

PEER GROUP 04

09/30/2006

09/30/2005

12/31/2005

12/31/2004

12/31/2003

Number of BHCs in Peer Group

414

393

400

358

335

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.77	3.79	3.81	3.72	3.75
+ Non-interest Income	0.92	0.97	0.96	1.03	1.11
- Overhead Expense	3.01	3.03	3.05	3.06	3.12
- Provision for Losses	0.14	0.16	0.17	0.18	0.23
+ Securities Gains (Losses)	0.00	0.01	0.00	0.02	0.04
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.56	1.63	1.61	1.56	1.62
Net Operating Income	1.07	1.10	1.10	1.06	1.08
Net Income	1.06	1.11	1.10	1.06	1.08
Net Income (Sub S Adjusted)	1.04	1.10	1.07	1.02	1.07

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.94	6.11	6.24	5.64	5.87
Interest Expense	2.89	2.04	2.15	1.63	1.81
Net Interest Income (TE)	4.06	4.08	4.11	4.03	4.05

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.08	0.10	0.12	0.17	0.25
Earnings Coverage of Net Losses (X)	37.68	37.24	33.97	28.88	27.46
Ln&Ls Allowance/Total Loans & Leases	1.19	1.21	1.20	1.25	1.32
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.51	0.50	0.47	0.56	0.69
30-89 Days Past Due Loans and Leases	0.69	0.56	0.58	0.62	0.74

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	25.09	23.17	23.08	21.71	19.92
Net ST Noncore Funding Dependence	15.36	11.99	12.06	10.81	9.67
Net Loans and Leases/Total Assets	70.89	69.43	69.58	68.24	65.51

CAPITALIZATION:

Tier 1 Leverage Ratio	9.35	9.18	9.28	9.10	8.80
Equity Capital/Total Assets	8.72	8.54	8.55	8.68	8.62
Net Loans&Ls/Equity Capital (X)	8.49	8.50	8.49	8.17	7.91
Cash Dividends/Net Income	25.76	23.22	25.17	26.43	27.13
Cash Dividends/Net Income (Sub S Adjusted)	24.85	18.87	20.82	22.77	26.05
Retained Earnings/Avg Equity Cap	8.75	9.34	9.09	8.74	8.77

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.22	0.45	0.30	0.37	0.67
Long-Term Debt/Equity Capital	0.55	0.80	0.61	0.86	1.30
Equity Investment in Subs/Equity Cap	111.79	110.57	110.52	109.66	108.48
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	100.77	108.48	111.09	114.91	137.23

PERCENT OF AVERAGE ASSETS	PEER GROUP 04				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Interest Income (TE)	6.46	5.67	5.79	5.23	5.43
Less: Interest Expense	2.69	1.90	2.00	1.51	1.68
Equals: Net Interest Income (TE)	3.77	3.79	3.81	3.72	3.75
Plus: Non-Interest Income	0.92	0.97	0.96	1.03	1.11
Equals: Adj Operating Income (TE)	4.75	4.81	4.83	4.80	4.91
Less: Overhead Expense	3.01	3.03	3.05	3.06	3.12
Less: Provision for Loan and Lease Losses	0.14	0.16	0.17	0.18	0.23
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.00	0.01	0.00	0.02	0.04
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.56	1.63	1.61	1.56	1.62
Less: Applicable Income Taxes (TE)	0.47	0.50	0.49	0.48	0.50
Less: Minority Interest	0.00	0.00	0.00	0.00	0.01
Equals: Net Operating Income	1.07	1.10	1.10	1.06	1.08
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.06	1.11	1.10	1.06	1.08
Memo: Net Income (Last Four Qtrs)	1.06	1.09	1.10	1.07	1.09
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.15	93.05	93.04	92.85	92.71
Avg Int-Bearing Funds / Avg Assets	79.55	78.67	78.55	78.56	79.69
Int Income (TE) / Avg Earning Assets	6.94	6.11	6.24	5.64	5.87
Int Expense / Avg Earning Assets	2.89	2.04	2.15	1.63	1.81
Net Int Inc (TE) / Avg Earn Assets	4.06	4.08	4.11	4.03	4.05
YIELD OR COST:					
Total Loans and Leases (TE)	7.60	6.75	6.89	6.27	6.63
Interest-Bearing Bank Balances	4.91	3.15	3.36	1.77	1.72
Fed Funds Sold & Reverse Repos	4.81	2.92	3.22	1.30	1.04
Trading Assets	2.51	1.26	1.61	4.69	1.65
Total Earning Assets	6.83	6.02	6.14	5.55	5.77
Investment Securities (TE)	4.61	4.13	4.17	4.05	4.19
U.S. Treasury & Agency Sec (excl MBS)	4.03	3.40	3.40	3.33	3.61
Mortgage-Backed Securities	4.48	4.11	4.08	3.93	3.68
All Other Securities	6.27	5.90	6.14	6.27	6.18
Interest-Bearing Deposits	3.11	2.14	2.27	1.66	1.89
Time Deposits of \$100K or More	4.12	3.03	3.19	2.46	2.75
Time Deposits < \$100K	4.00	2.95	3.09	2.53	2.94
Other Domestic Deposits	2.04	1.29	1.40	0.86	0.91
Foreign Deposits	3.63	1.79	1.87	0.62	0.21
Fed Funds Purchased and Repos	4.15	2.52	2.74	1.37	1.19
Other Borrowed Funds & Trading Liab	4.62	3.85	4.00	3.54	3.96
All Interest-Bearing Funds	3.37	2.42	2.54	1.92	2.11

PEER GROUP 04

09/30/2006

09/30/2005

12/31/2005

12/31/2004

12/31/2003

Avg Personnel Exp Per Employee (\$000)

43

42

56

53

52

Avg Assets per Employee (\$000)

3,491

3,428

3,403

3,253

3,089

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

1.96

1.80

1.80

1.92

1.56

Overhead Exp / NII + Non-Int Income

65.51

64.25

64.31

64.96

64.50

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.01

3.03

3.05

3.06

3.12

Personnel Expense

1.70

1.70

1.70

1.70

1.73

Net Occupancy Expense

0.42

0.43

0.43

0.43

0.44

Other Operating Expenses

0.87

0.88

0.89

0.90

0.93

Overhead Less Non-Interest Income

2.05

2.01

2.03

1.99

1.95

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

64.07

63.08

63.00

63.75

63.29

Personnel Expense

36.09

35.41

35.36

35.46

35.14

Net Occupancy Expense

8.95

8.86

8.80

8.88

8.94

Other Operating Expenses

18.63

18.43

18.50

18.90

18.82

Total Non-Interest Income

19.17

19.84

19.63

20.95

22.19

Fiduciary Activities Income

1.12

1.13

1.09

1.10

1.22

Serv Charges on Deposit Accts - Domestic

7.16

7.19

7.23

7.92

8.09

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees & Commissions

0.48

0.47

0.46

0.52

0.50

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.28

0.28

0.28

0.27

0.28

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.53

0.53

0.54

0.48

0.49

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

1.24

1.57

1.49

1.80

2.74

Other Non-Interest Income

5.51

5.70

5.57

5.79

6.15

Overhead Less Non-Interest Income

44.19

42.64

42.74

42.11

40.28

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

25.10

26.32

25.71

26.13

25.03

Appl Inc Tax+TE/Pretax NOI+TE

30.92

31.56

31.33

31.51

31.92

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Real Estate Loans	55.38	53.75	53.83	51.53	48.40
Commercial and Industrial Loans	9.46	9.27	9.39	9.71	9.69
Loans to Individuals	2.84	3.17	3.11	3.67	4.14
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.99	0.84	0.82	0.84	0.94
Other Loans and Leases	0.74	0.85	0.81	0.90	0.86
Net Loans and Leases	70.89	69.43	69.58	68.24	65.51
Debt Securities Over 1 Year	15.09	16.36	15.83	18.29	20.30
Mutual Funds and Equity Securities	0.18	0.21	0.18	0.28	0.26
Subtotal	86.93	86.77	86.49	87.75	86.97
Interest-Bearing Bank Balances	0.24	0.34	0.30	0.35	0.41
Federal Funds Sold & Reverse Repos	1.16	1.40	1.25	1.11	1.12
Debt Securities 1 Year or Less	2.64	2.16	2.63	1.94	2.06
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.74	91.57	91.51	91.83	91.34
Non-Int Cash and Due From Dep Inst	2.38	2.84	2.87	2.59	3.26
Other Real Estate Owned	0.07	0.06	0.06	0.08	0.09
All Other Assets	5.80	5.49	5.53	5.49	5.33
MEMORANDA:					
Short-Term Investments	4.59	4.56	4.82	3.87	4.14
U.S. Treasury Securities	0.13	0.15	0.15	0.25	0.32
U.S. Agency Securities (excl MBS)	6.59	6.58	6.86	6.96	7.52
Municipal Securities	3.16	2.99	2.99	3.09	3.50
Mortgage-Backed Securities	5.86	6.38	6.14	7.05	7.91
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.01
Other Debt Securities	0.36	0.49	0.43	0.59	0.81
RE Loans Secured by 1-4 Family	17.39	17.31	16.98	17.42	17.34
Revolving	2.64	2.86	2.76	2.94	2.67
Closed-End, Sec by First Liens	12.94	12.89	12.60	12.96	13.24
Closed-End, Sec by Junior Liens	1.41	1.18	1.22	1.13	1.10
Commercial Real Estate Loans	34.69	33.60	33.96	31.27	28.27
Construction and Land Dev	11.19	9.79	10.37	8.12	6.31
Multifamily	1.63	1.64	1.59	1.51	1.53
Nonfarm Nonresidential	20.58	20.74	20.57	20.52	19.25
RE Loans Secured by Farmland	1.40	1.21	1.21	1.19	1.20
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	78.04	77.53	77.46	75.60	73.87
RE Loans Secured by 1-4 Family	24.98	25.44	24.91	26.14	27.18
Revolving	3.71	4.10	3.96	4.28	4.05
Closed-End	20.95	21.03	20.61	21.59	22.96
Commercial Real Estate Loans	48.59	47.86	48.28	45.24	42.51
Construction and Land Dev	15.37	13.67	14.45	11.38	9.26
Multifamily	2.27	2.32	2.26	2.19	2.31
Nonfarm Nonresidential	29.05	29.74	29.51	29.88	29.15
RE Loans Secured by Farmland	1.97	1.72	1.73	1.72	1.78
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.38	13.34	13.55	14.09	14.68
Loans to Individuals	4.09	4.65	4.59	5.45	6.39
Credit Card Loans	0.09	0.09	0.09	0.10	0.12
Agricultural Loans	1.40	1.21	1.18	1.22	1.42
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.06	1.26	1.19	1.34	1.32

