

	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Number of BHCs in Peer Group	410	415	413	400	358
<b>EARNINGS AND PROFITABILITY</b>					
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<b>PERCENT OF AVERAGE ASSETS:</b>					
Net Interest Income (TE)	3.61	3.77	3.74	3.81	3.72
+ Non-interest Income	0.93	0.91	0.92	0.96	1.03
- Overhead Expense	3.05	3.01	3.04	3.05	3.06
- Provision for Losses	0.15	0.14	0.16	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	1.56	1.48	1.61	1.56
Net Operating Income	0.96	1.07	1.01	1.10	1.06
Net Income	0.96	1.06	1.01	1.10	1.06
Net Income (Sub S Adjusted)	0.95	1.04	0.97	1.07	1.02
<b>PERCENT OF AVG EARNING ASSETS:</b>					
Interest Income (TE)	7.25	6.95	7.01	6.24	5.64
Interest Expense	3.37	2.89	2.99	2.15	1.63
Net Interest Income (TE)	3.88	4.06	4.02	4.11	4.03
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>					
Net Ln&Ls Losses/Avg Loans & Leases	0.13	0.08	0.11	0.12	0.17
Earnings Coverage of Net Losses (X)	34.41	38.55	33.22	33.97	28.88
Ln&Ls Allowance/Total Loans & Leases	1.17	1.19	1.17	1.20	1.25
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.86	0.51	0.54	0.47	0.56
30-89 Days Past Due Loans and Leases	0.91	0.69	0.74	0.58	0.62
<b>LIQUIDITY AND FUNDING:</b>					
Net Noncore Funding Dependence	24.15	25.09	24.26	23.08	21.71
Net ST Noncore Funding Dependence	15.62	15.37	15.07	12.07	10.81
Net Loans and Leases/Total Assets	71.82	70.92	70.76	69.58	68.24
<b>CAPITALIZATION:</b>					
Tier 1 Leverage Ratio	9.32	9.35	9.27	9.28	9.10
Equity Capital/Total Assets	8.85	8.71	8.72	8.55	8.68
Net Loans&Ls/Equity Capital (X)	8.48	8.50	8.51	8.49	8.17
Cash Dividends/Net Income	30.82	25.73	29.08	25.17	26.43
Cash Dividends/Net Income (Sub S Adjusted)	27.85	24.85	27.93	20.82	22.77
Retained Earnings/Avg Equity Cap	6.93	8.77	7.97	9.09	8.74
<b>PARENT COMPANY RATIOS:</b>					
Short-Term Debt/Equity Capital	0.35	0.22	0.28	0.30	0.37
Long-Term Debt/Equity Capital	0.41	0.55	0.55	0.61	0.86
Equity Investment in Subs/Equity Cap	112.15	111.80	111.37	110.52	109.66
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	110.66	100.49	107.85	110.99	114.91

PERCENT OF AVERAGE ASSETS	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Interest Income (TE)	6.75	6.46	6.52	5.79	5.23
Less: Interest Expense	3.14	2.69	2.79	2.00	1.51
Equals: Net Interest Income (TE)	3.61	3.77	3.74	3.81	3.72
Plus: Non-Interest Income	0.93	0.91	0.92	0.96	1.03
Equals: Adj Operating Income (TE)	4.59	4.75	4.71	4.83	4.80
Less: Overhead Expense	3.05	3.01	3.04	3.05	3.06
Less: Provision for Loan and Lease Losses	0.15	0.14	0.16	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	1.56	1.48	1.61	1.56
Less: Applicable Income Taxes (TE)	0.39	0.47	0.44	0.49	0.48
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.96	1.07	1.01	1.10	1.06
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.96	1.06	1.01	1.10	1.06
Memo: Net Income (Last Four Qtrs)	0.96	1.06	1.02	1.10	1.07
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.23	93.15	93.16	93.04	92.85
Avg Int-Bearing Funds / Avg Assets	80.06	79.56	79.43	78.55	78.56
Int Income (TE) / Avg Earning Assets	7.25	6.95	7.01	6.24	5.64
Int Expense / Avg Earning Assets	3.37	2.89	2.99	2.15	1.63
Net Int Inc (TE) / Avg Earn Assets	3.88	4.06	4.02	4.11	4.03
YIELD OR COST:					
Total Loans and Leases (TE)	7.86	7.60	7.66	6.89	6.27
Interest-Bearing Bank Balances	5.48	4.90	4.99	3.36	1.77
Fed Funds Sold & Reverse Repos	5.18	4.81	4.92	3.22	1.30
Trading Assets	3.65	2.51	2.38	1.61	4.69
Total Earning Assets	7.15	6.84	6.90	6.14	5.55
Investment Securities (TE)	5.03	4.61	4.65	4.17	4.05
U. S. Treasury & Agency Sec (excl MBS)	4.69	4.03	4.12	3.40	3.33
Mortgage-Backed Securities	4.74	4.47	4.51	4.08	3.93
All Other Securities	6.23	6.27	6.22	6.15	6.27
Interest-Bearing Deposits	3.70	3.12	3.24	2.27	1.66
Time Deposits of \$100K or More	4.77	4.12	4.29	3.19	2.46
Time Deposits < \$100K	4.72	4.00	4.16	3.09	2.53
Other Domestic Deposits	2.46	2.04	2.13	1.40	0.86
Foreign Deposits	2.07	3.63	3.66	1.87	0.62
Fed Funds Purchased and Repos	4.55	4.17	4.25	2.75	1.37
Other Borrowed Funds & Trading Liab	4.90	4.62	4.69	4.00	3.54
All Interest-Bearing Funds	3.92	3.38	3.50	2.55	1.92

## PEER GROUP 04

09/30/2007

09/30/2006

12/31/2006

12/31/2005

12/31/2004

	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Avg Personnel Exp Per Employee (\$000)	45	43	57	56	53
Avg Assets per Employee (\$000)	3,603	3,499	3,461	3,403	3,253
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.28	1.96	2.04	1.80	1.92
Overhead Exp / NII + Non-Int Income	68.50	65.47	66.59	64.31	64.96
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.05	3.01	3.04	3.05	3.06
Personnel Expense	1.71	1.69	1.71	1.70	1.70
Net Occupancy Expense	0.43	0.42	0.42	0.43	0.43
Other Operating Expenses	0.89	0.87	0.89	0.89	0.90
Overhead Less Non-Interest Income	2.07	2.05	2.07	2.03	1.99
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	67.02	64.03	65.18	63.00	63.75
Personnel Expense	37.58	36.07	36.70	35.35	35.46
Net Occupancy Expense	9.39	8.94	9.01	8.80	8.88
Other Operating Expenses	19.73	18.63	19.15	18.49	18.90
Total Non-Interest Income	20.05	19.13	19.43	19.63	20.95
Fiduciary Activities Income	1.20	1.12	1.15	1.09	1.10
Serv Charges on Deposit Accts - Domestic	7.32	7.13	7.17	7.23	7.92
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.65	0.48	0.50	0.46	0.52
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.29	0.28	0.28	0.28	0.27
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.47	0.53	0.56	0.54	0.48
Net Gain (Loss) - Sales Loans, OREO, Oth	1.35	1.24	1.36	1.49	1.80
Other Non-Interest Income	5.97	5.51	5.59	5.57	5.79
Overhead Less Non-Interest Income	46.13	44.19	44.93	42.72	42.11
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	21.80	25.11	23.16	25.71	26.13
Appl Inc Tax+TE/Pretax NOI+TE	29.03	30.93	30.17	31.33	31.51

