

	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Number of BHCs in Peer Group	94	91	88	90	83
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.42	3.59	3.54	3.58	3.61
+ Non-interest Income	1.18	1.14	1.18	1.14	1.26
- Overhead Expense	2.85	2.81	2.82	2.79	2.96
- Provision for Losses	0.19	0.15	0.14	0.15	0.14
+ Securities Gains (Losses)	0.00	0.00	-0.01	0.00	0.03
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.54	1.78	1.73	1.78	1.82
Net Operating Income	0.98	1.15	1.13	1.14	1.15
Net Income	0.99	1.15	1.12	1.14	1.15
Net Income (Sub S Adjusted)	0.93	1.20	1.17	N/A	N/A
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	7.09	6.68	6.85	6.00	5.34
Interest Expense	3.35	2.77	2.98	2.12	1.44
Net Interest Income (TE)	3.73	3.92	3.87	3.90	3.93
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.19	0.14	0.15	0.18	0.21
Earnings Coverage of Net Losses (X)	9.19	29.55	29.95	24.26	18.23
Ln&Ls Allowance/Total Loans & Leases	1.24	1.27	1.23	1.28	1.39
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.68	0.49	0.49	0.49	0.58
30-89 Days Past Due Loans and Leases	0.70	0.62	0.72	0.66	0.64
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	27.51	30.55	29.39	29.11	27.41
Net ST Noncore Funding Dependence	19.97	20.72	20.47	19.29	17.60
Net Loans and Leases/Total Assets	68.04	66.97	67.59	65.12	61.79
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.71	8.81	8.81	8.66	8.55
Equity Capital/Total Assets	9.19	8.98	9.46	8.93	9.02
Net Loans&Ls/Equity Capital (X)	7.59	7.69	7.41	7.52	6.96
Cash Dividends/Net Income	36.70	28.69	28.36	28.94	30.52
Cash Dividends/Net Income (Sub S Adjusted)	22.02	0.00	-48.02	N/A	N/A
Retained Earnings/Avg Equity Cap	6.34	8.92	8.50	8.92	8.85
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	1.30	0.68	0.82	0.36	0.22
Long-Term Debt/Equity Capital	2.39	2.81	2.31	2.79	2.94
Equity Investment in Subs/Equity Cap	114.96	112.76	112.61	112.42	109.87
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	153.17	134.38	154.29	128.02	146.67

PEER GROUP 02

PERCENT OF AVERAGE ASSETS	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Interest Income (TE)	6.49	6.13	6.27	5.53	4.92
Less: Interest Expense	3.08	2.55	2.73	1.95	1.32
Equals: Net Interest Income (TE)	3.42	3.59	3.54	3.58	3.61
Plus: Non-Interest Income	1.18	1.14	1.18	1.14	1.26
Equals: Adj Operating Income (TE)	4.61	4.75	4.74	4.76	4.92
Less: Overhead Expense	2.85	2.81	2.82	2.79	2.96
Less: Provision for Loan and Lease Losses	0.19	0.15	0.14	0.15	0.14
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	-0.01	0.00	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	1.78	1.73	1.78	1.82
Less: Applicable Income Taxes (TE)	0.54	0.63	0.60	0.64	0.65
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.98	1.15	1.13	1.14	1.15
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.99	1.15	1.12	1.14	1.15
Memo: Net Income (Last Four Qtrs)	1.04	1.14	1.12	1.14	1.16
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.88	92.10	91.66	92.15	92.19
Avg Int-Bearing Funds / Avg Assets	78.44	78.28	77.75	78.30	78.26
Int Income (TE) / Avg Earning Assets	7.09	6.68	6.85	6.00	5.34
Int Expense / Avg Earning Assets	3.35	2.77	2.98	2.12	1.44
Net Int Inc (TE) / Avg Earn Assets	3.73	3.92	3.87	3.90	3.93
YIELD OR COST:					
Total Loans and Leases (TE)	7.67	7.34	7.52	6.63	5.94
Interest-Bearing Bank Balances	5.59	4.79	4.46	3.43	1.78
Fed Funds Sold & Reverse Repos	5.16	4.54	4.94	3.11	1.32
Trading Assets	3.47	3.41	3.33	2.60	3.75
Total Earning Assets	6.98	6.58	6.75	5.89	5.22
Investment Securities (TE)	5.09	4.71	4.81	4.33	4.09
U. S. Treasury & Agency Sec (excl MBS)	4.70	4.05	4.23	3.58	3.15
Mortgage-Backed Securities	4.82	4.50	4.61	4.25	3.96
All Other Securities	6.84	6.23	6.59	6.69	6.59
Interest-Bearing Deposits	3.66	2.93	3.18	2.14	1.43
Time Deposits of \$100K or More	4.64	4.01	4.30	3.18	2.25
Time Deposits < \$100K	4.70	3.73	4.04	2.93	2.28
Other Domestic Deposits	2.55	1.96	2.17	1.31	0.72
Foreign Deposits	4.90	4.36	4.62	2.63	1.36
Fed Funds Purchased and Repos	4.50	4.10	4.28	2.91	1.46
Other Borrowed Funds & Trading Liab	4.74	4.46	4.52	3.80	3.12
All Interest-Bearing Funds	3.93	3.27	3.52	2.50	1.70

PEER GROUP 02

06/30/2007

06/30/2006

12/31/2006

12/31/2005

12/31/2004

	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Avg Personnel Exp Per Employee (\$000)	33	32	62	60	60
Avg Assets per Employee (\$000)	4,600	4,416	4,275	4,321	3,977
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.16	2.90	2.87	2.66	3.13
Overhead Exp / NII + Non-Int Income	63.01	60.47	61.25	60.57	61.74
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.85	2.81	2.82	2.79	2.96
Personnel Expense	1.56	1.55	1.54	1.51	1.59
Net Occupancy Expense	0.40	0.39	0.39	0.39	0.41
Other Operating Expenses	0.86	0.85	0.88	0.89	0.95
Overhead Less Non-Interest Income	1.62	1.63	1.62	1.63	1.66
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	61.63	59.22	59.99	59.15	60.37
Personnel Expense	33.96	32.71	32.67	32.01	32.68
Net Occupancy Expense	8.66	8.19	8.26	8.27	8.35
Other Operating Expenses	18.58	18.08	18.63	18.61	19.00
Total Non-Interest Income	25.00	23.29	24.62	23.63	25.52
Fiduciary Activities Income	2.03	1.85	1.91	1.80	1.88
Serv Charges on Deposit Accts - Domestic	7.43	7.11	7.50	7.34	7.86
Trading Revenue	0.11	0.09	0.12	0.05	0.22
Investment Banking Fees & Commissions	1.65	1.38	1.44	1.22	1.51
Venture Capital Revenue	0.00	0.00	0.01	0.00	0.00
Net Servicing Fees	0.35	0.36	0.36	0.37	0.34
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	1.00	1.10	1.05	1.02	0.98
Net Gain (Loss) - Sales Loans, OREO, Oth	1.39	1.18	1.23	1.69	1.65
Other Non-Interest Income	7.87	7.07	7.72	6.97	7.00
Overhead Less Non-Interest Income	36.11	35.21	34.84	34.72	34.27
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	29.31	30.80	29.77	30.11	29.88
Appl Inc Tax+TE/Pretax NOI+TE	35.44	35.62	35.13	35.51	35.36

PERCENT OF TOTAL ASSETS	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Real Estate Loans	48.83	47.87	48.26	46.58	42.71
Commercial and Industrial Loans	12.02	11.79	11.80	11.17	11.37
Loans to Individuals	3.91	4.06	4.10	4.32	4.50
Loans to Depository Institutions	0.01	0.02	0.02	0.03	0.03
Agricultural Loans	0.48	0.45	0.49	0.38	0.36
Other Loans and Leases	1.80	1.65	1.82	1.52	1.63
Net Loans and Leases	68.04	66.97	67.59	65.12	61.79
Debt Securities Over 1 Year	15.23	17.67	16.32	19.53	23.18
Mutual Funds and Equity Securities	0.22	0.20	0.18	0.22	0.24
Subtotal	84.79	85.84	85.06	85.99	86.66
Interest-Bearing Bank Balances	0.32	0.19	0.19	0.23	0.32
Federal Funds Sold & Reverse Repos	1.03	0.78	0.91	0.87	1.00
Debt Securities 1 Year or Less	2.62	2.30	2.83	2.37	1.79
Trading Assets	0.06	0.03	0.03	0.03	0.03
Total Earning Assets	90.02	89.98	89.90	90.11	90.57
Non-Int Cash and Due From Dep Inst	2.24	2.58	2.48	2.64	2.28
Other Real Estate Owned	0.07	0.05	0.05	0.05	0.05
All Other Assets	7.68	7.30	7.49	7.11	6.99
MEMORANDA:					
Short-Term Investments	4.49	3.57	4.34	3.74	3.48
U.S. Treasury Securities	0.16	0.20	0.18	0.22	0.38
U.S. Agency Securities (excl MBS)	4.79	4.83	4.86	5.28	5.66
Municipal Securities	2.70	2.68	2.60	2.69	2.60
Mortgage-Backed Securities	8.79	10.49	9.73	12.06	14.50
Asset-Backed Securities	0.03	0.05	0.07	0.04	0.09
Other Debt Securities	0.64	0.63	0.69	0.64	0.65
RE Loans Secured by 1-4 Family	15.60	15.59	15.85	15.85	15.37
Revolving	2.82	2.90	2.81	3.10	3.45
Closed-End, Sec by First Liens	10.60	10.69	10.92	10.92	10.34
Closed-End, Sec by Junior Liens	1.58	1.45	1.55	1.32	1.19
Commercial Real Estate Loans	30.56	29.76	29.65	28.40	24.84
Construction and Land Dev	10.30	9.16	9.41	8.03	6.00
Multifamily	1.56	1.67	1.56	1.90	1.50
Nonfarm Nonresidential	17.36	17.34	17.31	16.89	16.32
RE Loans Secured by Farmland	0.70	0.66	0.71	0.60	0.57
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	71.76	70.89	70.74	70.82	68.58
RE Loans Secured by 1-4 Family	23.36	23.26	23.42	24.36	24.31
Revolving	4.06	4.22	4.07	4.63	5.47
Closed-End	18.87	18.66	19.05	19.37	18.55
Commercial Real Estate Loans	44.00	43.11	42.79	41.99	38.52
Construction and Land Dev	14.51	13.14	13.49	11.79	9.15
Multifamily	2.24	2.42	2.26	2.76	2.35
Nonfarm Nonresidential	25.09	25.26	25.19	25.26	25.47
RE Loans Secured by Farmland	1.02	0.97	1.05	0.91	0.88
Loans to Depository Institutions	0.02	0.03	0.04	0.04	0.05
Commercial and Industrial Loans	17.40	17.67	17.74	17.17	18.45
Loans to Individuals	5.81	6.13	6.19	6.75	7.21
Credit Card Loans	0.16	0.14	0.16	0.16	0.16
Agricultural Loans	0.68	0.66	0.70	0.58	0.56
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.67	2.56	2.75	2.42	2.77

