

PEER GROUP 05

	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	128	537	508	462	424
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.98	3.88	3.80	3.80	4.02
+ Non-interest Income	0.92	0.83	0.92	1.02	0.97
- Overhead Expense	3.23	3.01	3.08	3.14	3.15
- Provision for Losses	0.15	0.17	0.18	0.21	0.26
+ Securities Gains (Losses)	0.00	0.00	0.02	0.04	0.03
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.54	1.56	1.49	1.53	1.63
Net Operating Income	1.10	1.10	1.04	1.05	1.09
Net Income	1.10	1.09	1.04	1.05	1.09
Net Income (Sub S Adjusted)	1.10	1.12	1.07	1.06	1.11

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	7.17	6.30	5.73	5.94	6.75
Interest Expense	2.87	2.12	1.62	1.82	2.41
Net Interest Income (TE)	4.29	4.19	4.11	4.12	4.34

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.12	0.13	0.16	0.21	0.22
Earnings Coverage of Net Losses (X)	27.26	26.71	24.16	22.37	26.75
Ln&Ls Allowance/Total Loans & Leases	1.25	1.20	1.24	1.30	1.33
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.67	0.56	0.61	0.73	0.76
30-89 Days Past Due Loans and Leases	0.92	0.73	0.72	0.87	1.03

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	20.22	21.16	20.28	18.57	16.37
Net ST Noncore Funding Dependence	12.32	10.67	9.90	8.73	6.72
Net Loans and Leases/Total Assets	69.38	69.17	67.85	65.33	65.14

CAPITALIZATION:

Tier 1 Leverage Ratio	9.79	9.15	8.99	8.84	8.69
Equity Capital/Total Assets	8.84	8.27	8.48	8.56	8.71
Net Loans&Ls/Equity Capital (X)	8.26	8.79	8.39	8.05	7.88
Cash Dividends/Net Income	34.72	27.43	28.78	28.67	24.63
Cash Dividends/Net Income (Sub S Adjusted)	45.46	25.80	22.76	29.80	26.07
Retained Earnings/Avg Equity Cap	7.62	8.90	8.10	8.18	8.92

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.33	0.26	0.18	0.30	0.48
Long-Term Debt/Equity Capital	0.65	0.90	1.31	1.39	1.72
Equity Investment in Subs/Equity Cap	113.42	113.03	110.81	109.18	107.10
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	92.73	105.53	99.88	105.09	125.33

PERCENT OF AVERAGE ASSETS	PEER GROUP 05				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Interest Income (TE)	6.64	5.84	5.30	5.49	6.26
Less: Interest Expense	2.67	1.97	1.50	1.68	2.24
Equals: Net Interest Income (TE)	3.98	3.88	3.80	3.80	4.02
Plus: Non-Interest Income	0.92	0.83	0.92	1.02	0.97
Equals: Adj Operating Income (TE)	4.98	4.75	4.76	4.85	5.02
Less: Overhead Expense	3.23	3.01	3.08	3.14	3.15
Less: Provision for Loan and Lease Losses	0.15	0.17	0.18	0.21	0.26
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	0.04	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.54	1.56	1.49	1.53	1.63
Less: Applicable Income Taxes (TE)	0.39	0.43	0.42	0.45	0.51
Less: Minority Interest	0.00	0.00	0.00	0.01	0.01
Equals: Net Operating Income	1.10	1.10	1.04	1.05	1.09
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.10	1.09	1.04	1.05	1.09
Memo: Net Income (Last Four Qtrs)	1.10	1.10	1.04	1.05	1.08
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.08	92.99	92.73	92.56	92.87
Avg Int-Bearing Funds / Avg Assets	77.19	78.36	77.87	78.58	78.73
Int Income (TE) / Avg Earning Assets	7.17	6.30	5.73	5.94	6.75
Int Expense / Avg Earning Assets	2.87	2.12	1.62	1.82	2.41
Net Int Inc (TE) / Avg Earn Assets	4.29	4.19	4.11	4.12	4.34
YIELD OR COST:					
Total Loans and Leases (TE)	7.94	7.00	6.42	6.78	7.50
Interest-Bearing Bank Balances	5.51	3.42	1.50	1.59	2.20
Fed Funds Sold & Reverse Repos	4.94	3.17	1.29	1.05	1.57
Trading Assets	0.00	2.34	1.40	3.65	1.56
Total Earning Assets	7.07	6.19	5.61	5.82	6.61
Investment Securities (TE)	4.60	4.25	4.09	4.20	5.31
U.S. Treasury & Agency Sec (excl MBS)	4.10	3.48	3.31	3.53	4.72
Mortgage-Backed Securities	4.53	4.08	3.84	3.71	5.05
All Other Securities	6.43	6.08	6.13	6.37	6.94
Interest-Bearing Deposits	3.23	2.31	1.73	1.96	2.68
Time Deposits of \$100K or More	4.21	3.14	2.46	2.75	3.54
Time Deposits < \$100K	4.16	3.06	2.52	2.92	3.78
Other Domestic Deposits	2.10	1.38	0.88	0.94	1.44
Foreign Deposits	N/A	2.66	0.00	0.00	N/A
Fed Funds Purchased and Repos	4.47	2.82	1.45	1.28	1.87
Other Borrowed Funds & Trading Liab	4.88	4.07	3.61	3.98	4.54
All Interest-Bearing Funds	3.46	2.52	1.92	2.13	2.83

PEER GROUP 05

12/31/2006

12/31/2005

12/31/2004

12/31/2003

12/31/2002

	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Avg Personnel Exp Per Employee (\$000)	57	54	51	49	47
Avg Assets per Employee (\$000)	3,270	3,343	3,126	2,959	2,846
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.80	1.92	1.95	1.45	1.65
Overhead Exp / NII + Non-Int Income	66.96	64.70	66.20	66.02	64.08
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.23	3.01	3.08	3.14	3.15
Personnel Expense	1.79	1.67	1.71	1.72	1.72
Net Occupancy Expense	0.46	0.42	0.43	0.44	0.45
Other Operating Expenses	0.96	0.90	0.93	0.95	0.96
Overhead Less Non-Interest Income	2.28	2.13	2.13	2.07	2.12
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	65.62	63.36	64.75	64.53	62.63
Personnel Expense	36.41	35.28	35.93	35.50	34.26
Net Occupancy Expense	9.30	8.76	8.99	8.98	8.80
Other Operating Expenses	19.54	19.05	19.57	19.62	19.18
Total Non-Interest Income	18.45	17.33	18.91	20.40	18.89
Fiduciary Activities Income	0.58	0.64	0.75	0.70	0.79
Serv Charges on Deposit Accts - Domestic	7.54	7.42	8.03	7.93	7.58
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.41	0.38	0.42	0.35	0.39
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.17	0.18	0.23	0.26	0.23
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.42	0.35	0.38	0.41	0.39
Net Gain (Loss) - Sales Loans, OREO, Oth	1.38	1.06	1.27	2.26	1.56
Other Non-Interest Income	5.47	5.07	5.24	5.56	5.30
Overhead Less Non-Interest Income	46.37	45.35	45.31	43.47	43.05
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	19.79	21.42	21.97	22.32	24.86
Appl Inc Tax+TE/Pretax NOI+TE	26.72	28.75	29.56	30.25	31.84

