

PEER GROUP 04

06/30/2007

06/30/2006

12/31/2006

12/31/2005

12/31/2004

Number of BHCs in Peer Group

416

416

413

400

358

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.61	3.78	3.73	3.81	3.72
+ Non-interest Income	0.92	0.91	0.92	0.96	1.03
- Overhead Expense	3.03	3.01	3.04	3.05	3.06
- Provision for Losses	0.14	0.14	0.16	0.17	0.18
+ Securities Gains (Losses)	0.00	0.00	0.00	0.00	0.02
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.39	1.58	1.48	1.61	1.56
Net Operating Income	0.97	1.08	1.01	1.10	1.06
Net Income	0.97	1.08	1.01	1.10	1.06
Net Income (Sub S Adjusted)	0.97	1.05	0.97	1.07	1.02

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	7.22	6.82	7.01	6.24	5.64
Interest Expense	3.35	2.74	2.99	2.15	1.63
Net Interest Income (TE)	3.87	4.07	4.02	4.11	4.03

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.10	0.08	0.11	0.12	0.17
Earnings Coverage of Net Losses (X)	34.85	19.39	33.22	33.97	28.88
Ln&Ls Allowance/Total Loans & Leases	1.18	1.19	1.17	1.20	1.25
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.69	0.47	0.54	0.47	0.56
30-89 Days Past Due Loans and Leases	0.83	0.59	0.74	0.58	0.62

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	23.33	24.33	24.26	23.08	21.71
Net ST Noncore Funding Dependence	15.16	14.53	15.07	12.07	10.81
Net Loans and Leases/Total Assets	71.62	70.59	70.76	69.58	68.24

CAPITALIZATION:

Tier 1 Leverage Ratio	9.31	9.32	9.26	9.28	9.10
Equity Capital/Total Assets	8.70	8.48	8.72	8.55	8.68
Net Loans&Ls/Equity Capital (X)	8.63	8.70	8.51	8.49	8.17
Cash Dividends/Net Income	31.32	26.79	29.08	25.17	26.43
Cash Dividends/Net Income (Sub S Adjusted)	33.23	29.11	27.93	20.82	22.77
Retained Earnings/Avg Equity Cap	6.96	8.73	7.97	9.09	8.74

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.44	0.30	0.28	0.30	0.37
Long-Term Debt/Equity Capital	0.42	0.68	0.55	0.61	0.86
Equity Investment in Subs/Equity Cap	112.46	111.91	111.37	110.52	109.66
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	108.57	100.23	107.72	110.99	114.91

PEER GROUP 04

PERCENT OF AVERAGE ASSETS	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Interest Income (TE)	6.72	6.33	6.52	5.79	5.23
Less: Interest Expense	3.12	2.55	2.79	2.00	1.51
Equals: Net Interest Income (TE)	3.61	3.78	3.73	3.81	3.72
Plus: Non-Interest Income	0.92	0.91	0.92	0.96	1.03
Equals: Adj Operating Income (TE)	4.57	4.76	4.71	4.83	4.80
Less: Overhead Expense	3.03	3.01	3.04	3.05	3.06
Less: Provision for Loan and Lease Losses	0.14	0.14	0.16	0.17	0.18
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.00	0.00	0.00	0.00	0.02
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.39	1.58	1.48	1.61	1.56
Less: Applicable Income Taxes (TE)	0.39	0.47	0.44	0.49	0.48
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.97	1.08	1.01	1.10	1.06
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.97	1.08	1.01	1.10	1.06
Memo: Net Income (Last Four Qtrs)	1.00	1.09	1.02	1.10	1.07
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.32	93.11	93.16	93.04	92.85
Avg Int-Bearing Funds / Avg Assets	79.98	79.38	79.43	78.55	78.56
Int Income (TE) / Avg Earning Assets	7.22	6.82	7.01	6.24	5.64
Int Expense / Avg Earning Assets	3.35	2.74	2.99	2.15	1.63
Net Int Inc (TE) / Avg Earn Assets	3.87	4.07	4.02	4.11	4.03
YIELD OR COST:					
Total Loans and Leases (TE)	7.82	7.47	7.65	6.89	6.27
Interest-Bearing Bank Balances	5.73	4.80	4.99	3.36	1.77
Fed Funds Sold & Reverse Repos	5.20	4.60	4.92	3.22	1.30
Trading Assets	5.00	2.43	2.38	1.61	4.69
Total Earning Assets	7.11	6.71	6.90	6.14	5.55
Investment Securities (TE)	4.95	4.51	4.65	4.17	4.05
U. S. Treasury & Agency Sec (excl MBS)	4.62	3.91	4.12	3.40	3.33
Mortgage-Backed Securities	4.72	4.42	4.51	4.08	3.93
All Other Securities	6.11	5.96	6.23	6.15	6.27
Interest-Bearing Deposits	3.67	2.95	3.24	2.27	1.66
Time Deposits of \$100K or More	4.75	3.95	4.29	3.19	2.46
Time Deposits < \$100K	4.67	3.80	4.16	3.09	2.53
Other Domestic Deposits	2.44	1.94	2.13	1.40	0.86
Foreign Deposits	2.05	3.20	3.66	1.87	0.62
Fed Funds Purchased and Repos	4.52	3.96	4.25	2.75	1.37
Other Borrowed Funds & Trading Liab	4.90	4.51	4.69	4.00	3.54
All Interest-Bearing Funds	3.90	3.21	3.50	2.55	1.92

PEER GROUP 04

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)	30	29	57	56	53
Avg Assets per Employee (\$000)	3,604	3,514	3,462	3,403	3,253
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.23	2.00	2.04	1.80	1.92
Overhead Exp / NII + Non-Int Income	68.53	65.30	66.57	64.31	64.96
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.03	3.01	3.04	3.05	3.06
Personnel Expense	1.71	1.71	1.71	1.70	1.70
Net Occupancy Expense	0.42	0.42	0.42	0.43	0.43
Other Operating Expenses	0.88	0.87	0.89	0.89	0.90
Overhead Less Non-Interest Income	2.07	2.05	2.07	2.03	1.99
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	67.07	63.96	65.17	63.00	63.75
Personnel Expense	37.92	36.23	36.69	35.35	35.46
Net Occupancy Expense	9.38	8.93	9.02	8.80	8.88
Other Operating Expenses	19.45	18.47	19.15	18.49	18.90
Total Non-Interest Income	19.89	19.02	19.41	19.63	20.95
Fiduciary Activities Income	1.21	1.12	1.15	1.09	1.10
Serv Charges on Deposit Accts - Domestic	7.11	7.00	7.18	7.23	7.92
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.62	0.49	0.50	0.46	0.52
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.27	0.27	0.28	0.28	0.27
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.46	0.53	0.56	0.54	0.48
Net Gain (Loss) - Sales Loans, OREO, Oth	1.39	1.30	1.37	1.49	1.80
Other Non-Interest Income	5.89	5.36	5.56	5.57	5.79
Overhead Less Non-Interest Income	46.29	44.32	44.94	42.72	42.11
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	22.13	25.54	23.16	25.71	26.13
Appl Inc Tax+TE/Pretax NOI+TE	29.46	30.73	30.15	31.33	31.51

PERCENT OF TOTAL ASSETS -----	PEER GROUP 04				
	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Real Estate Loans	55.92	54.92	55.42	53.83	51.53
Commercial and Industrial Loans	9.71	9.53	9.53	9.39	9.71
Loans to Individuals	2.71	2.91	2.85	3.11	3.67
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.08	0.94	0.90	0.82	0.84
Other Loans and Leases	0.75	0.78	0.74	0.81	0.90
Net Loans and Leases	71.62	70.59	70.76	69.58	68.24
Debt Securities Over 1 Year	13.80	15.28	14.41	15.88	18.29
Mutual Funds and Equity Securities	0.20	0.18	0.19	0.18	0.28
Subtotal	86.45	86.77	86.15	86.52	87.75
Interest-Bearing Bank Balances	0.25	0.24	0.28	0.30	0.35
Federal Funds Sold & Reverse Repos	1.31	1.04	1.43	1.25	1.11
Debt Securities 1 Year or Less	2.70	2.65	2.81	2.61	1.94
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.70	91.54	91.50	91.50	91.83
Non-Int Cash and Due From Dep Inst	2.30	2.64	2.57	2.87	2.59
Other Real Estate Owned	0.08	0.06	0.06	0.06	0.08
All Other Assets	5.92	5.74	5.82	5.53	5.49
MEMORANDA:					
Short-Term Investments	4.87	4.52	5.15	4.79	3.87
U.S. Treasury Securities	0.11	0.14	0.16	0.15	0.25
U.S. Agency Securities (excl MBS)	5.94	6.66	6.34	6.86	6.96
Municipal Securities	3.21	3.14	3.06	2.99	3.09
Mortgage-Backed Securities	5.53	5.99	5.68	6.14	7.05
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	0.33	0.37	0.35	0.43	0.59
RE Loans Secured by 1-4 Family	16.95	17.26	17.52	16.98	17.42
Revolving	2.54	2.70	2.67	2.76	2.94
Closed-End, Sec by First Liens	12.51	12.81	12.98	12.60	12.96
Closed-End, Sec by Junior Liens	1.50	1.35	1.49	1.22	1.13
Commercial Real Estate Loans	35.47	34.47	34.72	33.96	31.27
Construction and Land Dev	11.61	10.93	11.16	10.37	8.12
Multifamily	1.68	1.62	1.64	1.59	1.51
Nonfarm Nonresidential	20.62	20.56	20.64	20.57	20.52
RE Loans Secured by Farmland	1.56	1.32	1.35	1.21	1.19
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	78.07	77.79	78.17	77.46	75.60
RE Loans Secured by 1-4 Family	24.03	24.96	25.15	24.91	26.14
Revolving	3.54	3.81	3.75	3.96	4.28
Closed-End	20.19	20.81	21.05	20.61	21.59
Commercial Real Estate Loans	49.14	48.37	48.65	48.28	45.24
Construction and Land Dev	15.93	15.06	15.36	14.45	11.38
Multifamily	2.34	2.26	2.29	2.26	2.19
Nonfarm Nonresidential	28.84	29.08	29.15	29.51	29.88
RE Loans Secured by Farmland	2.17	1.86	1.91	1.73	1.72
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.59	13.50	13.46	13.55	14.09
Loans to Individuals	3.87	4.23	4.10	4.59	5.45
Credit Card Loans	0.09	0.09	0.09	0.09	0.10
Agricultural Loans	1.51	1.35	1.28	1.18	1.22
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.06	1.13	1.05	1.19	1.34