PERCENT OF TOTAL ASSETS	PEER GROUP 02 06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Short-Term Investments	4.49	3.57	4.34	3.74	3.48
Liquid Assets	18.58	19.90	19.03	21.99	25.49
Investment Securities	19.03	20.91	19.84	22.91	26.00
Net Loans and Leases	68.04	66.97	67.59	65.12	61.79
Net Lns, Ls & Stdbly Ltrs of Credit	69.61	68.45	69.15	66.61	63.32
Core Deposits	58.38	57.01	56.73	57.92	59.34
Noncore Funding	28.61	30.36	29.66	29.61	28.17
Time Deposits of \$100K or More	13.72	15.09	15.13	14.24	11.26
Foreign Deposits	0.16	0.23	0.13	0.19	0.37
Fed Funds Purchased and Repos	5.19	4.97	5.01	5.39	5.31
Net Fed Funds Purchased (Sold)	3.87	3.92	3.85	4.16	4.51
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.62	3.13	2.83	2.95	3.06
Earning Assets Repr in 1 Year	41.67	41.07	40.27	40.54	40.30
Int-Bearing Liab Repr in 1 Year	31.48	28.43	30.31	25.23	24.19
Long-Term Debt Repr in 1 Year	0.47	0.42	0.44	0.46	0.52
Net Assets Repriceable in 1 Year	9.54	11.85	8.98	14.36	14.72
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	27.51	30.55	29.39	29.11	27.41
Net ST Noncore Funding Dependence	19.97	20.72	20.47	19.29	17.60
Short-Term Inv/ST Noncore Funding	23.38	20.83	23.34	22.98	25.16
Liq Asts- ST Noncore Fndg/Nonliq Asts	-4.39	-2.21	-3.96	2.17	8.83
Net Loans and Leases/Total Deposits	91.67	90.76	91.79	88.21	85.19
Net Loans and Leases/Core Deposits	122.20	124.19	125.65	118.32	107.40
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.74	-0.88	-0.21	-0.43	0.27
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.76	-5.23	-1.43	-2.48	0.71
Struct Notes Appr(Depr)/T1 Cap	-0.09	-0.19	-0.04	-0.10	-0.05
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	13.12	11.46	11.31	11.61	10.02
Available-For-Sale Securities	86.88	88.54	88.69	88.39	89.98
U. S. Treasury Securities	1.09	1.18	1.16	0.93	1.59
U. S. Agency Securities (excl MBS)	27.07	24.97	25.93	24.92	23.47
Municipal Securities	15.18	13.47	13.61	12.49	10.52
Mortgage-Backed Securities	46.91	51.01	49.26	53.32	55.55
Asset-Backed Securities	0.15	0.24	0.45	0.17	0.34
Other Debt Securities	3.81	2.72	3.26	2.51	2.29
Mutual Funds and Equity Securities	1.20	1.04	0.99	1.03	1.06
Debt Securities 1 Year or Less	14.54	11.33	14.40	11.21	8.23
Debt Securities 1 To 5 Years	27.85	29.60	30.00	28.46	31.20
Debt Securities Over 5 Years	53.20	55.05	51.76	56.61	57.05
Pledged Securities	66.57	62.88	64.83	62.30	59.61
Structured Notes, Fair Value	0.67	0.94	0.72	0.74	0.67

ANALYSIS RATIOS	PEER GROUP 02				
	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Provision for Ln&Ls Losses/Avg Assets	0.19	0.15	0.14	0.15	0.14
Provision for Ln&Ls Losses/Avg Lns&Ls	0.27	0.21	0.21	0.22	0.23
Provision for Ln&Ls Losses/Net Losses	130.28	228.90	162.97	127.55	110.01
Ln&Ls Allowance/Total Loans & Leases	1.24	1.27	1.23	1.28	1.39
Ln&Ls Allowance/Net Ln&Ls Losses (X)	11.44	16.00	14.53	12.07	9.62
ALL/Nonaccrual Assets	415.06	431.17	403.47	387.47	388.39
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	279.92	345.04	337.24	316.73	286.28
Gross Ln&Ls Losses/Avg Loans & Leases	0.26	0.22	0.24	0.27	0.34
Recoveries/Avg Loans and Leases	0.07	0.08	0.08	0.09	0.12
Net Losses/Avg Loans and Leases	0.19	0.14	0.15	0.18	0.21
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	17.23	19.78	40.16	35.05	32.98
Earnings Coverage of Net Losses (X)	9.19	29.55	29.95	24.26	18.23
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.05	0.03	0.03	0.04	0.06
RE Loans Secured By 1-4 Family	0.06	0.04	0.04	0.04	0.05
Revolving	0.06	0.05	0.06	0.03	0.03
Closed-End	0.06	0.03	0.03	0.05	0.06
Commercial Real Estate Loans	0.04	0.02	0.03	0.04	0.05
Construction and Land Dev	0.06	0.01	0.02	0.02	0.03
Multifamily	0.03	0.01	0.04	0.02	0.01
Nonfarm Nonresidential	0.02	0.02	0.02	0.04	0.07
RE Loans Secured by Farmland	0.00	0.03	0.01	0.01	0.01
Commercial and Industrial Loans	0.33	0.29	0.29	0.29	0.37
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.72	0.65	0.69	0.93	0.93
Credit Card Loans	1.92	-0.32	1.08	1.81	3.05
Agricultural Loans	0.05	0.00	0.02	0.03	0.07
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.12
Other Loans and Leases	0.67	0.58	0.65	0.63	0.47

PERCENT OF LOANS AND LEASES -----	PEER GROUP 02				
	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
30-89 Days PD Loans and Leases	0.70	0.62	0.72	0.66	0.64
90+ Days PD Loans and Leases	0.07	0.08	0.07	0.08	0.08
Nonaccrual Loans and Leases	0.61	0.44	0.43	0.44	0.51
90+ Days PD and Nonaccrual Loans and Leases	0.70	0.52	0.51	0.53	0.61
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	0.01	0.01
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL -----					
30-89 Days Past Due Assets	0.70	0.62	0.73	0.66	0.64
90+ Days Past Due Assets	0.07	0.08	0.07	0.08	0.08
Nonaccrual Assets	0.61	0.44	0.43	0.44	0.52
30+ Days PD & Nonaccrual Assets	1.41	1.16	1.25	1.21	1.29
PERCENT OF TOTAL ASSETS -----					
90+ Days PD and Nonaccrual Assets	0.49	0.36	0.36	0.36	0.38
90+ PD & Nonaccrual Assets + OREO	0.59	0.43	0.43	0.42	0.45
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF: -----					
Total Assets	0.49	0.35	0.36	0.35	0.38
Allowance for Loan & Lease Losses	57.94	41.62	44.34	41.33	45.17
Equity Cap + ALLL	5.19	3.71	3.58	3.69	3.99
Tier 1 Cap + ALLL	5.48	3.79	3.83	3.85	4.26
Loans & Leases + RE Acquired	0.70	0.52	0.52	0.52	0.63

