

	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Number of BHCs in Peer Group	112	152	128	537	508
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.79	3.98	3.98	3.88	3.80
+ Non-interest Income	0.92	0.89	0.92	0.83	0.92
- Overhead Expense	3.28	3.17	3.23	3.00	3.08
- Provision for Losses	0.11	0.14	0.15	0.17	0.18
+ Securities Gains (Losses)	0.00	0.00	0.00	0.00	0.02
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.37	1.55	1.53	1.56	1.49
Net Operating Income	0.97	1.10	1.10	1.09	1.04
Net Income	0.97	1.10	1.10	1.09	1.04
Net Income (Sub S Adjusted)	1.01	1.12	1.09	1.12	1.07
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	7.35	6.96	7.17	6.30	5.73
Interest Expense	3.26	2.68	2.87	2.12	1.62
Net Interest Income (TE)	4.09	4.29	4.29	4.19	4.11
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.11	0.07	0.12	0.13	0.16
Earnings Coverage of Net Losses (X)	7.04	2.28	27.26	26.71	24.16
Ln&Ls Allowance/Total Loans & Leases	1.21	1.23	1.26	1.20	1.24
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.84	0.56	0.67	0.56	0.61
30-89 Days Past Due Loans and Leases	0.90	0.63	0.92	0.73	0.72
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	20.25	21.15	20.22	21.16	20.28
Net ST Noncore Funding Dependence	13.33	12.45	12.31	10.67	9.90
Net Loans and Leases/Total Assets	69.91	70.39	69.38	69.17	67.85
CAPITALIZATION:					
Tier 1 Leverage Ratio	9.71	9.62	9.75	9.15	8.99
Equity Capital/Total Assets	8.74	8.55	8.83	8.27	8.48
Net Loans&Ls/Equity Capital (X)	8.50	8.75	8.26	8.79	8.39
Cash Dividends/Net Income	40.75	31.07	35.12	27.43	28.78
Cash Dividends/Net Income (Sub S Adjusted)	45.49	45.14	46.57	25.80	22.76
Retained Earnings/Avg Equity Cap	5.97	8.22	7.55	8.90	8.10
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.17	0.26	0.33	0.26	0.18
Long-Term Debt/Equity Capital	0.53	0.70	0.65	0.90	1.31
Equity Investment in Subs/Equity Cap	113.80	113.82	113.42	113.03	110.81
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	104.27	95.37	92.73	105.05	99.88

PEER GROUP 05

PERCENT OF AVERAGE ASSETS	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Interest Income (TE)	6.80	6.46	6.64	5.84	5.30
Less: Interest Expense	3.02	2.49	2.67	1.97	1.50
Equals: Net Interest Income (TE)	3.79	3.98	3.98	3.88	3.80
Plus: Non-Interest Income	0.92	0.89	0.92	0.83	0.92
Equals: Adj Operating Income (TE)	4.76	4.93	4.98	4.75	4.76
Less: Overhead Expense	3.28	3.17	3.23	3.00	3.08
Less: Provision for Loan and Lease Losses	0.11	0.14	0.15	0.17	0.18
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.00	0.00	0.00	0.00	0.02
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.37	1.55	1.53	1.56	1.49
Less: Applicable Income Taxes (TE)	0.35	0.40	0.39	0.43	0.42
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.97	1.10	1.10	1.09	1.04
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.97	1.10	1.10	1.09	1.04
Memo: Net Income (Last Four Qtrs)	1.01	1.08	1.10	1.10	1.04
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.96	93.20	93.08	92.99	92.73
Avg Int-Bearing Funds / Avg Assets	78.15	77.65	77.19	78.36	77.87
Int Income (TE) / Avg Earning Assets	7.35	6.96	7.17	6.30	5.73
Int Expense / Avg Earning Assets	3.26	2.68	2.87	2.12	1.62
Net Int Inc (TE) / Avg Earn Assets	4.09	4.29	4.29	4.19	4.11
YIELD OR COST:					
Total Loans and Leases (TE)	8.05	7.69	7.94	7.00	6.42
Interest-Bearing Bank Balances	5.13	4.22	5.51	3.42	1.50
Fed Funds Sold & Reverse Repos	5.23	4.69	4.94	3.17	1.29
Trading Assets	2.79	0.00	0.00	2.34	1.40
Total Earning Assets	7.24	6.86	7.07	6.19	5.61
Investment Securities (TE)	4.95	4.45	4.60	4.25	4.09
U. S. Treasury & Agency Sec (excl MBS)	4.55	3.90	4.10	3.48	3.31
Mortgage-Backed Securities	4.74	4.43	4.53	4.08	3.84
All Other Securities	6.36	6.14	6.43	6.10	6.13
Interest-Bearing Deposits	3.69	2.99	3.23	2.31	1.73
Time Deposits of \$100K or More	4.61	3.87	4.22	3.14	2.46
Time Deposits < \$100K	4.84	3.85	4.16	3.06	2.52
Other Domestic Deposits	2.32	1.94	2.10	1.38	0.88
Foreign Deposits	0.00	4.41	N/A	2.66	0.00
Fed Funds Purchased and Repos	4.51	3.58	4.47	2.82	1.45
Other Borrowed Funds & Trading Liab	4.93	4.65	4.88	4.07	3.61
All Interest-Bearing Funds	3.87	3.21	3.46	2.52	1.92

PEER GROUP 05

06/30/2007

06/30/2006

12/31/2006

12/31/2005

12/31/2004

	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Avg Personnel Exp Per Employee (\$000)	29	29	57	54	51
Avg Assets per Employee (\$000)	3,290	3,334	3,270	3,343	3,126
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.33	1.79	1.80	1.92	1.95
Overhead Exp / NII + Non-Int Income	70.79	66.58	66.97	64.70	66.20
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.28	3.17	3.23	3.00	3.08
Personnel Expense	1.82	1.78	1.79	1.67	1.71
Net Occupancy Expense	0.46	0.45	0.46	0.42	0.43
Other Operating Expenses	0.98	0.94	0.96	0.90	0.93
Overhead Less Non-Interest Income	2.31	2.27	2.28	2.13	2.13
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	69.28	65.19	65.62	63.35	64.75
Personnel Expense	38.41	36.52	36.40	35.29	35.93
Net Occupancy Expense	9.67	9.26	9.30	8.76	8.99
Other Operating Expenses	20.52	19.24	19.55	19.04	19.57
Total Non-Interest Income	19.02	17.84	18.44	17.34	18.91
Fiduciary Activities Income	0.76	0.69	0.58	0.64	0.75
Serv Charges on Deposit Accts - Domestic	7.37	7.18	7.54	7.42	8.03
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.60	0.41	0.41	0.38	0.42
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.16	0.15	0.17	0.18	0.23
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.55	0.46	0.42	0.35	0.38
Net Gain (Loss) - Sales Loans, OREO, Oth	1.10	1.13	1.38	1.06	1.27
Other Non-Interest Income	5.79	5.43	5.47	5.07	5.24
Overhead Less Non-Interest Income	49.49	47.09	46.38	45.33	45.31
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	18.69	21.30	19.87	21.43	21.97
Appl Inc Tax+TE/Pretax NOI+TE	27.31	27.44	27.01	28.75	29.56

