

PEER GROUP 05

03/31/2007

03/31/2006

12/31/2006

12/31/2005

12/31/2004

Number of BHCs in Peer Group

126

175

128

537

508

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.78	3.94	3.98	3.88	3.80
+ Non-interest Income	0.92	0.86	0.92	0.83	0.92
- Overhead Expense	3.30	3.16	3.23	3.00	3.08
- Provision for Losses	0.11	0.15	0.15	0.17	0.18
+ Securities Gains (Losses)	0.00	0.00	0.00	0.00	0.02
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.34	1.50	1.54	1.56	1.49
Net Operating Income	0.95	1.06	1.10	1.09	1.04
Net Income	0.95	1.06	1.10	1.09	1.04
Net Income (Sub S Adjusted)	0.98	1.06	1.10	1.12	1.07

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	7.35	6.84	7.17	6.30	5.73
Interest Expense	3.26	2.59	2.87	2.12	1.62
Net Interest Income (TE)	4.08	4.24	4.29	4.19	4.11

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.08	0.05	0.12	0.13	0.16
Earnings Coverage of Net Losses (X)	-8.78	0.32	27.26	26.71	24.16
Ln&Ls Allowance/Total Loans & Leases	1.23	1.22	1.25	1.20	1.24
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.76	0.58	0.67	0.56	0.61
30-89 Days Past Due Loans and Leases	0.98	0.76	0.92	0.73	0.72

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	21.03	20.30	20.22	21.16	20.28
Net ST Noncore Funding Dependence	13.11	10.93	12.32	10.67	9.90
Net Loans and Leases/Total Assets	69.92	70.09	69.38	69.17	67.85

CAPITALIZATION:

Tier 1 Leverage Ratio	9.59	9.52	9.79	9.15	8.99
Equity Capital/Total Assets	8.67	8.53	8.84	8.27	8.48
Net Loans&Ls/Equity Capital (X)	8.50	8.70	8.26	8.79	8.39
Cash Dividends/Net Income	37.42	24.16	34.91	27.43	28.78
Cash Dividends/Net Income (Sub S Adjusted)	58.15	32.31	45.46	25.80	22.76
Retained Earnings/Avg Equity Cap	6.03	8.81	7.61	8.90	8.10

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.20	0.53	0.33	0.26	0.18
Long-Term Debt/Equity Capital	0.57	0.73	0.65	0.90	1.31
Equity Investment in Subs/Equity Cap	115.45	114.31	113.42	113.03	110.81
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	102.57	88.41	92.73	105.05	99.88

PERCENT OF AVERAGE ASSETS	PEER GROUP 05				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Interest Income (TE)	6.80	6.35	6.64	5.84	5.30
Less: Interest Expense	3.03	2.41	2.67	1.97	1.50
Equals: Net Interest Income (TE)	3.78	3.94	3.98	3.88	3.80
Plus: Non-Interest Income	0.92	0.86	0.92	0.83	0.92
Equals: Adj Operating Income (TE)	4.76	4.85	4.98	4.75	4.76
Less: Overhead Expense	3.30	3.16	3.23	3.00	3.08
Less: Provision for Loan and Lease Losses	0.11	0.15	0.15	0.17	0.18
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.00	0.00	0.00	0.00	0.02
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.34	1.50	1.54	1.56	1.49
Less: Applicable Income Taxes (TE)	0.33	0.41	0.38	0.43	0.42
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.95	1.06	1.10	1.09	1.04
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.95	1.06	1.10	1.09	1.04
Memo: Net Income (Last Four Qtrs)	1.04	1.07	1.10	1.10	1.04
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.02	93.20	93.08	92.99	92.73
Avg Int-Bearing Funds / Avg Assets	78.59	78.02	77.19	78.36	77.87
Int Income (TE) / Avg Earning Assets	7.35	6.84	7.17	6.30	5.73
Int Expense / Avg Earning Assets	3.26	2.59	2.87	2.12	1.62
Net Int Inc (TE) / Avg Earn Assets	4.08	4.24	4.29	4.19	4.11
YIELD OR COST:					
Total Loans and Leases (TE)	8.05	7.55	7.94	7.00	6.42
Interest-Bearing Bank Balances	5.47	3.70	5.51	3.42	1.50
Fed Funds Sold & Reverse Repos	5.19	4.43	4.94	3.17	1.29
Trading Assets	5.15	0.00	0.00	2.34	1.40
Total Earning Assets	7.24	6.75	7.07	6.19	5.61
Investment Securities (TE)	4.93	4.40	4.60	4.25	4.09
U. S. Treasury & Agency Sec (excl MBS)	4.59	3.76	4.10	3.48	3.31
Mortgage-Backed Securities	4.70	4.36	4.53	4.08	3.84
All Other Securities	6.05	6.27	6.43	6.10	6.13
Interest-Bearing Deposits	3.67	2.87	3.23	2.31	1.73
Time Deposits of \$100K or More	4.67	3.76	4.22	3.14	2.46
Time Deposits < \$100K	4.71	3.70	4.16	3.06	2.52
Other Domestic Deposits	2.31	1.84	2.10	1.38	0.88
Foreign Deposits	N/A	4.12	N/A	2.66	0.00
Fed Funds Purchased and Repos	4.38	3.58	4.47	2.82	1.45
Other Borrowed Funds & Trading Liab	4.97	4.49	4.88	4.07	3.61
All Interest-Bearing Funds	3.87	3.09	3.46	2.52	1.92

PEER GROUP 05

03/31/2007

03/31/2006

12/31/2006

12/31/2005

12/31/2004

Avg Personnel Exp Per Employee (\$000)

15

15

57

54

51

Avg Assets per Employee (\$000)

