

	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Number of BHCs in Peer Group	277	267	275	265	239
<b>EARNINGS AND PROFITABILITY</b>					
<b>PERCENT OF AVERAGE ASSETS:</b>					
Net Interest Income (TE)	3.30	3.50	3.48	3.68	3.75
+ Non-interest Income	0.96	0.94	0.95	0.95	1.00
- Overhead Expense	2.88	2.81	2.88	2.84	2.88
- Provision for Losses	0.36	0.14	0.26	0.16	0.17
+ Securities Gains (Losses)	0.04	0.00	0.00	0.00	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.12	1.50	1.33	1.66	1.74
Net Operating Income	0.76	0.99	0.90	1.10	1.15
Net Income	0.76	0.99	0.89	1.10	1.15
Net Income (Sub S Adjusted)	0.94	1.05	1.02	1.25	1.27
<b>PERCENT OF AVG EARNING ASSETS:</b>					
Interest Income (TE)	6.68	7.22	7.26	7.07	6.21
Interest Expense	3.09	3.42	3.49	3.08	2.14
Net Interest Income (TE)	3.59	3.80	3.78	3.99	4.07
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>					
Net Ln&Ls Losses/Avg Loans & Leases	0.25	0.09	0.23	0.13	0.15
Earnings Coverage of Net Losses (X)	14.55	29.94	16.19	34.76	38.11
Ln&Ls Allowance/Total Loans & Leases	1.24	1.17	1.19	1.16	1.22
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.47	0.65	1.13	0.57	0.52
30-89 Days Past Due Loans and Leases	1.02	0.69	0.93	0.62	0.56
<b>LIQUIDITY AND FUNDING:</b>					
Net Noncore Funding Dependence	29.23	25.64	28.04	26.53	25.34
Net ST Noncore Funding Dependence	19.37	16.89	19.13	17.83	15.26
Net Loans and Leases/Total Assets	71.93	71.04	72.03	71.08	69.49
<b>CAPITALIZATION:</b>					
Tier 1 Leverage Ratio	8.71	8.97	8.84	8.95	8.79
Equity Capital/Total Assets	8.65	8.71	8.66	8.62	8.36
Net Loans&Ls/Equity Capital (X)	8.71	8.55	8.68	8.64	8.60
Cash Dividends/Net Income	31.75	28.22	32.22	27.18	27.03
Cash Dividends/Net Income (Sub S Adjusted)	15.44	39.79	27.37	25.51	18.12
Retained Earnings/Avg Equity Cap	5.34	7.75	6.58	9.02	9.68
<b>PARENT COMPANY RATIOS:</b>					
Short-Term Debt/Equity Capital	0.76	0.61	0.65	0.58	0.59
Long-Term Debt/Equity Capital	1.43	0.92	1.44	1.17	1.25
Equity Investment in Subs/Equity Cap	117.06	115.82	117.34	116.10	114.60
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	96.42	101.24	121.25	109.80	115.36

PERCENT OF AVERAGE ASSETS	PEER GROUP 03				
	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Interest Income (TE)	6.16	6.65	6.70	6.52	5.73
Less: Interest Expense	2.85	3.16	3.22	2.84	1.97
Equals: Net Interest Income (TE)	3.30	3.50	3.48	3.68	3.75
Plus: Non-Interest Income	0.96	0.94	0.95	0.95	1.00
Equals: Adj Operating Income (TE)	4.32	4.49	4.50	4.69	4.82
Less: Overhead Expense	2.88	2.81	2.88	2.84	2.88
Less: Provision for Loan and Lease Losses	0.36	0.14	0.26	0.16	0.17
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.04	0.00	0.00	0.00	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.12	1.50	1.33	1.66	1.74
Less: Applicable Income Taxes (TE)	0.34	0.47	0.40	0.52	0.56
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.76	0.99	0.90	1.10	1.15
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.76	0.99	0.89	1.10	1.15
Memo: Net Income (Last Four Qtrs)	0.85	1.08	0.89	1.10	1.16
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.48	92.64	92.61	92.67	92.56
Avg Int-Bearing Funds / Avg Assets	80.75	79.87	80.17	79.14	77.91
Int Income (TE) / Avg Earning Assets	6.68	7.22	7.26	7.07	6.21
Int Expense / Avg Earning Assets	3.09	3.42	3.49	3.08	2.14
Net Int Inc (TE) / Avg Earn Assets	3.59	3.80	3.78	3.99	4.07
YIELD OR COST:					
Total Loans and Leases (TE)	7.09	7.80	7.81	7.69	6.82
Interest-Bearing Bank Balances	3.92	5.17	5.30	5.04	3.47
Fed Funds Sold & Reverse Repos	3.16	5.15	5.05	4.88	3.19
Trading Assets	2.78	4.03	4.35	2.04	1.21
Total Earning Assets	6.59	7.12	7.17	6.98	6.11
Investment Securities (TE)	5.20	5.05	5.14	4.77	4.29
U. S. Treasury & Agency Sec (excl MBS)	5.87	4.63	4.83	4.19	3.52
Mortgage-Backed Securities	4.71	4.82	4.80	4.56	4.09
All Other Securities	5.96	6.31	7.00	6.86	6.55
Interest-Bearing Deposits	3.34	3.72	3.78	3.30	2.22
Time Deposits of \$100K or More	4.66	4.75	4.82	4.36	3.12
Time Deposits < \$100K	4.49	4.68	4.79	4.16	3.05
Other Domestic Deposits	2.03	2.62	2.68	2.29	1.43
Foreign Deposits	2.45	3.46	2.43	2.73	2.16
Fed Funds Purchased and Repos	3.08	4.31	4.27	4.19	2.73
Other Borrowed Funds & Trading Liab	4.14	4.66	4.73	4.60	3.87
All Interest-Bearing Funds	3.53	3.97	4.04	3.60	2.53

## PEER GROUP 03

03/31/2008

03/31/2007

12/31/2007

12/31/2006

12/31/2005

	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Avg Personnel Exp Per Employee (\$000)	17	16	64	62	58
Avg Assets per Employee (\$000)	4,375	4,231	4,169	4,036	3,782
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.71	1.95	1.93	1.92	2.05
Overhead Exp / NII + Non-Int Income	67.89	64.47	65.91	62.46	61.27
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.88	2.81	2.88	2.84	2.88
Personnel Expense	1.61	1.61	1.60	1.59	1.60
Net Occupancy Expense	0.41	0.41	0.41	0.41	0.41
Other Operating Expenses	0.84	0.78	0.85	0.82	0.85
Overhead Less Non-Interest Income	1.86	1.85	1.88	1.86	1.84
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	66.66	63.19	64.71	61.29	60.08
Personnel Expense	37.33	36.10	35.75	34.28	33.25
Net Occupancy Expense	9.66	9.13	9.21	8.73	8.59
Other Operating Expenses	19.40	17.55	19.03	17.84	17.75
Total Non-Interest Income	21.47	20.57	20.86	20.11	20.43
Fiduciary Activities Income	1.47	1.43	1.47	1.35	1.39
Serv Charges on Deposit Accts - Domestic	7.43	7.21	7.53	7.41	7.69
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.65	0.65	0.66	0.56	0.57
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.18	0.22	0.23	0.22	0.24
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.68	0.68	0.66	0.60	0.53
Net Gain (Loss) - Sales Loans, OREO, Oth	1.33	1.61	1.44	1.51	1.72
Other Non-Interest Income	6.83	5.81	6.08	5.74	5.82
Overhead Less Non-Interest Income	44.41	41.94	42.85	40.71	38.83
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	23.54	25.19	24.35	27.80	28.22
Appl Inc Tax+TE/Pretax NOI+TE	31.21	32.21	31.59	32.55	33.37

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate Loans	55.98	54.89	55.83	54.90	53.00
Commercial and Industrial Loans	10.10	10.11	10.12	9.90	9.94
Loans to Individuals	2.69	2.86	2.82	2.91	3.24
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.64	0.58	0.64	0.65	0.67
Other Loans and Leases	1.10	1.04	1.14	1.01	0.98
Net Loans and Leases	71.93	71.04	72.03	71.08	69.49
Debt Securities Over 1 Year	13.67	13.46	13.50	14.00	16.08
Mutual Funds and Equity Securities	0.21	0.17	0.18	0.17	0.17
Subtotal	86.47	85.38	86.49	85.85	86.52
Interest-Bearing Bank Balances	0.40	0.31	0.23	0.31	0.25
Federal Funds Sold & Reverse Repos	1.14	1.80	0.81	1.27	1.04
Debt Securities 1 Year or Less	2.11	2.72	2.55	2.70	2.27
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.05	91.35	90.93	91.02	90.86
Non-Int Cash and Due From Dep Inst	2.20	2.19	2.28	2.55	2.86
Other Real Estate Owned	0.19	0.07	0.15	0.06	0.07
All Other Assets	6.64	6.37	6.67	6.31	6.15
MEMORANDA:					
Short-Term Investments	4.17	5.46	4.01	4.85	4.01
U.S. Treasury Securities	0.06	0.12	0.08	0.13	0.17
U.S. Agency Securities (excl MBS)	3.85	5.29	4.66	5.59	6.31
Municipal Securities	2.39	2.72	2.43	2.85	2.89
Mortgage-Backed Securities	7.96	6.44	7.18	6.44	7.04
Asset-Backed Securities	0.02	0.01	0.02	0.01	0.00
Other Debt Securities	0.41	0.38	0.41	0.41	0.43
RE Loans Secured by 1-4 Family	15.30	14.98	15.25	15.09	15.52
Revolving	2.60	2.66	2.64	2.77	3.11
Closed-End, Sec by First Liens	10.88	10.61	10.76	10.65	10.89
Closed-End, Sec by Junior Liens	1.33	1.23	1.32	1.21	1.05
Commercial Real Estate Loans	37.59	37.10	37.65	36.97	34.60
Construction and Land Dev	13.85	13.56	13.94	13.01	10.30
Multifamily	1.75	1.89	1.77	1.88	1.91
Nonfarm Nonresidential	20.29	19.71	20.23	20.13	20.55
RE Loans Secured by Farmland	1.14	1.03	1.09	1.02	0.97
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	77.30	77.05	77.04	77.10	76.14
RE Loans Secured by 1-4 Family	21.75	21.50	21.61	21.67	22.68
Revolving	3.64	3.77	3.69	3.93	4.50
Closed-End	17.76	17.35	17.57	17.33	17.74
Commercial Real Estate Loans	51.43	51.71	51.49	51.60	49.53
Construction and Land Dev	18.77	18.76	18.93	18.05	14.68
Multifamily	2.39	2.62	2.42	2.60	2.72
Nonfarm Nonresidential	28.25	27.86	28.14	28.45	29.73
RE Loans Secured by Farmland	1.59	1.46	1.52	1.45	1.39
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.06	14.26	14.10	14.03	14.36
Loans to Individuals	3.87	4.11	3.98	4.17	4.70
Credit Card Loans	0.06	0.05	0.06	0.06	0.07
Agricultural Loans	0.89	0.82	0.88	0.93	0.97
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.58	1.51	1.62	1.47	1.44

