

## PEER GROUP 03

	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
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Number of BHCs in Peer Group	265	239	214	200	170
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## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.68	3.75	3.68	3.73	3.97
+ Non-interest Income	0.95	1.00	1.06	1.24	1.20
- Overhead Expense	2.84	2.88	2.94	3.07	3.12
- Provision for Losses	0.15	0.17	0.19	0.23	0.30
+ Securities Gains (Losses)	0.00	0.00	0.02	0.05	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.66	1.74	1.71	1.81	1.82
Net Operating Income	1.10	1.15	1.12	1.16	1.18
Net Income	1.10	1.15	1.12	1.17	1.18
Net Income (Sub S Adjusted)	1.25	1.27	1.16	1.22	2.58

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	7.07	6.21	5.56	5.76	6.55
Interest Expense	3.08	2.14	1.57	1.69	2.26
Net Interest Income (TE)	3.99	4.07	3.99	4.05	4.28

## LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.13	0.15	0.19	0.25	0.30
Earnings Coverage of Net Losses (X)	35.00	38.12	25.28	17.88	16.96
Ln&Ls Allowance/Total Loans & Leases	1.16	1.22	1.30	1.38	1.44
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.56	0.52	0.61	0.76	0.75
30-89 Days Past Due Loans and Leases	0.62	0.56	0.58	0.73	0.88

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	26.60	25.34	24.19	23.15	22.35
Net ST Noncore Funding Dependence	17.90	15.26	13.71	12.75	11.79
Net Loans and Leases/Total Assets	71.08	69.50	67.83	64.49	63.54

## CAPITALIZATION:

Tier 1 Leverage Ratio	8.95	8.80	8.64	8.68	8.54
Equity Capital/Total Assets	8.62	8.36	8.38	8.52	8.69
Net Loans&Ls/Equity Capital (X)	8.64	8.60	8.39	7.78	7.49
Cash Dividends/Net Income	27.07	27.04	27.11	26.95	25.95
Cash Dividends/Net Income (Sub S Adjusted)	25.50	18.23	31.75	45.24	24.95
Retained Earnings/Avg Equity Cap	9.04	9.68	9.31	9.61	9.72

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.58	0.59	0.29	0.42	0.68
Long-Term Debt/Equity Capital	1.18	1.25	1.61	1.31	1.21
Equity Investment in Subs/Equity Cap	116.10	114.59	113.72	111.01	107.71
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	109.77	115.36	108.77	125.58	130.72

PERCENT OF AVERAGE ASSETS	PEER GROUP 03				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Interest Income (TE)	6.52	5.73	5.14	5.31	6.07
Less: Interest Expense	2.84	1.97	1.45	1.56	2.10
Equals: Net Interest Income (TE)	3.68	3.75	3.68	3.73	3.97
Plus: Non-Interest Income	0.95	1.00	1.06	1.24	1.20
Equals: Adj Operating Income (TE)	4.69	4.82	4.80	5.04	5.21
Less: Overhead Expense	2.84	2.88	2.94	3.07	3.12
Less: Provision for Loan and Lease Losses	0.15	0.17	0.19	0.23	0.30
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	0.02	0.05	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.66	1.74	1.71	1.81	1.82
Less: Applicable Income Taxes (TE)	0.52	0.56	0.56	0.60	0.61
Less: Minority Interest	0.00	0.00	0.00	0.01	0.01
Equals: Net Operating Income	1.10	1.15	1.12	1.16	1.18
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.10	1.15	1.12	1.17	1.18
Memo: Net Income (Last Four Qtrs)	1.10	1.16	1.11	1.17	1.18
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.67	92.56	92.68	92.44	92.84
Avg Int-Bearing Funds / Avg Assets	79.12	77.91	77.97	78.45	78.89
Int Income (TE) / Avg Earning Assets	7.07	6.21	5.56	5.76	6.55
Int Expense / Avg Earning Assets	3.08	2.14	1.57	1.69	2.26
Net Int Inc (TE) / Avg Earn Assets	3.99	4.07	3.99	4.05	4.28
YIELD OR COST:					
Total Loans and Leases (TE)	7.69	6.82	6.14	6.48	7.19
Interest-Bearing Bank Balances	4.98	3.47	1.65	1.59	2.96
Fed Funds Sold & Reverse Repos	4.88	3.19	1.33	1.07	1.59
Trading Assets	2.04	1.21	1.27	2.99	2.59
Total Earning Assets	6.97	6.11	5.47	5.65	6.43
Investment Securities (TE)	4.77	4.29	4.08	4.24	5.34
U. S. Treasury & Agency Sec (excl MBS)	4.19	3.52	3.32	3.47	4.55
Mortgage-Backed Securities	4.56	4.09	3.91	3.89	5.27
All Other Securities	6.81	6.53	6.28	6.67	7.12
Interest-Bearing Deposits	3.30	2.22	1.57	1.73	2.41
Time Deposits of \$100K or More	4.37	3.12	2.34	2.56	3.34
Time Deposits < \$100K	4.16	3.05	2.46	2.79	3.70
Other Domestic Deposits	2.29	1.43	0.86	0.87	1.28
Foreign Deposits	2.73	2.16	1.81	1.68	2.31
Fed Funds Purchased and Repos	4.19	2.73	1.34	1.27	1.82
Other Borrowed Funds & Trading Liab	4.60	3.87	3.37	3.76	4.42
All Interest-Bearing Funds	3.59	2.53	1.85	1.99	2.65

## PEER GROUP 03

12/31/2006

12/31/2005

12/31/2004

12/31/2003

12/31/2002

Avg Personnel Exp Per Employee (\$000)

62

58

56

54

51

Avg Assets per Employee (\$000)

4,036

3,782

3,620

3,344

3,190

## ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

1.92

2.05

2.08

1.94

2.21

Overhead Exp / NII + Non-Int Income

62.45

61.27

62.28

62.36

60.77

## PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

2.84

2.88

2.94

3.07

3.12

Personnel Expense

1.59

1.60

1.61

1.67

1.68

Net Occupancy Expense

0.41

0.41

0.42

0.43

0.44

Other Operating Expenses

0.82

0.85

0.88

0.95

0.97

Overhead Less Non-Interest Income

1.86

1.84

1.83

1.79

1.85

## PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

61.32

60.10

61.13

61.07

59.44

Personnel Expense

34.29

33.25

33.48

33.14

32.15

Net Occupancy Expense

8.74

8.59

8.72

8.55

8.45

Other Operating Expenses

17.88

17.75

18.44

18.83

18.62

Total Non-Interest Income

20.11

20.43

21.98

24.10

22.48

Fiduciary Activities Income

1.35

1.39

1.58

1.46

1.67

Serv Charges on Deposit Accts - Domestic

7.41

7.69

8.37

8.45

8.00

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees &amp; Commissions

0.56

0.57

0.58

0.59

0.65

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.22

0.24

0.27

0.27

0.26

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.60

0.53

0.55

0.53

0.56

Net Gain (Loss) - Sales Loans, OREO, Oth

1.51

1.72

1.82

2.74

1.98

Other Non-Interest Income

5.74

5.81

6.23

6.76

6.65

Overhead Less Non-Interest Income

40.73

38.85

38.82

36.52

36.58

## TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

27.86

28.22

28.21

28.33

28.57

Appl Inc Tax+TE/Pretax NOI+TE

32.53

33.37

33.72

34.14

34.38

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Real Estate Loans	54.89	53.00	50.70	46.66	45.34
Commercial and Industrial Loans	9.91	9.94	10.39	10.55	10.20
Loans to Individuals	2.91	3.24	3.49	4.01	4.70
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.01
Agricultural Loans	0.65	0.67	0.68	0.62	0.73
Other Loans and Leases	1.01	0.98	0.99	1.13	1.08
Net Loans and Leases	71.08	69.50	67.83	64.49	63.54
Debt Securities Over 1 Year	14.00	16.08	18.86	21.02	21.51
Mutual Funds and Equity Securities	0.17	0.17	0.22	0.40	0.45
Subtotal	85.85	86.52	87.66	86.69	86.23
Interest-Bearing Bank Balances	0.31	0.25	0.25	0.31	0.35
Federal Funds Sold & Reverse Repos	1.27	1.04	0.87	0.82	1.11
Debt Securities 1 Year or Less	2.70	2.27	2.00	2.12	2.37
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.02	90.87	91.49	90.80	90.92
Non-Int Cash and Due From Dep Inst	2.55	2.86	2.49	3.09	3.38
Other Real Estate Owned	0.06	0.07	0.08	0.10	0.09
All Other Assets	6.32	6.15	5.93	5.95	5.58
MEMORANDA:					
Short-Term Investments	4.85	4.01	3.57	3.77	4.39
U.S. Treasury Securities	0.13	0.17	0.26	0.41	0.41
U.S. Agency Securities (excl MBS)	5.59	6.31	6.22	6.35	5.62
Municipal Securities	2.57	2.89	2.63	3.26	3.13
Mortgage-Backed Securities	6.44	7.04	9.07	10.22	11.36
Asset-Backed Securities	0.01	0.00	0.00	0.02	0.05
Other Debt Securities	0.41	0.43	0.63	0.89	1.09
RE Loans Secured by 1-4 Family	15.17	15.52	15.71	15.93	17.50
Revolving	2.75	3.11	3.14	2.84	2.73
Closed-End, Sec by First Liens	10.71	10.89	10.91	11.34	13.09
Closed-End, Sec by Junior Liens	1.22	1.05	1.04	1.19	1.35
Commercial Real Estate Loans	36.87	34.60	32.22	28.42	25.50
Construction and Land Dev	12.99	10.30	8.36	6.71	5.78
Multifamily	1.87	1.91	2.03	1.69	1.62
Nonfarm Nonresidential	20.08	20.55	20.31	19.01	17.34
RE Loans Secured by Farmland	1.02	0.97	0.90	0.79	0.73
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	77.07	76.14	74.90	72.41	71.55
RE Loans Secured by 1-4 Family	21.76	22.67	23.90	25.28	27.84
Revolving	3.91	4.50	4.67	4.41	4.25
Closed-End	17.45	17.74	18.55	20.29	23.13
Commercial Real Estate Loans	51.47	49.52	47.16	43.63	39.62
Construction and Land Dev	18.03	14.68	12.17	10.21	8.80
Multifamily	2.58	2.72	2.98	2.63	2.56
Nonfarm Nonresidential	28.38	29.73	30.10	29.42	27.12
RE Loans Secured by Farmland	1.45	1.39	1.32	1.21	1.14
Loans to Depository Institutions	0.00	0.00	0.00	0.01	0.01
Commercial and Industrial Loans	14.04	14.36	15.23	16.09	15.73
Loans to Individuals	4.18	4.70	5.26	6.29	7.43
Credit Card Loans	0.06	0.07	0.09	0.11	0.16
Agricultural Loans	0.93	0.97	1.00	0.95	1.13
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.47	1.44	1.52	1.82	1.73