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

	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Real Estate - 30-89 Days PD	0.66	0.52	0.68	0.57	0.56
- 90+ Days Past Due	0.06	0.06	0.06	0.06	0.07
- Nonaccrual	0.61	0.38	0.43	0.40	0.44
Coml & Indl - 30-89 Days PD	0.74	0.78	0.64	0.67	0.70
- 90+ Days Past Due	0.06	0.07	0.06	0.06	0.07
- Nonaccrual	0.66	0.78	0.63	0.75	0.87
Individuals - 30-89 Days PD	1.20	1.09	1.11	1.35	1.22
- 90+ Days Past Due	0.09	0.08	0.08	0.11	0.12
- Nonaccrual	0.17	0.15	0.14	0.22	0.19
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	0.31	0.46	0.32	0.23	0.22
- 90+ Days Past Due	0.02	0.01	0.00	0.00	0.01
- Nonaccrual	0.22	0.23	0.12	0.21	0.30
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.01
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.02
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.31	0.25	0.36	0.64	0.48
- 90+ Days Past Due	0.03	0.02	0.04	0.04	0.04
- Nonaccrual	0.09	0.10	0.10	0.11	0.23
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.73	0.60	0.76	0.79	0.76
- 90+ Days Past Due	0.07	0.08	0.08	0.09	0.09
- Nonaccrual	0.52	0.38	0.36	0.40	0.38
Revolving - 30-89 Days PD	0.47	0.37	0.44	0.44	0.35
- 90+ Days Past Due	0.04	0.03	0.05	0.04	0.04
- Nonaccrual	0.25	0.16	0.18	0.13	0.09
Closed-End - 30-89 Days PD	0.80	0.67	0.83	0.89	0.90
- 90+ Days Past Due	0.08	0.10	0.08	0.11	0.10
- Nonaccrual	0.56	0.39	0.40	0.43	0.42
- Jr Lien 30-89 Days PD	0.10	0.09	0.08	0.10	0.08
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.07	0.06	0.06	0.05	0.06
Commercial RE - 30-89 Days PD	0.60	0.42	0.58	0.43	0.37
- 90+ Days Past Due	0.04	0.04	0.04	0.04	0.04
- Nonaccrual	0.70	0.41	0.44	0.42	0.50
Const & Dev - 30-89 Days PD	0.72	0.55	0.72	0.48	0.45
- 90+ Days Past Due	0.05	0.04	0.04	0.03	0.04
- Nonaccrual	0.69	0.23	0.39	0.14	0.21
Multifamily - 30-89 Days PD	0.32	0.18	0.37	0.21	0.28
- 90+ Days Past Due	0.00	0.01	0.01	0.01	0.02
- Nonaccrual	0.39	0.28	0.25	0.15	0.20
Nonfarm Nres- 30-89 Days PD	0.51	0.40	0.51	0.39	0.33
- 90+ Days Past Due	0.03	0.03	0.03	0.03	0.04
- Nonaccrual	0.51	0.39	0.41	0.48	0.51
Farmland - 30-89 Days PD	0.35	0.41	0.32	0.33	0.39
- 90+ Days Past Due	0.03	0.05	0.01	0.01	0.03
- Nonaccrual	0.38	0.38	0.36	0.35	0.49
Credit Card - 30-89 Days PD	1.45	1.23	1.23	1.37	1.72
- 90+ Days Past Due	0.34	0.33	0.46	0.43	0.84
- Nonaccrual	0.07	0.09	0.07	0.06	0.10

CAPITAL RATIOS	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Tier 1 Leverage Ratio	8.71	8.81	8.81	8.66	8.55
Tier 1 RBC Ratio	10.94	11.11	11.19	11.27	11.80
Total Risk-Based Capital Ratio	12.62	12.61	12.74	12.84	13.49
Tangible Tier 1 Leverage Ratio	8.60	8.72	8.71	8.52	8.40
Tangible Common Eq Cap/Tan Assets	6.78	6.76	6.95	6.78	6.92
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	19.65	19.42	19.21	19.47	17.52
Standby Letters of Credit	1.29	1.25	1.29	1.25	1.26
Commercial & Similar Letters of Credit	0.09	0.10	0.09	0.10	0.12
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	4.18	4.37	3.91	4.10	3.67
Interest Rate Contracts	3.16	3.61	3.05	3.53	3.00
Interest Rate Futures & Forward Contr	0.27	0.30	0.23	0.24	0.19
Written Options Contr (Int Rate)	0.23	0.21	0.17	0.15	0.08
Purchased Options Contr (Int Rate)	0.35	0.17	0.27	0.13	0.03
Interest Rate Swaps	1.62	1.79	1.50	2.03	2.16
Foreign Exchange Contracts	0.05	0.04	0.04	0.06	0.10
Futures & Forward Foreign Exch Contr	0.04	0.02	0.03	0.03	0.07
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	0.04	0.03	0.03	0.03	0.03
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)	0.01	0.01	0.01	0.01	0.01
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	29.23	29.98	29.99	31.73	30.57

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Interest Rate Contracts	93.02	95.16	93.74	93.92	89.30
Foreign Exchange Contracts	3.53	3.10	3.18	4.49	8.28
Equity, Comm, & Other Contracts	1.56	0.61	1.03	1.56	1.07
Futures and Forwards	20.88	20.86	21.09	19.86	19.44
Written Options	16.93	14.43	15.51	13.62	8.75
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	15.94	13.91	14.96	13.11	8.38
Purchased Options	7.02	4.99	6.08	5.17	4.12
Exchange-Traded	0.00	0.00	0.02	0.00	0.00
Over-The-Counter	6.60	4.73	5.54	4.76	3.67
Swaps	44.05	47.79	44.41	51.93	56.51
Held for Trading	15.91	11.18	16.66	9.20	9.53
Interest Rate Contracts	12.42	6.02	12.22	5.45	1.96
Foreign Exchange Contracts	1.36	1.32	1.47	0.69	3.96
Equity, Comm, & Other Contracts	0.03	0.00	0.00	0.00	0.00
Non-Traded	84.09	88.82	83.34	90.80	90.47
Interest Rate Contracts	72.02	79.77	71.72	77.87	77.76
Foreign Exchange Contracts	0.51	0.36	0.34	1.34	0.93
Equity, Comm, & Other Contracts	0.95	0.35	0.73	1.14	0.95
Deriv Contr (Excl Fut & FX LE 14 Days)	77.03	77.55	77.82	78.33	84.33
One Year or Less	25.89	23.33	20.22	24.51	24.79
Over 1 Year to 5 Years	27.17	28.69	25.78	26.71	26.13
Over 5 Years	10.94	10.52	13.30	13.12	17.84
Gross Negative Fair Value (Abs Val)	0.54	0.77	0.48	0.77	0.89
Gross Positive Fair Value	0.90	0.72	0.72	0.60	0.73
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.01	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	0.03	0.03	0.03	0.02	0.02

INSURANCE ACTIVITIES	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.01	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	33.60	26.49	35.51	26.47	29.55
Ins Under Assets(L/H)/Tot Ins Und Ast	66.40	73.51	64.49	73.53	70.45
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	1.00	1.10	1.05	1.02	0.98
Premium Inc/Ins Activities Revenue	3.77	3.28	2.85	3.72	6.28
Credit Rel Prem Inc/Tot Prem Inc	64.23	72.66	72.22	77.78	71.06
Other Prem Inc/Total Prem Inc	35.77	27.34	27.78	22.22	28.94
Ins Under Net Income/Consol Net Income	0.05	0.07	0.07	0.08	0.08
Ins Net Inc (P/C)/Equity (P/C)	15.07	11.96	10.64	11.45	11.01
Ins Net Inc (L/H)/Equity (L/H)	4.53	7.10	6.54	9.55	9.00
Insur Ben, Losses, Exp/Insur Premiums	101.66	186.09	304.30	147.10	114.83
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	3.96	4.28	4.38	4.09	2.00
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.85	9.75	10.14	9.87	9.17
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.88	0.63	0.52	0.50	0.92
Cost: Interest-Bearing Deposits	4.90	4.36	4.62	2.63	1.36
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	1.20	1.62	3.72	3.11
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.12
GROWTH RATES:					
Net Loans and Leases	12.75	-14.96	-1.36	31.99	10.96
Total Selected Assets	-16.71	-3.27	-3.15	15.16	25.11
Deposits	3.80	50.13	14.04	36.12	44.03