3,300

3,374

3,270

3,343

3,126

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

2.28

1.60

1.80

1.92

1.95

Overhead Exp / NII + Non-Int Income

71.29

66.93

66.96

64.70

66.20

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.30

3.16

3.23

3.00

3.08

Personnel Expense

1.83

1.78

1.79

1.67

1.71

Net Occupancy Expense

0.46

0.45

0.46

0.42

0.43

Other Operating Expenses

0.97

0.93

0.96

0.90

0.93

Overhead Less Non-Interest Income

2.32

2.28

2.28

2.13

2.13

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

69.74

65.77

65.62

63.35

64.75

Personnel Expense

38.90

36.91

36.41

35.29

35.93

Net Occupancy Expense

9.80

9.26

9.30

8.76

8.99

Other Operating Expenses

20.44

19.36

19.54

19.04

19.57

Total Non-Interest Income

19.04

17.55

18.45

17.34

18.91

Fiduciary Activities Income

0.61

0.57

0.58

0.64

0.75

Serv Charges on Deposit Accts - Domestic

7.13

6.94

7.54

7.42

8.03

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees & Commissions

0.60

0.37

0.41

0.38

0.42

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.17

0.16

0.17

0.18

0.23

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.56

0.49

0.42

0.35

0.38

Net Gain (Loss) - Sales Loans, OREO, Oth

1.07

1.09

1.38

1.06

1.27

Other Non-Interest Income

6.00

5.31

5.47

5.07

5.24

Overhead Less Non-Interest Income

49.87

47.91

46.37

45.33

45.31

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

18.58

21.90

19.78

21.43

21.97

Appl Inc Tax+TE/Pretax NOI+TE

26.66

29.38

26.72

28.75

29.56

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Real Estate Loans	53.40	53.24	52.85	52.68	50.76
Commercial and Industrial Loans	10.21	10.46	10.30	9.68	9.74
Loans to Individuals	2.78	2.89	2.89	3.33	3.74
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.53	1.38	1.35	1.15	1.29
Other Loans and Leases	0.85	0.75	0.72	0.67	0.73
Net Loans and Leases	69.92	70.09	69.38	69.17	67.85
Debt Securities Over 1 Year	13.58	14.13	14.12	15.86	18.35
Mutual Funds and Equity Securities	0.10	0.12	0.12	0.16	0.20
Subtotal	84.45	85.20	84.60	86.07	87.26
Interest-Bearing Bank Balances	0.28	0.43	0.29	0.42	0.42
Federal Funds Sold & Reverse Repos	2.57	2.38	2.25	1.77	1.52
Debt Securities 1 Year or Less	2.66	2.62	2.85	2.40	1.88
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.69	91.72	91.34	91.69	91.93
Non-Int Cash and Due From Dep Inst	2.50	2.76	3.01	2.92	2.74
Other Real Estate Owned	0.13	0.09	0.11	0.08	0.09
All Other Assets	5.72	5.46	5.58	5.31	5.25
MEMORANDA:					
Short-Term Investments	6.48	6.24	6.31	5.33	4.41
U. S. Treasury Securities	0.12	0.20	0.11	0.12	0.13
U. S. Agency Securities (excl MBS)	6.96	7.18	7.28	7.11	7.34
Municipal Securities	3.25	3.05	3.35	3.68	3.82
Mortgage-Backed Securities	4.07	4.97	4.40	5.59	6.78
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	0.22	0.24	0.22	0.34	0.44
RE Loans Secured by 1-4 Family	15.97	15.55	15.43	17.31	18.05
Revolving	2.23	2.62	2.23	2.44	2.59
Closed-End, Sec by First Liens	12.14	11.66	11.77	13.42	14.00
Closed-End, Sec by Junior Liens	1.07	0.96	0.96	1.01	1.01
Commercial Real Estate Loans	33.39	33.91	33.58	31.67	28.79
Construction and Land Dev	11.22	10.76	11.01	9.24	6.98
Multifamily	1.47	1.51	1.32	1.31	1.24
Nonfarm Nonresidential	18.94	20.16	19.39	19.77	19.38
RE Loans Secured by Farmland	2.00	1.67	1.80	1.56	1.64
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	75.88	75.51	75.75	76.00	74.67
RE Loans Secured by 1-4 Family	23.24	22.60	22.51	25.55	27.03
Revolving	3.12	3.66	3.17	3.50	3.77
Closed-End	19.90	18.69	19.21	21.73	22.91
Commercial Real Estate Loans	46.63	47.46	47.38	45.31	42.29
Construction and Land Dev	15.61	14.85	15.42	13.05	10.13
Multifamily	2.02	2.15	1.84	1.90	1.81
Nonfarm Nonresidential	27.12	28.68	27.99	28.51	28.52
RE Loans Secured by Farmland	2.97	2.50	2.73	2.29	2.41
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.48	14.98	14.84	13.97	14.43
Loans to Individuals	4.19	4.34	4.35	5.01	5.66
Credit Card Loans	0.07	0.08	0.08	0.10	0.14
Agricultural Loans	2.25	2.03	2.06	1.70	1.92
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.24	1.10	1.06	1.00	1.11

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Short-Term Investments	6.48	6.24	6.31	5.33	4.41
Liquid Assets	19.25	19.52	19.69	19.82	20.73
Investment Securities	16.99	17.50	17.81	19.16	21.11
Net Loans and Leases	69.92	70.09	69.38	69.17	67.85
Net Lns, Ls & Stbdy Ltrs of Credit	70.74	70.90	70.22	69.84	68.51
Core Deposits	63.85	64.71	64.68	65.38	66.90
Noncore Funding	24.77	24.13	23.89	24.05	22.53
Time Deposits of \$100K or More	16.19	16.06	15.91	14.99	13.16
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.29	1.21	1.37	1.27	1.46
Net Fed Funds Purchased (Sold)	-1.31	-1.17	-0.85	-0.46	0.01
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.55	1.43	1.69	1.66	1.72
Earning Assets Repr in 1 Year	44.86	46.24	45.01	41.88	39.81
Int-Bearing Liab Repr in 1 Year	36.24	32.40	34.65	30.54	27.86
Long-Term Debt Repr in 1 Year	0.53	0.28	0.41	0.36	0.40
Net Assets Repriceable in 1 Year	7.76	12.56	9.18	9.99	10.72
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	21.03	20.30	20.22	21.16	20.28
Net ST Noncore Funding Dependence	13.11	10.93	12.32	10.67	9.90
Short-Term Inv/ST Noncore Funding	44.89	50.65	47.00	45.35	42.32
Liq Asts-ST Noncore Fndg/Nonliq Asts	2.69	5.60	4.30	7.22	10.81
Net Loans and Leases/Total Deposits	85.86	85.71	85.45	84.99	83.99
Net Loans and Leases/Core Deposits	113.01	111.54	110.95	107.61	102.83
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.19	-0.37	-0.12	-0.34	0.35
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.87	-2.80	-1.32	-2.51	0.53
Struct Notes Appr(Depr)/T1 Cap	-0.12	-0.36	-0.17	-0.35	-0.15
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	4.99	5.69	5.41	8.58	7.87
Available-For-Sale Securities	95.01	94.31	94.59	91.42	92.13
U.S. Treasury Securities	0.95	1.76	0.73	0.64	0.82
U.S. Agency Securities (excl MBS)	43.28	42.29	44.03	39.64	37.45
Municipal Securities	18.38	17.23	17.96	19.35	18.43
Mortgage-Backed Securities	24.29	27.56	24.62	29.08	31.27
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	1.30	1.30	1.19	1.85	2.03
Mutual Funds and Equity Securities	0.86	0.75	0.88	0.92	1.05
Debt Securities 1 Year or Less	17.54	16.53	17.57	13.66	10.23
Debt Securities 1 To 5 Years	35.83	41.11	37.69	39.57	39.97
Debt Securities Over 5 Years	41.18	37.21	39.67	41.40	44.78
Pledged Securities	50.74	45.29	46.69	46.13	46.81
Structured Notes, Fair Value	2.49	2.75	2.14	3.54	3.33

ANALYSIS RATIOS	PEER GROUP 05				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Provision for Ln&Ls Losses/Avg Assets	0.11	0.15	0.15	0.17	0.18
Provision for Ln&Ls Losses/Avg Lns&Ls	0.15	0.20	0.21	0.24	0.26
Provision for Ln&Ls Losses/Net Losses	-62.10	-17.64	208.42	234.35	224.62
Ln&Ls Allowance/Total Loans & Leases	1.23	1.22	1.25	1.20	1.24
Ln&Ls Allowance/Net Ln&Ls Losses (X)	36.27	54.12	27.96	20.55	16.46
ALL/Nonaccrual Assets	537.53	788.96	619.81	748.74	591.99
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	364.18	520.27	454.52	483.39	449.41
Gross Ln&Ls Losses/Avg Loans & Leases	0.11	0.08	0.16	0.18	0.23
Recoveries/Avg Loans and Leases	0.04	0.04	0.04	0.05	0.06
Net Losses/Avg Loans and Leases	0.08	0.05	0.12	0.13	0.16
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	8.86	7.91	35.72	32.36	26.75
Earnings Coverage of Net Losses (X)	-8.78	0.32	27.26	26.71	24.16
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.01	0.05	0.03	0.04
RE Loans Secured By 1-4 Family	0.03	0.01	0.06	0.04	0.05
Revolving	0.01	0.00	0.01	0.01	0.01
Closed-End	0.03	0.01	0.07	0.04	0.05
Commercial Real Estate Loans	0.01	0.00	0.04	0.02	0.03
Construction and Land Dev	0.00	0.00	0.01	0.00	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.01	0.00	0.03	0.02	0.03
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.10	0.06	0.16	0.28	0.39
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.78	0.61	0.65	0.74	0.78
Credit Card Loans	1.37	1.09	1.40	1.57	1.82
Agricultural Loans	0.00	0.00	0.00	0.01	0.01
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.31
Other Loans and Leases	0.75	0.39	1.03	0.41	0.18

PERCENT OF LOANS AND LEASES

03/31/2007

03/31/2006

12/31/2006

12/31/2005

12/31/2004

30-89 Days PD Loans and Leases	0.98	0.76	0.92	0.73	0.72
90+ Days PD Loans and Leases	0.12	0.07	0.11	0.09	0.09
Nonaccrual Loans and Leases	0.49	0.39	0.44	0.42	0.46
90+ Days PD and Nonaccrual Loans and Leases	0.75	0.55	0.66	0.53	0.59
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	0.98	0.76	0.92	0.73	0.72
90+ Days Past Due Assets	0.12	0.07	0.11	0.09	0.09
Nonaccrual Assets	0.49	0.39	0.45	0.42	0.46
30+ Days PD & Nonaccrual Assets	1.79	1.33	1.64	1.31	1.37