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Short-Term Investments	4.59	4.56	4.82	3.87	4.14
Liquid Assets	17.70	19.35	19.18	20.39	22.92
Investment Securities	18.67	19.44	19.41	21.24	23.44
Net Loans and Leases	70.89	69.43	69.58	68.24	65.51
Net Lns, Ls & Stdbly Ltrs of Credit	71.76	70.26	70.38	69.02	66.21
Core Deposits	61.96	64.22	64.09	65.72	67.31
Noncore Funding	26.89	25.01	25.11	23.34	21.99
Time Deposits of \$100K or More	15.93	13.98	14.41	12.22	11.28
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.97	1.94	1.82	2.06	2.04
Net Fed Funds Purchased (Sold)	0.84	0.57	0.61	0.96	0.94
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.26	2.12	2.10	2.13	1.92
Earning Assets Repr in 1 Year	40.65	41.31	41.58	39.72	35.57
Int-Bearing Liab Repr in 1 Year	34.37	29.01	29.69	27.52	28.44
Long-Term Debt Repr in 1 Year	0.51	0.42	0.43	0.60	0.49
Net Assets Repriceable in 1 Year	4.95	11.07	10.52	10.72	5.89
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	25.09	23.17	23.08	21.71	19.92
Net ST Noncore Funding Dependence	15.36	11.99	12.06	10.81	9.67
Short-Term Inv/ST Noncore Funding	30.00	36.99	37.34	38.54	43.33
Liq Asts-ST Noncore Fndg/Nonliq Asts	0.16	6.31	5.63	9.65	14.34
Net Loans and Leases/Total Deposits	89.49	88.00	87.82	87.16	83.21
Net Loans and Leases/Core Deposits	117.05	110.31	111.20	105.85	99.15
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.23	-0.12	-0.34	0.30	0.82
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.70	-1.20	-2.29	0.64	2.61
Struct Notes Appr(Depr)/T1 Cap	-0.19	-0.20	-0.30	-0.12	-0.10
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.42	6.96	7.01	7.61	7.53
Available-For-Sale Securities	92.58	93.04	92.81	92.39	92.47
U.S. Treasury Securities	0.74	0.86	0.88	1.42	1.54
U.S. Agency Securities (excl MBS)	40.68	39.09	40.85	36.70	36.08
Municipal Securities	17.48	15.99	15.78	15.25	15.99
Mortgage-Backed Securities	29.99	31.29	30.15	32.58	33.14
Asset-Backed Securities	0.00	0.01	0.01	0.00	0.02
Other Debt Securities	1.96	2.65	2.28	2.96	3.66
Mutual Funds and Equity Securities	1.01	1.09	0.96	1.33	1.17
Debt Securities 1 Year or Less	16.41	13.51	16.27	11.33	10.53
Debt Securities 1 To 5 Years	37.98	41.37	39.60	39.96	39.32
Debt Securities Over 5 Years	40.38	39.95	38.56	43.84	45.44
Pledged Securities	53.39	52.98	52.57	51.07	47.46
Structured Notes, Fair Value	2.82	2.66	2.82	2.22	1.65

ANALYSIS RATIOS	PEER GROUP 04				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Provision for Ln&Ls Losses/Avg Assets	0.14	0.16	0.17	0.18	0.23
Provision for Ln&Ls Losses/Avg Lns&Ls	0.19	0.23	0.24	0.26	0.34
Provision for Ln&Ls Losses/Net Losses	275.90	311.36	323.20	205.13	174.51
Ln&Ls Allowance/Total Loans & Leases	1.19	1.21	1.20	1.25	1.32
Ln&Ls Allowance/Net Ln&Ls Losses (X)	33.59	28.52	24.82	18.43	13.86
ALL/Nonaccrual Assets	673.49	711.89	784.59	552.91	472.24
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	517.94	540.81	575.82	444.81	335.08
Gross Ln&Ls Losses/Avg Loans & Leases	0.13	0.16	0.18	0.23	0.31
Recoveries/Avg Loans and Leases	0.05	0.05	0.05	0.06	0.06
Net Losses/Avg Loans and Leases	0.08	0.10	0.12	0.17	0.25
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	26.10	24.34	31.97	27.59	26.03
Earnings Coverage of Net Losses (X)	37.68	37.24	33.97	28.88	27.46
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.02	0.03	0.05	0.07
RE Loans Secured By 1-4 Family	0.03	0.03	0.04	0.06	0.07
Revolving	0.01	0.01	0.02	0.02	0.02
Closed-End	0.04	0.03	0.04	0.06	0.08
Commercial Real Estate Loans	0.02	0.01	0.02	0.03	0.05
Construction and Land Dev	0.01	0.00	0.01	0.01	0.02
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.02	0.01	0.02	0.04	0.05
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.02
Commercial and Industrial Loans	0.18	0.21	0.26	0.35	0.56
Loans to Depository Institutions	0.00	-0.19	0.00	0.00	0.00
Loans to Individuals	0.63	0.76	0.82	0.85	0.93
Credit Card Loans	1.29	2.01	2.19	2.28	2.38
Agricultural Loans	0.00	-0.01	0.00	0.04	0.07
Loans to Foreign Governments & Inst	0.00	0.00	N/A	N/A	N/A
Other Loans and Leases	0.33	0.36	0.49	0.31	0.27

PERCENT OF LOANS AND LEASES

09/30/2006

09/30/2005

12/31/2005

12/31/2004

12/31/2003

30-89 Days PD Loans and Leases	0.69	0.56	0.58	0.62	0.74
90+ Days PD Loans and Leases	0.08	0.07	0.06	0.08	0.11
Nonaccrual Loans and Leases	0.42	0.39	0.37	0.44	0.56
90+ Days PD and Nonaccrual Loans and Leases	0.53	0.50	0.46	0.56	0.71
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.69	0.56	0.58	0.62	0.74
90+ Days Past Due Assets	0.08	0.07	0.06	0.08	0.11
Nonaccrual Assets	0.42	0.39	0.37	0.45	0.56
30+ Days PD & Nonaccrual Assets	1.27	1.10	1.08	1.22	1.51

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.38	0.35	0.32	0.39	0.47
90+ PD & Nonaccrual Assets + OREO	0.47	0.45	0.41	0.50	0.58

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.40	0.38	0.36	0.43	0.48
Allowance for Loan & Lease Losses	47.11	44.27	42.36	48.83	54.25
Equity Cap + ALLL	4.34	4.22	3.94	4.60	5.20
Tier 1 Cap + ALLL	4.02	3.96	3.65	4.40	5.10
Loans & Leases + RE Acquired	0.55	0.54	0.50	0.62	0.73

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Real Estate - 30-89 Days PD	0.65	0.49	0.51	0.53	0.65
- 90+ Days Past Due	0.06	0.06	0.05	0.06	0.09
- Nonaccrual	0.37	0.33	0.32	0.43	0.51
Coml & Indl - 30-89 Days PD	0.63	0.71	0.56	0.63	0.78
- 90+ Days Past Due	0.07	0.05	0.04	0.06	0.10
- Nonaccrual	0.48	0.63	0.52	0.60	0.76
Individuals - 30-89 Days PD	1.16	1.11	1.22	1.32	1.43
- 90+ Days Past Due	0.09	0.10	0.10	0.12	0.14
- Nonaccrual	0.20	0.19	0.20	0.22	0.26
Dep Inst Lns - 30-89 Days PD	0.00	5.56	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.54	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.07	0.07	0.09	0.11	0.23
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.05	0.06	0.06	0.11	0.19
Foreign Govts- 30-89 Days PD	0.00	0.00	N/A	N/A	N/A
- 90+ Days Past Due	0.00	0.00	N/A	N/A	N/A
- Nonaccrual	0.00	0.00	N/A	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.38	0.35	0.30	0.29	0.23
- 90+ Days Past Due	0.02	0.02	0.01	0.02	0.01
- Nonaccrual	0.03	0.05	0.04	0.09	0.15
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.80	0.59	0.67	0.81	0.97
- 90+ Days Past Due	0.07	0.08	0.08	0.08	0.11
- Nonaccrual	0.31	0.31	0.31	0.33	0.40
Revolving - 30-89 Days PD	0.36	0.25	0.29	0.25	0.29
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.02
- Nonaccrual	0.08	0.06	0.06	0.07	0.07
Closed-End - 30-89 Days PD	0.76	0.65	0.75	0.83	1.11
- 90+ Days Past Due	0.08	0.08	0.08	0.08	0.12
- Nonaccrual	0.35	0.36	0.35	0.39	0.45
- Jr Lien 30-89 Days PD	0.05	0.06	0.05	0.06	0.08
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.01
- Jr Lien Nonaccrual	0.03	0.03	0.03	0.04	0.06
Commercial RE - 30-89 Days PD	0.53	0.34	0.37	0.33	0.40
- 90+ Days Past Due	0.05	0.04	0.03	0.03	0.06
- Nonaccrual	0.39	0.32	0.31	0.40	0.50
Const & Dev - 30-89 Days PD	0.54	0.29	0.30	0.27	0.31
- 90+ Days Past Due	0.02	0.01	0.01	0.01	0.02
- Nonaccrual	0.19	0.13	0.14	0.16	0.20
Multi family - 30-89 Days PD	0.12	0.08	0.07	0.08	0.14
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.03	0.03	0.03	0.03	0.08
Nonfarm Nres- 30-89 Days PD	0.44	0.30	0.34	0.30	0.36
- 90+ Days Past Due	0.04	0.03	0.03	0.04	0.05
- Nonaccrual	0.41	0.35	0.32	0.43	0.49
Farmland - 30-89 Days PD	0.23	0.15	0.12	0.22	0.29
- 90+ Days Past Due	0.01	0.01	0.00	0.01	0.03
- Nonaccrual	0.15	0.21	0.15	0.23	0.35
Credit Card - 30-89 Days PD	1.07	1.14	1.24	1.30	1.53
- 90+ Days Past Due	0.39	0.45	0.37	0.46	0.53
- Nonaccrual	0.01	0.01	0.01	0.00	0.01

CAPITAL RATIOS	PEER GROUP 04				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Tier 1 Leverage Ratio	9.35	9.18	9.28	9.10	8.80
Tier 1 RBC Ratio	12.15	12.16	12.23	12.35	12.38
Total Risk-Based Capital Ratio	13.55	13.46	13.56	13.68	13.75
Tangible Tier 1 Leverage Ratio	9.30	9.12	9.23	9.02	8.73
Tangible Common Eq Cap/Tan Assets	7.93	7.80	7.82	7.96	7.93
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	16.70	16.43	16.43	15.40	14.11
Standby Letters of Credit	0.76	0.72	0.71	0.65	0.59
Commercial & Similar Letters of Credit	0.03	0.02	0.03	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	0.83	0.49	0.47	0.33	0.33
Interest Rate Contracts	0.82	0.47	0.45	0.31	0.31
Interest Rate Futures & Forward Contr	0.05	0.03	0.04	0.00	0.00
Written Options Contr (Int Rate)	0.07	0.04	0.03	0.02	0.00
Purchased Options Contr (Int Rate)	0.04	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.16	0.11	0.11	0.12	0.14
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	24.68	25.00	25.19	23.99	22.31