PERCENT OF TOTAL ASSETS	PEER GROUP 04 06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Short-Term Investments	4.87	4.52	5.15	4.79	3.87
Liquid Assets	16.88	18.06	17.82	19.18	20.39
Investment Securities	17.44	18.85	18.12	19.41	21.24
Net Loans and Leases	71.62	70.59	70.76	69.58	68.24
Net Lns, Ls & Stdby Ltrs of Credit	72.40	71.43	71.57	70.38	69.02
Core Deposits	63.19	63.03	62.28	64.09	65.72
Noncore Funding	25.66	26.11	26.59	25.11	23.34
Time Deposits of \$100K or More	14.85	15.21	16.09	14.41	12.22
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.95	2.06	1.87	1.82	2.06
Net Fed Funds Purchased (Sold)	0.67	1.03	0.43	0.61	0.96
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.02	2.33	1.98	2.10	2.13
Earning Assets Repr in 1 Year	39.90	40.82	40.52	41.58	39.72
Int-Bearing Liab Repr in 1 Year	36.65	33.04	35.52	29.69	27.52
Long-Term Debt Repr in 1 Year	0.48	0.49	0.54	0.43	0.60
Net Assets Repriceable in 1 Year	2.01	6.55	3.73	10.52	10.72
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	23.33	24.33	24.26	23.08	21.71
Net ST Noncore Funding Dependence	15.16	14.53	15.07	12.07	10.81
Short-Term Inv/ST Noncore Funding	31.71	31.63	32.74	37.20	38.54
Liq Asts- ST Noncore Fndg/Nonliq Asts	-0.85	1.74	0.16	5.63	9.65
Net Loans and Leases/Total Deposits	89.84	89.14	88.88	87.82	87.16
Net Loans and Leases/Core Deposits	115.05	114.61	116.29	111.20	105.85
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.43	-0.62	-0.16	-0.34	0.30
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.45	-4.37	-1.22	-2.29	0.64
Struct Notes Appr(Depr)/T1 Cap	-0.17	-0.42	-0.14	-0.30	-0.12
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.14	7.07	6.90	7.01	7.61
Available-For-Sale Securities	93.86	92.93	93.10	92.81	92.39
U. S. Treasury Securities	0.68	0.84	0.91	0.88	1.42
U. S. Agency Securities (excl MBS)	38.02	40.73	39.88	40.85	36.70
Municipal Securities	18.62	16.98	17.39	15.78	15.25
Mortgage-Backed Securities	30.63	30.21	30.06	30.15	32.58
Asset-Backed Securities	0.00	0.00	0.00	0.01	0.00
Other Debt Securities	1.80	2.06	2.00	2.28	2.96
Mutual Funds and Equity Securities	1.37	1.05	1.18	0.96	1.33
Debt Securities 1 Year or Less	17.46	16.79	17.51	16.16	11.33
Debt Securities 1 To 5 Years	32.92	38.62	36.73	39.67	39.96
Debt Securities Over 5 Years	43.76	39.29	40.11	38.61	43.84
Pledged Securities	53.60	53.07	53.09	52.57	51.07
Structured Notes, Fair Value	2.14	2.77	2.50	2.82	2.22

ANALYSIS RATIOS	PEER GROUP 04				
	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Provision for Ln&Ls Losses/Avg Assets	0.14	0.14	0.16	0.17	0.18
Provision for Ln&Ls Losses/Avg Lns&Ls	0.19	0.20	0.22	0.24	0.26
Provision for Ln&Ls Losses/Net Losses	246.45	253.77	251.68	323.20	205.13
Ln&Ls Allowance/Total Loans & Leases	1.18	1.19	1.17	1.20	1.25
Ln&Ls Allowance/Net Ln&Ls Losses (X)	32.71	37.91	24.64	24.82	18.43
ALL/Nonaccrual Assets	466.80	778.63	637.71	783.86	552.91
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	344.80	564.18	426.49	575.22	444.81
Gross Ln&Ls Losses/Avg Loans & Leases	0.14	0.14	0.17	0.18	0.23
Recoveries/Avg Loans and Leases	0.05	0.05	0.05	0.05	0.06
Net Losses/Avg Loans and Leases	0.10	0.08	0.11	0.12	0.17
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	19.75	16.42	36.25	31.97	27.59
Earnings Coverage of Net Losses (X)	34.85	19.39	33.22	33.97	28.88
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.03	0.04	0.03	0.05
RE Loans Secured By 1-4 Family	0.05	0.03	0.05	0.04	0.06
Revolving	0.01	0.01	0.02	0.02	0.02
Closed-End	0.05	0.03	0.05	0.04	0.06
Commercial Real Estate Loans	0.03	0.02	0.03	0.02	0.03
Construction and Land Dev	0.02	0.01	0.02	0.01	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.02	0.02	0.02	0.02	0.04
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.17	0.18	0.30	0.26	0.35
Loans to Depository Institutions	2.30	-0.01	0.00	0.00	0.00
Loans to Individuals	0.65	0.63	0.67	0.82	0.85
Credit Card Loans	1.25	1.43	1.45	2.19	2.28
Agricultural Loans	0.00	0.00	0.00	0.00	0.04
Loans to Foreign Governments & Inst	0.00	0.00	0.00	N/A	N/A
Other Loans and Leases	0.36	0.28	0.29	0.49	0.31

PERCENT OF LOANS AND LEASES -----	PEER GROUP 04				
	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
30-89 Days PD Loans and Leases	0.83	0.59	0.74	0.58	0.62
90+ Days PD Loans and Leases	0.10	0.07	0.07	0.06	0.08
Nonaccrual Loans and Leases	0.57	0.38	0.45	0.37	0.44
90+ Days PD and Nonaccrual Loans and Leases	0.72	0.49	0.56	0.46	0.56
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL -----					
30-89 Days Past Due Assets	0.83	0.59	0.74	0.58	0.62
90+ Days Past Due Assets	0.10	0.07	0.07	0.06	0.08
Nonaccrual Assets	0.57	0.38	0.45	0.37	0.45
30+ Days PD & Nonaccrual Assets	1.58	1.12	1.35	1.08	1.22
PERCENT OF TOTAL ASSETS -----					
90+ Days PD and Nonaccrual Assets	0.52	0.34	0.40	0.33	0.39
90+ PD & Nonaccrual Assets + OREO	0.62	0.43	0.49	0.41	0.50
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF: -----					
Total Assets	0.53	0.36	0.42	0.36	0.43
Allowance for Loan & Lease Losses	63.05	42.74	51.20	42.50	48.83
Equity Cap + ALLL	5.69	4.05	4.61	3.95	4.60
Tier 1 Cap + ALLL	5.32	3.69	4.31	3.66	4.40
Loans & Leases + RE Acquired	0.73	0.51	0.59	0.51	0.62

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	0.79	0.52	0.68	0.51	0.53
- 90+ Days Past Due	0.09	0.06	0.06	0.05	0.06
- Nonaccrual	0.56	0.34	0.44	0.32	0.43
Coml & Indl - 30-89 Days PD	0.69	0.63	0.65	0.56	0.63
- 90+ Days Past Due	0.06	0.06	0.05	0.04	0.06
- Nonaccrual	0.57	0.44	0.47	0.52	0.60
Individuals - 30-89 Days PD	1.17	1.04	1.26	1.22	1.32
- 90+ Days Past Due	0.07	0.07	0.08	0.10	0.12
- Nonaccrual	0.20	0.19	0.20	0.20	0.22
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.09	0.07	0.06	0.09	0.11
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.05	0.08	0.03	0.06	0.11
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	N/A	N/A
- 90+ Days Past Due	0.00	0.00	0.00	N/A	N/A
- Nonaccrual	0.00	0.00	0.00	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.34	0.30	0.33	0.30	0.29
- 90+ Days Past Due	0.02	0.01	0.01	0.01	0.02
- Nonaccrual	0.05	0.06	0.05	0.04	0.09
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.90	0.65	0.90	0.67	0.81
- 90+ Days Past Due	0.09	0.07	0.08	0.08	0.08
- Nonaccrual	0.39	0.31	0.33	0.31	0.33
Revolving - 30-89 Days PD	0.41	0.30	0.44	0.29	0.25
- 90+ Days Past Due	0.01	0.01	0.02	0.01	0.01
- Nonaccrual	0.10	0.07	0.08	0.06	0.07
Closed-End - 30-89 Days PD	0.85	0.69	0.86	0.75	0.83
- 90+ Days Past Due	0.09	0.07	0.08	0.08	0.08
- Nonaccrual	0.44	0.35	0.36	0.36	0.39
- Jr Lien 30-89 Days PD	0.06	0.05	0.06	0.05	0.06
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.04	0.03	0.03	0.03	0.04
Commercial RE - 30-89 Days PD	0.69	0.41	0.52	0.37	0.33
- 90+ Days Past Due	0.07	0.04	0.03	0.03	0.03
- Nonaccrual	0.59	0.35	0.44	0.31	0.40
Const & Dev - 30-89 Days PD	0.73	0.32	0.53	0.30	0.27
- 90+ Days Past Due	0.05	0.01	0.01	0.01	0.01
- Nonaccrual	0.54	0.15	0.29	0.14	0.16
Multifamily - 30-89 Days PD	0.19	0.08	0.14	0.07	0.08
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.11	0.03	0.05	0.03	0.03
Nonfarm Nres- 30-89 Days PD	0.55	0.39	0.44	0.34	0.30
- 90+ Days Past Due	0.05	0.04	0.03	0.03	0.04
- Nonaccrual	0.46	0.37	0.43	0.32	0.43
Farmland - 30-89 Days PD	0.22	0.18	0.28	0.12	0.22
- 90+ Days Past Due	0.02	0.01	0.00	0.00	0.01
- Nonaccrual	0.15	0.19	0.12	0.15	0.23
Credit Card - 30-89 Days PD	1.11	1.20	1.08	1.24	1.30
- 90+ Days Past Due	0.27	0.30	0.31	0.37	0.46
- Nonaccrual	0.01	0.01	0.01	0.01	0.00

CAPITAL RATIOS	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Tier 1 Leverage Ratio	9.31	9.32	9.26	9.28	9.10
Tier 1 RBC Ratio	12.04	12.16	12.13	12.23	12.35
Total Risk-Based Capital Ratio	13.38	13.53	13.49	13.56	13.68
Tangible Tier 1 Leverage Ratio	9.27	9.27	9.22	9.23	9.02
Tangible Common Eq Cap/Tan Assets	7.90	7.70	7.93	7.82	7.96
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.95	16.59	15.95	16.43	15.40
Standby Letters of Credit	0.70	0.74	0.73	0.71	0.65
Commercial & Similar Letters of Credit	0.03	0.03	0.03	0.03	0.02
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.71	0.69	0.74	0.47	0.33
Interest Rate Contracts	0.69	0.68	0.72	0.45	0.31
Interest Rate Futures & Forward Contr	0.05	0.06	0.05	0.04	0.00
Written Options Contr (Int Rate)	0.08	0.07	0.06	0.03	0.02
Purchased Options Contr (Int Rate)	0.05	0.00	0.05	0.00	0.00
Interest Rate Swaps	0.08	0.13	0.14	0.11	0.12
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	22.79	24.28	23.72	25.19	23.99