PERCENT OF TOTAL ASSETS	PEER GROUP 03 03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Short-Term Investments	4.17	5.46	4.01	4.85	4.01
Liquid Assets	16.15	17.55	16.04	17.59	18.94
Investment Securities	16.71	17.01	16.92	17.44	19.03
Net Loans and Leases	71.93	71.04	72.03	71.08	69.49
Net Lns, Ls & Stdbly Ltrs of Credit	72.80	72.04	72.94	72.08	70.52
Core Deposits	58.43	60.29	59.44	60.14	62.23
Noncore Funding	29.87	27.86	28.75	28.07	26.35
Time Deposits of \$100K or More	14.54	16.36	14.41	16.69	14.74
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.96	2.53	3.26	2.63	2.72
Net Fed Funds Purchased (Sold)	1.93	0.75	2.51	1.50	1.71
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.42	2.06	2.81	2.48	2.59
Earning Assets Repr in 1 Year	41.41	43.18	41.91	42.68	42.26
Int-Bearing Liab Repr in 1 Year	34.89	35.06	34.25	34.18	28.37
Long-Term Debt Repr in 1 Year	0.55	0.52	0.51	0.54	0.55
Net Assets Repriceable in 1 Year	5.04	6.41	6.32	7.02	12.36
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	29.23	25.64	28.04	26.53	25.34
Net ST Noncore Funding Dependence	19.37	16.89	19.13	17.83	15.26
Short-Term Inv/ST Noncore Funding	23.86	32.20	23.48	27.95	27.64
Liq Asts- ST Noncore Fndg/Nonliq Asts	-5.38	-2.57	-5.03	-2.79	2.73
Net Loans and Leases/Total Deposits	94.37	90.85	94.82	91.17	89.32
Net Loans and Leases/Core Deposits	126.62	120.73	123.78	120.86	113.79
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.35	-0.16	0.10	-0.26	-0.38
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.56	-0.75	0.40	-1.31	-2.38
Struct Notes Appr(Depr)/T1 Cap	0.04	-0.07	0.01	-0.10	-0.23
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.75	9.26	7.39	9.05	8.82
Available-For-Sale Securities	93.25	90.74	92.61	90.95	90.91
U. S. Treasury Securities	0.43	0.77	0.58	0.81	1.11
U. S. Agency Securities (excl MBS)	25.59	34.02	29.52	35.54	36.12
Municipal Securities	14.85	16.76	15.10	16.85	15.72
Mortgage-Backed Securities	47.31	37.87	42.35	36.44	35.84
Asset-Backed Securities	0.10	0.07	0.11	0.05	0.02
Other Debt Securities	2.47	2.15	2.39	2.20	2.30
Mutual Funds and Equity Securities	1.27	1.04	1.16	1.02	0.95
Debt Securities 1 Year or Less	13.88	17.85	16.39	17.17	13.35
Debt Securities 1 To 5 Years	26.97	33.04	28.45	34.70	38.61
Debt Securities Over 5 Years	54.30	44.61	50.20	43.68	42.93
Pledged Securities	64.85	61.09	63.96	61.70	60.20
Structured Notes, Fair Value	0.87	1.40	1.32	1.60	1.97

## ANALYSIS RATIOS

## PEER GROUP 03

	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Provision for Ln&Ls Losses/Avg Assets	0.36	0.14	0.26	0.16	0.17
Provision for Ln&Ls Losses/Avg Lns&Ls	0.49	0.19	0.35	0.21	0.23
Provision for Ln&Ls Losses/Net Losses	257.31	214.87	175.56	239.35	223.47
Ln&Ls Allowance/Total Loans & Leases	1.24	1.17	1.19	1.16	1.22
Ln&Ls Allowance/Net Ln&Ls Losses (X)	11.54	27.22	10.08	20.67	19.77
ALL/Nonaccrual Assets	191.07	420.77	251.27	523.89	649.56
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	156.88	326.63	202.45	393.96	436.27
Gross Ln&Ls Losses/Avg Loans & Leases	0.31	0.15	0.29	0.19	0.23
Recoveries/Avg Loans and Leases	0.05	0.05	0.05	0.05	0.07
Net Losses/Avg Loans and Leases	0.25	0.09	0.23	0.13	0.15
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	5.60	7.88	35.08	36.59	36.10
Earnings Coverage of Net Losses (X)	14.55	29.94	16.19	34.76	38.11

## NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	0.15	0.03	0.12	0.04	0.05
RE Loans Secured By 1-4 Family	0.14	0.05	0.12	0.07	0.06
Revolving	0.10	0.03	0.09	0.03	0.03
Closed-End	0.12	0.05	0.11	0.07	0.06
Commercial Real Estate Loans	0.14	0.01	0.12	0.03	0.04
Construction and Land Dev	0.19	0.01	0.17	0.02	0.01
Multifamily	0.00	0.00	0.01	0.01	0.01
Nonfarm Nonresidential	0.04	0.01	0.06	0.03	0.05
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.34	0.14	0.40	0.25	0.29
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.21	0.87	0.95	0.80	0.91
Credit Card Loans	1.68	1.35	1.33	1.70	2.55
Agricultural Loans	0.00	0.01	0.02	0.02	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.00	N/A	0.00
Other Loans and Leases	0.46	0.26	0.55	0.57	0.42

## PERCENT OF LOANS AND LEASES

03/31/2008

03/31/2007

12/31/2007

12/31/2006

12/31/2005

30-89 Days PD Loans and Leases

1.02

0.69

0.93

0.62

0.56

90+ Days PD Loans and Leases

0.11

0.07

0.09

0.06

0.06

Nonaccrual Loans and Leases

1.21

0.55

0.93

0.48

0.43

90+ Days PD and Nonaccrual Loans and Leases

1.39

0.65

1.06

0.56

0.52

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&amp;LS + OTHER ASSETS

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.02

0.69

0.93

0.62

0.56

90+ Days Past Due Assets

0.11

0.07

0.09

0.06

0.06

Nonaccrual Assets

1.21

0.55

0.94

0.48

0.43

30+ Days PD &amp; Nonaccrual Assets

2.45

1.36

2.04

1.21

1.11

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

1.02

0.46

0.78

0.40

0.36

90+ PD &amp; Nonaccrual Assets + OREO

1.26

0.55

0.96

0.49

0.46

## RESTRUCTURED &amp; NONACCRUAL LNS&amp;LS

## + REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

1.12

0.49

0.86

0.42

0.39

Allowance for Loan &amp; Lease Losses

119.38

58.24

98.64

50.20

44.92

Equity Cap + ALLL

12.10

5.21

9.43

4.53

4.29

Tier 1 Cap + ALLL

12.06

5.15

9.36

4.45

4.13

Loans &amp; Leases + RE Acquired

1.52

0.68

1.18

0.60

0.55

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

	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate - 30-89 Days PD	1.04	0.65	0.92	0.60	0.50
- 90+ Days Past Due	0.12	0.06	0.09	0.05	0.05
- Nonaccrual	1.35	0.54	1.02	0.45	0.39
Coml & Indl - 30-89 Days PD	0.86	0.69	0.75	0.49	0.56
- 90+ Days Past Due	0.05	0.06	0.06	0.06	0.06
- Nonaccrual	0.73	0.53	0.62	0.51	0.58
Individuals - 30-89 Days PD	1.04	1.00	1.17	1.12	1.12
- 90+ Days Past Due	0.06	0.05	0.08	0.05	0.07
- Nonaccrual	0.22	0.20	0.22	0.20	0.22
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.27	0.26	0.16	0.15	0.10
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00
- Nonaccrual	0.09	0.11	0.07	0.11	0.13
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	N/A	0.00
- 90+ Days Past Due	0.00	0.00	0.00	N/A	0.00
- Nonaccrual	0.00	0.00	0.00	N/A	0.00
Other Lns&Ls - 30-89 Days PD	0.45	0.40	0.33	0.45	0.41
- 90+ Days Past Due	0.03	0.02	0.02	0.02	0.01
- Nonaccrual	0.08	0.06	0.05	0.06	0.08
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.02	0.80	1.12	0.77	0.71
- 90+ Days Past Due	0.10	0.06	0.10	0.06	0.06
- Nonaccrual	0.77	0.47	0.58	0.40	0.38
Revolving - 30-89 Days PD	0.49	0.35	0.51	0.38	0.27
- 90+ Days Past Due	0.03	0.02	0.04	0.02	0.01
- Nonaccrual	0.25	0.19	0.23	0.17	0.12
Closed-End - 30-89 Days PD	1.12	0.81	1.24	0.75	0.71
- 90+ Days Past Due	0.11	0.06	0.11	0.07	0.07
- Nonaccrual	0.80	0.51	0.64	0.43	0.43
- Jr Lien 30-89 Days PD	0.09	0.07	0.08	0.07	0.06
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.07	0.06	0.05	0.04	0.04
Commercial RE - 30-89 Days PD	1.04	0.58	0.85	0.52	0.37
- 90+ Days Past Due	0.11	0.05	0.07	0.04	0.04
- Nonaccrual	1.58	0.55	1.21	0.45	0.36
Const & Dev - 30-89 Days PD	1.42	0.63	1.13	0.41	0.38
- 90+ Days Past Due	0.15	0.03	0.06	0.03	0.02
- Nonaccrual	2.61	0.51	1.75	0.40	0.17
Multifamily - 30-89 Days PD	0.27	0.18	0.25	0.23	0.13
- 90+ Days Past Due	0.00	0.00	0.01	0.00	0.00
- Nonaccrual	0.64	0.11	0.36	0.06	0.09
Nonfarm Nres- 30-89 Days PD	0.65	0.43	0.53	0.42	0.34
- 90+ Days Past Due	0.07	0.04	0.04	0.03	0.03
- Nonaccrual	0.64	0.48	0.56	0.40	0.38
Farmland - 30-89 Days PD	0.31	0.27	0.22	0.24	0.21
- 90+ Days Past Due	0.03	0.02	0.01	0.00	0.00
- Nonaccrual	0.18	0.13	0.16	0.18	0.19
Credit Card - 30-89 Days PD	0.78	0.80	0.95	0.82	1.14
- 90+ Days Past Due	0.29	0.24	0.30	0.26	0.22
- Nonaccrual	0.02	0.03	0.02	0.02	0.02



## CAPITAL RATIOS

	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Tier 1 Leverage Ratio	8.71	8.97	8.84	8.95	8.79
Tier 1 RBC Ratio	10.77	11.19	10.88	11.20	11.31
Total Risk-Based Capital Ratio	12.25	12.57	12.33	12.62	12.75

