

	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Number of BHCs in Peer Group	95	88	90	83	76
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.41	3.54	3.58	3.61	3.63
+ Non-interest Income	1.17	1.18	1.14	1.26	1.37
- Overhead Expense	2.90	2.82	2.79	2.96	2.99
- Provision for Losses	0.28	0.14	0.15	0.14	0.27
+ Securities Gains (Losses)	0.00	-0.01	0.00	0.03	0.07
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.01
= Pretax Net Oper Income (TE)	1.36	1.73	1.78	1.82	1.82
Net Operating Income	0.89	1.13	1.14	1.15	1.14
Net Income	0.89	1.12	1.14	1.15	1.15
Net Income (Sub S Adjusted)	1.12	1.17	N/A	N/A	N/A
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	7.08	6.85	6.00	5.34	5.50
Interest Expense	3.34	2.98	2.12	1.44	1.60
Net Interest Income (TE)	3.73	3.87	3.90	3.93	3.92
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.27	0.15	0.18	0.21	0.33
Earnings Coverage of Net Losses (X)	16.20	29.95	24.26	18.23	14.76
Ln&Ls Allowance/Total Loans & Leases	1.29	1.23	1.28	1.39	1.55
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.93	0.49	0.49	0.58	0.76
30-89 Days Past Due Loans and Leases	0.98	0.72	0.66	0.64	0.83
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	30.50	29.39	29.11	27.41	28.23
Net ST Noncore Funding Dependence	22.25	20.47	19.29	17.60	17.39
Net Loans and Leases/Total Assets	68.48	67.59	65.12	61.79	60.36
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.52	8.81	8.66	8.55	8.32
Equity Capital/Total Assets	9.20	9.46	8.93	9.02	8.45
Net Loans&Ls/Equity Capital (X)	7.66	7.42	7.52	6.96	7.23
Cash Dividends/Net Income	38.06	28.37	28.94	30.53	31.79
Cash Dividends/Net Income (Sub S Adjusted)	13.21	-48.02	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	5.45	8.50	8.92	8.85	9.09
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	1.30	0.82	0.36	0.22	1.29
Long-Term Debt/Equity Capital	2.26	2.31	2.79	2.94	4.59
Equity Investment in Subs/Equity Cap	113.92	112.61	112.42	109.87	109.94
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	149.47	154.29	128.02	146.67	198.51

PERCENT OF AVERAGE ASSETS	PEER GROUP 02				
	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Interest Income (TE)	6.48	6.27	5.53	4.92	5.10
Less: Interest Expense	3.07	2.73	1.95	1.32	1.48
Equals: Net Interest Income (TE)	3.41	3.54	3.58	3.61	3.63
Plus: Non-Interest Income	1.17	1.18	1.14	1.26	1.37
Equals: Adj Operating Income (TE)	4.61	4.74	4.76	4.92	5.03
Less: Overhead Expense	2.90	2.82	2.79	2.96	2.99
Less: Provision for Loan and Lease Losses	0.28	0.14	0.15	0.14	0.27
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	-0.01	0.00	0.03	0.07
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.01
Equals: Pretax Net Oper Inc (TE)	1.36	1.73	1.78	1.82	1.82
Less: Applicable Income Taxes (TE)	0.49	0.60	0.64	0.65	0.65
Less: Minority Interest	0.00	0.00	0.00	0.00	0.01
Equals: Net Operating Income	0.89	1.13	1.14	1.15	1.14
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.89	1.12	1.14	1.15	1.15
Memo: Net Income (Last Four Qtrs)	0.90	1.12	1.14	1.16	1.15
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.70	91.66	92.15	92.19	92.65
Avg Int-Bearing Funds / Avg Assets	78.57	77.72	78.27	78.26	80.25
Int Income (TE) / Avg Earning Assets	7.08	6.85	6.00	5.34	5.50
Int Expense / Avg Earning Assets	3.34	2.98	2.12	1.44	1.60
Net Int Inc (TE) / Avg Earn Assets	3.73	3.87	3.90	3.93	3.92
YIELD OR COST:					
Total Loans and Leases (TE)	7.63	7.52	6.63	5.94	6.24
Interest-Bearing Bank Balances	5.35	4.46	3.43	1.78	1.55
Fed Funds Sold & Reverse Repos	5.01	4.94	3.11	1.32	1.11
Trading Assets	8.39	3.33	2.60	3.75	3.73
Total Earning Assets	6.97	6.75	5.89	5.22	5.39
Investment Securities (TE)	5.17	4.81	4.33	4.09	4.16
U. S. Treasury & Agency Sec (excl MBS)	4.84	4.23	3.58	3.15	3.21
Mortgage-Backed Securities	4.83	4.61	4.25	3.96	3.71
All Other Securities	7.07	6.59	6.69	6.59	6.79
Interest-Bearing Deposits	3.63	3.18	2.14	1.43	1.63
Time Deposits of \$100K or More	4.71	4.30	3.18	2.25	2.45
Time Deposits < \$100K	4.69	4.04	2.93	2.28	2.63
Other Domestic Deposits	2.54	2.17	1.32	0.72	0.74
Foreign Deposits	4.63	4.62	2.63	1.36	1.51
Fed Funds Purchased and Repos	4.42	4.28	2.91	1.46	1.38
Other Borrowed Funds & Trading Liab	4.68	4.52	3.80	3.12	3.39
All Interest-Bearing Funds	3.91	3.52	2.50	1.70	1.85

PEER GROUP 02

	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Avg Personnel Exp Per Employee (\$000)	66	62	60	60	57
Avg Assets per Employee (\$000)	4,606	4,275	4,321	3,977	3,766
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.99	2.87	2.66	3.13	2.86
Overhead Exp / NII + Non-Int Income	64.48	61.25	60.57	61.74	61.01
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.90	2.82	2.79	2.96	2.99
Personnel Expense	1.55	1.54	1.51	1.59	1.60
Net Occupancy Expense	0.40	0.39	0.39	0.41	0.42
Other Operating Expenses	0.92	0.88	0.89	0.95	0.97
Overhead Less Non-Interest Income	1.68	1.62	1.63	1.66	1.59
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	62.90	59.99	59.15	60.37	59.74
Personnel Expense	33.83	32.67	32.01	32.68	32.23
Net Occupancy Expense	8.83	8.26	8.27	8.35	8.37
Other Operating Expenses	19.79	18.63	18.61	19.00	19.17
Total Non-Interest Income	24.83	24.62	23.63	25.52	26.92
Fiduciary Activities Income	2.11	1.91	1.80	1.88	2.02
Serv Charges on Deposit Accts - Domestic	7.96	7.50	7.34	7.86	8.00
Trading Revenue	0.13	0.12	0.05	0.22	0.27
Investment Banking Fees & Commissions	1.59	1.44	1.22	1.51	1.47
Venture Capital Revenue	0.00	0.01	0.00	0.00	-0.01
Net Servicing Fees	0.27	0.36	0.37	0.34	0.35
Net Securitization Income	0.00	0.00	0.00	0.00	0.01
Insurance Activities Revenue	0.87	1.05	1.02	0.98	1.08
Net Gain (Loss) - Sales Loans, OREO, Oth	1.35	1.23	1.69	1.65	2.37
Other Non-Interest Income	8.09	7.72	6.97	7.00	7.60
Overhead Less Non-Interest Income	37.44	34.84	34.72	34.27	32.54
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	27.83	29.78	30.11	29.87	28.51
Appl Inc Tax+TE/Pretax NOI+TE	35.21	35.14	35.51	35.36	35.18

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Real Estate Loans	49.54	48.26	46.58	42.71	40.18
Commercial and Industrial Loans	11.82	11.80	11.17	11.37	11.41
Loans to Individuals	3.70	4.10	4.32	4.50	5.40
Loans to Depository Institutions	0.01	0.02	0.03	0.03	0.05
Agricultural Loans	0.51	0.49	0.38	0.36	0.47
Other Loans and Leases	1.79	1.82	1.52	1.63	1.85
Net Loans and Leases	68.48	67.59	65.12	61.79	60.36
Debt Securities Over 1 Year	14.79	16.32	19.53	23.18	25.16
Mutual Funds and Equity Securities	0.20	0.18	0.22	0.24	0.30
Subtotal	84.66	85.06	85.99	86.66	86.48
Interest-Bearing Bank Balances	0.18	0.19	0.23	0.32	0.31
Federal Funds Sold & Reverse Repos	0.67	0.91	0.87	1.00	0.69
Debt Securities 1 Year or Less	2.80	2.83	2.37	1.79	2.15
Trading Assets	0.14	0.03	0.03	0.03	0.04
Total Earning Assets	89.85	89.90	90.11	90.57	90.78
Non-Int Cash and Due From Dep Inst	2.39	2.48	2.64	2.28	2.86
Other Real Estate Owned	0.10	0.05	0.05	0.05	0.06
All Other Assets	7.64	7.48	7.11	6.99	6.24
MEMORANDA:					
Short-Term Investments	4.22	4.34	3.74	3.48	3.85
U.S. Treasury Securities	0.15	0.18	0.22	0.38	0.61
U.S. Agency Securities (excl MBS)	4.32	4.86	5.28	5.66	5.85
Municipal Securities	2.83	2.60	2.69	2.60	2.75
Mortgage-Backed Securities	9.12	9.73	12.06	14.50	16.01
Asset-Backed Securities	0.04	0.07	0.04	0.09	0.05
Other Debt Securities	0.57	0.69	0.64	0.65	0.84
RE Loans Secured by 1-4 Family	15.57	15.85	15.85	15.37	14.88
Revolving	2.91	2.81	3.10	3.45	2.57
Closed-End, Sec by First Liens	10.51	10.92	10.92	10.34	10.51
Closed-End, Sec by Junior Liens	1.57	1.55	1.32	1.19	1.17
Commercial Real Estate Loans	31.22	29.65	28.40	24.84	22.38
Construction and Land Dev	10.60	9.41	8.03	6.00	5.31
Multifamily	1.59	1.56	1.90	1.50	1.71
Nonfarm Nonresidential	17.50	17.31	16.89	16.32	14.90
RE Loans Secured by Farmland	0.70	0.71	0.60	0.57	0.64
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	72.27	70.74	70.82	68.58	65.89
RE Loans Secured by 1-4 Family	23.32	23.42	24.36	24.31	24.34
Revolving	4.16	4.07	4.63	5.47	4.09
Closed-End	18.72	19.05	19.37	18.55	19.55
Commercial Real Estate Loans	44.51	42.79	41.99	38.52	35.66
Construction and Land Dev	14.78	13.49	11.79	9.15	8.47
Multifamily	2.36	2.26	2.76	2.35	2.71
Nonfarm Nonresidential	25.15	25.19	25.26	25.47	23.89
RE Loans Secured by Farmland	1.03	1.05	0.91	0.88	1.05
Loans to Depository Institutions	0.02	0.04	0.04	0.05	0.08
Commercial and Industrial Loans	17.13	17.74	17.17	18.45	19.10
Loans to Individuals	5.59	6.19	6.75	7.21	8.91
Credit Card Loans	0.16	0.16	0.16	0.16	0.21
Agricultural Loans	0.74	0.70	0.58	0.56	0.77
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.66	2.75	2.42	2.77	3.18

