

PEER GROUP 03

03/31/2007

03/31/2006

12/31/2006

12/31/2005

12/31/2004

Number of BHCs in Peer Group

267

237

265

239

214

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.50	3.70	3.68	3.75	3.68
+ Non-interest Income	0.94	0.96	0.95	1.00	1.06
- Overhead Expense	2.81	2.87	2.84	2.88	2.94
- Provision for Losses	0.14	0.14	0.15	0.17	0.19
+ Securities Gains (Losses)	0.01	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)	1.51	1.68	1.66	1.74	1.71
Net Operating Income	1.00	1.11	1.10	1.15	1.12
Net Income	1.00	1.11	1.10	1.15	1.12
Net Income (Sub S Adjusted)	1.07	1.26	1.25	1.27	1.16

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	7.22	6.66	7.07	6.21	5.56
Interest Expense	3.42	2.66	3.08	2.14	1.57
Net Interest Income (TE)	3.80	4.02	3.99	4.07	3.99

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.09	0.07	0.13	0.15	0.19
Earnings Coverage of Net Losses (X)	30.65	21.48	34.97	38.12	25.28
Ln&Ls Allowance/Total Loans & Leases	1.17	1.21	1.16	1.22	1.30
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.65	0.53	0.56	0.52	0.61
30-89 Days Past Due Loans and Leases	0.69	0.62	0.62	0.56	0.58

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	25.95	25.93	26.60	25.34	24.19
Net ST Noncore Funding Dependence	17.13	15.88	17.90	15.26	13.71
Net Loans and Leases/Total Assets	71.04	69.88	71.08	69.49	67.83

CAPITALIZATION:

Tier 1 Leverage Ratio	8.97	8.89	8.94	8.80	8.64
Equity Capital/Total Assets	8.71	8.38	8.62	8.36	8.38
Net Loans&Ls/Equity Capital (X)	8.55	8.73	8.64	8.60	8.39
Cash Dividends/Net Income	28.30	27.07	27.16	27.03	27.11
Cash Dividends/Net Income (Sub S Adjusted)	39.78	29.79	25.51	18.12	31.75
Retained Earnings/Avg Equity Cap	7.82	9.20	9.03	9.68	9.31

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.61	0.64	0.58	0.59	0.29
Long-Term Debt/Equity Capital	0.92	1.11	1.17	1.25	1.61
Equity Investment in Subs/Equity Cap	115.82	115.28	116.11	114.59	113.72
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	102.46	99.71	109.79	115.36	108.77

PERCENT OF AVERAGE ASSETS	PEER GROUP 03				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Interest Income (TE)	6.66	6.14	6.52	5.73	5.14
Less: Interest Expense	3.16	2.46	2.84	1.97	1.45
Equals: Net Interest Income (TE)	3.50	3.70	3.68	3.75	3.68
Plus: Non-Interest Income	0.94	0.96	0.95	1.00	1.06
Equals: Adj Operating Income (TE)	4.50	4.71	4.69	4.82	4.80
Less: Overhead Expense	2.81	2.87	2.84	2.88	2.94
Less: Provision for Loan and Lease Losses	0.14	0.14	0.15	0.17	0.19
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)	1.51	1.68	1.66	1.74	1.71
Less: Applicable Income Taxes (TE)	0.48	0.53	0.52	0.56	0.56
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.00	1.11	1.10	1.15	1.12
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.00	1.11	1.10	1.15	1.12
Memo: Net Income (Last Four Qtrs)	1.08	1.15	1.10	1.16	1.11
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.65	92.64	92.67	92.56	92.68
Avg Int-Bearing Funds / Avg Assets	79.87	78.67	79.12	77.91	77.97
Int Income (TE) / Avg Earning Assets	7.22	6.66	7.07	6.21	5.56
Int Expense / Avg Earning Assets	3.42	2.66	3.08	2.14	1.57
Net Int Inc (TE) / Avg Earn Assets	3.80	4.02	3.99	4.07	3.99
YIELD OR COST:					
Total Loans and Leases (TE)	7.80	7.28	7.69	6.82	6.14
Interest-Bearing Bank Balances	5.17	4.08	5.03	3.47	1.65
Fed Funds Sold & Reverse Repos	5.15	4.38	4.88	3.19	1.33
Trading Assets	4.71	1.83	2.04	1.21	1.27
Total Earning Assets	7.12	6.57	6.98	6.11	5.47
Investment Securities (TE)	5.03	4.54	4.77	4.29	4.08
U. S. Treasury & Agency Sec (excl MBS)	4.63	3.88	4.19	3.52	3.32
Mortgage-Backed Securities	4.82	4.43	4.56	4.09	3.91
All Other Securities	6.24	5.95	6.82	6.53	6.28
Interest-Bearing Deposits	3.72	2.82	3.30	2.22	1.57
Time Deposits of \$100K or More	4.78	3.78	4.37	3.12	2.34
Time Deposits < \$100K	4.65	3.62	4.16	3.05	2.46
Other Domestic Deposits	2.62	1.92	2.29	1.43	0.86
Foreign Deposits	3.46	3.04	2.73	2.16	1.81
Fed Funds Purchased and Repos	4.31	3.68	4.19	2.73	1.34
Other Borrowed Funds & Trading Liab	4.69	4.23	4.60	3.87	3.37
All Interest-Bearing Funds	3.97	3.12	3.60	2.53	1.85

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03/31/2007

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12/31/2006

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12/31/2004

	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Avg Personnel Exp Per Employee (\$000)	16	16	62	58	56
Avg Assets per Employee (\$000)	4,231	3,975	4,036	3,782	3,620
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.95	2.10	1.92	2.05	2.08
Overhead Exp / NII + Non-Int Income	64.41	62.60	62.44	61.27	62.28
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.81	2.87	2.84	2.88	2.94
Personnel Expense	1.61	1.63	1.59	1.60	1.61
Net Occupancy Expense	0.41	0.41	0.41	0.41	0.42
Other Operating Expenses	0.78	0.81	0.82	0.85	0.88
Overhead Less Non-Interest Income	1.85	1.89	1.86	1.84	1.83
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	63.16	61.50	61.28	60.09	61.13
Personnel Expense	36.09	34.85	34.29	33.25	33.48
Net Occupancy Expense	9.15	8.78	8.73	8.59	8.72
Other Operating Expenses	17.51	17.45	17.85	17.75	18.44
Total Non-Interest Income	20.54	20.08	20.11	20.43	21.98
Fiduciary Activities Income	1.43	1.46	1.35	1.39	1.58
Serv Charges on Deposit Accts - Domestic	7.21	7.36	7.41	7.69	8.37
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.65	0.61	0.56	0.57	0.58
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.23	0.28	0.22	0.24	0.27
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.69	0.62	0.60	0.53	0.55
Net Gain (Loss) - Sales Loans, OREO, Oth	1.58	1.37	1.51	1.72	1.82
Other Non-Interest Income	5.81	5.75	5.74	5.81	6.23
Overhead Less Non-Interest Income	41.94	40.83	40.70	38.84	38.82
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	25.22	28.17	27.81	28.22	28.21
Appl Inc Tax+TE/Pretax NOI+TE	32.23	32.71	32.51	33.37	33.72

PERCENT OF TOTAL ASSETS	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Real Estate Loans	54.89	53.69	54.88	53.00	50.70
Commercial and Industrial Loans	10.11	9.80	9.91	9.94	10.39
Loans to Individuals	2.86	3.33	2.91	3.24	3.49
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.58	0.60	0.65	0.67	0.68
Other Loans and Leases	1.04	1.03	1.01	0.98	0.99
Net Loans and Leases	71.04	69.88	71.08	69.49	67.83
Debt Securities Over 1 Year	13.44	15.79	14.00	16.08	18.86
Mutual Funds and Equity Securities	0.17	0.18	0.17	0.17	0.22
Subtotal	85.34	86.56	85.86	86.52	87.66
Interest-Bearing Bank Balances	0.31	0.27	0.31	0.25	0.25
Federal Funds Sold & Reverse Repos	1.80	1.20	1.27	1.04	0.87
Debt Securities 1 Year or Less	2.70	2.40	2.70	2.27	2.00
Trading Assets	0.01	0.00	0.00	0.00	0.00
Total Earning Assets	91.35	91.14	91.02	90.86	91.49
Non-Int Cash and Due From Dep Inst	2.19	2.50	2.55	2.86	2.49
Other Real Estate Owned	0.07	0.07	0.06	0.07	0.08
All Other Assets	6.37	6.26	6.31	6.15	5.93

MEMORANDA:

Short-Term Investments	5.44	4.36	4.85	4.01	3.57
U. S. Treasury Securities	0.12	0.17	0.13	0.17	0.26
U. S. Agency Securities (excl MBS)	5.30	6.51	5.59	6.31	6.22
Municipal Securities	2.72	2.75	2.57	2.89	2.63
Mortgage-Backed Securities	6.38	6.91	6.44	7.04	9.07
Asset-Backed Securities	0.01	0.01	0.01	0.00	0.00
Other Debt Securities	0.38	0.42	0.41	0.43	0.63
RE Loans Secured by 1-4 Family	14.98	15.64	15.08	15.52	15.71
Revolving	2.66	3.00	2.76	3.11	3.14
Closed-End, Sec by First Liens	10.61	11.13	10.63	10.89	10.91
Closed-End, Sec by Junior Liens	1.23	1.05	1.21	1.05	1.04
Commercial Real Estate Loans	37.10	35.39	36.95	34.60	32.22
Construction and Land Dev	13.56	10.98	13.01	10.30	8.36
Multifamily	1.89	2.02	1.88	1.91	2.03
Nonfarm Nonresidential	19.71	20.49	20.12	20.55	20.31
RE Loans Secured by Farmland	1.03	0.97	1.02	0.97	0.90
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	77.05	76.72	77.06	76.14	74.90
RE Loans Secured by 1-4 Family	21.50	22.68	21.65	22.68	23.90
Revolving	3.77	4.31	3.92	4.50	4.67
Closed-End	17.35	17.93	17.32	17.74	18.55
Commercial Real Estate Loans	51.71	50.31	51.58	49.53	47.16
Construction and Land Dev	18.77	15.57	18.05	14.68	12.17
Multifamily	2.62	2.86	2.60	2.72	2.98
Nonfarm Nonresidential	27.86	29.48	28.44	29.73	30.10
RE Loans Secured by Farmland	1.46	1.40	1.45	1.39	1.32
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.26	14.09	14.05	14.36	15.23
Loans to Individuals	4.11	4.83	4.18	4.70	5.26
Credit Card Loans	0.05	0.07	0.06	0.07	0.09
Agricultural Loans	0.82	0.87	0.93	0.97	1.00
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.51	1.51	1.47	1.44	1.52