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Real Estate Loans	52.85	52.68	50.76	47.53	47.04
Commercial and Industrial Loans	10.30	9.68	9.74	10.19	10.09
Loans to Individuals	2.89	3.33	3.74	4.07	4.58
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.35	1.15	1.29	1.26	1.24
Other Loans and Leases	0.72	0.67	0.73	0.79	0.81
Net Loans and Leases	69.38	69.17	67.85	65.33	65.14
Debt Securities Over 1 Year	14.12	15.86	18.35	20.02	18.83
Mutual Funds and Equity Securities	0.12	0.16	0.20	0.28	0.34
Subtotal	84.60	86.07	87.26	86.69	85.20
Interest-Bearing Bank Balances	0.29	0.42	0.42	0.46	0.66
Federal Funds Sold & Reverse Repos	2.25	1.77	1.52	1.32	2.11
Debt Securities 1 Year or Less	2.85	2.40	1.88	2.05	2.42
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.34	91.70	91.93	91.47	91.52
Non-Int Cash and Due From Dep Inst	3.01	2.92	2.74	3.34	3.49
Other Real Estate Owned	0.11	0.08	0.09	0.09	0.09
All Other Assets	5.58	5.31	5.25	5.11	4.92
MEMORANDA:					
Short-Term Investments	6.31	5.33	4.41	4.53	6.13
U.S. Treasury Securities	0.11	0.12	0.13	0.20	0.33
U.S. Agency Securities (excl MBS)	7.28	7.11	7.34	7.79	6.64
Municipal Securities	3.35	3.68	3.82	4.12	3.92
Mortgage-Backed Securities	4.40	5.59	6.78	6.82	6.94
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.01
Other Debt Securities	0.22	0.34	0.44	0.69	0.83
RE Loans Secured by 1-4 Family	15.43	17.31	18.05	17.52	18.76
Revolving	2.23	2.44	2.59	2.33	2.08
Closed-End, Sec by First Liens	11.77	13.42	14.00	13.69	15.02
Closed-End, Sec by Junior Liens	0.96	1.01	1.01	1.10	1.25
Commercial Real Estate Loans	33.58	31.67	28.79	26.37	24.66
Construction and Land Dev	11.01	9.24	6.98	5.40	5.01
Multifamily	1.32	1.31	1.24	1.13	1.04
Nonfarm Nonresidential	19.39	19.77	19.38	18.95	17.82
RE Loans Secured by Farmland	1.80	1.56	1.64	1.47	1.45
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	75.75	76.00	74.67	72.56	71.97
RE Loans Secured by 1-4 Family	22.51	25.55	27.03	26.95	29.21
Revolving	3.17	3.50	3.77	3.52	3.15
Closed-End	19.21	21.73	22.91	23.13	25.81
Commercial Real Estate Loans	47.38	45.31	42.29	40.18	37.59
Construction and Land Dev	15.42	13.05	10.13	8.19	7.49
Multifamily	1.84	1.90	1.81	1.71	1.58
Nonfarm Nonresidential	27.99	28.51	28.52	28.83	27.22
RE Loans Secured by Farmland	2.73	2.29	2.41	2.23	2.21
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.84	13.97	14.43	15.53	15.49
Loans to Individuals	4.35	5.01	5.66	6.26	7.09
Credit Card Loans	0.08	0.10	0.14	0.16	0.18
Agricultural Loans	2.06	1.70	1.92	1.93	1.90
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.06	1.00	1.11	1.22	1.25

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Short-Term Investments	6.31	5.33	4.41	4.53	6.13
Liquid Assets	19.69	19.82	20.73	22.67	23.04
Investment Securities	17.81	19.16	21.11	23.23	22.31
Net Loans and Leases	69.38	69.17	67.85	65.33	65.14
Net Lns, Ls & Stdbly Ltrs of Credit	70.22	69.84	68.51	65.96	65.70
Core Deposits	64.68	65.38	66.90	68.40	68.79
Noncore Funding	23.89	24.06	22.53	21.08	20.57
Time Deposits of \$100K or More	15.91	14.99	13.16	12.25	12.09
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.37	1.27	1.46	1.40	1.27
Net Fed Funds Purchased (Sold)	-0.85	-0.46	0.01	0.12	-0.82
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.69	1.66	1.72	1.44	1.20
Earning Assets Repr in 1 Year	45.01	41.88	39.81	37.01	37.76
Int-Bearing Liab Repr in 1 Year	34.65	30.54	27.86	28.98	30.76
Long-Term Debt Repr in 1 Year	0.41	0.36	0.40	0.45	0.41
Net Assets Repriceable in 1 Year	9.18	9.99	10.72	6.81	6.08
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	20.22	21.16	20.28	18.57	16.37
Net ST Noncore Funding Dependence	12.32	10.67	9.90	8.73	6.72
Short-Term Inv/ST Noncore Funding	47.00	45.35	42.32	43.85	62.09
Liq Asts-ST Noncore Fndg/Nonliq Asts	4.30	7.22	10.81	14.51	15.30
Net Loans and Leases/Total Deposits	85.45	84.99	83.99	80.50	79.92
Net Loans and Leases/Core Deposits	110.95	107.61	102.83	96.42	95.20
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.12	-0.34	0.35	0.85	1.39
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.32	-2.51	0.53	2.60	5.34
Struct Notes Appr(Depr)/T1 Cap	-0.17	-0.35	-0.15	-0.15	0.11
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.41	8.58	7.87	7.91	9.27
Available-For-Sale Securities	94.59	91.42	92.13	92.09	90.73
U.S. Treasury Securities	0.73	0.64	0.82	1.02	1.74
U.S. Agency Securities (excl MBS)	44.03	39.64	37.45	36.16	32.71
Municipal Securities	17.96	19.35	18.43	18.43	18.46
Mortgage-Backed Securities	24.62	29.08	31.27	28.53	32.91
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.03
Other Debt Securities	1.19	1.85	2.03	2.93	3.69
Mutual Funds and Equity Securities	0.88	0.92	1.05	1.27	1.52
Debt Securities 1 Year or Less	17.57	13.66	10.23	10.45	11.98
Debt Securities 1 To 5 Years	37.69	39.57	39.97	36.63	38.60
Debt Securities Over 5 Years	39.67	41.40	44.78	47.10	43.70
Pledged Securities	46.69	46.13	46.81	41.82	41.33
Structured Notes, Fair Value	2.14	3.54	3.33	2.57	0.55

ANALYSIS RATIOS	PEER GROUP 05				
	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	0.18	0.21	0.26
Provision for Ln&Ls Losses/Avg Lns&Ls	0.21	0.24	0.26	0.32	0.38
Provision for Ln&Ls Losses/Net Losses	207.33	234.35	224.62	204.41	225.45
Ln&Ls Allowance/Total Loans & Leases	1.25	1.20	1.24	1.30	1.33
Ln&Ls Allowance/Net Ln&Ls Losses (X)	27.94	20.55	16.46	12.81	13.31
ALL/Nonaccrual Assets	619.15	748.74	591.99	506.58	467.78
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	453.90	483.39	449.41	343.16	321.74
Gross Ln&Ls Losses/Avg Loans & Leases	0.16	0.18	0.23	0.28	0.29
Recoveries/Avg Loans and Leases	0.04	0.05	0.06	0.06	0.06
Net Losses/Avg Loans and Leases	0.12	0.13	0.16	0.21	0.22
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	35.72	32.36	26.75	27.21	30.40
Earnings Coverage of Net Losses (X)	27.26	26.71	24.16	22.37	26.75
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.05	0.03	0.04	0.06	0.05
RE Loans Secured By 1-4 Family	0.06	0.04	0.05	0.07	0.06
Revolving	0.01	0.01	0.01	0.01	0.01
Closed-End	0.07	0.04	0.05	0.07	0.06
Commercial Real Estate Loans	0.04	0.02	0.03	0.05	0.05
Construction and Land Dev	0.01	0.00	0.01	0.01	0.02
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.03	0.02	0.03	0.05	0.04
RE Loans Secured by Farmland	0.00	0.00	0.00	0.01	0.00
Commercial and Industrial Loans	0.16	0.28	0.39	0.47	0.52
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.65	0.74	0.78	0.86	0.88
Credit Card Loans	1.40	1.57	1.82	2.37	2.39
Agricultural Loans	0.00	0.01	0.01	0.02	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.31	0.00	0.00
Other Loans and Leases	1.03	0.41	0.18	0.22	0.21

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	0.92	0.73	0.72	0.87	1.03
90+ Days PD Loans and Leases	0.11	0.09	0.09	0.12	0.13
Nonaccrual Loans and Leases	0.44	0.42	0.46	0.59	0.62
90+ Days PD and Nonaccrual Loans and Leases	0.66	0.53	0.59	0.75	0.80
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	0.92	0.73	0.72	0.87	1.03
90+ Days Past Due Assets	0.11	0.09	0.09	0.12	0.13
Nonaccrual Assets	0.45	0.42	0.46	0.59	0.62
30+ Days PD & Nonaccrual Assets	1.64	1.31	1.37	1.69	1.91

