

PEER GROUP 02

	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
--	------------	------------	------------	------------	------------

Number of BHCs in Peer Group	88	90	83	76	75
------------------------------	----	----	----	----	----

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.54	3.58	3.61	3.63	3.85
+ Non-interest Income	1.18	1.14	1.26	1.37	1.33
- Overhead Expense	2.82	2.79	2.96	2.99	3.00
- Provision for Losses	0.14	0.15	0.14	0.27	0.32
+ Securities Gains (Losses)	-0.01	0.00	0.03	0.07	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01	0.01
= Pretax Net Oper Income (TE)	1.73	1.78	1.82	1.82	1.92
Net Operating Income	1.13	1.14	1.15	1.14	1.21
Net Income	1.12	1.14	1.15	1.15	1.21
Net Income (Sub S Adjusted)	1.17	N/A	N/A	N/A	N/A

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.86	6.00	5.34	5.50	6.35
Interest Expense	2.98	2.12	1.44	1.60	2.19
Net Interest Income (TE)	3.87	3.90	3.93	3.92	4.16

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.15	0.18	0.21	0.33	0.42
Earnings Coverage of Net Losses (X)	29.96	24.26	18.23	14.76	12.76
Ln&Ls Allowance/Total Loans & Leases	1.23	1.28	1.39	1.55	1.54
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.49	0.49	0.58	0.76	0.90
30-89 Days Past Due Loans and Leases	0.72	0.66	0.64	0.83	1.03

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	29.40	29.11	27.41	28.23	28.80
Net ST Noncore Funding Dependence	20.61	19.29	17.60	17.39	17.78
Net Loans and Leases/Total Assets	67.60	65.12	61.79	60.36	59.86

CAPITALIZATION:

Tier 1 Leverage Ratio	8.81	8.66	8.55	8.32	8.16
Equity Capital/Total Assets	9.46	8.93	9.02	8.45	8.40
Net Loans&Ls/Equity Capital (X)	7.42	7.52	6.96	7.23	7.26
Cash Dividends/Net Income	28.55	28.94	30.52	31.79	28.31
Cash Dividends/Net Income (Sub S Adjusted)	-48.02	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	8.50	8.92	8.85	9.09	10.18

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.82	0.36	0.22	1.29	1.20
Long-Term Debt/Equity Capital	2.31	2.79	2.94	4.59	3.37
Equity Investment in Subs/Equity Cap	112.61	112.42	109.87	109.94	108.40
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	153.24	128.02	146.67	198.51	158.96

PERCENT OF AVERAGE ASSETS	PEER GROUP 02				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Interest Income (TE)	6.27	5.53	4.92	5.10	5.89
Less: Interest Expense	2.73	1.95	1.32	1.48	2.03
Equals: Net Interest Income (TE)	3.54	3.58	3.61	3.63	3.85
Plus: Non-Interest Income	1.18	1.14	1.26	1.37	1.33
Equals: Adj Operating Income (TE)	4.74	4.76	4.92	5.03	5.21
Less: Overhead Expense	2.82	2.79	2.96	2.99	3.00
Less: Provision for Loan and Lease Losses	0.14	0.15	0.14	0.27	0.32
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	-0.01	0.00	0.03	0.07	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01	0.01
Equals: Pretax Net Oper Inc (TE)	1.73	1.78	1.82	1.82	1.92
Less: Applicable Income Taxes (TE)	0.60	0.64	0.65	0.65	0.68
Less: Minority Interest	0.00	0.00	0.00	0.01	0.01
Equals: Net Operating Income	1.13	1.14	1.15	1.14	1.21
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.12	1.14	1.15	1.15	1.21
Memo: Net Income (Last Four Qtrs)	1.12	1.14	1.16	1.15	1.21
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.67	92.15	92.19	92.65	92.89
Avg Int-Bearing Funds / Avg Assets	77.75	78.30	78.26	80.25	80.79
Int Income (TE) / Avg Earning Assets	6.86	6.00	5.34	5.50	6.35
Int Expense / Avg Earning Assets	2.98	2.12	1.44	1.60	2.19
Net Int Inc (TE) / Avg Earn Assets	3.87	3.90	3.93	3.92	4.16
YIELD OR COST:					
Total Loans and Leases (TE)	7.52	6.63	5.94	6.24	6.99
Interest-Bearing Bank Balances	4.50	3.43	1.78	1.55	2.12
Fed Funds Sold & Reverse Repos	4.94	3.11	1.32	1.11	1.67
Trading Assets	3.33	2.60	3.75	3.73	4.74
Total Earning Assets	6.75	5.89	5.22	5.39	6.23
Investment Securities (TE)	4.81	4.33	4.09	4.16	5.23
U.S. Treasury & Agency Sec (excl MBS)	4.22	3.58	3.15	3.21	4.35
Mortgage-Backed Securities	4.61	4.25	3.96	3.71	5.07
All Other Securities	6.57	6.69	6.59	6.79	7.01
Interest-Bearing Deposits	3.18	2.14	1.43	1.63	2.33
Time Deposits of \$100K or More	4.30	3.18	2.25	2.45	3.11
Time Deposits < \$100K	4.04	2.93	2.28	2.63	3.60
Other Domestic Deposits	2.17	1.31	0.72	0.74	1.17
Foreign Deposits	4.62	2.63	1.36	1.51	2.81
Fed Funds Purchased and Repos	4.28	2.91	1.46	1.38	1.96
Other Borrowed Funds & Trading Liab	4.52	3.80	3.12	3.39	4.24
All Interest-Bearing Funds	3.52	2.50	1.70	1.85	2.52