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Interest Rate Contracts	99.11	99.18	99.15	98.68	99.19
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.89	0.82	0.85	1.32	0.81
Futures and Forwards	16.82	24.14	17.27	24.47	12.99
Written Options	34.94	32.57	31.35	31.24	32.08
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	34.19	30.27	30.59	28.72	29.26
Purchased Options	14.67	5.23	6.67	3.47	1.09
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	13.75	4.72	6.34	3.12	1.09
Swaps	27.49	33.76	31.67	36.42	45.00
Held for Trading	0.63	0.20	0.67	0.26	0.00
Interest Rate Contracts	0.63	0.20	0.67	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	99.37	99.80	99.33	99.32	100.00
Interest Rate Contracts	87.59	88.75	88.10	87.33	86.49
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.89	0.82	0.85	1.31	0.81
Deriv Contr (Excl Fut & FX LE 14 Days)	62.79	64.06	65.37	65.99	67.36
One Year or Less	27.84	27.49	26.03	27.29	13.95
Over 1 Year to 5 Years	29.21	29.49	33.24	30.62	35.44
Over 5 Years	1.33	2.65	2.03	2.46	4.45
Gross Negative Fair Value (Abs Val)	0.24	0.69	0.44	0.70	0.96
Gross Positive Fair Value	0.40	0.47	0.41	0.33	0.28
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	13.47	27.95	27.62	27.62	20.00
Ins Under Assets(L/H)/Tot Ins Und Ast	86.53	72.05	72.38	72.38	80.00
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.46	0.53	0.56	0.54	0.48
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	64.35	67.58	62.27	65.14	77.78
Other Prem Inc/Total Prem Inc	35.65	32.42	37.73	34.86	22.22
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	31.38	33.47	49.29	21.96	2.77
Ins Net Inc (L/H)/Equity (L/H)	15.41	4.60	7.02	0.88	10.36
Insur Ben, Losses, Exp/Insur Premiums	91.09	67.03	93.22	63.50	70.56
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.50	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	1.68	2.57
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.33	9.14	9.25	7.24	6.87
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.10	0.00	0.00
Cost: Interest-Bearing Deposits	2.05	3.20	3.66	1.87	0.62
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	N/A	0.47	2.71	1.90
Foreign Governments and Inst	0.00	0.00	0.00	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	-17.53	9.08	-14.81	-1.43	-25.11
Total Selected Assets	-12.65	5.82	-4.96	-13.75	-28.15
Deposits	8.88	8.58	-2.22	-7.99	-33.13

PROFITABILITY:	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Net Income/Avg Equity Capital	10.46	12.10	11.29	12.29	11.83
Bank Net Inc/Avg Eq Inv in Banks	11.46	13.26	12.56	13.37	12.75
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.67	3.45	3.96	2.54	2.30
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.71	10.91	9.85	10.31	9.42
Bank Net Income/Parent Net Income	109.60	108.58	109.12	106.53	93.90
Nonbank Net Income/Parent Net Income	0.42	0.32	0.32	0.24	0.26
Sub BHCs Net Inc/Parent Net Income	92.35	94.29	87.75	87.27	81.19
LEVERAGE:					
Total Liabilities/Equity	18.80	19.34	18.45	20.10	17.60
Total Debt/Equity Capital	1.47	1.66	1.43	1.58	1.93
Tot Debt+NP to Subs Iss Tr Pref/Equity	17.35	17.96	16.87	16.52	15.57
Tot Debt+Lns Guaranteed for Affl/Equity	1.64	1.91	1.64	1.92	2.20
Total Debt/Equ Cap - Exc Over Fair Value	1.50	1.69	1.45	1.60	1.99
Long-Term Debt/Equity Capital	0.42	0.68	0.55	0.61	0.86
Short-Term Debt/Equity Capital	0.44	0.30	0.28	0.30	0.37
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.13	0.19	0.15	0.25	0.23
Long-Term Debt/Consolidated LT Debt	1.25	1.51	1.44	1.12	1.89
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	112.46	111.91	111.37	110.52	109.66
Total Investment in Subs/Equity	113.19	112.74	112.21	111.33	110.67
Eq Inv Sub/Equ Cap, Qual TPS+0th PS in T1	98.79	97.83	98.00	97.39	97.30
Tot Inv Sub/Equ Cap, Qual TPS+0th PS in T1	99.27	98.48	98.61	98.04	98.03
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.05	0.94	0.94	0.78	0.74
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.43	2.95	3.02	2.34	2.70
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	103.77	101.43	106.29	103.82	115.54
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	108.57	100.23	107.72	110.99	114.91
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	95.76	104.40	102.78	106.51	114.68
Pretax Oper Inc + Int Exp/Int Expense	6011.41	3086.32	5761.72	6328.86	4784.04
Div + Int From Subs/Int Exp + Div	149.40	144.24	158.15	156.82	173.41
Fees+Other Inc From Subs/Sal + Oth Exp	4.71	5.79	5.54	8.03	10.35
Net Inc/Curr Port of LT Debt+Pfd Div(X)	19.01	71.35	32.40	74.60	57.44
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.24	-0.20	0.07	0.18	0.02
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.46	0.02	0.08	0.00	0.00
Total	0.46	0.02	0.08	0.05	0.03
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.33	0.39	0.37	0.40	0.69
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Di v Paid/Inc Before Undist Inc	81.08	84.72	90.98	81.66	77.83
Di vidends Paid/Net Income	31.40	26.81	29.17	25.01	26.36
Net Income - Di vidends/Avg Equi ty	6.96	8.77	7.99	9.12	8.73
PERCENT OF DIVIDENDS PAID:					
Di vidends From Bank Subs	121.87	112.47	129.11	116.87	124.17
Di vidends From Nonbank Subs	0.33	0.31	0.45	0.33	0.26
Di vidends From Subsidi ary BHCs	0.47	0.20	0.89	1.30	2.51
Di vidends From All Subsidi aries	145.55	137.90	156.34	151.96	140.56
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Di vidends From Bank Subs	38.32	33.31	38.74	33.69	35.40
Interest Income From Bank Subs	0.38	0.29	0.37	0.19	0.14
Mgt & Service Fees From Bank Subs	0.56	0.57	0.81	1.14	1.69
Other Income From Bank Subs	0.05	0.04	0.06	0.07	0.08
Operating Income From Bank Subs	43.06	37.84	44.00	38.64	41.28
PERCENT OF NONBANK NET INCOME:					
Di vidends From Nonbank Subs	59.70	55.94	59.52	54.68	58.27
Interest Income From Nonbank Subs	0.63	1.06	0.75	1.16	2.31
Mgt & Serv Fees From Nonbank Subs	0.02	0.38	0.34	1.02	0.25
Other Income From Nonbank Subs	0.00	0.10	0.54	0.06	0.50
Operating Inc From Nonbank Subs	77.47	78.59	88.65	83.07	79.94
PERCENT OF SUB BHCs' NET INCOME:					
Di vidends From Subsidi ary BHCs	21.92	33.92	31.36	24.82	25.42
Interest Inc From Subsidi ary BHCs	0.00	0.01	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.01
Other Income From Subsidi ary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	23.65	34.19	31.57	25.05	31.16
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Di vidends From Bank Subsidi aries	66.12	64.98	64.75	65.46	64.18
Interest Income From Bank Subs	2.43	2.25	1.95	1.16	0.57
Mgt & Serv Fees From Bank Subs	1.14	0.98	1.32	2.33	2.70
Other Income From Bank Subs	0.19	0.20	0.10	0.18	0.18
Operating Income From Bank Subs	79.13	77.56	80.01	78.01	76.88
Di vidends From Nonbank Subs	0.66	0.48	0.43	0.59	0.26
Interest Income From Nonbank Subs	0.02	0.03	0.04	0.04	0.07
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.01	1.85	1.24	2.55	1.83
Di vidends From Subsidi ary BHCs	0.23	0.22	0.83	0.69	2.30
Interest Inc From Subsidi ary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidi ary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.47	0.58	1.21	0.88	3.24
Loans and Adv From Subs/ST Debt	511.46	604.61	701.83	948.85	526.55
Loans and Adv From Subs/Total Debt	355.94	277.24	370.59	301.37	214.16

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									416
EARNINGS AND PROFITABILITY									

PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.60	2.48	2.72	3.12	3.51	4.09	4.59	4.94	416
+ Non-interest Income	0.91	0.27	0.35	0.57	0.89	1.21	1.57	1.86	416
- Overhead Expense	3.03	1.77	2.15	2.57	3.00	3.47	3.98	4.36	416
- Provision for Losses	0.13	0.00	0.00	0.04	0.11	0.19	0.37	0.53	416
+ Securities Gains (Losses)	0.00	-0.02	-0.00	0.00	0.00	0.00	0.02	0.07	416
+ Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.02	0.07	416
= Pretax Net Oper Income (TE)	1.38	0.15	0.48	0.91	1.42	1.78	2.20	2.55	416
Net Operating Income	0.96	0.09	0.31	0.62	0.97	1.25	1.66	1.97	416
Net Income	0.96	0.11	0.32	0.63	0.98	1.25	1.66	1.97	416
Net Income (Sub S Adjusted)	0.96	0.12	0.36	0.72	0.95	1.27	1.47	1.60	89
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	7.21	5.90	6.16	6.66	7.19	7.77	8.35	8.82	416
Interest Expense	3.34	2.26	2.55	2.93	3.38	3.74	4.11	4.27	416
Net Interest Income (TE)	3.86	2.64	2.88	3.34	3.78	4.37	4.94	5.33	416
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.09	-0.04	-0.01	0.01	0.05	0.13	0.32	0.62	416
Earnings Coverage of Net Losses (X)	34.85	-186.61	-45.30	4.63	18.53	54.25	156.63	395.98	409
Ln&Ls Allowance/Total Loans & Leases	1.17	0.70	0.84	0.99	1.15	1.35	1.58	1.76	416
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.69	0.04	0.08	0.24	0.50	1.01	1.79	2.92	416
30-89 Days Past Due Loans and Leases	0.82	0.06	0.14	0.31	0.68	1.22	2.02	2.50	416
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	23.33	0.79	5.10	14.61	23.42	31.70	40.11	47.53	416
Net ST Noncore Funding Dependence	15.15	-2.85	0.94	8.64	15.42	21.72	28.49	33.46	416
Net Loans and Leases/Total Assets	71.61	47.34	56.51	64.95	72.82	78.62	83.73	86.20	416
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.31	6.58	7.22	8.12	9.17	10.34	11.95	13.01	416
Equity Capital/Total Assets	8.70	5.16	5.88	7.01	8.44	10.16	12.13	13.15	416
Net Loans&Ls/Equity Capital (X)	8.62	4.46	5.12	6.52	8.37	10.59	12.96	14.99	416
Cash Dividends/Net Income	31.31	0.00	0.00	3.92	33.32	51.52	77.03	100.52	404
Cash Dividends/Net Income (Sub S Adjusted)	33.22	-21.65	-7.61	0.23	25.76	52.85	94.19	132.78	89
Retained Earnings/Avg Equity Cap	6.95	-2.04	0.94	3.97	6.78	9.88	13.84	16.25	416
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.44	0.00	0.00	0.00	0.00	0.00	3.67	10.65	416
Long-Term Debt/Equity Capital	0.42	0.00	0.00	0.00	0.00	0.00	2.56	12.39	416
Equity Investment in Subs/Equity Cap	112.45	83.62	92.86	98.25	107.80	124.71	147.28	163.89	416
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	108.57	0.04	12.84	69.28	100.43	131.63	237.30	367.28	400