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Interest Rate Contracts	99.27	97.51	98.68	99.19	89.79
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.73	2.49	1.32	0.81	10.19
Futures and Forwards	24.30	14.42	24.47	12.99	7.48
Written Options	30.05	31.94	31.24	32.08	22.99
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	28.91	28.47	28.72	29.26	21.58
Purchased Options	6.50	2.81	3.47	1.09	1.55
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	6.16	2.27	3.12	1.09	1.42
Swaps	33.23	37.08	36.42	45.00	60.72
Held for Trading	0.74	0.40	0.26	0.00	0.00
Interest Rate Contracts	0.74	0.40	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	99.26	99.60	99.32	100.00	100.00
Interest Rate Contracts	87.84	86.07	87.33	86.49	89.79
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.73	2.47	1.31	0.81	10.19
Deriv Contr (Excl Fut & FX LE 14 Days)	67.22	65.88	65.99	67.36	76.25
One Year or Less	29.19	23.46	27.29	13.95	13.15
Over 1 Year to 5 Years	31.94	33.24	30.62	35.44	41.64
Over 5 Years	2.17	2.97	2.46	4.45	16.57
Gross Negative Fair Value (Abs Val)	0.58	0.72	0.70	0.96	1.54
Gross Positive Fair Value	0.35	0.35	0.33	0.28	0.50
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

09/30/2006

09/30/2005

12/31/2005

12/31/2004

12/31/2003

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	30.27	23.63	27.62	20.00	16.67
Ins Under Assets(L/H)/Tot Ins Und Ast	69.73	76.37	72.38	80.00	83.33
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.53	0.53	0.54	0.48	0.49
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	67.49	68.36	65.14	77.78	63.28
Other Prem Inc/Total Prem Inc	32.51	31.64	34.86	22.22	36.72
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)	23.67	21.86	21.96	2.77	100.00
Ins Net Inc (L/H)/Equity (L/H)	7.48	2.85	0.88	10.36	28.74
Insur Ben, Losses, Exp/Insur Premiums	101.92	56.32	63.50	70.56	93.63
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.50	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	1.90	1.68	2.57	0.00
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.14	6.98	7.24	6.87	5.75
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	0.10	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	3.63	1.79	1.87	0.62	0.21
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	0.63	2.31	2.71	1.90	N/A
Foreign Governments and Inst	0.00	0.00	N/A	N/A	N/A
Leases	2.07	0.31	3.33	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	9.19	-11.85	-1.43	-25.11	-30.79
Total Selected Assets	10.39	-12.93	-13.75	-28.15	-13.87
Deposits	-4.56	-42.70	-7.99	-33.13	30.40

PROFITABILITY:	PEER GROUP 04				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Net Income/Avg Equity Capital	11.93	12.33	12.29	11.83	12.09
Bank Net Inc/Avg Eq Inv in Banks	13.01	13.40	13.37	12.75	13.23
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.54	2.59	2.42	2.30	3.66
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.46	10.30	10.31	9.42	9.48
Bank Net Income/Parent Net Income	108.64	106.12	106.51	93.90	105.11
Nonbank Net Income/Parent Net Income	0.31	0.24	0.23	0.26	0.47
Sub BHCs Net Inc/Parent Net Income	89.26	84.39	87.27	81.19	71.82
LEVERAGE:					
Total Liabilities/Equity	18.40	17.77	20.10	17.60	17.69
Total Debt/Equity Capital	1.40	2.02	1.58	1.93	2.71
Tot Debt+NP to Subs Iss Tr Pref/Equity	17.14	16.42	16.56	15.57	13.23
Tot Debt+Lns Guaranteed for Affl/Equity	1.62	2.36	1.92	2.20	3.07
Total Debt/Eq Cap - Exc Over Fair Value	1.43	2.05	1.60	1.99	2.76
Long-Term Debt/Equity Capital	0.55	0.80	0.61	0.86	1.30
Short-Term Debt/Equity Capital	0.22	0.45	0.30	0.37	0.67
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.15	0.28	0.25	0.23	0.21
Long-Term Debt/Consolidated LT Debt	1.21	1.38	1.12	1.89	3.28
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	111.79	110.57	110.52	109.66	108.48
Total Investment in Subs/Equity	112.57	111.26	111.33	110.67	109.74
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.10	97.61	97.40	97.30	96.97
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.68	98.18	98.04	98.03	97.92
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.00	0.76	0.78	0.74	0.65
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.96	2.37	2.33	2.70	2.47
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	101.19	101.13	103.82	115.54	131.48
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	100.77	108.48	111.09	114.91	137.23
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	101.06	106.29	106.63	114.68	115.53
Pretax Oper Inc + Int Exp/Int Expense	3601.60	5056.29	6328.87	4784.04	5226.22
Div + Int From Subs/Int Exp + Div	154.93	152.34	156.75	173.41	214.41
Fees+Other Inc From Subs/Sal + Oth Exp	5.67	7.92	8.03	10.35	8.45
Net Inc/Curr Port of LT Debt+Pfd Div(X)	53.70	146.88	74.60	57.44	42.35
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.15	-0.10	0.18	0.02	-0.11
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.03	0.12	0.00	0.00	0.00
Total	0.03	0.28	0.05	0.03	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	0.41	0.45	0.43	0.69	0.88
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 04				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Div Paid/Inc Before Undist Inc	84.07	79.35	81.67	77.83	67.64
Dividends Paid/Net Income	25.79	23.22	24.94	26.36	27.08
Net Income - Dividends/Avg Equity	8.77	9.34	9.13	8.73	8.81
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	118.97	108.05	116.87	124.17	142.97
Dividends From Nonbank Subs	0.34	0.21	0.26	0.26	0.61
Dividends From Subsidiary BHCs	0.60	0.94	1.30	2.51	3.68
Dividends From All Subsidiaries	146.25	125.20	151.91	140.56	176.64
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	32.87	30.67	33.60	35.40	40.61
Interest Income From Bank Subs	0.33	0.19	0.19	0.14	0.12
Mgt & Service Fees From Bank Subs	0.63	1.19	1.14	1.69	1.54
Other Income From Bank Subs	0.03	0.07	0.07	0.08	0.03
Operating Income From Bank Subs	37.22	35.99	38.53	41.28	50.93
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	57.23	47.68	53.03	58.27	43.55
Interest Income From Nonbank Subs	0.59	1.29	1.19	2.31	1.01
Mgt & Serv Fees From Nonbank Subs	0.46	2.90	1.05	0.25	1.34
Other Income From Nonbank Subs	0.37	0.05	0.06	0.50	0.05
Operating Inc From Nonbank Subs	74.02	69.72	82.32	79.94	52.96
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	35.01	21.76	24.82	25.42	28.29
Interest Inc From Subsidiary BHCs	0.01	0.00	0.00	0.00	0.02
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.01	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	35.24	21.96	25.05	31.16	31.71
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	66.31	61.94	65.47	64.18	66.96
Interest Income From Bank Subs	2.43	1.53	1.16	0.57	0.44
Mgt & Serv Fees From Bank Subs	1.17	2.61	2.33	2.70	2.28
Other Income From Bank Subs	0.14	0.20	0.18	0.18	0.05
Operating Income From Bank Subs	79.16	76.92	78.01	76.88	77.51
Dividends From Nonbank Subs	0.51	0.46	0.58	0.26	0.48
Interest Income From Nonbank Subs	0.03	0.04	0.04	0.07	0.03
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	1.42	2.79	2.54	1.83	1.84
Dividends From Subsidiary BHCs	0.31	0.85	0.69	2.30	2.67
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	0.71	1.05	0.89	3.24	3.18
Loans and Adv From Subs/ST Debt	847.84	710.91	948.85	526.55	633.76
Loans and Adv From Subs/Total Debt	430.94	273.11	301.37	214.16	245.67

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									414
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.76	2.53	2.81	3.22	3.70	4.28	4.82	5.32	414
+ Non-interest Income	0.91	0.22	0.35	0.58	0.88	1.21	1.51	1.98	414
- Overhead Expense	3.00	1.78	2.13	2.54	2.96	3.50	3.98	4.44	414
- Provision for Losses	0.13	0.00	0.00	0.05	0.11	0.21	0.35	0.44	414
+ Securities Gains (Losses)	0.00	-0.05	-0.01	-0.00	0.00	0.00	0.02	0.07	414
+ Other Tax Equiv Adjustments	0.00	-0.11	-0.00	0.00	0.00	0.00	0.02	0.06	414
= Pretax Net Oper Income (TE)	1.56	0.50	0.72	1.11	1.53	1.98	2.46	2.70	414
Net Operating Income	1.06	0.31	0.48	0.70	1.04	1.39	1.73	1.97	414
Net Income	1.06	0.30	0.46	0.70	1.04	1.39	1.73	1.97	414
Net Income (Sub S Adjusted)	1.04	0.35	0.60	0.81	1.01	1.27	1.53	1.67	75
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	6.94	5.53	5.86	6.32	6.87	7.62	8.07	8.48	414
Interest Expense	2.88	1.81	2.04	2.51	2.93	3.25	3.62	3.78	414
Net Interest Income (TE)	4.05	2.65	3.00	3.49	4.00	4.59	5.25	5.84	414
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.08	-0.02	-0.00	0.01	0.04	0.14	0.27	0.41	414
Earnings Coverage of Net Losses (X)	37.68	-469.88	-84.05	6.50	21.95	77.39	179.13	396.83	410
Ln&Ls Allowance/Total Loans & Leases	1.19	0.70	0.83	1.00	1.16	1.35	1.61	1.81	414
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.50	0.00	0.03	0.14	0.39	0.80	1.37	1.81	414
30-89 Days Past Due Loans and Leases	0.69	0.05	0.10	0.28	0.58	1.06	1.64	2.04	414
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	25.09	2.14	7.88	16.49	24.31	33.47	43.85	49.17	414
Net ST Noncore Funding Dependence	15.36	-1.85	1.66	9.02	15.22	21.84	29.54	34.88	414
Net Loans and Leases/Total Assets	70.89	47.21	52.70	63.70	72.43	78.58	83.68	86.59	414
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.34	6.81	7.23	8.06	9.24	10.40	12.00	13.24	414
Equity Capital/Total Assets	8.72	5.45	5.97	7.20	8.48	10.24	12.03	12.96	414
Net Loans&Ls/Equity Capital (X)	8.49	4.34	5.14	6.52	8.22	10.34	12.68	14.20	414
Cash Dividends/Net Income	25.76	0.00	0.00	0.12	25.63	44.80	66.23	76.90	407
Cash Dividends/Net Income (Sub S Adjusted)	24.85	-21.98	-9.84	1.66	20.82	44.48	56.09	97.19	75
Retained Earnings/Avg Equity Cap	8.74	0.49	2.80	5.36	8.57	12.18	14.97	17.43	414
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.21	0.00	0.00	0.00	0.00	0.00	1.21	7.48	414
Long-Term Debt/Equity Capital	0.55	0.00	0.00	0.00	0.00	0.00	3.64	11.45	414
Equity Investment in Subs/Equity Cap	111.79	81.92	91.13	98.27	107.78	124.37	142.91	156.01	414
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	100.76	-11.65	8.74	57.41	100.00	130.54	197.53	289.48	397