Tangible Tier 1 Leverage Ratio	8.67	8.92	8.80	8.91	8.74
Tangible Common Eq Cap/Tan Assets	7.18	7.26	7.19	7.19	7.12

## DERIVATIVES AND

## OFF-BALANCE-SHEET TRANSACTIONS

## PERCENT OF TOTAL ASSETS:

Loan Commitments	17.02	18.17	17.56	18.12	18.23
Standby Letters of Credit	0.79	0.87	0.80	0.88	0.90
Commercial & Similar Letters of Credit	0.02	0.02	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	0.91	0.99	0.78	0.91	0.85
Interest Rate Contracts	0.88	0.96	0.75	0.88	0.84
Interest Rate Futures & Forward Contr	0.09	0.09	0.07	0.07	0.05
Written Options Contr (Int Rate)	0.14	0.09	0.09	0.08	0.07
Purchased Options Contr (Int Rate)	0.02	0.04	0.06	0.01	0.00
Interest Rate Swaps	0.22	0.25	0.20	0.24	0.30

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	23.82	25.67	25.64	27.14	28.23
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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Interest Rate Contracts	97.74	97.93	97.60	97.65	99.28
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	1.41	1.15	0.85	0.95	0.27
Futures and Forwards	18.24	26.47	19.35	21.10	20.03
Written Options	22.67	18.92	27.79	19.90	20.80
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	22.67	18.75	27.79	19.72	20.25
Purchased Options	5.32	4.20	6.33	3.79	3.64
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	5.32	4.16	6.33	3.79	3.12
Swaps	33.77	34.84	31.58	35.89	40.19
Held for Trading	1.04	0.00	1.30	0.00	0.31
Interest Rate Contracts	1.04	0.00	1.30	0.00	0.31
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	98.96	100.00	98.70	100.00	99.69
Interest Rate Contracts	86.72	96.62	85.78	96.98	86.54
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	1.41	1.15	0.85	0.95	0.27
Deriv Contr (Excl Fut & FX LE 14 Days)	65.59	74.55	67.35	68.37	75.67
One Year or Less	27.63	30.00	30.78	25.51	33.49
Over 1 Year to 5 Years	27.82	26.68	26.16	26.08	26.13
Over 5 Years	5.34	6.85	5.80	6.55	5.52
Gross Negative Fair Value (Abs Val)	0.84	0.41	0.43	0.56	0.54
Gross Positive Fair Value	1.08	0.49	0.82	0.45	0.44
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	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
<b>ANALYSIS RATIOS:</b>					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	49.64	32.89	42.47	26.76	19.48
Ins Under Assets(L/H)/Tot Ins Und Ast	50.36	67.11	57.53	73.24	80.52
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.68	0.68	0.66	0.60	0.53
Premium Inc/Ins Activities Revenue	0.11	0.07	0.07	0.16	0.05
Credit Rel Prem Inc/Tot Prem Inc	51.19	58.33	57.14	50.29	55.56
Other Prem Inc/Total Prem Inc	48.81	41.67	42.86	49.71	44.44
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)	17.80	39.68	23.71	23.45	18.20
Ins Net Inc (L/H)/Equity (L/H)	63.08	56.51	30.04	18.88	21.16
Insur Ben, Losses, Exp/Insur Premiums	85.62	1859.61	2434.79	822.48	327.39
Reinsurance Recov(P/C)/Tot Assets(P/C)	15.18	26.38	17.33	34.46	51.65
Reinsurance Recov(L/H)/Tot Assets(L/H)	13.13	11.49	11.88	12.12	12.37
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.01	9.75	10.20	10.00	8.17
<b>BROKER-DEALER ACTIVITIES</b>					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
<b>FOREIGN ACTIVITIES</b>					
Yield: Foreign Loans	0.00	0.30	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	2.45	3.46	2.43	2.73	2.16
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>					
Real Estate Loans	N/A	N/A	N/A	0.45	N/A
Commercial and Industrial Loans	N/A	1.36	0.36	N/A	N/A
Foreign Governments and Inst	0.00	0.00	0.00	N/A	0.00
<b>GROWTH RATES:</b>					
Net Loans and Leases	-15.53	-34.16	-22.53	-22.66	12.59
Total Selected Assets	-17.55	-26.39	-15.11	-3.49	-5.91
Deposits	24.78	51.50	36.83	32.03	145.46

PROFITABILITY:	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Net Income/Avg Equity Capital	8.34	11.01	9.86	12.62	13.33
Bank Net Inc/Avg Eq Inv in Banks	8.97	11.61	10.55	13.21	13.74
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.72	5.13	6.01	5.39	4.04
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.33	10.00	7.59	9.50	10.93
Bank Net Income/Parent Net Income	112.36	109.67	112.58	108.14	94.48
Nonbank Net Income/Parent Net Income	1.31	0.91	1.13	0.95	0.81
Sub BHCs Net Inc/Parent Net Income	102.23	88.92	82.76	80.22	76.15
LEVERAGE:					
Total Liabilities/Equity	24.87	24.60	25.49	25.44	24.96
Total Debt/Equity Capital	2.94	2.27	2.81	2.54	2.65
Tot Debt+NP to Subs Iss Tr Pref/Equity	21.09	20.92	21.76	21.59	21.16
Tot Debt+Lns Guaranteed for Affl/Equity	3.36	2.64	3.16	3.11	3.01
Total Debt/Equ Cap - Exc Over Fair Value	2.99	2.39	2.88	2.64	2.67
Long-Term Debt/Equity Capital	1.43	0.92	1.44	1.17	1.25
Short-Term Debt/Equity Capital	0.76	0.61	0.65	0.58	0.59
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.29	0.24	0.35	0.14	0.15
Long-Term Debt/Consolidated LT Debt	2.23	1.43	2.05	1.70	1.89
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	117.06	115.82	117.34	116.10	114.60
Total Investment in Subs/Equity	118.12	117.16	118.61	117.43	116.62
Eq Inv Sub/Equ Cap, Qual TPS+0th PS in T1	100.40	98.61	100.03	98.78	98.01
Tot Inv Sub/Equ Cap, Qual TPS+0th PS in T1	101.29	99.70	101.06	99.93	99.44
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.90	1.33	1.77	1.26	1.07
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	5.36	3.12	3.60	2.89	2.49
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	98.19	103.52	114.62	106.62	112.54
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	96.42	101.24	121.25	109.80	115.36
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	89.75	93.02	99.46	104.82	108.68
Pretax Oper Inc + Int Exp/Int Expense	2561.39	1557.89	2543.63	2565.72	7524.55
Div + Int From Subs/Int Exp + Div	176.00	160.28	202.06	180.91	170.21
Fees+Other Inc From Subs/Sal + Oth Exp	7.73	8.08	8.24	7.84	9.90
Net Inc/Curr Port of LT Debt+Pfd Div(X)	78.21	22.96	57.10	83.82	75.57
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.28	0.26	-0.21	0.45	0.37
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	1.05	0.35	0.66	0.00	0.00
Total	1.05	0.35	0.66	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	0.54	0.48	0.52	0.47	0.55
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

	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Div Paid/Inc Before Undist Inc	71.63	76.81	75.79	83.83	85.63
Dividends Paid/Net Income	31.70	28.19	32.32	27.12	27.16
Net Income - Dividends/Avg Equity	5.37	7.82	6.57	9.08	9.68

## PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	119.39	128.25	155.63	143.33	131.99
Dividends From Nonbank Subs	0.92	0.81	1.29	1.04	0.67
Dividends From Subsidiary BHCs	1.21	2.06	3.38	4.85	4.29
Dividends From All Subsidiaries	134.65	146.65	185.34	176.99	158.03

## PAYOUT RATIOS - SUBSIDIARIES:

## PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	40.64	39.58	48.04	40.03	37.90
Interest Income From Bank Subs	0.34	0.34	0.36	0.30	0.27
Mgt & Service Fees From Bank Subs	3.22	2.86	3.13	2.95	4.07
Other Income From Bank Subs	0.04	0.02	0.01	0.02	0.03
Operating Income From Bank Subs	50.11	49.93	57.32	52.70	49.97

## PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	59.10	66.87	67.40	57.83	49.65
Interest Income From Nonbank Subs	0.04	0.97	0.65	1.78	2.20
Mgt & Serv Fees From Nonbank Subs	1.56	1.29	2.43	0.90	3.08
Other Income From Nonbank Subs	0.00	0.00	0.05	0.00	0.00
Operating Inc From Nonbank Subs	77.95	85.34	94.13	73.79	72.06

## PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	19.95	23.62	37.32	28.35	32.45
Interest Inc From Subsidiary BHCs	0.30	0.53	0.98	0.16	0.08
Mgt & Serv Fees From Sub BHCs	0.14	0.30	10.82	0.04	1.26
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	22.63	27.43	70.41	30.44	37.32

## DEPENDENCE ON SUBSIDIARIES:

## PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	52.21	58.16	66.60	63.34	62.93
Interest Income From Bank Subs	4.12	1.97	0.85	1.95	1.37
Mgt & Serv Fees From Bank Subs	4.52	4.56	3.32	3.62	4.71
Other Income From Bank Subs	0.05	0.02	0.03	0.03	0.03
Operating Income From Bank Subs	70.32	74.10	78.64	79.81	79.06

Dividends From Nonbank Subs	3.29	1.75	1.12	0.77	0.80
Interest Income From Nonbank Subs	0.03	0.02	0.04	0.05	0.02
Mgt & Serv Fees From Nonbank Subs	0.03	0.02	0.02	0.02	0.03
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	5.00	3.31	2.39	1.58	1.82

Dividends From Subsidiary BHCs	0.56	0.67	1.46	3.26	4.10
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	2.08	1.80	2.85	3.77	4.66

Loans and Adv From Subs/ST Debt	984.56	795.00	944.15	738.63	1124.41
Loans and Adv From Subs/Total Debt	399.89	468.52	410.39	408.54	466.11