PEER GROUP 02

12/31/2006

12/31/2005

12/31/2004

12/31/2003

12/31/2002

Avg Personnel Exp Per Employee (\$000)

62

60

60

57

53

Avg Assets per Employee (\$000)

4,273

4,321

3,977

3,766

3,542

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

2.87

2.66

3.13

2.86

3.24

Overhead Exp / NII + Non-Int Income

61.25

60.57

61.74

61.01

58.28

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

2.82

2.79

2.96

2.99

3.00

Personnel Expense

1.54

1.51

1.59

1.60

1.58

Net Occupancy Expense

0.39

0.39

0.41

0.42

0.44

Other Operating Expenses

0.88

0.89

0.95

0.97

0.97

Overhead Less Non-Interest Income

1.62

1.63

1.66

1.59

1.64

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

60.02

59.15

60.37

59.74

57.16

Personnel Expense

32.72

32.01

32.68

32.23

30.33

Net Occupancy Expense

8.25

8.27

8.35

8.37

8.34

Other Operating Expenses

18.61

18.61

19.00

19.17

18.39

Total Non-Interest Income

24.62

23.63

25.52

26.92

24.80

Fiduciary Activities Income

1.91

1.80

1.88

2.02

1.98

Serv Charges on Deposit Accts - Domestic

7.49

7.34

7.86

8.00

7.42

Trading Revenue

0.12

0.05

0.22

0.27

0.26

Investment Banking Fees & Commissions

1.45

1.22

1.51

1.47

1.13

Venture Capital Revenue

0.01

0.00

0.00

-0.01

-0.02

Net Servicing Fees

0.36

0.37

0.34

0.35

0.22

Net Securitization Income

0.00

0.00

0.00

0.01

0.04

Insurance Activities Revenue

1.05

1.02

0.98

1.08

0.88

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

1.23

1.69

1.65

2.37

1.96

Other Non-Interest Income

7.72

6.97

7.00

7.60

7.33

Overhead Less Non-Interest Income

34.86

34.72

34.27

32.54

32.17

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

29.86

30.11

29.88

28.51

29.04

Appl Inc Tax+TE/Pretax NOI+TE

35.10

35.51

35.36

35.18

35.87

PERCENT OF TOTAL ASSETS	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Real Estate Loans	48.26	46.58	42.71	40.18	38.93
Commercial and Industrial Loans	11.63	11.17	11.37	11.41	11.73
Loans to Individuals	4.10	4.32	4.50	5.40	6.08
Loans to Depository Institutions	0.02	0.03	0.03	0.05	0.05
Agricultural Loans	0.49	0.38	0.36	0.47	0.52
Other Loans and Leases	1.85	1.52	1.63	1.85	1.79
Net Loans and Leases	67.60	65.12	61.79	60.36	59.86
Debt Securities Over 1 Year	16.32	19.53	23.18	25.16	23.85
Mutual Funds and Equity Securities	0.18	0.22	0.24	0.30	0.30
Subtotal	85.08	85.99	86.66	86.48	85.09
Interest-Bearing Bank Balances	0.19	0.23	0.32	0.31	0.39
Federal Funds Sold & Reverse Repos	0.91	0.87	1.00	0.69	1.04
Debt Securities 1 Year or Less	2.83	2.37	1.79	2.15	3.43
Trading Assets	0.03	0.03	0.03	0.04	0.05
Total Earning Assets	89.89	90.11	90.57	90.78	90.77
Non-Int Cash and Due From Dep Inst	2.49	2.64	2.28	2.86	3.17
Other Real Estate Owned	0.05	0.05	0.05	0.06	0.07
All Other Assets	7.48	7.11	6.99	6.24	5.92
MEMORANDA:					
Short-Term Investments	4.32	3.74	3.48	3.85	5.36
U.S. Treasury Securities	0.18	0.22	0.38	0.61	0.75
U.S. Agency Securities (excl MBS)	4.86	5.28	5.66	5.85	5.95
Municipal Securities	2.60	2.69	2.60	2.75	2.66
Mortgage-Backed Securities	9.73	12.06	14.50	16.01	14.94
Asset-Backed Securities	0.07	0.04	0.09	0.05	0.10
Other Debt Securities	0.69	0.64	0.65	0.84	1.14
RE Loans Secured by 1-4 Family	15.85	15.85	15.37	14.88	15.13
Revolving	2.81	3.10	3.45	2.57	2.25
Closed-End, Sec by First Liens	10.92	10.92	10.34	10.51	11.07
Closed-End, Sec by Junior Liens	1.55	1.32	1.19	1.17	1.29
Commercial Real Estate Loans	29.65	28.40	24.84	22.38	20.36
Construction and Land Dev	9.41	8.03	6.00	5.31	4.84
Multifamily	1.56	1.90	1.50	1.71	1.32
Nonfarm Nonresidential	17.31	16.89	16.32	14.90	13.91
RE Loans Secured by Farmland	0.71	0.60	0.57	0.64	0.58
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	70.73	70.82	68.58	65.89	63.95
RE Loans Secured by 1-4 Family	23.42	24.36	24.31	24.34	24.86
Revolving	4.07	4.63	5.47	4.09	3.61
Closed-End	19.05	19.37	18.55	19.55	20.60
Commercial Real Estate Loans	42.78	41.99	38.52	35.66	32.58
Construction and Land Dev	13.49	11.79	9.15	8.47	7.71
Multifamily	2.26	2.76	2.35	2.71	2.15
Nonfarm Nonresidential	25.19	25.26	25.47	23.89	22.21
RE Loans Secured by Farmland	1.05	0.91	0.88	1.05	0.95
Loans to Depository Institutions	0.04	0.04	0.05	0.08	0.09
Commercial and Industrial Loans	17.49	17.17	18.45	19.10	19.95
Loans to Individuals	6.19	6.75	7.21	8.91	10.15
Credit Card Loans	0.16	0.16	0.16	0.21	0.32
Agricultural Loans	0.70	0.58	0.56	0.77	0.85
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.82	2.42	2.77	3.18	3.03