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Short-Term Investments	4.85	4.01	3.57	3.77	4.39
Liquid Assets	17.59	18.94	20.63	22.80	23.44
Investment Securities	17.44	19.03	21.75	24.25	25.02
Net Loans and Leases	71.08	69.50	67.83	64.49	63.54
Net Lns, Ls & Stdbys of Credit	72.08	70.52	68.91	65.55	64.44
Core Deposits	60.07	62.23	63.60	64.62	64.71
Noncore Funding	28.14	26.35	25.28	24.22	24.08
Time Deposits of \$100K or More	16.76	14.74	12.89	11.13	11.54
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.63	2.72	2.91	3.08	3.03
Net Fed Funds Purchased (Sold)	1.50	1.71	2.05	2.31	1.96
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.48	2.59	2.61	2.45	1.83
Earning Assets Repr in 1 Year	42.68	42.26	41.72	38.38	38.44
Int-Bearing Liab Repr in 1 Year	34.18	28.37	25.74	25.85	27.35
Long-Term Debt Repr in 1 Year	0.54	0.55	0.59	0.50	0.48
Net Assets Repriceable in 1 Year	7.03	12.36	14.52	11.45	9.79
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	26.60	25.34	24.19	23.15	22.35
Net ST Noncore Funding Dependence	17.90	15.26	13.71	12.75	11.79
Short-Term Inv/ST Noncore Funding	27.92	27.64	27.43	30.27	36.95
Liq Asts-ST Noncore Fndg/Nonliq Asts	-2.87	2.73	7.13	11.15	12.22
Net Loans and Leases/Total Deposits	91.17	89.33	87.77	84.64	82.67
Net Loans and Leases/Core Deposits	121.03	113.79	108.03	101.54	100.01
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.26	-0.38	0.32	0.79	1.42
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.31	-2.38	0.55	2.45	6.32
Struct Notes Appr(Depr)/T1 Cap	-0.10	-0.23	-0.07	-0.02	0.09
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.05	8.82	10.14	8.42	8.84
Available-For-Sale Securities	90.95	90.91	89.86	91.58	91.16
U.S. Treasury Securities	0.81	1.11	1.60	2.08	2.02
U.S. Agency Securities (excl MBS)	35.55	36.12	31.79	29.73	25.70
Municipal Securities	15.17	15.72	13.05	14.46	13.17
Mortgage-Backed Securities	36.44	35.84	40.96	41.01	43.93
Asset-Backed Securities	0.05	0.02	0.02	0.07	0.20
Other Debt Securities	2.20	2.30	3.02	3.73	4.21
Mutual Funds and Equity Securities	1.02	0.95	1.15	1.71	1.86
Debt Securities 1 Year or Less	17.17	13.35	10.50	9.85	10.94
Debt Securities 1 To 5 Years	34.70	38.61	36.65	31.29	32.44
Debt Securities Over 5 Years	43.68	42.93	48.14	53.47	51.12
Pledged Securities	61.70	60.20	58.55	55.08	51.53
Structured Notes, Fair Value	1.60	1.97	2.00	1.08	0.36

ANALYSIS RATIOS	PEER GROUP 03				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Provision for Ln&Ls Losses/Avg Assets	0.15	0.17	0.19	0.23	0.30
Provision for Ln&Ls Losses/Avg Lns&Ls	0.21	0.23	0.28	0.35	0.47
Provision for Ln&Ls Losses/Net Losses	240.11	223.47	207.65	154.29	168.41
Ln&Ls Allowance/Total Loans & Leases	1.16	1.22	1.30	1.38	1.44
Ln&Ls Allowance/Net Ln&Ls Losses (X)	20.85	19.77	13.23	9.21	8.82
ALL/Nonaccrual Assets	524.11	649.56	469.70	354.92	417.47
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	396.94	436.27	385.28	269.95	299.08
Gross Ln&Ls Losses/Avg Loans & Leases	0.19	0.23	0.26	0.33	0.38
Recoveries/Avg Loans and Leases	0.05	0.07	0.07	0.08	0.08
Net Losses/Avg Loans and Leases	0.13	0.15	0.19	0.25	0.30
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	36.59	36.10	28.56	30.56	27.00
Earnings Coverage of Net Losses (X)	35.00	38.12	25.28	17.88	16.96
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.05	0.05	0.08	0.08
RE Loans Secured By 1-4 Family	0.07	0.06	0.06	0.07	0.07
Revolving	0.03	0.03	0.03	0.04	0.05
Closed-End	0.07	0.06	0.06	0.08	0.08
Commercial Real Estate Loans	0.03	0.04	0.04	0.07	0.08
Construction and Land Dev	0.02	0.01	0.02	0.03	0.06
Multifamily	0.01	0.01	0.00	0.02	0.01
Nonfarm Nonresidential	0.03	0.05	0.04	0.07	0.06
RE Loans Secured by Farmland	0.00	0.00	0.01	0.02	0.01
Commercial and Industrial Loans	0.24	0.29	0.44	0.51	0.72
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.80	0.91	0.94	1.02	0.94
Credit Card Loans	1.70	2.55	2.45	3.30	3.74
Agricultural Loans	0.02	0.03	0.06	0.05	0.12
Loans to Foreign Governments & Inst	N/A	0.00	0.00	0.00	0.00
Other Loans and Leases	0.57	0.42	0.32	0.39	0.41

## PERCENT OF LOANS AND LEASES

12/31/2006

12/31/2005

12/31/2004

12/31/2003

12/31/2002

30-89 Days PD Loans and Leases	0.62	0.56	0.58	0.73	0.88
90+ Days PD Loans and Leases	0.06	0.06	0.07	0.09	0.10
Nonaccrual Loans and Leases	0.48	0.43	0.49	0.62	0.63
90+ Days PD and Nonaccrual Loans and Leases	0.56	0.52	0.57	0.73	0.78
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&amp;LS + OTHER ASSETS

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.62	0.56	0.58	0.73	0.88
90+ Days Past Due Assets	0.06	0.06	0.07	0.09	0.10
Nonaccrual Assets	0.48	0.43	0.49	0.63	0.64
30+ Days PD & Nonaccrual Assets	1.21	1.11	1.18	1.50	1.72

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.40	0.36	0.39	0.48	0.51
90+ PD & Nonaccrual Assets + OREO	0.49	0.46	0.51	0.62	0.63

## RESTRUCTURED &amp; NONACCRUAL LNS&amp;LS

## + REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.42	0.39	0.46	0.53	0.53
Allowance for Loan & Lease Losses	49.87	44.92	51.45	59.13	56.57
Equity Cap + ALLL	4.49	4.29	5.02	5.80	5.61
Tier 1 Cap + ALLL	4.43	4.12	4.87	5.74	5.81
Loans & Leases + RE Acquired	0.59	0.55	0.67	0.82	0.83

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Real Estate - 30-89 Days PD	0.60	0.50	0.51	0.64	0.75
- 90+ Days Past Due	0.05	0.05	0.05	0.08	0.09
- Nonaccrual	0.45	0.39	0.44	0.53	0.54
Coml & Indl - 30-89 Days PD	0.49	0.56	0.55	0.74	0.92
- 90+ Days Past Due	0.06	0.06	0.07	0.10	0.09
- Nonaccrual	0.51	0.58	0.68	0.87	0.91
Individuals - 30-89 Days PD	1.12	1.12	1.07	1.36	1.52
- 90+ Days Past Due	0.05	0.07	0.09	0.12	0.15
- Nonaccrual	0.20	0.22	0.23	0.25	0.26
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.15	0.10	0.15	0.30	0.30
- 90+ Days Past Due	0.00	0.00	0.00	0.02	0.02
- Nonaccrual	0.11	0.13	0.23	0.44	0.57
Foreign Govts- 30-89 Days PD	N/A	0.00	0.00	0.00	0.00
- 90+ Days Past Due	N/A	0.00	0.00	0.00	0.00
- Nonaccrual	N/A	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.45	0.41	0.45	0.52	0.52
- 90+ Days Past Due	0.02	0.01	0.01	0.05	0.05
- Nonaccrual	0.06	0.08	0.12	0.28	0.21
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.78	0.71	0.73	0.91	1.02
- 90+ Days Past Due	0.06	0.06	0.08	0.11	0.10
- Nonaccrual	0.39	0.38	0.42	0.48	0.45
Revolving - 30-89 Days PD	0.38	0.27	0.22	0.26	0.37
- 90+ Days Past Due	0.02	0.01	0.02	0.02	0.03
- Nonaccrual	0.17	0.12	0.10	0.10	0.10
Closed-End - 30-89 Days PD	0.76	0.71	0.77	1.06	1.10
- 90+ Days Past Due	0.07	0.07	0.09	0.13	0.11
- Nonaccrual	0.43	0.43	0.49	0.50	0.50
- Jr Lien 30-89 Days PD	0.07	0.06	0.06	0.07	0.10
- Jr Lien 90+ Days PD	0.00	0.00	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.04	0.04	0.05	0.06	0.05
Commercial RE - 30-89 Days PD	0.52	0.37	0.38	0.43	0.57
- 90+ Days Past Due	0.04	0.04	0.03	0.04	0.06
- Nonaccrual	0.45	0.36	0.39	0.50	0.52
Const & Dev - 30-89 Days PD	0.40	0.38	0.33	0.40	0.62
- 90+ Days Past Due	0.03	0.02	0.01	0.01	0.04
- Nonaccrual	0.39	0.17	0.19	0.34	0.43
Multi family - 30-89 Days PD	0.23	0.13	0.11	0.13	0.15
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.07	0.09	0.08	0.20	0.10
Nonfarm Nres- 30-89 Days PD	0.43	0.34	0.37	0.42	0.44
- 90+ Days Past Due	0.03	0.03	0.03	0.03	0.05
- Nonaccrual	0.40	0.38	0.46	0.50	0.50
Farmland - 30-89 Days PD	0.24	0.21	0.18	0.34	0.52
- 90+ Days Past Due	0.00	0.00	0.01	0.06	0.05
- Nonaccrual	0.18	0.19	0.24	0.43	0.46
Credit Card - 30-89 Days PD	0.82	1.14	1.03	1.28	1.72
- 90+ Days Past Due	0.26	0.22	0.36	0.59	0.64
- Nonaccrual	0.02	0.02	0.02	0.02	0.01