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.46	0.37	0.39	0.49	0.53
90+ PD & Nonaccrual Assets + OREO	0.62	0.48	0.52	0.62	0.65

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.53	0.42	0.45	0.52	0.55
Allowance for Loan & Lease Losses	58.99	51.97	53.91	61.45	63.37
Equity Cap + ALLL	5.42	4.76	4.91	5.75	6.06
Tier 1 Cap + ALLL	4.94	4.35	4.65	5.57	6.00
Loans & Leases + RE Acquired	0.75	0.62	0.67	0.80	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	0.92	0.68	0.67	0.78	0.88
- 90+ Days Past Due	0.09	0.07	0.08	0.10	0.11
- Nonaccrual	0.43	0.34	0.37	0.48	0.51
Coml & Indl - 30-89 Days PD	0.61	0.69	0.71	1.00	1.10
- 90+ Days Past Due	0.09	0.07	0.07	0.10	0.12
- Nonaccrual	0.44	0.49	0.56	0.72	0.87
Individuals - 30-89 Days PD	1.25	1.31	1.38	1.67	1.85
- 90+ Days Past Due	0.07	0.11	0.12	0.14	0.18
- Nonaccrual	0.19	0.23	0.25	0.28	0.27
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	0.05	0.11	0.10	0.14	0.20
- 90+ Days Past Due	0.00	0.00	0.00	0.01	0.01
- Nonaccrual	0.04	0.07	0.07	0.13	0.12
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.41	0.32	0.37	0.34	0.69
- 90+ Days Past Due	0.03	0.01	0.01	0.02	0.03
- Nonaccrual	0.01	0.01	0.04	0.06	0.11
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.13	0.88	0.80	1.02	1.23
- 90+ Days Past Due	0.08	0.09	0.09	0.12	0.12
- Nonaccrual	0.37	0.33	0.35	0.39	0.36
Revolving - 30-89 Days PD	0.46	0.29	0.24	0.30	0.34
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.01
- Nonaccrual	0.10	0.05	0.04	0.04	0.04
Closed-End - 30-89 Days PD	1.21	0.95	0.87	1.11	1.16
- 90+ Days Past Due	0.10	0.10	0.09	0.12	0.12
- Nonaccrual	0.39	0.37	0.38	0.43	0.40
- Jr Lien 30-89 Days PD	0.04	0.05	0.05	0.07	0.07
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.01	0.00
- Jr Lien Nonaccrual	0.01	0.03	0.03	0.04	0.03
Commercial RE - 30-89 Days PD	0.67	0.44	0.47	0.50	0.58
- 90+ Days Past Due	0.08	0.04	0.04	0.06	0.07
- Nonaccrual	0.42	0.31	0.35	0.49	0.58
Const & Dev - 30-89 Days PD	0.66	0.32	0.26	0.41	0.49
- 90+ Days Past Due	0.05	0.01	0.01	0.02	0.03
- Nonaccrual	0.22	0.12	0.07	0.20	0.28
Multi family - 30-89 Days PD	0.01	0.03	0.02	0.09	0.10
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.01
Nonfarm Nres- 30-89 Days PD	0.49	0.42	0.45	0.48	0.51
- 90+ Days Past Due	0.04	0.03	0.03	0.05	0.04
- Nonaccrual	0.36	0.32	0.35	0.49	0.57
Farmland - 30-89 Days PD	0.18	0.14	0.18	0.26	0.36
- 90+ Days Past Due	0.00	0.00	0.02	0.02	0.03
- Nonaccrual	0.08	0.21	0.24	0.32	0.45
Credit Card - 30-89 Days PD	1.27	1.20	1.29	1.57	1.70
- 90+ Days Past Due	0.32	0.30	0.42	0.50	0.47
- Nonaccrual	0.00	0.01	0.00	0.00	0.01

CAPITAL RATIOS	PEER GROUP 05				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Tier 1 Leverage Ratio	9.79	9.15	8.99	8.84	8.69
Tier 1 RBC Ratio	12.96	12.41	12.45	12.58	12.50
Total Risk-Based Capital Ratio	14.48	13.84	13.88	14.01	13.89
Tangible Tier 1 Leverage Ratio	9.77	9.12	8.95	8.80	8.65
Tangible Common Eq Cap/Tan Assets	8.26	7.79	7.97	8.08	8.26
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	14.56	14.37	13.25	12.61	11.78
Standby Letters of Credit	0.70	0.60	0.56	0.53	0.48
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.12	0.14	0.11	0.10	0.07
Interest Rate Contracts	0.10	0.12	0.09	0.07	0.05
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.01	0.00	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.00	0.03	0.02	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	22.11	22.04	21.01	20.18	19.00

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Interest Rate Contracts	86.96	88.00	83.34	84.41	81.30
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	13.04	12.00	15.44	14.10	16.37
Futures and Forwards	12.35	19.21	16.18	16.97	13.95
Written Options	42.53	27.93	24.08	27.23	11.02
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	42.53	26.81	24.00	24.25	9.79
Purchased Options	26.09	15.06	2.19	13.35	23.76
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	26.09	14.34	2.16	13.35	23.76
Swaps	15.22	37.81	49.20	42.45	47.13
Held for Trading	0.00	1.34	1.04	1.25	1.63
Interest Rate Contracts	0.00	0.71	1.04	1.25	1.63
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	98.66	98.96	98.75	98.37
Interest Rate Contracts	82.61	81.33	76.27	78.74	75.10
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	13.04	11.40	15.44	14.10	16.37
Deriv Contr (Excl Fut & FX LE 14 Days)	54.05	67.61	75.85	72.77	88.98
One Year or Less	4.99	21.50	24.51	24.20	26.42
Over 1 Year to 5 Years	37.24	36.21	39.01	41.85	50.53
Over 5 Years	4.25	5.16	5.40	0.79	0.98
Gross Negative Fair Value (Abs Val)	0.48	0.48	0.94	1.12	1.69
Gross Positive Fair Value	0.58	0.85	0.92	0.92	1.66
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES

12/31/2006

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	25.52	11.04	15.84	29.22	38.37
Ins Under Assets(L/H)/Tot Ins Und Ast	74.48	88.96	84.16	70.78	61.63
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	8.52
Ins Activities Revenue/Adj Oper Inc	0.42	0.35	0.38	0.41	0.39
Premium Inc/Ins Activities Revenue	0.54	0.00	0.00	0.01	3.35
Credit Rel Prem Inc/Tot Prem Inc	60.00	92.66	77.49	81.81	72.24
Other Prem Inc/Total Prem Inc	40.00	7.34	22.51	18.19	27.76
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)	8.20	9.11	35.48	82.08	-82.97
Ins Net Inc (L/H)/Equity (L/H)	6.45	16.96	10.89	10.99	16.71
Insur Ben, Losses, Exp/Insur Premiums	148.29	63.16	66.19	317.14	21.93
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	1.08	0.60	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.13	1.15	0.32	5.12	5.77
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	8.01	6.86	6.28	5.96	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	0.00	0.00
Cost: Interest-Bearing Deposits	N/A	2.66	0.00	0.00	N/A

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

Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	3.47	N/A	N/A	N/A
Foreign Governments and Inst	0.00	0.00	0.31	0.00	0.00
Leases	N/A	N/A	N/A	N/A	N/A

GROWTH RATES:

Net Loans and Leases	-78.43	-34.05	-21.12	-29.44	-24.73
Total Selected Assets	-42.89	-10.77	-14.45	-18.73	-15.71
Deposits	N/A	-18.21	38.10	-27.59	N/A