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									277
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.30	2.20	2.51	2.91	3.30	3.68	4.07	4.33	277
+ Non-interest Income	0.95	0.13	0.29	0.55	0.91	1.26	1.79	2.22	277
- Overhead Expense	2.87	1.66	1.96	2.44	2.86	3.30	3.80	4.43	277
- Provision for Losses	0.35	0.00	0.05	0.13	0.26	0.47	0.96	1.43	277
+ Securities Gains (Losses)	0.04	-0.00	0.00	0.00	0.00	0.06	0.19	0.27	277
+ Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.01	0.04	277
= Pretax Net Oper Income (TE)	1.12	-0.72	0.22	0.68	1.14	1.59	1.99	2.28	277
Net Operating Income	0.75	-0.59	0.09	0.45	0.73	1.08	1.45	1.76	277
Net Income	0.75	-0.59	0.09	0.45	0.73	1.08	1.45	1.76	277
Net Income (Sub S Adjusted)	0.94	-0.22	0.16	0.57	0.91	1.19	1.53	2.10	43
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	6.68	5.84	6.00	6.35	6.65	6.97	7.39	7.60	277
Interest Expense	3.09	2.13	2.31	2.66	3.11	3.46	3.83	4.06	277
Net Interest Income (TE)	3.59	2.44	2.67	3.14	3.59	3.98	4.41	4.74	277
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.24	-0.01	0.00	0.05	0.18	0.37	0.79	1.06	277
Earnings Coverage of Net Losses (X)	14.54	-59.54	-1.49	3.18	8.10	22.45	57.53	136.99	273
Ln&Ls Allowance/Total Loans & Leases	1.23	0.73	0.83	1.02	1.19	1.42	1.74	2.27	277
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.46	0.13	0.26	0.53	1.03	2.08	4.15	5.54	277
30-89 Days Past Due Loans and Leases	1.02	0.18	0.30	0.49	0.87	1.41	2.13	3.21	277
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	29.23	5.99	11.07	20.93	28.01	38.84	46.85	54.49	277
Net ST Noncore Funding Dependence	19.36	-0.33	3.98	11.27	19.32	27.02	35.12	41.92	277
Net Loans and Leases/Total Assets	71.92	51.20	57.78	65.49	72.32	79.13	83.61	86.24	277
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	8.71	6.16	6.78	7.64	8.59	9.58	11.08	12.43	277
Equity Capital/Total Assets	8.64	5.12	5.85	7.06	8.34	10.26	12.04	13.89	277
Net Loans&Ls/Equity Capital (X)	8.71	4.42	5.08	6.77	8.60	10.48	12.44	14.61	276
Cash Dividends/Net Income	31.75	0.00	0.00	0.00	32.74	55.70	87.33	108.25	255
Cash Dividends/Net Income (Sub S Adjusted)	15.44	-52.52	-23.53	-7.40	5.45	41.44	73.92	97.68	43
Retained Earnings/Avg Equity Cap	5.33	-11.95	-2.52	1.93	5.64	8.87	13.00	15.59	276
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.75	0.00	0.00	0.00	0.00	0.00	5.62	10.88	276
Long-Term Debt/Equity Capital	1.43	0.00	0.00	0.00	0.00	0.52	9.04	16.92	276
Equity Investment in Subs/Equity Cap	117.05	90.65	94.59	99.92	116.27	130.87	145.73	165.06	276
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	96.42	-75.82	-8.26	25.40	87.68	137.42	250.71	449.82	268

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.15	5.39	5.60	5.82	6.12	6.46	6.79	7.07	277
Less: Interest Expense	2.84	1.93	2.12	2.44	2.86	3.22	3.61	3.79	277
Equals: Net Interest Income (TE)	3.30	2.20	2.51	2.91	3.30	3.68	4.07	4.33	277
Plus: Non-Interest Income	0.95	0.13	0.29	0.55	0.91	1.26	1.79	2.22	277
Equals: Adj Operating Income (TE)	4.31	2.72	2.91	3.68	4.31	4.87	5.66	6.16	277
Less: Overhead Expense	2.87	1.66	1.96	2.44	2.86	3.30	3.80	4.43	277
Less: Provision for Loan and Lease Losses	0.35	0.00	0.05	0.13	0.26	0.47	0.96	1.43	277
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
Plus: Realized G/L on AFS Sec	0.04	-0.00	0.00	0.00	0.00	0.06	0.19	0.27	277
Plus: Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.01	0.04	277
Equals: Pretax Net Oper Inc (TE)	1.12	-0.72	0.22	0.68	1.14	1.59	1.99	2.28	277
Less: Applicable Income Taxes (TE)	0.33	-0.20	0.00	0.15	0.33	0.52	0.66	0.80	277
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
Equals: Net Operating Income	0.75	-0.59	0.09	0.45	0.73	1.08	1.45	1.76	277
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
Equals: Net Income	0.75	-0.59	0.09	0.45	0.73	1.08	1.45	1.76	277
Memo: Net Income (Last Four Qtrs)	0.84	-0.43	0.19	0.50	0.87	1.16	1.54	1.81	277
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.48	86.15	87.83	90.46	92.90	94.59	95.87	97.06	277
Avg Int-Bearing Funds / Avg Assets	80.74	67.48	71.41	76.93	81.06	85.07	88.40	89.62	277
Int Income (TE) / Avg Earning Assets	6.68	5.84	6.00	6.35	6.65	6.97	7.39	7.60	277
Int Expense / Avg Earning Assets	3.09	2.13	2.31	2.66	3.11	3.46	3.83	4.06	277
Net Int Inc (TE) / Avg Earn Assets	3.59	2.44	2.67	3.14	3.59	3.98	4.41	4.74	277
YIELD OR COST:									
Total Loans and Leases (TE)	7.08	6.27	6.45	6.72	7.08	7.39	7.77	8.07	277
Interest-Bearing Bank Balances	3.91	0.00	0.00	1.98	3.56	5.30	10.05	20.21	263
Fed Funds Sold & Reverse Repos	3.15	2.28	2.62	2.93	3.14	3.36	3.70	4.44	249
Trading Assets	2.78	0.00	0.00	0.06	3.21	4.63	5.04	5.28	20
Total Earning Assets	6.59	5.75	5.89	6.27	6.54	6.89	7.30	7.56	277
Investment Securities (TE)	5.20	4.24	4.47	4.85	5.17	5.51	5.91	6.36	277
U.S. Treasury & Agency Sec (excl MBS)	5.86	3.64	4.00	4.72	5.54	6.55	9.36	12.47	260
Mortgage-Backed Securities	4.70	2.53	3.42	4.27	4.81	5.14	5.67	5.95	268
All Other Securities	5.96	3.43	4.02	4.90	5.79	6.79	8.42	10.74	272
Interest-Bearing Deposits	3.33	2.25	2.54	2.85	3.30	3.77	4.16	4.42	277
Time Deposits of \$100K or More	4.65	3.49	3.92	4.33	4.63	4.91	5.51	6.19	277
Time Deposits < \$100K	4.48	3.21	3.77	4.22	4.49	4.78	5.03	5.29	276
Other Domestic Deposits	2.02	1.05	1.29	1.59	1.97	2.40	2.95	3.17	277
Foreign Deposits	2.45	1.38	1.38	1.57	2.38	2.65	3.04	3.24	5
Fed Funds Purchased and Repos	3.07	1.71	2.00	2.55	3.00	3.60	4.16	4.51	257
Other Borrowed Funds & Trading Liab	4.14	2.71	3.07	3.63	4.09	4.59	5.28	5.89	268
All Interest-Bearing Funds	3.53	2.60	2.75	3.18	3.53	3.89	4.24	4.47	277

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	16.79	11.67	12.30	13.75	16.06	19.69	22.15	25.82	277
Avg Assets per Employee (\$000)	4375.02	2515.40	2884.32	3322.37	4051.83	5185.39	6763.86	8205.99	277

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.70	0.00	0.00	0.00	0.32	3.03	7.24	9.56	276
Overhead Exp / NII + Non-Int Income	67.89	47.97	50.95	59.95	67.48	76.39	84.68	91.10	277

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.87	1.66	1.96	2.44	2.86	3.30	3.80	4.43	277
Personnel Expense	1.60	0.84	1.10	1.34	1.59	1.82	2.21	2.52	277
Net Occupancy Expense	0.41	0.20	0.24	0.31	0.40	0.50	0.60	0.69	277
Other Operating Expenses	0.83	0.41	0.53	0.66	0.81	0.99	1.22	1.50	277
Overhead Less Non-Interest Income	1.85	1.01	1.17	1.53	1.78	2.20	2.60	2.91	277

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	66.65	47.12	50.00	58.14	66.22	75.56	82.86	90.57	277
Personnel Expense	37.32	24.90	27.72	32.05	37.09	42.41	46.90	50.73	277
Net Occupancy Expense	9.66	5.07	6.32	7.76	9.51	11.44	13.47	15.95	277
Other Operating Expenses	19.39	11.12	12.83	15.64	18.95	22.10	28.32	33.64	277
Total Non-Interest Income	21.46	5.00	8.41	14.75	21.37	28.23	34.50	39.42	277
Fiduciary Activities Income	1.47	0.00	0.00	0.00	0.30	3.16	6.05	8.22	276
Serv Charges on Deposit Accts - Domestic	7.42	1.07	2.20	4.34	7.12	10.23	13.17	15.20	276
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	276
Investment Banking Fees & Commissions	0.65	0.00	0.00	0.00	0.38	1.24	2.16	3.00	276
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	276
Net Servicing Fees	0.17	-0.23	0.00	0.00	0.00	0.25	0.89	1.66	276
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	276
Insurance Activities Revenue	0.67	0.00	0.00	0.00	0.03	0.51	3.97	8.88	276
Net Gain (Loss) - Sales Loans, OREO, Oth	1.33	-1.38	-0.15	0.00	0.70	2.18	5.42	7.30	276
Other Non-Interest Income	6.82	1.32	2.28	4.02	5.80	8.71	13.48	19.83	276
Overhead Less Non-Interest Income	44.40	19.94	26.12	34.67	43.73	53.14	65.52	76.89	277

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	23.53	0.00	0.00	17.55	28.09	32.65	36.72	38.71	256
Appl Inc Tax+TE/Pretax NOI+TE	31.20	0.75	4.99	27.64	34.81	38.20	41.01	45.07	256