PROFITABILITY:	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Net Income/Avg Equity Capital	10.57	12.85	12.35	12.96	13.15
Bank Net Inc/Avg Eq Inv in Banks	10.84	13.04	12.49	13.10	13.49
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.98	6.74	6.05	7.14	5.05
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.02	12.17	9.56	5.80	9.54
Bank Net Income/Parent Net Income	109.00	94.33	95.26	94.30	88.17
Nonbank Net Income/Parent Net Income	1.94	1.71	1.91	1.82	1.83
Sub BHCs Net Inc/Parent Net Income	83.63	90.62	87.17	103.02	65.56
LEVERAGE:					
Total Liabilities/Equity	26.79	24.81	24.08	24.23	22.95
Total Debt/Equity Capital	4.25	4.08	3.76	3.82	3.60
Tot Debt+NP to Subs Iss Tr Pref/Equity	21.97	20.78	19.94	19.48	18.74
Tot Debt+Lns Guaranteed for Affl/Equity	4.25	4.08	3.77	3.83	3.66
Total Debt/Equ Cap - Exc Over Fair Value	4.45	4.26	3.88	3.91	3.66
Long-Term Debt/Equity Capital	2.39	2.81	2.31	2.79	2.94
Short-Term Debt/Equity Capital	1.30	0.68	0.82	0.36	0.22
Current Portion of LT Debt/Equity	0.01	0.02	0.00	0.00	0.03
Exc Cost Over Fair Value/Equity Cap	0.15	0.14	0.14	0.14	0.31
Long-Term Debt/Consolidated LT Debt	4.19	4.14	4.26	3.79	8.07
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	114.96	112.76	112.61	112.42	109.87
Total Investment in Subs/Equity	117.04	114.64	114.62	114.29	112.60
Eq Inv Sub/Equ Cap, Qual TPS+0th PS in T1	98.91	96.96	97.44	97.17	95.40
Tot Inv Sub/Equ Cap, Qual TPS+0th PS in T1	100.50	98.42	98.96	98.90	98.29
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.35	1.01	1.10	1.03	0.85
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.66	2.45	2.64	2.64	2.33
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	148.18	134.44	149.24	128.75	144.40
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	153.17	134.38	154.29	128.02	146.67
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	103.66	106.99	106.17	101.74	104.04
Pretax Oper Inc + Int Exp/Int Expense	25382.5	4296.57	7903.77	8846.05	38174.4
Div + Int From Subs/Int Exp + Div	212.04	211.27	235.86	213.77	218.58
Fees+Other Inc From Subs/Sal + Oth Exp	11.58	12.49	10.96	14.57	14.34
Net Inc/Curr Port of LT Debt+Pfd Div(X)	4199.73	494.74	7593.49	4926.82	3661.92
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.33	1.05	0.68	1.27	2.06
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	8.84	8.19	9.37	8.33	0.00
Total	8.84	8.19	9.37	8.33	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	1.06	0.83	1.03	0.88	1.16
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	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Di v Paid/Inc Before Undist Inc	58.92	66.15	66.85	67.14	63.75
Di vidends Paid/Net Income	36.67	28.61	28.36	28.95	30.52
Net Income - Di vidends/Avg Equi ty	6.34	8.93	8.50	8.91	8.85
PERCENT OF DIVIDENDS PAID:					
Di vidends From Bank Subs	184.35	137.12	174.90	139.78	143.39
Di vidends From Nonbank Subs	2.06	2.32	2.86	3.75	2.42
Di vidends From Subsidi ary BHCs	1.33	6.97	2.78	7.38	11.14
Di vidends From All Subsidi aries	212.32	177.37	217.41	187.54	207.75
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Di vidends From Bank Subs	67.24	44.43	53.78	46.15	53.21
Interest Income From Bank Subs	1.17	0.95	0.94	0.77	0.74
Mgt & Service Fees From Bank Subs	2.97	4.05	3.79	4.12	5.66
Other Income From Bank Subs	0.03	0.02	0.02	0.05	0.04
Operating Income From Bank Subs	79.80	53.53	66.44	56.56	66.73
PERCENT OF NONBANK NET INCOME:					
Di vidends From Nonbank Subs	45.66	56.86	63.05	76.08	43.01
Interest Income From Nonbank Subs	3.17	14.75	11.74	6.43	4.82
Mgt & Serv Fees From Nonbank Subs	1.36	3.24	1.80	2.00	1.80
Other Income From Nonbank Subs	0.00	0.61	0.55	2.31	0.00
Operating Inc From Nonbank Subs	60.95	81.40	84.29	101.60	61.28
PERCENT OF SUB BHCs' NET INCOME:					
Di vidends From Subsidi ary BHCs	36.77	63.15	51.07	52.89	39.60
Interest Inc From Subsidi ary BHCs	0.63	0.41	0.45	0.20	0.03
Mgt & Serv Fees From Sub BHCs	1.68	3.63	1.66	3.77	2.35
Other Income From Subsidi ary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	39.08	67.19	53.17	56.85	51.31
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Di vidends From Bank Subsidi aries	66.31	56.57	68.53	60.75	62.55
Interest Income From Bank Subs	1.63	1.86	1.34	1.42	0.84
Mgt & Serv Fees From Bank Subs	4.06	4.02	3.79	4.90	5.39
Other Income From Bank Subs	0.05	0.05	0.06	0.06	0.01
Operating Income From Bank Subs	86.44	71.97	88.00	74.53	76.85
Di vidends From Nonbank Subs	1.39	1.07	1.29	1.87	0.85
Interest Income From Nonbank Subs	0.11	0.20	0.29	0.15	0.17
Mgt & Serv Fees From Nonbank Subs	0.05	0.04	0.04	0.04	0.03
Other Income From Nonbank Subs	0.01	0.03	0.01	0.01	0.00
Operating Inc From Nonbank Subs	2.31	2.23	2.22	2.69	1.48
Di vidends From Subsidi ary BHCs	1.17	2.82	1.27	4.10	4.97
Interest Inc From Subsidi ary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidi ary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	1.33	3.57	1.40	4.55	5.67
Loans and Adv From Subs/ST Debt	1083.29	1288.82	797.93	31657.6	2182.18
Loans and Adv From Subs/Total Debt	402.30	471.52	884.65	379.61	635.17

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									94
EARNINGS AND PROFITABILITY									

PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.41	2.11	2.63	3.01	3.35	3.78	4.31	4.66	94
+ Non-interest Income	1.18	0.25	0.46	0.76	1.12	1.55	1.94	3.08	94
- Overhead Expense	2.85	1.41	1.87	2.28	2.84	3.26	4.06	4.88	94
- Provision for Losses	0.18	0.00	0.00	0.07	0.12	0.22	0.48	1.19	94
+ Securities Gains (Losses)	0.00	-0.11	-0.03	0.00	0.00	0.00	0.03	0.06	94
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.05	94
= Pretax Net Oper Income (TE)	1.53	0.11	0.54	1.17	1.49	1.89	2.39	3.12	94
Net Operating Income	0.98	0.07	0.39	0.75	0.96	1.19	1.49	1.69	94
Net Income	0.98	0.05	0.39	0.75	0.96	1.20	1.49	1.69	94
Net Income (Sub S Adjusted)	0.92	0.73	0.73	0.73	0.73	0.92	1.04	1.08	2
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	7.08	5.85	6.10	6.63	7.02	7.47	8.13	8.39	94
Interest Expense	3.35	2.49	2.71	2.96	3.35	3.64	4.05	4.30	94
Net Interest Income (TE)	3.73	2.18	2.75	3.33	3.71	4.17	4.67	5.01	94
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.18	-0.01	0.00	0.07	0.14	0.25	0.40	0.89	94
Earnings Coverage of Net Losses (X)	9.19	-502.28	-20.72	5.93	11.09	24.16	55.51	116.44	94
Ln&Ls Allowance/Total Loans & Leases	1.24	0.67	0.90	1.03	1.19	1.37	1.70	1.94	94
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.68	0.03	0.14	0.32	0.57	0.88	1.56	2.09	94
30-89 Days Past Due Loans and Leases	0.69	0.07	0.17	0.34	0.64	0.91	1.36	1.83	94
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	27.51	-0.77	8.33	17.98	26.13	35.81	51.57	59.34	94
Net ST Noncore Funding Dependence	19.97	-4.72	5.06	11.33	19.71	25.59	40.19	47.44	94
Net Loans and Leases/Total Assets	68.03	40.38	51.45	62.46	69.62	74.70	79.64	84.12	94
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.70	6.34	6.91	7.65	8.64	9.65	10.86	11.83	94
Equity Capital/Total Assets	9.18	5.74	6.29	7.62	9.19	10.30	11.62	14.27	94
Net Loans&Ls/Equity Capital (X)	7.58	3.70	4.84	6.19	7.16	8.64	11.29	12.10	94
Cash Dividends/Net Income	36.69	0.00	0.00	16.83	40.04	54.99	76.84	94.83	90
Cash Dividends/Net Income (Sub S Adjusted)	22.01	-16.65	-16.65	-16.65	-16.65	22.01	45.22	52.95	2
Retained Earnings/Avg Equity Cap	6.33	-3.92	0.35	3.41	6.22	8.70	11.63	13.94	94
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	1.29	0.00	0.00	0.00	0.00	0.11	6.23	17.85	94
Long-Term Debt/Equity Capital	2.38	0.00	0.00	0.00	0.00	3.62	12.71	18.16	94
Equity Investment in Subs/Equity Cap	114.96	86.11	93.86	99.98	114.54	125.47	136.14	155.24	94
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	153.17	20.02	36.72	90.79	126.16	210.51	286.42	361.11	92

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.48	5.41	5.63	6.02	6.42	6.95	7.49	7.69	94
Less: Interest Expense	3.07	2.29	2.33	2.69	3.03	3.37	3.78	4.06	94
Equals: Net Interest Income (TE)	3.41	2.11	2.63	3.01	3.35	3.78	4.31	4.66	94
Plus: Non-Interest Income	1.18	0.25	0.46	0.76	1.12	1.55	1.94	3.08	94
Equals: Adj Operating Income (TE)	4.61	2.82	3.25	4.04	4.60	5.15	5.78	6.57	94
Less: Overhead Expense	2.85	1.41	1.87	2.28	2.84	3.26	4.06	4.88	94
Less: Provision for Loan and Lease Losses	0.18	0.00	0.00	0.07	0.12	0.22	0.48	1.19	94
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Plus: Realized G/L on AFS Sec	0.00	-0.11	-0.03	0.00	0.00	0.01	0.03	0.06	94
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.05	94
Equals: Pretax Net Oper Inc (TE)	1.53	0.11	0.54	1.17	1.49	1.89	2.39	3.12	94
Less: Applicable Income Taxes (TE)	0.54	0.01	0.18	0.38	0.51	0.71	0.90	1.14	94
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Equals: Net Operating Income	0.98	0.07	0.39	0.75	0.96	1.19	1.49	1.69	94
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Equals: Net Income	0.98	0.05	0.39	0.75	0.96	1.20	1.49	1.69	94
Memo: Net Income (Last Four Qtrs)	1.04	0.31	0.44	0.84	1.00	1.23	1.63	1.76	93
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.88	86.00	87.58	89.58	91.94	93.89	96.00	97.25	94
Avg Int-Bearing Funds / Avg Assets	78.43	63.91	71.11	74.29	78.38	82.56	86.18	88.38	94
Int Income (TE) / Avg Earning Assets	7.08	5.85	6.10	6.63	7.02	7.47	8.13	8.39	94
Int Expense / Avg Earning Assets	3.35	2.49	2.71	2.96	3.35	3.64	4.05	4.30	94
Net Int Inc (TE) / Avg Earn Assets	3.73	2.18	2.75	3.33	3.71	4.17	4.67	5.01	94
YIELD OR COST:									
Total Loans and Leases (TE)	7.66	6.31	6.77	7.21	7.64	8.03	8.58	9.27	94
Interest-Bearing Bank Balances	5.59	0.72	1.39	3.22	4.87	6.40	10.46	26.60	84
Fed Funds Sold & Reverse Repos	5.16	3.34	4.29	5.13	5.22	5.30	5.49	5.94	88
Trading Assets	3.46	0.00	0.00	0.00	2.16	6.65	8.37	11.79	32
Total Earning Assets	6.98	5.65	5.94	6.52	6.94	7.44	8.09	8.37	94
Investment Securities (TE)	5.09	4.31	4.50	4.72	4.98	5.40	5.82	6.12	94
U.S. Treasury & Agency Sec (excl MBS)	4.70	3.51	3.76	4.18	4.72	5.17	5.56	5.90	91
Mortgage-Backed Securities	4.81	4.12	4.31	4.52	4.73	5.10	5.37	5.51	92
All Other Securities	6.84	4.38	4.91	5.64	6.38	7.25	9.62	13.80	93
Interest-Bearing Deposits	3.65	2.69	2.85	3.23	3.59	4.09	4.48	4.66	94
Time Deposits of \$100K or More	4.64	2.82	3.75	4.22	4.72	5.01	5.30	5.83	94
Time Deposits < \$100K	4.69	2.81	3.60	4.39	4.64	5.00	5.69	5.81	94
Other Domestic Deposits	2.54	1.22	1.55	2.05	2.47	3.05	3.52	3.80	94
Foreign Deposits	4.89	3.57	3.57	4.80	4.96	5.11	5.30	5.33	9
Fed Funds Purchased and Repos	4.50	3.16	3.64	4.06	4.52	4.89	5.32	5.41	94
Other Borrowed Funds & Trading Liab	4.73	3.23	3.59	4.12	4.67	5.25	6.17	6.66	92
All Interest-Bearing Funds	3.93	3.04	3.22	3.55	3.94	4.25	4.59	4.83	94