PROFITABILITY:	PEER GROUP 05				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Net Income/Avg Equity Capital	11.46	12.13	11.38	11.55	12.02
Bank Net Inc/Avg Eq Inv in Banks	12.98	13.11	12.30	12.31	12.89
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.27	3.19	2.44	4.99	6.07
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.86	11.36	9.52	8.35	8.68
Bank Net Income/Parent Net Income	109.27	107.44	106.03	105.22	104.16
Nonbank Net Income/Parent Net Income	0.73	0.15	0.17	0.23	0.24
Sub BHCs Net Inc/Parent Net Income	185.47	97.99	87.15	85.78	78.78
LEVERAGE:					
Total Liabilities/Equity	19.80	19.96	17.62	15.74	13.63
Total Debt/Equity Capital	1.46	1.76	2.06	2.44	2.90
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.20	18.32	15.92	13.12	11.25
Tot Debt+Lns Guaranteed for Affl/Equity	1.77	1.80	2.24	2.62	3.03
Total Debt/Eq Cap - Exc Over Fair Value	1.47	1.78	2.09	2.48	2.95
Long-Term Debt/Equity Capital	0.65	0.90	1.31	1.39	1.72
Short-Term Debt/Equity Capital	0.33	0.26	0.18	0.30	0.48
Current Portion of LT Debt/Equity	0.01	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.31	0.18	0.23	0.26	0.25
Long-Term Debt/Consolidated LT Debt	1.77	1.78	4.67	3.53	5.86
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	113.42	113.03	110.81	109.18	107.10
Total Investment in Subs/Equity	113.81	113.79	111.68	109.78	107.71
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.68	99.14	98.77	97.84	98.26
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.04	99.77	99.44	98.38	98.81
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.07	1.01	0.93	0.72	0.50
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.88	3.01	3.38	2.80	2.33
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	89.84	98.98	97.78	102.16	115.68
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	92.73	105.53	99.88	105.09	125.33
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	93.99	114.68	121.29	110.69	120.21
Pretax Oper Inc + Int Exp/Int Expense	2618.34	4769.88	5281.50	3286.52	3412.68
Div + Int From Subs/Int Exp + Div	137.70	133.48	140.54	145.26	167.03
Fees+Other Inc From Subs/Sal + Oth Exp	6.10	2.21	2.90	5.41	7.66
Net Inc/Curr Port of LT Debt+Pfd Div(X)	62.18	46.11	41.65	74.98	65.79
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.16	-0.10	0.05	-0.27	-0.29
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.19	0.28
Total	0.00	0.00	0.00	0.25	0.28
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	0.37	0.33	0.54	0.62	0.49
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 05				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Div Paid/Inc Before Undist Inc	105.61	85.58	92.75	91.09	77.25
Dividends Paid/Net Income	34.68	27.42	28.97	28.71	24.62
Net Income - Dividends/Avg Equity	7.63	8.90	8.09	8.16	8.91
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	104.57	116.84	112.36	117.10	134.55
Dividends From Nonbank Subs	0.64	0.16	0.11	0.12	0.22
Dividends From Subsidiary BHCs	0.38	0.18	0.08	0.01	0.08
Dividends From All Subsidiaries	128.56	137.50	121.30	126.58	146.20
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	38.79	34.63	33.61	34.44	33.57
Interest Income From Bank Subs	0.27	0.14	0.12	0.11	0.11
Mgt & Service Fees From Bank Subs	0.53	0.07	0.16	0.41	0.68
Other Income From Bank Subs	0.10	0.01	0.01	0.02	0.07
Operating Income From Bank Subs	42.30	36.75	35.81	37.59	36.48
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	69.49	64.48	49.59	36.51	37.28
Interest Income From Nonbank Subs	3.68	1.60	0.90	0.29	1.73
Mgt & Serv Fees From Nonbank Subs	0.15	0.00	0.35	0.18	1.38
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.01
Operating Inc From Nonbank Subs	86.23	76.66	61.02	43.11	49.17
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	32.11	26.82	29.28	27.93	34.63
Interest Inc From Subsidiary BHCs	0.03	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	1.76
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	32.13	26.92	29.54	27.98	38.50
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	70.53	72.03	72.38	70.20	71.16
Interest Income From Bank Subs	1.15	0.98	0.71	0.89	0.65
Mgt & Serv Fees From Bank Subs	0.71	0.13	0.38	0.76	1.30
Other Income From Bank Subs	0.18	0.05	0.04	0.06	0.22
Operating Income From Bank Subs	80.75	80.92	81.11	80.78	82.62
Dividends From Nonbank Subs	1.82	0.27	0.11	0.10	0.15
Interest Income From Nonbank Subs	0.04	0.02	0.01	0.00	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	4.64	1.19	0.66	0.44	0.50
Dividends From Subsidiary BHCs	0.00	0.15	0.05	0.00	0.02
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.15	0.08	0.23	0.11
Loans and Adv From Subs/ST Debt	584.60	752.79	1009.65	536.99	494.48
Loans and Adv From Subs/Total Debt	471.92	485.28	329.37	166.44	120.88

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									128
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.98	2.70	2.94	3.45	3.90	4.58	4.95	5.30	128
+ Non-interest Income	0.92	0.29	0.37	0.59	0.81	1.16	1.60	2.56	128
- Overhead Expense	3.22	2.02	2.48	2.80	3.15	3.56	4.14	4.87	128
- Provision for Losses	0.15	-0.01	0.00	0.04	0.13	0.23	0.33	0.47	128
+ Securities Gains (Losses)	-0.00	-0.06	-0.02	-0.00	0.00	0.00	0.00	0.01	128
+ Other Tax Equiv Adjustments	-0.00	-0.22	-0.02	0.00	0.00	0.00	0.01	0.07	128
= Pretax Net Oper Income (TE)	1.53	0.16	0.67	1.04	1.49	2.01	2.57	2.79	128
Net Operating Income	1.10	0.18	0.46	0.68	1.07	1.40	1.94	2.30	128
Net Income	1.10	0.18	0.46	0.67	1.07	1.40	1.94	2.30	128
Net Income (Sub S Adjusted)	1.09	0.15	0.34	0.78	1.08	1.36	1.64	2.05	37
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	7.17	5.66	5.95	6.63	7.11	7.72	8.33	8.69	128
Interest Expense	2.87	1.60	1.98	2.35	2.83	3.35	3.80	3.91	128
Net Interest Income (TE)	4.28	2.92	3.10	3.66	4.24	4.99	5.41	5.65	128
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.11	-0.02	-0.00	0.01	0.07	0.18	0.34	0.61	128
Earnings Coverage of Net Losses (X)	27.26	-254.57	-102.17	3.57	14.82	49.84	135.96	303.90	126
Ln&Ls Allowance/Total Loans & Leases	1.24	0.78	0.84	1.01	1.17	1.43	1.86	2.03	128
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.67	0.00	0.00	0.13	0.41	1.03	1.86	2.31	128
30-89 Days Past Due Loans and Leases	0.91	0.00	0.07	0.28	0.80	1.43	2.07	2.74	128
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	20.21	-12.83	-1.57	8.20	21.10	30.44	37.91	43.92	128
Net ST Noncore Funding Dependence	12.31	-14.17	-3.96	3.80	13.20	20.21	26.33	34.28	128
Net Loans and Leases/Total Assets	69.38	42.87	50.58	59.51	71.37	77.61	83.90	86.31	128
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.78	6.89	7.49	8.25	9.49	10.89	12.65	13.72	128
Equity Capital/Total Assets	8.83	5.57	6.20	7.10	8.54	10.38	12.13	13.83	128
Net Loans&Ls/Equity Capital (X)	8.25	4.01	4.71	6.07	7.70	10.42	12.15	13.71	127
Cash Dividends/Net Income	34.71	0.00	0.00	14.38	30.21	56.16	84.62	102.24	124
Cash Dividends/Net Income (Sub S Adjusted)	45.46	-85.86	2.55	13.99	37.77	57.54	104.82	118.34	37
Retained Earnings/Avg Equity Cap	7.61	-2.41	0.45	4.68	7.20	10.75	14.49	16.93	127
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.33	0.00	0.00	0.00	0.00	0.00	2.28	6.86	127
Long-Term Debt/Equity Capital	0.64	0.00	0.00	0.00	0.00	0.00	3.25	12.27	127
Equity Investment in Subs/Equity Cap	113.42	87.28	93.35	99.29	106.65	126.59	147.68	165.26	127
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	92.72	0.31	8.06	67.19	96.86	108.17	170.01	221.87	126