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.45	5.22	5.44	5.89	6.37	7.03	7.52	7.93	414
Less: Interest Expense	2.68	1.68	1.87	2.30	2.74	3.03	3.41	3.57	414
Equals: Net Interest Income (TE)	3.76	2.53	2.81	3.22	3.70	4.28	4.82	5.32	414
Plus: Non-Interest Income	0.91	0.22	0.35	0.58	0.88	1.21	1.51	1.98	414
Equals: Adj Operating Income (TE)	4.74	3.02	3.50	4.11	4.71	5.35	6.19	6.84	414
Less: Overhead Expense	3.00	1.78	2.13	2.54	2.96	3.50	3.98	4.44	414
Less: Provision for Loan and Lease Losses	0.13	0.00	0.00	0.05	0.11	0.21	0.35	0.44	414
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Plus: Realized G/L on AFS Sec	0.00	-0.05	-0.01	0.00	0.00	0.00	0.02	0.08	414
Plus: Other Tax Equiv Adjustments	0.00	-0.11	-0.00	0.00	0.00	0.00	0.02	0.06	414
Equals: Pretax Net Oper Inc (TE)	1.56	0.50	0.72	1.11	1.53	1.98	2.46	2.70	414
Less: Applicable Income Taxes (TE)	0.46	0.00	0.07	0.24	0.45	0.66	0.87	1.03	414
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	414
Equals: Net Operating Income	1.06	0.31	0.48	0.70	1.04	1.39	1.73	1.97	414
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Equals: Net Income	1.06	0.30	0.46	0.70	1.04	1.39	1.73	1.97	414
Memo: Net Income (Last Four Qtrs)	1.06	0.29	0.44	0.72	1.05	1.39	1.71	1.91	405
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	93.15	88.60	90.15	91.67	93.26	94.63	95.90	96.70	414
Avg Int-Bearing Funds / Avg Assets	79.55	65.54	69.77	75.60	80.47	83.83	86.43	87.74	414
Int Income (TE) / Avg Earning Assets	6.94	5.53	5.86	6.32	6.87	7.62	8.07	8.48	414
Int Expense / Avg Earning Assets	2.88	1.81	2.04	2.51	2.93	3.25	3.62	3.78	414
Net Int Inc (TE) / Avg Earn Assets	4.05	2.65	3.00	3.49	4.00	4.59	5.25	5.84	414
YIELD OR COST:									
Total Loans and Leases (TE)	7.59	6.30	6.60	7.02	7.55	8.10	8.71	9.12	414
Interest-Bearing Bank Balances	4.90	0.00	0.88	3.04	4.41	6.27	10.03	13.60	375
Fed Funds Sold & Reverse Repos	4.81	3.56	4.26	4.65	4.82	5.02	5.25	5.53	369
Trading Assets	2.51	0.00	0.00	0.29	2.22	4.13	4.26	4.34	7
Total Earning Assets	6.83	5.48	5.77	6.19	6.75	7.49	8.00	8.43	414
Investment Securities (TE)	4.60	3.74	3.95	4.21	4.57	4.97	5.36	5.90	414
U.S. Treasury & Agency Sec (excl MBS)	4.02	3.04	3.34	3.69	4.02	4.36	4.72	4.95	405
Mortgage-Backed Securities	4.47	3.46	3.83	4.15	4.42	4.75	5.31	5.90	390
All Other Securities	6.26	3.68	4.19	5.15	6.00	7.03	8.89	12.95	397
Interest-Bearing Deposits	3.11	2.08	2.26	2.68	3.12	3.49	3.94	4.14	414
Time Deposits of \$100K or More	4.11	3.24	3.52	3.86	4.17	4.36	4.59	4.85	414
Time Deposits < \$100K	4.00	3.24	3.48	3.71	3.98	4.24	4.64	4.92	414
Other Domestic Deposits	2.03	0.90	1.11	1.50	1.97	2.60	3.13	3.50	414
Foreign Deposits	3.62	1.25	1.25	1.25	4.14	4.52	4.56	4.58	4
Fed Funds Purchased and Repos	4.15	1.83	2.47	3.51	4.29	4.85	5.34	5.71	372
Other Borrowed Funds & Trading Liab	4.62	3.13	3.50	4.09	4.63	5.14	5.66	6.47	399
All Interest-Bearing Funds	3.37	2.31	2.58	3.02	3.39	3.74	4.07	4.28	414

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	42.88	31.51	33.35	36.75	41.19	47.89	57.38	64.42	414
Avg Assets per Employee (\$000)	3490.71	2188.69	2380.35	2766.10	3303.19	4058.62	5236.71	6583.31	414

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.96	0.00	0.00	0.00	0.69	4.05	7.61	10.53	414
Overhead Exp / NII + Non-Int Income	65.51	46.32	52.02	57.87	64.94	72.83	81.17	86.47	414

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.00	1.78	2.13	2.54	2.96	3.50	3.98	4.44	414
Personnel Expense	1.69	1.02	1.17	1.42	1.67	1.95	2.27	2.54	414
Net Occupancy Expense	0.42	0.19	0.25	0.33	0.42	0.51	0.61	0.69	414
Other Operating Expenses	0.87	0.47	0.54	0.71	0.84	1.03	1.28	1.44	414
Overhead Less Non-Interest Income	2.04	1.22	1.44	1.70	2.02	2.37	2.73	2.94	414

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	64.07	44.79	49.82	56.85	63.66	71.44	79.60	85.11	414
Personnel Expense	36.09	24.61	27.56	32.10	36.03	40.03	44.98	48.47	414
Net Occupancy Expense	8.95	4.79	5.81	7.41	8.77	10.58	12.47	13.62	414
Other Operating Expenses	18.62	11.07	13.05	15.16	18.43	21.66	25.96	28.48	414
Total Non-Interest Income	19.16	6.70	8.53	13.05	19.26	24.41	29.95	35.96	414
Fiduciary Activities Income	1.12	0.00	0.00	0.00	0.00	2.22	5.59	8.80	414
Serv Charges on Deposit Accts - Domestic	7.15	1.61	2.46	4.20	6.87	9.93	12.63	14.72	414
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Investment Banking Fees & Commissions	0.48	0.00	0.00	0.00	0.28	0.93	1.74	2.38	414
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Net Servicing Fees	0.28	0.00	0.00	0.00	0.00	0.44	1.45	2.41	414
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Insurance Activities Revenue	0.53	0.00	0.00	0.00	0.04	0.56	2.88	6.11	414
Net Gain (Loss) - Sales Loans, OREO, Oth	1.23	-0.16	-0.02	0.00	0.52	1.76	4.82	8.92	414
Other Non-Interest Income	5.50	1.27	2.06	3.31	5.28	7.26	9.87	13.02	414
Overhead Less Non-Interest Income	44.18	26.24	30.24	36.75	43.97	51.14	58.80	63.72	414

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	25.09	0.00	0.59	16.79	27.91	33.67	36.70	38.49	408
Appl Inc Tax+TE/Pretax NOI+TE	30.91	0.90	6.69	29.15	34.01	37.42	39.97	43.31	408

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	55.38	32.63	37.94	46.36	55.98	64.94	71.59	74.95	414
Commercial and Industrial Loans	9.46	2.14	3.23	5.58	8.87	13.16	17.55	20.29	414
Loans to Individuals	2.84	0.18	0.38	0.92	2.18	4.23	7.62	10.95	414
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Agricultural Loans	0.99	0.00	0.00	0.00	0.11	1.57	4.85	9.73	414
Other Loans and Leases	0.74	0.00	0.00	0.10	0.41	1.17	2.35	3.69	414
Net Loans and Leases	70.89	47.21	52.70	63.70	72.43	78.58	83.68	86.59	414
Debt Securities Over 1 Year	15.08	1.30	4.15	8.14	14.02	20.84	29.66	36.23	414
Mutual Funds and Equity Securities	0.17	0.00	0.00	0.00	0.00	0.25	0.88	1.69	414
Subtotal	86.92	75.41	80.31	84.36	87.38	89.77	91.97	93.05	414
Interest-Bearing Bank Balances	0.23	0.00	0.00	0.01	0.06	0.29	1.08	2.31	414
Federal Funds Sold & Reverse Repos	1.16	0.00	0.00	0.00	0.59	2.14	4.46	6.09	414
Debt Securities 1 Year or Less	2.63	0.06	0.16	0.67	1.99	4.40	6.84	10.12	414
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Total Earning Assets	91.73	87.91	88.83	90.28	91.81	93.21	94.34	95.03	414
Non-Int Cash and Due From Dep Inst	2.38	1.14	1.33	1.77	2.27	2.93	3.67	4.15	414
Other Real Estate Owned	0.06	0.00	0.00	0.00	0.02	0.11	0.26	0.46	414
All Other Assets	5.80	3.14	3.64	4.45	5.61	7.01	8.44	9.22	414
MEMORANDA:									
Short-Term Investments	4.59	0.59	0.95	1.81	3.77	6.77	10.99	14.47	414
U.S. Treasury Securities	0.13	0.00	0.00	0.00	0.00	0.10	0.88	1.92	414
U.S. Agency Securities (excl MBS)	6.59	0.23	0.66	2.62	5.94	10.06	15.15	18.34	414
Municipal Securities	3.15	0.00	0.00	0.66	2.63	5.37	8.96	10.80	414
Mortgage-Backed Securities	5.86	0.00	0.03	0.90	4.14	9.52	16.22	22.48	414
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	414
Other Debt Securities	0.36	0.00	0.00	0.00	0.00	0.55	1.77	3.27	414
RE Loans Secured by 1-4 Family	17.39	4.06	5.59	9.66	17.06	24.03	31.71	37.61	414
Revolving	2.64	0.00	0.24	1.02	2.52	4.12	5.74	6.78	414
Closed-End, Sec by First Liens	12.93	1.89	2.82	6.27	12.05	18.83	25.22	31.83	414
Closed-End, Sec by Junior Liens	1.40	0.08	0.19	0.51	1.11	2.01	3.66	4.78	414
Commercial Real Estate Loans	34.68	14.55	17.20	23.43	33.82	44.64	54.59	62.00	414
Construction and Land Dev	11.18	1.52	2.44	4.77	8.96	17.17	24.35	33.49	414
Multifamily	1.62	0.06	0.18	0.54	1.27	2.40	4.25	6.11	414
Nonfarm Nonresidential	20.58	8.30	10.98	14.85	20.03	25.93	32.48	36.26	414
RE Loans Secured by Farmland	1.40	0.00	0.00	0.01	0.47	2.68	6.00	7.73	414
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	78.04	53.84	60.28	70.45	78.95	86.68	91.77	95.10	414
RE Loans Secured by 1-4 Family	24.98	5.45	7.40	13.95	23.68	35.09	45.90	56.09	414
Revolving	3.70	0.00	0.38	1.40	3.44	5.73	7.86	9.57	414
Closed-End	20.94	3.16	5.01	10.26	19.42	30.47	41.27	50.91	414
Commercial Real Estate Loans	48.58	22.02	27.31	37.22	48.06	61.19	70.17	76.57	414
Construction and Land Dev	15.37	2.33	3.58	7.07	12.85	23.13	32.98	42.15	414
Multifamily	2.26	0.08	0.27	0.80	1.87	3.28	5.47	8.43	414
Nonfarm Nonresidential	29.04	12.75	16.92	21.99	28.58	35.46	43.04	47.94	414
RE Loans Secured by Farmland	1.96	0.00	0.00	0.02	0.67	3.74	8.14	10.72	414
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Commercial and Industrial Loans	13.37	3.16	4.76	8.20	12.56	18.36	23.53	27.96	414
Loans to Individuals	4.08	0.28	0.53	1.39	3.21	6.07	10.72	15.56	414
Credit Card Loans	0.08	0.00	0.00	0.00	0.00	0.14	0.46	0.82	414
Agricultural Loans	1.39	0.00	0.00	0.00	0.17	2.21	6.88	13.55	414
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Other Loans and Leases	1.06	0.00	0.00	0.15	0.62	1.60	3.30	5.27	414