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	55.98	33.65	38.66	46.25	56.14	64.21	71.14	75.36	277
Commercial and Industrial Loans	10.09	2.30	3.48	5.97	9.41	13.92	18.19	23.40	277
Loans to Individuals	2.69	0.12	0.26	0.63	1.88	4.13	7.91	12.31	277
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	277
Agricultural Loans	0.63	0.00	0.00	0.00	0.08	0.75	3.40	6.43	277
Other Loans and Leases	1.09	0.00	0.02	0.13	0.55	1.62	4.00	5.48	277
Net Loans and Leases	71.92	51.20	57.78	65.49	72.32	79.13	83.61	86.24	277
Debt Securities Over 1 Year	13.66	2.32	3.85	7.80	12.91	19.26	25.16	29.73	277
Mutual Funds and Equity Securities	0.21	0.00	0.00	0.00	0.03	0.29	1.03	1.98	277
Subtotal	86.46	75.36	79.18	83.89	87.07	89.47	91.50	92.73	277
Interest-Bearing Bank Balances	0.40	0.00	0.00	0.00	0.07	0.48	1.96	3.24	277
Federal Funds Sold & Reverse Repos	1.14	0.00	0.00	0.00	0.45	1.99	4.47	6.14	277
Debt Securities 1 Year or Less	2.11	0.07	0.20	0.62	1.58	3.22	5.64	7.74	277
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.23	277
Total Earning Assets	91.04	86.07	87.33	89.16	91.30	92.99	94.20	94.88	277
Non-Int Cash and Due From Dep Inst	2.19	0.81	1.06	1.60	2.19	2.71	3.34	3.89	277
Other Real Estate Owned	0.19	0.00	0.00	0.03	0.11	0.31	0.61	1.02	277
All Other Assets	6.63	3.12	3.87	5.06	6.45	8.11	10.09	11.08	277
MEMORANDA:									
Short-Term Investments	4.17	0.30	0.64	1.54	3.38	6.27	10.25	13.16	277
U.S. Treasury Securities	0.05	0.00	0.00	0.00	0.00	0.03	0.35	0.80	277
U.S. Agency Securities (excl MBS)	3.84	0.00	0.01	0.73	2.70	5.82	9.77	13.54	277
Municipal Securities	2.39	0.00	0.00	0.46	1.64	4.37	6.66	9.61	277
Mortgage-Backed Securities	7.95	0.00	0.18	2.25	6.83	12.16	19.85	24.28	277
Asset-Backed Securities	0.02	0.00	0.00	0.00	0.00	0.00	0.09	0.49	277
Other Debt Securities	0.41	0.00	0.00	0.00	0.09	0.56	1.83	3.82	277
RE Loans Secured by 1-4 Family	15.30	2.57	4.45	8.13	14.17	21.70	29.33	33.81	277
Revolving	2.59	0.00	0.21	1.00	2.27	4.00	5.90	7.12	277
Closed-End, Sec by First Liens	10.88	1.35	2.37	5.41	10.12	15.38	22.10	28.33	277
Closed-End, Sec by Junior Liens	1.32	0.02	0.16	0.51	1.09	1.90	3.19	4.29	277
Commercial Real Estate Loans	37.58	13.88	19.81	26.56	36.04	47.52	61.15	68.53	277
Construction and Land Dev	13.85	1.82	2.94	5.95	11.95	20.41	30.73	37.76	277
Multifamily	1.74	0.11	0.28	0.78	1.38	2.48	4.09	6.87	277
Nonfarm Nonresidential	20.29	9.16	11.86	15.50	20.50	24.02	30.45	36.70	277
RE Loans Secured by Farmland	1.13	0.00	0.00	0.04	0.51	2.16	4.26	5.96	277
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	77.29	51.85	58.31	69.76	78.71	84.87	91.46	95.57	277
RE Loans Secured by 1-4 Family	21.74	3.27	5.82	11.46	21.03	30.35	41.60	50.87	277
Revolving	3.64	0.00	0.25	1.39	3.03	5.57	8.28	9.98	277
Closed-End	17.76	2.02	4.10	8.93	16.58	25.78	35.96	43.69	277
Commercial Real Estate Loans	51.42	24.21	29.70	39.26	50.53	63.28	75.23	81.82	277
Construction and Land Dev	18.76	2.61	4.55	9.01	16.54	27.13	38.79	46.14	277
Multifamily	2.39	0.18	0.38	1.16	1.90	3.32	5.45	9.31	277
Nonfarm Nonresidential	28.24	14.02	17.25	22.47	28.11	33.08	41.18	46.67	277
RE Loans Secured by Farmland	1.58	0.00	0.00	0.06	0.71	2.90	5.78	8.44	277
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	277
Commercial and Industrial Loans	14.06	3.11	5.00	8.63	13.48	18.56	25.42	28.47	277
Loans to Individuals	3.87	0.16	0.30	0.89	2.66	5.79	10.99	20.17	277
Credit Card Loans	0.05	0.00	0.00	0.00	0.00	0.05	0.36	0.66	277
Agricultural Loans	0.88	0.00	0.00	0.00	0.11	1.07	4.48	8.43	277
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
Other Loans and Leases	1.58	0.00	0.02	0.21	0.76	2.34	5.58	7.99	277

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.17	0.30	0.64	1.54	3.38	6.27	10.25	13.16	277
Liquid Assets	16.14	5.77	7.82	10.88	15.25	20.56	26.49	32.24	277
Investment Securities	16.70	3.59	5.76	9.57	15.49	22.60	30.41	35.63	277
Net Loans and Leases	71.92	51.20	57.78	65.49	72.32	79.13	83.61	86.24	277
Net Lns, Ls & Stdbly Ltrs of Credit	72.80	51.79	58.75	66.33	73.51	80.13	85.11	87.25	277
Core Deposits	58.43	37.04	43.13	50.91	59.66	65.96	71.06	75.07	277
Noncore Funding	29.86	12.86	15.95	22.23	28.68	36.87	44.74	51.61	277
Time Deposits of \$100K or More	14.53	5.84	7.47	9.92	13.70	18.28	24.16	28.98	277
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
Fed Funds Purchased and Repos	2.96	0.00	0.00	0.48	2.51	5.00	8.61	10.86	277
Net Fed Funds Purchased (Sold)	1.93	-3.93	-2.49	-0.39	1.17	3.92	7.99	10.13	277
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
Oth Borrowings W/Rem Mat 1 Yr or Less	2.41	0.00	0.00	0.35	1.66	4.27	7.58	10.15	277
Earning Assets Repr in 1 Year	41.40	18.43	22.35	31.66	41.11	51.51	59.67	64.23	277
Int-Bearing Liab Repr in 1 Year	34.88	9.99	16.21	23.55	32.34	44.95	60.55	64.52	277
Long-Term Debt Repr in 1 Year	0.54	0.00	0.00	0.00	0.00	0.75	3.25	5.76	277
Net Assets Repriceable in 1 Year	5.04	-25.34	-20.30	-5.46	4.43	16.59	29.86	39.00	277
<b>OTHER LIQUIDITY AND FUNDING RATIOS:</b>									
Net Noncore Funding Dependence	29.23	5.99	11.07	20.93	28.01	38.84	46.85	54.49	277
Net ST Noncore Funding Dependence	19.36	-0.33	3.98	11.27	19.32	27.02	35.12	41.92	277
Short-Term Inv/ST Noncore Funding	23.85	1.03	2.31	6.59	16.53	35.88	72.34	96.85	277
Liq Asts-ST Noncore Fndg/Nonliq Asts	-5.38	-33.14	-24.18	-15.21	-5.33	4.49	14.86	20.14	277
Net Loans and Leases/Total Deposits	94.37	67.52	77.62	84.70	94.34	103.46	112.02	117.89	277
Net Loans and Leases/Core Deposits	126.62	81.59	91.84	104.55	121.75	143.64	176.81	213.51	277
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.34	-0.24	-0.00	0.00	0.09	0.54	1.42	2.72	152
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.56	-8.18	-1.83	0.27	1.35	2.93	5.00	6.73	272
Struct Notes Appr(Depr)/T1 Cap	0.04	-0.26	-0.03	0.00	0.01	0.06	0.21	0.29	105
<b>PERCENT OF INVESTMENT SECURITIES:</b>									
Held-To-Maturity Securities	6.74	0.00	0.00	0.00	0.18	7.75	38.32	63.51	277
Available-For-Sale Securities	93.25	31.28	59.93	91.15	99.80	100.00	100.00	100.00	277
U.S. Treasury Securities	0.43	0.00	0.00	0.00	0.00	0.31	2.50	7.31	277
U.S. Agency Securities (excl MBS)	25.58	0.00	0.06	5.93	17.61	39.27	66.22	81.47	277
Municipal Securities	14.84	0.00	0.02	4.19	13.04	26.78	34.65	44.76	277
Mortgage-Backed Securities	47.30	0.14	3.15	21.02	51.29	69.58	87.25	92.34	277
Asset-Backed Securities	0.09	0.00	0.00	0.00	0.00	0.00	0.64	2.69	277
Other Debt Securities	2.47	0.00	0.00	0.00	0.61	3.68	11.25	20.57	277
Mutual Funds and Equity Securities	1.26	0.00	0.00	0.00	0.30	1.92	5.35	11.01	277
Debt Securities 1 Year or Less	13.87	0.72	1.52	4.77	11.93	19.57	34.55	49.23	277
Debt Securities 1 To 5 Years	26.96	2.12	5.09	12.45	24.42	40.08	53.12	60.55	277
Debt Securities Over 5 Years	54.30	4.86	13.69	34.14	56.78	74.43	87.55	92.67	277
Plledged Securities	64.85	11.80	22.31	48.43	68.18	85.45	92.97	95.94	277
Structured Notes, Fair Value	0.87	0.00	0.00	0.00	0.00	1.30	4.93	7.70	277

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.35	0.00	0.05	0.13	0.26	0.47	0.96	1.43	277
Provision for Ln&Ls Losses/Avg Lns&Ls	0.48	0.00	0.08	0.17	0.36	0.66	1.22	2.02	277
Provision for Ln&Ls Losses/Net Losses	257.31	-657.84	0.00	98.21	165.67	313.51	919.28	2046.96	273
Ln&Ls Allowance/Total Loans & Leases	1.23	0.73	0.83	1.02	1.19	1.42	1.74	2.27	277
Ln&Ls Allowance/Net Ln&Ls Losses (X)	11.53	1.20	1.54	3.02	5.84	13.51	37.43	86.26	252
ALLL/Nonaccrual Assets	191.07	33.04	44.68	67.50	133.57	249.65	559.57	851.62	274
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	156.87	28.90	38.79	58.72	114.34	211.53	399.84	724.08	275
Gross Ln&Ls Losses/Avg Loans & Leases	0.30	0.00	0.02	0.08	0.23	0.45	0.91	1.14	277
Recoveries/Avg Loans and Leases	0.05	0.00	0.00	0.00	0.03	0.08	0.15	0.22	277
Net Losses/Avg Loans and Leases	0.24	-0.01	0.00	0.05	0.18	0.37	0.79	1.06	277
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
Recoveries/Prior Year-End Losses	5.59	0.00	0.37	1.68	4.05	8.34	14.83	20.29	274
Earnings Coverage of Net Losses (X)	14.54	-59.54	-1.49	3.18	8.10	22.45	57.53	136.99	273
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.14	-0.00	0.00	0.00	0.06	0.19	0.58	1.09	276
RE Loans Secured By 1-4 Family	0.13	-0.00	0.00	0.00	0.06	0.19	0.49	0.91	276
Revolving	0.09	-0.00	0.00	0.00	0.00	0.11	0.47	1.56	262
Closed-End	0.12	-0.00	-0.00	0.00	0.04	0.18	0.50	0.81	276
Commercial Real Estate Loans	0.13	-0.02	-0.00	0.00	0.02	0.19	0.65	1.24	276
Construction and Land Dev	0.19	-0.00	0.00	0.00	0.00	0.21	0.96	2.11	276
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	273
Nonfarm Nonresidential	0.04	-0.02	-0.00	0.00	0.00	0.04	0.22	0.61	276
RE Loans Secured by Farmland	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.03	226
Commercial and Industrial Loans	0.34	-0.14	-0.06	0.00	0.10	0.59	1.47	2.17	277
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Loans to Individuals	1.20	0.08	0.11	0.34	0.83	1.70	3.73	5.43	222
Credit Card Loans	1.67	-0.19	0.00	0.00	0.88	2.63	6.28	8.94	99
Agricultural Loans	-0.00	-0.21	-0.02	0.00	0.00	0.00	0.00	0.16	192
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	0.45	-0.24	0.00	0.00	0.00	0.21	2.69	5.60	267