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Short-Term Investments	5.44	4.36	4.85	4.01	3.57
Liquid Assets	17.55	18.80	17.59	18.94	20.63
Investment Securities	16.95	18.92	17.44	19.03	21.75
Net Loans and Leases	71.04	69.88	71.08	69.49	67.83
Net Lns, Ls & Stdby Ltrs of Credit	72.04	70.83	72.09	70.52	68.91
Core Deposits	60.08	61.46	60.07	62.23	63.60
Noncore Funding	28.08	27.20	28.14	26.35	25.28
Time Deposits of \$100K or More	16.79	15.62	16.76	14.74	12.89
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.53	2.53	2.63	2.72	2.91
Net Fed Funds Purchased (Sold)	0.75	1.38	1.50	1.71	2.05
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.07	2.36	2.48	2.59	2.61
Earning Assets Repr in 1 Year	43.18	41.62	42.68	42.26	41.72
Int-Bearing Liab Repr in 1 Year	35.06	29.75	34.18	28.37	25.74
Long-Term Debt Repr in 1 Year	0.52	0.65	0.54	0.55	0.59
Net Assets Repriceable in 1 Year	6.41	10.12	7.02	12.36	14.52
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	25.95	25.93	26.60	25.34	24.19
Net ST Noncore Funding Dependence	17.13	15.88	17.90	15.26	13.71
Short-Term Inv/ST Noncore Funding	31.71	28.95	27.92	27.64	27.43
Liq Asts-ST Noncore Fndg/Nonliq Asts	-2.78	1.33	-2.87	2.73	7.13
Net Loans and Leases/Total Deposits	90.86	89.81	91.17	89.33	87.77
Net Loans and Leases/Core Deposits	121.21	116.30	121.03	113.79	108.03
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.16	-0.56	-0.26	-0.38	0.32
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.75	-3.11	-1.31	-2.38	0.55
Struct Notes Appr(Depr)/T1 Cap	-0.07	-0.26	-0.10	-0.23	-0.07
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.25	8.51	9.05	8.82	10.14
Available-For-Sale Securities	90.75	91.49	90.95	90.91	89.86
U.S. Treasury Securities	0.77	1.06	0.81	1.11	1.60
U.S. Agency Securities (excl MBS)	34.10	37.29	35.55	36.12	31.79
Municipal Securities	16.89	15.37	15.17	15.72	13.05
Mortgage-Backed Securities	37.66	35.91	36.44	35.84	40.96
Asset-Backed Securities	0.07	0.04	0.05	0.02	0.02
Other Debt Securities	2.16	2.15	2.20	2.30	3.02
Mutual Funds and Equity Securities	1.04	1.02	1.02	0.95	1.15
Debt Securities 1 Year or Less	17.76	14.03	17.17	13.35	10.50
Debt Securities 1 To 5 Years	33.00	38.81	34.70	38.61	36.65
Debt Securities Over 5 Years	44.74	42.82	43.68	42.93	48.14
Pledged Securities	61.23	60.45	61.70	60.20	58.55
Structured Notes, Fair Value	1.40	2.07	1.60	1.97	2.00

ANALYSIS RATIOS	PEER GROUP 03				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Provision for Ln&Ls Losses/Avg Assets	0.14	0.14	0.15	0.17	0.19
Provision for Ln&Ls Losses/Avg Lns&Ls	0.19	0.20	0.21	0.23	0.28
Provision for Ln&Ls Losses/Net Losses	214.76	222.36	240.47	223.47	207.65
Ln&Ls Allowance/Total Loans & Leases	1.17	1.21	1.16	1.22	1.30
Ln&Ls Allowance/Net Ln&Ls Losses (X)	27.13	38.02	20.84	19.77	13.23
ALL/Nonaccrual Assets	420.62	614.29	524.15	649.56	469.70
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	326.52	457.43	394.00	436.27	385.28
Gross Ln&Ls Losses/Avg Loans & Leases	0.15	0.14	0.19	0.23	0.26
Recoveries/Avg Loans and Leases	0.05	0.06	0.05	0.07	0.07
Net Losses/Avg Loans and Leases	0.09	0.07	0.13	0.15	0.19
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	7.90	8.60	36.59	36.10	28.56
Earnings Coverage of Net Losses (X)	30.65	21.48	34.97	38.12	25.28
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.02	0.04	0.05	0.05
RE Loans Secured By 1-4 Family	0.06	0.03	0.07	0.06	0.06
Revolving	0.03	0.01	0.03	0.03	0.03
Closed-End	0.05	0.02	0.07	0.06	0.06
Commercial Real Estate Loans	0.01	0.01	0.03	0.04	0.04
Construction and Land Dev	0.01	0.00	0.02	0.01	0.02
Multifamily	0.00	0.00	0.01	0.01	0.00
Nonfarm Nonresidential	0.01	0.01	0.03	0.05	0.04
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.01
Commercial and Industrial Loans	0.14	0.12	0.24	0.29	0.44
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.86	0.76	0.80	0.91	0.94
Credit Card Loans	1.21	1.62	1.70	2.55	2.45
Agricultural Loans	0.01	0.03	0.02	0.03	0.06
Loans to Foreign Governments & Inst	0.00	0.00	N/A	0.00	0.00
Other Loans and Leases	0.25	0.23	0.57	0.42	0.32

PERCENT OF LOANS AND LEASES

03/31/2007

03/31/2006

12/31/2006

12/31/2005

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30-89 Days PD Loans and Leases	0.69	0.62	0.62	0.56	0.58
90+ Days PD Loans and Leases	0.07	0.06	0.06	0.06	0.07
Nonaccrual Loans and Leases	0.55	0.44	0.48	0.43	0.49
90+ Days PD and Nonaccrual Loans and Leases	0.65	0.52	0.56	0.52	0.57
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	0.69	0.62	0.62	0.56	0.58
90+ Days Past Due Assets	0.07	0.06	0.06	0.06	0.07
Nonaccrual Assets	0.55	0.44	0.48	0.43	0.49
30+ Days PD & Nonaccrual Assets	1.36	1.17	1.21	1.11	1.18

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.46	0.36	0.40	0.36	0.39
90+ PD & Nonaccrual Assets + OREO	0.55	0.46	0.49	0.46	0.51

RESTRUCTURED & NONACCRUAL LNS&LS
+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.49	0.39	0.42	0.39	0.46
Allowance for Loan & Lease Losses	58.36	45.40	49.77	44.92	51.45
Equity Cap + ALLL	5.22	4.34	4.49	4.29	5.02
Tier 1 Cap + ALLL	5.16	4.16	4.43	4.12	4.87
Loans & Leases + RE Acquired	0.68	0.56	0.59	0.55	0.67

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Real Estate - 30-89 Days PD	0.65	0.56	0.60	0.50	0.51
- 90+ Days Past Due	0.06	0.05	0.05	0.05	0.05
- Nonaccrual	0.54	0.38	0.45	0.39	0.44
Coml & Indl - 30-89 Days PD	0.69	0.72	0.49	0.56	0.55
- 90+ Days Past Due	0.06	0.06	0.06	0.06	0.07
- Nonaccrual	0.53	0.65	0.51	0.58	0.68
Individuals - 30-89 Days PD	1.00	0.98	1.12	1.12	1.07
- 90+ Days Past Due	0.05	0.06	0.05	0.07	0.09
- Nonaccrual	0.20	0.19	0.20	0.22	0.23
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	0.26	0.18	0.15	0.10	0.15
- 90+ Days Past Due	0.00	0.01	0.00	0.00	0.00
- Nonaccrual	0.11	0.14	0.11	0.13	0.23
Foreign Govts- 30-89 Days PD	0.00	0.00	N/A	0.00	0.00
- 90+ Days Past Due	0.00	0.00	N/A	0.00	0.00
- Nonaccrual	0.00	0.00	N/A	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.40	0.52	0.45	0.41	0.45
- 90+ Days Past Due	0.02	0.01	0.02	0.01	0.01
- Nonaccrual	0.06	0.09	0.06	0.08	0.12
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.80	0.75	0.77	0.71	0.73
- 90+ Days Past Due	0.06	0.06	0.06	0.06	0.08
- Nonaccrual	0.47	0.37	0.40	0.38	0.42
Revolving - 30-89 Days PD	0.35	0.24	0.38	0.27	0.22
- 90+ Days Past Due	0.02	0.01	0.02	0.01	0.02
- Nonaccrual	0.19	0.10	0.17	0.12	0.10
Closed-End - 30-89 Days PD	0.81	0.78	0.76	0.71	0.77
- 90+ Days Past Due	0.06	0.07	0.07	0.07	0.09
- Nonaccrual	0.51	0.42	0.43	0.43	0.49
- Jr Lien 30-89 Days PD	0.07	0.06	0.07	0.06	0.06
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.01
- Jr Lien Nonaccrual	0.06	0.06	0.04	0.04	0.05
Commercial RE - 30-89 Days PD	0.58	0.49	0.52	0.37	0.38
- 90+ Days Past Due	0.05	0.03	0.04	0.04	0.03
- Nonaccrual	0.55	0.36	0.45	0.36	0.39
Const & Dev - 30-89 Days PD	0.63	0.49	0.41	0.38	0.33
- 90+ Days Past Due	0.03	0.02	0.03	0.02	0.01
- Nonaccrual	0.51	0.22	0.40	0.17	0.19
Multi family - 30-89 Days PD	0.18	0.18	0.23	0.13	0.11
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.11	0.08	0.06	0.09	0.08
Nonfarm Nres- 30-89 Days PD	0.43	0.40	0.42	0.34	0.37
- 90+ Days Past Due	0.04	0.03	0.03	0.03	0.03
- Nonaccrual	0.49	0.40	0.40	0.38	0.46
Farmland - 30-89 Days PD	0.27	0.34	0.24	0.21	0.18
- 90+ Days Past Due	0.02	0.02	0.00	0.00	0.01
- Nonaccrual	0.13	0.19	0.18	0.19	0.24
Credit Card - 30-89 Days PD	0.78	0.91	0.82	1.14	1.03
- 90+ Days Past Due	0.24	0.33	0.26	0.22	0.36
- Nonaccrual	0.03	0.03	0.02	0.02	0.02

CAPITAL RATIOS

03/31/2007

03/31/2006

12/31/2006

12/31/2005

12/31/2004

Tier 1 Leverage Ratio	8.97	8.89	8.94	8.80	8.64
Tier 1 RBC Ratio	11.19	11.33	11.20	11.32	11.44
Total Risk-Based Capital Ratio	12.57	12.70	12.61	12.75	12.95
Tangible Tier 1 Leverage Ratio	8.92	8.83	8.90	8.74	8.59
Tangible Common Eq Cap/Tan Assets	7.23	7.02	7.19	7.12	7.28