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Real Estate Loans	53.57	53.32	52.85	52.68	50.76
Commercial and Industrial Loans	10.09	10.41	10.30	9.68	9.74
Loans to Individuals	2.95	2.95	2.89	3.33	3.74
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.45	1.60	1.35	1.15	1.29
Other Loans and Leases	0.87	0.73	0.72	0.67	0.73
Net Loans and Leases	69.91	70.39	69.38	69.17	67.85
Debt Securities Over 1 Year	14.32	13.93	14.12	15.86	18.35
Mutual Funds and Equity Securities	0.11	0.12	0.12	0.16	0.20
Subtotal	84.94	85.48	84.60	86.07	87.26
Interest-Bearing Bank Balances	0.37	0.48	0.29	0.42	0.42
Federal Funds Sold & Reverse Repos	2.30	1.78	2.25	1.77	1.52
Debt Securities 1 Year or Less	2.63	2.67	2.85	2.40	1.88
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.55	91.53	91.34	91.69	91.93
Non-Int Cash and Due From Dep Inst	2.60	2.92	3.01	2.92	2.74
Other Real Estate Owned	0.15	0.09	0.11	0.08	0.09
All Other Assets	5.80	5.48	5.58	5.31	5.25
MEMORANDA:					
Short-Term Investments	6.11	5.81	6.31	5.33	4.41
U.S. Treasury Securities	0.11	0.16	0.11	0.12	0.13
U.S. Agency Securities (excl MBS)	7.15	7.13	7.28	7.11	7.34
Municipal Securities	3.31	3.11	3.35	3.68	3.82
Mortgage-Backed Securities	4.47	4.89	4.40	5.59	6.78
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	0.21	0.20	0.22	0.34	0.44
RE Loans Secured by 1-4 Family	16.54	15.82	15.43	17.31	18.05
Revolving	2.24	2.55	2.23	2.44	2.59
Closed-End, Sec by First Liens	12.67	11.93	11.77	13.42	14.00
Closed-End, Sec by Junior Liens	1.05	0.99	0.96	1.01	1.01
Commercial Real Estate Loans	33.10	33.76	33.58	31.67	28.79
Construction and Land Dev	10.94	10.91	11.01	9.24	6.98
Multifamily	1.26	1.53	1.32	1.31	1.24
Nonfarm Nonresidential	19.20	19.73	19.39	19.77	19.38
RE Loans Secured by Farmland	2.05	1.83	1.80	1.56	1.64
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	75.92	75.27	75.75	76.00	74.67
RE Loans Secured by 1-4 Family	23.86	22.81	22.50	25.55	27.03
Revolving	3.09	3.54	3.17	3.50	3.77
Closed-End	20.53	18.99	19.21	21.73	22.91
Commercial Real Estate Loans	46.35	46.93	47.38	45.31	42.29
Construction and Land Dev	15.19	14.91	15.42	13.05	10.13
Multifamily	1.79	2.16	1.84	1.90	1.81
Nonfarm Nonresidential	27.35	27.99	27.99	28.51	28.52
RE Loans Secured by Farmland	3.05	2.70	2.73	2.29	2.41
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.45	14.81	14.84	13.97	14.43
Loans to Individuals	4.41	4.35	4.35	5.01	5.66
Credit Card Loans	0.08	0.09	0.08	0.10	0.14
Agricultural Loans	2.19	2.34	2.06	1.70	1.92
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.27	1.06	1.06	1.00	1.11

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Short-Term Investments	6.11	5.81	6.31	5.33	4.41
Liquid Assets	19.19	19.12	19.69	19.82	20.73
Investment Securities	17.64	17.38	17.81	19.16	21.11
Net Loans and Leases	69.91	70.39	69.38	69.17	67.85
Net Lns, Ls & Stdby Ltrs of Credit	70.69	71.15	70.22	69.84	68.51
Core Deposits	65.13	64.26	64.68	65.38	66.90
Noncore Funding	23.53	24.49	23.89	24.05	22.53
Time Deposits of \$100K or More	14.49	16.03	15.91	14.99	13.16
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.45	1.26	1.37	1.27	1.46
Net Fed Funds Purchased (Sold)	-0.84	-0.54	-0.85	-0.46	0.01
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.84	1.67	1.69	1.66	1.72
Earning Assets Repr in 1 Year	44.20	46.13	45.01	41.88	39.81
Int-Bearing Liab Repr in 1 Year	35.85	33.00	34.65	30.54	27.86
Long-Term Debt Repr in 1 Year	0.65	0.25	0.41	0.36	0.40
Net Assets Repriceable in 1 Year	7.07	11.61	9.18	9.99	10.72
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	20.25	21.15	20.22	21.16	20.28
Net ST Noncore Funding Dependence	13.33	12.45	12.31	10.67	9.90
Short-Term Inv/ST Noncore Funding	41.54	43.15	47.03	45.35	42.32
Liq Asts-ST Noncore Fndg/Nonliq Asts	2.93	3.69	4.31	7.22	10.81
Net Loans and Leases/Total Deposits	86.07	86.43	85.44	84.99	83.99
Net Loans and Leases/Core Deposits	109.30	112.73	110.94	107.61	102.83
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.49	-0.88	-0.12	-0.34	0.35
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.54	-4.16	-1.32	-2.51	0.53
Struct Notes Appr(Depr)/T1 Cap	-0.24	-0.45	-0.17	-0.35	-0.15
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.17	5.05	5.41	8.58	7.87
Available-For-Sale Securities	93.83	94.95	94.59	91.42	92.13
U. S. Treasury Securities	0.60	1.18	0.73	0.64	0.82
U. S. Agency Securities (excl MBS)	44.18	44.17	44.03	39.64	37.45
Municipal Securities	17.85	17.29	17.96	19.35	18.43
Mortgage-Backed Securities	25.62	26.68	24.62	29.08	31.27
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	1.30	1.08	1.19	1.85	2.03
Mutual Funds and Equity Securities	0.76	0.72	0.88	0.92	1.05
Debt Securities 1 Year or Less	17.31	17.36	17.57	13.66	10.23
Debt Securities 1 To 5 Years	36.27	40.09	37.69	39.57	39.97
Debt Securities Over 5 Years	40.84	37.86	39.67	41.40	44.78
Pledged Securities	51.20	46.82	46.69	46.13	46.81
Structured Notes, Fair Value	2.61	2.83	2.14	3.54	3.33

ANALYSIS RATIOS	PEER GROUP 05				
	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Provision for Ln&Ls Losses/Avg Assets	0.11	0.14	0.15	0.17	0.18
Provision for Ln&Ls Losses/Avg Lns&Ls	0.16	0.20	0.22	0.24	0.26
Provision for Ln&Ls Losses/Net Losses	173.16	9.93	219.91	234.35	224.62
Ln&Ls Allowance/Total Loans & Leases	1.21	1.23	1.26	1.20	1.24
Ln&Ls Allowance/Net Ln&Ls Losses (X)	28.32	37.26	28.09	20.55	16.46
ALL/Nonaccrual Assets	530.69	846.32	620.38	748.74	591.99
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	331.68	625.23	455.05	483.39	449.41
Gross Ln&Ls Losses/Avg Loans & Leases	0.16	0.10	0.16	0.18	0.23
Recoveries/Avg Loans and Leases	0.04	0.04	0.04	0.05	0.06
Net Losses/Avg Loans and Leases	0.11	0.07	0.12	0.13	0.16
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	19.18	17.47	35.72	32.36	26.75
Earnings Coverage of Net Losses (X)	7.04	2.28	27.26	26.71	24.16
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.04	0.05	0.03	0.04
RE Loans Secured By 1-4 Family	0.05	0.04	0.06	0.04	0.05
Revolving	0.02	0.00	0.01	0.01	0.01
Closed-End	0.05	0.05	0.07	0.04	0.05
Commercial Real Estate Loans	0.03	0.02	0.04	0.02	0.03
Construction and Land Dev	0.01	0.00	0.01	0.00	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.01	0.01	0.03	0.02	0.03
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.26	0.09	0.16	0.28	0.39
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.72	0.50	0.65	0.74	0.78
Credit Card Loans	1.12	0.90	1.40	1.57	1.82
Agricultural Loans	0.00	0.00	0.00	0.01	0.01
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.31
Other Loans and Leases	0.73	0.60	1.03	0.41	0.18