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.52	0.38	0.46	0.37	0.39
90+ PD & Nonaccrual Assets + OREO	0.70	0.50	0.62	0.48	0.52

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

Total Assets	0.59	0.45	0.53	0.42	0.45
Allowance for Loan & Lease Losses	66.70	52.73	58.97	51.97	53.91
Equity Cap + ALLL	6.18	4.93	5.42	4.76	4.91
Tier 1 Cap + ALLL	5.65	4.50	4.94	4.35	4.65
Loans & Leases + RE Acquired	0.84	0.65	0.75	0.62	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	0.96	0.64	0.92	0.68	0.67
- 90+ Days Past Due	0.12	0.05	0.09	0.07	0.08
- Nonaccrual	0.52	0.37	0.43	0.34	0.37
Coml & Indl - 30-89 Days PD	0.79	0.77	0.61	0.69	0.71
- 90+ Days Past Due	0.03	0.05	0.09	0.07	0.07
- Nonaccrual	0.45	0.47	0.44	0.49	0.56
Individuals - 30-89 Days PD	1.08	1.00	1.25	1.31	1.38
- 90+ Days Past Due	0.08	0.06	0.07	0.11	0.12
- Nonaccrual	0.23	0.17	0.19	0.23	0.25
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	0.23	0.17	0.05	0.11	0.10
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00
- Nonaccrual	0.04	0.03	0.04	0.07	0.07
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.77	0.33	0.41	0.32	0.37
- 90+ Days Past Due	0.02	0.02	0.03	0.01	0.01
- Nonaccrual	0.01	0.00	0.01	0.01	0.04
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.98	0.86	1.13	0.88	0.80
- 90+ Days Past Due	0.09	0.05	0.08	0.09	0.09
- Nonaccrual	0.40	0.32	0.37	0.33	0.35
Revolving - 30-89 Days PD	0.38	0.25	0.46	0.29	0.24
- 90+ Days Past Due	0.03	0.01	0.01	0.01	0.01
- Nonaccrual	0.11	0.04	0.10	0.05	0.04
Closed-End - 30-89 Days PD	1.03	0.95	1.21	0.95	0.87
- 90+ Days Past Due	0.10	0.05	0.10	0.10	0.09
- Nonaccrual	0.46	0.37	0.39	0.37	0.38
- Jr Lien 30-89 Days PD	0.05	0.04	0.04	0.05	0.05
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.02	0.02	0.01	0.03	0.03
Commercial RE - 30-89 Days PD	0.72	0.48	0.67	0.44	0.47
- 90+ Days Past Due	0.10	0.03	0.08	0.04	0.04
- Nonaccrual	0.56	0.36	0.42	0.31	0.35
Const & Dev - 30-89 Days PD	0.84	0.43	0.66	0.32	0.26
- 90+ Days Past Due	0.08	0.01	0.05	0.01	0.01
- Nonaccrual	0.41	0.19	0.22	0.12	0.07
Multi family - 30-89 Days PD	0.31	0.01	0.01	0.03	0.02
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.04	0.00	0.00	0.00	0.00
Nonfarm Nres- 30-89 Days PD	0.42	0.38	0.49	0.42	0.45
- 90+ Days Past Due	0.05	0.02	0.04	0.03	0.03
- Nonaccrual	0.44	0.33	0.36	0.32	0.35
Farmland - 30-89 Days PD	0.48	0.36	0.18	0.14	0.18
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.02
- Nonaccrual	0.21	0.19	0.08	0.21	0.24
Credit Card - 30-89 Days PD	1.69	0.80	1.27	1.20	1.29
- 90+ Days Past Due	0.37	0.20	0.32	0.30	0.42
- Nonaccrual	0.00	0.00	0.00	0.01	0.00

CAPITAL RATIOS	PEER GROUP 05				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Tier 1 Leverage Ratio	9.59	9.52	9.79	9.15	8.99
Tier 1 RBC Ratio	12.59	12.47	12.96	12.41	12.45
Total Risk-Based Capital Ratio	14.17	14.00	14.48	13.84	13.88
Tangible Tier 1 Leverage Ratio	9.56	9.49	9.76	9.12	8.95
Tangible Common Eq Cap/Tan Assets	8.11	7.97	8.26	7.79	7.97
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	14.58	16.09	14.56	14.37	13.25
Standby Letters of Credit	0.74	0.70	0.70	0.60	0.56
Commercial & Similar Letters of Credit	0.00	0.01	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.17	0.21	0.12	0.14	0.11
Interest Rate Contracts	0.16	0.19	0.10	0.12	0.09
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.01	0.01	0.01	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.00	0.01	0.00	0.03	0.02
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	20.84	23.41	22.11	22.04	21.01

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Interest Rate Contracts	84.62	100.00	86.96	88.00	83.34
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	15.38	0.00	13.04	12.00	15.44
Futures and Forwards	14.59	17.86	12.35	19.21	16.18
Written Options	40.54	34.78	42.53	27.93	24.08
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	36.69	34.78	42.53	26.81	24.00
Purchased Options	25.64	19.78	26.09	15.06	2.19
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	21.79	19.78	26.09	14.34	2.16
Swaps	19.23	27.58	15.22	37.81	49.20
Held for Trading	0.00	0.00	0.00	1.34	1.04
Interest Rate Contracts	0.00	0.00	0.00	0.71	1.04
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	98.66	98.96
Interest Rate Contracts	80.77	87.50	82.61	81.33	76.27
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	15.38	0.00	13.04	11.40	15.44
Deriv Contr (Excl Fut & FX LE 14 Days)	56.56	60.53	54.05	67.61	75.85
One Year or Less	3.98	17.99	4.99	21.50	24.51
Over 1 Year to 5 Years	40.32	34.66	37.24	36.21	39.01
Over 5 Years	4.91	4.91	4.25	5.16	5.40
Gross Negative Fair Value (Abs Val)	0.78	0.37	0.48	0.48	0.94
Gross Positive Fair Value	0.88	1.75	0.58	0.85	0.92
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	25.00	24.44	25.52	11.04	15.84
Ins Under Assets(L/H)/Tot Ins Und Ast	75.00	75.56	74.48	88.96	84.16
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.56	0.49	0.42	0.35	0.38
Premium Inc/Ins Activities Revenue	0.02	0.01	0.54	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	75.00	60.00	60.00	92.66	77.49
Other Prem Inc/Total Prem Inc	25.00	40.00	40.00	7.34	22.51
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)	13.83	37.21	8.20	9.11	35.48
Ins Net Inc (L/H)/Equity (L/H)	-4.66	6.74	6.45	16.96	10.89
Insur Ben, Losses, Exp/Insur Premiums	309.95	37.01	148.29	63.16	66.19
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	1.08
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.92	2.91	2.13	1.15	0.32
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	8.57	7.78	8.01	6.86	6.28
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.61	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	N/A	4.12	N/A	2.66	0.00
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	0.28	N/A	3.47	N/A
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.31
GROWTH RATES:					
Net Loans and Leases	-57.45	-44.32	-78.43	-34.05	-21.12
Total Selected Assets	-34.80	28.16	-42.89	-10.77	-14.45
Deposits	N/A	-47.51	N/A	-18.21	38.10