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	1.02	0.18	0.30	0.49	0.87	1.41	2.13	3.21	277
90+ Days PD Loans and Leases	0.11	0.00	0.00	0.00	0.05	0.19	0.46	0.74	277
Nonaccrual Loans and Leases	1.21	0.10	0.19	0.44	0.83	1.75	3.43	5.00	277
90+ Days PD and Nonaccrual Loans and Leases	1.39	0.13	0.28	0.54	0.97	2.02	3.77	5.21	277
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.16	277
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	1.02	0.18	0.30	0.49	0.87	1.41	2.13	3.21	277
90+ Days Past Due Assets	0.11	0.00	0.00	0.00	0.05	0.19	0.46	0.74	277
Nonaccrual Assets	1.21	0.10	0.19	0.44	0.83	1.75	3.43	5.00	277
30+ Days PD & Nonaccrual Assets	2.44	0.54	0.79	1.21	1.97	3.27	5.66	7.39	277
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.01	0.08	0.18	0.38	0.73	1.49	2.71	4.16	277
90+ PD & Nonaccrual Assets + OREO	1.25	0.13	0.22	0.50	0.88	1.82	3.38	4.75	277
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.11	0.10	0.18	0.37	0.79	1.55	3.25	4.70	277
Allowance for Loan & Lease Losses	119.38	14.91	22.42	51.55	89.43	179.58	283.22	372.42	276
Equity Cap + ALLL	12.09	1.24	1.95	3.89	8.03	17.76	35.80	50.17	276
Tier 1 Cap + ALLL	12.05	1.09	1.84	4.05	8.58	17.37	34.49	45.37	277
Loans & Leases + RE Acquired	1.52	0.17	0.27	0.54	1.07	2.14	4.43	5.70	277

PEER GROUP 3

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	1.03	0.16	0.23	0.45	0.84	1.49	2.59	3.53	276
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.04	0.19	0.49	0.77	276
- Nonaccrual	1.34	0.07	0.16	0.43	0.87	2.04	3.81	5.79	276
Coml & Indl - 30-89 Days PD	0.85	0.00	0.06	0.26	0.63	1.31	2.23	3.25	277
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.07	0.27	0.52	277
- Nonaccrual	0.73	0.00	0.00	0.16	0.54	1.21	2.32	3.37	277
Individuals - 30-89 Days PD	1.04	0.00	0.00	0.41	0.89	1.67	2.68	3.99	277
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.11	0.29	0.49	277
- Nonaccrual	0.22	0.00	0.00	0.00	0.13	0.38	0.82	1.30	277
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Agricultural - 30-89 Days PD	0.27	0.00	0.00	0.00	0.00	0.39	1.56	2.18	192
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.23	192
- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.01	0.66	1.17	192
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Lns&Ls - 30-89 Days PD	0.45	0.00	0.00	0.00	0.00	0.45	2.72	6.28	267
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.73	267
- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.51	1.63	267
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.02	0.01	0.16	0.46	0.90	1.50	2.20	3.24	276
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.18	0.42	0.67	276
- Nonaccrual	0.77	0.00	0.01	0.21	0.50	1.04	2.16	2.74	276
Revolving - 30-89 Days PD	0.49	0.00	0.00	0.02	0.40	0.82	1.50	2.33	262
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.20	0.37	262
- Nonaccrual	0.25	0.00	0.00	0.00	0.09	0.44	1.02	1.65	262
Closed-End - 30-89 Days PD	1.12	0.00	0.11	0.44	0.94	1.60	2.60	3.26	276
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.19	0.46	0.74	276
- Nonaccrual	0.79	0.00	0.00	0.19	0.58	1.28	2.63	3.16	276
- Jr Lien 30-89 Days PD	0.09	0.00	0.00	0.00	0.05	0.15	0.34	0.52	276
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	276
- Jr Lien Nonaccrual	0.06	0.00	0.00	0.00	0.02	0.10	0.28	0.52	276
Commercial RE - 30-89 Days PD	1.03	0.00	0.09	0.36	0.75	1.45	2.92	3.82	276
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.01	0.16	0.51	1.11	276
- Nonaccrual	1.58	0.00	0.11	0.40	0.94	2.30	4.81	6.50	276
Const & Dev - 30-89 Days PD	1.42	0.00	0.00	0.25	0.96	2.19	4.96	7.06	276
- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.00	0.15	0.85	1.54	276
- Nonaccrual	2.61	0.00	0.00	0.18	1.40	4.59	9.10	13.18	276
Multifamily - 30-89 Days PD	0.27	0.00	0.00	0.00	0.00	0.29	1.81	3.29	273
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	273
- Nonaccrual	0.63	0.00	0.00	0.00	0.00	0.47	3.92	8.98	273
Nonfarm Nres- 30-89 Days PD	0.64	0.00	0.00	0.14	0.49	1.02	1.93	3.16	276
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.06	0.38	0.70	276
- Nonaccrual	0.63	0.00	0.00	0.09	0.43	1.07	2.09	3.25	276
Farmland - 30-89 Days PD	0.30	0.00	0.00	0.00	0.00	0.60	1.36	2.35	226
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.19	0.75	226
- Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.16	0.90	2.74	226
Credit Card - 30-89 Days PD	0.78	0.00	0.00	0.00	0.42	1.40	3.15	5.46	99
- 90+ Days Past Due	0.28	0.00	0.00	0.00	0.00	0.45	1.44	1.97	99
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.57	99

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.71	6.16	6.78	7.64	8.59	9.58	11.08	12.43	277
Tier 1 RBC Ratio	10.77	7.50	8.05	9.34	10.31	12.09	14.96	16.95	277
Total Risk-Based Capital Ratio	12.24	9.75	10.24	10.77	11.64	13.41	16.45	18.20	277
Tangible Tier 1 Leverage Ratio	8.66	6.16	6.74	7.58	8.55	9.55	11.02	12.43	277
Tangible Common Eq Cap/Tan Assets	7.17	4.06	4.76	5.76	7.01	8.50	10.02	11.99	277
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	17.01	6.70	8.63	11.54	15.94	22.32	28.33	31.78	277
Standby Letters of Credit	0.78	0.03	0.14	0.32	0.64	1.16	1.89	2.50	277
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.43	277
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.91	0.00	0.00	0.00	0.00	1.49	4.59	7.97	277
Interest Rate Contracts	0.88	0.00	0.00	0.00	0.00	1.45	4.39	7.97	277
Interest Rate Futures & Forward Contr	0.09	0.00	0.00	0.00	0.00	0.00	0.58	1.27	277
Written Options Contr (Int Rate)	0.13	0.00	0.00	0.00	0.00	0.05	0.81	1.87	277
Purchased Options Contr (Int Rate)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.07	277
Interest Rate Swaps	0.21	0.00	0.00	0.00	0.00	0.00	1.65	3.06	277
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	23.82	9.80	11.84	16.90	22.57	30.43	37.86	43.14	277

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	97.73	0.00	98.93	100.00	100.00	100.00	100.00	100.00	138
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Equity, Comm, & Other Contracts	1.40	0.00	0.00	0.00	0.00	0.00	0.00	88.62	138
Futures and Forwards	18.23	0.00	0.00	0.00	0.00	50.00	75.80	100.00	138
Written Options	22.66	0.00	0.00	0.00	16.44	50.00	88.30	100.00	138
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Over-The-Counter	22.66	0.00	0.00	0.00	16.44	50.00	88.30	100.00	138
Purchased Options	5.31	0.00	0.00	0.00	0.00	0.00	50.00	100.00	138
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Over-The-Counter	5.31	0.00	0.00	0.00	0.00	0.00	50.00	100.00	138
Swaps	33.76	0.00	0.00	0.00	0.00	76.50	100.00	100.00	138
Held for Trading	1.03	0.00	0.00	0.00	0.00	0.00	0.00	57.63	138
Interest Rate Contracts	1.03	0.00	0.00	0.00	0.00	0.00	0.00	57.63	138
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Non-Traded	98.96	0.00	100.00	100.00	100.00	100.00	100.00	100.00	138
Interest Rate Contracts	86.71	0.00	0.00	100.00	100.00	100.00	100.00	100.00	138
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Equity, Comm, & Other Contracts	1.40	0.00	0.00	0.00	0.00	0.00	0.00	88.62	138
Deriv Contr (Excl Fut & FX LE 14 Days)	65.58	0.00	0.00	43.32	76.21	100.00	100.00	100.00	138
One Year or Less	27.62	0.00	0.00	0.00	8.47	50.00	98.67	100.00	138
Over 1 Year to 5 Years	27.82	0.00	0.00	0.00	0.00	60.08	100.00	100.00	138
Over 5 Years	5.33	0.00	0.00	0.00	0.00	0.00	38.36	83.66	138
Gross Negative Fair Value (Abs Val)	0.84	0.00	0.00	0.00	0.10	1.11	4.23	7.59	138
Gross Positive Fair Value	1.08	0.00	0.00	0.00	0.15	1.34	6.00	9.99	138
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	277
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	277
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	277
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	277
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
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	277
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.12	277