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.59	0.59	0.95	1.81	3.77	6.77	10.99	14.47	414
Liquid Assets	17.70	5.67	7.66	11.96	16.65	22.33	31.89	38.46	414
Investment Securities	18.66	3.64	6.51	11.04	17.55	25.36	34.65	42.06	414
Net Loans and Leases	70.89	47.21	52.70	63.70	72.43	78.58	83.68	86.59	414
Net Lns, Ls & Stdbdy Ltrs of Credit	71.75	47.63	53.94	64.53	73.12	79.12	85.19	87.62	414
Core Deposits	61.96	41.64	47.61	55.63	63.37	68.44	73.42	77.25	414
Noncore Funding	26.88	11.58	14.62	19.95	25.94	33.19	41.44	48.12	414
Time Deposits of \$100K or More	15.92	5.88	7.50	10.45	15.27	20.53	26.84	32.28	414
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Fed Funds Purchased and Repos	1.97	0.00	0.00	0.00	1.41	3.49	6.47	9.03	414
Net Fed Funds Purchased (Sold)	0.84	-5.76	-3.81	-1.16	0.66	2.51	5.75	8.25	414
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Oth Borrowings W/Rem Mat 1 Yr or Less	2.26	0.00	0.00	0.33	1.70	3.63	7.57	11.11	414
Earning Assets Repr in 1 Year	40.64	15.82	20.92	30.45	40.18	50.23	62.47	67.74	414
Int-Bearing Liab Repr in 1 Year	34.36	10.68	15.87	23.88	31.03	45.08	58.66	64.78	414
Long-Term Debt Repr in 1 Year	0.51	0.00	0.00	0.00	0.00	0.79	2.99	5.60	414
Net Assets Repriceable in 1 Year	4.95	-27.21	-20.97	-8.37	5.40	17.48	30.97	38.83	414
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	25.09	2.14	7.88	16.49	24.31	33.47	43.85	49.17	414
Net ST Noncore Funding Dependence	15.36	-1.85	1.66	9.02	15.22	21.84	29.54	34.88	414
Short-Term Inv/ST Noncore Funding	29.99	2.89	4.34	8.94	21.44	44.64	86.67	121.22	414
Liq Asts-ST Noncore Fndg/Nonliq Asts	0.15	-25.97	-18.05	-10.22	-0.78	8.42	24.30	35.79	414
Net Loans and Leases/Total Deposits	89.48	59.57	68.26	81.29	90.40	98.98	107.21	112.07	414
Net Loans and Leases/Core Deposits	117.05	73.03	80.82	97.91	113.17	134.86	161.71	187.88	414
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.22	-3.35	-1.66	-0.25	0.00	0.03	0.27	0.50	226
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.70	-7.26	-5.68	-3.11	-1.29	-0.20	0.63	3.54	408
Struct Notes Appr(Depr)/T1 Cap	-0.18	-1.29	-0.71	-0.27	-0.09	-0.02	-0.00	0.01	199
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.42	0.00	0.00	0.00	0.16	11.67	40.59	67.61	414
Available-For-Sale Securities	92.57	32.02	58.42	88.07	99.82	100.00	100.00	100.00	414
U.S. Treasury Securities	0.73	0.00	0.00	0.00	0.00	0.58	4.38	10.73	414
U.S. Agency Securities (excl MBS)	40.68	1.46	6.10	20.42	36.74	60.06	80.04	89.58	414
Municipal Securities	17.47	0.00	0.00	5.46	17.56	28.57	42.11	49.51	414
Mortgage-Backed Securities	29.98	0.00	0.33	8.48	28.27	49.94	64.49	76.32	414
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	414
Other Debt Securities	1.96	0.00	0.00	0.00	0.03	3.37	9.99	15.77	414
Mutual Funds and Equity Securities	1.01	0.00	0.00	0.00	0.00	1.46	5.22	10.43	414
Debt Securities 1 Year or Less	16.41	0.50	1.23	5.45	13.64	24.19	42.53	58.78	414
Debt Securities 1 To 5 Years	37.98	6.23	11.86	23.25	38.59	50.95	62.53	70.03	414
Debt Securities Over 5 Years	40.37	2.14	5.51	20.12	39.59	59.00	77.95	87.03	414
Pledged Securities	53.39	6.08	14.90	31.91	53.96	74.82	88.47	93.24	414
Structured Notes, Fair Value	2.81	0.00	0.00	0.00	0.00	4.83	12.73	24.00	414

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.13	0.00	0.00	0.05	0.11	0.21	0.35	0.44	414
Provision for Ln&Ls Losses/Avg Lns&Ls	0.19	0.00	0.00	0.07	0.17	0.28	0.45	0.62	414
Provision for Ln&Ls Losses/Net Losses	275.89	-430.00	-277.77	62.60	181.03	408.19	1281.25	3107.14	410
Ln&Ls Allowance/Total Loans & Leases	1.19	0.70	0.83	1.00	1.16	1.35	1.61	1.81	414
Ln&Ls Allowance/Net Ln&Ls Losses (X)	33.59	2.42	4.02	7.61	16.62	49.70	110.45	334.13	348
ALLL/Nonaccrual Assets	673.48	74.29	104.62	170.97	342.63	827.84	2663.04	4450.56	393
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	517.93	63.37	84.66	141.89	277.37	648.23	1844.17	4166.66	407
Gross Ln&Ls Losses/Avg Loans & Leases	0.13	0.00	0.00	0.03	0.09	0.20	0.38	0.58	414
Recoveries/Avg Loans and Leases	0.04	0.00	0.00	0.01	0.03	0.06	0.12	0.20	414
Net Losses/Avg Loans and Leases	0.08	-0.02	-0.00	0.01	0.04	0.14	0.27	0.41	414
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Recoveries/Prior Year-End Losses	26.10	2.90	4.92	11.10	20.73	37.75	61.98	92.11	391
Earnings Coverage of Net Losses (X)	37.68	-469.88	-84.05	6.50	21.95	77.39	179.13	396.83	410
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.02	-0.02	-0.00	0.00	0.00	0.04	0.12	0.21	414
RE Loans Secured By 1-4 Family	0.03	-0.03	-0.00	0.00	0.00	0.05	0.16	0.26	414
Revolving	0.01	-0.00	0.00	0.00	0.00	0.00	0.08	0.20	395
Closed-End	0.03	-0.03	-0.00	0.00	0.00	0.05	0.18	0.31	413
Commercial Real Estate Loans	0.02	-0.02	-0.00	0.00	0.00	0.02	0.12	0.19	414
Construction and Land Dev	0.00	-0.00	0.00	0.00	0.00	0.00	0.06	0.17	414
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	401
Nonfarm Nonresidential	0.01	-0.04	-0.00	0.00	0.00	0.01	0.13	0.26	414
RE Loans Secured by Farmland	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.04	328
Commercial and Industrial Loans	0.17	-0.25	-0.08	-0.00	0.06	0.31	0.77	1.35	413
Loans to Depository Institutions	0.00	-6.65	0.00	0.00	0.00	0.00	0.00	0.00	21
Loans to Individuals	0.63	0.04	0.09	0.22	0.44	0.95	1.73	2.44	335
Credit Card Loans	1.29	-0.40	0.00	0.00	0.92	2.28	4.02	5.38	157
Agricultural Loans	0.00	-0.06	-0.00	0.00	0.00	0.00	0.00	0.10	278
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Other Loans and Leases	0.33	-0.24	-0.00	0.00	0.00	0.04	1.76	10.35	381

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									-----
30-89 Days PD Loans and Leases	0.69	0.05	0.10	0.28	0.58	1.06	1.64	2.04	414
90+ Days PD Loans and Leases	0.07	0.00	0.00	0.00	0.02	0.14	0.32	0.51	414
Nonaccrual Loans and Leases	0.41	0.00	0.02	0.11	0.31	0.66	1.14	1.55	414
90+ Days PD and Nonaccrual Loans and Leases	0.53	0.01	0.04	0.16	0.41	0.81	1.36	1.81	414
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	414
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.69	0.05	0.10	0.28	0.58	1.06	1.64	2.04	414
90+ Days Past Due Assets	0.07	0.00	0.00	0.00	0.02	0.14	0.32	0.51	414
Nonaccrual Assets	0.41	0.00	0.02	0.11	0.31	0.66	1.14	1.55	414
30+ Days PD & Nonaccrual Assets	1.26	0.14	0.25	0.55	1.10	1.86	2.83	3.46	414
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.38	0.00	0.02	0.11	0.28	0.58	1.02	1.33	414
90+ PD & Nonaccrual Assets + OREO	0.47	0.01	0.03	0.15	0.38	0.74	1.18	1.54	414
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.39	0.00	0.02	0.11	0.28	0.62	1.07	1.46	414
Allowance for Loan & Lease Losses	47.11	0.09	3.33	13.72	36.59	74.02	120.99	175.54	414
Equity Cap + ALLL	4.33	0.00	0.26	1.13	3.40	6.68	11.92	15.55	414
Tier 1 Cap + ALLL	4.02	0.00	0.23	1.17	3.14	6.45	10.18	14.34	414
Loans & Leases + RE Acquired	0.55	0.00	0.03	0.16	0.41	0.85	1.44	2.05	414