PROFITABILITY:	PEER GROUP 05				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Net Income/Avg Equity Capital	9.86	11.50	11.46	12.13	11.38
Bank Net Inc/Avg Eq Inv in Banks	11.00	12.90	12.98	13.11	12.30
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.64	2.41	5.27	3.18	2.44
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	13.09	9.56	10.86	11.36	9.52
Bank Net Income/Parent Net Income	113.20	111.75	109.27	107.45	106.03
Nonbank Net Income/Parent Net Income	0.97	0.31	0.74	0.15	0.17
Sub BHCs Net Inc/Parent Net Income	102.70	94.61	185.47	97.99	87.15
LEVERAGE:					
Total Liabilities/Equity	21.39	21.83	19.80	19.96	17.62
Total Debt/Equity Capital	1.35	1.88	1.46	1.76	2.06
Tot Debt+NP to Subs Iss Tr Pref/Equity	19.66	20.50	18.20	18.31	15.92
Tot Debt+Lns Guaranteed for Affl/Equity	1.62	1.95	1.77	1.80	2.24
Total Debt/Eq Cap - Exc Over Fair Value	1.36	1.92	1.47	1.78	2.09
Long-Term Debt/Equity Capital	0.57	0.73	0.65	0.90	1.31
Short-Term Debt/Equity Capital	0.20	0.53	0.33	0.26	0.18
Current Portion of LT Debt/Equity	0.00	0.00	0.01	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.30	0.33	0.31	0.18	0.23
Long-Term Debt/Consolidated LT Debt	1.55	1.49	1.77	1.78	4.67
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	115.45	114.31	113.42	113.03	110.81
Total Investment in Subs/Equity	115.78	114.72	113.81	113.79	111.68
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.79	98.72	98.68	99.15	98.77
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.09	99.07	99.04	99.77	99.44
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.55	1.07	1.08	1.01	0.93
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.57	2.70	2.96	3.01	3.38
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	99.74	82.48	89.84	98.98	97.78
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	102.57	88.41	92.73	105.05	99.88
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	91.06	81.36	93.99	114.67	121.29
Pretax Oper Inc + Int Exp/Int Expense	3306.87	1615.17	2618.34	4769.88	5281.50
Div + Int From Subs/Int Exp + Div	158.47	153.48	137.70	133.49	140.54
Fees+Other Inc From Subs/Sal + Oth Exp	5.41	3.47	6.10	2.21	2.90
Net Inc/Curr Port of LT Debt+Pfd Div(X)	24.92	59.42	62.18	46.08	41.65
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.04	0.19	0.16	-0.10	0.05
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.00
Total	0.00	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	0.38	0.46	0.37	0.32	0.54
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 05				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Div Paid/Inc Before Undist Inc	73.23	66.91	105.61	85.53	92.75
Dividends Paid/Net Income	37.03	24.30	34.88	27.42	28.97
Net Income - Dividends/Avg Equity	6.08	8.67	7.62	8.90	8.09
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	117.68	110.68	104.57	116.84	112.36
Dividends From Nonbank Subs	0.69	0.16	0.64	0.17	0.11
Dividends From Subsidiary BHCs	0.00	0.00	0.38	0.18	0.08
Dividends From All Subsidiaries	123.86	124.14	128.56	137.51	121.30
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	43.96	26.98	38.79	34.63	33.61
Interest Income From Bank Subs	0.28	0.24	0.27	0.14	0.12
Mgt & Service Fees From Bank Subs	0.82	0.43	0.53	0.07	0.16
Other Income From Bank Subs	0.14	0.06	0.10	0.01	0.01
Operating Income From Bank Subs	47.17	29.85	42.30	36.75	35.81
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	61.67	62.62	69.49	65.65	49.59
Interest Income From Nonbank Subs	0.71	0.00	3.68	1.46	0.90
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.15	0.00	0.35
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	67.30	89.10	86.23	77.54	61.02
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	83.60	31.94	32.11	26.82	29.28
Interest Inc From Subsidiary BHCs	0.00	0.05	0.03	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	83.60	31.98	32.13	26.92	29.54
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	62.14	56.98	70.53	72.03	72.38
Interest Income From Bank Subs	2.18	3.48	1.15	0.97	0.71
Mgt & Serv Fees From Bank Subs	1.00	0.87	0.71	0.13	0.38
Other Income From Bank Subs	0.22	0.34	0.18	0.05	0.04
Operating Income From Bank Subs	75.89	75.67	80.75	80.91	81.11
Dividends From Nonbank Subs	3.29	2.07	1.82	0.28	0.11
Interest Income From Nonbank Subs	0.00	0.03	0.04	0.02	0.01
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	3.30	3.38	4.64	1.20	0.66
Dividends From Subsidiary BHCs	0.05	0.00	0.00	0.15	0.05
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.05	0.00	0.00	0.15	0.08
Loans and Adv From Subs/ST Debt	1052.20	332.61	584.60	752.79	1009.65
Loans and Adv From Subs/Total Debt	527.28	357.90	471.92	485.28	329.37

PEER GROUP 5

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									126
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.78	2.64	2.85	3.31	3.72	4.25	4.77	5.23	126
+ Non-interest Income	0.91	0.23	0.36	0.56	0.78	1.11	1.91	2.67	126
- Overhead Expense	3.29	2.21	2.54	2.76	3.14	3.73	4.36	5.55	126
- Provision for Losses	0.10	0.00	0.00	0.02	0.09	0.17	0.26	0.34	126
+ Securities Gains (Losses)	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.02	126
+ Other Tax Equiv Adjustments	-0.00	-0.16	-0.01	0.00	0.00	0.00	0.01	0.04	126
= Pretax Net Oper Income (TE)	1.33	0.01	0.38	0.89	1.26	1.75	2.48	2.94	126
Net Operating Income	0.95	-0.00	0.22	0.60	0.83	1.38	1.76	2.26	126
Net Income	0.95	-0.00	0.22	0.60	0.83	1.38	1.76	2.26	126
Net Income (Sub S Adjusted)	0.97	0.10	0.24	0.52	0.95	1.24	1.80	1.98	38
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	7.34	5.96	6.23	6.74	7.33	7.85	8.43	9.03	126
Interest Expense	3.26	2.04	2.34	2.82	3.27	3.67	4.17	4.34	126
Net Interest Income (TE)	4.07	2.84	3.02	3.51	4.04	4.58	5.19	5.56	126
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.07	-0.13	-0.02	-0.00	0.02	0.12	0.31	0.58	126
Earnings Coverage of Net Losses (X)	-8.77	-543.42	-239.05	-22.59	7.09	34.29	154.38	338.08	119
Ln&Ls Allowance/Total Loans & Leases	1.23	0.74	0.85	0.98	1.18	1.37	1.87	1.98	126
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.76	0.00	0.00	0.17	0.49	1.13	2.19	3.08	126
30-89 Days Past Due Loans and Leases	0.98	0.01	0.09	0.34	0.91	1.52	2.10	2.63	126
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	21.02	-11.67	-0.76	12.50	20.39	32.74	38.82	42.61	126
Net ST Noncore Funding Dependence	13.10	-15.99	-6.17	6.51	13.34	20.86	28.87	35.04	126
Net Loans and Leases/Total Assets	69.91	44.29	52.00	60.61	71.95	77.76	84.19	85.62	126
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.59	6.70	7.05	8.13	9.50	10.74	12.39	12.86	126
Equity Capital/Total Assets	8.67	5.37	5.98	6.85	8.32	10.25	11.94	13.12	126
Net Loans&Ls/Equity Capital (X)	8.50	4.08	4.63	6.36	8.20	10.52	12.69	14.64	125
Cash Dividends/Net Income	37.41	0.00	0.00	0.00	32.02	60.56	123.16	155.27	120
Cash Dividends/Net Income (Sub S Adjusted)	58.14	-15.44	-1.18	0.00	26.23	120.60	147.86	204.60	38
Retained Earnings/Avg Equity Cap	6.02	-8.25	-4.26	1.88	6.13	9.85	14.62	16.30	125
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.20	0.00	0.00	0.00	0.00	0.00	0.60	6.04	125
Long-Term Debt/Equity Capital	0.56	0.00	0.00	0.00	0.00	0.00	2.98	11.69	125
Equity Investment in Subs/Equity Cap	115.45	88.69	93.32	99.35	110.69	129.92	150.64	167.21	125
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	102.56	-43.84	-0.21	36.59	96.88	126.63	277.82	384.80	121