CAPITAL RATIOS	PEER GROUP 03				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Tier 1 Leverage Ratio	8.95	8.80	8.64	8.68	8.54
Tier 1 RBC Ratio	11.20	11.32	11.44	11.83	12.05
Total Risk-Based Capital Ratio	12.61	12.75	12.95	13.36	13.48
Tangible Tier 1 Leverage Ratio	8.90	8.74	8.59	8.62	8.47
Tangible Common Eq Cap/Tan Assets	7.19	7.12	7.28	7.41	7.72
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	18.14	18.23	17.05	15.63	15.18
Standby Letters of Credit	0.87	0.90	0.96	0.91	0.76
Commercial & Similar Letters of Credit	0.02	0.02	0.02	0.03	0.03
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	0.91	0.85	0.99	1.37	1.31
Interest Rate Contracts	0.88	0.84	0.97	1.20	1.15
Interest Rate Futures & Forward Contr	0.07	0.05	0.04	0.05	0.07
Written Options Contr (Int Rate)	0.07	0.07	0.04	0.02	0.02
Purchased Options Contr (Int Rate)	0.01	0.00	0.00	0.00	0.01
Interest Rate Swaps	0.24	0.30	0.52	0.62	0.41
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	27.17	28.23	27.20	25.69	25.28

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Interest Rate Contracts	97.71	99.28	99.52	98.20	98.24
Foreign Exchange Contracts	0.00	0.00	0.00	1.48	0.00
Equity, Comm, & Other Contracts	0.95	0.27	0.33	0.11	0.12
Futures and Forwards	20.76	20.03	20.83	14.25	20.75
Written Options	18.78	20.80	24.75	9.55	6.44
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	18.61	20.25	23.66	9.55	6.35
Purchased Options	3.79	3.64	0.82	1.63	5.92
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.79	3.12	0.76	1.51	5.79
Swaps	35.89	40.19	51.32	57.39	57.90
Held for Trading	0.00	0.31	0.45	0.00	0.00
Interest Rate Contracts	0.00	0.31	0.45	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	100.00	99.69	99.55	100.00	100.00
Interest Rate Contracts	97.04	86.54	87.02	87.52	97.59
Foreign Exchange Contracts	0.00	0.00	0.00	0.84	0.00
Equity, Comm, & Other Contracts	0.95	0.27	0.33	0.11	0.12
Deriv Contr (Excl Fut & FX LE 14 Days)	68.71	75.67	73.47	85.25	90.81
One Year or Less	25.20	33.49	26.74	17.14	33.55
Over 1 Year to 5 Years	26.08	26.13	32.03	39.02	36.52
Over 5 Years	6.55	5.52	9.74	10.74	9.34
Gross Negative Fair Value (Abs Val)	0.56	0.55	0.67	0.74	1.06
Gross Positive Fair Value	0.45	0.44	0.55	0.57	1.20
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	0.01

## INSURANCE ACTIVITIES

12/31/2006

12/31/2005

12/31/2004

12/31/2003

12/31/2002

## 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	26.76	19.48	29.59	17.74	32.21
Ins Under Assets(L/H)/Tot Ins Und Ast	73.24	80.52	70.41	82.26	67.79
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	12.50	10.00	20.00
Ins Activities Revenue/Adj Oper Inc	0.60	0.53	0.55	0.53	0.56
Premium Inc/Ins Activities Revenue	0.16	0.05	0.17	0.40	3.52
Credit Rel Prem Inc/Tot Prem Inc	50.29	55.56	65.56	76.91	68.02
Other Prem Inc/Total Prem Inc	49.71	44.44	34.44	23.09	31.98
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.01
Ins Net Inc (P/C)/Equity (P/C)	23.45	18.20	77.70	12.54	8.30
Ins Net Inc (L/H)/Equity (L/H)	18.88	21.16	5.35	7.19	8.71
Insur Ben, Losses, Exp/Insur Premiums	822.48	327.39	206.13	468.98	28.50
Reinsurance Recov(P/C)/Tot Assets(P/C)	34.46	51.65	0.03	0.08	0.14
Reinsurance Recov(L/H)/Tot Assets(L/H)	12.12	12.37	0.17	0.27	0.11
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.02	8.17	7.72	7.18	N/A

## BROKER-DEALER ACTIVITIES

Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
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## FOREIGN ACTIVITIES

Yield: Foreign Loans	0.00	0.00	0.00	0.25	0.33
Cost: Interest-Bearing Deposits	2.73	2.16	1.81	1.68	2.31

## NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:

Real Estate Loans	0.45	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	1.64	1.58	0.01
Foreign Governments and Inst	N/A	0.00	0.00	0.00	0.00
Leases	N/A	N/A	N/A	120.25	N/A

## GROWTH RATES:

Net Loans and Leases	-22.66	12.59	-9.49	-29.90	78.78
Total Selected Assets	-3.49	-5.91	-3.69	-24.29	52.66
Deposits	32.03	145.46	42.08	10.83	6.48

PROFITABILITY:	PEER GROUP 03				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Net Income/Avg Equity Capital	12.63	13.33	13.11	13.46	13.51
Bank Net Inc/Avg Eq Inv in Banks	13.22	13.74	13.28	13.74	14.19
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.29	3.79	3.64	4.70	3.84
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.48	10.93	11.02	11.70	10.12
Bank Net Income/Parent Net Income	108.08	94.51	105.97	103.68	103.74
Nonbank Net Income/Parent Net Income	0.93	0.78	0.93	1.11	1.04
Sub BHCs Net Inc/Parent Net Income	80.22	76.15	86.96	79.83	72.15
LEVERAGE:					
Total Liabilities/Equity	25.43	24.96	24.11	21.50	16.43
Total Debt/Equity Capital	2.54	2.65	2.63	2.50	2.60
Tot Debt+NP to Subs Iss Tr Pref/Equity	21.56	21.10	20.50	16.46	12.26
Tot Debt+Lns Guaranteed for Affl/Equity	3.11	3.01	3.10	3.25	3.51
Total Debt/Eq Cap - Exc Over Fair Value	2.64	2.67	2.67	2.56	2.62
Long-Term Debt/Equity Capital	1.18	1.25	1.61	1.31	1.21
Short-Term Debt/Equity Capital	0.58	0.59	0.29	0.42	0.68
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.14	0.15	0.23	0.32	0.31
Long-Term Debt/Consolidated LT Debt	1.71	1.89	4.13	2.69	3.59
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	116.10	114.59	113.72	111.01	107.71
Total Investment in Subs/Equity	117.43	116.62	115.68	112.80	109.04
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.86	97.99	98.73	96.06	96.61
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.03	99.42	100.08	97.43	97.70
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.26	1.07	1.09	0.90	0.60
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.88	2.49	2.44	2.11	1.88
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	106.47	112.53	109.43	125.07	127.26
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	109.77	115.36	108.77	125.58	130.72
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	104.74	108.68	100.94	117.39	115.07
Pretax Oper Inc + Int Exp/Int Expense	2562.72	7523.43	4553.68	11012.5	18295.5
Div + Int From Subs/Int Exp + Div	180.62	170.19	165.86	187.00	178.74
Fees+Other Inc From Subs/Sal + Oth Exp	7.84	9.90	12.10	11.56	10.60
Net Inc/Curr Port of LT Debt+Pfd Div(X)	83.82	75.57	53.47	172.89	60.23
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.44	0.37	0.82	0.73	0.83
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	8.00	0.00
Total	0.00	0.00	0.00	8.00	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	0.08
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.09
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.49	0.57	0.99	1.34	1.22
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 03				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Div Paid/Inc Before Undist Inc	84.04	85.63	90.65	84.27	72.18
Dividends Paid/Net Income	27.03	27.17	27.09	26.95	25.95
Net Income - Dividends/Avg Equity	9.09	9.68	9.24	9.61	9.72
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	143.05	131.99	137.39	151.35	160.79
Dividends From Nonbank Subs	1.02	0.64	0.94	1.64	1.52
Dividends From Subsidiary BHCs	4.85	4.29	3.07	1.65	2.73
Dividends From All Subsidiaries	176.67	158.88	172.45	189.43	190.86
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	39.88	37.90	37.86	40.41	43.60
Interest Income From Bank Subs	0.31	0.27	0.22	0.17	0.21
Mgt & Service Fees From Bank Subs	2.91	4.07	4.44	4.22	3.48
Other Income From Bank Subs	0.02	0.03	0.05	0.02	0.03
Operating Income From Bank Subs	52.49	49.97	46.45	49.57	55.62
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	56.21	48.65	42.04	57.13	41.25
Interest Income From Nonbank Subs	1.83	2.27	5.88	17.90	3.56
Mgt & Serv Fees From Nonbank Subs	0.92	3.17	1.07	0.71	1.61
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	72.56	71.73	67.26	105.74	60.09
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	28.35	32.45	35.78	41.89	40.95
Interest Inc From Subsidiary BHCs	0.16	0.08	0.07	0.00	3.07
Mgt & Serv Fees From Sub BHCs	0.04	1.26	0.15	1.57	2.44
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	30.44	37.32	36.54	51.53	46.46
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	63.34	62.93	60.42	66.69	67.34
Interest Income From Bank Subs	1.95	1.37	0.87	0.78	1.12
Mgt & Serv Fees From Bank Subs	3.62	4.71	5.90	5.19	4.22
Other Income From Bank Subs	0.03	0.03	0.07	0.07	0.07
Operating Income From Bank Subs	79.73	79.06	78.07	90.31	81.38
Dividends From Nonbank Subs	0.75	0.68	0.97	1.26	0.81
Interest Income From Nonbank Subs	0.05	0.02	0.04	0.07	0.05
Mgt & Serv Fees From Nonbank Subs	0.02	0.03	0.06	0.02	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.55	1.71	2.20	2.22	1.32
Dividends From Subsidiary BHCs	3.26	4.10	2.30	1.68	1.73
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	3.77	4.66	2.94	1.76	1.80
Loans and Adv From Subs/ST Debt	733.40	1125.29	4174.58	670.73	398.60
Loans and Adv From Subs/Total Debt	406.15	466.55	524.87	500.55	221.43