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.64	0.01	0.05	0.21	0.50	0.98	1.57	2.19	414
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.11	0.29	0.48	414
- Nonaccrual	0.37	0.00	0.00	0.06	0.23	0.62	1.24	1.64	414
Coml & Indl - 30-89 Days PD	0.63	0.00	0.00	0.10	0.43	1.02	2.08	2.78	413
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.07	0.37	0.83	413
- Nonaccrual	0.48	0.00	0.00	0.02	0.25	0.82	1.86	2.95	413
Individuals - 30-89 Days PD	1.15	0.00	0.02	0.39	0.95	1.77	2.43	3.17	414
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.01	0.12	0.42	0.83	414
- Nonaccrual	0.20	0.00	0.00	0.00	0.08	0.34	0.82	1.22	414
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Agricultural - 30-89 Days PD	0.07	0.00	0.00	0.00	0.00	0.03	0.38	1.22	278
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	278
- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.33	1.02	278
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Other Lns&Ls - 30-89 Days PD	0.38	0.00	0.00	0.00	0.00	0.29	2.46	4.80	381
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.60	381
- Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.08	1.26	381
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.79	0.00	0.01	0.21	0.63	1.14	1.92	2.64	414
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.12	0.36	0.57	414
- Nonaccrual	0.30	0.00	0.00	0.02	0.21	0.55	1.06	1.41	414
Revolving - 30-89 Days PD	0.35	0.00	0.00	0.00	0.18	0.62	1.33	2.35	395
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.23	395
- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.12	0.43	0.86	395
Closed-End - 30-89 Days PD	0.75	0.00	0.00	0.16	0.66	1.21	2.27	2.95	413
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.13	0.39	0.59	413
- Nonaccrual	0.35	0.00	0.00	0.00	0.23	0.62	1.15	1.62	413
- Jr Lien 30-89 Days PD	0.05	0.00	0.00	0.00	0.02	0.09	0.23	0.38	413
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.07	413
- Jr Lien Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.05	0.17	0.25	413
Commercial RE - 30-89 Days PD	0.52	0.00	0.00	0.05	0.36	0.93	1.64	2.20	414
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.03	0.30	0.49	414
- Nonaccrual	0.38	0.00	0.00	0.00	0.17	0.67	1.47	2.20	414
Const & Dev - 30-89 Days PD	0.53	0.00	0.00	0.00	0.07	0.88	2.58	3.79	414
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.53	414
- Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.21	1.06	2.01	414
Multifamily - 30-89 Days PD	0.12	0.00	0.00	0.00	0.00	0.00	0.83	2.88	401
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	401
- Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.16	1.12	401
Nonfarm Nres- 30-89 Days PD	0.44	0.00	0.00	0.00	0.26	0.78	1.66	2.37	414
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.28	0.67	414
- Nonaccrual	0.40	0.00	0.00	0.00	0.13	0.75	1.75	2.70	414
Farmland - 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.27	1.29	2.53	328
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.37	328
- Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.00	1.00	2.63	328
Credit Card - 30-89 Days PD	1.07	0.00	0.00	0.00	0.92	1.83	3.12	5.14	157
- 90+ Days Past Due	0.38	0.00	0.00	0.00	0.02	0.64	1.81	3.22	157
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	157

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.34	6.81	7.23	8.06	9.24	10.40	12.00	13.24	414
Tier 1 RBC Ratio	12.14	8.50	8.93	10.16	11.60	13.90	16.92	18.37	414
Total Risk-Based Capital Ratio	13.54	10.27	10.76	11.64	12.81	15.34	18.19	19.79	414
Tangible Tier 1 Leverage Ratio	9.30	6.78	7.21	8.03	9.17	10.36	11.96	13.23	414
Tangible Common Eq Cap/Tan Assets	7.92	4.46	5.25	6.32	7.77	9.36	11.06	12.49	414
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	16.69	6.76	8.23	11.47	15.51	21.57	28.84	32.93	414
Standby Letters of Credit	0.75	0.00	0.00	0.20	0.54	1.12	1.85	2.52	414
Commercial & Similar Letters of Credit	0.03	0.00	0.00	0.00	0.00	0.00	0.19	0.59	414
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.83	0.00	0.00	0.00	0.00	0.78	5.03	10.62	414
Interest Rate Contracts	0.81	0.00	0.00	0.00	0.00	0.72	5.03	10.62	414
Interest Rate Futures & Forward Contr	0.05	0.00	0.00	0.00	0.00	0.00	0.34	1.10	414
Written Options Contr (Int Rate)	0.06	0.00	0.00	0.00	0.00	0.00	0.53	1.27	414
Purchased Options Contr (Int Rate)	0.03	0.00	0.00	0.00	0.00	0.00	0.00	2.83	414
Interest Rate Swaps	0.16	0.00	0.00	0.00	0.00	0.00	1.17	3.77	414
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	24.68	11.47	13.88	17.21	23.06	31.04	40.41	45.19	414

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT

ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Ins Under Assets(P/C)/Tot Ins Und Ast	30.27	0.00	0.00	0.00	0.00	56.59	100.00	100.00	12
Ins Under Assets(L/H)/Tot Ins Und Ast	69.72	0.00	0.00	0.00	100.00	100.00	100.00	100.00	12
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Ins Activities Revenue/Adj Oper Inc	0.53	0.00	0.00	0.00	0.04	0.56	2.88	6.11	414
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	259
Credit Rel Prem Inc/Tot Prem Inc	67.49	0.00	0.00	0.00	100.00	100.00	100.00	100.00	12
Other Prem Inc/Total Prem Inc	32.50	0.00	0.00	0.00	0.00	90.07	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	414
Ins Net Inc (P/C)/Equity (P/C)	23.66	-19.47	-19.47	-12.88	10.57	21.94	58.32	75.23	5
Ins Net Inc (L/H)/Equity (L/H)	7.48	1.58	1.58	3.09	5.30	9.46	13.63	14.54	8
Insur Ben, Losses, Exp/Insur Premiums	101.92	0.00	0.00	45.26	67.30	118.21	190.13	227.37	12
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
CSV Life Insurance/Tier 1 Cap + ALLL	9.13	0.00	0.00	0.13	10.33	16.80	21.47	23.54	414

BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414

FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.09	0.00	0.00	0.00	0.00	0.00	0.00	1.28	55
Cost: Interest-Bearing Deposits	3.62	1.25	1.25	1.25	4.14	4.52	4.56	4.58	4

NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Leases	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	1

GROWTH RATES:									
Net Loans and Leases	9.18	-100.00	-100.00	-30.19	-3.58	61.59	127.63	192.98	28
Total Selected Assets	10.38	-100.00	-100.00	-20.00	0.00	57.91	128.09	193.15	46
Deposits	-4.55	-44.86	-44.86	-44.86	-6.76	3.39	19.36	24.69	4

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	84.07	0.00	0.00	49.20	88.84	112.56	183.73	315.40	299
Dividends Paid/Net Income	25.78	0.00	0.00	0.17	25.88	44.82	66.24	76.96	406
Net Income - Dividends/Avg Equity	8.76	0.00	2.66	5.41	8.62	12.20	14.97	17.43	414
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	118.97	0.00	0.00	74.47	114.38	164.70	281.69	411.98	310
Dividends From Nonbank Subs	0.33	0.00	0.00	0.00	0.00	0.00	2.01	5.31	310
Dividends From Subsidiary BHCs	0.59	0.00	0.00	0.00	0.00	0.00	0.00	65.35	310
Dividends From All Subsidiaries	146.24	0.00	1.85	99.79	120.51	171.04	321.25	492.42	310
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	32.87	0.00	0.00	0.41	32.95	59.08	80.84	103.74	380
Interest Income From Bank Subs	0.33	0.00	0.00	0.00	0.00	0.29	2.06	4.56	380
Mgt & Service Fees From Bank Subs	0.63	0.00	0.00	0.00	0.00	0.00	5.61	16.90	380
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.06	1.88	380
Operating Income From Bank Subs	37.22	0.00	0.00	7.66	37.39	64.18	92.36	113.67	380
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	57.22	0.00	0.00	0.00	97.91	100.00	100.00	139.61	133
Interest Income From Nonbank Subs	0.59	0.00	0.00	0.00	0.00	0.00	0.00	20.04	133
Mgt & Serv Fees From Nonbank Subs	0.45	0.00	0.00	0.00	0.00	0.00	0.00	18.19	133
Other Income From Nonbank Subs	0.36	0.00	0.00	0.00	0.00	0.00	0.00	14.25	133
Operating Inc From Nonbank Subs	74.01	0.00	0.00	3.13	100.00	100.00	183.85	287.22	133
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	35.00	0.00	0.00	0.00	14.17	62.14	89.50	112.68	38
Interest Inc From Subsidiary BHCs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.18	38
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38
Operating Income From Sub BHCs	35.23	0.00	0.00	0.00	17.09	62.14	89.55	112.70	38
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	66.31	0.00	0.00	2.37	90.46	98.76	99.98	100.00	380
Interest Income From Bank Subs	2.42	0.00	0.00	0.00	0.00	0.79	11.31	59.57	380
Mgt & Serv Fees From Bank Subs	1.17	0.00	0.00	0.00	0.00	0.00	9.27	27.83	380
Other Income From Bank Subs	0.13	0.00	0.00	0.00	0.00	0.00	0.18	6.10	380
Operating Income From Bank Subs	79.16	0.00	0.00	80.24	98.03	100.00	100.00	100.00	380
Dividends From Nonbank Subs	0.50	0.00	0.00	0.00	0.00	0.08	2.72	16.87	380
Interest Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.52	380
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	380
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.34	380
Operating Inc From Nonbank Subs	1.41	0.00	0.00	0.00	0.00	0.82	6.39	40.42	380
Dividends From Subsidiary BHCs	0.30	0.00	0.00	0.00	0.00	0.00	0.00	52.59	380
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	380
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	380
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	380
Operating Income From Sub BHCs	0.71	0.00	0.00	0.00	0.00	0.00	0.00	74.62	380
Loans and Adv From Subs/ST Debt	847.84	0.00	0.00	0.00	183.19	1001.63	3307.39	6211.60	52
Loans and Adv From Subs/Total Debt	430.93	0.00	0.00	0.00	148.91	556.21	2068.54	3095.28	107