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.79	5.54	5.69	6.26	6.72	7.30	7.89	8.39	126
Less: Interest Expense	3.03	1.90	2.19	2.62	3.03	3.43	3.94	4.09	126
Equals: Net Interest Income (TE)	3.78	2.64	2.85	3.31	3.72	4.25	4.77	5.23	126
Plus: Non-Interest Income	0.91	0.23	0.36	0.56	0.78	1.11	1.91	2.67	126
Equals: Adj Operating Income (TE)	4.75	3.29	3.53	4.13	4.69	5.23	5.91	7.23	126
Less: Overhead Expense	3.29	2.21	2.54	2.76	3.14	3.73	4.36	5.55	126
Less: Provision for Loan and Lease Losses	0.10	0.00	0.00	0.02	0.09	0.17	0.26	0.34	126
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Plus: Realized G/L on AFS Sec	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.02	126
Plus: Other Tax Equiv Adjustments	-0.00	-0.16	-0.01	0.00	0.00	0.00	0.01	0.04	126
Equals: Pretax Net Oper Inc (TE)	1.33	0.01	0.38	0.89	1.26	1.75	2.48	2.94	126
Less: Applicable Income Taxes (TE)	0.33	0.00	0.00	0.08	0.34	0.55	0.71	0.92	126
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Equals: Net Operating Income	0.95	-0.00	0.22	0.60	0.83	1.38	1.76	2.26	126
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Equals: Net Income	0.95	-0.00	0.22	0.60	0.83	1.38	1.76	2.26	126
Memo: Net Income (Last Four Qtrs)	1.03	0.10	0.24	0.62	1.00	1.40	1.93	2.22	120
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	93.01	87.54	88.72	90.73	93.30	95.30	96.57	97.14	126
Avg Int-Bearing Funds / Avg Assets	78.58	66.80	69.87	75.12	78.76	82.27	85.63	87.13	126
Int Income (TE) / Avg Earning Assets	7.34	5.96	6.23	6.74	7.33	7.85	8.43	9.03	126
Int Expense / Avg Earning Assets	3.26	2.04	2.34	2.82	3.27	3.67	4.17	4.34	126
Net Int Inc (TE) / Avg Earn Assets	4.07	2.84	3.02	3.51	4.04	4.58	5.19	5.56	126
YIELD OR COST:									
Total Loans and Leases (TE)	8.05	6.65	6.98	7.36	7.94	8.66	9.34	9.58	126
Interest-Bearing Bank Balances	5.47	0.00	0.00	3.37	4.94	6.75	13.84	21.46	111
Fed Funds Sold & Reverse Repos	5.18	4.17	4.80	5.03	5.17	5.34	5.62	5.91	119
Trading Assets	5.14	0.00	0.00	0.00	4.07	8.62	8.79	8.79	5
Total Earning Assets	7.24	5.90	6.07	6.58	7.19	7.81	8.39	8.95	126
Investment Securities (TE)	4.93	4.09	4.24	4.54	4.86	5.20	5.66	6.55	125
U.S. Treasury & Agency Sec (excl MBS)	4.58	3.62	3.77	4.18	4.54	4.96	5.32	5.72	118
Mortgage-Backed Securities	4.69	3.69	3.89	4.23	4.54	5.04	5.91	6.44	111
All Other Securities	6.04	2.94	3.59	4.56	5.85	7.01	9.88	11.66	112
Interest-Bearing Deposits	3.67	2.29	2.63	3.23	3.67	4.10	4.50	4.68	126
Time Deposits of \$100K or More	4.66	3.31	3.95	4.37	4.71	5.00	5.21	5.42	126
Time Deposits < \$100K	4.70	3.79	4.01	4.39	4.60	5.08	5.56	6.15	126
Other Domestic Deposits	2.30	0.85	1.14	1.48	2.19	2.94	3.76	4.12	126
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	4.37	0.00	1.85	3.45	4.44	5.18	5.83	6.35	98
Other Borrowed Funds & Trading Liab	4.96	1.65	3.65	4.44	5.06	5.43	5.89	6.53	112
All Interest-Bearing Funds	3.86	2.56	3.00	3.50	3.81	4.25	4.70	4.96	126

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	14.91	10.53	10.87	12.69	14.62	16.76	19.09	25.94	126
Avg Assets per Employee (\$000)	3300.33	2111.74	2376.91	2738.83	3123.00	3779.53	4673.06	5697.88	126

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.27	0.00	0.00	0.00	0.00	4.36	9.87	13.81	125
Overhead Exp / NII + Non-Int Income	71.29	51.31	54.77	62.23	70.54	78.78	89.88	97.00	126

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.29	2.21	2.54	2.76	3.14	3.73	4.36	5.55	126
Personnel Expense	1.83	1.22	1.36	1.57	1.75	2.06	2.48	2.77	126
Net Occupancy Expense	0.46	0.21	0.27	0.37	0.45	0.54	0.63	0.73	126
Other Operating Expenses	0.97	0.56	0.66	0.76	0.93	1.09	1.45	1.84	126
Overhead Less Non-Interest Income	2.32	1.22	1.53	1.99	2.31	2.63	3.12	3.38	126

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	69.74	47.71	54.60	60.85	68.78	77.21	86.93	96.00	126
Personnel Expense	38.89	27.89	30.14	33.43	38.46	42.87	49.67	53.93	126
Net Occupancy Expense	9.80	4.85	5.84	7.72	9.61	11.36	14.32	15.47	126
Other Operating Expenses	20.44	12.40	13.55	16.54	20.38	23.52	28.01	32.08	126
Total Non-Interest Income	19.03	5.51	8.05	12.94	17.95	23.79	35.16	40.05	126
Fiduciary Activities Income	0.60	0.00	0.00	0.00	0.00	0.98	2.86	6.28	126
Serv Charges on Deposit Accts - Domestic	7.12	0.92	2.58	4.51	7.13	8.93	12.46	15.18	126
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Investment Banking Fees & Commissions	0.59	0.00	0.00	0.00	0.11	1.11	2.61	3.29	126
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Net Servicing Fees	0.17	0.00	0.00	0.00	0.00	0.09	1.13	1.64	126
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Insurance Activities Revenue	0.56	0.00	0.00	0.00	0.00	0.50	2.67	6.76	126
Net Gain (Loss) - Sales Loans, OREO, Oth	1.07	-0.61	-0.08	0.00	0.14	1.53	4.74	9.40	126
Other Non-Interest Income	6.00	0.86	1.53	3.35	4.73	7.64	14.75	19.18	126
Overhead Less Non-Interest Income	49.87	25.99	30.68	42.24	49.96	56.77	63.92	72.79	126

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	18.57	0.00	0.00	1.74	21.72	33.56	36.79	38.17	121
Appl Inc Tax+TE/Pretax NOI+TE	26.66	0.00	0.00	11.18	34.89	37.65	40.47	43.84	121