PERCENT OF LOANS AND LEASES	PEER GROUP 05 06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
30-89 Days PD Loans and Leases	0.90	0.63	0.92	0.73	0.72
90+ Days PD Loans and Leases	0.11	0.06	0.11	0.09	0.09
Nonaccrual Loans and Leases	0.61	0.37	0.44	0.42	0.46
90+ Days PD and Nonaccrual Loans and Leases	0.79	0.54	0.66	0.53	0.59
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.90	0.63	0.92	0.73	0.72
90+ Days Past Due Assets	0.11	0.06	0.11	0.09	0.09
Nonaccrual Assets	0.61	0.37	0.45	0.42	0.46
30+ Days PD & Nonaccrual Assets	1.77	1.18	1.64	1.31	1.37
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.55	0.37	0.46	0.37	0.39
90+ PD & Nonaccrual Assets + OREO	0.76	0.48	0.62	0.48	0.52
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.64	0.44	0.53	0.42	0.45
Allowance for Loan & Lease Losses	75.14	50.83	58.78	51.97	53.91
Equity Cap + ALLL	7.08	4.73	5.43	4.76	4.91
Tier 1 Cap + ALLL	6.20	4.25	4.96	4.35	4.65
Loans & Leases + RE Acquired	0.92	0.63	0.75	0.62	0.67

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

	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Real Estate - 30-89 Days PD	0.85	0.53	0.92	0.68	0.67
- 90+ Days Past Due	0.10	0.05	0.09	0.07	0.08
- Nonaccrual	0.61	0.35	0.43	0.34	0.37
Coml & Indl - 30-89 Days PD	0.73	0.58	0.61	0.69	0.71
- 90+ Days Past Due	0.10	0.04	0.09	0.07	0.07
- Nonaccrual	0.47	0.41	0.44	0.49	0.56
Individuals - 30-89 Days PD	1.20	0.95	1.25	1.31	1.38
- 90+ Days Past Due	0.09	0.07	0.07	0.11	0.12
- Nonaccrual	0.26	0.19	0.19	0.23	0.25
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.17	0.07	0.05	0.11	0.10
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00
- Nonaccrual	0.02	0.04	0.04	0.07	0.07
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	0.34	0.32	0.41	0.32	0.37
- 90+ Days Past Due	0.04	0.00	0.03	0.01	0.01
- Nonaccrual	0.02	0.01	0.01	0.01	0.04
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.93	0.67	1.13	0.88	0.80
- 90+ Days Past Due	0.09	0.05	0.08	0.09	0.09
- Nonaccrual	0.40	0.32	0.37	0.33	0.35
Revolving - 30-89 Days PD	0.30	0.30	0.46	0.29	0.24
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.01
- Nonaccrual	0.10	0.04	0.10	0.05	0.04
Closed-End - 30-89 Days PD	0.99	0.71	1.21	0.95	0.87
- 90+ Days Past Due	0.10	0.05	0.10	0.10	0.09
- Nonaccrual	0.42	0.36	0.39	0.37	0.38
- Jr Lien 30-89 Days PD	0.05	0.03	0.04	0.05	0.05
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.02	0.01	0.01	0.03	0.03
Commercial RE - 30-89 Days PD	0.68	0.41	0.67	0.44	0.47
- 90+ Days Past Due	0.07	0.02	0.08	0.04	0.04
- Nonaccrual	0.69	0.30	0.42	0.31	0.35
Const & Dev - 30-89 Days PD	0.75	0.37	0.66	0.32	0.26
- 90+ Days Past Due	0.02	0.00	0.05	0.01	0.01
- Nonaccrual	0.62	0.14	0.22	0.12	0.07
Multifamily - 30-89 Days PD	0.00	0.02	0.01	0.03	0.02
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.10	0.00	0.00	0.00	0.00
Nonfarm Nres- 30-89 Days PD	0.48	0.31	0.49	0.42	0.45
- 90+ Days Past Due	0.04	0.01	0.04	0.03	0.03
- Nonaccrual	0.43	0.33	0.36	0.32	0.35
Farmland - 30-89 Days PD	0.31	0.25	0.18	0.14	0.18
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.02
- Nonaccrual	0.25	0.15	0.08	0.21	0.24
Credit Card - 30-89 Days PD	2.27	1.28	1.27	1.20	1.29
- 90+ Days Past Due	0.40	0.26	0.32	0.30	0.42
- Nonaccrual	0.00	0.00	0.00	0.01	0.00

CAPITAL RATIOS	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Tier 1 Leverage Ratio	9.71	9.62	9.75	9.15	8.99
Tier 1 RBC Ratio	12.80	12.64	12.91	12.41	12.45
Total Risk-Based Capital Ratio	14.40	14.19	14.47	13.84	13.88
Tangible Tier 1 Leverage Ratio	9.69	9.59	9.73	9.12	8.95
Tangible Common Eq Cap/Tan Assets	8.16	8.05	8.26	7.79	7.97
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	14.32	15.89	14.56	14.37	13.25
Standby Letters of Credit	0.72	0.69	0.70	0.60	0.56
Commercial & Similar Letters of Credit	0.00	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	0.13	0.17	0.12	0.14	0.11
Interest Rate Contracts	0.13	0.14	0.10	0.12	0.09
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.01	0.01	0.01	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.00	0.01	0.00	0.03	0.02
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	20.81	23.50	22.11	22.04	21.01

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Interest Rate Contracts	85.00	92.02	86.96	88.00	83.34
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	15.00	7.98	13.04	12.00	15.44
Futures and Forwards	10.39	10.01	12.35	19.21	16.18
Written Options	38.92	41.13	42.53	27.93	24.08
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	38.92	41.13	42.53	26.81	24.00
Purchased Options	22.89	18.86	26.09	15.06	2.19
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	22.89	17.70	26.09	14.34	2.16
Swaps	23.32	27.80	15.22	37.81	49.20
Held for Trading	0.00	0.00	0.00	1.34	1.04
Interest Rate Contracts	0.00	0.00	0.00	0.71	1.04
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	100.00	100.00	100.00	98.66	98.96
Interest Rate Contracts	80.00	92.02	82.61	81.33	76.27
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	15.00	7.98	13.04	11.40	15.44
Deriv Contr (Excl Fut & FX LE 14 Days)	59.57	56.95	54.05	67.61	75.85
One Year or Less	4.92	13.94	4.99	21.50	24.51
Over 1 Year to 5 Years	37.80	36.16	37.24	36.21	39.01
Over 5 Years	7.48	1.68	4.25	5.16	5.40
Gross Negative Fair Value (Abs Val)	0.70	0.47	0.48	0.48	0.94
Gross Positive Fair Value	0.84	1.15	0.58	0.85	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	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
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	66.67	4.72	25.52	11.04	15.84
Ins Under Assets(L/H)/Tot Ins Und Ast	33.33	95.28	74.48	88.96	84.16
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.55	0.46	0.42	0.35	0.38
Premium Inc/Ins Activities Revenue	0.00	0.01	0.54	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	33.33	60.00	60.00	92.66	77.49
Other Prem Inc/Total Prem Inc	66.67	40.00	40.00	7.34	22.51
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)	-73.11	16.33	8.20	9.11	35.48
Ins Net Inc (L/H)/Equity (L/H)	5.22	15.44	6.45	16.96	10.89
Insur Ben, Losses, Exp/Insur Premiums	52.18	70.83	148.29	63.16	66.19
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	1.08
Reinsurance Recov(L/H)/Tot Assets(L/H)	5.82	2.03	2.13	1.15	0.32
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	8.64	7.70	8.04	6.86	6.28
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	0.57	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.00	4.41	N/A	2.66	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	0.98	N/A	3.47	N/A
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.31
GROWTH RATES:					
Net Loans and Leases	-62.50	-43.79	-78.43	-34.05	-21.12
Total Selected Assets	-41.98	-27.14	-42.89	-10.77	-14.45
Deposits	N/A	-56.66	N/A	-18.21	38.10