PERCENT OF TOTAL ASSETS	PEER GROUP 04 09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Real Estate Loans	56.29	55.40	55.42	53.83	51.53
Commercial and Industrial Loans	9.57	9.48	9.53	9.39	9.71
Loans to Individuals	2.72	2.84	2.85	3.11	3.67
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.06	0.99	0.90	0.82	0.84
Other Loans and Leases	0.77	0.74	0.74	0.81	0.90
Net Loans and Leases	71.82	70.92	70.76	69.58	68.24
Debt Securities Over 1 Year	14.02	15.07	14.41	15.88	18.29
Mutual Funds and Equity Securities	0.20	0.17	0.19	0.18	0.28
Subtotal	86.74	86.93	86.15	86.52	87.75
Interest-Bearing Bank Balances	0.28	0.24	0.28	0.30	0.35
Federal Funds Sold & Reverse Repos	1.18	1.17	1.43	1.25	1.11
Debt Securities 1 Year or Less	2.59	2.64	2.81	2.61	1.94
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.70	91.74	91.50	91.50	91.83
Non-Int Cash and Due From Dep Inst	2.17	2.38	2.57	2.87	2.59
Other Real Estate Owned	0.10	0.06	0.06	0.06	0.08
All Other Assets	6.04	5.80	5.82	5.53	5.49
MEMORANDA:					
Short-Term Investments	4.62	4.60	5.15	4.79	3.87
U.S. Treasury Securities	0.07	0.13	0.16	0.15	0.25
U.S. Agency Securities (excl MBS)	5.68	6.59	6.34	6.86	6.96
Municipal Securities	3.32	3.16	3.06	2.99	3.09
Mortgage-Backed Securities	5.64	5.86	5.68	6.14	7.05
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	0.35	0.36	0.35	0.43	0.59
RE Loans Secured by 1-4 Family	17.04	17.36	17.52	16.98	17.42
Revolving	2.54	2.64	2.67	2.76	2.94
Closed-End, Sec by First Liens	12.58	12.91	12.98	12.60	12.96
Closed-End, Sec by Junior Liens	1.53	1.40	1.49	1.22	1.13
Commercial Real Estate Loans	35.63	34.76	34.72	33.96	31.27
Construction and Land Dev	11.67	11.25	11.16	10.37	8.12
Multifamily	1.69	1.62	1.63	1.59	1.51
Nonfarm Nonresidential	20.71	20.60	20.64	20.57	20.52
RE Loans Secured by Farmland	1.60	1.40	1.35	1.21	1.19
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	78.16	78.04	78.17	77.46	75.60
RE Loans Secured by 1-4 Family	24.04	24.93	25.14	24.91	26.14
Revolving	3.51	3.70	3.75	3.96	4.28
Closed-End	20.24	20.90	21.05	20.61	21.59
Commercial Real Estate Loans	49.22	48.66	48.65	48.28	45.24
Construction and Land Dev	15.97	15.45	15.37	14.45	11.38
Multifamily	2.36	2.26	2.29	2.26	2.19
Nonfarm Nonresidential	28.86	29.06	29.14	29.51	29.88
RE Loans Secured by Farmland	2.24	1.96	1.91	1.73	1.72
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.40	13.39	13.46	13.55	14.09
Loans to Individuals	3.90	4.08	4.10	4.59	5.45
Credit Card Loans	0.08	0.09	0.09	0.09	0.10
Agricultural Loans	1.48	1.40	1.28	1.18	1.22
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.09	1.06	1.05	1.19	1.34

PERCENT OF TOTAL ASSETS	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Short-Term Investments	4.62	4.60	5.15	4.79	3.87
Liquid Assets	16.40	17.69	17.82	19.18	20.39
Investment Securities	17.46	18.64	18.12	19.41	21.24
Net Loans and Leases	71.82	70.92	70.76	69.58	68.24
Net Lns, Ls & Stdby Ltrs of Credit	72.60	71.78	71.57	70.38	69.02
Core Deposits	62.74	61.97	62.28	64.09	65.72
Noncore Funding	25.93	26.88	26.59	25.11	23.34
Time Deposits of \$100K or More	14.76	15.96	16.09	14.41	12.22
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.00	1.98	1.87	1.82	2.06
Net Fed Funds Purchased (Sold)	0.88	0.85	0.43	0.61	0.96
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.10	2.24	1.98	2.10	2.13
Earning Assets Repr in 1 Year	39.63	40.72	40.52	41.58	39.72
Int-Bearing Liab Repr in 1 Year	35.95	34.31	35.52	29.69	27.52
Long-Term Debt Repr in 1 Year	0.50	0.51	0.54	0.43	0.60
Net Assets Repriceable in 1 Year	2.47	5.04	3.73	10.52	10.72
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	24.15	25.09	24.26	23.08	21.71
Net ST Noncore Funding Dependence	15.62	15.37	15.07	12.07	10.81
Short-Term Inv/ST Noncore Funding	29.30	30.05	32.74	37.20	38.54
Liq Asts- ST Noncore Fndg/Nonliq Asts	-1.60	0.13	0.16	5.63	9.65
Net Loans and Leases/Total Deposits	90.78	89.48	88.88	87.82	87.16
Net Loans and Leases/Core Deposits	115.91	117.07	116.29	111.20	105.85
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.12	-0.23	-0.16	-0.34	0.30
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.66	-1.71	-1.22	-2.29	0.64
Struct Notes Appr(Depr)/T1 Cap	-0.04	-0.19	-0.14	-0.30	-0.12
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.83	7.41	6.90	7.01	7.61
Available-For-Sale Securities	94.17	92.59	93.10	92.81	92.39
U. S. Treasury Securities	0.45	0.74	0.91	0.88	1.42
U. S. Agency Securities (excl MBS)	36.24	40.71	39.89	40.85	36.70
Municipal Securities	19.13	17.49	17.39	15.78	15.25
Mortgage-Backed Securities	31.67	29.98	30.07	30.15	32.58
Asset-Backed Securities	0.00	0.00	0.00	0.01	0.00
Other Debt Securities	1.92	1.96	2.00	2.28	2.96
Mutual Funds and Equity Securities	1.33	1.00	1.15	0.96	1.33
Debt Securities 1 Year or Less	17.18	16.42	17.51	16.16	11.33
Debt Securities 1 To 5 Years	31.37	38.07	36.73	39.67	39.96
Debt Securities Over 5 Years	46.02	40.27	40.11	38.61	43.84
Pledged Securities	53.90	53.29	53.09	52.57	51.07
Structured Notes, Fair Value	1.93	2.81	2.50	2.82	2.22