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Short-Term Investments	4.22	4.34	3.74	3.48	3.85
Liquid Assets	18.22	19.03	21.99	25.49	27.76
Investment Securities	18.64	19.84	22.91	26.00	28.26
Net Loans and Leases	68.48	67.59	65.12	61.79	60.36
Net Lns, Ls & Stdby Ltrs of Credit	69.93	69.15	66.61	63.32	61.91
Core Deposits	56.40	56.73	57.92	59.34	59.55
Noncore Funding	30.67	29.66	29.61	28.17	28.80
Time Deposits of \$100K or More	13.94	15.13	14.24	11.26	11.27
Foreign Deposits	0.23	0.13	0.19	0.37	0.60
Fed Funds Purchased and Repos	5.27	5.01	5.39	5.31	6.69
Net Fed Funds Purchased (Sold)	4.77	3.85	4.16	4.51	5.69
Commercial Paper	0.00	0.00	0.00	0.00	0.01
Oth Borrowings W/Rem Mat 1 Yr or Less	3.45	2.83	2.95	3.06	2.62
Earning Assets Repr in 1 Year	43.01	40.27	40.54	40.30	39.20
Int-Bearing Liab Repr in 1 Year	32.77	30.31	25.23	24.19	25.88
Long-Term Debt Repr in 1 Year	0.61	0.44	0.46	0.52	0.60
Net Assets Repriceable in 1 Year	9.67	8.98	14.36	14.72	11.93
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	30.50	29.39	29.11	27.41	28.23
Net ST Noncore Funding Dependence	22.25	20.47	19.29	17.60	17.39
Short-Term Inv/ST Noncore Funding	20.61	23.34	22.98	25.16	25.58
Liq Asts- ST Noncore Fndg/Nonliq Asts	-6.28	-3.96	2.17	8.83	13.08
Net Loans and Leases/Total Deposits	94.38	91.79	88.21	85.19	82.51
Net Loans and Leases/Core Deposits	129.25	125.65	118.32	107.40	104.77
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.04	-0.21	-0.43	0.27	0.93
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.20	-1.43	-2.48	0.71	2.78
Struct Notes Appr(Depr)/T1 Cap	0.00	-0.04	-0.10	-0.05	-0.06
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	12.75	11.31	11.61	10.02	8.58
Available-For-Sale Securities	87.25	88.69	88.39	89.98	91.42
U. S. Treasury Securities	1.00	1.16	0.93	1.59	2.61
U. S. Agency Securities (excl MBS)	25.81	25.93	24.92	23.47	23.28
Municipal Securities	16.23	13.61	12.49	10.52	10.16
Mortgage-Backed Securities	48.73	49.26	53.32	55.55	55.17
Asset-Backed Securities	0.25	0.45	0.17	0.34	0.17
Other Debt Securities	3.34	3.26	2.51	2.29	3.10
Mutual Funds and Equity Securities	1.08	0.99	1.03	1.06	1.20
Debt Securities 1 Year or Less	16.74	14.40	11.21	8.23	9.88
Debt Securities 1 To 5 Years	24.35	30.00	28.46	31.20	25.71
Debt Securities Over 5 Years	54.72	51.76	56.61	57.05	60.95
Pledged Securities	67.54	64.83	62.30	59.61	53.96
Structured Notes, Fair Value	0.43	0.72	0.74	0.67	0.50

ANALYSIS RATIOS

PEER GROUP 02

	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Provision for Ln&Ls Losses/Avg Assets	0.28	0.14	0.15	0.14	0.27
Provision for Ln&Ls Losses/Avg Lns&Ls	0.41	0.21	0.22	0.23	0.44
Provision for Ln&Ls Losses/Net Losses	179.99	162.97	127.55	110.01	129.88
Ln&Ls Allowance/Total Loans & Leases	1.29	1.23	1.28	1.39	1.55
Ln&Ls Allowance/Net Ln&Ls Losses (X)	9.10	14.53	12.07	9.62	6.57
ALL/Nonaccrual Assets	244.89	403.47	387.47	388.39	314.16
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	200.61	337.24	316.73	286.28	245.33
Gross Ln&Ls Losses/Avg Loans & Leases	0.35	0.24	0.27	0.34	0.47
Recoveries/Avg Loans and Leases	0.07	0.08	0.09	0.12	0.12
Net Losses/Avg Loans and Leases	0.27	0.15	0.18	0.21	0.33
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	36.36	40.16	35.05	32.98	25.50
Earnings Coverage of Net Losses (X)	16.20	29.95	24.26	18.23	14.76

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	0.12	0.03	0.04	0.06	0.09
RE Loans Secured By 1-4 Family	0.10	0.04	0.04	0.05	0.08
Revolving	0.14	0.06	0.03	0.03	0.04
Closed-End	0.09	0.03	0.05	0.06	0.10
Commercial Real Estate Loans	0.13	0.03	0.04	0.05	0.09
Construction and Land Dev	0.23	0.02	0.02	0.03	0.06
Multifamily	0.05	0.04	0.02	0.01	0.01
Nonfarm Nonresidential	0.05	0.02	0.04	0.07	0.10
RE Loans Secured by Farmland	0.00	0.01	0.01	0.01	0.01
Commercial and Industrial Loans	0.39	0.29	0.29	0.37	0.64
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.02	0.69	0.93	0.93	1.04
Credit Card Loans	1.83	1.08	1.81	3.05	0.45
Agricultural Loans	0.03	0.02	0.03	0.07	0.38
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.12	0.00
Other Loans and Leases	0.59	0.65	0.63	0.47	0.99

PERCENT OF LOANS AND LEASES	PEER GROUP 02				
	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
30-89 Days PD Loans and Leases	0.98	0.72	0.66	0.64	0.83
90+ Days PD Loans and Leases	0.08	0.07	0.08	0.08	0.11
Nonaccrual Loans and Leases	0.83	0.43	0.44	0.51	0.68
90+ Days PD and Nonaccrual Loans and Leases	0.98	0.51	0.53	0.61	0.82
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	0.01	0.01	0.01
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.98	0.73	0.66	0.64	0.83
90+ Days Past Due Assets	0.08	0.07	0.08	0.08	0.11
Nonaccrual Assets	0.83	0.43	0.44	0.52	0.69
30+ Days PD & Nonaccrual Assets	1.98	1.25	1.21	1.29	1.69
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.69	0.36	0.36	0.38	0.50
90+ PD & Nonaccrual Assets + OREO	0.80	0.43	0.42	0.45	0.58
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.67	0.36	0.35	0.38	0.51
Allowance for Loan & Lease Losses	74.36	44.34	41.33	45.17	56.32
Equity Cap + ALLL	6.85	3.58	3.69	3.99	5.50
Tier 1 Cap + ALLL	7.66	3.83	3.85	4.26	5.69
Loans & Leases + RE Acquired	0.94	0.52	0.52	0.63	0.84