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.64	5.25	5.61	6.16	6.61	7.10	7.79	8.10	128
Less: Interest Expense	2.66	1.50	1.73	2.21	2.65	3.09	3.55	3.74	128
Equals: Net Interest Income (TE)	3.98	2.70	2.94	3.45	3.90	4.58	4.95	5.30	128
Plus: Non-Interest Income	0.92	0.29	0.37	0.59	0.81	1.16	1.60	2.56	128
Equals: Adj Operating Income (TE)	4.98	3.49	3.82	4.38	4.96	5.53	6.15	7.10	128
Less: Overhead Expense	3.22	2.02	2.48	2.80	3.15	3.56	4.14	4.87	128
Less: Provision for Loan and Lease Losses	0.15	-0.01	0.00	0.04	0.13	0.23	0.33	0.47	128
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Plus: Realized G/L on AFS Sec	-0.00	-0.05	-0.01	-0.00	0.00	0.00	0.00	0.01	128
Plus: Other Tax Equiv Adjustments	-0.00	-0.22	-0.02	0.00	0.00	0.00	0.01	0.07	128
Equals: Pretax Net Oper Inc (TE)	1.53	0.16	0.67	1.04	1.49	2.01	2.57	2.79	128
Less: Applicable Income Taxes (TE)	0.38	0.00	0.00	0.10	0.38	0.61	0.81	0.94	128
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	128
Equals: Net Operating Income	1.10	0.18	0.46	0.68	1.07	1.40	1.94	2.30	128
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Equals: Net Income	1.10	0.18	0.46	0.67	1.07	1.40	1.94	2.30	128
Memo: Net Income (Last Four Qtrs)	1.10	0.17	0.43	0.67	1.05	1.40	1.98	2.30	124
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	93.07	86.86	88.68	91.20	93.31	95.06	96.06	96.74	128
Avg Int-Bearing Funds / Avg Assets	77.18	63.96	67.97	73.34	77.75	81.66	84.37	86.40	128
Int Income (TE) / Avg Earning Assets	7.17	5.66	5.95	6.63	7.11	7.72	8.33	8.69	128
Int Expense / Avg Earning Assets	2.87	1.60	1.98	2.35	2.83	3.35	3.80	3.91	128
Net Int Inc (TE) / Avg Earn Assets	4.28	2.92	3.10	3.66	4.24	4.99	5.41	5.65	128
YIELD OR COST:									
Total Loans and Leases (TE)	7.94	6.61	6.91	7.34	7.90	8.44	9.07	9.65	128
Interest-Bearing Bank Balances	5.50	0.00	1.86	3.34	4.68	6.58	11.00	16.92	117
Fed Funds Sold & Reverse Repos	4.94	3.99	4.60	4.78	4.94	5.07	5.30	5.70	123
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Total Earning Assets	7.06	5.56	5.80	6.47	7.02	7.67	8.23	8.61	128
Investment Securities (TE)	4.59	3.81	3.96	4.25	4.49	4.91	5.47	6.06	127
U.S. Treasury & Agency Sec (excl MBS)	4.10	3.31	3.54	3.80	4.09	4.32	4.75	5.02	121
Mortgage-Backed Securities	4.52	3.50	3.68	4.09	4.44	4.78	5.76	6.35	115
All Other Securities	6.43	3.20	3.72	4.95	6.08	7.14	9.72	14.01	113
Interest-Bearing Deposits	3.23	1.93	2.26	2.79	3.18	3.69	4.15	4.32	128
Time Deposits of \$100K or More	4.21	3.15	3.45	3.93	4.30	4.51	4.72	4.89	128
Time Deposits < \$100K	4.16	3.28	3.43	3.86	4.15	4.42	4.76	4.91	128
Other Domestic Deposits	2.09	0.80	0.99	1.31	2.03	2.73	3.41	3.76	128
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	4.47	0.00	1.59	3.46	4.44	5.45	6.04	7.14	112
Other Borrowed Funds & Trading Liab	4.87	3.09	3.54	4.25	4.85	5.55	6.00	7.18	115
All Interest-Bearing Funds	3.46	2.06	2.49	3.08	3.39	3.90	4.30	4.44	128

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	57.03	40.12	42.03	48.28	56.08	64.52	74.63	88.03	128
Avg Assets per Employee (\$000)	3269.67	1989.32	2266.22	2675.50	3135.43	3699.34	4782.86	5359.90	128

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.80	0.00	0.00	0.00	0.00	3.10	8.16	10.05	128
Overhead Exp / NII + Non-Int Income	66.95	48.64	53.45	59.63	66.04	74.06	80.85	92.11	128

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.22	2.02	2.48	2.80	3.15	3.56	4.14	4.87	128
Personnel Expense	1.79	1.13	1.32	1.53	1.72	2.03	2.39	2.63	128
Net Occupancy Expense	0.45	0.20	0.27	0.36	0.45	0.53	0.66	0.78	128
Other Operating Expenses	0.96	0.66	0.69	0.79	0.90	1.09	1.34	1.63	128
Overhead Less Non-Interest Income	2.27	1.38	1.60	1.91	2.24	2.57	3.01	3.18	128

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	65.61	47.73	52.58	58.37	64.33	73.05	79.67	91.80	128
Personnel Expense	36.40	24.86	28.69	31.60	35.82	40.24	46.05	50.99	128
Net Occupancy Expense	9.30	4.33	5.65	7.58	9.21	11.39	12.72	14.42	128
Other Operating Expenses	19.54	13.33	14.45	16.00	19.20	22.15	26.77	32.10	128
Total Non-Interest Income	18.44	6.49	8.28	12.40	17.63	23.44	30.77	37.73	128
Fiduciary Activities Income	0.57	0.00	0.00	0.00	0.00	0.87	3.16	6.19	128
Serv Charges on Deposit Accts - Domestic	7.54	0.90	2.48	4.65	7.43	9.72	13.22	16.13	128
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Investment Banking Fees & Commissions	0.41	0.00	0.00	0.00	0.13	0.73	1.57	2.32	128
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Net Servicing Fees	0.16	0.00	0.00	0.00	0.00	0.11	0.98	1.55	128
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Insurance Activities Revenue	0.42	0.00	0.00	0.00	0.01	0.51	2.02	5.14	128
Net Gain (Loss) - Sales Loans, OREO, Oth	1.38	-0.68	-0.07	0.00	0.29	2.32	5.88	8.92	128
Other Non-Interest Income	5.46	1.55	1.81	2.92	4.78	7.30	10.96	15.96	128
Overhead Less Non-Interest Income	46.37	25.30	31.41	39.05	46.08	53.18	60.06	68.58	128

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	19.78	0.00	0.00	2.40	23.03	33.47	36.84	37.60	124
Appl Inc Tax+TE/Pretax NOI+TE	26.72	0.00	0.20	10.02	33.94	36.96	39.54	41.70	124