ANALYSIS RATIOS	PEER GROUP 04				
	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Provision for Ln&Ls Losses/Avg Assets	0.15	0.14	0.16	0.17	0.18
Provision for Ln&Ls Losses/Avg Lns&Ls	0.20	0.19	0.22	0.24	0.26
Provision for Ln&Ls Losses/Net Losses	241.38	284.89	251.69	323.20	205.13
Ln&Ls Allowance/Total Loans & Leases	1.17	1.19	1.17	1.20	1.25
Ln&Ls Allowance/Net Ln&Ls Losses (X)	26.30	34.05	24.64	24.82	18.43
ALL/Nonaccrual Assets	357.12	673.30	637.35	783.86	552.91
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	263.73	517.75	426.13	575.22	444.81
Gross Ln&Ls Losses/Avg Loans & Leases	0.18	0.13	0.17	0.18	0.23
Recoveries/Avg Loans and Leases	0.05	0.05	0.05	0.05	0.06
Net Losses/Avg Loans and Leases	0.13	0.08	0.11	0.12	0.17
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	28.26	26.07	36.25	31.97	27.59
Earnings Coverage of Net Losses (X)	34.41	38.55	33.22	33.97	28.88
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.05	0.03	0.04	0.03	0.05
RE Loans Secured By 1-4 Family	0.05	0.03	0.05	0.04	0.06
Revolving	0.03	0.01	0.02	0.02	0.02
Closed-End	0.05	0.04	0.05	0.04	0.06
Commercial Real Estate Loans	0.05	0.02	0.03	0.02	0.03
Construction and Land Dev	0.03	0.01	0.02	0.01	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.03	0.02	0.02	0.02	0.04
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.24	0.18	0.30	0.26	0.35
Loans to Depository Institutions	2.81	0.00	0.00	0.00	0.00
Loans to Individuals	0.71	0.63	0.67	0.82	0.85
Credit Card Loans	1.49	1.29	1.45	2.19	2.28
Agricultural Loans	0.00	0.00	0.00	0.00	0.04
Loans to Foreign Governments & Inst	0.00	0.00	0.00	N/A	N/A
Other Loans and Leases	0.53	0.33	0.29	0.49	0.31

PERCENT OF LOANS AND LEASES	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
30-89 Days PD Loans and Leases	0.91	0.69	0.74	0.58	0.62
90+ Days PD Loans and Leases	0.11	0.08	0.07	0.06	0.08
Nonaccrual Loans and Leases	0.71	0.42	0.45	0.37	0.44
90+ Days PD and Nonaccrual Loans and Leases	0.88	0.53	0.56	0.46	0.56
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	0.91	0.69	0.74	0.58	0.62
90+ Days Past Due Assets	0.11	0.08	0.07	0.06	0.08
Nonaccrual Assets	0.71	0.42	0.45	0.37	0.45
30+ Days PD & Nonaccrual Assets	1.85	1.26	1.35	1.08	1.22
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.64	0.38	0.40	0.33	0.39
90+ PD & Nonaccrual Assets + OREO	0.77	0.47	0.49	0.41	0.50
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.66	0.40	0.43	0.36	0.43
Allowance for Loan & Lease Losses	77.85	47.00	51.39	42.50	48.83
Equity Cap + ALLL	6.98	4.33	4.62	3.95	4.60
Tier 1 Cap + ALLL	6.64	4.01	4.32	3.66	4.40
Loans & Leases + RE Acquired	0.90	0.55	0.59	0.51	0.62

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

	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Real Estate - 30-89 Days PD	0.88	0.64	0.68	0.51	0.53
- 90+ Days Past Due	0.10	0.06	0.06	0.05	0.06
- Nonaccrual	0.73	0.37	0.45	0.32	0.43
Coml & Indl - 30-89 Days PD	0.89	0.63	0.65	0.56	0.63
- 90+ Days Past Due	0.07	0.07	0.05	0.04	0.06
- Nonaccrual	0.57	0.48	0.47	0.52	0.60
Individuals - 30-89 Days PD	1.29	1.16	1.26	1.22	1.32
- 90+ Days Past Due	0.09	0.09	0.08	0.10	0.12
- Nonaccrual	0.21	0.20	0.20	0.20	0.22
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	0.06	0.07	0.06	0.09	0.11
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.04	0.05	0.03	0.06	0.11
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	N/A	N/A
- 90+ Days Past Due	0.00	0.00	0.00	N/A	N/A
- Nonaccrual	0.00	0.00	0.00	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.40	0.38	0.33	0.30	0.29
- 90+ Days Past Due	0.02	0.02	0.01	0.01	0.02
- Nonaccrual	0.04	0.03	0.05	0.04	0.09
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.98	0.80	0.90	0.67	0.81
- 90+ Days Past Due	0.09	0.07	0.08	0.08	0.08
- Nonaccrual	0.48	0.31	0.33	0.31	0.33
Revolving - 30-89 Days PD	0.43	0.36	0.44	0.29	0.25
- 90+ Days Past Due	0.02	0.01	0.02	0.01	0.01
- Nonaccrual	0.14	0.08	0.08	0.06	0.07
Closed-End - 30-89 Days PD	0.95	0.75	0.86	0.75	0.83
- 90+ Days Past Due	0.09	0.08	0.08	0.08	0.08
- Nonaccrual	0.52	0.35	0.36	0.36	0.39
- Jr Lien 30-89 Days PD	0.07	0.05	0.06	0.05	0.06
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.05	0.03	0.03	0.03	0.04
Commercial RE - 30-89 Days PD	0.78	0.52	0.52	0.37	0.33
- 90+ Days Past Due	0.09	0.05	0.03	0.03	0.03
- Nonaccrual	0.80	0.39	0.44	0.31	0.40
Const & Dev - 30-89 Days PD	0.95	0.54	0.53	0.30	0.27
- 90+ Days Past Due	0.07	0.02	0.01	0.01	0.01
- Nonaccrual	0.91	0.19	0.30	0.14	0.16
Multifamily - 30-89 Days PD	0.26	0.12	0.14	0.07	0.08
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.18	0.03	0.05	0.03	0.03
Nonfarm Nres- 30-89 Days PD	0.56	0.44	0.44	0.34	0.30
- 90+ Days Past Due	0.06	0.04	0.03	0.03	0.04
- Nonaccrual	0.52	0.41	0.43	0.32	0.43
Farmland - 30-89 Days PD	0.25	0.23	0.28	0.12	0.22
- 90+ Days Past Due	0.01	0.01	0.00	0.00	0.01
- Nonaccrual	0.18	0.15	0.12	0.15	0.23
Credit Card - 30-89 Days PD	1.30	1.07	1.08	1.24	1.30
- 90+ Days Past Due	0.42	0.39	0.31	0.37	0.46
- Nonaccrual	0.01	0.01	0.01	0.01	0.00



## CAPITAL RATIOS

	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Tier 1 Leverage Ratio	9.32	9.35	9.27	9.28	9.10
Tier 1 RBC Ratio	12.00	12.14	12.13	12.23	12.35
Total Risk-Based Capital Ratio	13.32	13.54	13.49	13.56	13.68

Tangible Tier 1 Leverage Ratio	9.28	9.30	9.22	9.23	9.02
Tangible Common Eq Cap/Tan Assets	8.02	7.93	7.93	7.82	7.96