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

	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Real Estate - 30-89 Days PD	0.99	0.68	0.57	0.56	0.73
- 90+ Days Past Due	0.09	0.06	0.06	0.07	0.10
- Nonaccrual	0.93	0.43	0.40	0.44	0.62
Coml & Indl - 30-89 Days PD	0.82	0.64	0.67	0.70	1.01
- 90+ Days Past Due	0.07	0.06	0.06	0.07	0.10
- Nonaccrual	0.66	0.63	0.75	0.87	1.24
Individuals - 30-89 Days PD	1.44	1.11	1.35	1.22	1.49
- 90+ Days Past Due	0.10	0.08	0.11	0.12	0.15
- Nonaccrual	0.19	0.14	0.22	0.19	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	0.24	0.32	0.23	0.22	0.48
- 90+ Days Past Due	0.01	0.00	0.00	0.01	0.08
- Nonaccrual	0.20	0.12	0.21	0.30	0.50
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.01	0.29
- 90+ Days Past Due	0.00	0.00	0.00	0.02	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.44	0.36	0.64	0.48	0.81
- 90+ Days Past Due	0.03	0.04	0.04	0.04	0.05
- Nonaccrual	0.07	0.10	0.11	0.23	0.21
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.00	0.76	0.79	0.76	0.95
- 90+ Days Past Due	0.13	0.08	0.09	0.09	0.14
- Nonaccrual	0.71	0.36	0.40	0.38	0.52
Revolving - 30-89 Days PD	0.62	0.44	0.44	0.35	0.41
- 90+ Days Past Due	0.04	0.05	0.04	0.04	0.03
- Nonaccrual	0.29	0.18	0.13	0.09	0.13
Closed-End - 30-89 Days PD	1.11	0.83	0.89	0.90	1.04
- 90+ Days Past Due	0.15	0.08	0.11	0.10	0.16
- Nonaccrual	0.76	0.40	0.43	0.42	0.65
- Jr Lien 30-89 Days PD	0.11	0.08	0.10	0.08	0.11
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.09	0.06	0.05	0.06	0.08
Commercial RE - 30-89 Days PD	0.93	0.58	0.43	0.37	0.57
- 90+ Days Past Due	0.06	0.04	0.04	0.04	0.05
- Nonaccrual	1.07	0.44	0.42	0.50	0.69
Const & Dev - 30-89 Days PD	1.42	0.72	0.48	0.45	0.50
- 90+ Days Past Due	0.08	0.04	0.03	0.04	0.06
- Nonaccrual	1.57	0.39	0.14	0.21	0.42
Multifamily - 30-89 Days PD	0.60	0.37	0.21	0.28	0.32
- 90+ Days Past Due	0.02	0.01	0.01	0.02	0.01
- Nonaccrual	0.60	0.25	0.15	0.20	0.16
Nonfarm Nres- 30-89 Days PD	0.57	0.51	0.39	0.33	0.52
- 90+ Days Past Due	0.04	0.03	0.03	0.04	0.05
- Nonaccrual	0.58	0.41	0.48	0.51	0.66
Farmland - 30-89 Days PD	0.37	0.32	0.33	0.39	0.44
- 90+ Days Past Due	0.00	0.01	0.01	0.03	0.03
- Nonaccrual	0.31	0.36	0.35	0.49	0.59
Credit Card - 30-89 Days PD	1.48	1.23	1.37	1.72	1.36
- 90+ Days Past Due	0.52	0.46	0.43	0.84	0.57
- Nonaccrual	0.23	0.07	0.06	0.10	0.10

CAPITAL RATIOS	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Tier 1 Leverage Ratio	8.52	8.81	8.66	8.55	8.32
Tier 1 RBC Ratio	10.71	11.19	11.27	11.80	11.85
Total Risk-Based Capital Ratio	12.36	12.75	12.84	13.49	13.70
Tangible Tier 1 Leverage Ratio	8.41	8.71	8.52	8.40	8.18
Tangible Common Eq Cap/Tan Assets	6.72	6.95	6.78	6.92	7.02
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	18.70	19.21	19.47	17.52	17.08
Standby Letters of Credit	1.22	1.29	1.25	1.26	1.29
Commercial & Similar Letters of Credit	0.07	0.09	0.10	0.12	0.13
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	3.87	4.31	4.10	3.67	3.65
Interest Rate Contracts	2.89	3.05	3.29	3.00	3.08
Interest Rate Futures & Forward Contr	0.22	0.23	0.21	0.19	0.15
Written Options Contr (Int Rate)	0.17	0.17	0.15	0.08	0.06
Purchased Options Contr (Int Rate)	0.35	0.27	0.13	0.03	0.19
Interest Rate Swaps	1.71	1.50	2.03	2.16	1.97
Foreign Exchange Contracts	0.04	0.04	0.09	0.10	0.08
Futures & Forward Foreign Exch Contr	0.03	0.03	0.04	0.07	0.04
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)	0.01	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	28.46	29.99	31.73	30.57	29.94

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Interest Rate Contracts	92.27	93.74	92.67	89.30	91.16
Foreign Exchange Contracts	2.28	3.18	5.70	8.28	5.03
Equity, Comm, & Other Contracts	2.47	1.03	1.56	1.07	2.44
Futures and Forwards	19.13	21.09	19.86	19.44	22.62
Written Options	17.81	15.51	13.62	8.75	9.49
Exchange-Traded	0.03	0.00	0.00	0.00	0.00
Over-The-Counter	16.61	14.96	13.11	8.38	9.49
Purchased Options	9.40	6.08	5.17	4.12	5.43
Exchange-Traded	0.00	0.02	0.00	0.00	0.02
Over-The-Counter	9.11	5.54	4.76	3.67	4.79
Swaps	44.01	44.41	51.93	56.51	57.81
Held for Trading	17.21	16.66	9.20	9.53	8.51
Interest Rate Contracts	13.74	12.22	5.45	1.96	4.01
Foreign Exchange Contracts	0.14	1.47	0.69	3.96	2.44
Equity, Comm, & Other Contracts	0.04	0.00	0.00	0.00	0.00
Non-Traded	82.79	83.34	90.80	90.47	91.49
Interest Rate Contracts	69.22	71.72	76.72	77.76	79.53
Foreign Exchange Contracts	0.42	0.34	2.29	0.93	1.14
Equity, Comm, & Other Contracts	1.62	0.73	1.14	0.95	2.32
Deriv Contr (Excl Fut & FX LE 14 Days)	76.93	76.20	79.53	84.33	83.43
One Year or Less	23.34	19.68	25.72	24.79	20.28
Over 1 Year to 5 Years	28.08	24.67	26.71	26.13	32.71
Over 5 Years	12.55	13.30	13.12	17.84	15.76
Gross Negative Fair Value (Abs Val)	1.01	0.48	0.77	0.89	1.05
Gross Positive Fair Value	1.28	0.67	0.60	0.73	1.08
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)	0.01	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	0.04	0.03	0.02	0.02	0.03

INSURANCE ACTIVITIES	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
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	35.53	35.51	26.47	29.55	33.40
Ins Under Assets(L/H)/Tot Ins Und Ast	64.47	64.49	73.53	70.45	66.60
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.87	1.05	1.02	0.98	1.08
Premium Inc/Ins Activities Revenue	3.43	2.85	3.72	6.28	3.74
Credit Rel Prem Inc/Tot Prem Inc	57.86	72.22	77.78	71.06	79.48
Other Prem Inc/Total Prem Inc	42.14	27.78	22.22	28.94	20.52
Ins Under Net Income/Consol Net Income	0.05	0.07	0.08	0.08	0.09
Ins Net Inc (P/C)/Equity (P/C)	13.96	10.64	11.45	11.01	14.22
Ins Net Inc (L/H)/Equity (L/H)	6.26	6.54	9.55	9.00	10.63
Insur Ben, Losses, Exp/Insur Premiums	465.93	304.30	147.10	114.83	101.68
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.03
Reinsurance Recov(L/H)/Tot Assets(L/H)	4.37	4.38	4.09	2.00	2.28
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.98	10.15	9.87	9.17	7.22
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	0.57	0.52	0.50	0.92	69.44
Cost: Interest-Bearing Deposits	4.63	4.62	2.63	1.36	1.51
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	10.49
Commercial and Industrial Loans	1.73	1.62	3.72	3.11	2.50
Foreign Governments and Inst	0.00	0.00	0.00	0.12	0.00
GROWTH RATES:					
Net Loans and Leases	-17.84	-1.36	31.99	10.96	-2.96
Total Selected Assets	-9.39	-3.15	15.16	25.11	9.39
Deposits	10.61	14.04	36.12	44.03	286.51