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.72	5.45	5.71	6.17	6.67	7.24	7.78	8.21	416
Less: Interest Expense	3.12	2.04	2.35	2.73	3.14	3.50	3.85	4.06	416
Equals: Net Interest Income (TE)	3.60	2.48	2.72	3.12	3.51	4.09	4.59	4.94	416
Plus: Non-Interest Income	0.91	0.27	0.35	0.57	0.89	1.21	1.57	1.86	416
Equals: Adj Operating Income (TE)	4.56	2.99	3.34	3.90	4.54	5.17	5.91	6.56	416
Less: Overhead Expense	3.03	1.77	2.15	2.57	3.00	3.47	3.98	4.36	416
Less: Provision for Loan and Lease Losses	0.13	0.00	0.00	0.04	0.11	0.19	0.37	0.53	416
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Plus: Realized G/L on AFS Sec	0.00	-0.02	-0.00	0.00	0.00	0.00	0.02	0.07	416
Plus: Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.02	0.07	416
Equals: Pretax Net Oper Inc (TE)	1.38	0.15	0.48	0.91	1.42	1.78	2.20	2.55	416
Less: Applicable Income Taxes (TE)	0.39	0.00	0.03	0.16	0.40	0.60	0.77	0.91	416
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Equals: Net Operating Income	0.96	0.09	0.31	0.62	0.97	1.25	1.66	1.97	416
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Equals: Net Income	0.96	0.11	0.32	0.63	0.98	1.25	1.66	1.97	416
Memo: Net Income (Last Four Qtrs)	0.99	0.23	0.40	0.68	0.99	1.27	1.64	1.97	389
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	93.31	88.85	89.93	91.56	93.44	94.93	96.30	96.96	416
Avg Int-Bearing Funds / Avg Assets	79.97	66.81	70.22	76.11	80.79	84.21	86.97	88.45	416
Int Income (TE) / Avg Earning Assets	7.21	5.90	6.16	6.66	7.19	7.77	8.35	8.82	416
Int Expense / Avg Earning Assets	3.34	2.26	2.55	2.93	3.38	3.74	4.11	4.27	416
Net Int Inc (TE) / Avg Earn Assets	3.86	2.64	2.88	3.34	3.78	4.37	4.94	5.33	416
YIELD OR COST:									
Total Loans and Leases (TE)	7.82	6.43	6.79	7.24	7.81	8.35	8.96	9.50	416
Interest-Bearing Bank Balances	5.72	0.00	0.98	3.33	4.91	6.72	12.94	19.15	377
Fed Funds Sold & Reverse Repos	5.20	4.31	4.85	5.12	5.20	5.29	5.52	5.88	373
Trading Assets	5.00	0.00	0.00	1.68	6.60	7.76	8.38	8.69	22
Total Earning Assets	7.11	5.83	6.05	6.52	7.07	7.66	8.28	8.66	416
Investment Securities (TE)	4.95	4.15	4.33	4.60	4.93	5.22	5.67	6.01	416
U.S. Treasury & Agency Sec (excl MBS)	4.62	3.58	3.88	4.21	4.62	4.98	5.32	5.95	401
Mortgage-Backed Securities	4.72	3.37	4.01	4.40	4.69	5.00	5.46	6.26	390
All Other Securities	6.10	3.68	4.14	5.18	5.90	6.77	8.69	10.49	397
Interest-Bearing Deposits	3.66	2.62	2.78	3.24	3.65	4.08	4.49	4.70	416
Time Deposits of \$100K or More	4.74	3.51	4.00	4.49	4.77	5.03	5.30	5.58	416
Time Deposits < \$100K	4.66	3.71	4.06	4.39	4.66	4.91	5.34	5.79	416
Other Domestic Deposits	2.44	1.19	1.44	1.79	2.37	3.05	3.61	4.04	416
Foreign Deposits	2.05	0.00	0.00	0.00	0.63	2.17	3.80	4.35	3
Fed Funds Purchased and Repos	4.52	2.02	3.02	3.88	4.60	5.28	5.65	5.98	371
Other Borrowed Funds & Trading Liab	4.89	3.16	3.63	4.42	4.90	5.33	6.06	7.21	392
All Interest-Bearing Funds	3.89	2.86	3.16	3.51	3.92	4.25	4.62	4.83	416

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	29.86	21.87	23.49	25.42	29.12	33.53	39.63	43.80	416
Avg Assets per Employee (\$000)	3604.20	2337.94	2469.07	2877.06	3374.66	4183.71	5352.94	6260.60	416

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.22	0.00	0.00	0.00	0.92	4.52	8.14	11.76	416
Overhead Exp / NII + Non-Int Income	68.53	48.83	54.81	61.31	67.71	75.76	85.33	89.66	416

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.03	1.77	2.15	2.57	3.00	3.47	3.98	4.36	416
Personnel Expense	1.71	1.06	1.19	1.43	1.68	1.97	2.28	2.52	416
Net Occupancy Expense	0.42	0.21	0.24	0.33	0.42	0.50	0.62	0.74	416
Other Operating Expenses	0.87	0.48	0.55	0.71	0.86	1.03	1.23	1.45	416
Overhead Less Non-Interest Income	2.07	1.26	1.39	1.72	2.05	2.38	2.80	2.99	416

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	67.06	48.10	52.56	59.59	66.27	74.34	83.86	89.38	416
Personnel Expense	37.91	26.57	29.58	33.47	37.69	41.83	47.72	51.34	416
Net Occupancy Expense	9.37	5.05	6.02	7.63	9.21	10.99	13.25	14.87	416
Other Operating Expenses	19.44	12.08	13.37	16.15	19.18	22.37	26.65	29.48	416
Total Non-Interest Income	19.88	7.40	9.01	14.18	19.55	25.11	30.84	36.11	416
Fiduciary Activities Income	1.21	0.00	0.00	0.00	0.00	2.31	5.99	9.62	416
Serv Charges on Deposit Accts - Domestic	7.11	1.71	2.56	4.41	6.65	9.67	12.98	14.67	416
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Investment Banking Fees & Commissions	0.62	0.00	0.00	0.00	0.36	1.14	2.14	3.41	416
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Net Servicing Fees	0.27	0.00	0.00	0.00	0.00	0.43	1.39	2.43	416
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Insurance Activities Revenue	0.45	0.00	0.00	0.00	0.04	0.34	2.24	6.92	416
Net Gain (Loss) - Sales Loans, OREO, Oth	1.39	-0.29	-0.09	0.00	0.51	2.36	5.21	9.61	416
Other Non-Interest Income	5.89	1.66	2.57	3.60	5.51	7.54	10.63	15.44	416
Overhead Less Non-Interest Income	46.29	27.17	31.39	37.67	45.61	53.64	64.98	73.35	416

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	22.12	0.00	0.00	10.29	25.78	33.03	36.42	37.68	401
Appl Inc Tax+TE/Pretax NOI+TE	29.45	0.00	5.52	24.83	33.66	36.99	39.79	42.67	401

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	55.92	33.34	38.30	48.07	56.51	64.90	70.93	76.05	416
Commercial and Industrial Loans	9.70	2.30	3.49	5.55	9.37	13.24	17.62	21.05	416
Loans to Individuals	2.70	0.21	0.38	0.95	2.12	4.02	6.74	10.07	416
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Agricultural Loans	1.08	0.00	0.00	0.00	0.11	1.64	5.10	10.39	416
Other Loans and Leases	0.74	0.00	0.00	0.10	0.42	1.19	2.49	3.91	416
Net Loans and Leases	71.61	47.34	56.51	64.95	72.82	78.62	83.73	86.20	416
Debt Securities Over 1 Year	13.80	1.58	3.73	7.80	12.79	19.32	27.28	31.58	416
Mutual Funds and Equity Securities	0.20	0.00	0.00	0.00	0.00	0.25	1.11	2.47	416
Subtotal	86.45	73.17	79.11	84.01	87.02	89.60	91.46	92.67	416
Interest-Bearing Bank Balances	0.25	0.00	0.00	0.01	0.06	0.29	1.21	2.87	416
Federal Funds Sold & Reverse Repos	1.31	0.00	0.00	0.00	0.56	2.44	4.61	6.83	416
Debt Securities 1 Year or Less	2.69	0.08	0.20	0.85	2.10	4.41	6.86	9.53	416
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Total Earning Assets	91.69	87.51	88.74	90.22	91.75	93.22	94.29	94.98	416
Non-Int Cash and Due From Dep Inst	2.29	1.00	1.27	1.67	2.21	2.81	3.55	4.15	416
Other Real Estate Owned	0.07	0.00	0.00	0.00	0.04	0.13	0.28	0.49	416
All Other Assets	5.92	3.05	3.67	4.52	5.82	7.23	8.68	9.39	416
MEMORANDA:									
Short-Term Investments	4.87	0.45	0.94	2.15	4.23	7.23	11.22	14.77	416
U.S. Treasury Securities	0.11	0.00	0.00	0.00	0.00	0.05	0.74	2.02	416
U.S. Agency Securities (excl MBS)	5.94	0.00	0.44	2.32	5.14	9.23	13.49	16.02	416
Municipal Securities	3.21	0.00	0.00	0.58	2.76	5.49	9.16	11.24	416
Mortgage-Backed Securities	5.52	0.00	0.03	1.01	4.01	8.73	15.63	20.86	416
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	416
Other Debt Securities	0.32	0.00	0.00	0.00	0.00	0.50	1.46	3.29	416
RE Loans Secured by 1-4 Family	16.95	3.57	5.67	8.99	16.19	24.45	31.17	36.47	416
Revolving	2.54	0.01	0.26	0.96	2.35	3.84	5.50	6.77	416
Closed-End, Sec by First Liens	12.51	1.97	2.88	5.58	11.59	18.69	25.41	30.09	416
Closed-End, Sec by Junior Liens	1.50	0.06	0.19	0.51	1.21	2.17	3.84	5.16	416
Commercial Real Estate Loans	35.47	13.93	17.71	25.03	34.81	45.66	54.72	61.53	416
Construction and Land Dev	11.60	1.81	2.84	4.96	9.57	16.51	27.04	33.33	416
Multifamily	1.68	0.06	0.22	0.64	1.28	2.55	4.23	6.49	416
Nonfarm Nonresidential	20.62	8.48	10.91	15.47	20.05	25.43	31.56	35.93	416
RE Loans Secured by Farmland	1.56	0.00	0.00	0.02	0.56	2.88	6.47	8.66	416
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	78.06	54.66	62.20	69.94	78.64	86.61	91.56	94.52	416
RE Loans Secured by 1-4 Family	24.02	4.85	7.48	13.04	23.31	33.64	43.87	55.20	416
Revolving	3.54	0.02	0.41	1.38	3.15	5.35	7.83	9.01	416
Closed-End	20.19	3.21	5.13	9.47	18.66	29.40	39.95	49.86	416
Commercial Real Estate Loans	49.14	22.97	27.63	37.73	48.47	61.02	71.02	76.54	416
Construction and Land Dev	15.93	2.61	4.22	7.42	13.45	23.10	35.04	43.72	416
Multifamily	2.34	0.09	0.37	0.93	1.76	3.47	5.67	8.99	416
Nonfarm Nonresidential	28.84	13.14	16.56	22.10	28.24	35.52	42.81	47.62	416
RE Loans Secured by Farmland	2.16	0.00	0.00	0.04	0.85	3.96	8.87	12.56	416
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Commercial and Industrial Loans	13.58	3.29	4.97	7.93	13.06	18.51	24.16	28.56	416
Loans to Individuals	3.87	0.29	0.52	1.29	3.05	5.66	9.73	15.64	416
Credit Card Loans	0.08	0.00	0.00	0.00	0.00	0.15	0.46	0.74	416
Agricultural Loans	1.50	0.00	0.00	0.00	0.17	2.23	7.40	15.16	416
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Other Loans and Leases	1.05	0.00	0.01	0.14	0.59	1.65	3.38	5.71	416