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	33.12	22.39	23.31	26.85	31.19	38.18	45.86	56.26	94
Avg Assets per Employee (\$000)	4599.58	2336.39	2853.90	3215.16	4063.87	5506.62	8455.27	11687.7	94

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.16	0.00	0.00	0.21	2.94	5.55	7.82	10.53	94
Overhead Exp / NII + Non-Int Income	63.00	41.66	46.64	57.75	63.12	69.12	75.20	77.87	94

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.85	1.41	1.87	2.28	2.84	3.26	4.06	4.88	94
Personnel Expense	1.56	0.74	0.95	1.22	1.53	1.78	2.17	2.60	94
Net Occupancy Expense	0.39	0.19	0.25	0.30	0.38	0.47	0.57	0.65	94
Other Operating Expenses	0.86	0.42	0.53	0.66	0.82	0.98	1.24	1.62	94
Overhead Less Non-Interest Income	1.62	0.57	1.07	1.31	1.59	1.92	2.20	2.66	94

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	61.62	40.25	45.51	56.39	61.86	67.59	73.82	76.72	94
Personnel Expense	33.96	20.03	23.63	30.60	34.18	38.16	41.50	46.87	94
Net Occupancy Expense	8.66	5.17	5.88	7.46	8.52	10.00	11.19	11.85	94
Other Operating Expenses	18.58	12.27	13.14	15.73	18.53	20.80	23.62	26.12	94
Total Non-Interest Income	25.00	7.00	10.73	17.34	24.76	31.03	38.45	42.10	94
Fiduciary Activities Income	2.02	0.00	0.00	0.00	1.71	3.52	6.06	7.68	94
Serv Charges on Deposit Accts - Domestic	7.43	1.24	1.76	3.36	6.94	11.32	13.73	15.02	94
Trading Revenue	0.10	-0.28	-0.00	0.00	0.00	0.00	0.71	1.45	94
Investment Banking Fees & Commissions	1.64	0.00	0.00	0.45	1.30	2.49	4.74	6.53	94
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	94
Net Servicing Fees	0.34	-0.00	0.00	0.00	0.08	0.43	1.31	2.76	94
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Insurance Activities Revenue	0.99	0.00	0.00	0.00	0.20	1.34	5.00	7.58	94
Net Gain (Loss) - Sales Loans, OREO, Oth	1.39	-0.21	0.00	0.30	0.92	2.12	4.25	5.42	94
Other Non-Interest Income	7.86	2.46	3.60	5.16	7.35	9.93	14.49	16.15	94
Overhead Less Non-Interest Income	36.11	15.71	22.60	29.50	34.47	41.72	51.63	60.14	94

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	29.31	10.03	18.38	24.70	29.56	34.07	36.41	40.19	90
Appl Inc Tax+TE/Pretax NOI+TE	35.44	25.92	28.43	33.41	35.58	37.20	40.40	42.24	90

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	48.82	12.99	25.32	40.54	50.74	57.97	65.12	68.42	94
Commercial and Industrial Loans	12.02	1.90	3.59	7.31	10.88	14.99	23.35	31.20	94
Loans to Individuals	3.91	0.15	0.33	1.03	2.32	6.11	11.49	12.84	94
Loans to Depository Institutions	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.27	94
Agricultural Loans	0.48	0.00	0.00	0.00	0.09	0.80	2.23	3.61	94
Other Loans and Leases	1.79	0.03	0.11	0.50	1.07	3.02	5.11	5.89	94
Net Loans and Leases	68.03	40.38	51.45	62.46	69.62	74.70	79.64	84.12	94
Debt Securities Over 1 Year	15.23	0.96	3.74	10.02	14.60	20.85	26.19	35.97	94
Mutual Funds and Equity Securities	0.22	0.00	0.00	0.00	0.09	0.37	0.84	1.31	94
Subtotal	84.78	71.86	75.29	81.53	85.98	87.98	90.78	92.44	94
Interest-Bearing Bank Balances	0.31	0.00	0.00	0.00	0.07	0.23	1.42	2.90	94
Federal Funds Sold & Reverse Repos	1.02	0.00	0.00	0.00	0.33	1.95	4.29	6.18	94
Debt Securities 1 Year or Less	2.62	0.05	0.18	0.56	1.93	3.74	7.22	8.94	94
Trading Assets	0.06	0.00	0.00	0.00	0.00	0.01	0.32	0.98	94
Total Earning Assets	90.01	84.21	86.08	88.01	89.67	91.96	94.11	95.21	94
Non-Int Cash and Due From Dep Inst	2.24	0.96	1.27	1.70	2.24	2.68	3.19	3.68	94
Other Real Estate Owned	0.07	0.00	0.00	0.01	0.04	0.10	0.26	0.37	94
All Other Assets	7.67	3.43	3.89	5.60	7.45	9.53	11.60	13.12	94
MEMORANDA:									
Short-Term Investments	4.49	0.34	0.55	1.65	3.07	6.75	12.38	17.82	94
U.S. Treasury Securities	0.15	0.00	0.00	0.00	0.02	0.17	0.63	1.82	94
U.S. Agency Securities (excl MBS)	4.79	0.00	0.23	1.04	3.89	7.21	10.91	15.31	94
Municipal Securities	2.69	0.00	0.01	0.56	1.95	4.03	6.94	9.79	94
Mortgage-Backed Securities	8.79	0.17	0.51	4.02	8.39	12.46	18.71	23.07	94
Asset-Backed Securities	0.02	0.00	0.00	0.00	0.00	0.00	0.21	0.38	94
Other Debt Securities	0.64	0.00	0.00	0.00	0.18	0.92	2.66	4.15	94
RE Loans Secured by 1-4 Family	15.60	1.68	4.12	9.14	14.28	21.48	27.78	31.69	94
Revolving	2.82	0.00	0.04	1.15	2.43	3.87	7.08	7.64	94
Closed-End, Sec by First Liens	10.60	0.83	2.43	5.59	9.45	15.30	19.51	26.26	94
Closed-End, Sec by Junior Liens	1.58	0.00	0.04	0.31	1.34	2.52	4.08	4.69	94
Commercial Real Estate Loans	30.56	5.56	10.20	21.51	28.62	40.19	51.63	54.93	94
Construction and Land Dev	10.30	0.87	1.65	4.64	8.66	15.43	22.41	29.43	94
Multifamily	1.56	0.04	0.25	0.67	1.20	2.11	3.92	4.26	94
Nonfarm Nonresidential	17.36	2.24	5.73	11.76	17.63	21.16	29.19	33.96	94
RE Loans Secured by Farmland	0.70	0.00	0.00	0.04	0.37	1.22	2.27	3.21	94
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	71.75	28.47	50.01	63.66	73.80	80.67	89.35	93.52	94
RE Loans Secured by 1-4 Family	23.35	2.59	6.20	12.67	21.71	32.82	42.86	55.57	94
Revolving	4.06	0.00	0.10	1.82	3.61	5.80	9.20	10.33	94
Closed-End	18.86	1.91	4.50	9.30	18.40	26.51	36.93	50.39	94
Commercial Real Estate Loans	43.99	10.08	19.11	32.14	41.80	58.57	67.27	71.95	94
Construction and Land Dev	14.51	1.95	2.87	6.70	12.45	22.23	28.13	37.97	94
Multifamily	2.24	0.08	0.35	1.01	1.96	2.99	5.19	5.62	94
Nonfarm Nonresidential	25.08	4.94	12.40	18.81	24.88	30.01	40.96	47.50	94
RE Loans Secured by Farmland	1.02	0.00	0.00	0.07	0.57	1.83	3.44	4.73	94
Loans to Depository Institutions	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.36	94
Commercial and Industrial Loans	17.39	2.52	6.42	11.68	15.15	21.20	33.03	50.09	94
Loans to Individuals	5.80	0.22	0.64	1.47	3.66	9.05	17.04	19.70	94
Credit Card Loans	0.16	0.00	0.00	0.00	0.00	0.18	0.86	1.60	94
Agricultural Loans	0.68	0.00	0.00	0.00	0.13	1.13	3.01	4.60	94
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Other Loans and Leases	2.67	0.10	0.20	0.77	1.65	4.02	8.23	9.36	94