PROFITABILITY:	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Net Income/Avg Equity Capital	9.57	12.34	12.96	13.15	13.53
Bank Net Inc/Avg Eq Inv in Banks	9.92	12.49	13.09	13.49	13.99
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.96	6.05	7.14	5.05	4.25
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.72	9.56	5.80	9.54	8.83
Bank Net Income/Parent Net Income	107.59	95.26	94.30	88.17	86.88
Nonbank Net Income/Parent Net Income	1.75	1.91	1.82	1.83	1.47
Sub BHCs Net Inc/Parent Net Income	85.50	87.17	103.02	65.56	83.42
LEVERAGE:					
Total Liabilities/Equity	25.88	24.09	24.23	22.95	23.85
Total Debt/Equity Capital	4.31	3.76	3.82	3.60	6.23
Tot Debt+NP to Subs Iss Tr Pref/Equity	20.63	19.95	19.48	18.75	19.25
Tot Debt+Lns Guaranteed for Affl/Equity	4.31	3.77	3.83	3.66	6.29
Total Debt/Equ Cap - Exc Over Fair Value	4.56	3.88	3.91	3.66	6.29
Long-Term Debt/Equity Capital	2.26	2.31	2.79	2.94	4.59
Short-Term Debt/Equity Capital	1.30	0.82	0.36	0.22	1.29
Current Portion of LT Debt/Equity	0.01	0.00	0.00	0.03	0.07
Exc Cost Over Fair Value/Equity Cap	0.13	0.14	0.14	0.31	0.34
Long-Term Debt/Consolidated LT Debt	4.22	4.26	3.79	8.07	9.99
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	113.92	112.61	112.42	109.87	109.94
Total Investment in Subs/Equity	115.71	114.62	114.29	112.60	113.21
Eq Inv Sub/Equ Cap, Qual TPS+0th PS in T1	98.88	97.44	97.17	95.40	96.42
Tot Inv Sub/Equ Cap, Qual TPS+0th PS in T1	100.27	98.96	98.90	98.29	99.64
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.37	1.10	1.03	0.85	0.83
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.77	2.64	2.64	2.33	2.41
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	152.03	149.24	128.75	144.40	194.09
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	149.47	154.29	128.02	146.67	198.51
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	95.02	106.17	101.74	104.04	120.14
Pretax Oper Inc + Int Exp/Int Expense	28090.7	7903.77	8846.05	38174.4	12394.8
Div + Int From Subs/Int Exp + Div	232.42	235.86	213.77	218.58	359.10
Fees+Other Inc From Subs/Sal + Oth Exp	10.02	10.96	14.57	14.34	15.36
Net Inc/Curr Port of LT Debt+Pfd Div(X)	8497.05	7593.49	4926.82	3661.92	3879.21
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.22	0.68	1.27	2.06	1.91
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.07
Nonaccrual	7.18	9.37	8.33	0.00	0.25
Total	7.18	9.37	8.33	0.00	0.32
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	0.92	1.03	0.88	1.16	1.80
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.03
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Di v Paid/Inc Before Undist Inc	58.82	66.85	67.14	63.75	60.35
Di vidends Paid/Net Income	38.06	28.36	28.95	30.52	32.24
Net Income - Di vidends/Avg Equi ty	5.45	8.50	8.91	8.85	9.06
PERCENT OF DIVIDENDS PAID:					
Di vidends From Bank Subs	184.35	174.90	139.78	143.39	162.44
Di vidends From Nonbank Subs	4.05	2.86	3.75	2.42	2.56
Di vidends From Subsidi ary BHCs	4.95	2.78	7.38	11.14	10.55
Di vidends From All Subsidi aries	215.38	217.41	187.54	207.75	238.11
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Di vidends From Bank Subs	71.98	53.79	46.16	53.21	66.21
Interest Income From Bank Subs	1.10	0.94	0.77	0.74	0.41
Mgt & Service Fees From Bank Subs	2.19	3.79	4.12	5.66	3.67
Other Income From Bank Subs	0.02	0.02	0.05	0.04	0.02
Operating Income From Bank Subs	84.42	66.45	56.56	66.74	80.31
PERCENT OF NONBANK NET INCOME:					
Di vidends From Nonbank Subs	78.99	63.05	76.08	43.01	53.29
Interest Income From Nonbank Subs	4.27	11.74	6.43	4.82	8.49
Mgt & Serv Fees From Nonbank Subs	3.03	1.80	2.00	1.80	2.16
Other Income From Nonbank Subs	0.02	0.55	2.31	0.00	0.09
Operating Inc From Nonbank Subs	98.52	84.29	101.60	61.28	93.58
PERCENT OF SUB BHCs' NET INCOME:					
Di vidends From Subsidi ary BHCs	38.37	51.07	52.89	39.60	47.59
Interest Inc From Subsidi ary BHCs	0.50	0.45	0.20	0.03	0.12
Mgt & Serv Fees From Sub BHCs	1.59	1.66	3.77	2.35	2.93
Other Income From Subsidi ary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	40.47	53.17	56.85	51.31	50.63
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Di vidends From Bank Subsidi aries	68.24	68.53	60.75	62.55	64.79
Interest Income From Bank Subs	1.38	1.34	1.42	0.84	0.72
Mgt & Serv Fees From Bank Subs	3.45	3.79	4.90	5.39	4.86
Other Income From Bank Subs	0.02	0.06	0.06	0.01	0.05
Operating Income From Bank Subs	85.59	88.00	74.53	76.85	76.51
Di vidends From Nonbank Subs	1.61	1.29	1.87	0.85	1.17
Interest Income From Nonbank Subs	0.17	0.29	0.15	0.17	0.19
Mgt & Serv Fees From Nonbank Subs	0.05	0.04	0.04	0.03	0.07
Other Income From Nonbank Subs	0.02	0.01	0.01	0.00	0.00
Operating Inc From Nonbank Subs	2.87	2.22	2.69	1.48	1.80
Di vidends From Subsidi ary BHCs	2.04	1.27	4.10	4.97	9.17
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	0.01
Other Income From Subsidi ary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	2.36	1.40	4.55	5.67	10.08
Loans and Adv From Subs/ST Debt	754.10	797.93	31657.6	2182.18	643.37
Loans and Adv From Subs/Total Debt	487.84	884.65	379.61	635.17	274.58

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									97
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.42	2.10	2.61	3.03	3.33	3.87	4.31	5.08	97
+ Non-interest Income	1.15	0.13	0.44	0.71	1.11	1.53	2.00	2.91	97
- Overhead Expense	2.82	1.35	1.84	2.22	2.77	3.25	3.86	4.86	97
- Provision for Losses	0.21	0.00	0.02	0.08	0.13	0.25	0.58	1.37	97
+ Securities Gains (Losses)	0.00	-0.16	-0.03	-0.00	0.00	0.01	0.03	0.12	97
+ Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.00	0.06	97
= Pretax Net Oper Income (TE)	1.51	-0.07	0.42	1.18	1.50	1.92	2.35	2.61	97
Net Operating Income	0.97	-0.03	0.37	0.77	0.95	1.22	1.49	1.73	97
Net Income	0.97	-0.16	0.37	0.77	0.95	1.22	1.49	1.73	97
Net Income (Sub S Adjusted)	1.05	0.98	0.98	0.98	0.98	1.05	1.10	1.12	2
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	7.13	5.82	6.16	6.67	7.09	7.49	8.13	8.58	97
Interest Expense	3.38	2.44	2.71	3.00	3.40	3.67	4.10	4.33	97
Net Interest Income (TE)	3.74	2.15	2.71	3.30	3.69	4.25	4.68	5.36	97
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.21	-0.00	0.02	0.09	0.15	0.28	0.48	0.98	97
Earnings Coverage of Net Losses (X)	16.38	-107.46	1.40	6.41	12.53	23.87	46.77	64.04	97
Ln&Ls Allowance/Total Loans & Leases	1.24	0.72	0.91	1.05	1.22	1.40	1.69	1.81	97
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.78	0.13	0.20	0.38	0.61	1.12	1.69	2.14	97
30-89 Days Past Due Loans and Leases	0.82	0.14	0.29	0.45	0.74	1.09	1.53	2.13	97
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	29.79	4.34	10.69	18.38	27.79	37.52	54.46	61.38	97
Net ST Noncore Funding Dependence	21.72	2.21	6.40	13.68	21.37	28.15	40.13	49.23	97
Net Loans and Leases/Total Assets	68.14	40.96	50.28	62.90	69.98	74.20	80.31	83.79	97
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.64	6.30	6.82	7.64	8.57	9.56	10.73	11.62	97
Equity Capital/Total Assets	9.24	5.75	6.41	7.65	9.39	10.56	11.78	14.05	97
Net Loans&Ls/Equity Capital (X)	7.54	3.46	4.89	6.29	7.02	8.62	11.20	11.94	97
Cash Dividends/Net Income	37.51	0.00	0.00	17.31	41.11	54.89	80.11	106.07	92
Cash Dividends/Net Income (Sub S Adjusted)	21.47	-6.62	-6.62	-6.62	-6.62	21.47	38.34	43.96	2
Retained Earnings/Avg Equity Cap	6.31	-4.44	-0.68	3.54	6.20	8.82	12.01	13.67	97
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	1.07	0.00	0.00	0.00	0.00	0.85	5.74	10.78	97
Long-Term Debt/Equity Capital	2.33	0.00	0.00	0.00	0.00	3.54	11.97	17.23	97
Equity Investment in Subs/Equity Cap	114.92	85.34	93.61	100.26	115.02	124.09	137.38	149.66	97
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	148.08	32.77	53.15	90.95	128.23	204.01	266.89	320.75	94

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.53	5.31	5.68	6.05	6.44	6.94	7.51	7.83	97
Less: Interest Expense	3.10	2.18	2.37	2.71	3.03	3.39	3.83	4.01	97
Equals: Net Interest Income (TE)	3.42	2.10	2.61	3.03	3.33	3.87	4.31	5.08	97
Plus: Non-Interest Income	1.15	0.13	0.44	0.71	1.11	1.53	2.00	2.91	97
Equals: Adj Operating Income (TE)	4.60	2.77	3.19	3.96	4.59	5.14	5.83	6.72	97
Less: Overhead Expense	2.82	1.35	1.84	2.22	2.77	3.25	3.86	4.86	97
Less: Provision for Loan and Lease Losses	0.21	0.00	0.02	0.08	0.13	0.25	0.58	1.37	97
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Plus: Realized G/L on AFS Sec	0.00	-0.16	-0.03	-0.00	0.00	0.01	0.03	0.12	97
Plus: Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.00	0.06	97
Equals: Pretax Net Oper Inc (TE)	1.51	-0.07	0.42	1.18	1.50	1.92	2.35	2.61	97
Less: Applicable Income Taxes (TE)	0.53	-0.04	0.14	0.37	0.51	0.66	0.87	1.03	97
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	97
Equals: Net Operating Income	0.97	-0.03	0.37	0.77	0.95	1.22	1.49	1.73	97
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Equals: Net Income	0.97	-0.16	0.37	0.77	0.95	1.22	1.49	1.73	97
Memo: Net Income (Last Four Qtrs)	0.99	0.19	0.39	0.77	0.95	1.24	1.53	1.74	95
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.72	86.09	87.72	89.39	91.55	93.79	95.57	97.46	97
Avg Int-Bearing Funds / Avg Assets	78.50	63.75	71.33	74.39	78.79	82.62	85.78	88.23	97
Int Income (TE) / Avg Earning Assets	7.13	5.82	6.16	6.67	7.09	7.49	8.13	8.58	97
Int Expense / Avg Earning Assets	3.38	2.44	2.71	3.00	3.40	3.67	4.10	4.33	97
Net Int Inc (TE) / Avg Earn Assets	3.74	2.15	2.71	3.30	3.69	4.25	4.68	5.36	97
YIELD OR COST:									
Total Loans and Leases (TE)	7.69	6.16	6.79	7.23	7.65	8.07	8.65	9.29	97
Interest-Bearing Bank Balances	5.70	0.52	1.21	3.33	5.06	6.45	10.32	27.44	88
Fed Funds Sold & Reverse Repos	5.11	3.61	3.97	5.10	5.21	5.29	5.49	5.76	91
Trading Assets	7.42	0.00	0.00	0.00	3.08	7.12	13.55	50.99	36
Total Earning Assets	7.01	5.58	5.96	6.56	6.98	7.44	8.10	8.39	97
Investment Securities (TE)	5.15	4.32	4.47	4.79	5.06	5.42	6.00	6.25	97
U.S. Treasury & Agency Sec (excl MBS)	4.75	3.72	3.89	4.21	4.76	5.27	5.64	5.94	94
Mortgage-Backed Securities	4.81	4.13	4.28	4.55	4.74	5.08	5.44	5.64	95
All Other Securities	7.22	4.20	4.85	5.73	6.43	7.55	10.53	21.39	96
Interest-Bearing Deposits	3.66	2.67	2.86	3.27	3.65	4.08	4.41	4.63	97
Time Deposits of \$100K or More	4.71	3.22	3.79	4.37	4.80	5.05	5.30	5.65	97
Time Deposits < \$100K	4.68	3.06	3.56	4.43	4.64	5.04	5.47	5.75	97
Other Domestic Deposits	2.58	1.10	1.52	2.12	2.56	3.12	3.58	3.88	97
Foreign Deposits	4.90	3.47	3.47	4.81	5.01	5.14	5.33	5.34	9
Fed Funds Purchased and Repos	4.51	3.28	3.76	4.09	4.50	4.89	5.33	5.39	97
Other Borrowed Funds & Trading Liab	4.73	3.20	3.70	4.18	4.63	5.28	5.63	6.18	96
All Interest-Bearing Funds	3.95	3.02	3.27	3.58	3.99	4.23	4.61	4.86	97