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.87	0.45	0.94	2.15	4.23	7.23	11.22	14.77	416
Liquid Assets	16.87	5.86	7.42	11.33	15.91	21.11	29.63	36.56	416
Investment Securities	17.44	3.46	5.74	10.75	16.39	23.71	32.31	40.56	416
Net Loans and Leases	71.61	47.34	56.51	64.95	72.82	78.62	83.73	86.20	416
Net Lns, Ls & Stdbly Ltrs of Credit	72.40	47.91	57.28	65.56	73.75	79.84	84.83	87.27	416
Core Deposits	63.18	42.96	49.42	57.22	63.85	69.47	74.52	78.25	416
Noncore Funding	25.66	10.30	13.09	19.23	24.86	31.41	39.85	45.60	416
Time Deposits of \$100K or More	14.85	5.89	7.33	10.27	14.04	19.29	23.43	28.17	416
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Fed Funds Purchased and Repos	1.94	0.00	0.00	0.00	1.31	3.59	6.49	8.23	416
Net Fed Funds Purchased (Sold)	0.67	-5.42	-3.54	-1.14	0.13	2.58	5.66	7.07	416
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Oth Borrowings W/Rem Mat 1 Yr or Less	2.01	0.00	0.00	0.25	1.47	3.46	6.18	8.96	416
Earning Assets Repr in 1 Year	39.90	13.98	19.71	29.62	39.22	49.46	60.90	67.08	416
Int-Bearing Liab Repr in 1 Year	36.64	11.40	16.99	25.62	34.08	47.26	61.96	65.47	416
Long-Term Debt Repr in 1 Year	0.48	0.00	0.00	0.00	0.00	0.53	3.08	5.89	416
Net Assets Repriceable in 1 Year	2.01	-30.81	-24.07	-8.25	2.78	11.85	25.10	34.54	416
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	23.33	0.79	5.10	14.61	23.42	31.70	40.11	47.53	416
Net ST Noncore Funding Dependence	15.15	-2.85	0.94	8.64	15.42	21.72	28.49	33.46	416
Short-Term Inv/ST Noncore Funding	31.70	2.02	4.47	10.05	23.12	46.94	89.57	119.84	415
Liq Asts-ST Noncore Fndg/Nonliq Asts	-0.85	-24.77	-19.72	-10.65	-1.74	7.06	21.19	31.84	416
Net Loans and Leases/Total Deposits	89.84	61.10	69.84	80.59	89.95	99.10	107.68	112.71	416
Net Loans and Leases/Core Deposits	115.04	71.22	83.21	96.21	113.00	132.04	154.03	178.11	416
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.43	-4.15	-2.20	-0.56	-0.04	0.00	0.03	0.12	203
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.45	-8.34	-6.25	-3.87	-1.99	-0.75	-0.03	1.92	411
Struct Notes Appr(Depr)/T1 Cap	-0.16	-1.19	-0.68	-0.26	-0.07	-0.01	-0.00	0.00	185
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.13	0.00	0.00	0.00	0.00	8.39	33.48	60.02	415
Available-For-Sale Securities	93.86	39.58	66.09	90.81	100.00	100.00	100.00	100.00	415
U.S. Treasury Securities	0.67	0.00	0.00	0.00	0.00	0.33	4.20	11.15	415
U.S. Agency Securities (excl MBS)	38.01	0.00	3.09	18.88	34.28	56.28	78.49	88.20	415
Municipal Securities	18.61	0.00	0.00	5.01	19.04	30.54	43.77	54.50	415
Mortgage-Backed Securities	30.63	0.00	0.31	9.89	29.36	48.56	66.12	76.18	415
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	415
Other Debt Securities	1.80	0.00	0.00	0.00	0.00	3.22	8.01	16.83	415
Mutual Funds and Equity Securities	1.36	0.00	0.00	0.00	0.02	1.52	7.46	15.24	415
Debt Securities 1 Year or Less	17.46	0.53	1.99	6.40	15.00	25.02	42.67	56.81	415
Debt Securities 1 To 5 Years	32.92	2.67	7.23	18.47	33.57	45.41	59.01	66.59	415
Debt Securities Over 5 Years	43.75	1.70	7.40	22.87	43.24	62.67	81.30	90.72	415
Plledged Securities	53.60	7.05	15.20	34.03	54.51	74.36	87.77	93.15	415
Structured Notes, Fair Value	2.13	0.00	0.00	0.00	0.00	4.14	10.55	16.12	415

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.13	0.00	0.00	0.04	0.11	0.19	0.37	0.53	416
Provision for Ln&Ls Losses/Avg Lns&Ls	0.18	0.00	0.00	0.07	0.15	0.25	0.46	0.73	416
Provision for Ln&Ls Losses/Net Losses	246.45	-297.11	-106.24	51.74	152.60	360.11	1038.42	1885.69	409
Ln&Ls Allowance/Total Loans & Leases	1.17	0.70	0.84	0.99	1.15	1.35	1.58	1.76	416
Ln&Ls Allowance/Net Ln&Ls Losses (X)	32.71	1.62	2.80	6.88	15.84	41.40	109.37	311.41	348
ALLL/Nonaccrual Assets	466.79	49.01	69.64	130.91	258.48	641.81	1542.50	2650.40	404
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	344.79	41.82	60.12	110.26	213.55	444.95	1163.42	2379.15	412
Gross Ln&Ls Losses/Avg Loans & Leases	0.14	0.00	0.00	0.03	0.10	0.20	0.41	0.74	416
Recoveries/Avg Loans and Leases	0.04	0.00	0.00	0.01	0.03	0.07	0.13	0.23	416
Net Losses/Avg Loans and Leases	0.09	-0.04	-0.01	0.01	0.05	0.13	0.32	0.62	416
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Recoveries/Prior Year-End Losses	19.74	1.03	2.80	6.98	13.44	27.07	57.55	98.14	389
Earnings Coverage of Net Losses (X)	34.85	-186.61	-45.30	4.63	18.53	54.25	156.63	395.98	409
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.03	-0.02	-0.00	0.00	0.00	0.05	0.17	0.26	416
RE Loans Secured By 1-4 Family	0.04	-0.02	-0.00	0.00	0.00	0.08	0.22	0.35	416
Revolving	0.01	-0.00	0.00	0.00	0.00	0.00	0.12	0.27	400
Closed-End	0.04	-0.03	-0.00	0.00	0.00	0.06	0.23	0.41	416
Commercial Real Estate Loans	0.02	-0.02	-0.00	0.00	0.00	0.02	0.15	0.34	416
Construction and Land Dev	0.01	-0.00	0.00	0.00	0.00	0.00	0.14	0.28	416
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	402
Nonfarm Nonresidential	0.01	-0.01	-0.00	0.00	0.00	0.00	0.13	0.28	416
RE Loans Secured by Farmland	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	333
Commercial and Industrial Loans	0.16	-0.31	-0.12	-0.01	0.03	0.27	0.84	1.52	416
Loans to Depository Institutions	2.29	-0.40	-0.12	0.00	0.00	0.00	0.00	5.92	17
Loans to Individuals	0.65	0.06	0.09	0.24	0.47	0.92	1.75	2.61	330
Credit Card Loans	1.24	-0.69	-0.13	0.00	0.92	2.05	4.07	9.23	166
Agricultural Loans	-0.00	-0.06	-0.01	0.00	0.00	0.00	0.00	0.04	280
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.36	-0.11	0.00	0.00	0.00	0.07	2.32	7.20	389