## DERIVATIVES AND

## OFF-BALANCE-SHEET TRANSACTIONS

## PERCENT OF TOTAL ASSETS:

Loan Commitments	15.70	16.73	15.95	16.43	15.40
Standby Letters of Credit	0.70	0.76	0.73	0.71	0.65
Commercial & Similar Letters of Credit	0.03	0.03	0.03	0.03	0.02

Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00

## TYPE OF DERIVATIVE INSTRUMENT:

Derivative Contracts	0.62	0.83	0.74	0.47	0.33
Interest Rate Contracts	0.61	0.81	0.72	0.45	0.31
Interest Rate Futures & Forward Contr	0.04	0.05	0.05	0.04	0.00
Written Options Contr (Int Rate)	0.08	0.07	0.06	0.03	0.02
Purchased Options Contr (Int Rate)	0.03	0.04	0.05	0.00	0.00
Interest Rate Swaps	0.07	0.16	0.14	0.11	0.12

Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00

Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00

## PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments	22.63	24.72	23.72	25.19	23.99
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## PEER GROUP 04

PERCENT OF NOTIONAL AMOUNT	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Interest Rate Contracts	98.86	99.27	99.15	98.68	99.19
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.66	0.73	0.85	1.32	0.81
Futures and Forwards	17.06	24.30	17.27	24.47	12.99
Written Options	37.53	30.05	31.35	31.24	32.08
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	36.57	28.91	30.59	28.72	29.26
Purchased Options	4.49	6.50	6.67	3.47	1.09
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	4.40	6.16	6.34	3.12	1.09
Swaps	27.55	33.23	31.67	36.42	45.00
Held for Trading	0.74	0.74	0.67	0.26	0.00
Interest Rate Contracts	0.74	0.74	0.67	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	99.26	99.26	99.33	99.32	100.00
Interest Rate Contracts	88.34	87.84	88.10	87.33	86.49
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.66	0.73	0.85	1.31	0.81
Deriv Contr (Excl Fut & FX LE 14 Days)	60.33	67.22	65.37	65.99	67.36
One Year or Less	17.98	29.19	26.03	27.29	13.95
Over 1 Year to 5 Years	28.00	31.94	33.24	30.62	35.44
Over 5 Years	2.44	2.17	2.03	2.46	4.45
Gross Negative Fair Value (Abs Val)	0.30	0.61	0.44	0.70	0.96
Gross Positive Fair Value	0.34	0.35	0.41	0.33	0.28
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
<b>ANALYSIS RATIOS:</b>					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	20.10	30.27	27.62	27.62	20.00
Ins Under Assets(L/H)/Tot Ins Und Ast	79.90	69.73	72.38	72.38	80.00
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.47	0.53	0.56	0.54	0.48
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	58.96	67.49	62.27	65.14	77.78
Other Prem Inc/Total Prem Inc	41.04	32.51	37.73	34.86	22.22
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)	12.91	23.67	49.29	21.96	2.77
Ins Net Inc (L/H)/Equity (L/H)	11.56	7.48	7.02	0.88	10.36
Insur Ben, Losses, Exp/Insur Premiums	89.62	101.92	93.22	63.50	70.56
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.50	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	1.68	2.57
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.50	9.13	9.25	7.24	6.87
<b>BROKER-DEALER ACTIVITIES</b>					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
<b>FOREIGN ACTIVITIES</b>					
Yield: Foreign Loans	0.00	0.10	0.10	0.00	0.00
Cost: Interest-Bearing Deposits	2.07	3.63	3.66	1.87	0.62
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	0.63	0.47	2.71	1.90
Foreign Governments and Inst	0.00	0.00	0.00	N/A	N/A
<b>GROWTH RATES:</b>					
Net Loans and Leases	-50.10	9.19	-14.81	-1.43	-25.11
Total Selected Assets	-37.93	10.39	-4.96	-13.75	-28.15
Deposits	-6.48	-4.56	-2.22	-7.99	-33.13

PROFITABILITY:	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Net Income/Avg Equity Capital	10.28	11.95	11.29	12.29	11.83
Bank Net Inc/Avg Eq Inv in Banks	11.24	13.02	12.56	13.37	12.75
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.30	3.88	3.97	2.54	2.30
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.55	10.46	9.84	10.31	9.42
Bank Net Income/Parent Net Income	109.14	108.60	109.14	106.53	93.90
Nonbank Net Income/Parent Net Income	0.34	0.33	0.32	0.24	0.26
Sub BHCs Net Inc/Parent Net Income	89.15	89.21	87.75	87.27	81.19
LEVERAGE:					
Total Liabilities/Equity	18.05	18.42	18.45	20.10	17.60
Total Debt/Equity Capital	1.35	1.39	1.43	1.58	1.93
Tot Debt+NP to Subs Iss Tr Pref/Equity	16.72	17.13	16.87	16.52	15.57
Tot Debt+Lns Guaranteed for Affl/Equity	1.52	1.62	1.64	1.92	2.20
Total Debt/Equ Cap - Exc Over Fair Value	1.37	1.42	1.45	1.60	1.99
Long-Term Debt/Equity Capital	0.41	0.55	0.55	0.61	0.86
Short-Term Debt/Equity Capital	0.35	0.22	0.28	0.30	0.37
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.12	0.15	0.15	0.25	0.23
Long-Term Debt/Consolidated LT Debt	1.19	1.20	1.44	1.12	1.89
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	112.15	111.80	111.37	110.52	109.66
Total Investment in Subs/Equity	112.77	112.58	112.21	111.33	110.67
Eq Inv Sub/Equ Cap, Qual TPS+0th PS in T1	98.53	98.09	97.97	97.39	97.30
Tot Inv Sub/Equ Cap, Qual TPS+0th PS in T1	98.98	98.67	98.58	98.04	98.03
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.08	1.00	0.94	0.78	0.74
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.30	2.97	3.02	2.34	2.70
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	110.28	101.85	106.73	103.82	115.54
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	110.66	100.49	107.85	110.99	114.91
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	97.75	101.08	102.79	106.51	114.68
Pretax Oper Inc + Int Exp/Int Expense	6791.09	3649.20	5804.77	6328.86	4784.04
Div + Int From Subs/Int Exp + Div	164.18	155.07	159.10	156.82	173.41
Fees+Other Inc From Subs/Sal + Oth Exp	5.22	5.63	5.54	8.03	10.35
Net Inc/Curr Port of LT Debt+Pfd Div(X)	77.15	53.70	32.40	74.60	57.44
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.17	-0.15	0.07	0.18	0.02
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.82	0.03	0.66	0.00	0.00
Total	0.82	0.03	0.66	0.05	0.03
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.30	0.38	0.36	0.40	0.69
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	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Di v Paid/Inc Before Undist Inc	79.18	84.62	90.77	81.66	77.83
Di vidends Paid/Net Income	30.94	25.75	29.18	25.01	26.36
Net Income - Di vidends/Avg Equi ty	6.90	8.79	7.98	9.12	8.73
PERCENT OF DIVIDENDS PAID:					
Di vidends From Bank Subs	141.01	120.20	130.16	116.87	124.17
Di vidends From Nonbank Subs	0.42	0.42	0.46	0.33	0.26
Di vidends From Subsidi ary BHCs	0.78	0.58	0.89	1.30	2.51
Di vidends From All Subsidi aries	164.06	147.00	156.93	151.96	140.56
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Di vidends From Bank Subs	43.02	33.32	39.11	33.69	35.40
Interest Income From Bank Subs	0.35	0.33	0.37	0.19	0.14
Mgt & Service Fees From Bank Subs	0.80	0.63	0.81	1.14	1.69
Other Income From Bank Subs	0.04	0.03	0.06	0.07	0.08
Operating Income From Bank Subs	47.87	37.68	44.40	38.64	41.28
PERCENT OF NONBANK NET INCOME:					
Di vidends From Nonbank Subs	64.21	58.68	59.89	54.68	58.27
Interest Income From Nonbank Subs	0.70	0.40	0.75	1.16	2.31
Mgt & Serv Fees From Nonbank Subs	0.07	0.28	0.34	1.02	0.25
Other Income From Nonbank Subs	0.00	0.24	0.54	0.06	0.50
Operating Inc From Nonbank Subs	79.96	73.19	89.02	83.07	79.94
PERCENT OF SUB BHCs' NET INCOME:					
Di vidends From Subsidi ary BHCs	23.43	34.88	31.36	24.82	25.42
Interest Inc From Subsidi ary BHCs	0.00	0.01	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.01
Other Income From Subsidi ary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	25.70	35.11	31.57	25.05	31.16
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Di vidends From Bank Subsidi aries	67.95	63.08	65.06	65.46	64.18
Interest Income From Bank Subs	1.66	2.41	1.95	1.16	0.57
Mgt & Serv Fees From Bank Subs	1.24	1.15	1.32	2.33	2.70
Other Income From Bank Subs	0.12	0.14	0.10	0.18	0.18
Operating Income From Bank Subs	79.41	79.46	80.29	78.01	76.88
Di vidends From Nonbank Subs	0.72	0.55	0.44	0.59	0.26
Interest Income From Nonbank Subs	0.01	0.03	0.04	0.04	0.07
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	1.88	1.46	1.25	2.55	1.83
Di vidends From Subsidi ary BHCs	0.31	0.31	0.83	0.69	2.30
Interest Inc From Subsidi ary 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 Subsidi ary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.40	0.71	1.21	0.88	3.24
Loans and Adv From Subs/ST Debt	592.23	847.84	701.83	948.85	526.55
Loans and Adv From Subs/Total Debt	472.16	431.74	370.59	301.37	214.16