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>ANALYSIS RATIOS:</b>									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
Ins Under Assets(P/C)/Tot Ins Und Ast	49.63	0.00	0.00	0.00	0.00	100.00	100.00	100.00	14
Ins Under Assets(L/H)/Tot Ins Und Ast	50.36	0.00	0.00	0.00	5.04	100.00	100.00	100.00	14
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Ins Activities Revenue/Adj Oper Inc	0.67	0.00	0.00	0.00	0.03	0.50	3.95	8.85	277
Premium Inc/Ins Activities Revenue	0.10	0.00	0.00	0.00	0.00	0.00	0.00	6.02	175
Credit Rel Prem Inc/Tot Prem Inc	51.19	0.00	0.00	0.00	14.28	100.00	100.00	100.00	12
Other Prem Inc/Total Prem Inc	48.80	0.00	0.00	0.00	0.00	100.00	100.00	100.00	12
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
Ins Net Inc (P/C)/Equity (P/C)	17.79	1.61	1.61	4.14	13.39	23.49	33.17	36.38	7
Ins Net Inc (L/H)/Equity (L/H)	63.07	-2.85	-2.85	-2.58	2.59	17.32	139.54	269.77	7
Insur Ben, Losses, Exp/Insur Premi ums	85.62	0.00	0.00	1.96	40.29	72.22	217.53	326.50	12
Reinsurance Recov(P/C)/Tot Assets(P/C)	15.17	0.00	0.00	0.00	0.00	1.56	34.37	67.18	7
Reinsurance Recov(L/H)/Tot Assets(L/H)	13.12	0.00	0.00	0.00	0.00	0.00	24.01	62.00	8
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
CSV Life Insurance/Tier 1 Cap + ALLL	10.00	0.00	0.00	1.56	10.48	18.49	23.06	24.76	277
<b>BROKER-DEALER ACTIVITIES</b>									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
<b>FOREIGN ACTIVITIES</b>									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Cost: Interest-Bearing Deposits	2.45	1.38	1.38	1.57	2.38	2.65	3.04	3.24	5
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
<b>GROWTH RATES:</b>									
Net Loans and Leases	-15.53	-100.00	-100.00	-100.00	-11.81	21.27	104.42	180.76	25
Total Selected Assets	-17.55	-100.00	-100.00	-54.72	0.00	4.47	56.08	135.51	48
Deposits	24.77	-3.29	-3.29	-3.29	0.34	13.13	58.61	73.77	4





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	71.63	0.00	0.00	25.75	65.48	107.23	180.55	332.09	167
Dividends Paid/Net Income	31.69	0.00	0.00	0.00	32.74	55.70	87.33	108.25	255
Net Income - Dividends/Avg Equity	5.37	-11.95	-2.52	1.93	5.69	8.90	13.09	15.59	276
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	119.39	0.00	0.00	0.00	102.96	186.43	350.37	727.80	188
Dividends From Nonbank Subs	0.92	0.00	0.00	0.00	0.00	1.16	5.05	7.90	188
Dividends From Subsidiary BHCs	1.20	0.00	0.00	0.00	0.00	0.00	0.00	102.72	188
Dividends From All Subsidiaries	134.64	0.00	0.00	19.78	111.13	199.64	361.60	820.33	188
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	40.64	0.00	0.00	0.00	29.99	75.96	122.85	185.04	238
Interest Income From Bank Subs	0.33	0.00	0.00	0.00	0.00	0.11	1.51	7.04	238
Mgt & Service Fees From Bank Subs	3.22	0.00	0.00	0.00	0.00	0.00	23.22	49.17	238
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.14	238
Operating Income From Bank Subs	50.11	0.00	0.00	0.94	39.94	89.17	156.87	216.06	238
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	59.09	0.00	0.00	0.00	95.65	100.00	113.07	218.55	143
Interest Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	3.88	143
Mgt & Serv Fees From Nonbank Subs	1.56	0.00	0.00	0.00	0.00	0.00	11.11	38.81	143
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Operating Inc From Nonbank Subs	77.95	0.00	0.00	9.26	100.00	100.00	223.90	402.34	143
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	19.95	0.00	0.00	0.00	0.00	44.99	80.43	94.35	33
Interest Inc From Subsidiary BHCs	0.30	0.00	0.00	0.00	0.00	0.00	0.02	4.38	33
Mgt & Serv Fees From Sub BHCs	0.14	0.00	0.00	0.00	0.00	0.00	0.08	1.72	33
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33
Operating Income From Sub BHCs	22.63	0.00	0.00	0.00	1.99	48.34	80.43	94.35	33
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	52.20	0.00	0.00	0.00	75.65	97.78	99.94	100.00	258
Interest Income From Bank Subs	4.11	0.00	0.00	0.00	0.00	0.36	22.55	93.98	258
Mgt & Serv Fees From Bank Subs	4.52	0.00	0.00	0.00	0.00	0.00	35.07	66.70	258
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.95	258
Operating Income From Bank Subs	70.31	0.00	0.00	30.93	96.00	99.72	100.00	100.00	258
Dividends From Nonbank Subs	3.29	0.00	0.00	0.00	0.00	1.27	16.00	77.43	258
Interest Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.75	258
Mgt & Serv Fees From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.58	258
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	258
Operating Inc From Nonbank Subs	5.00	0.00	0.00	0.00	0.24	3.03	29.48	97.35	258
Dividends From Subsidiary BHCs	0.55	0.00	0.00	0.00	0.00	0.00	0.00	42.58	258
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	258
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	258
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	258
Operating Income From Sub BHCs	2.07	0.00	0.00	0.00	0.00	0.00	0.00	83.98	258
Loans and Adv From Subs/ST Debt	984.55	0.00	0.00	97.36	299.15	1058.58	4037.52	11845.3	61
Loans and Adv From Subs/Total Debt	399.88	0.00	0.00	84.08	244.79	605.49	1306.64	2110.78	115