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	50.11	33.87	35.65	40.51	46.55	57.67	70.72	82.49	97
Avg Assets per Employee (\$000)	4690.97	2359.93	2877.69	3296.52	4108.96	5484.22	8318.25	11750.5	97

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.16	0.00	0.00	0.19	2.79	5.50	8.02	10.18	96
Overhead Exp / NII + Non-Int Income	63.05	41.62	47.09	57.12	63.29	68.80	75.38	79.69	97

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.82	1.35	1.84	2.22	2.77	3.25	3.86	4.86	97
Personnel Expense	1.54	0.64	0.91	1.21	1.54	1.82	2.15	2.55	97
Net Occupancy Expense	0.39	0.19	0.25	0.30	0.38	0.47	0.57	0.65	97
Other Operating Expenses	0.85	0.34	0.51	0.66	0.82	0.99	1.22	1.53	97
Overhead Less Non-Interest Income	1.62	0.59	1.05	1.31	1.63	1.92	2.32	2.76	97

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	61.42	39.75	45.98	56.06	61.37	67.62	72.47	79.34	97
Personnel Expense	33.82	20.26	24.09	30.72	33.74	37.82	41.77	47.61	97
Net Occupancy Expense	8.69	5.23	5.90	7.41	8.52	9.84	11.02	12.95	97
Other Operating Expenses	18.56	12.27	13.87	15.52	18.30	21.01	23.59	25.92	97
Total Non-Interest Income	24.46	6.60	9.27	17.48	24.76	31.02	38.31	42.31	97
Fiduciary Activities Income	1.98	0.00	0.00	0.00	1.56	3.46	6.33	7.77	97
Serv Charges on Deposit Accts - Domestic	7.61	1.27	2.02	3.47	6.92	11.49	13.86	15.17	97
Trading Revenue	0.10	-0.34	0.00	0.00	0.00	0.00	0.63	1.25	97
Investment Banking Fees & Commissions	1.55	0.00	0.00	0.28	1.31	2.43	3.93	6.44	97
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	97
Net Servicing Fees	0.37	-0.00	0.00	0.00	0.10	0.47	1.48	3.25	97
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Insurance Activities Revenue	0.96	0.00	0.00	0.00	0.15	1.33	4.42	8.04	97
Net Gain (Loss) - Sales Loans, OREO, Oth	1.32	-0.45	-0.00	0.19	0.88	2.01	3.89	4.87	97
Other Non-Interest Income	7.84	1.94	3.10	5.34	7.37	10.06	13.41	15.72	97
Overhead Less Non-Interest Income	36.33	16.25	21.47	29.03	34.67	42.71	52.10	62.09	97

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	28.88	11.10	18.66	24.71	29.44	33.67	35.66	40.18	92
Appl Inc Tax+TE/Pretax NOI+TE	35.37	26.12	28.50	32.38	35.58	37.49	40.86	42.55	92

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	49.24	15.08	26.27	41.21	50.96	58.87	65.57	68.45	97
Commercial and Industrial Loans	11.85	0.79	2.90	6.81	10.83	15.66	22.18	29.58	97
Loans to Individuals	3.69	0.18	0.37	1.00	2.24	6.03	10.69	12.61	97
Loans to Depository Institutions	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.31	97
Agricultural Loans	0.47	0.00	0.00	0.00	0.09	0.76	2.16	3.38	97
Other Loans and Leases	1.82	0.03	0.11	0.48	1.04	3.07	4.98	6.44	97
Net Loans and Leases	68.14	40.96	50.28	62.90	69.98	74.20	80.31	83.79	97
Debt Securities Over 1 Year	15.46	0.95	3.84	8.56	15.03	21.42	27.35	35.96	97
Mutual Funds and Equity Securities	0.20	0.00	0.00	0.00	0.08	0.31	0.82	1.29	97
Subtotal	85.14	71.08	75.91	82.45	85.89	88.05	91.54	93.09	97
Interest-Bearing Bank Balances	0.20	0.00	0.00	0.00	0.07	0.26	0.94	1.29	97
Federal Funds Sold & Reverse Repos	0.76	0.00	0.00	0.00	0.19	1.08	3.75	4.83	97
Debt Securities 1 Year or Less	2.62	0.05	0.18	0.60	1.90	4.27	7.05	8.16	97
Trading Assets	0.08	0.00	0.00	0.00	0.00	0.01	0.53	1.42	97
Total Earning Assets	90.10	84.79	86.52	88.00	89.72	92.23	93.98	95.61	97
Non-Int Cash and Due From Dep Inst	2.08	0.56	1.08	1.59	2.07	2.53	3.01	3.53	97
Other Real Estate Owned	0.09	0.00	0.00	0.01	0.06	0.14	0.30	0.39	97
All Other Assets	7.71	3.32	3.90	5.49	7.46	9.51	11.50	12.99	97
MEMORANDA:									
Short-Term Investments	4.12	0.27	0.61	1.16	2.83	5.58	9.76	16.39	97
U.S. Treasury Securities	0.17	0.00	0.00	0.00	0.01	0.16	0.70	1.97	97
U.S. Agency Securities (excl MBS)	4.87	0.00	0.21	1.35	4.03	7.10	12.07	15.64	97
Municipal Securities	2.67	0.00	0.02	0.54	2.03	4.08	6.92	10.21	97
Mortgage-Backed Securities	9.01	0.17	0.49	3.87	9.06	12.10	19.71	24.27	97
Asset-Backed Securities	0.03	0.00	0.00	0.00	0.00	0.00	0.25	0.43	97
Other Debt Securities	0.65	0.00	0.00	0.00	0.18	1.13	2.80	4.02	97
RE Loans Secured by 1-4 Family	15.46	1.68	4.16	8.85	14.38	20.87	28.02	32.61	97
Revolving	2.80	0.00	0.04	1.07	2.48	3.78	6.59	7.86	97
Closed-End, Sec by First Liens	10.50	0.73	2.38	5.25	9.55	14.57	20.65	27.74	97
Closed-End, Sec by Junior Liens	1.56	0.00	0.02	0.34	1.33	2.51	3.82	4.79	97
Commercial Real Estate Loans	31.12	5.78	10.13	21.38	29.87	42.00	51.71	55.32	97
Construction and Land Dev	10.50	0.82	1.90	4.83	9.13	15.64	22.08	28.90	97
Multifamily	1.62	0.05	0.24	0.71	1.27	2.20	3.97	4.33	97
Nonfarm Nonresidential	17.60	2.53	5.88	11.73	17.74	21.57	28.35	32.86	97
RE Loans Secured by Farmland	0.69	0.00	0.00	0.04	0.30	1.15	2.23	3.17	97
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	72.41	30.15	51.39	64.04	74.22	81.58	90.27	95.19	97
RE Loans Secured by 1-4 Family	23.28	2.75	6.84	12.77	20.90	32.55	43.59	61.02	97
Revolving	4.01	0.00	0.11	1.82	3.58	5.81	8.43	10.55	97
Closed-End	18.81	1.82	4.55	8.89	17.44	26.31	39.53	51.41	97
Commercial Real Estate Loans	44.69	8.26	19.06	33.42	42.54	59.39	68.21	73.50	97
Construction and Land Dev	14.79	1.67	3.04	6.70	12.87	21.46	27.85	37.28	97
Multifamily	2.45	0.08	0.36	0.98	2.00	3.31	5.24	7.73	97
Nonfarm Nonresidential	25.38	4.30	12.24	19.14	24.93	30.43	40.60	47.97	97
RE Loans Secured by Farmland	0.99	0.00	0.00	0.07	0.46	1.81	3.43	4.71	97
Loans to Depository Institutions	0.02	0.00	0.00	0.00	0.00	0.00	0.07	0.46	97
Commercial and Industrial Loans	17.13	1.99	5.42	10.70	14.97	21.16	32.20	49.74	97
Loans to Individuals	5.49	0.29	0.61	1.31	3.06	8.47	16.28	19.75	97
Credit Card Loans	0.16	0.00	0.00	0.00	0.00	0.17	0.78	1.61	97
Agricultural Loans	0.67	0.00	0.00	0.00	0.13	1.11	3.07	4.27	97
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Other Loans and Leases	2.70	0.10	0.21	0.69	1.57	4.38	8.45	10.01	97