PROFITABILITY:	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Net Income/Avg Equity Capital	9.83	11.86	11.43	12.13	11.38
Bank Net Inc/Avg Eq Inv in Banks	11.04	13.35	12.98	13.11	12.30
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.39	3.94	4.84	3.24	2.44
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	13.54	11.13	11.00	11.36	9.52
Bank Net Income/Parent Net Income	111.66	110.34	109.27	107.44	106.03
Nonbank Net Income/Parent Net Income	0.90	0.43	0.62	0.15	0.17
Sub BHCs Net Inc/Parent Net Income	99.32	108.83	188.60	97.99	87.15
LEVERAGE:					
Total Liabilities/Equity	19.88	21.06	19.80	19.96	17.62
Total Debt/Equity Capital	1.11	1.56	1.46	1.76	2.06
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.49	19.66	18.20	18.31	15.92
Tot Debt+Lns Guaranteed for Affl/Equity	1.39	1.66	1.77	1.80	2.24
Total Debt/Equ Cap - Exc Over Fair Value	1.12	1.58	1.47	1.78	2.09
Long-Term Debt/Equity Capital	0.53	0.70	0.65	0.90	1.31
Short-Term Debt/Equity Capital	0.17	0.26	0.33	0.26	0.18
Current Portion of LT Debt/Equity	0.00	0.01	0.01	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.28	0.27	0.31	0.18	0.23
Long-Term Debt/Consolidated LT Debt	1.83	1.50	1.77	1.78	4.67
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	113.80	113.82	113.42	113.03	110.81
Total Investment in Subs/Equity	114.16	114.14	113.81	113.79	111.68
Eq Inv Sub/Equ Cap, Qual TPS+0th PS in T1	99.12	98.80	98.90	99.15	98.77
Tot Inv Sub/Equ Cap, Qual TPS+0th PS in T1	99.45	99.08	99.26	99.77	99.44
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.36	1.03	1.08	1.01	0.93
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.60	2.90	2.96	3.01	3.38
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	98.12	86.41	89.84	98.98	97.78
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	104.27	95.37	92.73	105.05	99.88
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	107.20	90.17	93.99	114.67	121.29
Pretax Oper Inc + Int Exp/Int Expense	4446.81	3205.10	2618.34	4769.88	5281.50
Div + Int From Subs/Int Exp + Div	146.63	156.41	137.70	133.50	140.54
Fees+Other Inc From Subs/Sal + Oth Exp	4.78	4.23	6.10	2.21	2.90
Net Inc/Curr Port of LT Debt+Pfd Div(X)	27.37	38.97	62.18	46.08	41.65
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.25	0.59	0.16	-0.10	0.05
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	0.00
Total	0.00	0.00	0.00	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.41	0.42	0.37	0.31	0.54
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

	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Div Paid/Inc Before Undist Inc	97.02	82.17	105.61	85.53	92.75
Dividends Paid/Net Income	40.56	31.07	35.06	27.42	28.97
Net Income - Dividends/Avg Equity	6.02	8.22	7.62	8.90	8.09

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	111.03	103.80	104.57	116.84	112.36
Dividends From Nonbank Subs	0.83	0.37	0.65	0.20	0.11
Dividends From Subsidiary BHCs	2.56	0.00	0.38	0.18	0.08
Dividends From All Subsidiaries	124.67	113.08	128.57	137.54	121.30

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	46.06	35.20	38.79	34.63	33.61
Interest Income From Bank Subs	0.26	0.21	0.27	0.14	0.12
Mgt & Service Fees From Bank Subs	0.73	0.58	0.53	0.07	0.16
Other Income From Bank Subs	0.11	0.10	0.10	0.01	0.01
Operating Income From Bank Subs	48.90	38.19	42.30	36.75	35.81

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	57.25	68.75	67.54	66.12	49.59
Interest Income From Nonbank Subs	1.62	4.31	3.50	1.44	0.90
Mgt & Serv Fees From Nonbank Subs	0.17	0.00	0.15	0.00	0.35
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	65.24	87.03	84.10	77.84	61.02

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	55.92	27.03	34.44	26.82	29.28
Interest Inc From Subsidiary BHCs	0.00	0.03	0.03	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	55.92	27.07	34.47	26.92	29.54

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	70.33	67.17	70.53	72.02	72.38
Interest Income From Bank Subs	0.78	2.68	1.15	0.97	0.71
Mgt & Serv Fees From Bank Subs	0.77	0.96	0.71	0.13	0.38
Other Income From Bank Subs	0.13	0.22	0.18	0.05	0.04
Operating Income From Bank Subs	80.17	79.29	80.75	80.91	81.11

Dividends From Nonbank Subs	0.63	2.04	1.42	0.29	0.11
Interest Income From Nonbank Subs	0.00	0.05	0.03	0.02	0.01
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	1.58	3.26	3.86	1.21	0.66

Dividends From Subsidiary BHCs	0.92	0.00	0.05	0.15	0.05
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	0.92	0.00	0.05	0.15	0.08

Loans and Adv From Subs/ST Debt	1162.71	618.76	584.60	752.96	1009.65
Loans and Adv From Subs/Total Debt	626.77	513.22	471.92	485.36	329.37

	RATIO	5%	10%	25%	50%	75%	90%	95%	COUNT
Number of BHCs in Peer Group									112
EARNINGS AND PROFITABILITY									

PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.78	2.66	2.96	3.27	3.68	4.28	4.70	5.20	112
+ Non-interest Income	0.92	0.21	0.37	0.57	0.76	1.10	1.82	2.66	112
- Overhead Expense	3.28	2.33	2.54	2.79	3.18	3.67	4.29	4.85	112
- Provision for Losses	0.11	0.00	0.00	0.02	0.10	0.19	0.26	0.46	112
+ Securities Gains (Losses)	-0.00	-0.06	-0.00	0.00	0.00	0.00	0.00	0.00	112
+ Other Tax Equiv Adjustments	0.00	-0.07	-0.00	0.00	0.00	0.00	0.00	0.05	112
= Pretax Net Oper Income (TE)	1.37	0.10	0.31	0.89	1.35	1.89	2.48	2.79	112
Net Operating Income	0.97	0.05	0.22	0.57	0.89	1.38	1.84	1.97	112
Net Income	0.97	0.05	0.22	0.57	0.89	1.38	1.84	1.97	112
Net Income (Sub S Adjusted)	1.01	0.03	0.21	0.58	1.12	1.28	1.51	1.84	31
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	7.34	6.11	6.35	6.80	7.31	7.84	8.34	8.63	112
Interest Expense	3.25	2.12	2.33	2.77	3.22	3.67	4.12	4.30	112
Net Interest Income (TE)	4.08	2.85	3.24	3.47	4.00	4.64	5.22	5.57	112
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.11	-0.11	-0.02	0.00	0.06	0.19	0.35	0.73	112
Earnings Coverage of Net Losses (X)	7.04	-545.10	-122.21	0.37	9.67	29.06	100.87	405.77	109
Ln&Ls Allowance/Total Loans & Leases	1.20	0.72	0.86	0.97	1.16	1.32	1.80	2.00	112
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.84	0.01	0.04	0.19	0.54	1.36	2.52	2.92	112
30-89 Days Past Due Loans and Leases	0.90	0.01	0.07	0.35	0.74	1.34	2.31	2.53	112
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	20.24	-6.24	2.27	13.18	19.37	27.83	37.12	41.32	112
Net ST Noncore Funding Dependence	13.32	-10.24	-1.36	6.24	13.48	20.44	27.83	31.15	112
Net Loans and Leases/Total Assets	69.90	46.49	51.93	62.89	72.36	77.50	83.81	85.62	112
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.71	6.79	7.62	8.33	9.47	10.98	12.36	13.08	112
Equity Capital/Total Assets	8.74	5.25	5.90	6.74	8.36	10.29	12.24	12.87	112
Net Loans&Ls/Equity Capital (X)	8.50	4.16	4.67	6.20	8.01	10.81	12.80	14.08	112
Cash Dividends/Net Income	40.75	0.00	0.00	18.26	36.90	62.47	111.47	131.37	107
Cash Dividends/Net Income (Sub S Adjusted)	45.48	-381.09	-6.86	13.41	38.21	77.21	103.84	118.69	31
Retained Earnings/Avg Equity Cap	5.97	-3.48	-1.95	2.31	6.09	9.55	12.79	14.40	112
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.17	0.00	0.00	0.00	0.00	0.00	0.00	4.51	112
Long-Term Debt/Equity Capital	0.52	0.00	0.00	0.00	0.00	0.00	2.31	9.77	112
Equity Investment in Subs/Equity Cap	113.79	89.65	93.18	99.01	106.10	128.06	143.92	165.92	112
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	104.27	-0.07	20.94	69.66	99.34	113.47	212.52	276.75	110