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.49	0.34	0.55	1.65	3.07	6.75	12.38	17.82	94
Liquid Assets	18.57	5.76	9.52	12.83	15.62	24.84	29.90	43.85	94
Investment Securities	19.03	1.51	8.48	12.92	17.26	24.67	35.47	43.61	94
Net Loans and Leases	68.03	40.38	51.45	62.46	69.62	74.70	79.64	84.12	94
Net Lns, Ls & Stdby Ltrs of Credit	69.60	42.81	53.21	64.02	71.48	76.16	82.96	85.98	94
Core Deposits	58.38	26.53	39.27	51.28	61.15	66.24	71.10	75.27	94
Noncore Funding	28.60	12.20	14.39	19.57	26.57	35.07	49.82	56.33	94
Time Deposits of \$100K or More	13.71	5.63	6.65	8.74	11.55	17.31	28.18	33.91	94
Foreign Deposits	0.16	0.00	0.00	0.00	0.00	0.00	0.00	6.74	94
Fed Funds Purchased and Repos	5.19	0.00	0.45	1.58	3.93	7.88	12.74	15.67	94
Net Fed Funds Purchased (Sold)	3.86	-3.34	-1.34	0.23	3.10	7.20	10.31	12.98	94
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Oth Borrowings W/Rem Mat 1 Yr or Less	2.61	0.00	0.04	0.64	1.65	4.26	7.11	9.02	94
Earning Assets Repr in 1 Year	41.67	16.02	18.71	32.22	43.40	50.61	60.87	65.84	94
Int-Bearing Liab Repr in 1 Year	31.47	13.02	15.10	20.95	26.44	41.73	55.13	61.81	94
Long-Term Debt Repr in 1 Year	0.46	0.00	0.00	0.00	0.00	0.82	2.07	4.13	94
Net Assets Repriceable in 1 Year	9.54	-20.31	-11.64	-0.90	9.01	18.68	31.32	36.39	94
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	27.51	-0.77	8.33	17.98	26.13	35.81	51.57	59.34	94
Net ST Noncore Funding Dependence	19.97	-4.72	5.06	11.33	19.71	25.59	40.19	47.44	94
Short-Term Inv/ST Noncore Funding	23.37	1.32	2.28	6.54	14.20	34.06	60.35	104.14	94
Liq Asts-ST Noncore Fndg/Nonliq Asts	-4.39	-34.00	-24.42	-12.60	-4.57	3.92	18.22	25.62	94
Net Loans and Leases/Total Deposits	91.66	50.65	67.89	84.43	93.45	98.78	108.23	119.03	94
Net Loans and Leases/Core Deposits	122.20	76.96	86.90	101.79	114.27	136.87	180.00	219.46	94
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.74	-7.77	-4.76	-0.99	-0.20	0.00	0.14	0.25	68
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.76	-9.22	-7.59	-4.69	-2.19	-0.74	-0.07	1.54	92
Struct Notes Appr(Depr)/T1 Cap	-0.08	-1.20	-0.23	-0.14	-0.02	-0.00	-0.00	0.00	37
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	13.12	0.00	0.00	0.00	4.32	19.08	59.60	73.56	94
Available-For-Sale Securities	86.87	19.64	39.92	79.71	95.55	100.00	100.00	100.00	94
U.S. Treasury Securities	1.09	0.00	0.00	0.00	0.11	1.29	4.89	12.68	94
U.S. Agency Securities (excl MBS)	27.07	0.00	1.56	8.29	20.10	44.89	60.15	76.01	94
Municipal Securities	15.18	0.00	0.13	4.01	11.84	21.59	41.30	45.62	94
Mortgage-Backed Securities	46.90	2.47	5.01	33.38	50.12	63.15	75.36	80.88	94
Asset-Backed Securities	0.15	0.00	0.00	0.00	0.00	0.00	0.68	3.11	94
Other Debt Securities	3.80	0.00	0.00	0.00	1.21	6.85	15.93	21.35	94
Mutual Funds and Equity Securities	1.20	0.00	0.00	0.01	0.62	1.76	4.41	6.88	94
Debt Securities 1 Year or Less	14.54	0.53	1.39	4.83	10.84	21.00	33.56	49.11	94
Debt Securities 1 To 5 Years	27.84	2.70	5.68	13.34	23.85	40.32	56.33	64.69	94
Debt Securities Over 5 Years	53.19	3.18	10.73	34.70	52.07	74.98	88.79	91.30	94
Plledged Securities	66.56	20.75	28.32	48.58	72.01	82.93	91.25	97.45	94
Structured Notes, Fair Value	0.66	0.00	0.00	0.00	0.00	0.86	3.22	6.96	94

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.18	0.00	0.00	0.07	0.12	0.22	0.48	1.19	94
Provision for Ln&Ls Losses/Avg Lns&Ls	0.27	0.00	0.01	0.10	0.17	0.34	0.67	1.58	94
Provision for Ln&Ls Losses/Net Losses	130.27	-202.23	-21.64	62.74	107.61	183.53	386.67	633.10	94
Ln&Ls Allowance/Total Loans & Leases	1.24	0.67	0.90	1.03	1.19	1.37	1.70	1.94	94
Ln&Ls Allowance/Net Ln&Ls Losses (X)	11.44	1.50	1.91	4.97	7.21	12.76	37.46	56.29	85
ALLL/Nonaccrual Assets	415.06	71.37	91.52	138.88	226.14	395.43	970.50	3174.83	94
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	279.91	67.38	81.45	124.62	192.70	343.19	513.90	1444.10	94
Gross Ln&Ls Losses/Avg Loans & Leases	0.26	0.01	0.03	0.12	0.20	0.33	0.62	1.01	94
Recoveries/Avg Loans and Leases	0.07	0.00	0.01	0.03	0.05	0.09	0.16	0.24	94
Net Losses/Avg Loans and Leases	0.18	-0.01	0.00	0.07	0.14	0.25	0.40	0.89	94
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Recoveries/Prior Year-End Losses	17.22	3.64	5.87	9.15	14.83	21.90	36.23	50.53	92
Earnings Coverage of Net Losses (X)	9.19	-502.28	-20.72	5.93	11.09	24.16	55.51	116.44	94
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.05	-0.00	-0.00	0.00	0.02	0.08	0.19	0.29	94
RE Loans Secured By 1-4 Family	0.05	-0.02	-0.00	0.00	0.02	0.09	0.22	0.29	94
Revolving	0.05	-0.05	-0.00	0.00	0.00	0.10	0.24	0.32	89
Closed-End	0.05	-0.02	-0.00	0.00	0.01	0.09	0.24	0.35	94
Commercial Real Estate Loans	0.04	-0.03	-0.01	0.00	0.00	0.06	0.17	0.35	94
Construction and Land Dev	0.05	-0.01	-0.00	0.00	0.00	0.08	0.26	0.36	93
Multifamily	0.02	-0.00	0.00	0.00	0.00	0.00	0.19	0.43	90
Nonfarm Nonresidential	0.01	-0.04	-0.01	0.00	0.00	0.02	0.08	0.21	93
RE Loans Secured by Farmland	-0.00	-0.08	-0.01	0.00	0.00	0.00	0.00	0.04	78
Commercial and Industrial Loans	0.32	-0.06	-0.03	0.07	0.17	0.48	0.90	1.76	92
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Loans to Individuals	0.72	0.04	0.12	0.29	0.53	1.03	1.73	2.79	81
Credit Card Loans	1.91	-3.52	0.00	0.41	1.44	3.25	4.60	5.26	47
Agricultural Loans	0.04	-0.27	-0.04	0.00	0.00	0.00	0.32	0.89	66
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Loans and Leases	0.66	-0.38	-0.03	0.00	0.05	0.72	2.46	7.00	92

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.69	0.07	0.17	0.34	0.64	0.91	1.36	1.83	94
90+ Days PD Loans and Leases	0.06	0.00	0.00	0.00	0.03	0.11	0.20	0.31	94
Nonaccrual Loans and Leases	0.60	0.02	0.13	0.29	0.50	0.79	1.33	2.03	94
90+ Days PD and Nonaccrual Loans and Leases	0.69	0.06	0.19	0.33	0.57	0.88	1.57	2.19	94
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	94
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.69	0.07	0.17	0.34	0.64	0.91	1.36	1.83	94
90+ Days Past Due Assets	0.06	0.00	0.00	0.00	0.03	0.11	0.20	0.31	94
Nonaccrual Assets	0.60	0.02	0.13	0.29	0.50	0.79	1.33	2.03	94
30+ Days PD & Nonaccrual Assets	1.41	0.27	0.45	0.79	1.21	1.78	2.80	3.65	94
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.48	0.02	0.11	0.23	0.42	0.63	1.03	1.46	94
90+ PD & Nonaccrual Assets + OREO	0.58	0.04	0.13	0.27	0.50	0.78	1.33	1.54	94
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	0.49	0.01	0.09	0.21	0.41	0.65	1.25	1.54	94
Allowance for Loan & Lease Losses	57.93	4.23	14.31	28.34	49.36	81.16	126.20	155.91	94
Equity Cap + ALLL	5.19	0.18	1.04	1.95	3.90	7.61	12.30	18.17	94
Tier 1 Cap + ALLL	5.48	0.20	1.06	2.25	4.49	7.04	12.57	20.67	94
Loans & Leases + RE Acquired	0.70	0.03	0.15	0.33	0.58	0.89	1.58	2.12	94