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	52.84	25.63	33.16	41.28	53.41	63.33	72.13	75.18	128
Commercial and Industrial Loans	10.29	1.68	3.23	5.83	9.91	14.43	20.29	22.73	128
Loans to Individuals	2.88	0.40	0.61	1.26	2.33	4.12	6.63	9.43	128
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Agricultural Loans	1.35	0.00	0.00	0.00	0.12	1.63	8.39	11.54	128
Other Loans and Leases	0.71	0.00	0.00	0.10	0.57	1.14	1.93	2.57	128
Net Loans and Leases	69.38	42.87	50.58	59.51	71.37	77.61	83.90	86.31	128
Debt Securities Over 1 Year	14.12	1.86	3.39	6.10	12.22	21.04	30.72	34.52	128
Mutual Funds and Equity Securities	0.12	0.00	0.00	0.00	0.00	0.04	0.69	2.00	128
Subtotal	84.60	69.40	73.34	82.36	85.01	88.56	91.40	92.63	128
Interest-Bearing Bank Balances	0.29	0.00	0.00	0.00	0.07	0.32	1.33	3.30	128
Federal Funds Sold & Reverse Repos	2.24	0.00	0.00	0.08	1.52	3.91	7.42	10.22	128
Debt Securities 1 Year or Less	2.84	0.00	0.08	0.57	1.92	4.39	8.18	10.65	128
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Total Earning Assets	91.34	85.87	86.96	89.98	91.53	93.21	94.59	95.45	128
Non-Int Cash and Due From Dep Inst	3.00	1.14	1.39	2.08	2.96	3.81	4.87	5.08	128
Other Real Estate Owned	0.10	0.00	0.00	0.00	0.02	0.17	0.42	0.96	128
All Other Assets	5.58	2.04	2.97	4.06	5.45	7.07	8.66	10.29	128
MEMORANDA:									
Short-Term Investments	6.31	0.66	0.95	2.44	5.45	9.35	14.41	18.90	128
U.S. Treasury Securities	0.10	0.00	0.00	0.00	0.00	0.00	0.43	2.57	128
U.S. Agency Securities (excl MBS)	7.28	0.00	0.49	3.15	6.16	10.16	15.96	22.36	128
Municipal Securities	3.35	0.00	0.00	0.13	2.79	6.00	9.44	11.47	128
Mortgage-Backed Securities	4.40	0.00	0.00	0.39	3.11	7.66	15.77	18.72	128
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Other Debt Securities	0.22	0.00	0.00	0.00	0.00	0.15	1.64	2.39	128
RE Loans Secured by 1-4 Family	15.42	2.61	4.65	8.42	14.53	21.53	27.64	35.79	128
Revolving	2.23	0.00	0.03	0.48	1.88	3.74	5.03	6.24	128
Closed-End, Sec by First Liens	11.76	1.31	3.12	4.96	10.64	17.92	23.91	28.59	128
Closed-End, Sec by Junior Liens	0.95	0.00	0.06	0.25	0.68	1.56	2.54	3.17	128
Commercial Real Estate Loans	33.58	8.28	10.25	19.77	32.49	48.41	57.61	61.24	128
Construction and Land Dev	11.00	0.45	1.36	3.89	8.52	15.96	26.74	39.20	128
Multifamily	1.32	0.00	0.00	0.26	0.97	2.45	3.96	5.54	128
Nonfarm Nonresidential	19.39	5.10	7.35	12.34	17.06	26.02	35.99	42.19	128
RE Loans Secured by Farmland	1.80	0.00	0.00	0.07	0.57	3.20	7.04	10.16	128
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	75.74	52.11	56.55	66.34	76.53	85.26	90.94	94.15	128
RE Loans Secured by 1-4 Family	22.50	4.03	6.66	10.80	19.78	31.52	44.87	50.08	128
Revolving	3.16	0.00	0.05	0.83	2.47	5.02	7.37	8.72	128
Closed-End	19.21	2.22	4.74	8.68	16.37	28.57	41.12	45.54	128
Commercial Real Estate Loans	47.37	14.24	17.55	29.97	49.40	62.89	71.47	80.51	128
Construction and Land Dev	15.41	0.72	2.02	5.86	11.99	21.91	35.14	46.82	128
Multifamily	1.84	0.00	0.00	0.42	1.60	2.97	5.74	6.68	128
Nonfarm Nonresidential	27.98	8.23	10.62	18.62	26.31	36.84	48.08	53.76	128
RE Loans Secured by Farmland	2.72	0.00	0.00	0.09	0.77	4.46	10.88	15.66	128
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Commercial and Industrial Loans	14.83	2.97	5.51	9.12	13.64	20.53	27.53	32.19	128
Loans to Individuals	4.34	0.47	0.85	1.62	3.38	6.38	10.82	15.60	128
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.12	0.43	0.54	128
Agricultural Loans	2.05	0.00	0.00	0.00	0.19	2.33	11.53	16.82	128
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Other Loans and Leases	1.05	0.00	0.00	0.12	0.81	1.65	2.79	3.88	128

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.31	0.66	0.95	2.44	5.45	9.35	14.41	18.90	128
Liquid Assets	19.69	6.16	8.60	12.71	17.43	27.10	35.29	39.51	128
Investment Securities	17.81	3.63	5.45	8.85	16.28	26.14	34.71	43.66	128
Net Loans and Leases	69.38	42.87	50.58	59.51	71.37	77.61	83.90	86.31	128
Net Lns, Ls & Stdbdy Ltrs of Credit	70.21	44.17	51.06	60.40	72.13	78.83	84.64	87.30	128
Core Deposits	64.67	44.57	50.18	57.79	65.07	71.75	77.26	79.06	128
Noncore Funding	23.88	8.55	10.31	17.02	23.22	30.47	39.70	42.11	128
Time Deposits of \$100K or More	15.90	5.82	7.94	10.23	14.81	20.26	28.04	32.99	128
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Fed Funds Purchased and Repos	1.37	0.00	0.00	0.00	0.49	2.30	5.56	7.14	128
Net Fed Funds Purchased (Sold)	-0.84	-10.79	-7.00	-3.41	-0.24	1.30	4.34	5.68	128
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Oth Borrowings W/Rem Mat 1 Yr or Less	1.69	0.00	0.00	0.00	1.08	2.85	6.08	7.32	128
Earning Assets Repr in 1 Year	45.01	16.95	23.37	34.14	44.76	56.53	66.38	70.93	128
Int-Bearing Liab Repr in 1 Year	34.65	9.99	14.95	24.63	33.02	43.00	59.56	64.04	128
Long-Term Debt Repr in 1 Year	0.41	0.00	0.00	0.00	0.00	0.05	2.95	5.08	128
Net Assets Repriceable in 1 Year	9.17	-27.32	-17.84	-4.10	8.95	22.23	34.18	50.11	128
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	20.21	-12.83	-1.57	8.20	21.10	30.44	37.91	43.92	128
Net ST Noncore Funding Dependence	12.31	-14.17	-3.96	3.80	13.20	20.21	26.33	34.28	128
Short-Term Inv/ST Noncore Funding	47.00	2.28	4.44	12.88	32.54	69.70	135.65	208.81	128
Liq Asts-ST Noncore Fndg/Nonliq Asts	4.30	-25.51	-20.05	-9.04	3.17	15.33	31.85	42.42	128
Net Loans and Leases/Total Deposits	85.45	56.44	59.74	73.93	86.78	97.16	104.99	108.47	128
Net Loans and Leases/Core Deposits	110.95	62.99	73.11	87.31	107.99	130.37	156.90	173.64	128
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.12	-2.62	-1.33	-0.32	0.00	0.03	0.33	2.00	45
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.31	-5.09	-3.79	-2.29	-1.06	-0.17	0.33	0.82	123
Struct Notes Appr(Depr)/T1 Cap	-0.16	-0.94	-0.61	-0.24	-0.09	-0.01	0.00	0.00	49
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.40	0.00	0.00	0.00	0.00	2.40	37.20	66.18	127
Available-For-Sale Securities	94.59	25.55	61.24	97.05	100.00	100.00	100.00	100.00	127
U.S. Treasury Securities	0.72	0.00	0.00	0.00	0.00	0.00	4.47	18.76	127
U.S. Agency Securities (excl MBS)	44.02	0.00	8.93	21.63	38.96	61.44	85.27	94.73	127
Municipal Securities	17.96	0.00	0.00	2.05	18.35	31.40	44.95	54.25	127
Mortgage-Backed Securities	24.62	0.00	0.00	2.69	22.49	43.13	64.73	83.56	127
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Other Debt Securities	1.18	0.00	0.00	0.00	0.00	1.46	7.18	11.73	127
Mutual Funds and Equity Securities	0.88	0.00	0.00	0.00	0.00	0.32	3.46	18.34	127
Debt Securities 1 Year or Less	17.56	0.00	0.74	4.87	13.53	27.94	46.65	58.09	127
Debt Securities 1 To 5 Years	37.69	9.13	12.95	22.20	37.63	51.91	63.64	72.56	127
Debt Securities Over 5 Years	39.66	0.00	2.29	13.90	36.48	63.90	77.00	82.58	127
Pledged Securities	46.68	0.60	5.90	23.98	45.77	69.30	83.85	90.76	127
Structured Notes, Fair Value	2.13	0.00	0.00	0.00	0.00	3.61	12.63	15.61	127