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									265
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.68	2.50	2.76	3.15	3.63	4.16	4.65	4.99	265
+ Non-interest Income	0.95	0.24	0.31	0.57	0.93	1.25	1.73	2.10	265
- Overhead Expense	2.83	1.60	1.90	2.42	2.78	3.27	3.76	4.27	265
- Provision for Losses	0.15	0.00	0.01	0.07	0.13	0.23	0.34	0.45	265
+ Securities Gains (Losses)	-0.00	-0.08	-0.03	-0.00	0.00	0.00	0.02	0.03	265
+ Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.01	0.05	265
= Pretax Net Oper Income (TE)	1.66	0.39	0.81	1.24	1.60	2.03	2.59	2.98	265
Net Operating Income	1.09	0.30	0.53	0.78	1.06	1.37	1.76	2.07	265
Net Income	1.09	0.30	0.53	0.79	1.06	1.37	1.76	2.07	265
Net Income (Sub S Adjusted)	1.24	0.07	0.55	0.84	1.12	1.52	2.05	2.44	34
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	7.06	5.80	6.10	6.55	7.00	7.52	8.09	8.49	265
Interest Expense	3.07	2.07	2.33	2.68	3.10	3.44	3.79	3.96	265
Net Interest Income (TE)	3.99	2.67	2.95	3.44	3.97	4.47	5.12	5.38	265
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.12	-0.01	0.00	0.02	0.09	0.19	0.34	0.51	265
Earnings Coverage of Net Losses (X)	34.99	-73.04	1.90	8.11	18.10	44.56	128.82	275.87	258
Ln&Ls Allowance/Total Loans & Leases	1.15	0.75	0.84	0.98	1.14	1.30	1.54	1.74	265
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.56	0.01	0.06	0.20	0.46	0.79	1.39	1.86	265
30-89 Days Past Due Loans and Leases	0.62	0.07	0.13	0.28	0.56	0.88	1.34	1.66	265
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	26.60	4.46	9.00	18.26	26.35	35.55	42.86	50.48	265
Net ST Noncore Funding Dependence	17.90	0.10	3.17	10.39	17.69	25.02	32.50	36.94	265
Net Loans and Leases/Total Assets	71.07	51.99	58.80	64.34	71.02	77.49	83.33	85.77	265
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	8.94	6.27	6.84	7.92	8.78	9.81	11.42	12.48	265
Equity Capital/Total Assets	8.62	5.32	5.83	7.07	8.54	9.86	12.07	13.64	265
Net Loans&Ls/Equity Capital (X)	8.63	4.52	5.35	6.69	8.42	10.34	12.50	13.97	265
Cash Dividends/Net Income	27.06	0.00	0.00	10.40	28.91	43.75	64.35	75.41	263
Cash Dividends/Net Income (Sub S Adjusted)	25.49	-51.84	-11.30	1.14	14.94	44.13	65.51	107.93	34
Retained Earnings/Avg Equity Cap	9.04	1.36	3.26	5.95	8.74	11.76	16.10	20.29	265
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.58	0.00	0.00	0.00	0.00	0.00	5.24	10.99	265
Long-Term Debt/Equity Capital	1.17	0.00	0.00	0.00	0.00	0.00	8.86	14.89	265
Equity Investment in Subs/Equity Cap	116.10	86.87	93.87	99.99	114.37	128.89	147.02	159.28	265
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	109.76	5.74	36.10	74.52	104.21	139.36	191.50	257.26	261

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.51	5.35	5.62	6.05	6.49	6.99	7.55	8.01	265
Less: Interest Expense	2.84	1.85	2.10	2.44	2.84	3.21	3.57	3.80	265
Equals: Net Interest Income (TE)	3.68	2.50	2.76	3.15	3.63	4.16	4.65	4.99	265
Plus: Non-Interest Income	0.95	0.24	0.31	0.57	0.93	1.25	1.73	2.10	265
Equals: Adj Operating Income (TE)	4.68	3.01	3.54	4.07	4.64	5.28	6.00	6.46	265
Less: Overhead Expense	2.83	1.60	1.90	2.42	2.78	3.27	3.76	4.27	265
Less: Provision for Loan and Lease Losses	0.15	0.00	0.01	0.07	0.13	0.23	0.34	0.45	265
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Plus: Realized G/L on AFS Sec	-0.00	-0.10	-0.03	-0.00	0.00	0.00	0.02	0.03	265
Plus: Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.01	0.05	265
Equals: Pretax Net Oper Inc (TE)	1.66	0.39	0.81	1.24	1.60	2.03	2.59	2.98	265
Less: Applicable Income Taxes (TE)	0.52	0.02	0.07	0.31	0.53	0.71	0.95	1.09	265
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Equals: Net Operating Income	1.09	0.30	0.53	0.78	1.06	1.37	1.76	2.07	265
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Equals: Net Income	1.09	0.30	0.53	0.79	1.06	1.37	1.76	2.07	265
Memo: Net Income (Last Four Qtrs)	1.10	0.30	0.54	0.79	1.06	1.38	1.77	2.07	262
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	92.67	87.29	89.13	91.06	92.87	94.47	95.69	96.53	265
Avg Int-Bearing Funds / Avg Assets	79.11	66.85	69.43	74.32	79.15	83.95	87.54	89.09	265
Int Income (TE) / Avg Earning Assets	7.06	5.80	6.10	6.55	7.00	7.52	8.09	8.49	265
Int Expense / Avg Earning Assets	3.07	2.07	2.33	2.68	3.10	3.44	3.79	3.96	265
Net Int Inc (TE) / Avg Earn Assets	3.99	2.67	2.95	3.44	3.97	4.47	5.12	5.38	265
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	7.68	6.38	6.73	7.23	7.64	8.20	8.69	9.03	265
Interest-Bearing Bank Balances	4.97	0.17	1.45	3.19	4.62	5.89	10.40	17.07	252
Fed Funds Sold & Reverse Repos	4.88	3.48	4.15	4.72	4.96	5.12	5.27	5.43	248
Trading Assets	2.03	0.00	0.00	0.00	1.54	3.43	4.12	4.42	8
Total Earning Assets	6.97	5.66	6.00	6.44	6.94	7.47	8.06	8.41	265
Investment Securities (TE)	4.76	3.94	4.12	4.40	4.73	5.07	5.56	5.99	265
U.S. Treasury & Agency Sec (excl MBS)	4.19	3.43	3.61	3.86	4.13	4.46	4.93	5.13	263
Mortgage-Backed Securities	4.55	3.53	3.89	4.29	4.55	4.80	5.20	5.70	256
All Other Securities	6.80	4.07	4.43	5.49	6.45	7.51	11.50	14.95	259
Interest-Bearing Deposits	3.29	2.21	2.43	2.89	3.29	3.66	4.20	4.41	265
Time Deposits of \$100K or More	4.36	3.49	3.78	4.10	4.36	4.61	4.89	5.15	265
Time Deposits < \$100K	4.15	3.35	3.61	3.85	4.12	4.44	4.77	4.95	265
Other Domestic Deposits	2.28	1.16	1.43	1.75	2.17	2.79	3.43	3.93	265
Foreign Deposits	2.72	0.00	0.00	0.25	2.35	4.07	4.47	4.60	5
Fed Funds Purchased and Repos	4.19	2.17	2.85	3.67	4.29	4.79	5.13	5.48	249
Other Borrowed Funds & Trading Liab	4.59	3.00	3.60	4.15	4.60	5.07	5.52	6.04	257
All Interest-Bearing Funds	3.59	2.67	2.88	3.20	3.57	4.00	4.30	4.51	265

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	61.56	41.73	45.57	50.87	59.63	71.63	84.07	93.01	265
Avg Assets per Employee (\$000)	4035.64	2269.91	2638.45	3059.64	3672.29	4960.16	6420.04	7511.46	265

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.92	0.00	0.00	0.00	0.78	3.57	7.71	9.60	264
Overhead Exp / NII + Non-Int Income	62.44	40.65	46.18	55.27	63.09	69.56	76.60	81.87	265

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.83	1.60	1.90	2.42	2.78	3.27	3.76	4.27	265
Personnel Expense	1.58	0.88	1.05	1.34	1.57	1.82	2.14	2.37	265
Net Occupancy Expense	0.40	0.20	0.24	0.30	0.39	0.48	0.59	0.66	265
Other Operating Expenses	0.82	0.37	0.51	0.66	0.81	0.98	1.14	1.29	265
Overhead Less Non-Interest Income	1.86	0.91	1.24	1.51	1.86	2.16	2.53	2.73	265

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	61.31	40.30	45.69	53.69	62.29	68.58	74.87	81.01	265
Personnel Expense	34.28	21.97	25.22	30.08	34.47	38.49	42.76	47.12	265
Net Occupancy Expense	8.73	4.46	5.77	7.02	8.71	10.25	12.13	13.73	265
Other Operating Expenses	17.87	9.27	11.79	14.91	18.00	20.72	23.86	25.90	265
Total Non-Interest Income	20.11	6.12	8.12	13.13	19.70	26.57	32.72	35.88	265
Fiduciary Activities Income	1.35	0.00	0.00	0.00	0.42	2.65	5.59	8.26	265
Serv Charges on Deposit Accts - Domestic	7.41	1.04	2.07	4.16	7.26	10.40	13.44	14.66	265
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Investment Banking Fees & Commissions	0.55	0.00	0.00	0.00	0.29	1.01	2.03	2.52	265
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Net Servicing Fees	0.22	0.00	0.00	0.00	0.01	0.37	1.00	1.70	265
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Insurance Activities Revenue	0.60	0.00	0.00	0.00	0.05	0.56	3.50	7.07	265
Net Gain (Loss) - Sales Loans, OREO, Oth	1.51	-0.18	-0.01	0.08	0.84	2.70	4.89	6.83	265
Other Non-Interest Income	5.74	1.30	2.31	3.70	5.22	7.16	11.17	13.94	265
Overhead Less Non-Interest Income	40.73	20.32	26.34	33.87	40.22	47.79	56.21	60.94	265

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	27.86	0.00	1.27	23.08	30.60	34.13	37.46	39.04	263
Appl Inc Tax+TE/Pretax NOI+TE	32.52	1.26	7.28	31.39	35.12	37.87	40.46	42.42	263