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	18.12	18.37	18.12	18.23	17.05
Standby Letters of Credit	0.87	0.85	0.88	0.90	0.96
Commercial & Similar Letters of Credit	0.02	0.03	0.02	0.02	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	0.98	0.99	0.91	0.85	0.99
Interest Rate Contracts	0.96	0.98	0.88	0.84	0.97
Interest Rate Futures & Forward Contr	0.09	0.08	0.07	0.05	0.04
Written Options Contr (Int Rate)	0.09	0.11	0.07	0.07	0.04
Purchased Options Contr (Int Rate)	0.04	0.01	0.01	0.00	0.00
Interest Rate Swaps	0.25	0.32	0.24	0.30	0.52

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	25.60	26.76	27.14	28.23	27.20
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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Interest Rate Contracts	97.77	99.32	97.71	99.28	99.52
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	1.14	0.35	0.95	0.27	0.33
Futures and Forwards	26.66	18.38	20.76	20.03	20.83
Written Options	18.31	26.07	18.78	20.80	24.75
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	18.15	17.68	18.61	20.25	23.66
Purchased Options	4.17	4.10	3.79	3.64	0.82
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	4.13	4.05	3.79	3.12	0.76
Swaps	35.36	41.03	35.89	40.19	51.32
Held for Trading	0.00	0.00	0.00	0.31	0.45
Interest Rate Contracts	0.00	0.00	0.00	0.31	0.45
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	100.00	100.00	100.00	99.69	99.55
Interest Rate Contracts	97.28	98.90	97.04	86.54	87.02
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	1.14	0.35	0.95	0.27	0.33
Deriv Contr (Excl Fut & FX LE 14 Days)	75.22	70.46	68.71	75.67	73.47
One Year or Less	30.96	32.43	25.20	33.49	26.74
Over 1 Year to 5 Years	26.47	28.12	26.08	26.13	32.03
Over 5 Years	6.79	5.75	6.55	5.52	9.74
Gross Negative Fair Value (Abs Val)	0.40	0.62	0.56	0.55	0.67
Gross Positive Fair Value	0.48	0.49	0.45	0.44	0.55
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	03/31/2007	03/31/2006	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	38.05	19.49	26.76	19.48	29.59
Ins Under Assets(L/H)/Tot Ins Und Ast	61.95	80.51	73.24	80.52	70.41
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	12.50
Ins Activities Revenue/Adj Oper Inc	0.69	0.62	0.60	0.53	0.55
Premium Inc/Ins Activities Revenue	0.07	0.05	0.16	0.05	0.17
Credit Rel Prem Inc/Tot Prem Inc	53.85	59.98	50.29	55.56	65.56
Other Prem Inc/Total Prem Inc	46.15	40.02	49.71	44.44	34.44
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)	63.21	21.69	23.45	18.20	77.70
Ins Net Inc (L/H)/Equity (L/H)	56.51	25.30	18.88	21.16	5.35
Insur Ben, Losses, Exp/Insur Premiums	1716.56	666.45	822.48	327.39	206.13
Reinsurance Recov(P/C)/Tot Assets(P/C)	21.10	50.89	34.46	51.65	0.03
Reinsurance Recov(L/H)/Tot Assets(L/H)	11.49	11.95	12.12	12.37	0.17
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.72	9.60	10.02	8.17	7.72
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	0.29	0.23	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	3.46	3.04	2.73	2.16	1.81
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	0.45	N/A	N/A
Commercial and Industrial Loans	1.36	3.85	N/A	N/A	1.64
Foreign Governments and Inst	0.00	0.00	N/A	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-34.16	3272.95	-22.66	12.59	-9.49
Total Selected Assets	-26.39	190.85	-3.49	-5.91	-3.69
Deposits	51.50	54.80	32.03	145.46	42.08

PROFITABILITY:	PEER GROUP 03				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Net Income/Avg Equity Capital	11.07	12.79	12.62	13.33	13.11
Bank Net Inc/Avg Eq Inv in Banks	11.64	13.26	13.21	13.74	13.28
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.17	5.30	5.30	3.87	3.64
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.00	10.73	9.50	10.93	11.02
Bank Net Income/Parent Net Income	109.46	95.70	108.15	94.50	105.97
Nonbank Net Income/Parent Net Income	0.91	0.95	0.93	0.78	0.93
Sub BHCs Net Inc/Parent Net Income	88.92	86.26	80.22	76.15	86.96
LEVERAGE:					
Total Liabilities/Equity	24.60	25.37	25.44	24.96	24.11
Total Debt/Equity Capital	2.27	2.47	2.54	2.65	2.63
Tot Debt+NP to Subs Iss Tr Pref/Equity	20.93	21.74	21.61	21.18	20.50
Tot Debt+Lns Guaranteed for Affl/Equity	2.64	2.92	3.11	3.01	3.10
Total Debt/Eq Cap - Exc Over Fair Value	2.39	2.50	2.64	2.67	2.67
Long-Term Debt/Equity Capital	0.92	1.11	1.17	1.25	1.61
Short-Term Debt/Equity Capital	0.61	0.64	0.58	0.59	0.29
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.25	0.19	0.14	0.15	0.23
Long-Term Debt/Consolidated LT Debt	1.43	1.60	1.70	1.89	4.13
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	115.82	115.28	116.11	114.59	113.72
Total Investment in Subs/Equity	117.16	117.18	117.43	116.62	115.68
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	98.69	98.24	98.85	97.99	98.73
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	99.79	99.70	100.02	99.42	100.08
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.31	1.10	1.26	1.07	1.09
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.14	2.64	2.89	2.49	2.44
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	103.41	107.76	106.47	112.53	109.43
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	102.46	99.71	109.79	115.36	108.77
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	93.20	84.27	104.74	108.68	100.94
Pretax Oper Inc + Int Exp/Int Expense	1549.21	2127.76	2562.72	7523.43	4553.68
Div + Int From Subs/Int Exp + Div	155.00	170.78	180.62	170.19	165.86
Fees+Other Inc From Subs/Sal + Oth Exp	8.15	9.40	7.84	9.90	12.10
Net Inc/Curr Port of LT Debt+Pfd Div(X)	23.40	44.84	83.82	75.57	53.47
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.21	0.34	0.44	0.37	0.82
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.35	0.00	0.00	0.00	0.00
Total	0.35	0.00	0.00	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
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	0.48	0.58	0.49	0.57	0.99
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 03				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Div Paid/Inc Before Undist Inc	76.75	68.89	84.04	85.63	90.65
Dividends Paid/Net Income	28.30	27.07	27.12	27.16	27.09
Net Income - Dividends/Avg Equity	7.82	9.20	9.08	9.68	9.24
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	127.15	116.25	143.05	131.99	137.39
Dividends From Nonbank Subs	0.80	0.37	1.02	0.65	0.94
Dividends From Subsidiary BHCs	2.05	4.56	4.85	4.29	3.07
Dividends From All Subsidiaries	145.44	134.10	176.67	158.88	172.45
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	38.89	36.31	40.01	37.90	37.86
Interest Income From Bank Subs	0.35	0.33	0.31	0.27	0.22
Mgt & Service Fees From Bank Subs	2.86	3.61	2.95	4.07	4.44
Other Income From Bank Subs	0.02	0.02	0.02	0.03	0.05
Operating Income From Bank Subs	49.07	44.23	52.68	49.97	46.45
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	66.87	43.93	56.36	48.58	42.04
Interest Income From Nonbank Subs	0.97	2.57	1.81	2.25	5.88
Mgt & Serv Fees From Nonbank Subs	1.29	2.04	0.92	3.14	1.07
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	85.34	68.93	72.57	71.44	67.26
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	23.62	33.73	28.35	32.45	35.78
Interest Inc From Subsidiary BHCs	0.53	0.53	0.16	0.08	0.07
Mgt & Serv Fees From Sub BHCs	0.30	0.11	0.04	1.26	0.15
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	27.43	35.26	30.44	37.32	36.54
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	57.77	53.10	63.34	62.93	60.42
Interest Income From Bank Subs	1.97	2.48	1.95	1.37	0.87
Mgt & Serv Fees From Bank Subs	4.56	5.24	3.62	4.71	5.90
Other Income From Bank Subs	0.02	0.02	0.03	0.03	0.07
Operating Income From Bank Subs	73.72	74.13	79.73	79.06	78.07
Dividends From Nonbank Subs	1.93	1.40	0.75	0.69	0.97
Interest Income From Nonbank Subs	0.02	0.04	0.05	0.02	0.04
Mgt & Serv Fees From Nonbank Subs	0.02	0.03	0.02	0.03	0.06
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	3.65	3.20	1.55	1.71	2.20
Dividends From Subsidiary BHCs	0.67	2.89	3.26	4.10	2.30
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	1.80	3.82	3.77	4.66	2.94
Loans and Adv From Subs/ST Debt	795.00	530.11	738.63	1124.41	4174.58
Loans and Adv From Subs/Total Debt	468.52	433.13	408.54	466.11	524.87