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									410
<b>EARNINGS AND PROFITABILITY</b>									
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<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.61	2.51	2.72	3.16	3.51	4.12	4.60	4.90	410
+ Non-interest Income	0.92	0.28	0.36	0.62	0.89	1.21	1.55	1.95	410
- Overhead Expense	3.04	1.88	2.17	2.59	3.00	3.51	3.97	4.36	410
- Provision for Losses	0.15	0.00	0.01	0.06	0.12	0.23	0.38	0.60	410
+ Securities Gains (Losses)	0.00	-0.05	-0.00	0.00	0.00	0.00	0.02	0.09	410
+ Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.01	0.04	410
= Pretax Net Oper Income (TE)	1.36	-0.03	0.41	0.91	1.41	1.83	2.24	2.51	410
Net Operating Income	0.95	-0.11	0.29	0.61	0.95	1.28	1.63	1.89	410
Net Income	0.95	-0.08	0.29	0.61	0.95	1.28	1.63	1.89	410
Net Income (Sub S Adjusted)	0.95	0.22	0.28	0.73	0.96	1.20	1.43	1.52	89
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	7.25	5.99	6.23	6.70	7.22	7.78	8.34	8.64	410
Interest Expense	3.37	2.30	2.58	2.95	3.40	3.77	4.17	4.36	410
Net Interest Income (TE)	3.87	2.69	2.89	3.37	3.78	4.37	4.98	5.33	410
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.12	-0.01	-0.00	0.01	0.07	0.18	0.44	0.74	410
Earnings Coverage of Net Losses (X)	34.40	-111.12	-17.78	4.77	15.43	47.36	145.11	412.78	408
Ln&Ls Allowance/Total Loans & Leases	1.17	0.71	0.83	0.99	1.14	1.33	1.59	1.79	410
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.85	0.04	0.12	0.28	0.60	1.26	2.25	3.38	410
30-89 Days Past Due Loans and Leases	0.91	0.08	0.17	0.38	0.75	1.34	1.99	2.78	410
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	24.14	2.96	7.42	16.60	24.06	31.60	40.20	46.02	410
Net ST Noncore Funding Dependence	15.61	-2.83	2.41	9.21	15.50	21.98	28.41	32.79	410
Net Loans and Leases/Total Assets	71.82	50.60	56.56	65.33	73.03	78.71	83.79	86.75	410
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.31	6.64	7.25	8.17	9.20	10.34	11.89	13.17	410
Equity Capital/Total Assets	8.85	5.46	5.99	7.21	8.57	10.41	12.20	13.30	410
Net Loans&Ls/Equity Capital (X)	8.48	4.38	5.12	6.51	8.18	10.28	12.58	14.74	410
Cash Dividends/Net Income	30.82	0.00	0.00	7.88	32.76	49.69	73.03	95.46	387
Cash Dividends/Net Income (Sub S Adjusted)	27.85	-21.27	-6.85	1.47	29.31	42.34	74.75	101.99	89
Retained Earnings/Avg Equity Cap	6.92	-2.58	-0.10	4.15	6.82	9.87	13.11	15.46	410
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.35	0.00	0.00	0.00	0.00	0.00	2.95	8.12	410
Long-Term Debt/Equity Capital	0.41	0.00	0.00	0.00	0.00	0.00	2.89	9.87	410
Equity Investment in Subs/Equity Cap	112.14	84.24	93.42	98.38	107.54	124.70	144.38	160.46	410
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	110.66	5.38	20.67	69.78	100.48	136.42	222.09	357.00	397

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

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

ANALYSIS RATIOS

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

PERCENT OF AVERAGE ASSETS:

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

PERCENT OF ADJUSTED OPERATING INCOME (TE):

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

TAX RATIOS:

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



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

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

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

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

PEER GROUP 4

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

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

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



INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>ANALYSIS RATIOS:</b>									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Ins Under Assets(P/C)/Tot Ins Und Ast	20.10	0.00	0.00	0.00	0.00	1.71	87.71	100.00	13
Ins Under Assets(L/H)/Tot Ins Und Ast	79.89	0.00	0.00	55.14	100.00	100.00	100.00	100.00	13
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Ins Activities Revenue/Adj Oper Inc	0.46	0.00	0.00	0.00	0.05	0.43	2.10	6.85	410
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	258
Credit Rel Prem Inc/Tot Prem Inc	58.96	0.00	0.00	0.00	100.00	100.00	100.00	100.00	12
Other Prem Inc/Total Prem Inc	41.03	0.00	0.00	0.00	0.00	100.00	100.00	100.00	12
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Ins Net Inc (P/C)/Equity (P/C)	12.90	-88.88	-88.88	-88.88	14.22	17.95	72.18	90.25	4
Ins Net Inc (L/H)/Equity (L/H)	11.56	-1.43	-1.43	0.80	2.86	5.73	10.98	47.15	10
Insur Ben, Losses, Exp/Insur Premi ums	89.61	-46.66	-37.33	0.00	59.25	77.50	255.57	299.16	12
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
CSV Life Insurance/Tier 1 Cap + ALLL	9.49	0.00	0.00	0.33	10.61	17.10	21.83	24.89	410
<b>BROKER-DEALER ACTIVITIES</b>									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
<b>FOREIGN ACTIVITIES</b>									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50
Cost: Interest-Bearing Deposits	2.07	0.00	0.00	0.00	0.66	2.21	3.82	4.36	3
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
<b>GROWTH RATES:</b>									
Net Loans and Leases	-50.09	-100.00	-100.00	-100.00	-52.06	-2.31	24.48	45.27	41
Total Selected Assets	-37.93	-100.00	-100.00	-100.00	-17.29	0.00	28.30	46.95	59
Deposits	-6.48	-16.44	-16.44	-16.44	-16.44	-6.48	-0.49	1.49	2