PEER GROUP 2

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	0.65	0.03	0.10	0.28	0.59	0.87	1.42	1.73	94
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.01	0.08	0.29	0.37	94
- Nonaccrual	0.61	0.01	0.05	0.23	0.53	0.82	1.49	2.00	94
Coml & Indl - 30-89 Days PD	0.74	0.05	0.09	0.28	0.53	1.06	1.88	2.32	92
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.01	0.12	0.23	0.32	92
- Nonaccrual	0.65	0.00	0.03	0.20	0.51	0.90	1.49	2.18	92
Individuals - 30-89 Days PD	1.19	0.02	0.18	0.60	0.94	1.52	2.79	4.33	94
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.06	0.14	0.31	0.49	94
- Nonaccrual	0.17	0.00	0.00	0.01	0.12	0.28	0.57	0.85	94
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Agricultural - 30-89 Days PD	0.30	0.00	0.00	0.00	0.00	0.50	1.27	2.19	66
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.12	0.20	66
- Nonaccrual	0.22	0.00	0.00	0.00	0.00	0.23	1.08	2.26	66
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Lns&Ls - 30-89 Days PD	0.30	0.00	0.00	0.00	0.00	0.49	1.45	2.24	92
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.01	0.12	0.67	92
- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.10	0.39	0.70	92
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.72	0.04	0.12	0.22	0.60	1.08	1.72	1.90	94
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.01	0.13	0.29	0.51	94
- Nonaccrual	0.51	0.00	0.00	0.13	0.39	0.71	1.37	1.64	94
Revolving - 30-89 Days PD	0.47	0.00	0.00	0.09	0.33	0.89	1.29	1.64	89
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.04	0.26	0.38	89
- Nonaccrual	0.24	0.00	0.00	0.00	0.12	0.39	0.87	1.63	89
Closed-End - 30-89 Days PD	0.80	0.00	0.11	0.29	0.64	1.30	1.69	2.03	94
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.12	0.31	0.57	94
- Nonaccrual	0.56	0.00	0.00	0.16	0.39	0.80	1.40	1.90	94
- Jr Lien 30-89 Days PD	0.09	0.00	0.00	0.00	0.05	0.14	0.39	0.48	94
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.06	94
- Jr Lien Nonaccrual	0.06	0.00	0.00	0.00	0.02	0.08	0.23	0.54	94
Commercial RE - 30-89 Days PD	0.59	0.00	0.03	0.23	0.52	0.83	1.32	1.96	94
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.05	0.25	0.33	94
- Nonaccrual	0.70	0.00	0.02	0.22	0.52	0.92	1.92	2.41	94
Const & Dev - 30-89 Days PD	0.72	0.00	0.00	0.08	0.43	1.19	2.01	3.06	93
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.07	0.19	0.59	93
- Nonaccrual	0.68	0.00	0.00	0.07	0.48	1.02	2.36	3.27	93
Multifamily - 30-89 Days PD	0.31	0.00	0.00	0.00	0.03	0.57	1.18	2.31	90
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	90
- Nonaccrual	0.39	0.00	0.00	0.00	0.00	0.49	1.76	3.84	90
Nonfarm Nres- 30-89 Days PD	0.50	0.00	0.01	0.14	0.39	0.73	1.22	1.80	93
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.03	0.17	0.24	93
- Nonaccrual	0.50	0.00	0.00	0.15	0.41	0.78	1.36	2.36	93
Farmland - 30-89 Days PD	0.35	0.00	0.00	0.00	0.00	0.57	1.13	3.57	78
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.15	0.53	78
- Nonaccrual	0.38	0.00	0.00	0.00	0.00	0.34	1.63	3.34	78
Credit Card - 30-89 Days PD	1.44	0.00	0.00	0.43	1.22	2.33	3.60	3.98	47
- 90+ Days Past Due	0.34	0.00	0.00	0.00	0.15	0.64	1.20	1.60	47
- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.43	0.83	47

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.70	6.34	6.91	7.65	8.64	9.65	10.86	11.83	94
Tier 1 RBC Ratio	10.94	8.00	8.80	9.33	10.30	12.19	14.44	16.25	94
Total Risk-Based Capital Ratio	12.62	10.59	10.77	11.17	12.11	13.50	16.31	17.37	94
Tangible Tier 1 Leverage Ratio	8.59	6.28	6.75	7.58	8.49	9.56	10.72	11.79	94
Tangible Common Eq Cap/Tan Assets	6.78	4.10	4.63	5.49	6.68	7.56	9.40	10.09	94
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	19.64	7.60	10.01	14.33	19.04	24.05	29.88	31.04	94
Standby Letters of Credit	1.29	0.00	0.24	0.52	1.13	1.78	3.24	4.15	94
Commercial & Similar Letters of Credit	0.08	0.00	0.00	0.00	0.00	0.09	0.47	1.01	94
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	4.18	0.00	0.00	0.07	1.16	5.26	16.96	28.22	94
Interest Rate Contracts	3.16	0.00	0.00	0.00	1.08	4.54	14.46	18.18	94
Interest Rate Futures & Forward Contr	0.27	0.00	0.00	0.00	0.00	0.52	1.20	2.00	94
Written Options Contr (Int Rate)	0.23	0.00	0.00	0.00	0.00	0.36	1.20	1.74	94
Purchased Options Contr (Int Rate)	0.35	0.00	0.00	0.00	0.00	0.00	1.85	6.09	94
Interest Rate Swaps	1.61	0.00	0.00	0.00	0.00	2.58	8.23	12.61	94
Foreign Exchange Contracts	0.05	0.00	0.00	0.00	0.00	0.00	0.05	1.62	94
Futures & Forward Foreign Exch Contr	0.04	0.00	0.00	0.00	0.00	0.00	0.01	1.49	94
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Equity, Commodity, & Other Deriv Contr	0.03	0.00	0.00	0.00	0.00	0.00	0.08	0.88	94
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	94
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.26	94
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	29.23	10.75	16.40	22.60	29.08	35.36	43.07	54.56	94

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	93.02	0.00	32.31	98.06	100.00	100.00	100.00	100.00	74
Foreign Exchange Contracts	3.53	0.00	0.00	0.00	0.00	0.00	20.12	64.15	74
Equity, Comm, & Other Contracts	1.56	0.00	0.00	0.00	0.00	0.00	7.17	28.30	74
Futures and Forwards	20.88	0.00	0.00	0.00	9.41	47.81	68.56	98.58	74
Written Options	16.92	0.00	0.00	0.00	2.88	34.70	57.66	74.89	74
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Over-The-Counter	15.93	0.00	0.00	0.00	2.52	34.57	55.49	74.01	74
Purchased Options	7.01	0.00	0.00	0.00	0.00	8.63	35.22	62.69	74
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Over-The-Counter	6.59	0.00	0.00	0.00	0.00	7.73	35.22	62.69	74
Swaps	44.05	0.00	0.00	0.00	32.57	93.23	100.00	100.00	74
Held for Trading	15.90	0.00	0.00	0.00	0.00	34.54	95.11	100.00	74
Interest Rate Contracts	12.41	0.00	0.00	0.00	0.00	12.32	66.76	96.73	74
Foreign Exchange Contracts	1.36	0.00	0.00	0.00	0.00	0.00	0.00	41.72	74
Equity, Comm, & Other Contracts	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.55	74
Non-Traded	84.09	0.00	3.16	61.66	100.00	100.00	100.00	100.00	74
Interest Rate Contracts	72.02	0.00	0.00	42.16	99.90	100.00	100.00	100.00	74
Foreign Exchange Contracts	0.50	0.00	0.00	0.00	0.00	0.00	1.47	10.09	74
Equity, Comm, & Other Contracts	0.94	0.00	0.00	0.00	0.00	0.00	1.19	21.62	74
Deriv Contr (Excl Fut & FX LE 14 Days)	77.02	0.70	24.51	50.13	89.68	100.00	100.00	100.00	74
One Year or Less	25.88	0.00	0.00	0.00	19.06	50.00	68.56	88.65	74
Over 1 Year to 5 Years	27.17	0.00	0.00	0.00	17.38	47.73	93.11	98.38	74
Over 5 Years	10.93	0.00	0.00	0.00	0.00	18.98	49.36	69.33	74
Gross Negative Fair Value (Abs Val)	0.53	0.00	0.00	0.02	0.19	0.74	2.26	3.53	74
Gross Positive Fair Value	0.89	0.00	0.00	0.18	0.44	1.19	2.58	6.43	74
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	94
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	94
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	94
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	94
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	94
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
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	94
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.02	0.00	0.00	0.00	0.00	0.02	0.11	0.28	94

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.23	94
Ins Under Assets(P/C)/Tot Ins Und Ast	33.59	0.00	0.00	0.00	0.00	100.00	100.00	100.00	18
Ins Under Assets(L/H)/Tot Ins Und Ast	66.40	0.00	0.00	0.00	100.00	100.00	100.00	100.00	18
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Ins Activities Revenue/Adj Oper Inc	0.99	0.00	0.00	0.00	0.20	1.34	5.00	7.58	94
Premium Inc/Ins Activities Revenue	3.77	0.00	0.00	0.00	0.00	0.20	20.23	58.47	67
Credit Rel Prem Inc/Tot Prem Inc	64.22	0.00	0.00	0.00	100.00	100.00	100.00	100.00	17
Other Prem Inc/Total Prem Inc	35.77	0.00	0.00	0.00	0.00	100.00	100.00	100.00	17
Ins Under Net Income/Consol Net Income	0.04	-0.00	0.00	0.00	0.00	0.00	0.34	0.76	94
Ins Net Inc (P/C)/Equity (P/C)	15.07	2.18	2.18	2.95	6.30	12.50	31.73	42.46	6
Ins Net Inc (L/H)/Equity (L/H)	4.53	-16.11	-16.11	-1.54	3.09	9.54	17.05	18.64	10
Insur Ben, Losses, Exp/Insur Premi ums	101.65	0.00	0.00	1.13	43.30	122.51	205.92	323.88	17
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Reinsurance Recov(L/H)/Tot Assets(L/H)	3.96	0.00	0.00	0.00	0.00	0.00	10.81	21.56	12
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
CSV Life Insurance/Tier 1 Cap + ALLL	10.84	0.00	0.00	1.09	10.97	19.94	24.18	28.34	94
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	94
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.88	0.00	0.00	0.00	0.00	0.00	5.79	8.35	36
Cost: Interest-Bearing Deposits	4.89	3.57	3.57	4.80	4.96	5.11	5.30	5.33	9
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
GROWTH RATES:									
Net Loans and Leases	12.75	-100.00	-88.67	-35.07	-16.27	14.76	79.08	267.98	34
Total Selected Assets	-16.70	-100.00	-98.64	-39.12	-18.63	5.98	52.87	205.59	45
Deposits	3.80	-68.20	-68.20	-33.16	-0.00	18.70	39.19	57.42	7