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT

30-89 Days PD Loans and Leases	0.82	0.06	0.14	0.31	0.68	1.22	2.02	2.50	416
90+ Days PD Loans and Leases	0.09	0.00	0.00	0.00	0.02	0.15	0.41	0.79	416
Nonaccrual Loans and Leases	0.57	0.02	0.05	0.15	0.42	0.83	1.64	2.43	416
90+ Days PD and Nonaccrual Loans and Leases	0.72	0.04	0.09	0.25	0.51	1.03	1.85	3.14	416
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	416
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.82	0.06	0.14	0.31	0.68	1.22	2.02	2.50	416
90+ Days Past Due Assets	0.09	0.00	0.00	0.00	0.02	0.15	0.41	0.79	416
Nonaccrual Assets	0.57	0.02	0.05	0.15	0.42	0.83	1.64	2.43	416
30+ Days PD & Nonaccrual Assets	1.58	0.21	0.37	0.75	1.35	2.22	3.53	4.68	416
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.52	0.02	0.05	0.18	0.38	0.77	1.43	2.15	416
90+ PD & Nonaccrual Assets + OREO	0.62	0.03	0.07	0.24	0.48	0.93	1.64	2.71	416
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.52	0.03	0.06	0.17	0.38	0.82	1.34	2.14	416
Allowance for Loan & Lease Losses	63.04	3.77	8.09	22.01	46.76	92.13	159.00	218.59	416
Equity Cap + ALLL	5.69	0.27	0.72	1.75	3.95	8.36	15.64	23.87	416
Tier 1 Cap + ALLL	5.31	0.29	0.67	1.72	3.90	7.66	14.33	20.89	416
Loans & Leases + RE Acquired	0.73	0.04	0.09	0.24	0.55	1.06	1.83	3.06	416

PEER GROUP 4

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.79	0.01	0.09	0.28	0.63	1.18	2.00	2.70	416
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.01	0.12	0.40	0.77	416
- Nonaccrual	0.56	0.00	0.03	0.11	0.36	0.85	1.72	2.56	416
Coml & Indl - 30-89 Days PD	0.69	0.00	0.00	0.13	0.53	1.19	2.09	3.07	416
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.06	0.32	0.63	416
- Nonaccrual	0.56	0.00	0.00	0.04	0.28	0.96	1.93	3.62	416
Individuals - 30-89 Days PD	1.16	0.00	0.03	0.39	0.99	1.74	2.57	3.38	416
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.01	0.12	0.35	0.56	416
- Nonaccrual	0.20	0.00	0.00	0.00	0.09	0.35	0.85	1.19	416
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
Agricultural - 30-89 Days PD	0.09	0.00	0.00	0.00	0.00	0.05	0.63	1.32	280
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	280
- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.38	1.07	280
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&Ls - 30-89 Days PD	0.33	0.00	0.00	0.00	0.00	0.22	2.11	6.70	389
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.63	389
- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.24	2.89	389
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.90	0.00	0.03	0.31	0.69	1.35	2.12	3.14	416
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.14	0.44	0.68	416
- Nonaccrual	0.38	0.00	0.00	0.06	0.25	0.64	1.28	1.79	416
Revolving - 30-89 Days PD	0.41	0.00	0.00	0.00	0.21	0.74	1.67	2.51	400
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.31	400
- Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.13	0.59	0.93	400
Closed-End - 30-89 Days PD	0.84	0.00	0.00	0.26	0.70	1.44	2.45	3.21	416
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.14	0.47	0.73	416
- Nonaccrual	0.43	0.00	0.00	0.03	0.28	0.73	1.48	2.23	416
- Jr Lien 30-89 Days PD	0.05	0.00	0.00	0.00	0.02	0.10	0.22	0.44	416
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.07	416
- Jr Lien Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.05	0.22	0.39	416
Commercial RE - 30-89 Days PD	0.69	0.00	0.00	0.13	0.49	1.18	2.25	3.20	416
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.08	0.39	0.81	416
- Nonaccrual	0.58	0.00	0.00	0.04	0.35	1.01	2.05	2.95	416
Const & Dev - 30-89 Days PD	0.72	0.00	0.00	0.00	0.26	1.10	3.40	4.83	416
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.34	0.86	416
- Nonaccrual	0.53	0.00	0.00	0.00	0.00	0.77	3.07	4.92	416
Multifamily - 30-89 Days PD	0.19	0.00	0.00	0.00	0.00	0.00	1.21	4.71	402
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	402
- Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.00	0.56	3.49	402
Nonfarm Nres- 30-89 Days PD	0.54	0.00	0.00	0.02	0.33	0.96	1.90	2.54	416
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.27	0.67	416
- Nonaccrual	0.45	0.00	0.00	0.00	0.16	0.85	1.78	2.63	416
Farmland - 30-89 Days PD	0.21	0.00	0.00	0.00	0.00	0.27	1.25	2.59	333
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.06	0.80	333
- Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.00	1.00	2.31	333
Credit Card - 30-89 Days PD	1.11	0.00	0.00	0.00	0.80	1.79	3.68	7.44	166
- 90+ Days Past Due	0.27	0.00	0.00	0.00	0.00	0.46	1.13	2.88	166
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.66	166

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.31	6.58	7.22	8.12	9.17	10.34	11.95	13.01	416
Tier 1 RBC Ratio	12.04	7.89	8.76	10.13	11.54	13.70	16.58	18.40	416
Total Risk-Based Capital Ratio	13.38	10.06	10.49	11.45	12.80	15.10	17.85	19.56	416
Tangible Tier 1 Leverage Ratio	9.26	6.58	7.21	8.11	9.12	10.26	11.89	12.95	416
Tangible Common Eq Cap/Tan Assets	7.90	4.45	5.06	6.38	7.75	9.46	10.97	12.33	416
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	15.94	7.04	8.62	11.76	15.14	19.75	25.81	29.67	416
Standby Letters of Credit	0.69	0.00	0.00	0.19	0.52	1.06	1.81	2.56	416
Commercial & Similar Letters of Credit	0.03	0.00	0.00	0.00	0.00	0.00	0.23	0.66	416
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.70	0.00	0.00	0.00	0.00	0.76	4.08	9.01	416
Interest Rate Contracts	0.69	0.00	0.00	0.00	0.00	0.73	4.08	9.01	416
Interest Rate Futures & Forward Contr	0.05	0.00	0.00	0.00	0.00	0.00	0.40	0.98	416
Written Options Contr (Int Rate)	0.07	0.00	0.00	0.00	0.00	0.00	0.60	1.40	416
Purchased Options Contr (Int Rate)	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.86	416
Interest Rate Swaps	0.08	0.00	0.00	0.00	0.00	0.00	0.53	2.71	416
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	22.78	11.20	13.03	17.11	21.70	27.60	36.24	40.93	416

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Ins Under Assets(P/C)/Tot Ins Und Ast	13.47	0.00	0.00	0.00	0.00	0.00	46.71	74.38	12
Ins Under Assets(L/H)/Tot Ins Und Ast	86.52	0.00	8.53	95.65	100.00	100.00	100.00	100.00	12
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Ins Activities Revenue/Adj Oper Inc	0.45	0.00	0.00	0.00	0.04	0.34	2.24	6.92	416
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	247
Credit Rel Prem Inc/Tot Prem Inc	64.35	0.00	0.00	0.00	100.00	100.00	100.00	100.00	11
Other Prem Inc/Total Prem Inc	35.64	0.00	0.00	0.00	0.00	94.07	100.00	100.00	11
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Ins Net Inc (P/C)/Equity (P/C)	31.37	14.54	14.54	14.54	18.86	31.49	46.44	51.42	3
Ins Net Inc (L/H)/Equity (L/H)	15.40	-1.82	-1.82	-0.29	2.75	6.21	10.81	67.90	10
Insur Ben, Losses, Exp/Insur Premi ums	91.08	-100.00	-90.00	0.00	72.20	132.17	218.70	257.65	11
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
CSV Life Insurance/Tier 1 Cap + ALLL	9.32	0.00	0.00	0.27	10.08	17.33	21.65	24.18	416
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	416
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
Cost: Interest-Bearing Deposits	2.05	0.00	0.00	0.00	0.63	2.17	3.80	4.35	3
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	1
GROWTH RATES:									
Net Loans and Leases	-17.53	-100.00	-100.00	-81.20	-13.98	18.84	70.60	142.73	35
Total Selected Assets	-12.65	-100.00	-100.00	-44.70	0.00	16.75	47.62	97.10	50
Deposits	8.87	-22.47	-22.47	-22.47	-22.47	8.87	27.69	33.96	2

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	81.07	0.00	0.00	56.35	90.92	105.35	154.13	230.01	299
Dividends Paid/Net Income	31.40	0.00	0.00	4.27	33.39	51.57	77.05	100.75	403
Net Income - Dividends/Avg Equity	6.95	-2.04	0.87	3.97	6.78	9.88	13.84	16.25	416
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	121.86	0.00	0.00	87.05	111.34	162.07	321.94	430.76	314
Dividends From Nonbank Subs	0.32	0.00	0.00	0.00	0.00	0.25	1.93	4.98	314
Dividends From Subsidiary BHCs	0.47	0.00	0.00	0.00	0.00	0.00	0.00	50.81	314
Dividends From All Subsidiaries	145.55	0.00	0.56	99.90	118.63	169.23	338.74	439.53	314
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	38.31	0.00	0.00	0.39	38.07	63.95	94.93	150.25	379
Interest Income From Bank Subs	0.37	0.00	0.00	0.00	0.00	0.27	2.45	6.82	379
Mgt & Service Fees From Bank Subs	0.56	0.00	0.00	0.00	0.00	0.00	3.45	17.38	379
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.09	2.18	379
Operating Income From Bank Subs	43.05	0.00	0.00	13.70	42.60	68.91	100.53	158.71	379
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	59.70	0.00	0.00	0.00	100.00	100.00	100.00	133.83	150
Interest Income From Nonbank Subs	0.62	0.00	0.00	0.00	0.00	0.00	0.00	31.47	150
Mgt & Serv Fees From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.66	150
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Operating Inc From Nonbank Subs	77.46	0.00	0.00	1.19	100.00	100.00	172.13	422.72	150
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	21.91	0.00	0.00	0.00	1.97	45.70	74.61	89.82	41
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Operating Income From Sub BHCs	23.64	0.00	0.00	0.00	9.88	46.12	74.61	89.82	41
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	66.12	0.00	0.00	0.00	90.13	99.09	100.00	100.00	388
Interest Income From Bank Subs	2.43	0.00	0.00	0.00	0.00	0.51	10.31	67.34	388
Mgt & Serv Fees From Bank Subs	1.13	0.00	0.00	0.00	0.00	0.00	8.15	32.29	388
Other Income From Bank Subs	0.19	0.00	0.00	0.00	0.00	0.00	0.54	7.96	388
Operating Income From Bank Subs	79.13	0.00	0.00	83.18	98.12	100.00	100.00	100.00	388
Dividends From Nonbank Subs	0.66	0.00	0.00	0.00	0.00	0.31	3.01	20.74	388
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.09	388
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	388
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	388
Operating Inc From Nonbank Subs	2.01	0.00	0.00	0.00	0.00	0.90	9.61	56.48	388
Dividends From Subsidiary BHCs	0.22	0.00	0.00	0.00	0.00	0.00	0.00	40.95	388
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	388
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	388
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	388
Operating Income From Sub BHCs	0.47	0.00	0.00	0.00	0.00	0.00	0.00	53.12	388
Loans and Adv From Subs/ST Debt	511.46	0.00	0.00	9.03	232.00	682.89	1931.95	5001.70	62
Loans and Adv From Subs/Total Debt	355.93	0.00	0.00	0.00	149.95	562.14	1437.07	2588.20	112