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.80	5.68	5.81	6.29	6.79	7.27	7.80	8.11	112
Less: Interest Expense	3.01	1.97	2.16	2.61	3.00	3.36	3.85	4.04	112
Equals: Net Interest Income (TE)	3.78	2.66	2.96	3.27	3.68	4.28	4.70	5.20	112
Plus: Non-Interest Income	0.92	0.21	0.37	0.57	0.76	1.10	1.82	2.66	112
Equals: Adj Operating Income (TE)	4.75	3.39	3.69	4.12	4.63	5.36	5.90	6.72	112
Less: Overhead Expense	3.28	2.33	2.54	2.79	3.18	3.67	4.29	4.85	112
Less: Provision for Loan and Lease Losses	0.11	0.00	0.00	0.02	0.10	0.19	0.26	0.46	112
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Plus: Realized G/L on AFS Sec	-0.00	-0.06	-0.00	0.00	0.00	0.00	0.00	0.00	112
Plus: Other Tax Equiv Adjustments	0.00	-0.07	-0.00	0.00	0.00	0.00	0.00	0.05	112
Equals: Pretax Net Oper Inc (TE)	1.37	0.10	0.31	0.89	1.35	1.89	2.48	2.79	112
Less: Applicable Income Taxes (TE)	0.34	0.00	0.00	0.08	0.36	0.55	0.76	0.94	112
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	112
Equals: Net Operating Income	0.97	0.05	0.22	0.57	0.89	1.38	1.84	1.97	112
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Equals: Net Income	0.97	0.05	0.22	0.57	0.89	1.38	1.84	1.97	112
Memo: Net Income (Last Four Qtrs)	1.01	0.03	0.31	0.63	0.96	1.33	1.81	2.15	111
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.95	86.79	89.20	91.02	93.08	95.14	96.15	96.95	112
Avg Int-Bearing Funds / Avg Assets	78.15	64.53	68.90	73.48	78.75	82.30	85.43	86.29	112
Int Income (TE) / Avg Earning Assets	7.34	6.11	6.35	6.80	7.31	7.84	8.34	8.63	112
Int Expense / Avg Earning Assets	3.25	2.12	2.33	2.77	3.22	3.67	4.12	4.30	112
Net Int Inc (TE) / Avg Earn Assets	4.08	2.85	3.24	3.47	4.00	4.64	5.22	5.57	112
YIELD OR COST:									
Total Loans and Leases (TE)	8.05	6.72	7.06	7.44	7.93	8.66	9.14	9.49	112
Interest-Bearing Bank Balances	5.12	0.00	0.00	3.79	4.92	6.41	11.51	16.79	101
Fed Funds Sold & Reverse Repos	5.23	4.87	5.03	5.14	5.20	5.27	5.52	5.77	106
Trading Assets	2.78	0.00	0.00	0.00	0.00	4.93	6.96	7.15	5
Total Earning Assets	7.23	6.00	6.16	6.70	7.20	7.79	8.28	8.59	112
Investment Securities (TE)	4.95	4.14	4.22	4.49	4.91	5.26	5.88	6.46	112
U. S. Treasury & Agency Sec (excl MBS)	4.54	3.65	3.77	4.16	4.51	4.92	5.28	5.61	108
Mortgage-Backed Securities	4.73	3.43	3.95	4.20	4.57	5.13	6.09	6.47	100
All Other Securities	6.36	3.12	3.52	5.00	6.11	7.66	9.67	11.35	100
Interest-Bearing Deposits	3.69	2.43	2.80	3.33	3.64	4.09	4.53	4.71	112
Time Deposits of \$100K or More	4.61	2.54	3.52	4.24	4.69	5.07	5.29	5.60	112
Time Deposits < \$100K	4.83	3.75	3.97	4.42	4.68	5.18	5.89	6.54	112
Other Domestic Deposits	2.32	0.92	1.23	1.55	2.19	2.93	3.66	4.14	112
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Fed Funds Purchased and Repos	4.50	0.00	0.40	3.52	4.46	5.31	6.03	6.50	92
Other Borrowed Funds & Trading Liab	4.92	1.68	3.73	4.35	5.01	5.47	5.84	6.03	103
All Interest-Bearing Funds	3.87	2.66	3.03	3.51	3.83	4.23	4.72	4.84	112

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	29.40	19.99	21.27	23.97	29.30	33.20	37.78	43.05	112
Avg Assets per Employee (\$000)	3289.87	2136.11	2393.56	2763.63	3120.17	3667.83	4646.17	5577.68	112

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.33	0.00	0.00	0.00	0.00	4.55	10.45	12.16	112
Overhead Exp / NII + Non-Int Income	70.78	52.57	56.53	61.89	69.66	78.65	90.72	96.23	112

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.28	2.33	2.54	2.79	3.18	3.67	4.29	4.85	112
Personnel Expense	1.81	1.23	1.36	1.57	1.74	2.05	2.40	2.55	112
Net Occupancy Expense	0.45	0.25	0.28	0.36	0.45	0.53	0.64	0.71	112
Other Operating Expenses	0.97	0.59	0.66	0.77	0.92	1.10	1.50	1.75	112
Overhead Less Non-Interest Income	2.30	1.15	1.58	1.94	2.33	2.62	3.01	3.14	112

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	69.27	51.51	54.75	60.98	67.53	76.41	88.22	93.23	112
Personnel Expense	38.40	29.07	30.12	33.06	38.10	42.68	50.26	52.68	112
Net Occupancy Expense	9.67	5.33	6.20	7.66	9.49	11.28	13.43	15.06	112
Other Operating Expenses	20.52	13.26	14.73	16.84	19.98	23.50	28.27	32.65	112
Total Non-Interest Income	19.01	5.82	8.32	12.70	17.77	24.62	33.20	40.01	112
Fiduciary Activities Income	0.76	0.00	0.00	0.00	0.00	1.40	3.83	6.61	112
Serv Charges on Deposit Accts - Domestic	7.37	1.00	2.68	4.51	7.23	9.14	12.40	15.09	112
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Investment Banking Fees & Commissions	0.59	0.00	0.00	0.00	0.12	1.17	2.31	3.32	112
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Net Servicing Fees	0.15	0.00	0.00	0.00	0.00	0.05	1.02	1.42	112
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Insurance Activities Revenue	0.54	0.00	0.00	0.00	0.03	0.59	2.47	5.63	112
Net Gain (Loss) - Sales Loans, OREO, Oth	1.10	-0.68	-0.12	0.00	0.14	1.80	4.52	7.64	112
Other Non-Interest Income	5.78	1.06	1.64	3.05	4.81	7.64	13.80	16.19	112
Overhead Less Non-Interest Income	49.49	21.93	32.53	42.22	49.55	56.42	62.91	70.24	112

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	18.69	0.00	0.00	2.08	20.90	32.77	36.57	37.89	108
Appl Inc Tax+TE/Pretax NOI+TE	27.31	0.00	0.06	10.53	34.15	37.42	40.94	44.17	108