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

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3109904	642, 664	ACCESS NATIONAL CORPORATION	RESTON, VA	
2067007	708, 616	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	924, 601	ALIAN T FINANCIAL CORPORATION	ALEXANDER CITY, AL	
2533100	625, 031	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
3123638	569, 009	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	
1127146	583, 123	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1130098	846, 731	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1020676	702, 057	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	629, 272	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	636, 451	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
2772990	915, 315	AMERI-NATIONAL CORPORATION	OVERLAND PARK, KS	
1133781	530, 118	AMERICAN BANCOR, LTD.	DICKINSON, ND	
2173720	651, 028	AMERICAN BANCORPORATION	SAINT PAUL, MN	
1052220	547, 910	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	832, 002	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
3008753	502, 261	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
3416376	557, 877	AMERICAN FOUNDERS BANCORP, INC	FRANKFORT, KY	
1076691	767, 554	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
2312837	567, 235	AMERICAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1107193	626, 772	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
1117316	897, 940	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	855, 396	AMES NATIONAL CORPORATION	AMES, IA	
2710796	583, 479	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2468293	898, 027	APPALACHIAN BANCSHARES, INC.	ELLI JAY, GA	
3196584	613, 548	ARTHUR FINANCIAL CORPORATION	UNION, SC	
2465528	962, 008	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	944, 241	ATBANCORP	DUBUQUE, IA	
3264812	824, 890	ATLANTIC SOUTHERN FINANCIAL GR	MACON, GA	
1129533	661, 884	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1108350	806, 416	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
1081613	525, 384	B. P. C. CORPORATION	COOKEVILLE, TN	
1082209	721, 352	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1126028	531, 383	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
1135002	602, 243	BANCTENN CORP.	KINGSPORT, TN	
3192997	653, 347	BANK HOLDINGS, THE	RENO, NV	
1202762	749, 654	BANK IOWA CORPORATION	WEST DES MOINES, IA	
1030040	615, 975	BANK OF COMMERCE HOLDINGS	REDDING, CA	
3590388	924, 361	BANK OF MARIN BANCORP	NOVATO, CA	
1139215	534, 419	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	New Y-9C/BHCPR reporter Moved from Peer 5
1247455	569, 992	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	666, 907	BANKFIVE, MHC	FALL RIVER, MA	
1201363	779, 773	BANKMANAGERS CORP.	MILWAUKEE, WI	
3104570	622, 201	BANKSHARES, INC., THE	MELBOURNE, FL	
3202832	996, 627	BANTERRA CORP	ELDORADO, IL	
1115385	858, 758	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1209248	758, 420	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
2325891	900, 637	BARNES BANCORPORATION	KAYSVILLE, UT	
2848710	820, 719	BCP HOLDINGS (USA), INC.	NEWARK, NJ	
3274996	651, 111	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
2391243	571, 385	BEACH FIRST NATIONAL BANCSHARE	MYRTLE BEACH, SC	
2333654	907, 275	BENJAMIN FRANKLIN BANCORP, INC	FRANKLIN, MA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2007 and Other Notes
1823345	755, 116	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1083680	559, 896	BLOSSMAN BANCSHARES, INC.	LACOMBE, LA	
1471849	730, 449	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	621, 998	BNCCORP, INC.	BISMARCK, ND	
2935142	704, 197	BOU BANCORP, INC.	OGDEN, UT	
3244113	944, 198	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	650, 322	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	790, 008	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1471960	536, 721	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
1140994	894, 708	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
2183493	773, 534	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	828, 166	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1083336	552, 063	CAMERON BANCSHARES, INC.	LAKE CHARLES, LA	
1127294	587, 025	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
2507790	891, 719	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
3327025	862, 739	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
1860863	659, 697	CBX CORPORATION	CARROLLTON, IL	
1053496	607, 562	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
1048764	987, 790	CENTER BANCORP, INC.	UNION, NJ	Moved from Peer 3
2746049	552, 710	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	592, 599	CENTRAL BANCORPORATION	PROVO, UT	
1203899	611, 196	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1832048	910, 839	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
2910055	506, 889	CENTRAL JERSEY BANCORP	LONG BRANCH, NJ	
1064429	843, 318	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1209042	584, 442	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1141487	788, 402	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
1133594	791, 362	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1139532	988, 459	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	
2244545	603, 227	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1050909	977, 734	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1131077	504, 835	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	Moved from Peer 5
1207132	532, 384	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	522, 074	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1118368	584, 122	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	641, 544	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1071623	541, 112	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	New Y-9C/BHCPR reporter
1097566	736, 648	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1081079	868, 320	CITRUS & CHEMICAL BANCORPORATI	BARTOW, FL	
1055007	974, 685	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
3153242	744, 457	CLAYTON BANCORP, INC	KNOXVILLE, TN	
1086270	691, 452	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1134108	851, 725	CNB CORPORATION	CONWAY, SC	
1118340	833, 980	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
3155769	664, 452	COAST FINANCIAL HOLDINGS, INC	BRADENTON, FL	
2809560	641, 289	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	589, 753	CODORUS VALLEY BANCORP, INC.	YORK, PA	
2146359	572, 051	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1132122	735, 040	COLUMBIAN FINANCIAL CORPORATIO	OVERLAND PARK, KS	
1118229	560, 292	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
2467689	927, 562	COMMERCE BANCSHARES CORP.	WORCESTER, MA	