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.12	0.27	0.61	1.16	2.83	5.58	9.76	16.39	97
Liquid Assets	18.44	4.42	8.89	11.95	16.32	23.41	32.91	43.40	97
Investment Securities	19.25	1.37	8.59	13.38	17.55	24.64	34.64	41.30	97
Net Loans and Leases	68.14	40.96	50.28	62.90	69.98	74.20	80.31	83.79	97
Net Lns, Ls & Stdbly Ltrs of Credit	69.65	43.65	52.21	64.65	71.32	76.07	82.03	86.69	97
Core Deposits	56.84	18.73	35.13	50.04	59.19	65.51	70.72	73.87	97
Noncore Funding	30.00	13.14	14.75	20.22	28.25	36.45	50.77	64.88	97
Time Deposits of \$100K or More	13.93	6.00	6.86	8.94	12.01	16.73	26.25	33.53	97
Foreign Deposits	0.21	0.00	0.00	0.00	0.00	0.00	0.00	9.81	97
Fed Funds Purchased and Repos	5.49	0.00	0.26	1.31	4.40	8.42	13.06	16.26	97
Net Fed Funds Purchased (Sold)	4.43	-3.79	-0.72	0.59	3.41	7.90	11.10	15.03	97
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Oth Borrowings W/Rem Mat 1 Yr or Less	3.07	0.00	0.09	0.84	2.44	4.97	8.03	11.06	97
Earning Assets Repr in 1 Year	41.76	15.15	19.81	32.32	43.30	49.52	61.73	66.88	97
Int-Bearing Liab Repr in 1 Year	32.03	13.28	17.02	21.78	25.94	43.77	56.41	61.86	97
Long-Term Debt Repr in 1 Year	0.56	0.00	0.00	0.00	0.00	0.90	2.56	4.61	97
Net Assets Repriceable in 1 Year	9.02	-22.32	-13.49	-3.00	8.21	18.50	31.85	35.55	97
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	29.79	4.34	10.69	18.38	27.79	37.52	54.46	61.38	97
Net ST Noncore Funding Dependence	21.72	2.21	6.40	13.68	21.37	28.15	40.13	49.23	97
Short-Term Inv/ST Noncore Funding	19.98	1.33	2.28	5.68	14.28	26.38	57.07	77.94	97
Liq Asts-ST Noncore Fndg/Nonliq Asts	-5.90	-35.36	-25.76	-15.33	-6.73	2.65	15.30	24.43	97
Net Loans and Leases/Total Deposits	93.24	59.47	70.42	85.29	94.70	101.37	109.87	119.60	97
Net Loans and Leases/Core Deposits	127.76	79.60	88.19	103.46	117.07	143.14	198.66	265.78	97
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.33	-4.37	-1.80	-0.56	-0.04	0.01	0.16	0.24	69
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.93	-7.28	-4.73	-1.91	-0.71	0.34	1.68	3.31	95
Struct Notes Appr(Depr)/T1 Cap	-0.04	-0.72	-0.19	-0.06	-0.00	0.00	0.02	0.03	36
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	13.30	0.00	0.00	0.00	4.05	18.42	59.54	80.85	97
Available-For-Sale Securities	86.69	14.39	37.75	79.39	95.75	100.00	100.00	100.00	97
U.S. Treasury Securities	1.25	0.00	0.00	0.00	0.05	1.27	5.46	16.96	97
U.S. Agency Securities (excl MBS)	26.91	0.00	1.56	8.84	20.48	41.77	66.40	75.15	97
Municipal Securities	15.00	0.00	0.17	3.65	11.87	21.69	36.89	46.20	97
Mortgage-Backed Securities	47.23	2.45	5.54	31.78	51.11	64.44	75.34	81.28	97
Asset-Backed Securities	0.19	0.00	0.00	0.00	0.00	0.00	1.02	3.41	97
Other Debt Securities	3.73	0.00	0.00	0.00	1.11	6.54	14.78	21.12	97
Mutual Funds and Equity Securities	1.12	0.00	0.00	0.00	0.62	1.60	4.04	5.74	97
Debt Securities 1 Year or Less	15.06	0.61	1.35	4.08	12.24	22.36	35.97	56.33	97
Debt Securities 1 To 5 Years	26.25	2.65	4.87	14.60	21.47	38.89	53.17	65.15	97
Debt Securities Over 5 Years	54.15	4.06	10.97	32.71	55.94	75.61	90.41	94.61	97
Plledged Securities	66.95	21.24	28.13	50.40	71.91	82.14	92.37	96.65	97
Structured Notes, Fair Value	0.54	0.00	0.00	0.00	0.00	0.61	2.57	5.80	97

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.21	0.00	0.02	0.08	0.13	0.25	0.58	1.37	97
Provision for Ln&Ls Losses/Avg Lns&Ls	0.31	0.01	0.03	0.12	0.20	0.39	0.80	1.72	97
Provision for Ln&Ls Losses/Net Losses	149.99	-35.48	16.91	82.71	130.37	189.78	306.41	551.91	97
Ln&Ls Allowance/Total Loans & Leases	1.24	0.72	0.91	1.05	1.22	1.40	1.69	1.81	97
Ln&Ls Allowance/Net Ln&Ls Losses (X)	10.32	1.54	2.13	4.24	7.47	11.91	26.92	47.84	92
ALLL/Nonaccrual Assets	264.28	63.68	83.66	125.02	210.62	322.96	689.52	843.71	97
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	218.96	55.36	76.24	111.78	177.70	275.20	471.78	649.44	97
Gross Ln&Ls Losses/Avg Loans & Leases	0.28	0.01	0.07	0.14	0.24	0.35	0.56	1.20	97
Recoveries/Avg Loans and Leases	0.06	0.00	0.01	0.02	0.05	0.09	0.17	0.23	97
Net Losses/Avg Loans and Leases	0.21	-0.00	0.02	0.09	0.15	0.28	0.48	0.98	97
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Recoveries/Prior Year-End Losses	26.69	4.67	8.02	13.94	22.45	32.91	54.63	93.16	94
Earnings Coverage of Net Losses (X)	16.38	-107.46	1.40	6.41	12.53	23.87	46.77	64.04	97
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.07	-0.00	-0.00	0.00	0.03	0.11	0.24	0.43	97
RE Loans Secured By 1-4 Family	0.06	-0.03	-0.00	0.00	0.03	0.09	0.22	0.34	97
Revolving	0.09	-0.05	-0.01	0.00	0.02	0.15	0.39	0.64	91
Closed-End	0.06	-0.03	-0.00	0.00	0.02	0.09	0.22	0.37	97
Commercial Real Estate Loans	0.08	-0.01	-0.00	0.00	0.03	0.11	0.27	0.48	97
Construction and Land Dev	0.10	-0.00	0.00	0.00	0.04	0.15	0.34	0.68	96
Multifamily	0.05	-0.01	0.00	0.00	0.00	0.01	0.27	0.75	93
Nonfarm Nonresidential	0.03	-0.04	-0.00	0.00	0.00	0.05	0.15	0.27	96
RE Loans Secured by Farmland	-0.00	-0.12	-0.02	0.00	0.00	0.00	0.00	0.03	80
Commercial and Industrial Loans	0.37	-0.07	-0.00	0.11	0.26	0.58	1.08	1.72	95
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Loans to Individuals	0.86	0.07	0.10	0.34	0.62	1.07	2.19	5.36	86
Credit Card Loans	2.04	-3.04	0.00	0.07	1.63	3.34	5.29	5.94	46
Agricultural Loans	0.05	-0.09	-0.00	0.00	0.00	0.00	0.36	0.81	69
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	0.64	-0.03	-0.01	0.00	0.07	0.68	2.64	6.66	95

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	0.14	0.29	0.45	0.74	1.09	1.53	2.13	97
90+ Days PD Loans and Leases	0.07	0.00	0.00	0.00	0.04	0.12	0.25	0.37	97
Nonaccrual Loans and Leases	0.69	0.12	0.17	0.33	0.56	0.97	1.40	2.12	97
90+ Days PD and Nonaccrual Loans and Leases	0.79	0.17	0.23	0.38	0.65	1.03	1.82	2.26	97
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	97
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.82	0.14	0.29	0.45	0.75	1.09	1.53	2.13	97
90+ Days Past Due Assets	0.07	0.00	0.00	0.00	0.04	0.12	0.25	0.37	97
Nonaccrual Assets	0.69	0.12	0.17	0.33	0.56	0.97	1.40	2.12	97
30+ Days PD & Nonaccrual Assets	1.64	0.45	0.63	1.07	1.50	1.96	2.99	4.50	97
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.55	0.09	0.12	0.29	0.46	0.70	1.23	1.52	97
90+ PD & Nonaccrual Assets + OREO	0.66	0.11	0.14	0.33	0.54	0.94	1.50	1.66	97
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	0.56	0.08	0.11	0.29	0.45	0.78	1.35	1.75	97
Allowance for Loan & Lease Losses	66.20	13.79	15.42	34.16	55.08	95.88	133.11	169.24	97
Equity Cap + ALLL	5.98	0.87	1.23	2.56	4.39	8.26	15.48	23.55	97
Tier 1 Cap + ALLL	6.40	0.82	1.35	2.87	5.29	8.50	14.38	21.74	97
Loans & Leases + RE Acquired	0.80	0.13	0.21	0.40	0.62	1.13	1.79	2.37	97