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	53.39	25.48	33.15	42.80	53.51	63.92	72.93	75.94	126
Commercial and Industrial Loans	10.21	1.70	3.27	5.57	9.63	14.03	19.60	22.52	126
Loans to Individuals	2.77	0.29	0.54	1.26	2.31	3.95	6.53	8.96	126
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Agricultural Loans	1.53	0.00	0.00	0.00	0.18	1.66	8.74	12.49	126
Other Loans and Leases	0.84	0.00	0.00	0.17	0.65	1.33	2.18	3.23	126
Net Loans and Leases	69.91	44.29	52.00	60.61	71.95	77.76	84.19	85.62	126
Debt Securities Over 1 Year	13.57	1.50	2.70	6.47	13.29	19.62	27.12	31.43	126
Mutual Funds and Equity Securities	0.10	0.00	0.00	0.00	0.00	0.04	0.67	1.75	126
Subtotal	84.44	69.13	72.93	80.84	85.50	88.62	91.14	92.30	126
Interest-Bearing Bank Balances	0.28	0.00	0.00	0.01	0.09	0.33	1.34	2.68	126
Federal Funds Sold & Reverse Repos	2.57	0.00	0.00	0.23	1.92	4.87	7.62	10.41	126
Debt Securities 1 Year or Less	2.65	0.00	0.10	0.50	2.18	4.03	7.19	10.49	126
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Total Earning Assets	91.68	86.59	87.89	90.11	91.84	93.58	94.70	95.40	126
Non-Int Cash and Due From Dep Inst	2.49	0.92	1.33	1.73	2.38	3.07	3.94	4.91	126
Other Real Estate Owned	0.12	0.00	0.00	0.00	0.03	0.21	0.50	1.01	126
All Other Assets	5.72	2.12	2.89	4.12	5.44	7.09	8.76	9.95	126
MEMORANDA:									
Short-Term Investments	6.47	0.58	1.04	2.43	5.23	9.77	14.01	19.69	126
U.S. Treasury Securities	0.12	0.00	0.00	0.00	0.00	0.00	0.84	2.54	126
U.S. Agency Securities (excl MBS)	6.95	0.00	0.45	3.01	6.01	9.20	15.95	23.65	126
Municipal Securities	3.25	0.00	0.00	0.36	2.74	5.89	9.27	10.65	126
Mortgage-Backed Securities	4.07	0.00	0.00	0.48	2.93	7.77	12.10	15.59	126
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Other Debt Securities	0.22	0.00	0.00	0.00	0.00	0.17	1.72	2.26	126
RE Loans Secured by 1-4 Family	15.97	3.49	4.91	8.97	14.93	21.99	29.36	36.85	126
Revolving	2.22	0.00	0.01	0.50	1.80	3.59	5.41	6.85	126
Closed-End, Sec by First Liens	12.13	2.30	3.36	5.56	11.05	17.72	25.18	28.41	126
Closed-End, Sec by Junior Liens	1.06	0.00	0.06	0.31	0.88	1.59	2.83	3.47	126
Commercial Real Estate Loans	33.38	8.31	11.78	20.04	31.38	47.70	58.63	61.43	126
Construction and Land Dev	11.22	0.58	1.47	3.98	9.34	15.61	27.73	38.12	126
Multifamily	1.46	0.00	0.01	0.26	0.98	2.31	4.02	4.91	126
Nonfarm Nonresidential	18.93	4.88	7.37	12.18	17.25	24.94	33.78	41.76	126
RE Loans Secured by Farmland	1.99	0.00	0.00	0.09	0.97	3.62	8.11	10.10	126
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	75.87	52.95	56.97	66.54	76.66	84.91	92.09	93.51	126
RE Loans Secured by 1-4 Family	23.23	5.17	7.22	11.34	20.42	32.76	46.01	52.54	126
Revolving	3.11	0.00	0.04	0.81	2.39	4.93	7.35	9.11	126
Closed-End	19.89	3.48	5.10	8.87	16.42	30.39	42.60	46.33	126
Commercial Real Estate Loans	46.62	15.97	18.09	30.47	48.87	60.61	71.18	77.31	126
Construction and Land Dev	15.61	0.81	2.39	6.10	12.55	22.81	34.95	46.30	126
Multifamily	2.02	0.00	0.02	0.36	1.55	2.98	5.27	6.35	126
Nonfarm Nonresidential	27.11	7.55	10.11	18.72	25.82	35.40	44.24	51.47	126
RE Loans Secured by Farmland	2.97	0.00	0.00	0.14	1.40	5.18	11.59	15.25	126
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Commercial and Industrial Loans	14.47	3.00	5.31	8.66	13.44	19.30	26.25	31.65	126
Loans to Individuals	4.18	0.42	0.70	1.63	3.35	6.14	10.75	15.74	126
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.13	0.41	0.51	126
Agricultural Loans	2.24	0.00	0.00	0.00	0.35	2.64	12.68	17.11	126
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Other Loans and Leases	1.24	0.00	0.00	0.26	1.05	1.81	3.16	4.98	126

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.47	0.58	1.04	2.43	5.23	9.77	14.01	19.69	126
Liquid Assets	19.25	5.86	8.06	12.09	16.76	27.07	36.72	38.29	126
Investment Securities	16.98	2.57	5.24	8.77	16.42	23.10	31.94	36.25	126
Net Loans and Leases	69.91	44.29	52.00	60.61	71.95	77.76	84.19	85.62	126
Net Lns, Ls & Stdbdy Ltrs of Credit	70.74	46.30	52.23	61.42	72.70	78.80	85.11	86.54	126
Core Deposits	63.84	44.36	50.76	56.65	64.21	70.80	75.31	78.44	126
Noncore Funding	24.76	9.12	11.95	17.57	23.93	31.97	38.01	43.26	126
Time Deposits of \$100K or More	16.19	6.76	8.44	11.21	14.85	20.92	27.58	31.53	126
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Fed Funds Purchased and Repos	1.29	0.00	0.00	0.00	0.66	2.34	4.99	6.76	126
Net Fed Funds Purchased (Sold)	-1.30	-10.30	-7.86	-3.99	-0.64	0.94	3.56	5.11	126
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Oth Borrowings W/Rem Mat 1 Yr or Less	1.54	0.00	0.00	0.00	1.02	2.75	5.39	7.60	126
Earning Assets Repr in 1 Year	44.85	17.46	24.82	32.90	43.39	56.71	66.81	72.79	126
Int-Bearing Liab Repr in 1 Year	36.24	4.41	16.84	27.03	34.14	43.57	61.17	65.09	126
Long-Term Debt Repr in 1 Year	0.52	0.00	0.00	0.00	0.00	0.12	3.78	6.08	126
Net Assets Repriceable in 1 Year	7.76	-29.81	-17.30	-4.23	7.95	19.55	31.51	44.47	126
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	21.02	-11.67	-0.76	12.50	20.39	32.74	38.82	42.61	126
Net ST Noncore Funding Dependence	13.10	-15.99	-6.17	6.51	13.34	20.86	28.87	35.04	126
Short-Term Inv/ST Noncore Funding	44.89	2.44	5.29	12.68	29.33	62.37	129.22	203.46	126
Liq Asts-ST Noncore Fndg/Nonliq Asts	2.69	-26.63	-20.53	-9.76	0.29	14.78	32.12	42.49	126
Net Loans and Leases/Total Deposits	85.86	57.51	60.81	75.16	88.15	95.28	104.62	109.94	126
Net Loans and Leases/Core Deposits	113.01	68.48	73.63	91.82	109.25	132.17	158.60	174.29	126
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.19	-4.89	-1.14	-0.17	0.00	0.02	0.15	0.37	47
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.86	-4.19	-3.41	-1.63	-0.64	-0.03	0.67	1.09	122
Struct Notes Appr(Depr)/T1 Cap	-0.11	-0.60	-0.41	-0.21	-0.06	-0.01	0.01	0.02	49
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	4.99	0.00	0.00	0.00	0.00	2.84	34.86	52.83	125
Available-For-Sale Securities	95.00	34.03	64.48	96.77	100.00	100.00	100.00	100.00	125
U.S. Treasury Securities	0.95	0.00	0.00	0.00	0.00	0.00	5.92	21.58	125
U.S. Agency Securities (excl MBS)	43.27	0.00	7.45	22.67	39.49	62.05	81.95	93.39	125
Municipal Securities	18.38	0.00	0.00	3.19	18.65	31.38	43.66	50.03	125
Mortgage-Backed Securities	24.29	0.00	0.00	4.09	22.29	42.23	62.61	75.51	125
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Other Debt Securities	1.29	0.00	0.00	0.00	0.00	1.37	8.61	12.39	125
Mutual Funds and Equity Securities	0.85	0.00	0.00	0.00	0.00	0.40	3.95	16.34	125
Debt Securities 1 Year or Less	17.54	0.00	1.01	4.96	11.97	26.02	50.64	60.65	125
Debt Securities 1 To 5 Years	35.83	5.23	12.61	21.71	35.87	48.19	64.55	72.03	125
Debt Securities Over 5 Years	41.17	0.00	2.20	16.83	38.88	63.87	77.12	81.98	125
Pledged Securities	50.74	0.62	9.82	31.26	48.22	76.16	84.33	94.81	125
Structured Notes, Fair Value	2.48	0.00	0.00	0.00	0.00	3.78	13.01	24.34	125