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									267
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.50	2.39	2.61	3.03	3.49	3.93	4.40	4.73	267
+ Non-interest Income	0.93	0.18	0.27	0.58	0.91	1.23	1.71	2.01	267
- Overhead Expense	2.81	1.66	1.89	2.35	2.84	3.20	3.80	4.25	267
- Provision for Losses	0.13	0.00	0.00	0.05	0.11	0.21	0.31	0.41	267
+ Securities Gains (Losses)	0.00	-0.01	-0.00	0.00	0.00	0.00	0.03	0.07	267
+ Other Tax Equiv Adjustments	0.00	-0.05	-0.00	0.00	0.00	0.00	0.01	0.06	267
= Pretax Net Oper Income (TE)	1.51	0.44	0.75	1.11	1.49	1.86	2.38	2.67	267
Net Operating Income	0.99	0.32	0.49	0.70	0.98	1.26	1.61	1.93	267
Net Income	0.99	0.32	0.49	0.70	0.98	1.26	1.61	1.93	267
Net Income (Sub S Adjusted)	1.07	0.13	0.50	0.72	0.93	1.39	1.58	2.05	38
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	7.21	5.95	6.24	6.80	7.19	7.67	8.23	8.47	267
Interest Expense	3.42	2.33	2.64	2.98	3.44	3.81	4.14	4.29	267
Net Interest Income (TE)	3.79	2.56	2.88	3.28	3.77	4.21	4.84	5.28	267
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.09	-0.04	-0.01	0.01	0.05	0.16	0.27	0.45	267
Earnings Coverage of Net Losses (X)	30.64	-325.27	-58.66	6.23	16.75	49.95	168.00	495.79	259
Ln&Ls Allowance/Total Loans & Leases	1.17	0.77	0.83	0.98	1.14	1.32	1.63	1.75	267
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.65	0.03	0.08	0.24	0.54	0.98	1.58	2.19	267
30-89 Days Past Due Loans and Leases	0.68	0.06	0.15	0.28	0.61	0.96	1.52	2.09	267
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	25.95	2.58	7.82	16.52	24.93	35.81	44.24	50.28	267
Net ST Noncore Funding Dependence	17.13	-1.56	2.05	9.40	16.27	25.76	33.39	36.22	267
Net Loans and Leases/Total Assets	71.04	50.64	57.97	65.15	70.84	77.68	83.00	85.43	267
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.96	6.29	7.04	8.03	8.78	9.86	11.28	12.65	267
Equity Capital/Total Assets	8.71	5.39	6.06	7.15	8.36	10.04	12.20	13.75	267
Net Loans&Ls/Equity Capital (X)	8.54	4.49	5.33	6.50	8.32	10.32	12.32	13.69	267
Cash Dividends/Net Income	28.29	0.00	0.00	0.00	29.30	48.34	74.07	91.21	264
Cash Dividends/Net Income (Sub S Adjusted)	39.78	-19.68	-15.68	0.00	18.94	58.52	68.70	151.87	38
Retained Earnings/Avg Equity Cap	7.81	-0.01	1.95	4.64	7.24	10.76	14.86	16.56	267
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.61	0.00	0.00	0.00	0.00	0.00	4.37	9.91	267
Long-Term Debt/Equity Capital	0.91	0.00	0.00	0.00	0.00	0.00	6.51	12.43	267
Equity Investment in Subs/Equity Cap	115.82	87.55	94.72	99.97	113.69	127.76	144.31	158.16	267
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	102.45	-50.05	-2.86	50.52	98.59	143.55	250.16	410.35	259

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.65	5.50	5.78	6.20	6.60	7.12	7.58	8.01	267
Less: Interest Expense	3.16	2.12	2.45	2.74	3.16	3.54	3.85	4.14	267
Equals: Net Interest Income (TE)	3.50	2.39	2.61	3.03	3.49	3.93	4.40	4.73	267
Plus: Non-Interest Income	0.93	0.18	0.27	0.58	0.91	1.23	1.71	2.01	267
Equals: Adj Operating Income (TE)	4.49	2.89	3.38	3.89	4.46	5.11	5.74	6.25	267
Less: Overhead Expense	2.81	1.66	1.89	2.35	2.84	3.20	3.80	4.25	267
Less: Provision for Loan and Lease Losses	0.13	0.00	0.00	0.05	0.11	0.21	0.31	0.41	267
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Plus: Realized G/L on AFS Sec	0.00	-0.01	-0.00	0.00	0.00	0.00	0.03	0.07	267
Plus: Other Tax Equiv Adjustments	0.00	-0.05	-0.00	0.00	0.00	0.00	0.01	0.06	267
Equals: Pretax Net Oper Inc (TE)	1.51	0.44	0.75	1.11	1.49	1.86	2.38	2.67	267
Less: Applicable Income Taxes (TE)	0.47	0.00	0.05	0.27	0.48	0.65	0.89	1.05	267
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Equals: Net Operating Income	0.99	0.32	0.49	0.70	0.98	1.26	1.61	1.93	267
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Equals: Net Income	0.99	0.32	0.49	0.70	0.98	1.26	1.61	1.93	267
Memo: Net Income (Last Four Qtrs)	1.08	0.33	0.52	0.79	1.05	1.35	1.73	2.11	262
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.64	87.35	89.12	90.58	92.78	94.50	95.81	96.75	267
Avg Int-Bearing Funds / Avg Assets	79.86	66.60	70.06	74.68	80.02	84.55	87.71	89.48	267
Int Income (TE) / Avg Earning Assets	7.21	5.95	6.24	6.80	7.19	7.67	8.23	8.47	267
Int Expense / Avg Earning Assets	3.42	2.33	2.64	2.98	3.44	3.81	4.14	4.29	267
Net Int Inc (TE) / Avg Earn Assets	3.79	2.56	2.88	3.28	3.77	4.21	4.84	5.28	267
YIELD OR COST:									
Total Loans and Leases (TE)	7.79	6.56	6.80	7.35	7.76	8.28	8.75	9.01	267
Interest-Bearing Bank Balances	5.17	0.00	0.00	2.88	4.70	6.37	13.90	22.19	251
Fed Funds Sold & Reverse Repos	5.14	3.87	4.66	5.06	5.18	5.28	5.52	5.83	247
Trading Assets	4.70	0.00	0.00	1.26	5.01	8.51	9.06	9.28	22
Total Earning Assets	7.12	5.82	6.15	6.66	7.11	7.55	8.12	8.43	267
Investment Securities (TE)	5.03	4.19	4.38	4.65	4.96	5.38	5.83	6.32	267
U.S. Treasury & Agency Sec (excl MBS)	4.63	3.61	3.79	4.19	4.58	5.02	5.48	6.07	258
Mortgage-Backed Securities	4.82	3.72	4.16	4.47	4.80	5.12	5.61	6.02	259
All Other Securities	6.23	3.24	4.13	5.09	6.02	7.05	8.87	13.27	261
Interest-Bearing Deposits	3.71	2.54	2.81	3.32	3.70	4.12	4.63	4.78	267
Time Deposits of \$100K or More	4.78	3.80	4.07	4.54	4.82	5.05	5.26	5.40	267
Time Deposits < \$100K	4.65	3.84	4.07	4.35	4.63	4.92	5.28	5.67	267
Other Domestic Deposits	2.62	1.31	1.63	2.04	2.53	3.22	3.72	4.14	267
Foreign Deposits	3.45	1.39	1.39	1.39	3.31	4.25	4.62	4.74	4
Fed Funds Purchased and Repos	4.30	2.32	2.86	3.77	4.40	4.88	5.35	5.67	238
Other Borrowed Funds & Trading Liab	4.68	2.86	3.47	4.25	4.74	5.26	5.60	6.36	259
All Interest-Bearing Funds	3.96	3.08	3.20	3.60	3.95	4.34	4.73	4.86	267

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	16.25	11.36	12.07	13.30	15.74	18.90	22.24	24.49	267
Avg Assets per Employee (\$000)	4231.34	2387.25	2717.80	3189.72	3854.30	5217.68	6677.46	7972.14	267

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.94	0.00	0.00	0.00	0.81	3.79	7.68	9.49	267
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Overhead Exp / NII + Non-Int Income	64.41	43.83	48.94	56.52	65.58	71.57	79.61	83.11	267
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PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.81	1.66	1.89	2.35	2.84	3.20	3.80	4.25	267
Personnel Expense	1.60	0.94	1.07	1.33	1.60	1.84	2.26	2.49	267
Net Occupancy Expense	0.40	0.21	0.24	0.31	0.40	0.49	0.59	0.66	267
Other Operating Expenses	0.78	0.37	0.45	0.62	0.78	0.94	1.09	1.21	267

Overhead Less Non-Interest Income	1.84	0.96	1.24	1.50	1.84	2.16	2.47	2.68	267
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PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	63.15	43.83	47.82	55.22	64.25	70.63	77.28	81.32	267
Personnel Expense	36.08	22.77	26.73	31.23	36.10	40.87	45.72	47.95	267
Net Occupancy Expense	9.15	4.85	5.65	7.57	8.96	10.76	13.02	15.09	267
Other Operating Expenses	17.50	9.56	11.77	14.80	17.26	20.54	22.71	24.92	267

Total Non-Interest Income	20.53	4.88	7.53	13.39	20.45	27.12	33.62	36.68	267
Fiduciary Activities Income	1.43	0.00	0.00	0.00	0.34	2.78	6.13	8.97	267
Serv Charges on Deposit Accts - Domestic	7.20	0.93	1.83	3.94	6.97	10.12	13.08	14.66	267
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Investment Banking Fees & Commissions	0.64	0.00	0.00	0.00	0.38	1.13	2.35	3.12	267
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Net Servicing Fees	0.23	0.00	0.00	0.00	0.01	0.37	1.05	2.10	267
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Insurance Activities Revenue	0.69	0.00	0.00	0.00	0.04	0.37	4.42	8.07	267
Net Gain (Loss) - Sales Loans, OREO, Oth	1.58	-0.10	-0.01	0.05	0.73	2.77	5.80	8.14	267
Other Non-Interest Income	5.80	1.49	2.16	3.60	5.50	7.46	10.84	13.50	267

Overhead Less Non-Interest Income	41.94	21.54	27.63	34.98	42.09	48.59	56.43	61.97	267
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TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	25.21	0.00	0.66	21.45	29.20	34.18	37.46	39.01	265
Appl Inc Tax+TE/Pretax NOI+TE	32.22	0.76	5.41	30.58	35.40	38.20	41.20	43.53	265