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	54.88	33.79	37.65	46.85	54.68	63.04	70.95	75.94	265
Commercial and Industrial Loans	9.90	2.22	3.35	6.12	9.43	13.45	17.85	22.04	265
Loans to Individuals	2.91	0.08	0.26	0.62	2.03	4.46	8.22	12.23	265
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	265
Agricultural Loans	0.65	0.00	0.00	0.00	0.09	1.00	3.21	6.56	265
Other Loans and Leases	1.01	0.00	0.01	0.16	0.62	1.46	3.34	5.62	265
Net Loans and Leases	71.07	51.99	58.80	64.34	71.02	77.49	83.33	85.77	265
Debt Securities Over 1 Year	13.99	2.55	4.38	7.66	12.88	20.10	25.85	29.93	265
Mutual Funds and Equity Securities	0.16	0.00	0.00	0.00	0.05	0.24	0.70	1.48	265
Subtotal	85.85	74.41	77.63	83.24	86.41	89.04	91.12	92.40	265
Interest-Bearing Bank Balances	0.31	0.00	0.00	0.00	0.06	0.39	1.39	2.88	265
Federal Funds Sold & Reverse Repos	1.26	0.00	0.00	0.04	0.68	2.40	4.46	6.09	265
Debt Securities 1 Year or Less	2.70	0.07	0.27	0.71	2.20	4.02	6.74	10.07	265
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Total Earning Assets	91.01	85.72	87.39	89.07	91.15	92.89	94.36	95.41	265
Non-Int Cash and Due From Dep Inst	2.54	0.98	1.23	1.78	2.46	3.23	3.95	4.32	265
Other Real Estate Owned	0.06	0.00	0.00	0.00	0.03	0.12	0.23	0.35	265
All Other Assets	6.31	2.86	3.52	4.80	6.08	7.87	9.49	10.20	265
MEMORANDA:									
Short-Term Investments	4.85	0.55	0.91	1.98	4.24	7.07	10.84	15.50	265
U.S. Treasury Securities	0.13	0.00	0.00	0.00	0.00	0.09	0.68	2.02	265
U.S. Agency Securities (excl MBS)	5.59	0.03	0.53	2.25	4.69	8.60	13.54	16.69	265
Municipal Securities	2.56	0.00	0.00	0.45	2.20	4.66	6.89	9.16	265
Mortgage-Backed Securities	6.43	0.00	0.12	1.32	5.49	10.66	15.61	20.79	265
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.28	265
Other Debt Securities	0.41	0.00	0.00	0.00	0.06	0.57	2.29	3.44	265
RE Loans Secured by 1-4 Family	15.17	2.81	4.44	8.09	14.03	21.55	30.58	34.78	265
Revolving	2.75	0.01	0.25	1.12	2.41	4.27	6.33	7.83	265
Closed-End, Sec by First Liens	10.71	1.31	2.33	5.21	9.49	15.15	23.89	28.48	265
Closed-End, Sec by Junior Liens	1.22	0.03	0.15	0.49	0.97	1.80	3.17	4.03	265
Commercial Real Estate Loans	36.87	14.76	18.39	26.19	36.06	45.67	60.10	65.64	265
Construction and Land Dev	12.99	1.72	3.05	6.22	11.92	18.82	26.40	39.28	265
Multifamily	1.86	0.12	0.19	0.66	1.38	2.68	5.02	10.51	265
Nonfarm Nonresidential	20.07	9.94	11.81	15.10	19.60	23.91	31.85	35.79	265
RE Loans Secured by Farmland	1.02	0.00	0.00	0.02	0.52	1.83	3.89	5.02	265
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	77.07	52.73	57.21	70.01	78.37	85.44	92.03	95.79	265
RE Loans Secured by 1-4 Family	21.76	3.57	6.11	11.29	20.50	30.72	42.65	52.20	265
Revolving	3.90	0.02	0.43	1.57	3.38	6.32	9.25	10.38	265
Closed-End	17.44	2.09	3.86	8.92	15.67	25.10	37.01	45.58	265
Commercial Real Estate Loans	51.47	24.43	30.04	38.44	50.79	63.48	75.99	84.26	265
Construction and Land Dev	18.02	2.40	4.52	8.82	16.27	25.49	36.49	48.95	265
Multifamily	2.58	0.17	0.30	0.98	1.93	3.57	6.34	12.57	265
Nonfarm Nonresidential	28.37	14.53	16.84	21.69	27.70	33.34	43.37	50.20	265
RE Loans Secured by Farmland	1.45	0.00	0.00	0.04	0.75	2.70	5.34	7.41	265
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	265
Commercial and Industrial Loans	14.04	2.95	4.98	8.49	13.37	19.46	24.69	29.73	265
Loans to Individuals	4.18	0.11	0.38	0.98	2.93	6.45	11.90	18.26	265
Credit Card Loans	0.05	0.00	0.00	0.00	0.00	0.04	0.34	0.63	265
Agricultural Loans	0.93	0.00	0.00	0.00	0.13	1.33	4.99	8.64	265
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Other Loans and Leases	1.47	0.00	0.02	0.20	0.86	2.13	4.85	7.49	265

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.85	0.55	0.91	1.98	4.24	7.07	10.84	15.50	265
Liquid Assets	17.59	7.14	8.99	12.35	16.84	22.13	28.88	32.57	265
Investment Securities	17.44	4.81	6.67	10.59	16.64	23.18	30.01	35.74	265
Net Loans and Leases	71.07	51.99	58.80	64.34	71.02	77.49	83.33	85.77	265
Net Lns, Ls & Stdbly Ltrs of Credit	72.07	53.03	59.23	65.28	72.04	78.61	84.06	87.03	265
Core Deposits	60.06	41.83	45.76	52.21	60.54	67.69	72.82	75.20	265
Noncore Funding	28.13	11.56	15.44	20.58	27.55	36.06	41.70	47.72	265
Time Deposits of \$100K or More	16.76	6.56	8.18	10.93	15.73	21.14	29.96	34.81	265
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Fed Funds Purchased and Repos	2.63	0.00	0.00	0.26	2.00	4.61	8.63	10.11	265
Net Fed Funds Purchased (Sold)	1.49	-5.23	-3.48	-0.86	0.88	3.65	7.83	9.29	265
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Oth Borrowings W/Rem Mat 1 Yr or Less	2.48	0.00	0.00	0.34	1.47	4.28	8.15	11.46	265
Earning Assets Repr in 1 Year	42.67	18.46	23.99	33.81	41.63	52.24	61.83	69.54	265
Int-Bearing Liab Repr in 1 Year	34.17	14.15	18.29	24.19	31.55	43.68	56.91	65.52	265
Long-Term Debt Repr in 1 Year	0.53	0.00	0.00	0.00	0.00	1.02	2.54	4.58	265
Net Assets Repriceable in 1 Year	7.02	-26.36	-18.08	-4.07	6.81	18.47	32.12	39.24	265
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	26.60	4.46	9.00	18.26	26.35	35.55	42.86	50.48	265
Net ST Noncore Funding Dependence	17.90	0.10	3.17	10.39	17.69	25.02	32.50	36.94	265
Short-Term Inv/ST Noncore Funding	27.92	1.97	4.40	9.66	20.78	40.63	70.81	98.84	265
Liq Asts-ST Noncore Fndg/Nonliq Asts	-2.87	-26.99	-22.29	-13.05	-3.64	6.26	18.43	27.22	265
Net Loans and Leases/Total Deposits	91.16	63.68	72.73	82.90	91.20	100.13	107.90	113.08	265
Net Loans and Leases/Core Deposits	121.02	76.59	85.10	100.25	117.69	139.50	164.27	183.05	265
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.26	-2.37	-1.42	-0.51	-0.00	0.02	0.22	0.53	159
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.30	-5.16	-4.38	-2.29	-1.04	-0.14	0.53	1.90	261
Struct Notes Appr(Depr)/T1 Cap	-0.10	-0.62	-0.36	-0.18	-0.05	-0.00	0.00	0.01	126
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	9.05	0.00	0.00	0.00	0.86	11.25	47.34	81.53	265
Available-For-Sale Securities	90.94	16.92	51.85	88.63	99.12	100.00	100.00	100.00	265
U.S. Treasury Securities	0.81	0.00	0.00	0.00	0.00	0.77	4.85	13.93	265
U.S. Agency Securities (excl MBS)	35.54	0.59	4.40	13.45	33.62	56.30	75.51	84.02	265
Municipal Securities	15.17	0.00	0.03	3.86	14.18	27.38	37.23	43.23	265
Mortgage-Backed Securities	36.44	0.07	1.05	12.63	36.68	56.84	74.70	85.13	265
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.00	0.26	1.32	265
Other Debt Securities	2.19	0.00	0.00	0.00	0.46	3.20	9.74	18.43	265
Mutual Funds and Equity Securities	1.02	0.00	0.00	0.00	0.26	1.59	4.18	9.39	265
Debt Securities 1 Year or Less	17.17	1.13	2.15	5.42	14.22	26.38	41.69	50.14	265
Debt Securities 1 To 5 Years	34.69	3.76	10.31	20.27	34.81	47.03	60.52	67.25	265
Debt Securities Over 5 Years	43.67	3.31	7.97	22.72	42.39	62.71	80.44	85.75	265
Pledged Securities	61.70	9.84	21.47	42.29	65.26	81.41	91.38	94.60	265
Structured Notes, Fair Value	1.60	0.00	0.00	0.00	0.00	2.51	8.30	12.73	265

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	0.07	0.13	0.23	0.34	0.45	265
Provision for Ln&Ls Losses/Avg Lns&Ls	0.20	0.00	0.02	0.10	0.18	0.32	0.46	0.55	265
Provision for Ln&Ls Losses/Net Losses	240.10	-145.05	0.00	90.34	149.40	293.10	765.73	1477.11	258
Ln&Ls Allowance/Total Loans & Leases	1.15	0.75	0.84	0.98	1.14	1.30	1.54	1.74	265
Ln&Ls Allowance/Net Ln&Ls Losses (X)	20.85	2.32	3.03	6.07	10.36	25.12	71.30	146.35	238
ALLL/Nonaccrual Assets	524.10	69.42	95.07	163.03	298.44	656.26	1716.20	4442.85	259
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	396.94	69.05	85.65	141.04	256.07	533.94	1236.78	2210.28	264
Gross Ln&Ls Losses/Avg Loans & Leases	0.18	0.00	0.01	0.05	0.15	0.28	0.49	0.64	265
Recoveries/Avg Loans and Leases	0.05	0.00	0.00	0.01	0.03	0.09	0.13	0.20	265
Net Losses/Avg Loans and Leases	0.12	-0.01	0.00	0.02	0.09	0.19	0.34	0.51	265
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Recoveries/Prior Year-End Losses	36.59	4.81	9.67	17.23	29.20	51.34	83.11	109.16	257
Earnings Coverage of Net Losses (X)	34.99	-73.04	1.90	8.11	18.10	44.56	128.82	275.87	258
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.04	-0.00	-0.00	0.00	0.02	0.07	0.15	0.24	265
RE Loans Secured By 1-4 Family	0.06	-0.01	-0.00	0.00	0.02	0.11	0.27	0.44	265
Revolving	0.03	-0.02	0.00	0.00	0.00	0.03	0.17	0.29	254
Closed-End	0.06	-0.02	-0.00	0.00	0.02	0.09	0.30	0.44	265
Commercial Real Estate Loans	0.03	-0.01	-0.00	0.00	0.00	0.05	0.12	0.23	265
Construction and Land Dev	0.02	-0.00	0.00	0.00	0.00	0.02	0.13	0.24	265
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.21	262
Nonfarm Nonresidential	0.02	-0.02	-0.00	0.00	0.00	0.04	0.13	0.26	265
RE Loans Secured by Farmland	0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.10	210
Commercial and Industrial Loans	0.23	-0.29	-0.08	0.00	0.15	0.39	0.89	1.36	264
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Loans to Individuals	0.79	0.05	0.13	0.27	0.54	1.21	2.30	3.33	222
Credit Card Loans	1.69	-0.48	0.00	0.46	1.24	2.52	4.60	7.91	91
Agricultural Loans	0.01	-0.12	-0.05	0.00	0.00	0.00	0.14	0.52	181
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	0.56	-0.12	0.00	0.00	0.00	0.61	2.55	7.49	257