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	53.57	23.13	34.44	42.22	53.40	65.10	72.68	74.73	112
Commercial and Industrial Loans	10.08	2.52	3.76	5.67	8.63	14.39	19.15	23.53	112
Loans to Individuals	2.95	0.32	0.55	1.24	2.29	4.28	7.06	10.45	112
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Agricultural Loans	1.44	0.00	0.00	0.00	0.19	1.61	8.13	11.80	112
Other Loans and Leases	0.87	0.00	0.01	0.13	0.71	1.31	2.13	2.83	112
Net Loans and Leases	69.90	46.49	51.93	62.89	72.36	77.50	83.81	85.62	112
Debt Securities Over 1 Year	14.32	1.92	2.87	6.52	13.11	21.62	28.34	32.34	112
Mutual Funds and Equity Securities	0.11	0.00	0.00	0.00	0.00	0.03	0.67	1.66	112
Subtotal	84.94	73.63	76.37	81.33	85.93	88.48	91.04	92.14	112
Interest-Bearing Bank Balances	0.36	0.00	0.00	0.01	0.09	0.54	1.74	2.61	112
Federal Funds Sold & Reverse Repos	2.30	0.00	0.00	0.10	1.38	4.30	7.14	9.67	112
Debt Securities 1 Year or Less	2.62	0.01	0.20	0.52	1.90	3.83	7.14	10.12	112
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Total Earning Assets	91.54	86.11	88.08	89.95	91.72	93.03	94.70	95.55	112
Non-Int Cash and Due From Dep Inst	2.60	1.11	1.31	1.90	2.56	3.21	3.84	4.50	112
Other Real Estate Owned	0.15	0.00	0.00	0.00	0.03	0.22	0.75	0.92	112
All Other Assets	5.80	2.26	2.92	4.16	5.58	7.16	8.84	10.91	112
MEMORANDA:									
Short-Term Investments	6.11	0.86	1.26	2.67	5.09	9.03	13.73	16.55	112
U.S. Treasury Securities	0.11	0.00	0.00	0.00	0.00	0.00	0.74	2.19	112
U.S. Agency Securities (excl MBS)	7.15	0.00	0.58	3.04	6.05	9.98	17.93	25.07	112
Municipal Securities	3.30	0.00	0.00	0.14	2.79	6.05	9.27	11.14	112
Mortgage-Backed Securities	4.47	0.00	0.00	0.55	2.69	8.23	13.49	17.62	112
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Other Debt Securities	0.21	0.00	0.00	0.00	0.00	0.15	1.23	2.12	112
RE Loans Secured by 1-4 Family	16.53	2.70	4.56	9.10	15.72	22.54	30.92	36.08	112
Revolving	2.24	0.00	0.01	0.46	1.90	3.58	5.51	6.81	112
Closed-End, Sec by First Liens	12.67	1.16	3.00	6.22	11.29	17.92	25.75	28.83	112
Closed-End, Sec by Junior Liens	1.04	0.00	0.06	0.31	0.77	1.55	2.51	3.71	112
Commercial Real Estate Loans	33.09	8.33	10.08	20.10	31.96	47.84	58.35	61.78	112
Construction and Land Dev	10.93	0.52	1.41	3.78	9.01	16.10	23.20	37.78	112
Multifamily	1.25	0.00	0.00	0.22	0.98	2.15	3.87	4.88	112
Nonfarm Nonresidential	19.20	5.41	7.34	11.95	17.59	25.35	33.70	42.62	112
RE Loans Secured by Farmland	2.05	0.00	0.00	0.09	0.85	3.69	7.71	10.52	112
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	75.91	50.24	56.17	67.01	76.41	85.13	91.34	93.40	112
RE Loans Secured by 1-4 Family	23.85	4.57	6.43	12.36	21.61	33.55	44.72	50.76	112
Revolving	3.09	0.00	0.02	0.73	2.38	4.70	7.54	9.21	112
Closed-End	20.52	1.78	4.92	9.03	18.92	30.76	41.43	45.94	112
Commercial Real Estate Loans	46.35	13.62	17.16	30.00	47.66	60.71	72.23	77.50	112
Construction and Land Dev	15.19	0.89	1.95	5.44	12.63	22.95	30.61	46.19	112
Multifamily	1.78	0.00	0.00	0.32	1.43	3.18	5.13	6.67	112
Nonfarm Nonresidential	27.34	9.09	10.79	18.60	26.56	35.65	44.72	52.29	112
RE Loans Secured by Farmland	3.05	0.00	0.00	0.14	1.40	5.26	10.95	14.52	112
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Commercial and Industrial Loans	14.45	4.35	5.64	8.29	12.81	19.41	27.75	31.94	112
Loans to Individuals	4.41	0.41	0.71	1.64	3.25	5.91	12.20	16.08	112
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.15	0.42	0.52	112
Agricultural Loans	2.19	0.00	0.00	0.00	0.35	2.59	11.42	16.97	112
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Other Loans and Leases	1.27	0.00	0.02	0.20	1.06	1.97	3.24	4.31	112

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.11	0.86	1.26	2.67	5.09	9.03	13.73	16.55	112
Liquid Assets	19.19	6.86	8.70	11.78	17.47	25.69	35.24	37.09	112
Investment Securities	17.64	3.78	6.17	9.16	16.43	26.18	32.28	38.56	112
Net Loans and Leases	69.90	46.49	51.93	62.89	72.36	77.50	83.81	85.62	112
Net Lns, Ls & Stdbly Ltrs of Credit	70.68	46.82	52.12	63.28	73.36	78.19	83.93	86.61	112
Core Deposits	65.13	47.18	52.18	58.76	65.27	72.40	77.02	78.82	112
Noncore Funding	23.53	8.71	10.74	17.06	22.89	30.04	35.64	40.89	112
Time Deposits of \$100K or More	14.49	4.53	7.27	9.55	13.54	19.52	23.04	25.84	112
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Fed Funds Purchased and Repos	1.44	0.00	0.00	0.00	0.31	2.91	5.93	7.50	112
Net Fed Funds Purchased (Sold)	-0.84	-9.50	-7.14	-3.53	-0.59	1.58	4.32	6.28	112
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Oth Borrowings W/Rem Mat 1 Yr or Less	1.84	0.00	0.00	0.03	1.03	3.56	6.42	8.37	112
Earning Assets Repr in 1 Year	44.19	18.31	23.12	33.27	44.05	55.58	64.04	67.79	112
Int-Bearing Liab Repr in 1 Year	35.84	10.14	16.59	26.92	33.67	42.52	58.89	63.69	112
Long-Term Debt Repr in 1 Year	0.64	0.00	0.00	0.00	0.00	0.35	3.44	6.83	112
Net Assets Repriceable in 1 Year	7.07	-28.80	-16.91	-6.45	6.08	19.56	31.70	38.99	112
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	20.24	-6.24	2.27	13.18	19.37	27.83	37.12	41.32	112
Net ST Noncore Funding Dependence	13.32	-10.24	-1.36	6.24	13.48	20.44	27.83	31.15	112
Short-Term Inv/ST Noncore Funding	41.53	3.15	6.10	13.62	32.54	55.04	101.99	199.25	112
Liq Asts-ST Noncore Fndg/Nonliq Asts	2.93	-23.39	-15.97	-9.26	0.53	11.30	29.62	40.28	112
Net Loans and Leases/Total Deposits	86.06	58.31	61.76	74.46	88.14	96.45	104.75	107.22	112
Net Loans and Leases/Core Deposits	109.29	67.41	75.66	89.08	108.66	126.67	145.32	160.55	112
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.49	-5.02	-2.96	-0.73	-0.06	0.00	0.08	0.22	42
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.54	-8.22	-6.79	-3.93	-2.04	-0.82	-0.14	0.00	109
Struct Notes Appr(Depr)/T1 Cap	-0.24	-1.04	-0.86	-0.34	-0.18	-0.03	-0.00	0.00	41
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.17	0.00	0.00	0.00	0.00	2.74	43.35	71.23	112
Available-For-Sale Securities	93.82	14.77	54.38	96.60	100.00	100.00	100.00	100.00	112
U.S. Treasury Securities	0.59	0.00	0.00	0.00	0.00	0.00	3.42	11.29	112
U.S. Agency Securities (excl MBS)	44.17	0.00	6.09	23.87	39.07	60.12	87.80	95.96	112
Municipal Securities	17.84	0.00	0.00	2.06	17.73	30.94	43.58	49.36	112
Mortgage-Backed Securities	25.61	0.00	0.00	4.68	21.94	43.91	63.15	86.52	112
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Other Debt Securities	1.30	0.00	0.00	0.00	0.00	1.31	8.09	12.35	112
Mutual Funds and Equity Securities	0.75	0.00	0.00	0.00	0.00	0.25	3.41	14.91	112
Debt Securities 1 Year or Less	17.31	0.20	1.10	5.57	12.72	27.10	46.26	55.64	112
Debt Securities 1 To 5 Years	36.26	7.28	11.27	20.85	34.13	49.13	63.56	77.77	112
Debt Securities Over 5 Years	40.83	0.25	3.05	15.19	38.21	63.46	78.33	83.84	112
Plledged Securities	51.19	0.68	5.79	27.36	52.28	76.23	86.20	95.76	112
Structured Notes, Fair Value	2.60	0.00	0.00	0.00	0.00	3.44	14.24	29.10	112