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2351993	905, 627	ABINGTON MUTUAL HOLDING COMPAN	JENKINTOWN, PA	
3109904	617, 366	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	964, 482	ACNB CORPORATION	GETTYSBURG, PA	
2067007	700, 522	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	917, 832	ALIAN T FINANCIAL CORPORATION	ALEXANDER CITY, AL	
2533100	586, 540	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
3047154	836, 911	ALLIANCE BANCSHARES CALIFORNIA	CULVER CITY, CA	
3123638	643, 687	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	
1127146	580, 979	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1130098	737, 097	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1020676	678, 645	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	567, 899	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	555, 053	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
2772990	936, 025	AMERI - NATIONAL CORPORATION	OVERLAND PARK, KS	
1133781	529, 147	AMERICAN BANCOR, LTD.	DICKINSON, ND	
2173720	704, 286	AMERICAN BANCORPORATION	SAINT PAUL, MN	
1052220	522, 114	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	768, 261	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
3008753	521, 124	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
3416376	583, 655	AMERICAN FOUNDERS BANCORP, INC	FRANKFORT, KY	
1076691	792, 634	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
2312837	592, 099	AMERICAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1107193	574, 786	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
1117316	882, 837	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	824, 288	AMES NATIONAL CORPORATION	AMES, IA	
2710796	563, 511	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2468293	742, 785	APPALACHIAN BANCSHARES, INC.	ELLIJAY, GA	
3196584	551, 904	ARTHUR FINANCIAL CORPORATION	UNION, SC	
2465528	662, 682	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	881, 280	ATBANCORP	DUBUQUE, IA	
3264812	546, 557	ATLANTIC SOUTHERN FINANCIAL GR	MACON, GA	Moved from Peer 5
1129533	636, 089	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1108350	773, 987	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
1082209	716, 267	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1126028	500, 273	BANCMIDWEST CORPORATION	SAINT PAUL, MN	Moved from Peer 5
2796624	850, 096	BANCSHARES OF FLORIDA, INC.	NAPLES, FL	
1135002	590, 467	BANCTENN CORPORATION	KINGSPORT, TN	
1202762	678, 702	BANK IOWA CORPORATION	WEST DES MOINES, IA	
3229473	936, 037	BANK OF CHOICE HOLDING COMPANY	GREELEY, CO	
1030040	585, 218	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1205398	994, 985	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	976, 453	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
1139215	530, 614	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	Moved from Peer 5
3320978	602, 625	BANKFIVE, MHC	FALL RIVER, MA	
1201363	722, 539	BANKMANAGERS CORP.	MILWAUKEE, WI	
3202832	946, 845	BANTERRA CORP	ELDORADO, IL	
1115385	795, 048	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1209248	704, 443	BARABOO BANCORPORATION, INC. ,	BARABOO, WI	
2325891	749, 048	BARNES BANCORPORATION	KAYSVILLE, UT	
2848710	781, 421	BCP HOLDINGS (USA), INC.	NEWARK, NJ	
3274996	570, 921	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2006 and Other Notes
2333654	902,697	BENJAMIN FRANKLIN BANCORP, INC	FRANKLIN, MA	
2728157	914,766	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1823345	676,126	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1083680	636,948	BLOSSMAN BANCSHARES, INC.	LACOMBE, LA	
1471849	684,935	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
3141650	900,995	BNC BANCORP	THOMASVILLE, NC	
1248162	675,979	BNCCORP, INC.	BISMARCK, ND	
2935142	654,363	BOU BANCORP, INC.	OGDEN, UT	
3244113	830,496	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	604,305	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	655,789	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1140994	783,243	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1029576	542,523	BWC FINANCIAL CORP.	WALNUT CREEK, CA	
2183493	705,006	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	770,920	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1083336	577,797	CAMERON BANCSHARES, INC.	CAMERON, LA	
3019964	530,626	CAPITAL BANCORP, INC.	NASHVILLE, TN	
1127294	538,068	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
2507790	811,677	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
3327025	779,630	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
3390195	593,488	CASTLE CREEK CAPITAL PARTNERS	RANCHO SANTA FE, CA	
1493654	866,370	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	664,060	CBX CORPORATION	CARROLLTON, IL	
1053496	603,985	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
2856498	881,645	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
2746049	556,082	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	539,949	CENTRAL BANCORPORATION	PROVO, UT	
1203899	599,908	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1832048	828,655	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
2910055	517,258	CENTRAL JERSEY BANCORP	LONG BRANCH, NJ	
1064429	756,308	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1209042	579,395	CENTRE 1 BANCORP, INC.	BELOIT, WI	
2632898	628,533	CENTRUE FINANCIAL CORPORATION	FAIRVIEW HEIGHTS, IL	
1141487	862,026	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
1133594	732,066	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
2244545	577,222	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1050909	996,114	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	Moved from Peer 3
1131077	507,007	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	Moved from Peer 5
1207132	508,121	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1118368	560,654	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	602,110	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
3186576	988,419	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1097566	705,058	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1081079	908,396	CITRUS & CHEMICAL BANCORPORATI	BARTOW, FL	
2568595	850,763	CITY BANCORP	SPRINGFIELD, MO	
1055007	897,140	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
1493832	866,272	CIVITAS BANKGROUP, INC.	FRANKLIN, TN	
3153242	656,987	CLAYTON BANCORP, INC	HENDERSON, TN	
1086270	612,171	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1134108	848,471	CNB CORPORATION	CONWAY, SC	
1118340	775,816	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	

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2705943	975, 204	CNLBANCSHARES, INC.	ORLANDO, FL	
3155769	676, 206	COAST FINANCIAL HOLDINGS, INC	BRADENTON, FL	
2809560	634, 478	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	524, 397	CODORUS VALLEY BANCORP, INC.	YORK, PA	
2378440	983, 426	COLUMBIA BANCORP	THE DALLES, OR	
1118229	549, 040	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
2467689	910, 758	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1118948	637, 136	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1250606	688, 301	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
1125843	515, 528	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
2801050	880, 096	COMMUNITY BANCORP INC.	ESCONDIDO, CA	
1070765	580, 384	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1129430	573, 310	COMMUNITY BANCSHARES, INC.	BLOUNTSVILLE, AL	
2356073	837, 499	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
2074407	560, 939	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	
1398937	686, 551	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
2443526	517, 921	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
1140659	946, 728	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1099766	739, 543	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
3395668	503, 923	COMMUNITY PARTNERS BANCORP	MIDDLETOWN, NJ	
3108091	532, 560	COMMUNITY VALLEY BANCORP	CHICO, CA	
2241937	842, 986	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	
1058594	896, 190	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1958827	760, 938	CRESCENT BANKING COMPANY	JASPER, GA	
3027709	684, 545	CRESCENT FINANCIAL CORPORATION	CARY, NC	Moved from Peer 5
1885307	605, 318	CTB FINANCIAL CORPORATION	RUSTON, LA	
1102581	832, 005	CU BANK SHARES, INC.	FARMERS BRANCH, TX	
2242523	642, 537	D. L. EVANS BANCORP	BURLEY, ID	
1493720	638, 391	DBT HOLDING COMPANY	VIDALIA, GA	
2497462	696, 460	DCB FINANCIAL CORP	LEWIS CENTER, OH	
2193906	787, 799	DEARBORN BANCORP, INC.	DEARBORN, MI	
1094613	771, 235	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
2294812	508, 117	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	578, 512	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1127913	639, 450	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
2652104	727, 307	EAGLE BANCORP, INC.	BETHESDA, MD	
3023466	602, 922	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
2626691	816, 749	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
2686659	599, 534	ECB BANCORP, INC.	ENGELHARD, NC	
2461016	972, 477	ENTERPRISE BANCORP, INC.	LOWELL, MA	
1125777	629, 684	EXCEL BANK CORPORATION	MINNEAPOLIS, MN	
1076619	551, 573	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1138450	528, 831	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
1134630	708, 449	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1055155	520, 109	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1071191	816, 749	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
3104860	665, 390	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	
1248818	622, 275	FENTURA FINANCIAL, INC.	FENTON, MI	
3287996	522, 095	FGBC BANCSHARES, INC.	FRANKLIN, GA	Moved from Peer 5
2121552	729, 925	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
1203778	502, 243	FIDELITY COMPANY	DUBUQUE, IA	Moved from Peer 5

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2858773	562, 820	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
1201859	624, 130	FINA BANCORP, INC.	VALPARAISO, IN	
1988646	844, 141	FIRST BANCORP, INC.	LEBANON, VA	
1206715	725, 917	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1119404	614, 095	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1247428	719, 805	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1118425	862, 651	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
1246533	741, 235	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1098796	824, 177	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	941, 203	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	992, 107	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	859, 467	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	
1983977	505, 433	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	Moved from Peer 5
2337401	532, 375	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3407598	881, 300	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1404687	636, 715	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
1083783	797, 538	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	543, 691	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
1064728	880, 951	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
2568102	545, 823	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3104280	969, 905	FIRST FINANCIAL HOLDINGS, MHC	RENTON, WA	
3150997	801, 406	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
1134078	978, 640	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1118265	521, 665	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1363757	506, 927	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	Moved from Peer 5
1208009	665, 511	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
1206760	993, 486	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2624398	707, 269	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
1076123	521, 918	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1426755	839, 437	FIRST NATIONAL SECURITY COMPAN	DEQUEEN, AR	
2880626	655, 817	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1048894	989, 769	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1119383	526, 650	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
2521509	922, 167	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	713, 358	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2161165	587, 269	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	679, 056	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1204177	765, 759	FIRST STATE FINANCIAL CORPORAT	EASTPOINTE, MI	
1100813	747, 751	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
1081716	517, 696	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
1122123	878, 169	FIRST WESTERN BANCORP, INC.	HURON, SD	
1050646	586, 620	FIRST YORK BAN CORP.	YORK, NE	
1108707	615, 734	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
2127657	839, 487	FIRSTTRUST CORPORATION	NEW ORLEANS, LA	
3367106	907, 183	FLORENCE BANCORP, MHC	FLORENCE, MA	
3047743	585, 979	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	615, 603	FNB BANCORP, INC.	NEWTOWN, PA	
1137453	645, 656	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2557405	598, 329	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1118238	787, 974	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
3180640	869, 290	GREAT LAKES BANCORP, INC.	BUFFALO, NY	