BHCPR Reporters for Quarter Ending 06/30/2007
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2007 and Other Notes
3109904	687,807	ACCESS NATIONAL CORPORATION	RESTON, VA	
1208933	509,867	ALBANK CORPORATION	CHICAGO, IL	
2067007	722,577	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	932,771	ALANT FINANCIAL CORPORATION	ALEXANDER CITY, AL	
2533100	632,881	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
3047154	985,310	ALLIANCE BANCSHARES CALIFORNIA	CULVER CITY, CA	
3123638	581,120	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	
1127146	589,572	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1130098	829,817	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1020676	656,290	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	617,694	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	617,131	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
2772990	937,025	AMERI-NATIONAL CORPORATION	OVERLAND PARK, KS	
1133781	537,890	AMERICAN BANCOR, LTD.	DICKINSON, ND	
2173720	662,147	AMERICAN BANCORPORATION	SAINT PAUL, MN	
1052220	544,108	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	807,757	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
3008753	502,892	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
2900784	505,681	AMERICAN COMMUNITY BANCSHARES,	CHARLOTTE, NC	Moved from Peer 5
3416376	639,784	AMERICAN FOUNDERS BANCORP, INC	FRANKFORT, KY	
1076691	771,137	AMERICAN NATIONAL BANCSHARES	DANVILLE, VA	
2312837	576,597	AMERICAN RIVER BANCSHARES	RANCHO CORDOVA, CA	
1107193	621,241	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
1117316	876,160	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	843,483	AMES NATIONAL CORPORATION	AMES, IA	
2710796	564,767	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2468293	873,576	APPALACHIAN BANCSHARES, INC.	ELLIJAY, GA	
3196584	602,934	ARTHUR FINANCIAL CORPORATION	UNION, SC	
2465528	669,928	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	928,023	ATBANCORP	DUBUQUE, IA	
3264812	789,430	ATLANTIC SOUTHERN FINANCIAL GR	MACON, GA	
1129533	651,927	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1108350	788,961	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
1081613	504,931	B. P. C. CORPORATION	COOKEVILLE, TN	Moved from Peer 5
1082209	712,755	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1126028	517,587	BANCMIDWEST CORPORATION	SAINT PAUL, MN	Moved from Peer 5
1135002	599,981	BANCTENN CORP.	KINGSPORT, TN	
3192997	662,000	BANK HOLDINGS, THE	RENO, NV	
1202762	725,905	BANK IOWA CORPORATION	WEST DES MOINES, IA	
1030040	605,600	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1247455	550,863	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	614,054	BANKFIVE, MHC	FALL RIVER, MA	
1201363	780,004	BANKMANAGERS CORP.	MILWAUKEE, WI	
3104570	637,347	BANCSHARES, INC., THE	MELBOURNE, FL	New Y-9C/BHCPR reporter
3202832	961,509	BANTERRA CORP	ELDORADO, IL	
1115385	833,450	BAR HARBOR BANCSHARES	BAR HARBOR, ME	
1209248	752,414	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
2325891	828,796	BARNES BANCORPORATION	KAYSVILLE, UT	
2848710	844,105	BCP HOLDINGS (USA), INC.	NEWARK, NJ	
3274996	627,952	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
2391243	584,263	BEACH FIRST NATIONAL BANCSHARE	MYRTLE BEACH, SC	

BHCPR Reporters for Quarter Ending 06/30/2007
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2007 and Other Notes
2333654	896,377	BENJAMIN FRANKLIN BANCORP, INC	FRANKLIN, MA	
2728157	992,999	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1823345	749,137	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1083680	607,401	BLOSSMAN BANCSHARES, INC.	LACOMBE, LA	
1471849	738,187	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	624,137	BNCCORP, INC.	BISMARCK, ND	
2935142	727,551	BOU BANCORP, INC.	OGDEN, UT	
3244113	894,660	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	591,132	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	763,929	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1471960	513,461	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
1140994	864,571	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
2183493	752,834	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	799,170	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1083336	561,512	CAMERON BANCSHARES, INC.	CAMERON, LA	
3019964	618,771	CAPITAL BANCORP, INC.	NASHVILLE, TN	
1127294	588,779	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
2507790	887,204	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
3327025	878,290	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
1860863	664,832	CBX CORPORATION	CARROLLTON, IL	
1053496	608,470	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
2856498	966,087	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
2746049	549,114	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	562,708	CENTRAL BANCORPORATION	PROVO, UT	
1203899	612,155	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1832048	892,043	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
2910055	535,775	CENTRAL JERSEY BANCORP	LONG BRANCH, NJ	
1064429	852,588	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1209042	580,277	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1141487	797,790	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
1133594	781,363	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1139532	930,757	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	
2244545	612,932	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1050909	961,461	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1207132	524,350	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	510,025	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1118368	581,281	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	632,389	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1097566	887,750	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1081079	876,334	CITRUS & CHEMICAL BANCORPORATI	BARTOW, FL	
1055007	935,983	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
3153242	718,825	CLAYTON BANCORP, INC	KNOXVILLE, TN	
1086270	663,236	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1134108	844,227	CNB CORPORATION	CONWAY, SC	
1118340	818,748	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
3155769	741,680	COAST FINANCIAL HOLDINGS, INC	BRADENTON, FL	
2809560	623,923	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	581,686	CODORUS VALLEY BANCORP, INC.	YORK, PA	
2146359	564,513	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1132122	688,852	COLUMBIAN FINANCIAL CORPORATIO	OVERLAND PARK, KS	
1118229	554,667	COMM BANCORP, INC.	CLARKS SUMMIT, PA	New Y-9C/BHCPR reporter

BHCPR Reporters for Quarter Ending 06/30/2007
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2007 and Other Notes
2467689	912,321	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1099382	515,472	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1118948	670,877	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1250606	774,374	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
1125843	544,653	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1070765	582,582	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
2356073	815,799	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
2074407	585,619	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	
1398937	768,794	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
2443526	502,943	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
1099766	777,668	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
3395668	545,390	COMMUNITY PARTNERS BANCORP	MIDDLETOWN, NJ	
3108091	580,032	COMMUNITY VALLEY BANCORP	CHICO, CA	
3449431	636,469	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	New Y-9C/BHCPR reporter
2937100	501,334	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	Moved from Peer 5
2241937	891,937	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	
1058594	910,423	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1958827	871,191	CRESCENT BANKING COMPANY	JASPER, GA	
3027709	782,319	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1885307	758,700	CTB FINANCIAL CORPORATION	RUSTON, LA	
2242523	722,246	D. L. EVANS BANCORP	BURLEY, ID	
1493720	700,750	DBT HOLDING COMPANY	VIDALIA, GA	
2497462	683,921	DCB FINANCIAL CORP	LEWIS CENTER, OH	
1094613	828,561	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
2294812	564,910	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	575,443	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1117455	506,755	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	Moved from Peer 5
1127913	692,328	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
2652104	813,016	EAGLE BANCORP, INC.	BETHESDA, MD	
1951770	501,687	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3023466	667,835	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
2626691	881,999	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
2686659	629,574	ECB BANCORP, INC.	ENGELHARD, NC	
1125777	615,950	EXCEL BANK CORPORATION	MINNEAPOLIS, MN	
1076619	576,858	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1138450	569,424	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	733,401	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	713,573	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1055155	561,324	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1071191	795,856	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1123885	505,169	FARMERS STATE CORPORATION	MANKATO, MN	Moved from Peer 5
3104860	710,656	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	
1248818	619,604	FENTURA FINANCIAL, INC.	FENTON, MI	
3287996	629,542	FGBC BANCSHARES, INC.	FRANKLIN, GA	
2121552	727,285	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
1203778	527,123	FIDELITY COMPANY	DUBUQUE, IA	
2858773	573,452	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
1988646	887,205	FIRST BANCORP, INC.	LEBANON, VA	
1206715	751,760	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1119404	596,854	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1247428	839,300	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	

BHCPR Reporters for Quarter Ending 06/30/2007
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2007 and Other Notes
1118425	951,624	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
1246533	774,740	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1098796	846,066	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	939,398	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	956,541	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	937,152	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	
1983977	548,684	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2337401	554,298	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3407598	917,054	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
3446346	825,063	FIRST CORBIN BANCORP, INC.	CORBIN, KY	
1404687	649,014	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
1083783	781,427	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	587,504	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	560,814	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3150997	838,977	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
1134078	983,397	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1118265	534,560	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1208009	679,822	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
1206760	985,496	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2624398	735,337	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
1076123	529,235	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1426755	837,338	FIRST NATIONAL SECURITY COMPAN	DEQUEEN, AR	
2880626	693,109	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1048894	987,818	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1119383	530,683	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
3070312	509,514	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	Moved from Peer 5
2521509	917,743	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	730,605	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2161165	555,309	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	707,449	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1204177	777,335	FIRST STATE FINANCIAL CORPORAT	ST CLAIR SHORES, MI	
1100813	745,070	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
2127657	802,263	FIRST TRUST CORPORATION	NEW ORLEANS, LA	
1081716	556,967	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
1122123	899,623	FIRST WESTERN BANCORP, INC.	HURON, SD	
1050646	606,714	FIRST YORK BAN CORP.	YORK, NE	
1108707	621,735	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3367106	970,701	FLORENCE BANCORP, MHC	FLORENCE, MA	
3557626	640,586	FLORIDA BANK GROUP, INC.	TAMPA, FL	New Y-9C/BHCPR reporter
3100358	980,126	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	Moved from Peer 3
3047743	619,439	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	610,889	FNB BANCORP, INC.	NEWTOWN, PA	
1130696	985,588	FNB FINANCIAL SERVICES CORPORA	GREENSBORO, NC	
1137453	670,844	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2938349	500,620	FOSTER BANKSHARES, INC.	CHICAGO, IL	Moved from Peer 5
2557405	663,490	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1118238	828,704	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
3444717	739,323	GORHAM BANCORP, MHC	GORHAM, ME	
3180640	891,973	GREAT LAKES BANCORP, INC.	BUFFALO, NY	
1206733	738,588	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1134023	970,362	GREATER COMMUNITY BANCORP	TOTOWA, NJ	