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.10	0.00	0.00	0.02	0.09	0.17	0.26	0.34	126
Provision for Ln&Ls Losses/Avg Lns&Ls	0.14	0.00	0.00	0.02	0.14	0.23	0.34	0.43	126
Provision for Ln&Ls Losses/Net Losses	-62.10	-508.46	-62.50	0.00	50.38	239.23	1410.00	2068.41	119
Ln&Ls Allowance/Total Loans & Leases	1.23	0.74	0.85	0.98	1.18	1.37	1.87	1.98	126
Ln&Ls Allowance/Net Ln&Ls Losses (X)	36.27	0.77	2.17	4.93	13.06	48.51	131.61	295.26	81
ALLL/Nonaccrual Assets	537.53	57.90	74.13	130.15	296.34	697.18	1694.59	3461.22	113
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	364.17	43.53	57.52	112.60	212.95	489.83	1236.62	2310.79	119
Gross Ln&Ls Losses/Avg Loans & Leases	0.11	0.00	0.00	0.00	0.05	0.19	0.40	0.58	126
Recoveries/Avg Loans and Leases	0.03	0.00	0.00	0.00	0.02	0.05	0.12	0.20	126
Net Losses/Avg Loans and Leases	0.07	-0.13	-0.02	-0.00	0.02	0.12	0.31	0.58	126
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Recoveries/Prior Year-End Losses	8.85	0.00	0.44	2.11	5.72	10.52	33.80	59.89	119
Earnings Coverage of Net Losses (X)	-8.77	-543.42	-239.05	-22.59	7.09	34.29	154.38	338.08	119
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.02	-0.06	-0.01	0.00	0.00	0.02	0.24	0.35	126
RE Loans Secured By 1-4 Family	0.02	-0.06	-0.01	0.00	0.00	0.00	0.17	0.43	126
Revolving	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.38	118
Closed-End	0.03	-0.06	-0.00	0.00	0.00	0.00	0.20	0.45	126
Commercial Real Estate Loans	0.01	-0.02	-0.00	0.00	0.00	0.00	0.05	0.37	126
Construction and Land Dev	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.03	125
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115
Nonfarm Nonresidential	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.16	126
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105
Commercial and Industrial Loans	0.09	-0.68	-0.19	-0.02	0.00	0.06	1.03	1.40	125
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Loans to Individuals	0.78	0.07	0.10	0.24	0.59	1.20	1.97	2.16	75
Credit Card Loans	1.37	-0.47	0.00	0.00	0.24	1.39	4.62	14.94	44
Agricultural Loans	-0.00	-0.11	-0.00	0.00	0.00	0.00	0.00	0.00	83
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Loans and Leases	0.75	0.00	0.00	0.00	0.00	0.10	4.19	9.82	117

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

30-89 Days PD Loans and Leases	0.98	0.01	0.09	0.34	0.91	1.52	2.10	2.63	126
90+ Days PD Loans and Leases	0.11	0.00	0.00	0.00	0.02	0.17	0.55	0.91	126
Nonaccrual Loans and Leases	0.48	0.00	0.00	0.12	0.34	0.78	1.43	2.30	126
90+ Days PD and Nonaccrual Loans and Leases	0.74	0.00	0.03	0.17	0.52	1.04	2.09	3.28	126
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	126
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.98	0.01	0.09	0.34	0.91	1.52	2.10	2.63	126
90+ Days Past Due Assets	0.11	0.00	0.00	0.00	0.02	0.17	0.55	0.91	126
Nonaccrual Assets	0.48	0.00	0.00	0.12	0.34	0.78	1.43	2.30	126
30+ Days PD & Nonaccrual Assets	1.78	0.05	0.21	0.69	1.72	2.49	3.99	4.81	126
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.51	0.00	0.02	0.14	0.34	0.74	1.51	2.24	126
90+ PD & Nonaccrual Assets + OREO	0.69	0.00	0.04	0.21	0.48	1.01	2.10	2.87	126
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.58	0.00	0.03	0.17	0.38	0.81	1.72	2.23	126
Allowance for Loan & Lease Losses	66.70	0.00	3.21	20.37	42.67	99.43	187.50	217.33	126
Equity Cap + ALLL	6.18	0.00	0.18	1.61	4.34	8.87	19.48	23.56	125
Tier 1 Cap + ALLL	5.65	0.00	0.07	1.52	3.73	8.48	16.98	21.02	126
Loans & Leases + RE Acquired	0.83	0.00	0.04	0.24	0.54	1.30	2.49	3.10	126

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.59	6.70	7.05	8.13	9.50	10.74	12.39	12.86	126
Tier 1 RBC Ratio	12.59	8.19	8.70	10.13	11.99	14.75	17.11	19.19	126
Total Risk-Based Capital Ratio	14.16	9.86	10.63	12.02	13.56	16.38	18.59	21.17	126
Tangible Tier 1 Leverage Ratio	9.56	6.55	7.05	8.11	9.44	10.73	12.39	12.85	126
Tangible Common Eq Cap/Tan Assets	8.11	4.81	5.35	6.40	7.83	9.59	11.07	12.30	126
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	14.57	3.68	5.69	9.29	14.29	18.44	24.22	29.28	126
Standby Letters of Credit	0.73	0.00	0.02	0.16	0.49	1.17	2.07	2.47	126
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	126
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.16	0.00	0.00	0.00	0.00	0.00	0.93	4.79	126
Interest Rate Contracts	0.15	0.00	0.00	0.00	0.00	0.00	0.93	4.79	126
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Written Options Contr (Int Rate)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.44	126
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Interest Rate Swaps	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
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	20.83	5.91	9.37	15.22	20.24	25.75	33.66	40.96	126

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	73.22	0.00	0.00	27.61	89.91	103.73	166.79	237.63	79
Dividends Paid/Net Income	37.03	0.00	0.00	0.00	32.02	59.87	123.16	155.27	120
Net Income - Dividends/Avg Equity	6.07	-8.25	-4.03	2.30	6.13	9.85	14.62	16.30	125
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	117.67	0.00	0.00	62.93	102.20	155.48	302.90	538.62	81
Dividends From Nonbank Subs	0.68	0.00	0.00	0.00	0.00	0.45	4.51	9.77	81
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Dividends From All Subsidiaries	123.86	0.00	0.00	88.58	103.42	155.48	311.77	538.64	81
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	43.95	0.00	0.00	0.00	39.11	75.12	125.60	178.55	117
Interest Income From Bank Subs	0.28	0.00	0.00	0.00	0.00	0.10	1.63	3.31	117
Mgt & Service Fees From Bank Subs	0.81	0.00	0.00	0.00	0.00	0.00	5.96	13.89	117
Other Income From Bank Subs	0.14	0.00	0.00	0.00	0.00	0.00	0.11	4.18	117
Operating Income From Bank Subs	47.17	0.00	0.00	0.87	40.90	75.49	133.89	212.68	117
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	61.67	0.00	0.00	0.00	100.00	100.00	100.00	118.43	42
Interest Income From Nonbank Subs	0.71	0.00	0.00	0.00	0.00	0.00	0.00	25.71	42
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
Operating Inc From Nonbank Subs	67.29	0.00	0.00	2.47	100.00	100.00	100.00	174.16	42
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	83.59	0.00	0.00	0.00	30.25	67.40	161.46	298.12	9
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	9
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Operating Income From Sub BHCs	83.60	0.00	0.00	0.00	30.25	67.43	161.46	298.12	9
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	62.13	0.00	0.00	0.00	89.50	99.45	100.00	100.00	115
Interest Income From Bank Subs	2.18	0.00	0.00	0.00	0.00	0.25	5.79	79.16	115
Mgt & Serv Fees From Bank Subs	1.00	0.00	0.00	0.00	0.00	0.00	6.60	17.04	115
Other Income From Bank Subs	0.22	0.00	0.00	0.00	0.00	0.00	0.22	7.21	115
Operating Income From Bank Subs	75.89	0.00	0.00	64.75	98.70	100.00	100.00	100.00	115
Dividends From Nonbank Subs	3.29	0.00	0.00	0.00	0.00	0.61	9.39	62.80	115
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	115
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115
Operating Inc From Nonbank Subs	3.29	0.00	0.00	0.00	0.00	1.01	32.93	100.00	115
Dividends From Subsidiary BHCs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.49	115
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115
Operating Income From Sub BHCs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.49	115
Loans and Adv From Subs/ST Debt	1052.19	0.00	0.00	0.00	254.18	1123.66	3618.74	4278.65	17
Loans and Adv From Subs/Total Debt	527.28	0.00	0.00	0.00	113.20	429.10	1980.98	3665.12	37