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	0.82	0.11	0.19	0.38	0.74	1.17	1.65	2.05	97
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.01	0.11	0.37	0.44	97
- Nonaccrual	0.76	0.06	0.14	0.34	0.60	1.10	1.83	2.35	97
Coml & Indl - 30-89 Days PD	0.76	0.06	0.11	0.34	0.65	1.12	1.76	2.33	95
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.02	0.11	0.26	0.38	95
- Nonaccrual	0.69	0.04	0.08	0.21	0.43	1.01	1.98	2.34	95
Individuals - 30-89 Days PD	1.35	0.19	0.28	0.75	1.10	1.63	3.28	4.58	97
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.06	0.15	0.27	0.47	97
- Nonaccrual	0.20	0.00	0.00	0.02	0.12	0.31	0.67	1.21	97
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Agricultural - 30-89 Days PD	0.23	0.00	0.00	0.00	0.00	0.31	1.17	1.90	69
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.18	69
- Nonaccrual	0.21	0.00	0.00	0.00	0.00	0.15	0.86	2.83	69
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	0.35	0.00	0.00	0.00	0.03	0.47	1.52	2.46	95
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.19	95
- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.07	0.37	0.58	95
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.89	0.00	0.11	0.31	0.75	1.31	2.03	2.79	97
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.01	0.12	0.36	0.67	97
- Nonaccrual	0.61	0.00	0.03	0.18	0.47	0.81	1.72	1.94	97
Revolving - 30-89 Days PD	0.57	0.00	0.00	0.13	0.52	0.96	1.47	1.78	91
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.07	0.28	0.72	91
- Nonaccrual	0.25	0.00	0.00	0.00	0.13	0.46	0.97	1.30	91
Closed-End - 30-89 Days PD	0.97	0.00	0.08	0.37	0.74	1.45	2.15	2.79	97
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.01	0.13	0.37	0.73	97
- Nonaccrual	0.67	0.00	0.04	0.18	0.48	0.94	1.82	2.20	97
- Jr Lien 30-89 Days PD	0.11	0.00	0.00	0.01	0.07	0.15	0.38	0.54	97
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.08	97
- Jr Lien Nonaccrual	0.08	0.00	0.00	0.00	0.03	0.12	0.36	0.46	97
Commercial RE - 30-89 Days PD	0.74	0.00	0.07	0.34	0.62	1.19	1.54	1.97	97
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.07	0.25	0.44	97
- Nonaccrual	0.86	0.00	0.07	0.36	0.64	1.12	2.09	2.92	97
Const & Dev - 30-89 Days PD	1.00	0.00	0.00	0.19	0.80	1.62	3.01	3.67	96
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.10	0.49	0.83	96
- Nonaccrual	1.22	0.00	0.00	0.17	0.85	1.90	3.82	5.64	96
Multifamily - 30-89 Days PD	0.30	0.00	0.00	0.00	0.00	0.57	1.21	1.91	93
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.14	0.75	93
- Nonaccrual	0.52	0.00	0.00	0.00	0.06	0.62	3.27	4.43	93
Nonfarm Nres- 30-89 Days PD	0.60	0.00	0.03	0.13	0.43	0.96	1.55	1.75	96
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.05	0.17	0.30	96
- Nonaccrual	0.51	0.00	0.00	0.10	0.36	0.79	1.66	2.30	96
Farmland - 30-89 Days PD	0.26	0.00	0.00	0.00	0.00	0.40	1.30	2.96	80
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.07	80
- Nonaccrual	0.27	0.00	0.00	0.00	0.00	0.34	1.29	4.42	80
Credit Card - 30-89 Days PD	1.42	0.00	0.00	0.61	1.49	2.16	3.14	3.43	46
- 90+ Days Past Due	0.33	0.00	0.00	0.00	0.22	0.63	1.02	1.10	46
- Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.00	0.89	1.92	46

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.64	6.30	6.82	7.64	8.57	9.56	10.73	11.62	97
Tier 1 RBC Ratio	10.92	8.04	8.53	9.34	10.38	12.05	15.05	16.44	97
Total Risk-Based Capital Ratio	12.56	10.48	10.64	11.01	11.95	13.33	16.97	18.20	97
Tangible Tier 1 Leverage Ratio	8.55	6.19	6.68	7.52	8.48	9.39	10.52	11.54	97
Tangible Common Eq Cap/Tan Assets	6.76	4.12	4.61	5.64	6.63	7.61	9.14	10.42	97
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	19.27	5.46	9.44	14.01	19.92	23.52	28.73	31.54	97
Standby Letters of Credit	1.25	0.00	0.23	0.53	1.14	1.66	3.02	4.10	97
Commercial & Similar Letters of Credit	0.08	0.00	0.00	0.00	0.00	0.07	0.43	0.92	97
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	3.97	0.00	0.00	0.07	1.18	5.84	14.65	28.61	97
Interest Rate Contracts	2.98	0.00	0.00	0.01	0.91	5.59	12.17	14.85	97
Interest Rate Futures & Forward Contr	0.18	0.00	0.00	0.00	0.00	0.40	0.77	1.50	97
Written Options Contr (Int Rate)	0.16	0.00	0.00	0.00	0.00	0.26	0.73	1.43	97
Purchased Options Contr (Int Rate)	0.39	0.00	0.00	0.00	0.00	0.00	2.14	5.94	97
Interest Rate Swaps	1.71	0.00	0.00	0.00	0.00	2.85	8.05	13.17	97
Foreign Exchange Contracts	0.03	0.00	0.00	0.00	0.00	0.00	0.07	1.19	97
Futures & Forward Foreign Exch Contr	0.03	0.00	0.00	0.00	0.00	0.00	0.04	1.17	97
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Equity, Commodity, & Other Deriv Contr	0.03	0.00	0.00	0.00	0.00	0.00	0.08	0.55	97
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	97
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	97
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	28.94	8.86	14.64	20.16	29.07	35.68	42.68	50.92	97

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	92.96	0.00	31.72	97.85	100.00	100.00	100.00	100.00	77
Foreign Exchange Contracts	2.50	0.00	0.00	0.00	0.00	0.00	10.45	47.11	77
Equity, Comm, & Other Contracts	2.34	0.00	0.00	0.00	0.00	0.00	7.70	48.74	77
Futures and Forwards	18.45	0.00	0.00	0.00	5.67	40.83	64.40	73.21	77
Written Options	17.83	0.00	0.00	0.00	3.76	36.27	57.04	81.74	77
Exchange-Traded	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.38	77
Over-The-Counter	16.73	0.00	0.00	0.00	3.76	34.67	56.01	73.74	77
Purchased Options	9.32	0.00	0.00	0.00	0.00	10.24	43.80	88.44	77
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77
Over-The-Counter	9.07	0.00	0.00	0.00	0.00	9.42	43.80	88.40	77
Swaps	44.54	0.00	0.00	0.00	34.63	89.56	100.00	100.00	77
Held for Trading	15.84	0.00	0.00	0.00	0.00	35.04	81.97	97.97	77
Interest Rate Contracts	12.15	0.00	0.00	0.00	0.00	5.36	70.61	94.22	77
Foreign Exchange Contracts	0.79	0.00	0.00	0.00	0.00	0.00	0.00	19.57	77
Equity, Comm, & Other Contracts	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.29	77
Non-Traded	84.15	0.00	6.72	56.03	100.00	100.00	100.00	100.00	77
Interest Rate Contracts	72.55	0.00	0.00	35.23	100.00	100.00	100.00	100.00	77
Foreign Exchange Contracts	0.30	0.00	0.00	0.00	0.00	0.00	0.36	8.09	77
Equity, Comm, & Other Contracts	1.53	0.00	0.00	0.00	0.00	0.00	0.87	28.35	77
Deriv Contr (Excl Fut & FX LE 14 Days)	76.37	0.00	18.14	50.00	88.76	100.00	100.00	100.00	77
One Year or Less	22.64	0.00	0.00	0.00	15.02	48.52	64.40	73.20	77
Over 1 Year to 5 Years	27.05	0.00	0.00	0.00	17.74	51.58	93.76	100.00	77
Over 5 Years	11.79	0.00	0.00	0.00	0.00	22.10	52.89	71.63	77
Gross Negative Fair Value (Abs Val)	0.60	0.00	0.00	0.05	0.31	1.02	1.78	2.51	77
Gross Positive Fair Value	0.95	0.00	0.01	0.14	0.59	1.18	1.89	6.80	77
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	0.03	97
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	97
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	97
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	97
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	97
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
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	97
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.03	0.00	0.00	0.00	0.00	0.04	0.15	0.32	97

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	0.08	0.23	97
Ins Under Assets(P/C)/Tot Ins Und Ast	33.63	0.00	0.00	0.00	0.00	100.00	100.00	100.00	18
Ins Under Assets(L/H)/Tot Ins Und Ast	66.36	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	0.96	0.00	0.00	0.00	0.15	1.33	4.42	8.04	97
Premium Inc/Ins Activities Revenue	3.58	0.00	0.00	0.00	0.00	0.00	20.58	54.75	70
Credit Rel Prem Inc/Tot Prem Inc	61.17	0.00	0.00	0.00	100.00	100.00	100.00	100.00	16
Other Prem Inc/Total Prem Inc	38.82	0.00	0.00	0.00	0.00	100.00	100.00	100.00	16
Ins Under Net Income/Consol Net Income	0.04	0.00	0.00	0.00	0.00	0.00	0.25	0.66	97
Ins Net Inc (P/C)/Equity (P/C)	15.00	2.15	2.15	2.51	6.09	12.62	31.69	42.68	6
Ins Net Inc (L/H)/Equity (L/H)	18.85	-1.72	-1.72	-0.53	2.79	9.34	27.03	81.72	10
Insur Ben, Losses, Exp/Insur Premi ums	102.93	0.00	0.00	3.14	54.63	117.75	216.01	334.05	16
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)	3.85	0.00	0.00	0.00	0.00	0.00	10.89	21.13	12
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
CSV Life Insurance/Tier 1 Cap + ALLL	11.02	0.00	0.00	0.97	11.14	19.91	24.50	28.74	97
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	97
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.66	0.00	0.00	0.00	0.00	0.00	5.12	8.83	40
Cost: Interest-Bearing Deposits	4.90	3.47	3.47	4.81	5.01	5.14	5.33	5.34	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	1
GROWTH RATES:									
Net Loans and Leases	31.98	-100.00	-99.52	-59.37	-15.21	27.01	103.53	580.02	36
Total Selected Assets	-24.50	-100.00	-100.00	-67.71	-13.60	4.62	43.60	100.23	47
Deposits	-4.98	-100.00	-100.00	-21.20	-7.08	10.71	32.96	45.90	8