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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30-89 Days PD Loans and Leases	0.62	0.07	0.13	0.28	0.56	0.88	1.34	1.66	265
90+ Days PD Loans and Leases	0.05	0.00	0.00	0.00	0.02	0.09	0.23	0.38	265
Nonaccrual Loans and Leases	0.47	0.01	0.04	0.15	0.35	0.71	1.24	1.79	265
90+ Days PD and Nonaccrual Loans and Leases	0.56	0.02	0.08	0.21	0.45	0.82	1.46	1.85	265
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	265
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
-----									
30-89 Days Past Due Assets	0.62	0.07	0.13	0.28	0.56	0.88	1.34	1.66	265
90+ Days Past Due Assets	0.05	0.00	0.00	0.00	0.02	0.09	0.23	0.38	265
Nonaccrual Assets	0.47	0.01	0.04	0.15	0.35	0.72	1.24	1.79	265
30+ Days PD & Nonaccrual Assets	1.21	0.20	0.32	0.61	1.12	1.60	2.52	3.63	265
PERCENT OF TOTAL ASSETS									
-----									
90+ Days PD and Nonaccrual Assets	0.39	0.01	0.05	0.14	0.32	0.60	1.09	1.30	265
90+ PD & Nonaccrual Assets + OREO	0.49	0.02	0.06	0.19	0.40	0.73	1.20	1.53	265
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	0.41	0.00	0.04	0.14	0.33	0.59	1.08	1.39	265
Allowance for Loan & Lease Losses	49.86	1.51	6.23	18.69	41.52	75.17	119.47	155.21	265
Equity Cap + ALLL	4.48	0.11	0.46	1.60	3.52	6.42	11.56	15.38	265
Tier 1 Cap + ALLL	4.42	0.09	0.47	1.54	3.54	6.65	11.37	14.04	265
Loans & Leases + RE Acquired	0.59	0.01	0.07	0.21	0.48	0.83	1.48	1.94	265

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	0.59	0.04	0.08	0.25	0.49	0.84	1.41	1.87	265
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.08	0.22	0.36	265
	- Nonaccrual	0.44	0.00	0.02	0.10	0.31	0.67	1.19	1.87	265
Coml & Indl	- 30-89 Days PD	0.49	0.00	0.00	0.11	0.41	0.83	1.41	1.88	264
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.07	0.35	0.62	264
	- Nonaccrual	0.51	0.00	0.00	0.07	0.33	0.85	1.80	2.89	264
Individuals	- 30-89 Days PD	1.12	0.00	0.07	0.46	0.93	1.67	2.33	3.67	265
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.09	0.22	0.32	265
	- Nonaccrual	0.19	0.00	0.00	0.00	0.08	0.35	0.73	1.21	265
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Agricultural	- 30-89 Days PD	0.15	0.00	0.00	0.00	0.00	0.14	0.91	1.73	181
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.13	181
	- Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.03	0.71	1.84	181
Foreign Govts-	- 30-89 Days PD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
	- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
	- Nonaccrual	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Lns&LS	- 30-89 Days PD	0.44	0.00	0.00	0.00	0.00	0.46	2.78	6.24	257
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.12	0.33	257
	- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.30	1.22	257
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.77	0.00	0.05	0.29	0.63	1.22	1.71	2.23	265
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.09	0.29	0.45	265
	- Nonaccrual	0.39	0.00	0.00	0.08	0.30	0.63	1.30	1.77	265
Revolving	- 30-89 Days PD	0.38	0.00	0.00	0.00	0.28	0.68	1.25	1.87	254
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.22	254
	- Nonaccrual	0.16	0.00	0.00	0.00	0.04	0.27	0.72	1.23	254
Closed-End	- 30-89 Days PD	0.75	0.00	0.00	0.27	0.67	1.30	1.93	2.53	265
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.10	0.34	0.53	265
	- Nonaccrual	0.42	0.00	0.00	0.06	0.31	0.69	1.40	2.23	265
	- Jr Lien 30-89 Days PD	0.07	0.00	0.00	0.00	0.03	0.11	0.34	0.51	265
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	265
	- Jr Lien Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.06	0.20	0.42	265
Commercial RE	- 30-89 Days PD	0.51	0.00	0.00	0.13	0.38	0.73	1.32	1.79	265
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.06	0.20	0.44	265
	- Nonaccrual	0.44	0.00	0.00	0.06	0.30	0.74	1.57	1.99	265
Const & Dev	- 30-89 Days PD	0.40	0.00	0.00	0.00	0.23	0.75	1.42	1.92	265
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.26	0.54	265
	- Nonaccrual	0.39	0.00	0.00	0.00	0.12	0.65	1.91	2.99	265
Multifamily	- 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.15	1.61	2.62	262
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	262
	- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.47	1.65	262
Nonfarm Nres-	- 30-89 Days PD	0.42	0.00	0.00	0.06	0.31	0.76	1.32	2.04	265
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.02	0.15	0.28	265
	- Nonaccrual	0.40	0.00	0.00	0.01	0.21	0.68	1.57	2.10	265
Farmland	- 30-89 Days PD	0.24	0.00	0.00	0.00	0.00	0.38	1.32	1.79	210
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	210
	- Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.00	1.11	3.35	210
Credit Card	- 30-89 Days PD	0.82	0.00	0.00	0.00	0.66	1.54	2.51	3.65	91
	- 90+ Days Past Due	0.26	0.00	0.00	0.00	0.00	0.36	1.21	2.48	91
	- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.08	0.56	91

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.94	6.27	6.84	7.92	8.78	9.81	11.42	12.48	265
Tier 1 RBC Ratio	11.20	7.63	8.66	9.74	10.87	12.34	14.90	16.70	265
Total Risk-Based Capital Ratio	12.61	10.09	10.47	11.22	12.26	13.65	16.15	17.90	265
Tangible Tier 1 Leverage Ratio	8.89	6.23	6.83	7.81	8.75	9.79	11.40	12.47	265
Tangible Common Eq Cap/Tan Assets	7.19	4.20	4.87	5.88	6.99	8.41	9.83	11.57	265
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	18.14	7.02	9.41	13.04	17.66	23.04	28.91	31.72	265
Standby Letters of Credit	0.87	0.01	0.20	0.36	0.71	1.31	1.99	2.46	265
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.42	265
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.91	0.00	0.00	0.00	0.00	1.12	5.29	8.80	265
Interest Rate Contracts	0.88	0.00	0.00	0.00	0.00	1.08	5.25	8.80	265
Interest Rate Futures & Forward Contr	0.06	0.00	0.00	0.00	0.00	0.00	0.41	1.16	265
Written Options Contr (Int Rate)	0.07	0.00	0.00	0.00	0.00	0.00	0.54	1.14	265
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.87	265
Interest Rate Swaps	0.23	0.00	0.00	0.00	0.00	0.00	1.64	4.77	265
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	27.16	11.56	15.05	19.90	26.63	33.92	41.95	45.59	265

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	97.71	0.00	90.66	100.00	100.00	100.00	100.00	100.00	119
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Equity, Comm, & Other Contracts	0.95	0.00	0.00	0.00	0.00	0.00	0.00	86.34	119
Futures and Forwards	20.75	0.00	0.00	0.00	0.00	54.08	79.33	100.00	119
Written Options	18.78	0.00	0.00	0.00	9.11	47.31	74.60	100.00	119
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Over-The-Counter	18.61	0.00	0.00	0.00	6.04	46.70	71.38	100.00	119
Purchased Options	3.78	0.00	0.00	0.00	0.00	0.00	49.12	100.00	119
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Over-The-Counter	3.78	0.00	0.00	0.00	0.00	0.00	49.12	100.00	119
Swaps	35.89	0.00	0.00	0.00	0.00	95.46	100.00	100.00	119
Held for Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Non-Traded	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	119
Interest Rate Contracts	97.03	0.00	28.55	100.00	100.00	100.00	100.00	100.00	119
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Equity, Comm, & Other Contracts	0.95	0.00	0.00	0.00	0.00	0.00	0.00	86.34	119
Deriv Contr (Excl Fut & FX LE 14 Days)	68.70	0.00	0.00	49.74	80.05	100.00	100.00	100.00	119
One Year or Less	25.19	0.00	0.00	0.00	18.91	57.87	86.22	100.00	119
Over 1 Year to 5 Years	26.08	0.00	0.00	0.00	0.00	50.00	100.00	100.00	119
Over 5 Years	6.55	0.00	0.00	0.00	0.00	0.59	43.05	84.04	119
Gross Negative Fair Value (Abs Val)	0.55	0.00	0.00	0.00	0.08	0.79	2.51	5.12	119
Gross Positive Fair Value	0.44	0.00	0.00	0.00	0.16	0.70	1.74	3.77	119
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.06	265

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Ins Under Assets(P/C)/Tot Ins Und Ast	26.75	0.00	0.00	0.00	0.00	23.57	99.43	100.00	11
Ins Under Assets(L/H)/Tot Ins Und Ast	73.24	0.00	0.00	4.26	100.00	100.00	100.00	100.00	11
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Ins Activities Revenue/Adj Oper Inc	0.60	0.00	0.00	0.00	0.05	0.56	3.50	7.07	265
Premium Inc/Ins Activities Revenue	0.15	0.00	0.00	0.00	0.00	0.00	0.00	6.65	178
Credit Rel Prem Inc/Tot Prem Inc	50.29	0.00	0.00	0.00	3.60	100.00	100.00	100.00	12
Other Prem Inc/Total Prem Inc	49.70	0.00	0.00	0.00	0.10	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	265
Ins Net Inc (P/C)/Equity (P/C)	23.44	12.35	12.35	12.35	12.64	20.96	35.41	40.23	3
Ins Net Inc (L/H)/Equity (L/H)	18.87	3.32	3.32	4.80	14.32	20.45	35.42	43.68	8
Insur Ben, Losses, Exp/Insur Premiums	822.48	0.00	0.00	0.00	25.68	70.50	104.49	3833.38	12
Reinsurance Recov(P/C)/Tot Assets(P/C)	34.45	0.00	0.00	0.00	1.68	27.53	71.01	85.50	3
Reinsurance Recov(L/H)/Tot Assets(L/H)	12.12	0.00	0.00	0.00	0.00	0.09	18.09	59.04	9
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
CSV Life Insurance/Tier 1 Cap + ALLL	10.01	0.00	0.00	1.73	11.09	18.05	22.54	24.32	265
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
Cost: Interest-Bearing Deposits	2.72	0.00	0.00	0.25	2.35	4.07	4.47	4.60	5
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Leases	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
GROWTH RATES:									
Net Loans and Leases	-22.66	-100.00	-100.00	-65.51	-14.14	2.19	48.03	84.55	21
Total Selected Assets	-3.49	-100.00	-97.02	-49.26	-2.43	4.76	106.67	181.58	43
Deposits	32.03	-81.00	-81.00	-81.00	39.49	57.71	90.24	101.09	4