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	58.92	0.00	0.00	28.55	53.96	88.69	126.76	160.78	77
Dividends Paid/Net Income	36.66	0.00	0.00	16.83	40.04	54.99	76.84	93.53	90
Net Income - Dividends/Avg Equity	6.33	-3.92	0.44	3.41	6.22	8.70	11.63	13.94	94
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	184.35	0.00	0.00	92.98	163.19	299.63	479.99	625.99	79
Dividends From Nonbank Subs	2.05	0.00	0.00	0.00	0.00	2.03	13.19	30.82	79
Dividends From Subsidiary BHCs	1.33	0.00	0.00	0.00	0.00	0.00	0.00	101.87	79
Dividends From All Subsidiaries	212.31	0.00	7.19	99.92	181.07	306.96	479.99	681.17	79
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	67.23	0.00	0.00	29.43	65.44	106.32	141.04	211.43	85
Interest Income From Bank Subs	1.17	0.00	0.00	0.00	0.01	1.39	6.17	10.55	85
Mgt & Service Fees From Bank Subs	2.96	0.00	0.00	0.00	0.00	0.00	13.68	42.23	85
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.06	1.00	85
Operating Income From Bank Subs	79.80	0.00	1.39	31.92	75.50	118.66	172.73	222.68	85
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	45.65	0.00	0.00	0.00	10.35	100.00	111.28	179.40	64
Interest Income From Nonbank Subs	3.17	0.00	0.00	0.00	0.00	0.00	12.99	101.74	64
Mgt & Serv Fees From Nonbank Subs	1.36	0.00	0.00	0.00	0.00	0.00	6.90	23.76	64
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64
Operating Inc From Nonbank Subs	60.95	0.00	0.00	0.00	61.19	100.00	209.32	250.21	64
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	36.76	0.00	0.00	0.00	27.04	62.57	75.50	81.22	9
Interest Inc From Subsidiary BHCs	0.63	0.00	0.00	0.00	0.00	0.00	0.57	3.13	9
Mgt & Serv Fees From Sub BHCs	1.67	0.00	0.00	0.00	0.00	0.00	5.28	7.82	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	39.07	0.00	0.00	0.00	29.90	62.57	85.30	88.49	9
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	66.30	0.00	0.00	43.75	87.44	98.10	99.51	99.72	91
Interest Income From Bank Subs	1.63	0.00	0.00	0.00	0.06	1.54	7.08	20.78	91
Mgt & Serv Fees From Bank Subs	4.05	0.00	0.00	0.00	0.00	0.07	27.44	45.69	91
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.45	91
Operating Income From Bank Subs	86.44	0.00	0.18	84.70	97.49	99.27	99.76	100.00	91
Dividends From Nonbank Subs	1.38	0.00	0.00	0.00	0.00	0.67	8.97	16.03	91
Interest Income From Nonbank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.17	3.14	91
Mgt & Serv Fees From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.02	1.00	91
Other Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.41	91
Operating Inc From Nonbank Subs	2.30	0.00	0.00	0.00	0.27	2.00	12.54	21.06	91
Dividends From Subsidiary BHCs	1.17	0.00	0.00	0.00	0.00	0.00	0.00	47.50	91
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Operating Income From Sub BHCs	1.32	0.00	0.00	0.00	0.00	0.00	0.00	53.57	91
Loans and Adv From Subs/ST Debt	1083.28	14.18	57.83	102.94	338.67	802.07	2104.04	10722.1	25
Loans and Adv From Subs/Total Debt	402.30	5.07	41.00	69.48	199.57	486.51	1233.37	2263.07	43

BHCPR Reporters for Quarter Ending 06/30/2007
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2007 and Other Notes
1141786	7, 897, 932	ALABAMA NATIONAL BANCORPORATIO	BIRMINGHAM, AL	
1208661	5, 305, 045	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
3446412	8, 157, 604	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	9, 357, 534	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1133286	3, 601, 867	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1245620	5, 934, 579	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
2126977	4, 269, 049	BANNER CORPORATION	WALLA WALLA, WA	
2947435	6, 359, 561	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
1020180	7, 040, 693	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1247334	4, 438, 518	CAPITOL BANCORP LTD.	LANSING, MI	
1843080	8, 905, 875	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	7, 825, 328	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1022764	5, 563, 598	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	3, 784, 914	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1114605	6, 878, 287	CHITTENDEN CORPORATION	BURLINGTON, VT	
1135972	5, 911, 191	COMMERCEBANK HOLDING CORPORATI	CORAL GABLES, FL	
1048867	4, 587, 681	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1117709	3, 750, 844	COMMUNITY BANKS, INC.	HARRISBURG, PA	
1070644	3, 000, 830	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1200393	9, 609, 537	CORUS BANKSHARES, INC.	CHICAGO, IL	
1029222	6, 133, 222	CVB FINANCIAL CORP.	ONTARIO, CA	
2107707	4, 871, 478	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	8, 906, 172	DISCOUNT BANCORP, INC.	NEW YORK, NY	
1427239	6, 757, 539	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	6, 061, 249	F. N. B. CORPORATION	HERMITAGE, PA	
1076132	4, 916, 834	FIRST CHARTER CORPORATION	CHARLOTTE, NC	
1075911	6, 082, 925	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	5, 736, 350	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
2875332	5, 150, 953	FIRST COMMUNITY BANCORP	SAN DIEGO, CA	
1071276	3, 272, 667	FIRST FINANCIAL BANCORP	HAMILTON, OH	
1123670	4, 931, 092	FIRST INTERSTATE BANCYSYSTEM	BILLINGS, MT	
1208559	3, 669, 515	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	8, 058, 522	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	3, 911, 160	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
2641201	4, 028, 054	FIRST NATIONAL BANK HOLDING CO	SCOTTSDALE, AZ	
1364071	3, 348, 581	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1060627	8, 321, 506	FIRSTBANK HOLDING COMPANY	LAKWOOD, CO	
1031346	3, 578, 963	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	
2003975	4, 673, 215	GLACIER BANCORP, INC.	KALISPELL, MT	
1201233	3, 379, 478	GREAT WESTERN BANCORPORATION,	OMAHA, NE	
1136531	7, 339, 680	GREATER BAY BANCORP	EAST PALO ALTO, CA	
1086533	5, 904, 205	HANCOCK HOLDING COMPANY	GULFPORT, MS	
2900261	3, 870, 796	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1117192	3, 303, 244	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	
1206546	3, 154, 416	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2291914	4, 731, 800	IBERIABANK CORPORATION	LAFAYETTE, LA	
1201925	3, 263, 356	INDEPENDENT BANK CORPORATION	IONIA, MI	
1132654	3, 214, 362	INTEGRA BANK CORPORATION	EVANSVILLE, IN	Moved from Peer 3
1064278	3, 376, 761	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
2477754	5, 606, 025	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
1199732	6, 113, 378	IRWIN FINANCIAL CORPORATION	COLUMBUS, IN	

BHCPR Reporters for Quarter Ending 06/30/2007
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2007 and Other Notes
3114654	3, 553, 538	ITLA CAPITAL CORPORATION	LA JOLLA, CA	
1490701	4, 401, 418	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
1090987	7, 921, 308	MB FINANCIAL, INC	CHICAGO, IL	
1209828	3, 022, 294	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	Moved from Peer 3
1117026	5, 621, 170	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	5, 121, 634	NBT BANCORP INC.	NORWICH, NY	
3214095	7, 953, 276	NEWALLIANCE BANCSHARES, INC.	NEW HAVEN, CT	
1136661	5, 988, 807	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	7, 987, 916	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	5, 290, 650	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	7, 260, 697	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
1142336	6, 243, 566	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	4, 462, 751	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
1247893	3, 045, 499	PLAINS CAPITAL CORPORATION	DALLAS, TX	Moved from Peer 3
1839319	4, 486, 010	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	6, 188, 904	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
1247633	6, 264, 354	PROVIDENT BANKSHARES CORPORATI	BALTIMORE, MD	
3133637	6, 154, 264	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1097025	3, 106, 247	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1136670	4, 657, 707	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	
1071397	3, 370, 360	S & T BANCORP, INC.	INDIANA, PA	
1248304	3, 101, 409	SANDY SPRING BANCORP, INC.	OLNEY, MD	Moved from Peer 3
2847115	9, 185, 315	SANTANDER BANCORP	SAN JUAN, PR	
2368106	3, 835, 563	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1105425	4, 416, 429	STERLING BANCSHARES, INC.	HOUSTON, TX	
1143829	3, 239, 683	STERLING FINANCIAL CORPORATION	LANCASTER, PA	
1139242	3, 324, 633	SUN BANCORP, INC	VINELAND, NJ	
1117156	8, 313, 609	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	6, 386, 197	SVB FINANCIAL GROUP	SANTA CLARA, CA	
2495039	3, 299, 684	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	3, 946, 353	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
1079562	8, 828, 767	TRUSTMARK CORPORATION	JACKSON, MS	
1048652	3, 029, 756	U. S. B. HOLDING CO., INC.	ORANGEBURG, NY	Moved from Peer 3
1049828	8, 034, 044	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	8, 150, 697	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	6, 632, 111	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	8, 087, 667	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1029464	3, 557, 850	W. T. B. FINANCIAL CORPORATION	SPOKANE, WA	
1070448	3, 987, 202	WESBANCO, INC.	WHEELING, WV	
1025541	4, 650, 290	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	4, 746, 826	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	
2260406	9, 348, 460	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1199602	4, 504, 409	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 94 bank holding companies.