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.11	0.00	0.00	0.02	0.10	0.19	0.26	0.46	112
Provision for Ln&Ls Losses/Avg Lns&Ls	0.15	0.00	0.00	0.04	0.15	0.24	0.37	0.66	112
Provision for Ln&Ls Losses/Net Losses	173.15	-147.50	-469.09	0.00	86.50	272.50	943.26	2031.62	109
Ln&Ls Allowance/Total Loans & Leases	1.20	0.72	0.86	0.97	1.16	1.32	1.80	2.00	112
Ln&Ls Allowance/Net Ln&Ls Losses (X)	28.31	1.39	1.74	4.77	12.21	27.87	72.74	376.71	86
ALLL/Nonaccrual Assets	530.68	48.30	66.08	116.62	273.55	735.92	2066.14	2856.57	104
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	331.68	44.01	57.13	94.03	183.86	476.50	1031.47	1820.84	107
Gross Ln&Ls Losses/Avg Loans & Leases	0.16	0.00	0.00	0.03	0.09	0.22	0.43	0.79	112
Recoveries/Avg Loans and Leases	0.04	0.00	0.00	0.00	0.02	0.06	0.12	0.16	112
Net Losses/Avg Loans and Leases	0.11	-0.11	-0.02	0.00	0.06	0.19	0.35	0.73	112
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Recoveries/Prior Year-End Losses	19.17	0.96	2.09	6.71	14.56	22.32	56.32	88.60	107
Earnings Coverage of Net Losses (X)	7.04	-545.10	-122.21	0.37	9.67	29.06	100.87	405.77	109
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.04	-0.06	-0.01	0.00	0.00	0.05	0.15	0.49	112
RE Loans Secured By 1-4 Family	0.04	-0.11	-0.02	0.00	0.00	0.05	0.24	0.47	112
Revolving	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.47	106
Closed-End	0.04	-0.09	-0.02	0.00	0.00	0.05	0.26	0.56	112
Commercial Real Estate Loans	0.02	-0.04	0.00	0.00	0.00	0.00	0.15	0.53	112
Construction and Land Dev	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.29	111
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Nonfarm Nonresidential	0.00	-0.00	0.00	0.00	0.00	0.00	0.04	0.16	112
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Commercial and Industrial Loans	0.25	-0.42	-0.14	-0.01	0.00	0.43	1.29	2.44	111
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Loans to Individuals	0.72	0.05	0.09	0.21	0.59	1.11	1.74	2.28	73
Credit Card Loans	1.11	-2.23	-0.26	0.00	0.47	1.83	4.43	8.57	39
Agricultural Loans	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.07	75
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	0.73	-0.10	0.00	0.00	0.00	0.26	2.57	18.47	106

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.90	0.01	0.07	0.35	0.74	1.34	2.31	2.53	112
90+ Days PD Loans and Leases	0.11	0.00	0.00	0.00	0.02	0.19	0.47	0.72	112
Nonaccrual Loans and Leases	0.60	0.00	0.02	0.11	0.35	0.92	1.69	2.19	112
90+ Days PD and Nonaccrual Loans and Leases	0.79	0.02	0.06	0.19	0.63	1.21	2.07	3.12	112
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.12	112
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.90	0.01	0.07	0.35	0.74	1.34	2.31	2.53	112
90+ Days Past Due Assets	0.11	0.00	0.00	0.00	0.02	0.19	0.47	0.72	112
Nonaccrual Assets	0.60	0.00	0.02	0.11	0.35	0.92	1.69	2.19	112
30+ Days PD & Nonaccrual Assets	1.77	0.07	0.29	0.82	1.66	2.48	3.69	4.79	112
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.54	0.01	0.05	0.14	0.40	0.80	1.43	2.01	112
90+ PD & Nonaccrual Assets + OREO	0.75	0.03	0.07	0.19	0.53	1.15	2.10	2.65	112
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	0.63	0.01	0.05	0.16	0.40	1.03	1.92	2.29	112
Allowance for Loan & Lease Losses	75.14	2.90	5.60	21.27	48.00	121.44	225.60	265.55	112
Equity Cap + ALLL	7.07	0.18	0.60	1.56	4.16	9.98	23.39	30.07	112
Tier 1 Cap + ALLL	6.19	0.17	0.48	1.49	3.78	9.14	18.77	23.39	112
Loans & Leases + RE Acquired	0.92	0.02	0.06	0.23	0.58	1.45	2.63	3.17	112

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.71	6.79	7.62	8.33	9.47	10.98	12.36	13.08	112
Tier 1 RBC Ratio	12.79	8.70	8.98	10.20	12.29	15.40	17.51	19.72	112
Total Risk-Based Capital Ratio	14.39	10.34	10.60	12.21	13.65	16.68	18.72	21.50	112
Tangible Tier 1 Leverage Ratio	9.68	6.78	7.62	8.28	9.46	10.98	12.36	13.09	112
Tangible Common Eq Cap/Tan Assets	8.16	4.49	5.23	6.41	7.85	9.61	11.24	12.39	112
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	14.32	3.70	6.48	9.23	14.50	18.67	23.67	27.41	112
Standby Letters of Credit	0.71	0.00	0.02	0.20	0.54	1.07	1.93	2.11	112
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	112
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.13	0.00	0.00	0.00	0.00	0.00	0.80	2.44	112
Interest Rate Contracts	0.12	0.00	0.00	0.00	0.00	0.00	0.80	2.44	112
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Written Options Contr (Int Rate)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.49	112
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	20.80	6.01	9.42	14.96	20.02	25.76	33.86	43.47	112

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	97.01	0.00	16.88	54.06	94.69	110.61	177.15	364.88	81
Dividends Paid/Net Income	40.56	0.00	0.00	18.49	37.76	62.33	106.21	131.20	108
Net Income - Dividends/Avg Equity	6.02	-3.48	-1.88	2.31	6.09	9.55	12.80	14.40	112
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	111.03	0.00	0.00	41.55	101.57	167.66	275.22	397.98	90
Dividends From Nonbank Subs	0.83	0.00	0.00	0.00	0.00	0.88	3.21	9.82	90
Dividends From Subsidiary BHCs	2.55	0.00	0.00	0.00	0.00	0.00	0.00	102.60	90
Dividends From All Subsidiaries	124.66	0.00	0.00	86.77	108.92	171.12	312.45	413.60	90
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	46.05	0.00	0.00	12.61	46.00	75.23	115.62	140.37	105
Interest Income From Bank Subs	0.26	0.00	0.00	0.00	0.00	0.15	1.75	4.20	105
Mgt & Service Fees From Bank Subs	0.73	0.00	0.00	0.00	0.00	0.00	6.26	13.81	105
Other Income From Bank Subs	0.11	0.00	0.00	0.00	0.00	0.00	0.07	4.38	105
Operating Income From Bank Subs	48.90	0.00	0.00	20.02	46.32	82.60	118.71	145.25	105
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	57.24	0.00	0.00	0.00	87.93	100.00	100.00	103.33	39
Interest Income From Nonbank Subs	1.62	0.00	0.00	0.00	0.00	0.00	0.00	61.33	39
Mgt & Serv Fees From Nonbank Subs	0.17	0.00	0.00	0.00	0.00	0.00	0.00	7.51	39
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.50	39
Operating Inc From Nonbank Subs	65.23	0.00	0.00	4.48	100.00	100.00	106.66	177.38	39
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	55.91	0.00	0.00	4.33	31.00	71.39	132.21	147.73	9
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	9
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Operating Income From Sub BHCs	55.92	0.00	0.00	4.33	31.00	71.42	132.21	147.73	9
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	70.33	0.00	0.00	54.98	91.17	99.79	100.00	100.00	107
Interest Income From Bank Subs	0.78	0.00	0.00	0.00	0.00	0.27	3.76	18.69	107
Mgt & Serv Fees From Bank Subs	0.76	0.00	0.00	0.00	0.00	0.00	5.10	16.67	107
Other Income From Bank Subs	0.13	0.00	0.00	0.00	0.00	0.00	0.02	5.20	107
Operating Income From Bank Subs	80.17	0.00	0.00	86.93	98.86	100.00	100.00	100.00	107
Dividends From Nonbank Subs	0.62	0.00	0.00	0.00	0.00	0.38	2.79	10.59	107
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	107
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107
Operating Inc From Nonbank Subs	1.58	0.00	0.00	0.00	0.00	0.76	7.37	35.81	107
Dividends From Subsidiary BHCs	0.92	0.00	0.00	0.00	0.00	0.00	0.00	57.79	107
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107
Operating Income From Sub BHCs	0.92	0.00	0.00	0.00	0.00	0.00	0.00	57.79	107
Loans and Adv From Subs/ST Debt	1162.70	0.00	0.00	0.00	372.89	1330.58	3018.02	4103.32	12
Loans and Adv From Subs/Total Debt	626.76	0.00	0.00	0.00	97.07	514.89	3040.82	4190.96	31