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1206733	737, 920	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1134023	898, 970	GREATER COMMUNITY BANCORP	TOTOWA, NJ	
3309889	531, 872	GSB, MHC	GREENFIELD, MA	
1862036	555, 769	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2860057	624, 665	GWNNETT COMMERCIAL GROUP, INC	LAWRENCEVILLE, GA	
2861492	775, 752	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1208120	915, 707	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	691, 516	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1084623	699, 166	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
2166124	835, 443	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
2253529	532, 381	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1472220	676, 832	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	631, 465	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
1052378	918, 330	HNB CORPORATION	ARKANSAS CITY, KS	
3059504	884, 282	HOME FEDERAL BANCORP	COLUMBUS, IN	
1209181	672, 660	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2482196	540, 788	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1141674	725, 011	IBT BANCORP, INC.	IRWIN, PA	
1401118	789, 172	IBT BANCORP, INC.	MOUNT PLEASANT, MI	
1205183	856, 305	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	613, 382	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	847, 108	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
1100000	524, 431	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
2634490	882, 361	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
1137958	808, 713	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	
1245228	662, 156	ISB FINANCIAL CORP.	IOWA CITY, IA	
1109290	597, 039	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
2040288	526, 837	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
2472928	689, 491	K CAPITAL CORPORATION	OWINGS MILLS, MD	
1070831	633, 376	KENTUCKY BANCSHARES, INC.	PARIS, KY	
2721112	640, 775	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
2128917	804, 823	LAKESIDE BANCORP, INC.	CHICAGO, IL	
3030307	610, 298	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	550, 009	LCNB CORP.	LEBANON, OH	
2352226	652, 241	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3143784	841, 033	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	
1086748	560, 491	LIBERTY SHARES, INC.	HINESVILLE, GA	
1097173	577, 760	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
1071669	832, 165	LNB BANCORP INC.	LORAIN, OH	
1103766	833, 684	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
1076002	991, 934	LSB BANCSHARES, INC.	LEXINGTON, NC	
3019674	521, 585	LSB CORPORATION	NORTH ANDOVER, MA	
2545831	831, 036	LSB FINANCIAL	LACONIA, NH	
2052777	548, 783	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	704, 264	MACHIAS BANCORP, MHC	MACHIAS, ME	
1139363	586, 378	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	784, 377	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	599, 244	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	590, 025	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
3077236	712, 353	MARSHALL BANKFIRST CORPORATION	MINNEAPOLIS, MN	
1095254	552, 363	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	

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1966783	845, 927	MASSBANK CORP.	READING, MA	
1128769	727, 453	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	892, 192	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
3445424	921, 393	MID-AMERICA BANCSHARES, INC.	NASHVILLE, TN	New Y-9C/BHCPR reporter
1133455	818, 079	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	Moved from Peer 5
2176413	772, 553	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
1086654	773, 093	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	978, 512	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1205053	719, 553	MIDWESTONE FINANCIAL GROUP, IN	OSKALOOSA, IA	
1126354	993, 110	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1210299	729, 050	MONROE BANCORP	BLOOMINGTON, IN	
1138919	741, 732	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	893, 328	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	998, 733	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	582, 301	MORRILL BANCSHARES, INC.	MERRIAM, KS	
2256539	663, 938	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	636, 437	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	552, 322	MSB MUTUAL HOLDING COMPANY	MANASQUAN, NJ	
1086001	546, 424	N W SERVICES CORPORATION	RINGGOLD, GA	
2623430	575, 726	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2149622	995, 606	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	844, 997	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	570, 945	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
3207659	543, 979	NEW CENTURY BANCORP, INC.	DUNN, NC	Moved from Peer 5
1023154	519, 039	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	620, 506	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1247110	710, 483	NEWMIL BANCORP, INC.	NEW MILFORD, CT	
1827893	537, 120	NI BANCSHARES CORPORATION	SYCAMORE, IL	
1066414	562, 103	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
2845175	649, 411	NORTH BAY BANCORP	NAPA, CA	
1029334	914, 603	NORTH VALLEY BANCORP	REDDING, CA	
2324111	570, 129	NORTHEAST BANCORP	LEWISTON, ME	
1210589	712, 001	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
2934305	556, 818	NORTHFIELD MHC	NORTHFIELD, VT	
3025385	901, 600	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
2582827	629, 322	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
2237118	630, 484	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2578718	526, 641	NORTHWEST SUBURBAN BANCORP, IN	MOUNT PROSPECT, IL	
2835475	773, 231	NORWAY BANCORP, MHC	NORWAY, ME	
2460569	568, 935	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	667, 846	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
2012436	772, 201	OHIO VALLEY BANC CORP.	GALLIPOLIS, OH	
1200311	626, 976	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	823, 138	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2233950	957, 725	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
2603991	675, 350	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
2485807	653, 406	OMNI BANCSHARES, INC.	METAIRIE, LA	
2868071	643, 322	OMNI FINANCIAL SERVICES, INC.	ATLANTA, GA	
1083729	638, 759	ONE AMERICAN CORP.	VACHERIE, LA	
1028533	637, 851	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1248153	783, 830	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2006 and Other Notes
1249383	540, 287	OXFORD BANK CORPORATION	OXFORD, MI	
1248032	523, 099	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
2762973	855, 233	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2560236	543, 314	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
1117213	540, 534	PALM BANCORP	PALMERTON, PA	
3021800	629, 404	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
3247468	757, 806	PARISH NATIONAL CORPORATION	COVINGTON, LA	
1209716	622, 285	PARK BANCORPORATION, INC.	MADISON, WI	
1117688	586, 752	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	560, 842	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	776, 684	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	794, 215	PEOPLES BANCORP	LYNDEN, WA	
2818245	795, 307	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1132298	884, 374	PEOPLES BANCTRUST COMPANY, INC	SELMA, AL	
1133174	990, 715	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1057702	656, 586	PEOPLES, INC.	COLORADO SPRINGS, CO	
1081314	576, 185	PERSONS BANKING CO., INC.	LITHONIA, GA	
1108163	539, 335	PLAINS BANCORP, INC.	DIMMITT, TX	
2511014	536, 377	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3223855	773, 802	PONKAPOAG BANCORP, MHC	CANTON, MA	
1249712	999, 661	PORTER BANCORP, INC.	LOUISVILLE, KY	Moved from Peer 3
2291389	550, 733	PRAIRIE FINANCIAL CORPORATION	BRIDGEVIEW, IL	
1826047	878, 820	PREMIER COMMUNITY BANKSHARES,	WINCHESTER, VA	
2007647	539, 701	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	981, 588	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	991, 486	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
3237786	714, 324	PRIVEE LLC	MIAMI, FL	Moved from Peer 5
2625489	564, 125	PSB BANCORP, INC.	PHILADELPHIA, PA	
2321419	500, 665	PSB HOLDINGS, INC.	WAUSAU, WI	
1118434	592, 874	QNB CORP.	QUAKERTOWN, PA	
1130904	630, 603	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
3201518	901, 760	RAINIER PACIFIC FINANCIAL GROU	TACOMA, WA	
1029482	811, 940	RCB CORPORATION	SACRAMENTO, CA	
2743235	500, 291	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	Moved from Peer 5
2787118	837, 569	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	760, 375	REPUBLIC BANCORP CO.	ORLAND PARK, IL	
1398807	980, 530	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
2114938	796, 658	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	749, 162	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
2616085	578, 478	RIVERSIDE GULF COAST BANKING	CAPE CORAL, FL	
1071454	569, 987	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	501, 267	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	Moved from Peer 5
2603928	598, 511	SAEHAN BANCORP	LOS ANGELES, CA	
1139466	902, 344	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
3184787	710, 866	SAN JOAQUIN BANCORP	BAKERSFIELD, CA	New Y-9C/BHCPR reporter
1493560	793, 746	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1107308	559, 118	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	520, 726	SECURITY NATIONAL CORPORATION	OMAHA, NE	Moved from Peer 5
1200348	831, 754	SECURITY NATIONAL CORPORATION	SIOUX CITY, IA	
2860226	594, 733	SECURITY PACIFIC BANCORP	LOS ANGELES, CA	
3438079	580, 255	SEE TRUST	MIAMI, FL	New Y-9C/BHCPR reporter

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2429838	934, 337	SHORE BANCSHARES, INC.	EASTON, MD	
3438097	517, 350	SKAGIT STATE BANCORP	BURLINGTON, WA	
1820700	607, 768	SLADE' S FERRY BANCORP	SOMERSET, MA	
1048997	995, 681	SMITHTOWN BANCORP, INC.	HAUPPAUGE, NY	
2810285	762, 395	SOUTH CENTRAL BANCSHARES OF KE	HORSE CAVE, KY	
1124060	574, 018	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	912, 616	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2640615	566, 320	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
1248939	535, 444	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
2169871	542, 773	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
3073779	514, 061	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	
1062135	948, 332	SPIRIT BANCORP, INC.	BRISTOW, OK	
1097771	829, 452	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2327541	592, 713	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
2618388	786, 649	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1247660	667, 079	SUMMIT BANK CORPORATION	ATLANTA, GA	
1246467	803, 357	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1138795	720, 281	TEAM FINANCIAL, INC.	PAOLA, KS	
2916169	574, 564	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	
1142242	560, 541	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	609, 220	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2621548	577, 087	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
1118292	537, 744	TOWER BANCORP INC.	GREENCASTLE, PA	
2745604	643, 762	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1070420	758, 934	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	713, 696	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
2523389	566, 301	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1080139	568, 401	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
2465519	648, 925	UFS BANCORP	WHITINSVILLE, MA	
1115424	564, 396	UNION BANKSHARES COMPANY	ELLSWORTH, ME	
1206591	649, 358	UNIONBANCORP, INC.	OTTAWA, IL	
1135516	740, 492	UNITED BANCORP, INC.	TECUMSEH, MI	
1136009	550, 839	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
1082777	611, 180	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	601, 719	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3125098	736, 094	UNITED HERITAGE BANKSHARES OF	ORLANDO, FL	
3015975	675, 173	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	643, 018	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	671, 320	UNITY BANCORP, INC.	CLINTON, NJ	
2314327	556, 339	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	769, 676	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
1032099	961, 218	VENTURE FINANCIAL GROUP, INC.	LACEY, WA	
2012315	853, 147	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2877877	697, 280	VISION BANCSHARES, INC.	PANAMA CITY, FL	
2721596	574, 843	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
2685054	638, 701	WARREN BANCORP, INC.	WARREN, MI	
2406174	789, 073	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3021659	582, 603	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1135048	845, 118	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
3122051	621, 039	WEST FINANCIAL, INC.	EL PASO, TX	
1097249	500, 598	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	

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1115367	827,050	WESTBANK CORPORATION	WEST SPRINGFIELD, MA	
1134911	559,464	WGNB CORP.	CARROLLTON, GA	
2142445	522,732	WHITMAN BANCORPORATION, INC.	COLFAX, WA	Moved from Peer 5
1048670	758,763	WILBER CORPORATION, THE	ONEONTA, NY	
1399671	632,001	WNB BANCSHARES, INC.	ODESSA, TX	
1035157	687,049	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 414 bank holding companies.