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	63.49	0.00	0.00	29.04	52.99	94.98	149.87	298.11	85
Dividends Paid/Net Income	37.51	0.00	0.00	17.31	41.11	54.89	80.11	106.07	92
Net Income - Dividends/Avg Equity	6.31	-3.75	-0.68	3.54	6.20	8.82	12.01	13.67	97
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	174.85	0.00	0.00	90.85	153.33	266.27	478.65	618.10	82
Dividends From Nonbank Subs	2.77	0.00	0.00	0.00	0.00	2.44	15.27	32.00	82
Dividends From Subsidiary BHCs	1.28	0.00	0.00	0.00	0.00	0.00	0.00	90.06	82
Dividends From All Subsidiaries	206.11	0.00	40.18	102.86	164.14	273.95	483.52	639.69	82
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	67.36	0.00	0.00	31.88	66.45	103.89	134.48	171.19	86
Interest Income From Bank Subs	1.07	0.00	0.00	0.00	0.01	1.35	5.17	11.69	86
Mgt & Service Fees From Bank Subs	2.59	0.00	0.00	0.00	0.00	1.02	12.07	40.14	86
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.05	0.99	86
Operating Income From Bank Subs	78.70	0.19	10.33	39.77	76.55	109.52	151.89	227.74	86
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	58.11	0.00	0.00	0.00	60.14	100.00	152.41	277.03	64
Interest Income From Nonbank Subs	1.22	0.00	0.00	0.00	0.00	0.00	8.56	20.57	64
Mgt & Serv Fees From Nonbank Subs	2.14	0.00	0.00	0.00	0.00	0.00	13.90	36.98	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	71.17	0.00	0.00	0.37	69.64	100.00	225.84	309.14	64
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	37.42	0.00	0.00	0.00	15.06	69.92	94.09	97.23	10
Interest Inc From Subsidiary BHCs	0.55	0.00	0.00	0.00	0.00	0.00	0.00	2.76	10
Mgt & Serv Fees From Sub BHCs	1.60	0.00	0.00	0.00	0.00	0.00	5.96	8.04	10
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Operating Income From Sub BHCs	39.58	0.00	0.00	0.00	15.06	70.39	99.12	104.81	10
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	69.46	0.00	0.00	55.91	86.81	97.73	99.34	99.70	94
Interest Income From Bank Subs	1.37	0.00	0.00	0.00	0.00	1.56	8.37	11.86	94
Mgt & Serv Fees From Bank Subs	3.78	0.00	0.00	0.00	0.00	0.72	19.56	39.01	94
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.53	94
Operating Income From Bank Subs	88.32	0.00	0.35	84.11	96.94	99.33	99.77	100.00	94
Dividends From Nonbank Subs	1.41	0.00	0.00	0.00	0.00	1.18	8.13	14.64	94
Interest Income From Nonbank Subs	0.11	0.00	0.00	0.00	0.00	0.00	0.19	3.27	94
Mgt & Serv Fees From Nonbank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.34	1.08	94
Other Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.43	94
Operating Inc From Nonbank Subs	2.39	0.00	0.00	0.00	0.30	2.26	12.15	22.51	94
Dividends From Subsidiary BHCs	1.06	0.00	0.00	0.00	0.00	0.00	0.00	34.79	94
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Operating Income From Sub BHCs	1.27	0.00	0.00	0.00	0.00	0.00	0.00	40.84	94
Loans and Adv From Subs/ST Debt	965.54	14.26	53.17	130.92	388.58	851.73	2304.75	6808.68	29
Loans and Adv From Subs/Total Debt	552.43	0.00	34.98	67.13	213.63	708.89	2282.83	2647.11	47

BHCPR Reporters for Quarter Ending 12/31/2007
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2007 and Other Notes
1141786	7,996,174	ALABAMA NATIONAL BANCORPORATIO	BIRMINGHAM, AL	
1208661	5,195,225	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
3446412	7,444,317	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	9,731,046	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1133286	3,743,006	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1245620	5,828,947	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
2126977	4,495,141	BANNER CORPORATION	WALLA WALLA, WA	
2947435	6,593,279	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
1020180	7,249,650	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1247334	4,900,384	CAPITOL BANCORP LTD.	LANSING, MI	
1094314	8,501,816	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1022764	5,728,386	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	3,754,313	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1114605	7,435,372	CHITTENDEN CORPORATION	BURLINGTON, VT	
2078816	3,178,969	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1048867	4,697,502	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1200393	8,926,577	CORUS BANKSHARES, INC.	CHICAGO, IL	
1029222	6,294,063	CVB FINANCIAL CORP.	ONTARIO, CA	
2107707	5,582,293	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	9,135,823	DISCOUNT BANCORP, INC.	NEW YORK, NY	
3602067	9,262,702	DORAL GP LTD.	SAN JUAN, PR	
1427239	6,797,403	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	6,088,021	F. N. B. CORPORATION	HERMITAGE, PA	
1203602	4,192,925	FIRST BUSEY CORPORATION	URBANA, IL	
1076132	4,862,530	FIRST CHARTER CORPORATION	CHARLOTTE, NC	
1075911	6,079,228	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	5,885,381	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
2875332	5,185,627	FIRST COMMUNITY BANCORP	SAN DIEGO, CA	
1071276	3,369,316	FIRST FINANCIAL BANCORP	HAMILTON, OH	
1102312	3,070,309	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	Moved from Peer 3
1123670	5,213,051	FIRST INTERSTATE BANCYSYSTEM	BILLINGS, MT	
1208559	3,782,087	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	8,095,585	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	4,384,034	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
2641201	4,113,870	FIRST NATIONAL BANK HOLDING CO	SCOTTSDALE, AZ	
1364071	3,424,774	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1060627	8,690,219	FIRSTBANK HOLDING COMPANY	LAKWOOD, CO	
1031346	3,995,690	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	
2003975	4,817,326	GLACIER BANCORP, INC.	KALISPELL, MT	
1201233	3,549,220	GREAT WESTERN BANCORPORATION,	OMAHA, NE	
1086533	6,104,172	HANCOCK HOLDING COMPANY	GULFPORT, MS	
2900261	3,983,420	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1117192	3,903,001	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	
1206546	3,264,126	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2291914	4,916,958	IBERIABANK CORPORATION	LAFAYETTE, LA	
3114654	3,559,522	IMPERIAL CAPITAL BANCORP, INC	LA JOLLA, CA	
1201925	3,278,203	INDEPENDENT BANK CORPORATION	IONIA, MI	
1132654	3,350,126	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
1064278	3,473,539	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
2477754	5,873,197	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
1199732	6,170,889	IRWIN FINANCIAL CORPORATION	COLUMBUS, IN	

BHCPR Reporters for Quarter Ending 12/31/2007
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2007 and Other Notes
1490701	4,959,212	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
1090987	7,834,703	MB FINANCIAL, INC	CHI CAGO, IL	
1135972	5,567,468	MERCANTIL COMMERCEBANK HOLDING	CORAL GABLES, FL	Name change from COMMERCEBANK HOLDING CORPORATION
1204627	3,068,165	METROPOLITAN BANK GROUP, INC.	CHI CAGO, IL	
1209828	3,692,782	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	
1117026	5,824,421	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	5,201,776	NBT BANCORP INC.	NORWICH, NY	
3214095	8,226,717	NEWALLIANCE BANCSHARES, INC.	NEW HAVEN, CT	
1136661	5,595,129	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	7,847,799	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	5,999,855	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	7,386,696	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
1142336	6,501,102	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	4,669,666	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	3,794,875	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	Moved from Peer 3
1247893	3,181,754	PLAINS CAPITAL CORPORATION	DALLAS, TX	
1839319	4,990,205	PRIVATEBANCORP, INC.	CHI CAGO, IL	
1109599	6,381,996	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
1247633	6,466,798	PROVIDENT BANKSHARES CORPORATI	BALTIMORE, MD	
3133637	6,359,391	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1098844	3,612,287	RENASANT CORPORATION	TUPELO, MS	
1097025	3,165,359	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1136670	4,805,174	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	
1071397	3,407,903	S & T BANCORP, INC.	INDIANA, PA	
1248304	3,043,953	SANDY SPRING BANCORP, INC.	OLNEY, MD	Moved from Peer 3
2847115	9,157,795	SANTANDER BANCORP	SAN JUAN, PR	
2368106	4,016,641	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1105425	4,541,980	STERLING BANCSHARES, INC.	HOUSTON, TX	
1143829	3,286,643	STERLING FINANCIAL CORPORATION	LANCASTER, PA	
1139242	3,338,392	SUN BANCORP, INC	VINELAND, NJ	
1031449	6,454,369	SVB FINANCIAL GROUP	SANTA CLARA, CA	
2495039	3,551,537	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	4,288,589	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
1079562	8,966,802	TRUSTMARK CORPORATION	JACKSON, MS	
1049828	9,342,959	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	8,352,779	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	7,994,739	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	8,207,302	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1029464	3,719,753	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1070448	5,384,340	WESBANCO, INC.	WHEELING, WV	
1025541	4,566,337	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	5,016,096	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	
2260406	9,368,859	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1199602	4,446,941	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 95 bank holding companies.