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.15	-0.01	0.00	0.04	0.13	0.23	0.33	0.47	128
Provision for Ln&Ls Losses/Avg Lns&Ls	0.21	-0.01	0.00	0.07	0.20	0.33	0.48	0.67	128
Provision for Ln&Ls Losses/Net Losses	207.32	-89.19	-406.66	28.76	127.27	298.43	830.82	2531.70	126
Ln&Ls Allowance/Total Loans & Leases	1.24	0.78	0.84	1.01	1.17	1.43	1.86	2.03	128
Ln&Ls Allowance/Net Ln&Ls Losses (X)	27.94	1.78	2.96	5.48	12.14	34.01	103.14	215.04	108
ALLL/Nonaccrual Assets	619.15	66.04	73.80	149.90	364.14	765.82	1901.50	4776.95	112
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	453.90	51.66	70.12	111.35	238.27	540.93	1921.83	2351.44	121
Gross Ln&Ls Losses/Avg Loans & Leases	0.16	0.00	0.00	0.03	0.11	0.24	0.45	0.66	128
Recoveries/Avg Loans and Leases	0.04	0.00	0.00	0.01	0.03	0.07	0.11	0.13	128
Net Losses/Avg Loans and Leases	0.11	-0.02	-0.00	0.01	0.07	0.18	0.34	0.61	128
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Recoveries/Prior Year-End Losses	35.72	2.51	6.44	15.09	26.64	42.17	103.66	201.15	119
Earnings Coverage of Net Losses (X)	27.26	-254.57	-102.17	3.57	14.82	49.84	135.96	303.90	126
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.04	-0.00	-0.00	0.00	0.00	0.07	0.21	0.48	128
RE Loans Secured By 1-4 Family	0.06	-0.01	-0.00	0.00	0.00	0.08	0.27	0.71	128
Revolving	0.00	-0.00	0.00	0.00	0.00	0.00	0.03	0.17	119
Closed-End	0.07	-0.01	-0.00	0.00	0.00	0.08	0.40	0.79	128
Commercial Real Estate Loans	0.03	-0.00	-0.00	0.00	0.00	0.01	0.20	0.61	128
Construction and Land Dev	0.00	-0.00	0.00	0.00	0.00	0.00	0.02	0.23	127
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	116
Nonfarm Nonresidential	0.02	-0.00	0.00	0.00	0.00	0.00	0.14	0.64	128
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	104
Commercial and Industrial Loans	0.15	-0.26	-0.10	-0.00	0.04	0.24	0.69	1.21	127
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Loans to Individuals	0.65	0.04	0.09	0.29	0.51	0.96	1.45	1.65	95
Credit Card Loans	1.40	-1.05	0.00	0.00	0.91	2.24	3.76	8.22	48
Agricultural Loans	0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.04	84
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	1.02	-0.00	0.00	0.00	0.00	0.43	5.79	14.27	118

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	0.00	0.07	0.28	0.80	1.43	2.07	2.74	128
90+ Days PD Loans and Leases	0.11	0.00	0.00	0.00	0.02	0.15	0.49	0.92	128
Nonaccrual Loans and Leases	0.44	0.00	0.00	0.08	0.27	0.76	1.47	1.92	128
90+ Days PD and Nonaccrual Loans and Leases	0.65	0.00	0.02	0.15	0.49	0.97	1.85	2.70	128
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	128
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.91	0.00	0.07	0.28	0.80	1.43	2.07	2.74	128
90+ Days Past Due Assets	0.11	0.00	0.00	0.00	0.02	0.15	0.49	0.92	128
Nonaccrual Assets	0.44	0.00	0.00	0.08	0.28	0.76	1.47	1.92	128
30+ Days PD & Nonaccrual Assets	1.64	0.06	0.23	0.58	1.51	2.46	3.47	4.42	128
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.46	0.00	0.01	0.10	0.34	0.69	1.19	2.30	128
90+ PD & Nonaccrual Assets + OREO	0.62	0.00	0.02	0.15	0.46	0.91	1.61	2.82	128
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.52	0.00	0.00	0.08	0.32	0.83	1.49	2.11	128
Allowance for Loan & Lease Losses	58.99	0.00	1.51	12.19	35.60	105.16	161.23	207.65	128
Equity Cap + ALLL	5.42	0.00	0.10	1.01	3.22	8.51	15.90	20.12	127
Tier 1 Cap + ALLL	4.93	0.00	0.08	0.95	2.99	8.14	14.59	16.81	128
Loans & Leases + RE Acquired	0.74	0.00	0.01	0.13	0.46	1.36	1.95	2.69	128

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.78	6.89	7.49	8.25	9.49	10.89	12.65	13.72	128
Tier 1 RBC Ratio	12.96	8.22	9.05	10.68	12.37	15.35	17.50	19.53	128
Total Risk-Based Capital Ratio	14.47	10.04	10.74	12.03	13.95	16.44	18.76	21.58	128
Tangible Tier 1 Leverage Ratio	9.76	6.87	7.49	8.25	9.48	10.87	12.65	13.72	128
Tangible Common Eq Cap/Tan Assets	8.26	4.81	5.63	6.58	7.92	9.56	11.62	13.15	128
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	14.56	3.89	5.46	9.88	14.69	18.51	23.80	28.63	128
Standby Letters of Credit	0.69	0.00	0.04	0.20	0.49	1.00	1.97	2.36	128
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	128
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.12	0.00	0.00	0.00	0.00	0.00	0.68	2.69	128
Interest Rate Contracts	0.09	0.00	0.00	0.00	0.00	0.00	0.57	2.47	128
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.28	128
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	22.10	5.12	8.96	16.35	20.67	28.49	35.91	41.22	128

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	105.61	0.00	16.79	73.87	98.66	115.10	173.70	426.19	94
Dividends Paid/Net Income	34.68	0.00	0.00	14.44	30.21	56.16	84.62	102.24	124
Net Income - Dividends/Avg Equity	7.62	-2.41	0.45	4.85	7.20	10.75	14.49	16.93	127
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	104.57	0.00	0.00	70.03	102.37	155.58	227.37	351.20	105
Dividends From Nonbank Subs	0.64	0.00	0.00	0.00	0.00	0.73	2.80	8.26	105
Dividends From Subsidiary BHCs	0.38	0.00	0.00	0.00	0.00	0.00	0.00	28.54	105
Dividends From All Subsidiaries	128.55	0.00	0.79	81.41	107.83	158.54	245.53	546.53	105
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	38.78	0.00	0.00	5.95	45.46	67.55	87.58	100.99	120
Interest Income From Bank Subs	0.27	0.00	0.00	0.00	0.00	0.07	1.89	4.87	120
Mgt & Service Fees From Bank Subs	0.52	0.00	0.00	0.00	0.00	0.00	4.79	11.26	120
Other Income From Bank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.51	3.13	120
Operating Income From Bank Subs	42.30	0.00	0.00	9.38	48.33	72.08	94.71	125.71	120
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	69.49	0.00	0.00	0.00	100.00	100.00	111.69	166.19	49
Interest Income From Nonbank Subs	3.68	0.00	0.00	0.00	0.00	0.00	0.85	88.79	49
Mgt & Serv Fees From Nonbank Subs	0.14	0.00	0.00	0.00	0.00	0.00	0.00	3.81	49
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
Operating Inc From Nonbank Subs	86.23	0.00	0.00	31.07	100.00	100.00	154.31	333.32	49
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	32.10	0.00	0.00	0.00	18.75	32.03	92.20	95.87	9
Interest Inc From Subsidiary BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.02	0.12	9
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Operating Income From Sub BHCs	32.13	0.00	0.00	0.00	18.75	32.03	92.41	95.98	9
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	70.53	0.00	0.00	60.70	92.34	99.27	100.00	100.00	121
Interest Income From Bank Subs	1.15	0.00	0.00	0.00	0.00	0.23	5.38	39.29	121
Mgt & Serv Fees From Bank Subs	0.70	0.00	0.00	0.00	0.00	0.00	6.01	15.99	121
Other Income From Bank Subs	0.17	0.00	0.00	0.00	0.00	0.00	0.99	5.24	121
Operating Income From Bank Subs	80.75	0.00	0.00	80.47	98.38	100.00	100.00	100.00	121
Dividends From Nonbank Subs	1.82	0.00	0.00	0.00	0.00	0.56	6.74	45.63	121
Interest Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	2.89	121
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121
Operating Inc From Nonbank Subs	4.64	0.00	0.00	0.00	0.00	1.44	33.17	88.25	121
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121
Loans and Adv From Subs/ST Debt	584.59	0.00	0.00	0.00	206.20	902.15	2474.32	2577.50	20
Loans and Adv From Subs/Total Debt	471.91	0.00	0.00	0.00	136.24	492.74	2556.86	3094.83	42