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	54.89	33.55	38.32	46.45	54.55	63.40	71.57	76.31	267
Commercial and Industrial Loans	10.11	2.28	3.43	6.14	9.35	14.07	18.58	22.54	267
Loans to Individuals	2.85	0.10	0.25	0.64	1.95	4.53	7.93	12.20	267
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	267
Agricultural Loans	0.58	0.00	0.00	0.00	0.09	0.88	3.00	5.18	267
Other Loans and Leases	1.04	0.00	0.02	0.15	0.58	1.52	3.72	5.65	267
Net Loans and Leases	71.04	50.64	57.97	65.15	70.84	77.68	83.00	85.43	267
Debt Securities Over 1 Year	13.43	2.02	3.79	7.84	11.89	19.43	26.29	28.93	267
Mutual Funds and Equity Securities	0.17	0.00	0.00	0.00	0.03	0.23	0.80	1.56	267
Subtotal	85.34	73.75	76.90	82.45	85.88	88.86	91.10	92.30	267
Interest-Bearing Bank Balances	0.31	0.00	0.00	0.00	0.06	0.33	1.62	2.62	267
Federal Funds Sold & Reverse Repos	1.80	0.00	0.00	0.07	1.22	3.35	5.74	8.35	267
Debt Securities 1 Year or Less	2.70	0.06	0.28	0.81	2.03	4.10	7.78	9.75	267
Trading Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.71	267
Total Earning Assets	91.34	86.58	87.94	89.47	91.40	93.20	94.60	95.47	267
Non-Int Cash and Due From Dep Inst	2.18	0.92	1.12	1.52	2.12	2.76	3.38	3.89	267
Other Real Estate Owned	0.07	0.00	0.00	0.00	0.04	0.12	0.24	0.37	267
All Other Assets	6.36	2.97	3.62	4.86	6.13	7.93	9.57	10.32	267
MEMORANDA:									
Short-Term Investments	5.44	0.49	0.98	2.37	4.55	8.07	12.21	16.27	267
U.S. Treasury Securities	0.11	0.00	0.00	0.00	0.00	0.08	0.62	1.93	267
U.S. Agency Securities (excl MBS)	5.30	0.00	0.38	1.88	4.47	7.77	12.63	16.98	267
Municipal Securities	2.71	0.00	0.01	0.40	1.92	4.50	6.97	9.60	267
Mortgage-Backed Securities	6.37	0.02	0.16	1.21	5.24	10.84	15.27	19.14	267
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.35	267
Other Debt Securities	0.37	0.00	0.00	0.00	0.07	0.59	1.97	3.21	267
RE Loans Secured by 1-4 Family	14.98	2.63	4.32	7.96	14.15	20.89	30.89	34.65	267
Revolving	2.65	0.00	0.22	1.09	2.27	4.17	5.99	7.26	267
Closed-End, Sec by First Liens	10.60	1.14	2.29	5.13	9.55	15.26	23.41	27.65	267
Closed-End, Sec by Junior Liens	1.23	0.03	0.13	0.47	0.99	1.79	3.16	4.05	267
Commercial Real Estate Loans	37.10	15.82	18.86	26.38	36.12	45.98	61.05	64.65	267
Construction and Land Dev	13.56	1.60	3.03	6.65	12.17	19.88	28.23	38.73	267
Multifamily	1.89	0.11	0.25	0.75	1.43	2.66	4.60	9.27	267
Nonfarm Nonresidential	19.71	9.17	11.11	15.11	19.43	23.35	31.32	35.21	267
RE Loans Secured by Farmland	1.02	0.00	0.00	0.05	0.51	1.93	3.64	4.77	267
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	77.05	52.36	56.92	69.63	78.56	85.48	92.82	95.42	267
RE Loans Secured by 1-4 Family	21.49	3.34	6.20	10.84	19.98	29.96	42.62	51.47	267
Revolving	3.77	0.00	0.32	1.51	3.16	6.17	8.59	9.96	267
Closed-End	17.34	1.74	3.80	8.90	15.66	24.92	35.98	45.69	267
Commercial Real Estate Loans	51.71	24.85	30.60	38.82	50.66	63.29	76.88	84.08	267
Construction and Land Dev	18.76	2.42	4.56	9.11	16.97	26.23	37.85	48.92	267
Multifamily	2.62	0.18	0.34	1.10	1.99	3.61	6.47	11.05	267
Nonfarm Nonresidential	27.85	13.16	16.67	21.20	27.25	33.15	40.91	49.03	267
RE Loans Secured by Farmland	1.46	0.00	0.00	0.07	0.75	2.73	5.41	6.81	267
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	267
Commercial and Industrial Loans	14.25	2.99	5.15	8.91	13.18	19.76	24.97	30.38	267
Loans to Individuals	4.11	0.14	0.35	0.86	2.86	6.67	11.93	18.22	267
Credit Card Loans	0.05	0.00	0.00	0.00	0.00	0.03	0.34	0.62	267
Agricultural Loans	0.82	0.00	0.00	0.00	0.13	1.17	4.48	5.96	267
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Other Loans and Leases	1.51	0.00	0.02	0.21	0.80	2.25	5.57	7.58	267

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.44	0.49	0.98	2.37	4.55	8.07	12.21	16.27	267
Liquid Assets	17.54	7.13	9.15	12.11	16.31	22.64	28.79	33.00	267
Investment Securities	16.95	3.95	6.02	10.50	16.16	22.46	29.67	35.08	267
Net Loans and Leases	71.04	50.64	57.97	65.15	70.84	77.68	83.00	85.43	267
Net Lns, Ls & Stdbly Ltrs of Credit	72.04	51.42	58.73	66.06	72.01	79.16	84.17	86.83	267
Core Deposits	60.08	40.72	44.40	52.50	60.71	67.54	72.33	75.58	267
Noncore Funding	28.08	11.96	15.25	20.31	27.31	35.31	42.90	48.84	267
Time Deposits of \$100K or More	16.78	6.53	8.09	11.16	15.72	21.03	30.58	35.85	267
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Fed Funds Purchased and Repos	2.52	0.00	0.00	0.21	1.96	4.48	8.14	10.61	267
Net Fed Funds Purchased (Sold)	0.75	-6.71	-4.57	-1.20	0.22	3.23	6.87	8.58	267
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Oth Borrowings W/Rem Mat 1 Yr or Less	2.06	0.00	0.00	0.27	1.35	3.36	7.11	9.30	267
Earning Assets Repr in 1 Year	43.17	18.43	24.34	33.68	42.11	53.16	63.03	68.09	267
Int-Bearing Liab Repr in 1 Year	35.05	13.60	19.48	24.78	32.08	43.65	58.15	66.67	267
Long-Term Debt Repr in 1 Year	0.51	0.00	0.00	0.00	0.00	0.89	2.61	4.78	267
Net Assets Repriceable in 1 Year	6.41	-27.06	-18.63	-5.00	5.52	18.12	31.31	39.62	267
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	25.95	2.58	7.82	16.52	24.93	35.81	44.24	50.28	267
Net ST Noncore Funding Dependence	17.13	-1.56	2.05	9.40	16.27	25.76	33.39	36.22	267
Short-Term Inv/ST Noncore Funding	31.71	2.28	4.18	10.29	23.62	48.83	83.36	108.87	267
Liq Asts-ST Noncore Fndg/Nonliq Asts	-2.78	-25.65	-22.55	-12.48	-3.29	6.36	16.49	25.82	267
Net Loans and Leases/Total Deposits	90.85	67.17	72.37	81.96	90.90	99.25	108.47	112.10	267
Net Loans and Leases/Core Deposits	121.21	78.36	85.27	101.87	117.50	138.12	168.21	186.79	267
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.15	-1.86	-1.04	-0.29	-0.00	0.03	0.21	0.45	160
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.75	-4.29	-2.99	-1.52	-0.52	0.02	0.80	1.99	263
Struct Notes Appr(Depr)/T1 Cap	-0.07	-0.49	-0.30	-0.12	-0.02	-0.00	0.00	0.03	123
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	9.24	0.00	0.00	0.00	0.67	11.69	50.97	79.10	267
Available-For-Sale Securities	90.75	17.20	48.12	87.98	99.29	100.00	100.00	100.00	267
U.S. Treasury Securities	0.76	0.00	0.00	0.00	0.00	0.75	3.84	13.23	267
U.S. Agency Securities (excl MBS)	34.09	0.00	2.69	12.75	31.32	53.56	73.13	84.38	267
Municipal Securities	16.89	0.00	0.10	4.23	13.01	26.84	36.24	45.29	267
Mortgage-Backed Securities	37.66	0.43	1.35	13.16	37.88	57.69	75.76	88.27	267
Asset-Backed Securities	0.06	0.00	0.00	0.00	0.00	0.00	0.47	1.65	267
Other Debt Securities	2.16	0.00	0.00	0.00	0.51	3.51	9.92	17.80	267
Mutual Funds and Equity Securities	1.03	0.00	0.00	0.00	0.19	1.41	4.74	10.13	267
Debt Securities 1 Year or Less	17.75	0.35	2.31	5.67	13.87	28.55	43.72	57.16	267
Debt Securities 1 To 5 Years	32.99	3.83	9.03	18.09	32.94	45.61	59.63	68.70	267
Debt Securities Over 5 Years	44.73	3.97	7.67	23.57	43.49	65.65	81.50	86.12	267
Pledged Securities	61.22	10.12	19.66	41.85	63.99	81.45	91.45	94.21	267
Structured Notes, Fair Value	1.40	0.00	0.00	0.00	0.00	2.27	6.79	12.24	267

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	0.05	0.11	0.21	0.31	0.41	267
Provision for Ln&Ls Losses/Avg Lns&Ls	0.18	0.00	0.00	0.08	0.16	0.28	0.44	0.56	267
Provision for Ln&Ls Losses/Net Losses	214.76	-835.60	-301.86	0.00	135.91	297.51	1019.04	1989.44	259
Ln&Ls Allowance/Total Loans & Leases	1.17	0.77	0.83	0.98	1.14	1.32	1.63	1.75	267
Ln&Ls Allowance/Net Ln&Ls Losses (X)	27.12	2.25	3.53	5.86	12.56	33.37	92.91	171.61	216
ALLL/Nonaccrual Assets	420.61	60.29	85.46	143.76	245.67	537.82	1380.38	2459.48	263
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	326.52	58.31	76.49	127.95	216.10	437.26	911.33	1776.33	267
Gross Ln&Ls Losses/Avg Loans & Leases	0.14	0.00	0.00	0.03	0.11	0.25	0.38	0.55	267
Recoveries/Avg Loans and Leases	0.05	0.00	0.00	0.01	0.03	0.07	0.14	0.22	267
Net Losses/Avg Loans and Leases	0.09	-0.04	-0.01	0.01	0.05	0.16	0.27	0.45	267
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Recoveries/Prior Year-End Losses	7.90	0.20	1.11	3.22	6.50	11.90	18.70	34.54	260
Earnings Coverage of Net Losses (X)	30.64	-325.27	-58.66	6.23	16.75	49.95	168.00	495.79	259
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.02	-0.03	-0.01	0.00	0.00	0.05	0.13	0.25	267
RE Loans Secured By 1-4 Family	0.05	-0.06	-0.01	0.00	0.00	0.07	0.30	0.57	267
Revolving	0.03	-0.01	0.00	0.00	0.00	0.00	0.20	0.55	254
Closed-End	0.04	-0.04	-0.01	0.00	0.00	0.06	0.25	0.59	267
Commercial Real Estate Loans	0.01	-0.04	-0.00	0.00	0.00	0.01	0.08	0.17	267
Construction and Land Dev	0.01	-0.00	-0.00	0.00	0.00	0.00	0.08	0.14	267
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Nonfarm Nonresidential	0.00	-0.07	-0.01	0.00	0.00	0.00	0.09	0.19	267
RE Loans Secured by Farmland	-0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	219
Commercial and Industrial Loans	0.14	-0.30	-0.10	-0.00	0.02	0.26	0.66	1.17	266
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Loans to Individuals	0.86	0.04	0.08	0.25	0.56	1.27	2.60	2.94	212
Credit Card Loans	1.20	-1.12	-0.16	0.00	0.36	2.18	4.17	6.58	89
Agricultural Loans	0.00	-0.09	-0.00	0.00	0.00	0.00	0.03	0.33	183
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	0.24	-0.36	-0.00	0.00	0.00	0.08	1.35	3.75	259