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2007 and Other Notes
3283402	1, 174, 274	AFFINITY BANK HOLDINGS, INC.	VENTURA, CA	
3047154	1, 111, 867	ALLIANCE BANCSHARES CALIFORNIA	CULVER CITY, CA	
1140510	1, 353, 255	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1061679	2, 445, 906	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	2, 628, 210	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2, 756, 615	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
2772990	1, 085, 646	AMERI-NATIONAL CORPORATION	OVERLAND PARK, KS	
1401109	2, 843, 207	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1, 678, 282	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	2, 097, 401	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	2, 108, 177	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1082067	2, 118, 243	AMERIS BANCORP	MOULTRIE, GA	
2366821	1, 899, 019	ANB BANCSHARES, INC	ROGERS, AR	
2326629	1, 765, 430	ANB CORPORATION, THE	TERRELL, TX	
1126475	1, 209, 161	ANCHOR BANCORP, INC.	WAYZATA, MN	
2468293	1, 020, 048	APPALACHIAN BANCSHARES, INC.	ELLIJAY, GA	Moved from Peer 4
1048812	1, 628, 592	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2066868	1, 141, 220	BANC ED CORP., THE	EDWARDSVILLE, IL	
2896458	1, 490, 986	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
2858951	1, 647, 454	BANCORP, INC., THE	WILMINGTON, DE	
1097306	2, 091, 439	BANCPLUS CORPORATION	RIDGELAND, MS	
1138012	2, 179, 856	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
3547999	2, 272, 235	BANGOR BANCORP, MHC	BANGOR, ME	
3229473	1, 229, 417	BANK OF CHOICE HOLDING COMPANY	GREELEY, CO	
2796624	1, 404, 034	BANK OF FLORIDA CORPORATION	NAPLES, FL	
1143481	1, 238, 942	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1205398	1, 153, 117	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1, 238, 643	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3434624	1, 905, 718	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1, 015, 652	BANTERRA CORP	ELDORADO, IL	
1202708	1, 078, 913	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	1, 132, 620	BEACON BANCORP	TAUNTON, MA	
2728157	1, 061, 360	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1246159	1, 744, 188	BESSEMER GROUP, INCORPORATED,	WOODBRIIDGE, NJ	Moved from Peer 9
3312227	1, 454, 607	BEVERLY HILLS BANCORP INC.	CALABASAS, CA	
1919770	1, 233, 575	BIG SANDY HOLDING COMPANY	LIMON, CO	
3141650	1, 188, 483	BNC BANCORP	THOMASVILLE, NC	
2835514	1, 203, 367	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1, 051, 450	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1209145	1, 408, 541	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
3595422	1, 118, 366	BROADWAY BANCORP, INC.	CHICAGO, IL	
1106879	1, 813, 239	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	1, 004, 114	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	2, 546, 861	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1100037	2, 009, 850	CADENCE FINANCIAL CORPORATION	STARKVILLE, MS	
2687795	2, 108, 167	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRI DGE, MA	
1251256	1, 033, 950	CAMCO FINANCIAL CORPORATION	CAMBRI DGE, OH	
1130249	2, 298, 464	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1, 305, 035	CANANDAI GUA NATIONAL CORPORATI	CANANDAI GUA, NY	
2741156	1, 578, 266	CAPITAL BANK CORPORATION	RALEIGH, NC	
1085509	2, 679, 851	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2007 and Other Notes
2332750	2, 107, 115	CAPITAL CORP OF THE WEST	MERCED, CA	
2682996	1, 692, 061	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
2507790	1, 089, 823	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	Moved from Peer 4
1848003	2, 406, 489	CASCADE BANCORP	BEND, OR	
2568362	1, 503, 133	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
1493654	1, 314, 946	CBS BANC- CORP.	RUSSELLVILLE, AL	
3254952	2, 346, 236	CENTENNIAL BANK HOLDINGS, INC.	DENVER, CO	
3003178	2, 151, 955	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2868129	1, 248, 599	CENTERSTATE BANKS OF FLORIDA,	WINTER HAVEN, FL	
2856498	1, 120, 583	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
2158156	1, 788, 629	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1206591	1, 387, 852	CENTRUE FINANCIAL CORPORATION	CLAYTON, MO	
1111088	1, 629, 065	CENTURY BANCORP, INC.	MEDFORD, MA	
1109946	1, 424, 274	CENTURY BANCSHARES, INC.	DALLAS, TX	
1486517	2, 673, 155	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1139532	1, 026, 694	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	
1143623	1, 280, 297	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1050909	1, 040, 521	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
3186576	1, 137, 504	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1076262	2, 524, 813	CITY HOLDING COMPANY	CHARLESTON, WV	
1142448	2, 874, 886	CITY NATIONAL BANCSHARES, INC.	MIAMI, FL	
2705943	1, 374, 277	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2, 449, 298	COBIZ FINANCIAL INC.	DENVER, CO	
1085170	1, 185, 226	COLONY BANCORP, INC.	FITZGERALD, GA	
2378440	1, 048, 753	COLUMBIA BANCORP	THE DALLES, OR	
2467689	1, 067, 608	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	1, 263, 237	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
3124381	1, 723, 600	COMMUNITY BANCORP	LAS VEGAS, NV	
1080595	2, 151, 108	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
1081873	1, 359, 080	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
1427501	1, 947, 222	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	1, 210, 544	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1070644	2, 904, 484	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1058594	1, 000, 511	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	Moved from Peer 4
1081239	1, 133, 019	CREWS BANKING CORPORATION	WAUCHULA, FL	
1102581	1, 415, 090	CU BANK SHARES, INC.	DALLAS, TX	
1121229	1, 434, 575	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	1, 575, 171	DANVERS BANCORP, INC.	DANVERS, MA	
2193906	1, 047, 629	DEARBORN BANCORP, INC.	DEARBORN, MI	
1058398	1, 854, 738	DURANT BANCORP, INC.	DURANT, OK	
2626691	1, 018, 024	EASTERN VIRGINIA BANCSHARES	TAPPAHANNOCK, VA	Moved from Peer 4
1135824	1, 177, 067	EMPRISE FINANCIAL CORPORATI ON	WICHITA, KS	
3555341	1, 488, 626	ENCORE BANCSHARES, INC.	HOUSTON, TX	
2461016	1, 087, 467	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	2, 047, 879	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
3106864	2, 793, 783	EUROBANCSHARES, INC.	SAN JUAN, PR	
1104923	1, 088, 863	EXTRACO CORPORATION	WACO, TX	
1055315	1, 257, 629	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1, 569, 781	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	1, 714, 631	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	2, 158, 377	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2007 and Other Notes
1249002	1,488,701	FIDELITY BANCSHARES (N.C.), IN	FUQUAY-VARINA, NC	
1081118	1,735,910	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	1,912,652	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2,606,438	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	2,384,682	FIRST BANCORP	TROY, NC	
1204560	1,819,320	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1,372,267	FIRST BANK CORP	FORT SMITH, AR	
1031681	1,134,507	FIRST CALIFORNIA FINANCIAL GRO	LOS ANGELES, CA	
1118425	1,006,441	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	Moved from Peer 4
2585761	1,174,990	FIRST CHICAGO BANCORP	ITASCA, IL	
1246533	1,129,152	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1203509	1,018,285	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1108097	1,032,557	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	Moved from Peer 4
1478017	2,065,114	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	1,009,165	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	Moved from Peer 4
1064728	1,064,703	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,292,000	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
1095982	1,647,468	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1,283,766	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	1,021,160	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
1492219	1,533,522	FIRST MUTUAL BANCORP OF ILLINO	HARVEY, IL	
2560263	1,286,761	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1133932	1,248,208	FIRST NATIONAL LINCOLN CORPORA	DAMARISCOTTA, ME	
1048894	1,131,483	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1063262	1,642,077	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1029428	2,319,356	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
1096505	2,350,453	FIRST SECURITY BANCORP	SEARCY, AR	
2836801	1,247,669	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2,029,105	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1132672	1,572,049	FIRST UNITED CORPORATION	OAKLAND, MD	
1134322	1,384,254	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1,459,295	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,079,044	FLORENCE BANCORP, MHC	FLORENCE, MA	Moved from Peer 4
1133473	2,034,980	FNB UNITED CORP.	ASHEBORO, NC	
3446346	1,000,197	FORCHT BANCORP, INC.	CORBIN, KY	
1143762	1,205,007	FOUNDERS GROUP, INC.	WORTH, IL	
1128358	1,139,783	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	2,164,537	FREMONT BANCORPORATION	FREMONT, CA	
3200463	1,077,136	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2697347	1,363,749	FVNB CORP.	VICTORIA, TX	
2973591	1,992,800	GATEWAY FINANCIAL HOLDINGS, IN	VIRGINIA BEACH, VA	
2670573	1,833,100	GB&T BANCSHARES, INC.	GAINESVILLE, GA	
3030950	2,079,888	GEORGIAN BANCORPORATION, INC.	ATLANTA, GA	
1098620	1,174,960	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2339133	2,507,124	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1133277	2,912,615	GREEN BANCSHARES, INC.	GREENEVILLE, TN	
2038409	1,233,427	HAWTHORN BANCSHARES, INC	LEES SUMMIT, MO	
1208120	1,496,664	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
2634874	1,414,727	HERITAGE COMMERCE CORP	SAN JOSE, CA	
1067804	1,883,717	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
1245291	1,680,023	HILLS BANCORPORATION	HILLS, IA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2007 and Other Notes
1491409	2,571,145	HOME BANCSHARES, INC.	CONWAY, AR	
2592714	1,545,231	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1,249,676	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	1,392,178	HORIZON FINANCIAL CORP.	BELLINGHAM WA	
1048803	2,341,472	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1401118	1,105,219	IBT BANCORP, INC.	MOUNT PLEASANT, MI	Moved from Peer 4
1205183	1,020,850	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	Moved from Peer 4
2944144	1,160,086	INLAND BANCORP, INC.	OAK BROOK, IL	
2924360	1,206,850	INTEGRITY BANCSHARES, INC.	ALPHARETTA, GA	
2634490	1,018,798	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
2049302	2,165,017	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1,399,794	INWOOD BANCSHARES, INC.	DALLAS, TX	
1123915	1,515,818	KLEIN FINANCIAL, INC.	CHASKA, MN	
1404799	2,555,911	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	2,205,222	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1054514	1,296,689	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,361,937	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1,562,437	LEGACYTEXAS GROUP, INC.	PLANO, TX	
3101784	2,441,991	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1071669	1,067,149	LNB BANCORP INC.	LORAIN, OH	
2325350	1,660,336	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	
1103766	1,025,845	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	Moved from Peer 4
2634696	2,136,089	MACATAWA BANK CORPORATION	HOLLAND, MI	
2427665	1,071,788	MACON BANCORP	FRANKLIN, NC	
1209109	2,528,343	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1207486	1,637,638	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1,555,450	MBT FINANCIAL CORP.	MONROE, MI	
1099328	1,655,119	MERCANTILE BANCORP, INC.	QUINCY, IL	
2608763	2,115,948	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1023239	1,271,149	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1902651	1,062,840	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2344799	1,511,126	METROCORP BANCSHARES, INC.	HOUSTON, TX	
3142349	2,525,681	MIDAMERICA FINANCIAL CORPORATI	DES MOINES, IA	
1245228	1,521,972	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	Moved from Peer 4; Name change from ISB FINANCIAL CORP.
1126354	1,151,149	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,496,461	MINNWEST CORPORATION	MINNETONKA, MN	
2961879	2,546,113	NARA BANCORP, INC.	LOS ANGELES, CA	
2947882	1,035,124	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
2149622	1,153,521	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1202052	1,301,946	NEB CORPORATION	FOND DU LAC, WI	
3047109	2,025,825	NEW FRONTIER BANCORP	GREELEY, CO	
1076002	2,119,475	NEWBRIDGE BANCORP	GREENSBORO, NC	
1109991	1,740,189	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
3025385	1,001,718	NORTHTRIM BANCORP, INC.	ANCHORAGE, AK	
3297481	1,064,403	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
2233950	1,663,492	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
1117259	1,783,761	OMEGA FINANCIAL CORPORATION	STATE COLLEGE, PA	
2868071	1,000,949	OMNI FINANCIAL SERVICES, INC.	ATLANTA, GA	Moved from Peer 4
1249598	2,957,827	ORION BANCORP, INC.	NAPLES, FL	
1083934	1,205,041	PAB BANKSHARES, INC.	VALDOSTA, GA	
2869733	1,102,834	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2007 and Other Notes
1075984	1, 296, 251	PALMETTO BANCSHARES, INC.	LAURENS, SC	
3021800	1, 127, 317	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	Moved from Peer 4
1200692	2, 229, 502	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2651590	1, 395, 836	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
2807614	1, 958, 364	PENNSYLVANIA COMMERCE BANCORP,	HARRISBURG, PA	
1070578	1, 891, 942	PEOPLES BANCORP INC.	MARIETTA, OH	
3186585	1, 404, 636	PEOPLESBANCORP, MHC	HOLYOKE, MA	
1249712	1, 564, 738	PORTER BANCORP, INC.	LOUISVILLE, KY	
2306649	1, 581, 772	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	
2867542	1, 469, 032	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	1, 088, 564	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2293329	1, 088, 837	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2125813	1, 527, 205	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	1, 209, 766	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2787118	1, 234, 297	RELIANCE BANCSHARES, INC.	DES PERES, MO	
2509413	1, 372, 406	ROCKVILLE FINANCIAL MHC, INC.	ROCKVILLE, CT	
2066886	1, 843, 411	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
2324429	1, 184, 817	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1249730	1, 517, 399	S. Y. BANCORP, INC.	LOUISVILLE, KY	
3365858	2, 765, 995	SALEM FIVE BANCORP	SALEM, MA	
1133437	2, 678, 248	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1085013	2, 393, 357	SEACOAST BANKING CORPORATION	STUART, FL	
2244358	2, 818, 477	SECURITY BANK CORPORATION	MACON, GA	
2429838	1, 003, 836	SHORE BANCSHARES, INC.	EASTON, MD	Moved from Peer 4
1199992	2, 443, 797	SHOREBANK CORPORATION, THE	CHICAGO, IL	
2976396	1, 281, 008	SIERRA BANCORP	PORTERVILLE, CA	
2777614	1, 915, 211	SILVER STATE BANCORP	HENDERSON, NV	
1094828	2, 861, 758	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	2, 013, 136	SINOPAC BANCORP	LOS ANGELES, CA	
1048997	1, 282, 744	SMITHTOWN BANCORP, INC.	HAUPPAUGE, NY	
2033226	1, 651, 819	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1938865	1, 272, 160	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1075694	1, 234, 420	SOUTHERN BANCSHARES (N. C.), IN	MOUNT OLIVE, NC	
2981831	1, 690, 452	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1245068	2, 262, 861	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	2, 670, 518	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1062135	1, 266, 831	SPIRIT BANKCORP, INC.	BRISTOW, OK	
1245590	2, 159, 504	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1, 611, 856	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1, 725, 698	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1, 638, 898	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1417333	1, 857, 443	STATE BANKSHARES, INC.	FARGO, ND	
1427275	1, 255, 993	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
1039454	2, 104, 873	STERLING BANCORP	NEW YORK, NY	
1126046	1, 494, 558	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	2, 178, 250	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1, 526, 657	SUFFOLK BANCORP	RIVERHEAD, NY	
1247679	1, 464, 663	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1, 605, 947	SUNFLOWER BANKS, INC.	SALINA, KS	
3102585	1, 376, 209	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	
2457943	1, 512, 052	TIB FINANCIAL CORP.	NAPLES, FL	

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2007 and Other Notes
2367921	2,450,413	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	1,999,350	TRICO BANCSHARES	CHICO, CA	
1056161	1,432,883	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
1971693	2,360,559	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	
1062649	1,671,414	UNITED BANCORPORATION OF WYOMI	JACKSON, WY	
1116609	2,059,572	UNIVEST CORPORATION OF PENNSYLA	SOUDERTON, PA	
1050712	2,977,450	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1032099	1,212,453	VENTURE FINANCIAL GROUP, INC.	LACEY, WA	
2012315	1,066,325	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
1364110	2,358,362	VINEYARD NATIONAL BANCORP	CORONA, CA	
2856377	2,501,358	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
1136139	1,142,823	VIST FINANCIAL CORP.	WYOMISSING, PA	Name change from LEESPORT FINANCIAL CORP.
1115349	2,565,637	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1210066	1,332,941	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2,620,894	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,890,509	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	1,720,652	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	2,260,430	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
2004141	1,411,166	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	2,628,858	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3432965	1,424,379	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	
1399765	1,773,783	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 277 bank holding companies.