BHCPR Reporters for Quarter Ending 03/31/2007
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2006 and Other Notes
3017326	436, 932	AMERIANA BANCORP	NEW CASTLE, IN	
3232512	252, 180	AMERICAN COMMUNITY BANCORP, IN	EVANSVILLE, IN	
2900784	488, 687	AMERICAN COMMUNITY BANCSHARES,	CHARLOTTE, NC	
2454380	465, 274	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1081613	495, 000	B. P. C. CORPORATION	COOKEVILLE, TN	
1126028	499, 976	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
2297701	249, 283	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
1139215	479, 427	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	
1891317	485, 691	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
2905734	281, 668	BOE FINANCIAL SERVICES OF VIRG	TAPPAHANNOCK, VA	
1082375	454, 656	BRANNEN BANKS OF FLORIDA, INC.	INVERNESS, FL	
1084212	367, 842	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
2595939	416, 788	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2710675	259, 085	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	149, 114	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
1051465	437, 535	CENTRAL SERVICE CORPORATION	ENID, OK	
1140239	417, 222	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1131077	499, 508	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
1129065	199, 770	CITIZENS BANCSHARES OF WOODVIL	HUDSON, WI	
1117772	303, 233	COLUMBIA FINANCIAL CORPORATION	BLOOMSBURG, PA	
1838974	464, 602	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1084511	474, 146	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2775142	286, 925	COMMUNITY CAPITAL BANCSHARES,	ALBANY, GA	
2937100	499, 614	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
1131497	394, 869	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
1130931	480, 854	CORTLAND BANCORP	CORTLAND, OH	
1207543	478, 016	CRETE BANCORPORATION, INC.	CRETE, IL	
1249918	324, 996	DELMAR BANCORP	DELMAR, MD	
1209789	394, 896	DENMARK BANCSHARES, INC.	DENMARK, WI	
3243358	450, 760	DESERT HILLS CAPITAL CORP.	PHOENIX, AZ	
1117455	498, 718	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	New Y-9C/BHCPR reporter
1122851	317, 680	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
2721895	189, 540	EQUITABLE FINANCIAL GROUP, INC	FORT LAUDERDALE, FL	
3001129	364, 310	EVERGREENBANCORP, INC.	SEATTLE, WA	
3343351	82, 725	EVOLVE FINANCIAL GROUP, INC.	CORDOVA, TN	
1076495	376, 821	F & M BANK CORP.	TIMBERVILLE, VA	
1201532	399, 812	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1842083	438, 816	FAR WEST BANCORPORATION	PROVO, UT	
1247615	314, 137	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
1123885	494, 693	FARMERS STATE CORPORATION	MANKATO, MN	Moved from Peer 4
3362923	345, 821	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
1096550	495, 190	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
2349468	405, 046	FIRST BANKSHARES, INC.	WINTER PARK, FL	
2508117	303, 635	FIRST GEORGIA COMMUNITY CORP.	JACKSON, GA	
1363757	493, 825	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	Moved from Peer 4
1086449	318, 205	FIRST MCMINNVILLE CORPORATION	MCMINNVILLE, TN	
1065378	354, 045	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1107830	285, 480	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
3070312	486, 097	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
1085572	329, 662	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
2349486	400, 325	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	

BHCPR Reporters for Quarter Ending 03/31/2007
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2006 and Other Notes
2621267	446,969	FIRST STATE FINANCIAL CORPORAT	SARASOTA, FL	
1135404	251,787	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1109834	414,471	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1398795	463,790	FNBH BANCORP, INC.	HOWELL, MI	
2938349	489,035	FOSTER BANKSHARES, INC.	CHICAGO, IL	
3157071	440,944	FRONTENAC BANCSHARES, INC.	EARTH CITY, MO	
3019339	350,102	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
1203714	456,855	GOODENOW BANCORPORATION	OKOBOJI, IA	
1121993	484,378	GUARANTY DEVELOPMENT COMPANY	LIVINGSTON, MI	
1086766	492,100	HABERSHAM BANCORP	CORNELIA, GA	Moved from Peer 4
1109496	339,214	HERRING BANCORP, INC.	AMARILLO, TX	
1202986	488,379	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1124659	409,455	HIGHLAND BANCSHARES, INC.	SAINT MICHAEL, MN	
1131750	370,772	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1142774	233,186	ICNB FINANCIAL CORPORATION	IONIA, MI	
1245385	391,997	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	205,790	IRELAND BANCORP, LTD.	MALAD CITY, ID	
2737766	347,303	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1833997	452,782	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
1140127	401,239	KATAHDIN BANCSHARES CORPORATIO	PATTEN, ME	
1210169	409,791	LINCOLN BANCORP	REINBECK, IA	
1201103	239,856	LINCOLNWOOD BANCORP INC.	LINCOLNWOOD, IL	
1995523	71,579	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1123933	375,644	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
2067959	220,594	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1082469	337,831	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
2521899	308,465	METROBANK FINANCIAL SERVICES,	MIAMI, FL	
1208513	496,521	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	492,506	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1081136	405,788	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1139185	460,363	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
2868950	432,585	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1054840	419,501	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1491351	383,151	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1064652	314,585	MIDWEST BANC HOLDING CO.	PIERCE, NE	
2107789	223,574	MYERS BANCSHARES, INC.	ALVA, OK	
1947045	467,833	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1082816	112,640	NBANK CORP	COMMERCE, GA	
1200124	499,316	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
1070569	489,852	NEXTIER INCORPORATED	BUTLER, PA	
2088329	296,751	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
2321428	491,536	OGDEN BANCSHARES, INC.	AMES, IA	
3444847	408,406	PEDCOR CAPITAL, LLC	CARMEL, IN	
1202799	383,051	PEOTONE BANCORP, INC.	PEOTONE, IL	
2453114	256,929	PIERCE COUNTY BANCORP	TACOMA, WA	
3098576	472,178	PLUMAS BANCORP	QUINCY, CA	
2321419	492,975	PSB HOLDINGS, INC.	WAUSAU, WI	Moved from Peer 4
1246252	456,123	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
2891006	270,450	REGENT BANCORP, INC.	DAVIE, FL	
2352280	407,949	ROCKHOLD BANCORP	KIRKSVILLE, MO	
1121733	407,380	S&C BANCO, INC.	NEW RICHMOND, WI	

BHCPR Reporters for Quarter Ending 03/31/2007
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2006 and Other Notes

1417203	223, 963	SAINT LANDRY BANCSHARES, INC.	OPELOUSAS, LA	
1135374	349, 649	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	254, 538	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1129823	390, 162	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
1081538	302, 437	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
2360454	492, 181	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	New Y-9C/BHCPR reporter
1082852	406, 859	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
3191712	207, 191	TOLLESON WEALTH MANAGEMENT, IN	DALLAS, TX	
1208531	383, 776	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	336, 983	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3030688	271, 621	TRAFALGAR HOLDINGS, LLC	VANCOUVER, WA	
3174911	499, 774	TRIANGLE FINANCIAL GROUP, INC.	LOGANVILLE, GA	
2246053	455, 455	TRUMAN BANCORP, INC.	CLAYTON, MD	
2856706	436, 923	TWENTY-FIRST CENTURY FINANCIAL	TULSA, OK	
1085358	382, 378	UNION BANCSHARES, INC.	PELL CITY, AL	
1141106	458, 753	UNION NATIONAL FINANCIAL CORPO	LANCASTER, PA	New Y-9C/BHCPR reporter
1207392	432, 473	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
1084155	451, 743	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1085255	477, 372	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1097249	482, 083	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	Moved from Peer 4
1051979	478, 409	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
2142445	497, 160	WHITMAN BANCORPORATION, INC.	COLFAX, WA	Moved from Peer 4
2484202	337, 853	1ST INDEPENDENCE FINANCIAL GRO	LOUISVILLE, KY	
1247576	350, 248	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 126 bank holding companies.