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

30-89 Days PD Loans and Leases	0.68	0.06	0.15	0.28	0.61	0.96	1.52	2.09	267
90+ Days PD Loans and Leases	0.06	0.00	0.00	0.00	0.02	0.10	0.29	0.50	267
Nonaccrual Loans and Leases	0.55	0.01	0.06	0.20	0.44	0.76	1.43	2.00	267
90+ Days PD and Nonaccrual Loans and Leases	0.64	0.03	0.11	0.25	0.54	0.92	1.59	2.04	267
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	267
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.69	0.06	0.15	0.28	0.61	0.96	1.52	2.22	267
90+ Days Past Due Assets	0.06	0.00	0.00	0.00	0.02	0.10	0.29	0.50	267
Nonaccrual Assets	0.55	0.01	0.06	0.20	0.44	0.76	1.43	2.00	267
30+ Days PD & Nonaccrual Assets	1.35	0.27	0.35	0.68	1.16	1.91	3.05	3.56	267
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.45	0.02	0.07	0.18	0.36	0.66	1.14	1.55	267
90+ PD & Nonaccrual Assets + OREO	0.55	0.04	0.09	0.21	0.47	0.81	1.28	1.76	267
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.48	0.03	0.07	0.19	0.38	0.71	1.19	1.70	267
Allowance for Loan & Lease Losses	58.36	5.63	10.35	21.54	49.43	88.74	138.08	183.05	267
Equity Cap + ALLL	5.22	0.25	0.74	2.04	4.14	7.83	12.88	19.98	267
Tier 1 Cap + ALLL	5.15	0.28	0.70	2.00	4.11	7.94	12.11	17.10	267
Loans & Leases + RE Acquired	0.68	0.04	0.10	0.26	0.56	1.00	1.69	2.25	267

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	0.64	0.03	0.09	0.25	0.56	0.96	1.53	2.13	267
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.01	0.10	0.27	0.50	267
	- Nonaccrual	0.54	0.00	0.04	0.16	0.38	0.77	1.62	2.10	267
Coml & Indl	- 30-89 Days PD	0.68	0.00	0.00	0.14	0.50	0.99	1.79	2.44	266
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.06	0.35	0.57	266
	- Nonaccrual	0.53	0.00	0.00	0.06	0.38	0.87	1.79	2.79	266
Individuals	- 30-89 Days PD	1.00	0.00	0.01	0.33	0.88	1.39	2.39	3.44	267
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.08	0.25	0.39	267
	- Nonaccrual	0.19	0.00	0.00	0.00	0.10	0.37	0.65	1.33	267
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Agricultural	- 30-89 Days PD	0.25	0.00	0.00	0.00	0.00	0.40	1.44	2.28	183
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	183
	- Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.03	0.76	1.40	183
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	0.39	0.00	0.00	0.00	0.00	0.49	2.13	4.89	259
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.55	259
	- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.38	1.50	259
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.80	0.00	0.06	0.27	0.62	1.19	1.96	2.60	267
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.10	0.27	0.45	267
	- Nonaccrual	0.46	0.00	0.00	0.11	0.33	0.78	1.60	2.13	267
Revolving	- 30-89 Days PD	0.34	0.00	0.00	0.00	0.26	0.61	1.12	1.52	254
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.25	254
	- Nonaccrual	0.18	0.00	0.00	0.00	0.05	0.27	0.84	1.67	254
Closed-End	- 30-89 Days PD	0.80	0.00	0.00	0.25	0.68	1.31	2.21	2.87	267
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.10	0.30	0.52	267
	- Nonaccrual	0.50	0.00	0.00	0.09	0.34	0.83	1.82	2.52	267
	- Jr Lien 30-89 Days PD	0.07	0.00	0.00	0.00	0.03	0.11	0.27	0.49	267
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	267
	- Jr Lien Nonaccrual	0.05	0.00	0.00	0.00	0.02	0.07	0.30	0.52	267
Commercial RE	- 30-89 Days PD	0.58	0.00	0.02	0.17	0.42	0.89	1.51	2.10	267
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.07	0.23	0.49	267
	- Nonaccrual	0.54	0.00	0.00	0.10	0.35	0.90	1.88	2.24	267
Const & Dev	- 30-89 Days PD	0.63	0.00	0.00	0.00	0.30	1.08	2.61	3.60	267
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.19	0.49	267
	- Nonaccrual	0.51	0.00	0.00	0.00	0.14	0.78	2.21	3.87	267
Multifamily	- 30-89 Days PD	0.17	0.00	0.00	0.00	0.00	0.04	1.20	2.14	265
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
	- Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.00	1.01	1.91	265
Nonfarm Nres-	- 30-89 Days PD	0.42	0.00	0.00	0.06	0.26	0.68	1.49	2.03	267
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.03	0.26	0.43	267
	- Nonaccrual	0.48	0.00	0.00	0.01	0.29	0.86	1.87	2.48	267
Farmland	- 30-89 Days PD	0.26	0.00	0.00	0.00	0.00	0.38	1.43	2.43	219
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.12	0.43	219
	- Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.01	0.77	3.33	219
Credit Card	- 30-89 Days PD	0.78	0.00	0.00	0.00	0.57	1.33	2.34	3.48	89
	- 90+ Days Past Due	0.23	0.00	0.00	0.00	0.00	0.34	1.14	1.53	89
	- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.58	89

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.96	6.29	7.04	8.03	8.78	9.86	11.28	12.65	267
Tier 1 RBC Ratio	11.19	8.03	8.75	9.78	10.89	12.35	14.32	16.96	267
Total Risk-Based Capital Ratio	12.56	10.27	10.54	11.08	12.10	13.80	15.60	18.12	267
Tangible Tier 1 Leverage Ratio	8.91	6.20	6.96	7.97	8.71	9.79	11.26	12.65	267
Tangible Common Eq Cap/Tan Assets	7.23	4.26	4.93	5.97	7.05	8.33	9.94	11.51	267
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	18.12	7.97	9.18	12.56	17.88	23.36	28.03	32.51	267
Standby Letters of Credit	0.86	0.03	0.18	0.38	0.72	1.23	1.96	2.53	267
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.41	267
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.98	0.00	0.00	0.00	0.00	1.40	5.34	8.91	267
Interest Rate Contracts	0.95	0.00	0.00	0.00	0.00	1.35	5.34	8.91	267
Interest Rate Futures & Forward Contr	0.08	0.00	0.00	0.00	0.00	0.00	0.50	1.45	267
Written Options Contr (Int Rate)	0.08	0.00	0.00	0.00	0.00	0.00	0.62	1.42	267
Purchased Options Contr (Int Rate)	0.03	0.00	0.00	0.00	0.00	0.00	0.00	2.48	267
Interest Rate Swaps	0.24	0.00	0.00	0.00	0.00	0.00	1.76	4.90	267
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	25.60	11.64	13.93	18.09	24.71	31.64	39.30	44.24	267

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	97.76	0.72	95.55	100.00	100.00	100.00	100.00	100.00	126
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Equity, Comm, & Other Contracts	1.13	0.00	0.00	0.00	0.00	0.00	0.00	71.11	126
Futures and Forwards	26.66	0.00	0.00	0.00	0.00	50.00	100.00	100.00	126
Written Options	18.31	0.00	0.00	0.00	4.54	48.67	65.17	100.00	126
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Over-The-Counter	18.15	0.00	0.00	0.00	1.40	47.91	63.24	100.00	126
Purchased Options	4.16	0.00	0.00	0.00	0.00	0.00	52.77	100.00	126
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Over-The-Counter	4.12	0.00	0.00	0.00	0.00	0.00	52.77	100.00	126
Swaps	35.35	0.00	0.00	0.00	0.00	91.98	100.00	100.00	126
Held for Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Non-Traded	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	126
Interest Rate Contracts	97.27	0.00	34.54	100.00	100.00	100.00	100.00	100.00	126
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Equity, Comm, & Other Contracts	1.13	0.00	0.00	0.00	0.00	0.00	0.00	71.11	126
Deriv Contr (Excl Fut & FX LE 14 Days)	75.21	0.00	0.07	49.39	84.32	100.00	100.00	100.00	126
One Year or Less	30.96	0.00	0.00	0.00	16.37	54.31	100.00	100.00	126
Over 1 Year to 5 Years	26.46	0.00	0.00	0.00	0.00	50.00	100.00	100.00	126
Over 5 Years	6.79	0.00	0.00	0.00	0.00	0.32	42.82	87.99	126
Gross Negative Fair Value (Abs Val)	0.40	0.00	0.00	0.00	0.06	0.52	2.06	4.06	126
Gross Positive Fair Value	0.48	0.00	0.00	0.00	0.19	0.70	1.73	5.82	126
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
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	267
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.06	267

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	267
Ins Under Assets(P/C)/Tot Ins Und Ast	38.05	0.00	0.00	0.00	0.00	98.66	100.00	100.00	13
Ins Under Assets(L/H)/Tot Ins Und Ast	61.94	0.00	0.00	0.00	100.00	100.00	100.00	100.00	13
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Ins Activities Revenue/Adj Oper Inc	0.69	0.00	0.00	0.00	0.04	0.37	4.42	8.07	267
Premium Inc/Ins Activities Revenue	0.06	0.00	0.00	0.00	0.00	0.00	0.00	4.24	177
Credit Rel Prem Inc/Tot Prem Inc	53.84	0.00	0.00	0.00	50.00	100.00	100.00	100.00	13
Other Prem Inc/Total Prem Inc	46.15	0.00	0.00	0.00	0.00	100.00	100.00	100.00	13
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
Ins Net Inc (P/C)/Equity (P/C)	63.21	17.79	17.79	19.38	33.20	66.46	115.93	136.63	5
Ins Net Inc (L/H)/Equity (L/H)	56.50	-5.51	-5.51	1.02	3.34	16.64	100.61	250.30	8
Insur Ben, Losses, Exp/Insur Premiums	1716.56	0.00	0.00	0.00	40.17	96.61	362.74	7779.31	13
Reinsurance Recov(P/C)/Tot Assets(P/C)	21.10	0.00	0.00	0.00	0.00	4.12	52.75	76.37	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	11.49	0.00	0.00	0.00	0.00	0.09	12.98	56.49	9
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267
CSV Life Insurance/Tier 1 Cap + ALLL	9.71	0.00	0.00	1.07	10.82	17.98	22.54	23.95	267
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	267
FOREIGN ACTIVITIES									