BHCPR Reporters for Quarter Ending 12/31/2006
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2006 and Other Notes

3017326	437, 390	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	497, 315	AMERICA BANCSHARES, INC.	SANTA ANA, CA	
3232512	242, 759	AMERICAN COMMUNITY BANCORP, IN	EVANSVILLE, IN	
2900784	495, 363	AMERICAN COMMUNITY BANCSHARES,	CHARLOTTE, NC	
2454380	448, 563	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1081613	477, 321	B. P. C. CORPORATION	COOKEVILLE, TN	
1126028	497, 190	BANCMIDWEST CORPORATION	SAINT PAUL, MN	Moved from Peer 4
2297701	243, 391	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
1139215	497, 814	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	Moved from Peer 4
1891317	490, 853	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
2905734	281, 567	BOE FINANCIAL SERVICES OF VIRG	TAPPAHANNOCK, VA	
1082375	451, 872	BRANNEN BANKS OF FLORIDA, INC.	INVERNESS, FL	
1084212	369, 318	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
1471960	472, 995	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
2595939	411, 187	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2710675	250, 045	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	147, 643	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
1051465	429, 157	CENTRAL SERVICE CORPORATION	ENID, OK	
1140239	397, 062	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1131077	495, 325	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	Moved from Peer 4
1129065	197, 393	CITIZENS BANCSHARES OF WOODVIL	HUDSON, WI	
1021682	495, 797	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1117772	304, 697	COLUMBIA FINANCIAL CORPORATION	BLOOMSBURG, PA	
1838974	467, 835	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	499, 383	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1084511	462, 629	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2775142	298, 297	COMMUNITY CAPITAL BANCSHARES,	ALBANY, GA	
2937100	492, 273	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
1131497	375, 015	CORNERSTONE BANCSHARES, INC.	HIXSON, TN	
1130931	471, 751	CORTLAND BANCORP	CORTLAND, OH	
1207543	476, 412	CRETE BANCORPORATION, INC.	CRETE, IL	
1249918	320, 126	DELMAR BANCORP	DELMAR, MD	
1209789	402, 843	DENMARK BANCSHARES, INC.	DENMARK, WI	
3243358	419, 690	DESERT HILLS CAPITAL CORP.	PHOENIX, AZ	
1122851	300, 194	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
2721895	191, 086	EQUITABLE FINANCIAL GROUP, INC	FORT LAUDERDALE, FL	
3001129	343, 520	EVERGREENBANCORP, INC.	SEATTLE, WA	
3343351	79, 449	EVOLVE FINANCIAL GROUP, INC.	MEMPHIS, TN	
1082731	304, 302	EXECUTIVE BANKING CORPORATION	MIAMI, FL	
1076495	375, 924	F & M BANK CORP.	TIMBERVILLE, VA	
1201532	407, 058	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1842083	430, 433	FAR WEST BANCORPORATION	PROVO, UT	
1247615	298, 236	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
3362923	415, 399	FIDELITY HOLDING COMPANY	MENNETONKA, MN	
1064812	42, 685	FIRST AINSWORTH COMPANY	AINSWORTH, NE	
1096550	490, 573	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
2349468	413, 421	FIRST BANKSHARES, INC.	WINTER PARK, FL	
2508117	296, 929	FIRST GEORGIA COMMUNITY CORP.	JACKSON, GA	
3044144	428, 014	FIRST INDEPENDENT CAPITAL OF	RENO, NV	
1086449	318, 445	FIRST MCMINNVILLE CORPORATION	MCMINNVILLE, TN	
1065378	366, 490	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	

BHCPR Reporters for Quarter Ending 12/31/2006
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2006 and Other Notes
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1107830	284, 022	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
3070312	456, 211	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
1085572	319, 593	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
2349486	381, 311	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
2621267	453, 448	FIRST STATE FINANCIAL CORPORAT	SARASOTA, FL	
1135404	249, 206	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1109834	402, 700	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1398795	473, 910	FNBH BANCORP, INC.	HOWELL, MI	
2938349	484, 698	FOSTER BANKSHARES, INC.	CHICAGO, IL	
3157071	443, 522	FRONTENAC BANCSHARES, INC.	EARTH CITY, MO	
3019339	318, 013	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
1203714	460, 120	GOODENOW BANCORPORATION	OKOBOJI, IA	
1121993	471, 938	GUARANTY DEVELOPMENT COMPANY	LIVINGSTON, MI	
3001156	474, 113	GULFSTREAM BANCSHARES, INC.	STUART, FL	
3012554	476, 299	HAMPTON ROADS BANKSHARES, INC.	NORFOLK, VA	
1109496	340, 205	HERRING BANCORP, INC.	AMARILLO, TX	
1202986	485, 216	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1124659	418, 186	HIGHLAND BANCSHARES, INC.	SAINT MICHAEL, MN	
1131750	357, 316	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1142774	236, 283	ICNB FINANCIAL CORPORATION	IONIA, MI	
1245385	394, 306	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	200, 015	IRELAND BANCORP, LTD.	MALAD CITY, ID	
2737766	325, 792	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1833997	453, 904	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
1140127	392, 902	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1210169	411, 735	LINCOLN BANCORP	REINBECK, IA	
1201103	238, 453	LINCOLNWOOD BANCORP INC.	LINCOLNWOOD, IL	
1995523	67, 462	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1123933	382, 791	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
2067959	223, 620	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1082469	320, 769	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
2521899	309, 685	METRO BANK FINANCIAL SERVICES,	MIAMI, FL	
1208513	488, 262	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	491, 694	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1081136	406, 373	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1139185	460, 651	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
2868950	415, 570	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1054840	392, 346	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1491351	410, 349	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1064652	307, 806	MIDWEST BANC HOLDING CO.	PIERCE, NE	
2107789	213, 029	MYERS BANCSHARES, INC.	ALVA, OK	
1947045	468, 975	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1082816	109, 645	NBANK CORP	COMMERCE, GA	
1200124	497, 819	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
1070569	490, 185	NEXTier INCORPORATED	BUTLER, PA	
2088329	279, 181	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
2321428	491, 917	OGDEN BANCSHARES, INC.	AMES, IA	
3444847	412, 347	PEDCOR CAPITAL, LLC	CARMEL, IN	
1202799	373, 313	PEOTONE BANCORP, INC.	PEOTONE, IL	
2453114	224, 431	PIERCE COUNTY BANCORP	TACOMA, WA	
3098576	473, 239	PLUMAS BANCORP	QUINCY, CA	

BHCPR Reporters for Quarter Ending 12/31/2006
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2006 and Other Notes
3176607	497, 234	PSB GROUP, INC.	MADISON HEIGHTS, MI	
1246252	449, 541	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
2891006	279, 468	REGENT BANCORP, INC.	DAVIE, FL	
2352280	418, 446	ROCKHOLD BANCORP	KIRKSVILLE, MO	
1121733	403, 799	S&C BANCO, INC.	NEW RICHMOND, WI	
1417203	215, 514	SAINT LANDRY BANCSHARES, INC.	OPELOUSAS, LA	
1135374	352, 432	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	244, 639	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1129823	382, 551	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
3073779	488, 680	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	Moved from Peer 4
1081538	288, 516	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
1082852	400, 429	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
3191712	208, 622	TOLLESON WEALTH MANAGEMENT, IN	DALLAS, TX	
1208531	386, 365	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	340, 059	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3030688	267, 705	TRAFALGAR HOLDINGS, LLC	VANCOUVER, WA	
3174911	476, 752	TRIANGLE FINANCIAL GROUP, INC.	LOGANVILLE, GA	
2246053	447, 283	TRUMAN BANCORP, INC.	CLAYTON, MD	
2856706	423, 993	TWENTY-FIRST CENTURY FINANCIAL	TULSA, OK	
1085358	351, 393	UNION BANCSHARES, INC.	PELL CITY, AL	
1207392	435, 863	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
1084155	443, 589	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1085255	471, 151	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1051979	485, 146	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
2484202	342, 806	1ST INDEPENDENCE FINANCIAL GRO	LOUISVILLE, KY	
1247576	358, 039	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 128 bank holding companies.