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	84.03	0.00	13.09	45.42	83.45	108.24	158.61	229.09	204
Dividends Paid/Net Income	27.03	0.00	0.00	10.16	28.91	43.75	64.35	75.41	263
Net Income - Dividends/Avg Equity	9.09	1.36	3.24	5.95	8.75	11.85	16.43	20.48	265
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	143.04	0.00	0.00	85.91	125.13	201.71	395.27	592.61	222
Dividends From Nonbank Subs	1.01	0.00	0.00	0.00	0.00	1.36	4.63	13.88	222
Dividends From Subsidiary BHCs	4.85	0.00	0.00	0.00	0.00	0.00	0.00	132.60	222
Dividends From All Subsidiaries	176.66	0.00	11.83	100.20	136.09	214.61	431.45	659.37	222
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	39.87	0.00	0.00	12.90	41.33	64.67	95.48	117.83	240
Interest Income From Bank Subs	0.30	0.00	0.00	0.00	0.00	0.23	1.79	6.25	240
Mgt & Service Fees From Bank Subs	2.91	0.00	0.00	0.00	0.00	0.00	17.68	48.27	240
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.99	240
Operating Income From Bank Subs	52.49	0.00	0.19	19.64	47.72	76.39	109.62	153.64	240
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	56.21	0.00	0.00	0.00	66.36	100.00	101.89	175.53	130
Interest Income From Nonbank Subs	1.82	0.00	0.00	0.00	0.00	0.00	4.24	64.48	130
Mgt & Serv Fees From Nonbank Subs	0.92	0.00	0.00	0.00	0.00	0.00	4.89	29.79	130
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Operating Inc From Nonbank Subs	72.55	0.00	0.00	15.75	95.65	100.00	187.67	344.16	130
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	28.35	0.00	0.00	0.00	24.57	52.51	70.15	93.96	40
Interest Inc From Subsidiary BHCs	0.15	0.00	0.00	0.00	0.00	0.00	0.35	3.24	40
Mgt & Serv Fees From Sub BHCs	0.03	0.00	0.00	0.00	0.00	0.00	0.17	0.68	40
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
Operating Income From Sub BHCs	30.43	0.00	0.00	0.00	28.43	53.26	84.34	100.00	40
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	63.33	0.00	0.00	31.05	88.22	98.60	99.87	100.00	254
Interest Income From Bank Subs	1.95	0.00	0.00	0.00	0.00	0.50	10.71	43.87	254
Mgt & Serv Fees From Bank Subs	3.62	0.00	0.00	0.00	0.00	0.00	22.99	56.43	254
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.37	254
Operating Income From Bank Subs	79.72	0.00	0.00	81.01	97.45	99.69	100.00	100.00	254
Dividends From Nonbank Subs	0.74	0.00	0.00	0.00	0.00	0.71	4.47	10.92	254
Interest Income From Nonbank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.09	2.41	254
Mgt & Serv Fees From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.08	254
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	254
Operating Inc From Nonbank Subs	1.55	0.00	0.00	0.00	0.00	1.42	6.94	23.65	254
Dividends From Subsidiary BHCs	3.25	0.00	0.00	0.00	0.00	0.00	0.71	96.46	254
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	254
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	254
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	254
Operating Income From Sub BHCs	3.77	0.00	0.00	0.00	0.00	0.00	4.09	97.43	254
Loans and Adv From Subs/ST Debt	733.39	0.00	0.00	42.10	341.37	827.33	2663.17	5027.70	46
Loans and Adv From Subs/Total Debt	406.14	0.00	0.00	58.06	288.66	646.94	1472.80	1799.43	90