Yield: Foreign Loans	0.29	0.00	0.00	0.00	0.00	0.00	0.00	4.22	30
Cost: Interest-Bearing Deposits	3.45	1.39	1.39	1.39	3.31	4.25	4.62	4.74	4
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	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1
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	-34.16	-100.00	-100.00	-100.00	-30.33	-1.35	43.74	85.73	24
Total Selected Assets	-26.39	-100.00	-100.00	-78.98	-8.20	0.00	41.69	86.05	44
Deposits	51.50	-81.02	-81.02	-81.02	7.67	78.62	151.89	176.31	4

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	76.75	0.00	0.00	35.60	81.33	110.29	166.34	287.93	175
Dividends Paid/Net Income	28.29	0.00	0.00	0.00	29.31	48.34	74.07	91.21	264
Net Income - Dividends/Avg Equity	7.82	-0.01	1.95	4.64	7.24	10.91	14.86	16.56	267
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	127.14	0.00	0.00	0.00	103.28	191.09	352.29	652.85	192
Dividends From Nonbank Subs	0.80	0.00	0.00	0.00	0.00	1.03	3.88	10.37	192
Dividends From Subsidiary BHCs	2.04	0.00	0.00	0.00	0.00	0.00	0.00	98.07	192
Dividends From All Subsidiaries	145.44	0.00	0.00	68.00	118.34	201.78	406.81	793.42	192
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	38.88	0.00	0.00	0.00	32.14	68.48	109.83	173.52	240
Interest Income From Bank Subs	0.34	0.00	0.00	0.00	0.00	0.21	2.26	6.31	240
Mgt & Service Fees From Bank Subs	2.86	0.00	0.00	0.00	0.00	0.00	17.52	52.81	240
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.00	240
Operating Income From Bank Subs	49.06	0.00	0.00	5.57	40.27	87.41	149.89	216.40	240
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	66.87	0.00	0.00	0.00	100.00	100.00	143.40	381.97	125
Interest Income From Nonbank Subs	0.97	0.00	0.00	0.00	0.00	0.00	3.04	29.32	125
Mgt & Serv Fees From Nonbank Subs	1.29	0.00	0.00	0.00	0.00	0.00	6.34	41.56	125
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Operating Inc From Nonbank Subs	85.33	0.00	0.00	12.38	100.00	100.00	214.83	530.26	125
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	23.61	0.00	0.00	0.00	0.00	43.92	86.69	103.19	37
Interest Inc From Subsidiary BHCs	0.53	0.00	0.00	0.00	0.00	0.00	0.49	6.02	37
Mgt & Serv Fees From Sub BHCs	0.29	0.00	0.00	0.00	0.00	0.00	0.04	2.10	37
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37
Operating Income From Sub BHCs	27.42	0.00	0.00	0.00	0.94	52.12	89.98	103.19	37
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	57.77	0.00	0.00	0.00	84.32	98.38	99.99	100.00	251
Interest Income From Bank Subs	1.96	0.00	0.00	0.00	0.00	0.51	10.04	48.22	251
Mgt & Serv Fees From Bank Subs	4.55	0.00	0.00	0.00	0.00	0.00	41.96	70.35	251
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.28	251
Operating Income From Bank Subs	73.71	0.00	0.00	56.23	96.61	99.73	100.00	100.00	251
Dividends From Nonbank Subs	1.93	0.00	0.00	0.00	0.00	0.65	10.06	50.05	251
Interest Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.17	251
Mgt & Serv Fees From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.24	251
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	251
Operating Inc From Nonbank Subs	3.64	0.00	0.00	0.00	0.00	1.54	16.38	86.40	251
Dividends From Subsidiary BHCs	0.67	0.00	0.00	0.00	0.00	0.00	0.00	53.39	251
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	251
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	251
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	251
Operating Income From Sub BHCs	1.80	0.00	0.00	0.00	0.00	0.00	0.00	82.51	251
Loans and Adv From Subs/ST Debt	795.00	0.00	0.00	96.78	468.62	1298.22	2054.09	5251.60	52
Loans and Adv From Subs/Total Debt	468.51	0.00	0.00	89.89	279.44	708.28	1589.17	2126.64	95

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2006 and Other Notes
3283402	1, 203, 561	AFFINITY BANK HOLDINGS, INC.	VENTURA, CA	
1140510	1, 283, 793	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1061679	2, 198, 637	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	2, 324, 979	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2, 989, 531	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	2, 478, 219	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1, 648, 296	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	2, 141, 599	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	1, 458, 646	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1082067	2, 036, 413	AMERIS BANCORP	MOULTRIE, GA	
2366821	1, 770, 634	ANB BANCSHARES, INC	ROGERS, AR	
2326629	1, 387, 400	ANB CORPORATION, THE	TERRELL, TX	
1126475	1, 163, 171	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	1, 543, 154	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2066868	1, 081, 992	BANC ED CORP., THE	EDWARDSVILLE, IL	
2896458	1, 482, 547	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
2858951	1, 394, 282	BANCORP, INC., THE	WILMINGTON, DE	
1097306	1, 868, 071	BANCLPLUS CORPORATION	BELZONI, MS	
1138012	1, 451, 274	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
1143481	1, 216, 734	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1205398	1, 108, 273	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1, 048, 395	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
1097089	2, 545, 122	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
3434624	1, 692, 507	BANORTE USA CORPORATION	NEW YORK, NY	
1202708	1, 116, 704	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	1, 128, 635	BEACON BANCORP	TAUNTON, MA	
3312227	1, 639, 926	BEVERLY HILLS BANCORP INC.	CALABASAS, CA	
1919770	1, 119, 693	BIG SANDY HOLDING COMPANY	LIMON, CO	
2835514	1, 188, 915	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
1209145	1, 379, 633	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	1, 777, 024	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1201671	2, 198, 180	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1100037	1, 881, 568	CADENCE FINANCIAL CORPORATION	STARKVILLE, MS	
2687795	2, 073, 997	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1251256	1, 050, 574	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1130249	1, 740, 762	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1, 245, 881	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
2741156	1, 479, 917	CAPITAL BANK CORPORATION	RALEIGH, NC	
1085509	2, 567, 736	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2332750	1, 858, 147	CAPITAL CORP OF THE WEST	MERCED, CA	
2682996	1, 719, 628	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
1848003	2, 317, 186	CASCADE BANCORP	BEND, OR	
2568362	1, 382, 347	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
1493654	1, 236, 524	CBS BANC-CORP.	RUSSELLVILLE, AL	Moved from Peer 4
3254952	2, 693, 334	CENTENNIAL BANK HOLDINGS, INC.	DENVER, CO	
1048764	1, 048, 966	CENTER BANCORP, INC.	UNION, NJ	
3003178	1, 872, 319	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2868129	1, 086, 818	CENTERSTATE BANKS OF FLORIDA,	WINTER HAVEN, FL	
2158156	1, 776, 732	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1206591	1, 318, 821	CENTRUE FINANCIAL CORPORATION	OTTAWA, IL	
1111088	1, 562, 223	CENTURY BANCORP, INC.	MEDFORD, MA	

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1109946	1, 255, 514	CENTURY BANCSHARES, INC.	NEW BOSTON, TX	
1486517	2, 361, 856	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1143623	1, 120, 959	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
3186576	1, 000, 952	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1076262	2, 559, 020	CITY HOLDING COMPANY	CHARLESTON, WV	
1142448	2, 961, 431	CITY NATIONAL BANCSHARES, INC.	MIAMI, FL	
2705943	1, 240, 041	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2, 137, 308	COBIZ INC.	DENVER, CO	
1085170	1, 191, 407	COLONY BANKCORP, INC.	FITZGERALD, GA	
2378440	1, 017, 176	COLUMBIA BANCORP	THE DALLES, OR	
2078816	2, 676, 490	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1057588	1, 143, 107	COMMERCE FINANCIAL CORPORATION	TOPEKA, KS	
1250839	1, 035, 462	COMMERCIAL BANKSHARES, INC.	MIAMI, FL	
3124381	1, 700, 921	COMMUNITY BANCORP	LAS VEGAS, NV	
1080595	2, 094, 563	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
1081873	1, 184, 906	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
1427501	1, 523, 336	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	1, 002, 262	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	Moved from Peer 4
1081239	1, 132, 399	CREWS BANKING CORPORATION	WAUCHULA, FL	
1102581	1, 028, 373	CU BANK SHARES, INC.	FARMERS BRANCH, TX	Moved from Peer 4
1121229	1, 277, 892	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	1, 240, 702	DANVERS BANCORP, INC.	DANVERS, MA	
2193906	1, 045, 879	DEARBORN BANCORP, INC.	DEARBORN, MI	Moved from Peer 4
1058398	1, 734, 126	DURANT BANCORP, INC.	DURANT, OK	
1135824	1, 084, 662	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
3555341	1, 293, 313	ENCORE BANCSHARES, INC.	NAPLES, FL	New Y-9C/BHCPR reporter
2303910	1, 756, 623	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
3106864	2, 432, 777	EUROBANCSHARES, INC.	HATO REY, PR	
2038409	1, 141, 070	EXCHANGE NATIONAL BANCSHARES,	LEES SUMMIT, MO	
1104923	1, 043, 782	EXTRACO CORPORATION	WACO, TX	Moved from Peer 4
1055315	1, 257, 767	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1, 457, 586	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	1, 561, 606	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	1, 914, 754	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1249002	1, 469, 697	FIDELITY BANCSHARES (N. C.), IN	FUQUAY-VARINA, NC	
1081118	1, 621, 128	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	1, 962, 748	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2, 472, 799	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	2, 180, 749	FIRST BANCORP	TROY, NC	
1204560	1, 693, 805	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1, 371, 807	FIRST BANK CORP	FORT SMITH, AR	
1203602	2, 510, 512	FIRST BUSEY CORPORATION	URBANA, IL	
1031681	1, 059, 621	FIRST CALIFORNIA FINANCIAL GRO	LOS ANGELES, CA	Moved from Peer 4; Name change from NATIONAL MERCANTILE B
2585761	1, 073, 396	FIRST CHICAGO BANCORP	ITASCA, IL	
1478017	2, 115, 796	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
1064728	1, 113, 975	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	Moved from Peer 4
1102312	2, 870, 446	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1208595	2, 204, 647	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3104280	1, 021, 886	FIRST FINANCIAL HOLDINGS, MHC	RENTON, WA	
1145506	2, 124, 497	FIRST INDIANA CORPORATION	INDIANAPOLIS, IN	
1095982	1, 564, 108	FIRST M & F CORPORATION	KOSCIUSKO, MS	