BHCPR Reporters for Quarter Ending 06/30/2007
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2007 and Other Notes
2849799	573, 976	GREENVILLE FIRST BANCSHARES	GREENVILLE, SC	
3309889	543, 475	GSB, MHC	GREENFIELD, MA	
1862036	579, 852	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
3001156	517, 557	GULFSTREAM BANCSHARES, INC.	STUART, FL	
3228702	524, 085	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	
3012554	521, 536	HAMPTON ROADS BANKSHARES, INC.	NORFOLK, VA	
1843062	566, 187	HAPPY BANCSHARES, INC.	CANYON, TX	
2861492	778, 231	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1917600	698, 151	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1084623	726, 546	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
2166124	905, 586	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
2253529	589, 865	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1202986	500, 079	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	Moved from Peer 5
1472220	741, 184	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	645, 224	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
1052378	849, 230	HNB CORPORATION	ARKANSAS CITY, KS	
3059504	877, 360	HOME FEDERAL BANCORP	COLUMBUS, IN	
1209181	714, 984	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2482196	570, 234	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1141674	756, 489	IBT BANCORP, INC.	IRWIN, PA	
1401118	918, 265	IBT BANCORP, INC.	MOUNT PLEASANT, MI	
1205183	924, 890	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	621, 164	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	847, 671	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3121193	583, 619	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
1100000	555, 732	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
2112439	677, 748	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	New Y-9C/BHCPR reporter
2944144	797, 644	INLAND BANCORP HOLDING COMPANY	OAK BROOK, IL	
2634490	976, 231	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
1137958	817, 905	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	
3488485	676, 386	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1245228	680, 680	ISB FINANCIAL CORP.	IOWA CITY, IA	
1109290	598, 998	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
2040288	584, 502	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
2472928	709, 849	K CAPITAL CORPORATION	OWINGS MILLS, MD	
1070831	643, 208	KENTUCKY BANCSHARES, INC.	PARIS, KY	
2721112	708, 669	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
2128917	877, 924	LAKESIDE BANCORP, INC.	CHICAGO, IL	
3030307	605, 015	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	540, 292	LCNB CORP.	LEBANON, OH	
2352226	735, 903	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3143784	930, 210	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	
1086748	614, 417	LIBERTY SHARES, INC.	HINESVILLE, GA	
3313354	898, 366	LINCOLN BANCORP	PLAINFIELD, IN	
1097173	595, 340	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
1103766	930, 223	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
3019674	579, 123	LSB CORPORATION	NORTH ANDOVER, MA	
2545831	834, 995	LSB FINANCIAL	LACONIA, NH	
2052777	565, 850	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	795, 958	MACHIAS BANCORP, MHC	MACHIAS, ME	
1139363	629, 537	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	

BHCPR Reporters for Quarter Ending 06/30/2007
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2007 and Other Notes
2514239	814, 065	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	644, 829	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	705, 642	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
3077236	618, 258	MARSHALL BANKFIRST CORPORATION	MINNEAPOLIS, MN	
1095254	559, 584	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1966783	816, 948	MASSBANK CORP.	READING, MA	
1128769	748, 087	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	911, 559	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
3405521	560, 716	MERRIMACK BANCORP MHC	CONCORD, NH	New Y-9C/BHCPR reporter
2217503	548, 300	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
1133455	844, 424	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
2176413	822, 276	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
1086654	824, 026	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
1054091	510, 376	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	
2803719	959, 612	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1205053	749, 507	MIDWESTONE FINANCIAL GROUP, IN	OSKALOOSA, IA	
1126354	998, 220	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1210299	763, 377	MONROE BANCORP	BLOOMINGTON, IN	
1138919	730, 442	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	918, 397	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	827, 466	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	609, 544	MORRILL BANCSHARES, INC.	MERRIAM, KS	
2256539	761, 589	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	666, 848	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	562, 267	MSB MUTUAL HOLDING COMPANY	MANASQUAN, NJ	
1086001	567, 741	N W SERVICES CORPORATION	RINGGOLD, GA	
2623430	602, 325	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
1139925	877, 098	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	543, 162	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1200124	506, 377	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	Moved from Peer 5
3207659	590, 486	NEW CENTURY BANCORP, INC.	DUNN, NC	
1023154	553, 490	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	740, 474	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1827893	546, 970	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	532, 909	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1066414	594, 045	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
1029334	891, 730	NORTH VALLEY BANCORP	REDDING, CA	
2324111	556, 866	NORTHEAST BANCORP	LEWISTON, ME	
1210589	666, 254	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
2934305	543, 933	NORTHFIELD MHC	NORTHFIELD, VT	
3025385	947, 281	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
2582827	689, 954	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
2237118	607, 262	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2578718	550, 686	NORTHWEST SUBURBAN BANCORP, IN	MOUNT PROSPECT, IL	
2835475	835, 076	NORWAY BANCORP, MHC	NORWAY, ME	
2460569	573, 738	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	712, 745	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
2320618	532, 620	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2321428	526, 423	OGDEN BANCSHARES, INC.	AMES, IA	Moved from Peer 5
2012436	762, 999	OHIO VALLEY BANC CORP.	GALLI POLIS, OH	
1200311	663, 086	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	

BHCPR Reporters for Quarter Ending 06/30/2007
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2007 and Other Notes
1076673	812, 191	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	754, 284	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
2485807	740, 588	OMNI BANCSHARES, INC.	METAIRIE, LA	
2868071	857, 236	OMNI FINANCIAL SERVICES, INC.	ATLANTA, GA	
1083729	692, 168	ONE AMERICAN CORP.	VACHERIE, LA	
1028533	698, 558	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1248153	828, 314	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1248032	556, 492	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
2762973	907, 842	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2560236	568, 387	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
3489594	719, 540	PACIFIC PREMIER BANCORP, INC.	COSTA MESA, CA	
1117213	570, 911	PALM BANCORP	PALMERTON, PA	
1205932	509, 292	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
3021800	865, 899	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
3247468	779, 976	PARISH NATIONAL CORPORATION	COVINGTON, LA	
1209716	664, 910	PARK BANCORPORATION, INC.	MADISON, WI	
2337081	501, 184	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
3390430	738, 877	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2840479	755, 904	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	
1117688	586, 572	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	586, 774	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	866, 979	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	884, 934	PEOPLES BANCORP	LYNDEN, WA	
2818245	840, 093	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1132298	934, 272	PEOPLES BANCTRUST COMPANY, INC	SELMA, AL	
1133174	990, 621	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1057702	592, 485	PEOPLES, INC.	COLORADO SPRINGS, CO	
1081314	592, 920	PERSONS BANKING CO., INC.	LITHONIA, GA	
1108163	661, 687	PLAINS BANCORP, INC.	DIMMITT, TX	
2511014	582, 533	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3223855	812, 599	PONKAPOAG BANCORP, MHC	CANTON, MA	
1826047	897, 388	PREMIER COMMUNITY BANKSHARES,	WINCHESTER, VA	
2007647	547, 259	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
3176607	507, 456	PSB GROUP, INC.	MADISON HEIGHTS, MI	
2321419	502, 963	PSB HOLDINGS, INC.	WAUSAU, WI	Moved from Peer 5
1118434	606, 497	QNB CORP.	QUAKERTOWN, PA	
1130904	711, 447	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
3201518	905, 173	RAINIER PACIFIC FINANCIAL GROU	TACOMA, WA	
1029482	837, 154	RCB CORPORATION	SACRAMENTO, CA	
2743235	559, 696	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
2787118	999, 897	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	777, 422	REPUBLIC BANCORP CO.	ORLAND PARK, IL	
2114938	832, 383	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	809, 427	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
2616085	611, 980	RIVERSIDE GULF COAST BANKING	CAPE CORAL, FL	
1071454	548, 200	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	623, 325	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	577, 336	SABINE BANCSHARES, INC.	MANY, LA	
2603928	731, 637	SAEHAN BANCORP	LOS ANGELES, CA	
1139466	878, 448	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
3184787	770, 641	SAN JOAQUIN BANCORP	BAKERSFIELD, CA	

BHCPR Reporters for Quarter Ending 06/30/2007
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2007 and Other Notes
1493560	872,664	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1204814	978,118	SBC, INCORPORATED	COUNTRYSIDE, IL	Moved from Peer 3
1107308	575,867	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	575,100	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1200348	872,828	SECURITY NATIONAL CORPORATION	SIOUX CITY, IA	
2429838	940,763	SHORE BANCSHARES, INC.	EASTON, MD	
3438097	557,609	SKAGIT STATE BANCORP	BURLINGTON, WA	
1820700	628,320	SLADE'S FERRY BANCORP	SOMERSET, MA	
2810285	789,399	SOUTH CENTRAL BANCSHARES OF KE	HORSE CAVE, KY	
1124060	598,306	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	899,703	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2640615	587,621	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
2497202	532,164	SOUTHCREST FINANCIAL GROUP, IN	FAYETTEVILLE, GA	
1248939	545,592	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
2169871	562,515	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	525,055	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1097771	841,935	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2360454	500,141	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	Moved from Peer 5
2327541	639,599	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
2618388	832,926	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
2526764	594,841	SUN AMERICAN BANCORP	BOCA RATON, FL	
1246467	816,902	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1138795	767,257	TEAM FINANCIAL, INC.	PAOLA, KS	
2916169	751,392	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	
1142242	611,933	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	612,238	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2621548	624,146	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
1118292	568,083	TOWER BANCORP INC.	GREENCASTLE, PA	
2745604	702,338	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1070420	792,832	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
2857691	607,382	TRANSATLANTIC HOLDING CORP.	MIAMI, FL	New Y-9C/BHCPR reporter
1203974	725,267	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
2523389	580,856	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
3174911	521,770	TRIANGLE FINANCIAL GROUP, INC.	LOGANVILLE, GA	Moved from Peer 5
1080139	682,049	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
2465519	711,511	UFS BANCORP	WHITINSVILLE, MA	
1115424	565,426	UNION BANKSHARES COMPANY	ELLSWORTH, ME	
1135516	781,640	UNITED BANCORP, INC.	TECUMSEH, MI	
2235598	638,797	UNITED BANCORPORATION	OSSEO, WI	
1136009	530,231	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
1082777	645,308	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	619,827	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3015975	770,178	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	660,041	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	732,413	UNITY BANCORP, INC.	CLINTON, NJ	
2314327	584,916	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	852,923	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
2012315	931,750	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2721596	536,669	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
2685054	636,189	WARREN BANCORP, INC.	WARREN, MI	
2406174	852,054	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	

BHCPR Reporters for Quarter Ending 06/30/2007
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2007 and Other Notes
3021659	632,352	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1135048	859,400	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
3122051	641,583	WEST FINANCIAL, INC.	EL PASO, TX	
1134911	622,793	WGNB CORP.	CARROLLTON, GA	
2142445	531,711	WHITMAN BANCORPORATION, INC.	COLFAX, WA	Moved from Peer 5
1048670	767,331	WILBER CORPORATION, THE	ONEONTA, NY	
1399671	754,333	WNB BANCSHARES, INC.	ODESSA, TX	
1035157	686,570	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 416 bank holding companies.