BHCPR Reporters for Quarter Ending 06/30/2007
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2007 and Other Notes
3017326	424, 146	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	470, 261	AMERICA BANCSHARES, INC.	SANTA ANA, CA	Moved from Peer 4
3232512	255, 738	AMERICAN COMMUNITY BANCORP, IN	EVANSVILLE, IN	
2454380	458, 378	ARBOR BANCORP, INC.	ANN ARBOR, MI	
2297701	236, 452	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
1139215	492, 260	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	
1891317	482, 620	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
2905734	285, 105	BOE FINANCIAL SERVICES OF VIRG	TAPPAHANNOCK, VA	
1082375	449, 392	BRANNEN BANKS OF FLORIDA, INC.	INVERNESS, FL	
1084212	371, 521	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
2595939	471, 958	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2710675	256, 135	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	159, 627	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
1051465	425, 504	CENTRAL SERVICE CORPORATION	ENID, OK	
1140239	417, 265	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1131077	498, 075	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
1129065	201, 506	CITIZENS BANCSHARES OF WOODVIL	HUDSON, WI	
1117772	306, 620	COLUMBIA FINANCIAL CORPORATION	BLOOMSBURG, PA	
1838974	483, 854	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1084511	484, 704	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2775142	266, 504	COMMUNITY CAPITAL BANCSHARES,	ALBANY, GA	
1131497	424, 836	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
1130931	485, 636	CORTLAND BANCORP	CORTLAND, OH	
1207543	473, 418	CRETE BANCORPORATION, INC.	CRETE, IL	
1249918	332, 680	DELMAR BANCORP	DELMAR, MD	
1209789	398, 769	DENMARK BANCSHARES, INC.	DENMARK, WI	
3243358	487, 022	DESERT HILLS CAPITAL CORP.	PHOENIX, AZ	
1122851	354, 551	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
2721895	194, 318	EQUITABLE FINANCIAL GROUP, INC	FORT LAUDERDALE, FL	
3001129	386, 622	EVERGREENBANCORP, INC.	SEATTLE, WA	
3343351	103, 781	EVOLVE FINANCIAL GROUP, INC.	CORDOVA, TN	
1076495	381, 855	F & M BANK CORP.	TIMBERVILLE, VA	
1201532	403, 114	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1247615	309, 664	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
1076600	486, 028	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	Moved from Peer 4
3362923	436, 171	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
1096550	476, 527	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
2349468	421, 307	FIRST BANKSHARES, INC.	WINTER PARK, FL	
2508117	302, 929	FIRST GEORGIA COMMUNITY CORP.	JACKSON, GA	
1363757	489, 918	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	
1086449	326, 769	FIRST MCMINNVILLE CORPORATION	MCMINNVILLE, TN	
1065378	370, 646	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1107830	285, 868	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
1085572	328, 988	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
2349486	407, 207	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
2621267	451, 737	FIRST STATE FINANCIAL CORPORAT	SARASOTA, FL	
1135404	256, 789	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1109834	435, 393	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1398795	451, 927	FNBH BANCORP, INC.	HOWELL, MI	
3157071	445, 772	FRONTENAC BANCSHARES, INC.	EARTH CITY, MO	
3019339	374, 952	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	

BHCPR Reporters for Quarter Ending 06/30/2007
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2007 and Other Notes
1203714	468,062	GOODENOW BANCORPORATION	OKOBOJI, IA	
1121993	493,553	GUARANTY DEVELOPMENT COMPANY	LIVINGSTON, MI	
1086766	496,403	HABERSHAM BANCORP	CORNELIA, GA	
1109496	342,150	HERRING BANCORP, INC.	AMARILLO, TX	
1124659	411,692	HIGHLAND BANCSHARES, INC.	SAINT MICHAEL, MN	
1131750	377,086	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1142774	231,224	ICNB FINANCIAL CORPORATION	IONIA, MI	
1245385	418,183	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	202,068	IRELAND BANCORP, LTD.	MALAD CITY, ID	
2737766	368,349	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1833997	452,126	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
1140127	414,091	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1210169	421,875	LINCOLN BANCORP	REINBECK, IA	
1201103	217,305	LINCOLNWOOD BANCORP INC.	LINCOLNWOOD, IL	
1995523	71,152	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1123933	393,319	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
2067959	228,730	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1082469	346,379	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
2521899	351,694	METROBANK FINANCIAL SERVICES,	MIAMI, FL	
1208513	495,330	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	492,160	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1081136	406,276	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1139185	475,626	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
2868950	438,776	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1054840	406,688	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1491351	388,654	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1064652	326,894	MIDWEST BANC HOLDING CO.	PIERCE, NE	
2107789	217,621	MYERS BANCSHARES, INC.	ALVA, OK	
1947045	468,363	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1070569	490,721	NEXTIER INCORPORATED	BUTLER, PA	
2088329	304,795	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
1249383	489,778	OXFORD BANK CORPORATION	OXFORD, MI	Moved from Peer 4
3444847	401,890	PEDCOR CAPITAL, LLC	CARMEL, IN	
1202799	424,095	PEOTONE BANCORP, INC.	PEOTONE, IL	
2453114	251,029	PIERCE COUNTY BANCORP	TACOMA, WA	
3098576	464,380	PLUMAS BANCORP	QUINCY, CA	
1246252	441,627	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
2891006	281,941	REGENT BANCORP, INC.	DAVIE, FL	
2352280	413,199	ROCKHOLD BANCORP	KIRKSVILLE, MO	
1121733	403,163	S&C BANCO, INC.	NEW RICHMOND, WI	
1417203	219,283	SAINT LANDRY BANCSHARES, INC.	OPELOUSAS, LA	
1135374	342,428	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	250,704	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1129823	397,642	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
3073779	496,222	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	Moved from Peer 4
1081538	287,422	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
1082852	411,749	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
3191712	222,652	TOLLESON WEALTH MANAGEMENT, IN	DALLAS, TX	
1208531	379,877	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	341,310	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3030688	278,640	TRAFALGAR HOLDINGS, LLC	VANCOUVER, WA	

BHCPR Reporters for Quarter Ending 06/30/2007
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2007 and Other Notes
2246053	478, 117	TRUMAN BANCORP, INC.	CLAYTON, MO	
1085358	371, 815	UNION BANCSHARES, INC.	PELL CITY, AL	
1141106	479, 474	UNION NATIONAL FINANCIAL CORPO	LANCASTER, PA	
1207392	431, 730	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
1084155	477, 805	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1085255	476, 433	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1097249	492, 259	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1051979	483, 721	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
2484202	341, 252	1ST INDEPENDENCE FINANCIAL GRO	LOUISVILLE, KY	
1247576	342, 603	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 112 bank holding companies.