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2322304	1, 262, 420	FIRST MARINER BANCORP	BALTIMORE, MD	
1492219	1, 214, 585	FIRST MUTUAL BANCORP OF ILLINO	HARVEY, IL	
2833604	1, 056, 847	FIRST MUTUAL BANCSHARES, INC.	BELLEVUE, WA	
2560263	1, 202, 903	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1133932	1, 108, 621	FIRST NATIONAL LINCOLN CORPORA	DAMARI SCOTTA, ME	
1063262	1, 454, 334	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1029428	2, 025, 969	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
1096505	2, 254, 754	FIRST SECURITY BANCORP	SEARCY, AR	
2836801	1, 147, 529	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	1, 954, 613	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1132672	1, 368, 420	FIRST UNITED CORPORATION	OAKLAND, MD	
1134322	1, 101, 376	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1, 365, 769	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3100358	1, 003, 695	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	
2432614	1, 529, 670	FNB CORPORATION	CHRISTIANSBURG, VA	
1133473	1, 874, 404	FNB UNITED CORP.	ASHEBORO, NC	
1143762	1, 220, 437	FOUNDERS GROUP, INC.	WORTH, IL	
1128358	1, 108, 271	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	1, 911, 605	FREMONT BANCORPORATION	FREMONT, CA	
3200463	1, 003, 525	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2697347	1, 178, 842	FVNB CORP.	VICTORIA, TX	
2973591	1, 322, 836	GATEWAY FINANCIAL HOLDINGS, IN	VIRGINIA BEACH, VA	
2670573	1, 931, 227	GB&T BANCSHARES, INC.	GAINESVILLE, GA	
3030950	1, 740, 170	GEORGIAN BANCORPORATION, INC.	ATLANTA, GA	
1098620	1, 091, 037	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2339133	2, 285, 278	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1133277	1, 827, 634	GREENE COUNTY BANCSHARES, INC.	GREENEVILLE, TN	
1208120	1, 277, 655	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	Moved from Peer 4
2634874	1, 071, 064	HERITAGE COMMERCE CORP	SAN JOSE, CA	
1067804	1, 658, 121	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
1245291	1, 594, 443	HILLS BANCORPORATION	HILLS, IA	
1491409	2, 203, 576	HOME BANCSHARES, INC.	CONWAY, AR	
2592714	1, 380, 149	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1, 151, 886	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	1, 270, 327	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1048803	2, 386, 498	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1136803	2, 739, 946	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1132654	2, 656, 211	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
2924360	1, 212, 617	INTEGRITY BANCSHARES, INC.	ALPHARETTA, GA	
2049302	2, 040, 658	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1, 266, 755	INWOOD BANCSHARES, INC.	DALLAS, TX	
1123915	1, 264, 992	KLEIN FINANCIAL, INC.	CHASKA, MN	
3199567	2, 907, 352	KNBT BANCORP INC.	BETHLEHEM, PA	
1404799	2, 284, 369	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	1, 818, 947	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1054514	1, 226, 329	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1, 262, 256	LAURITZEN CORPORATION	OMAHA, NE	
1136139	1, 055, 299	LEESPORT FINANCIAL CORP.	WYOMISSING, PA	
2345068	1, 268, 136	LEGACYTEXAS GROUP, INC.	PLANO, TX	
3101784	2, 271, 974	LIBERTY BANCSHARES, INC	JONESBORO, AR	
2325350	1, 623, 562	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	

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2634696	2, 121, 040	MACATAWA BANK CORPORATION	HOLLAND, MI	
2427665	1, 006, 681	MACON BANCORP	FRANKLIN, NC	Moved from Peer 4
2856368	1, 529, 039	MAIN STREET TRUST, INC.	CHAMPAIGN, IL	
1209109	2, 410, 081	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1123193	2, 666, 768	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	Moved from Peer 9
1207486	1, 707, 063	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1, 547, 709	MBT FINANCIAL CORP.	MONROE, MI	
1099328	1, 398, 743	MERCANTILE BANCORP, INC.	QUINCY, IL	
2608763	2, 089, 582	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1208308	1, 501, 627	MERCHANTS & MANUFACTURERS BANC	NEW BERLIN, WI	
1023239	1, 141, 152	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
2344799	1, 279, 957	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1204627	2, 946, 951	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
3445424	1, 043, 803	MID-AMERICA BANCSHARES, INC.	NASHVILLE, TN	Moved from Peer 4
2516943	2, 412, 692	MID-STATE BANCSHARES	ARROYO GRANDE, CA	
3142349	2, 182, 227	MIDAMERICA FINANCIAL CORPORATI	DES MOINES, IA	
1209828	2, 980, 631	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	
1141348	1, 354, 450	MINNWEST CORPORATION	MINNETONKA, MN	
2961879	2, 123, 228	NARA BANCORP, INC.	LOS ANGELES, CA	
2947882	1, 001, 855	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
2149622	1, 090, 136	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1202052	1, 323, 836	NEB CORPORATION	FOND DU LAC, WI	
3047109	1, 453, 172	NEW FRONTIER BANCORP	GREELEY, CO	
1109991	1, 664, 696	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
2244910	1, 292, 015	NSB HOLDING CORP.	STATEN ISLAND, NY	
1070747	1, 292, 103	OAK HILL FINANCIAL, INC.	JACKSON, OH	
3297481	1, 042, 967	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	2, 444, 031	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	1, 175, 565	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
1117259	1, 804, 530	OMEGA FINANCIAL CORPORATION	STATE COLLEGE, PA	
1249598	2, 532, 190	ORION BANCORP, INC.	NAPLES, FL	
1083934	1, 171, 845	PAB BANKSHARES, INC.	VALDOSTA, GA	
2869733	1, 105, 137	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	1, 174, 112	PALMETTO BANCSHARES, INC.	LAURENS, SC	
1200692	2, 000, 529	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2651590	1, 307, 082	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
2807614	1, 898, 734	PENNSYLVANIA COMMERCE BANCORP,	HARRISBURG, PA	
1070578	1, 872, 192	PEOPLES BANCORP INC.	MARIETTA, OH	
3186585	1, 423, 757	PEOPLESBANCORP, MHC	HOLYOKE, MA	
2925657	2, 193, 132	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
3084953	2, 412, 678	PLACER SIERRA BANCSHARES	SACRAMENTO, CA	
1247893	2, 926, 456	PLAINS CAPITAL CORPORATION	DALLAS, TX	
1249712	1, 119, 745	PORTER BANCORP, INC.	LOUISVILLE, KY	
2306649	1, 350, 408	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	
2867542	1, 033, 088	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	1, 034, 939	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2293329	1, 123, 504	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2125813	1, 303, 823	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	1, 081, 173	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1098844	2, 754, 930	RENASANT CORPORATION	TUPELO, MS	
1398807	1, 007, 206	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2006 and Other Notes
2509413	1, 240, 044	ROCKVILLE FINANCIAL MHC, INC.	ROCKVILLE, CT	
2066886	1, 780, 634	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
2324429	1, 338, 235	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1249730	1, 414, 405	S. Y. BANCORP, INC.	LOUISVILLE, KY	
3365858	2, 495, 698	SALEM FIVE BANCORP	SALEM, MA	
1248304	2, 945, 477	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1204814	1, 018, 174	SBC, INCORPORATED	COUNTRYSIDE, IL	
1133437	2, 242, 500	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1085013	2, 398, 407	SEACOAST BANKING CORPORATION	STUART, FL	
2244358	2, 541, 603	SECURITY BANK CORPORATION	MACON, GA	
1199992	2, 214, 888	SHOREBANK CORPORATION, THE	CHICAGO, IL	
2976396	1, 215, 844	SIERRA BANCORP	PORTERVILLE, CA	
2777614	1, 384, 783	SILVER STATE BANCORP	HENDERSON, NV	
1094828	2, 691, 696	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	1, 914, 659	SINOPAC BANCORP	LOS ANGELES, CA	
1048997	1, 089, 179	SMITHTOWN BANCORP, INC.	HAUPPAUGE, NY	
2033226	1, 334, 792	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1938865	1, 108, 203	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1075694	1, 212, 437	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2981831	1, 508, 775	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1245068	1, 820, 623	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	2, 193, 576	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1062135	1, 021, 126	SPIRIT BANKCORP, INC.	BRISTOW, OK	Moved from Peer 4
1245590	1, 981, 184	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1, 523, 063	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1, 610, 394	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1, 628, 162	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1417333	1, 667, 303	STATE BANKSHARES, INC.	FARGO, ND	
2442640	1, 942, 316	STATE NATIONAL BANCSHARES, INC	FORT WORTH, TX	
1427275	1, 589, 372	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
1039454	1, 874, 178	STERLING BANCORP	NEW YORK, NY	
1126046	1, 268, 065	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	2, 127, 513	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1, 406, 417	SUFFOLK BANCORP	RIVERHEAD, NY	
1247679	1, 254, 232	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1, 415, 149	SUNFLOWER BANKS, INC.	SALINA, KS	
3102585	1, 312, 448	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	
2457943	1, 351, 084	TIB FINANCIAL CORP.	NAPLES, FL	
2367921	2, 279, 846	TOMPKINS TRUSTCO, INC.	ITHACA, NY	
3183771	1, 357, 365	TOTAL BANCSHARES CORP.	MIAMI, FL	
1030170	1, 866, 321	TRICO BANCSHARES	CHICO, CA	
1056161	1, 354, 801	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
1048652	2, 948, 197	U. S. B. HOLDING CO., INC.	ORANGEBURG, NY	
1971693	2, 118, 855	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	
1062649	1, 451, 170	UNITED BANCORPORATION OF WYOMI	JACKSON, WY	
1116609	1, 935, 930	UNIVEST CORPORATION OF PENNSYLV	SOUDERTON, PA	
1050712	2, 769, 002	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1032099	1, 061, 692	VENTURE FINANCIAL GROUP, INC.	LACEY, WA	Moved from Peer 4
1364110	2, 351, 671	VINEYARD NATIONAL BANCORP	CORONA, CA	
2856377	2, 061, 544	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
2502049	1, 603, 193	VIRGINIA FINANCIAL GROUP, INC.	CULPEPER, VA	

BHCPR Reporters for Quarter Ending 03/31/2007
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2006 and Other Notes
1115349	2,400,477	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
3357394	1,647,545	WAUWATOSA HOLDINGS, INC.	WAUWATOSA, WI	
1210066	1,330,097	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2,485,964	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,908,228	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	1,618,180	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	2,001,078	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
2004141	1,310,922	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	2,378,022	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3432965	1,136,298	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	
1138517	2,676,952	YARDVILLE NATIONAL BANCORP	HAMILTON, NJ	
1399765	1,983,717	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 267 bank holding companies.