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1099382	527,384	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1118948	693,479	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1250606	800,444	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
1125843	552,485	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1070765	623,896	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
2356073	816,705	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
2074407	593,634	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	
1398937	781,907	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
2443526	521,242	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
1099766	834,174	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
3395668	527,716	COMMUNITY PARTNERS BANCORP	MIDDLETOWN, NJ	
3108091	571,268	COMMUNITY VALLEY BANCORP	CHICO, CA	
3449431	627,732	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	
2241937	921,965	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	
1058594	956,189	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1958827	899,634	CRESCENT BANKING COMPANY	JASPER, GA	
3027709	814,382	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1885307	895,620	CTB FINANCIAL CORPORATION	RUSTON, LA	
2242523	740,526	D. L. EVANS BANCORP	BURLEY, ID	
1493720	714,516	DBT HOLDING COMPANY	VIDALIA, GA	
2497462	681,199	DCB FINANCIAL CORP	LEWIS CENTER, OH	
1094613	833,095	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
2294812	580,290	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	567,102	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1117455	514,013	DNB FINANCIAL CORPORATION	DOWNTOWN, PA	
1127913	707,927	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
2652104	802,129	EAGLE BANCORP, INC.	BETHESDA, MD	
1951770	506,154	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3023466	713,522	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
2626691	903,157	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
2686659	629,679	ECB BANCORP, INC.	ENGELHARD, NC	
1076619	582,363	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1138450	601,642	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	773,897	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	720,222	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1055155	579,653	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1071191	806,095	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1123885	507,696	FARMERS STATE CORPORATION	MANKATO, MN	
3104860	708,118	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	
1248818	619,846	FENTURA FINANCIAL, INC.	FENTON, MI	
3287996	662,510	FGBC BANCSHARES, INC.	FRANKLIN, GA	
2121552	726,094	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
1203778	625,078	FIDELITY COMPANY	DUBUQUE, IA	
2858773	588,975	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
1838590	507,614	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	New Y-9C/BHCPR reporter
1988646	904,931	FIRST BANCORP, INC.	LEBANON, VA	
1206715	774,562	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1119404	592,841	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1247428	887,667	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1118425	923,837	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
1246533	776,563	FIRST CITIZENS BANC CORP	SANDUSKY, OH	

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1098796	865,374	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	995,809	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	944,698	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	938,678	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	
1983977	550,458	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2337401	577,812	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3407598	910,358	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
3446346	861,922	FIRST CORBIN BANCORP, INC.	CORBIN, KY	
1404687	669,702	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
1083783	818,145	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	597,148	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	574,780	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3150997	879,464	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
3589560	822,234	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	New Y-9C/BHCPR reporter
1134078	980,710	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1118265	551,539	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1208009	694,978	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
2624398	874,335	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
1076123	533,673	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1426755	818,964	FIRST NATIONAL SECURITY COMPAN	DEQUEEN, AR	
2880626	690,333	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1119383	555,781	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
3070312	524,775	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
2521509	915,467	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	738,086	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2161165	559,413	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	936,390	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1204177	770,423	FIRST STATE FINANCIAL CORPORAT	ST CLAIR SHORES, MI	
1100813	751,815	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
2127657	840,440	FIRST TRUST CORPORATION	NEW ORLEANS, LA	
1081716	554,217	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
1122123	941,049	FIRST WESTERN BANCORP, INC.	HURON, SD	
1050646	625,846	FIRST YORK BAN CORP.	YORK, NE	
1108707	632,875	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3367106	996,055	FLORENCE BANCORP, MHC	FLORENCE, MA	
3557626	782,422	FLORIDA BANK GROUP, INC.	TAMPA, FL	
3100358	955,010	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	
3047743	638,528	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	593,717	FNB BANCORP, INC.	NEWTOWN, PA	
1137453	679,404	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2938349	506,837	FOSTER BANKSHARES, INC.	CHICAGO, IL	
2557405	683,058	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1118238	822,368	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
3444717	761,756	GORHAM BANCORP, MHC	GORHAM, ME	
3180640	903,747	GREAT LAKES BANCORP, INC.	BUFFALO, NY	
1206733	722,365	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1134023	980,674	GREATER COMMUNITY BANCORP	TOTOWA, NJ	
3309889	549,278	GSB, MHC	GREENFIELD, MA	
1862036	581,287	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
3001156	522,817	GULFSTREAM BANCSHARES, INC.	STUART, FL	
1086766	506,043	HABERSHAM BANCORP	CORNELIA, GA	Moved from Peer 5

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3228702	518, 100	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	
3012554	544, 225	HAMPTON ROADS BANKSHARES, INC.	NORFOLK, VA	
1843062	623, 924	HAPPY BANCSHARES, INC.	CANYON, TX	
2861492	773, 655	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1917600	701, 172	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1084623	752, 028	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
2166124	905, 692	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
2253529	572, 690	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1472220	731, 834	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	664, 045	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
1052378	834, 840	HNB CORPORATION	ARKANSAS CITY, KS	
3059504	876, 602	HOME FEDERAL BANCORP	COLUMBUS, IN	
1209181	713, 570	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2482196	588, 049	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1141674	773, 825	IBT BANCORP, INC.	IRWIN, PA	
1401118	923, 721	IBT BANCORP, INC.	MOUNT PLEASANT, MI	
1205183	964, 885	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	632, 197	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	849, 541	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3121193	572, 523	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
1100000	550, 828	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
2112439	685, 166	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1137958	824, 214	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	
3488485	698, 855	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1245228	682, 085	ISB FINANCIAL CORP.	IOWA CITY, IA	
1109290	612, 983	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
2040288	572, 281	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
2472928	702, 941	K CAPITAL CORPORATION	OWINGS MILLS, MD	
1070831	612, 010	KENTUCKY BANCSHARES, INC.	PARIS, KY	
2721112	744, 947	LAKE MICHIGAN FINANCIAL CORP	HOLLAND, MI	
2128917	871, 049	LAKESIDE BANCORP, INC.	CHICAGO, IL	
3030307	603, 262	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	561, 862	LCNB CORP.	LEBANON, OH	
2352226	748, 831	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3143784	927, 893	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	
1086748	606, 723	LIBERTY SHARES, INC.	HINESVILLE, GA	
3313354	888, 910	LINCOLN BANCORP	PLAINFIELD, IN	
1097173	594, 422	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
1103766	939, 358	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
3019674	609, 137	LSB CORPORATION	NORTH ANDOVER, MA	
2545831	835, 237	LSB FINANCIAL	LACONIA, NH	
2052777	585, 324	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	822, 782	MACHIAS BANCORP, MHC	MACHIAS, ME	
1139363	636, 071	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	823, 086	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	616, 626	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	716, 502	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
3077236	581, 320	MARSHALL BANKFIRST CORPORATION	MINNEAPOLIS, MN	
1095254	561, 419	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1966783	817, 047	MASSBANK CORP.	READING, MA	
1128769	907, 387	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	