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2006 and Other Notes
3283402	1, 098, 921	AFFINITY BANK HOLDINGS, INC.	VENTURA, CA	
1140510	1, 267, 345	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1061679	2, 014, 985	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	2, 178, 375	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2, 886, 451	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	2, 436, 332	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1, 595, 454	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	2, 096, 849	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	1, 416, 528	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1082067	2, 042, 798	AMERIS BANCORP	MOULTRIE, GA	
2366821	1, 649, 400	ANB BANCSHARES, INC	ROGERS, AR	
2326629	1, 555, 512	ANB CORPORATION, THE	TERRELL, TX	
1126475	1, 137, 212	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	1, 520, 217	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2066868	1, 082, 623	BANC ED CORP., THE	EDWARDSVILLE, IL	
2896458	1, 478, 137	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
2858951	1, 334, 838	BANCORP, INC., THE	WILMINGTON, DE	
1097306	1, 804, 967	BANCPPLUS CORPORATION	BELZONI, MS	
1138012	1, 353, 405	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
1143481	1, 200, 550	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1205398	1, 046, 532	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	Moved from Peer 4
2291624	1, 051, 563	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	Moved from Peer 4
1097089	2, 529, 891	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
3434624	1, 693, 103	BANORTE USA CORPORATION	NEW YORK, NY	New Y-9C/BHCPR reporter
1202708	1, 112, 439	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	1, 115, 639	BEACON BANCORP	TAUNTON, MA	
3312227	1, 623, 846	BEVERLY HILLS BANCORP INC.	CALABASAS, CA	
1919770	1, 087, 898	BIG SANDY HOLDING COMPANY	LIMON, CO	
2835514	1, 173, 904	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
1209145	1, 345, 189	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	1, 770, 105	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1201671	2, 208, 154	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1100037	1, 900, 681	CADENCE FINANCIAL CORPORATION	STARKVILLE, MS	
2687795	2, 089, 582	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1251256	1, 050, 575	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1130249	1, 769, 886	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1, 205, 895	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
2741156	1, 423, 187	CAPITAL BANK CORPORATION	RALEIGH, NC	
1085509	2, 588, 789	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2332750	1, 961, 539	CAPITAL CORP OF THE WEST	MERCED, CA	
2682996	1, 638, 429	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
1848003	2, 249, 352	CASCADE BANCORP	BEND, OR	
2568362	1, 345, 254	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
3254952	2, 719, 201	CENTENNIAL BANK HOLDINGS, INC.	DENVER, CO	
1048764	1, 053, 022	CENTER BANCORP, INC.	UNION, NJ	
3003178	1, 844, 669	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2868129	1, 077, 102	CENTERSTATE BANKS OF FLORIDA,	WINTER HAVEN, FL	
2158156	1, 804, 431	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1206591	1, 287, 575	CENTRUE FINANCIAL CORPORATION	OTTAWA, IL	Moved from Peer 4; Name change from UNIONBANCORP, INC.
1111088	1, 644, 290	CENTURY BANCORP, INC.	MEDFORD, MA	
1109946	1, 208, 218	CENTURY BANCSHARES, INC.	NEW BOSTON, TX	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2006 and Other Notes
1486517	2, 501, 165	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1143623	1, 127, 085	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
3186576	1, 001, 859	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	Moved from Peer 4
1076262	2, 507, 800	CITY HOLDING COMPANY	CHARLESTON, WV	
1142448	2, 758, 689	CITY NATIONAL BANCSHARES, INC.	MIAMI, FL	
2705943	1, 113, 329	CNLBANCSHARES, INC.	ORLANDO, FL	Moved from Peer 4
1060328	2, 112, 423	COBIZ INC.	DENVER, CO	
1085170	1, 213, 504	COLONY BANKCORP, INC.	FITZGERALD, GA	
2378440	1, 034, 067	COLUMBIA BANCORP	THE DALLES, OR	Moved from Peer 4
2078816	2, 553, 434	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
2467689	1, 013, 865	COMMERCE BANCSHARES CORP.	WORCESTER, MA	Moved from Peer 4
1057588	1, 170, 161	COMMERCE FINANCIAL CORPORATION	TOPEKA, KS	
1250839	1, 034, 864	COMMERCIAL BANCSHARES, INC.	MIAMI, FL	
3124381	1, 570, 379	COMMUNITY BANCORP	LAS VEGAS, NV	
1080595	2, 036, 212	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
1081873	1, 100, 089	COMMUNITY BANCSHARES, INC.	CORNELIA, GA	
1427501	1, 395, 445	COMMUNITY BANCSHARES, INC.	GREENWOOD VILLAGE, CO	
1070644	2, 969, 761	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1081239	1, 089, 087	CREWS BANKING CORPORATION	WAUCHULA, FL	
1121229	1, 306, 200	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	1, 225, 201	DANVERS BANCORP, INC.	DANVERS, MA	
1058398	1, 660, 778	DURANT BANCORP, INC.	DURANT, OK	
1135824	1, 089, 766	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2303910	1, 535, 587	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
3106864	2, 500, 920	EUROBANCSHARES, INC.	HATO REY, PR	
2038409	1, 142, 712	EXCHANGE NATIONAL BANCSHARES,	JEFFERSON CITY, MO	
1055315	1, 235, 790	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1, 413, 045	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	1, 589, 704	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	1, 824, 366	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1249002	1, 410, 935	FIDELITY BANCSHARES (N.C.), IN	FUQUAY-VARINA, NC	
1081118	1, 649, 843	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	1, 907, 552	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2, 503, 711	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	2, 140, 070	FIRST BANCORP	TROY, NC	
1204560	1, 660, 839	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1, 340, 741	FIRST BANK CORP	FORT SMITH, AR	
1203602	2, 509, 514	FIRST BUSEY CORPORATION	URBANA, IL	
2585761	1, 079, 949	FIRST CHICAGO BANCORP	CHICAGO, IL	New Y-9C/BHCPR reporter
1478017	2, 033, 698	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
1102312	2, 850, 165	FIRST FINANCIAL BANCSHARES, IN	ABILENE, TX	
1208595	2, 171, 357	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3104280	1, 004, 148	FIRST FINANCIAL HOLDINGS, MHC	RENTON, WA	Moved from Peer 4
1145506	2, 162, 253	FIRST INDIANA CORPORATION	INDIANAPOLIS, IN	
1095982	1, 540, 275	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1, 264, 627	FIRST MARINER BANCORP	BALTIMORE, MD	
1492219	1, 170, 143	FIRST MUTUAL BANCORP OF ILLINO	HARVEY, IL	
2833604	1, 079, 263	FIRST MUTUAL BANCSHARES, INC.	BELLEVUE, WA	
2560263	1, 184, 783	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1133932	1, 104, 891	FIRST NATIONAL LINCOLN CORPORA	DAMARISCOTTA, ME	
1063262	1, 439, 626	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2006 and Other Notes
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1029428	2, 074, 527	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
1096505	2, 179, 038	FIRST SECURITY BANCORP	SEARCY, AR	
2836801	1, 129, 803	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	1, 473, 253	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1364071	2, 802, 170	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1132672	1, 348, 259	FIRST UNITED CORPORATION	OAKLAND, MD	
1134322	1, 099, 256	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1, 332, 126	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3100358	1, 016, 707	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	
2432614	1, 518, 715	FNB CORPORATION	CHRISTIANSBURG, VA	
1130696	1, 011, 357	FNB FINANCIAL SERVICES CORPORA	GREENSBORO, NC	
1133473	1, 817, 511	FNB UNITED CORP.	ASHEBORO, NC	
1143762	1, 197, 260	FOUNDERS GROUP, INC.	WORTH, IL	
1128358	1, 152, 256	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	1, 821, 072	FREMONT BANCORPORATION	FREMONT, CA	
3200463	1, 002, 509	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2697347	1, 178, 096	FVNB CORP.	VICTORIA, TX	
2973591	1, 207, 477	GATEWAY FINANCIAL HOLDINGS, IN	ELIZABETH CITY, NC	
2670573	1, 907, 321	GB&T BANCSHARES, INC.	GAINESVILLE, GA	
3030950	1, 621, 028	GEORGIAN BANCORPORATION, INC.	ATLANTA, GA	
1098620	1, 093, 424	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2339133	2, 245, 688	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1204346	1, 129, 829	GREATBANC, INC.	LISLE, IL	
1133277	1, 772, 654	GREENE COUNTY BANCSHARES, INC.	GREENEVILLE, TN	
2223997	1, 322, 883	HASTEN BANCSHARES	INDIANAPOLIS, IN	
2634874	1, 037, 138	HERITAGE COMMERCE CORP	SAN JOSE, CA	
1067804	1, 557, 737	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
1245291	1, 551, 233	HILLS BANCORPORATION	HILLS, IA	
1491409	2, 190, 648	HOME BANCSHARES, INC.	CONWAY, AR	
2592714	1, 414, 763	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1, 222, 430	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	1, 254, 205	HORIZON FINANCIAL CORP.	BELLINGHAM WA	
1048803	2, 292, 263	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1136803	2, 828, 919	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1132654	2, 684, 479	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
2924360	1, 124, 863	INTEGRITY BANCSHARES, INC.	ALPHARETTA, GA	
1138535	1, 567, 020	INTERCHANGE FINANCIAL SERVICES	SADDLE BROOK, NJ	
2049302	1, 971, 753	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1, 257, 931	INWOOD BANCSHARES, INC.	DALLAS, TX	
1123915	1, 270, 159	KLEIN FINANCIAL, INC.	CHASKA, MN	
3199567	2, 900, 199	KNBT BANCORP INC.	BETHLEHEM, PA	
1404799	2, 263, 846	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	1, 836, 810	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1054514	1, 215, 833	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1, 228, 052	LAURITZEN CORPORATION	OMAHA, NE	
1136139	1, 041, 632	LEESPORT FINANCIAL CORP.	WYOMISSING, PA	
2345068	1, 218, 256	LEGACYTEXAS GROUP, INC.	PLANO, TX	
3101784	2, 224, 747	LIBERTY BANCSHARES, INC	JONESBORO, AR	
2325350	1, 716, 907	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	
2634696	2, 082, 304	MACATAWA BANK CORPORATION	HOLLAND, MI	
2856368	1, 536, 601	MAIN STREET TRUST, INC.	CHAMPAIGN, IL	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2006 and Other Notes
1209109	2, 429, 773	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1207486	1, 699, 048	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1, 566, 819	MBT FINANCIAL CORP.	MONROE, MI	
1099328	1, 423, 853	MERCANTILE BANCORP, INC.	QUINCY, IL	
2608763	2, 067, 276	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1208308	1, 505, 940	MERCHANTS & MANUFACTURERS BANC	NEW BERLIN, WI	
1023239	1, 136, 508	MERCHANTS BANCSHARES, INC.	BURLINGTON, VT	
2344799	1, 270, 339	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1204627	2, 877, 410	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2516943	2, 360, 255	MID-STATE BANCSHARES	ARROYO GRANDE, CA	
3142349	2, 192, 630	MIDAMERICA FINANCIAL CORPORATI	DES MOINES, IA	
1209828	2, 942, 046	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	
2803719	1, 044, 080	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	Moved from Peer 4
1126354	1, 059, 068	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	Moved from Peer 4
1141348	1, 381, 002	MINNWEST CORPORATION	MINNETONKA, MN	
2961879	2, 046, 985	NARA BANCORP, INC.	LOS ANGELES, CA	
2947882	1, 114, 416	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
2149622	1, 034, 434	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	Moved from Peer 4
1202052	1, 255, 721	NEB CORPORATION	FOND DU LAC, WI	
3047109	1, 323, 227	NEW FRONTIER BANCORP	GREELEY, CO	
1109991	1, 598, 078	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1129887	1, 361, 887	NORTHERN EMPIRE BANCSHARES	SANTA ROSA, CA	
2244910	1, 293, 693	NSB HOLDING CORP.	STATEN ISLAND, NY	
1070747	1, 275, 967	OAK HILL FINANCIAL, INC.	JACKSON, OH	
3297481	1, 033, 226	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	2, 459, 140	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	1, 024, 998	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	Moved from Peer 4
1117259	1, 819, 544	OMEGA FINANCIAL CORPORATION	STATE COLLEGE, PA	
1249598	2, 555, 707	ORION BANCORP, INC.	NAPLES, FL	
1083934	1, 120, 804	PAB BANCSHARES, INC.	VALDOSTA, GA	
2869733	1, 042, 776	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	1, 154, 619	PALMETTO BANCSHARES, INC.	LAURENS, SC	
1200692	1, 890, 004	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2651590	1, 288, 376	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
2807614	1, 866, 808	PENNSYLVANIA COMMERCE BANCORP,	HARRISBURG, PA	
1070578	1, 875, 255	PEOPLES BANCORP INC.	MARIETTA, OH	
3186585	1, 415, 296	PEOPLESBANCORP, MHC	HOLYOKE, MA	
2925657	2, 143, 421	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
3084953	2, 648, 968	PLACER SIERRA BANCSHARES	SACRAMENTO, CA	
1247893	2, 880, 697	PLAINS CAPITAL CORPORATION	DALLAS, TX	
1249712	1, 051, 006	PORTER BANCORP, INC.	LOUISVILLE, KY	Moved from Peer 4
2306649	1, 182, 933	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	
2867542	1, 034, 043	PREMIERWEST BANCORP	MEDFORD, OR	Moved from Peer 4
1207600	1, 033, 188	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	Moved from Peer 4
2293329	1, 085, 591	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2125813	1, 271, 675	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	1, 058, 600	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1098844	2, 611, 356	RENASANT CORPORATION	TUPELO, MS	
1398807	1, 009, 010	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	Moved from Peer 4
2509413	1, 232, 960	ROCKVILLE FINANCIAL MHC, INC.	ROCKVILLE, CT	
2066886	1, 682, 816	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2006 and Other Notes
2324429	1, 356, 322	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1249730	1, 428, 159	S. Y. BANCORP, INC.	LOUISVILLE, KY	
3365858	2, 483, 559	SALEM FIVE BANCORP	SALEM, MA	
1248304	2, 610, 457	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1204814	1, 121, 309	SBC, INCORPORATED	COUNTRYSIDE, IL	
1133437	2, 178, 414	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1085013	2, 389, 435	SEACOAST BANKING CORPORATION	STUART, FL	
2244358	2, 497, 080	SECURITY BANK CORPORATION	MACON, GA	
1199992	2, 142, 703	SHOREBANK CORPORATION, THE	CHICAGO, IL	
2976396	1, 214, 808	SIERRA BANCORP	PORTERVILLE, CA	
2777614	1, 209, 518	SILVER STATE BANCORP	HENDERSON, NV	
1094828	2, 651, 413	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	1, 848, 481	SINOPAC BANCORP	LOS ANGELES, CA	
1048997	1, 048, 224	SMITHTOWN BANCORP, INC.	HAUPPAUGE, NY	Moved from Peer 4
2033226	1, 346, 893	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1938865	1, 041, 822	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1075694	1, 166, 933	SOUTHERN BANCSHARES (N. C.), IN	MOUNT OLIVE, NC	
2981831	1, 436, 465	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1245068	1, 890, 976	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	2, 169, 304	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1245590	2, 018, 694	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1, 577, 896	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1, 552, 266	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1, 788, 722	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1417333	1, 631, 979	STATE BANKSHARES, INC.	FARGO, ND	
2442640	1, 719, 092	STATE NATIONAL BANCSHARES, INC	FORT WORTH, TX	
1427275	1, 542, 418	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
1039454	1, 885, 005	STERLING BANCORP	NEW YORK, NY	
1126046	1, 277, 152	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
1135598	1, 228, 606	STOCKMEN' S BANCORP, INC., THE	KINGMAN, AZ	
2942702	2, 123, 894	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1, 392, 649	SUFFOLK BANCORP	RIVERHEAD, NY	
1247679	1, 235, 311	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1, 432, 225	SUNFLOWER BANKS, INC.	SALINA, KS	
3102585	1, 238, 189	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	
2663838	1, 813, 958	TEXAS UNITED BANCSHARES, INC.	LA GRANGE, TX	
2457943	1, 318, 790	TIB FINANCIAL CORP.	NAPLES, FL	
2367921	2, 210, 837	TOMPKINS TRUSTCO, INC.	ITHACA, NY	
3183771	1, 279, 553	TOTAL BANCSHARES CORP.	MIAMI, FL	
1030170	1, 922, 170	TRICO BANCSHARES	CHICO, CA	
1056161	1, 359, 279	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
1048652	2, 923, 247	U. S. B. HOLDING CO., INC.	ORANGEBURG, NY	Moved from Peer 2
1971693	2, 094, 582	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	
1062649	1, 424, 108	UNITED BANCORPORATION OF WYOMI	JACKSON, WY	
1116609	1, 929, 501	UNIVEST CORPORATION OF PENNSYLA	SOUDERTON, PA	
1050712	2, 486, 215	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1364110	2, 257, 739	VINEYARD NATIONAL BANCORP	CORONA, CA	
2856377	1, 949, 082	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
2502049	1, 628, 241	VIRGINIA FINANCIAL GROUP, INC.	CULPEPER, VA	
1115349	2, 399, 589	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
3357394	1, 650, 047	WAUWATOSA HOLDINGS, INC.	WAUWATOSA, WI	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2006 and Other Notes
1210066	1,268,536	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2,465,372	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,875,851	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	1,573,312	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	2,008,483	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
2004141	1,230,285	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	2,246,615	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3432965	1,120,864	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	
1138517	2,622,356	YARDVILLE NATIONAL BANCORP	HAMILTON, NJ	
1399765	1,933,472	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	Moved from Peer 2

Note: Peer Group 3 has 265 bank holding companies.