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1902651	940, 856	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
3405521	575, 302	MERRIMACK BANCORP MHC	CONCORD, NH	
2217503	672, 037	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
1944204	503, 596	MID PENN BANCORP, INC.	MILLERSBURG, PA	Moved from Peer 5
1133455	830, 008	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
2176413	839, 940	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
1086654	836, 887	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	963, 669	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1205053	769, 261	MIDWESTONE FINANCIAL GROUP, IN	OSKALOOSA, IA	
1210299	754, 786	MONROE BANCORP	BLOOMINGTON, IN	
1138919	764, 606	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	953, 990	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	811, 444	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	601, 978	MORRILL BANCSHARES, INC.	MERRIAM, KS	
2256539	804, 594	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	872, 342	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	556, 925	MSB MUTUAL HOLDING COMPANY	MANASQUAN, NJ	
1086001	562, 818	N W SERVICES CORPORATION	RINGGOLD, GA	
2623430	618, 028	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2947882	973, 495	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	Moved from Peer 3
1139925	861, 905	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	530, 381	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1200124	504, 112	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	592, 328	NEW CENTURY BANCORP, INC.	DUNN, NC	
1023154	557, 195	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	745, 485	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1070569	509, 407	NEXTIER INCORPORATED	BUTLER, PA	Moved from Peer 5
1827893	552, 694	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	542, 152	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1066414	604, 953	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
1029334	924, 904	NORTH VALLEY BANCORP	REDDING, CA	
2324111	573, 730	NORTHEAST BANCORP	LEWISTON, ME	
1210589	657, 598	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
2934305	558, 580	NORTHFIELD MHC	NORTHFIELD, VT	
3025385	958, 872	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
2582827	685, 445	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
2237118	622, 582	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2578718	546, 160	NORTHWEST SUBURBAN BANCORP, IN	MOUNT PROSPECT, IL	
2835475	854, 693	NORWAY BANCORP, MHC	NORWAY, ME	
2460569	554, 879	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	731, 014	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
2320618	548, 833	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2321428	526, 679	OGDEN BANCSHARES, INC.	AMES, IA	
2012436	779, 446	OHIO VALLEY BANC CORP.	GALLI POLIS, OH	
1200311	674, 964	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	827, 578	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	761, 478	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
2485807	782, 315	OMNI BANCSHARES, INC.	METAIRIE, LA	
2868071	887, 028	OMNI FINANCIAL SERVICES, INC.	ATLANTA, GA	
1083729	702, 618	ONE AMERICAN CORP.	VACHERIE, LA	
1028533	700, 843	ORIENT BANCORPORATION	SAN FRANCISCO, CA	



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1248153	872, 113	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1248032	523, 100	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
2762973	922, 041	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2560236	566, 931	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
3489594	779, 100	PACIFIC PREMIER BANCORP, INC.	COSTA MESA, CA	
1117213	562, 520	PALM BANCORP	PALMERTON, PA	
1205932	534, 364	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
3021800	910, 026	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
3247468	786, 288	PARISH NATIONAL CORPORATION	COVINGTON, LA	
1209716	661, 500	PARK BANCORPORATION, INC.	MADISON, WI	
2337081	505, 946	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
3390430	792, 601	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2840479	769, 487	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	
1117688	613, 329	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	589, 805	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	864, 059	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	906, 844	PEOPLES BANCORP	LYNDEN, WA	
2818245	867, 786	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1132298	944, 155	PEOPLES BANCTRUST COMPANY, INC	SELMA, AL	
1133174	940, 704	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1057702	593, 817	PEOPLES, INC.	COLORADO SPRINGS, CO	
1081314	593, 061	PERSONS BANKING CO., INC.	LITHONIA, GA	
3145966	523, 194	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	New Y-9C/BHCPR reporter
1108163	725, 854	PLAINS BANCORP, INC.	DIMMITT, TX	
3223855	828, 570	PONKAPOAG BANCORP, MHC	CANTON, MA	
2007647	547, 042	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
3176607	503, 284	PSB GROUP, INC.	MADISON HEIGHTS, MI	
2321419	513, 184	PSB HOLDINGS, INC.	WAUSAU, WI	
1118434	595, 489	QNB CORP.	QUAKERTOWN, PA	
1130904	742, 654	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
3201518	882, 929	RAINIER PACIFIC FINANCIAL GROU	TACOMA, WA	
1029482	845, 582	RCB CORPORATION	SACRAMENTO, CA	
2743235	567, 338	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1201194	803, 752	REPUBLIC BANCORP CO.	ORLAND PARK, IL	
2114938	844, 994	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	826, 449	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
2616085	604, 045	RIVERSIDE GULF COAST BANKING	CAPE CORAL, FL	
1071454	565, 674	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	622, 127	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	585, 485	SABINE BANCSHARES, INC.	MANY, LA	
2603928	781, 468	SAEHAN BANCORP	LOS ANGELES, CA	
1139466	841, 705	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
3184787	797, 031	SAN JOAQUIN BANCORP	BAKERSFIELD, CA	
1493560	889, 196	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1204814	968, 367	SBC, INCORPORATED	COUNTRYSIDE, IL	
1107308	589, 261	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	556, 392	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1200348	895, 123	SECURITY NATIONAL CORPORATION	SIOUX CITY, IA	
2429838	939, 877	SHORE BANCSHARES, INC.	EASTON, MD	
3438097	577, 181	SKAGIT STATE BANCORP	BURLINGTON, WA	
1820700	609, 212	SLADE'S FERRY BANCORP	SOMERSET, MA	

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2810285	807, 191	SOUTH CENTRAL BANCSHARES OF KE	HORSE CAVE, KY	
1124060	616, 230	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	913, 085	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2640615	582, 965	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
2497202	612, 009	SOUTHCREST FINANCIAL GROUP, IN	FAYETTEVILLE, GA	
1248939	543, 340	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
2849799	614, 575	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	Name change from GREENVILLE FIRST BANCSHARES, INC.
2169871	572, 706	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1097771	964, 897	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2360454	503, 980	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2327541	638, 103	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
2618388	847, 843	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
2526764	588, 456	SUN AMERICAN BANCORP	BOCA RATON, FL	
1246467	881, 437	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1138795	778, 115	TEAM FINANCIAL, INC.	PAOLA, KS	
2916169	840, 195	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	
1142242	614, 697	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	612, 361	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2621548	644, 848	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
1118292	571, 990	TOWER BANCORP INC.	GREENCASTLE, PA	
2745604	707, 009	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1070420	785, 345	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
2857691	577, 677	TRANSATLANTIC HOLDING CORP.	MIAMI, FL	
1203974	742, 571	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
2523389	597, 668	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
3174911	567, 491	TRIANGLE FINANCIAL GROUP, INC.	LOGANVILLE, GA	
2246053	550, 766	TRUMAN BANCORP, INC.	CLAYTON, MD	Moved from Peer 5
1080139	715, 556	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
2465519	714, 380	UFS BANCORP	WHITINSVILLE, MA	
1115424	550, 509	UNION BANKSHARES COMPANY	ELLSWORTH, ME	
1135516	788, 297	UNITED BANCORP, INC.	TECUMSEH, MI	
2235598	660, 661	UNITED BANCORPORATION	OSSEO, WI	
1136009	551, 052	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
1082777	637, 359	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	626, 250	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3015975	800, 967	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	658, 956	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	746, 873	UNITY BANCORP, INC.	CLINTON, NJ	
2314327	599, 592	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	881, 613	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
2721596	517, 988	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
2685054	635, 282	WARREN BANCORP, INC.	WARREN, MI	
2406174	867, 410	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3021659	645, 473	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1135048	870, 413	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1204104	510, 808	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	New Y-9C/BHCPR reporter
3122051	653, 257	WEST FINANCIAL, INC.	EL PASO, TX	
1134911	859, 389	WGNB CORP.	CARROLLTON, GA	
1051979	512, 030	WHITCORP FINANCIAL COMPANY	LEOTI, KS	Moved from Peer 5
2142445	548, 087	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
1048670	795, 903	WILBER CORPORATION, THE	ONEONTA, NY	

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1399671	726, 214	WNB BANCSHARES, INC.	ODESSA, TX	
1035157	712, 513	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 410 bank holding companies.