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Short-Term Investments	4.32	3.74	3.48	3.85	5.36
Liquid Assets	19.03	21.99	25.49	27.76	27.65
Investment Securities	19.84	22.91	26.00	28.26	28.70
Net Loans and Leases	67.60	65.12	61.79	60.36	59.86
Net Lns, Ls & Stdby Ltrs of Credit	69.16	66.61	63.32	61.91	61.37
Core Deposits	56.73	57.92	59.34	59.55	58.49
Noncore Funding	29.66	29.61	28.17	28.80	30.21
Time Deposits of \$100K or More	15.13	14.24	11.26	11.27	12.68
Foreign Deposits	0.13	0.19	0.37	0.60	0.58
Fed Funds Purchased and Repos	5.01	5.39	5.31	6.69	6.14
Net Fed Funds Purchased (Sold)	3.85	4.16	4.51	5.69	5.30
Commercial Paper	0.00	0.00	0.00	0.01	0.02
Oth Borrowings W/Rem Mat 1 Yr or Less	2.81	2.95	3.06	2.62	2.40
Earning Assets Repr in 1 Year	40.26	40.54	40.30	39.20	40.42
Int-Bearing Liab Repr in 1 Year	30.31	25.23	24.19	25.88	27.82
Long-Term Debt Repr in 1 Year	0.44	0.46	0.52	0.60	0.56
Net Assets Repriceable in 1 Year	8.98	14.36	14.72	11.93	11.03
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	29.40	29.11	27.41	28.23	28.80
Net ST Noncore Funding Dependence	20.61	19.29	17.60	17.39	17.78
Short-Term Inv/ST Noncore Funding	23.06	22.98	25.16	25.58	32.87
Liq Asts-ST Noncore Fndg/Nonliq Asts	-4.09	2.17	8.83	13.08	10.32
Net Loans and Leases/Total Deposits	91.80	88.21	85.19	82.51	81.61
Net Loans and Leases/Core Deposits	125.66	118.32	107.40	104.77	107.41
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.21	-0.43	0.27	0.93	1.45
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.43	-2.48	0.71	2.78	6.27
Struct Notes Appr(Depr)/T1 Cap	-0.04	-0.10	-0.05	-0.06	0.16
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	11.31	11.61	10.02	8.58	9.52
Available-For-Sale Securities	88.69	88.39	89.98	91.42	90.48
U.S. Treasury Securities	1.16	0.93	1.59	2.61	3.41
U.S. Agency Securities (excl MBS)	25.94	24.92	23.47	23.28	22.99
Municipal Securities	13.62	12.49	10.52	10.16	10.77
Mortgage-Backed Securities	49.27	53.32	55.55	55.17	51.99
Asset-Backed Securities	0.45	0.17	0.34	0.17	0.29
Other Debt Securities	3.23	2.51	2.29	3.10	4.11
Mutual Funds and Equity Securities	0.99	1.03	1.06	1.20	1.28
Debt Securities 1 Year or Less	14.40	11.21	8.23	9.88	13.67
Debt Securities 1 To 5 Years	30.85	28.46	31.20	25.71	31.06
Debt Securities Over 5 Years	50.82	56.61	57.05	60.95	51.24
Pledged Securities	64.86	62.30	59.61	53.96	54.76
Structured Notes, Fair Value	0.72	0.74	0.67	0.50	0.11

ANALYSIS RATIOS	PEER GROUP 02				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Provision for Ln&Ls Losses/Avg Assets	0.14	0.15	0.14	0.27	0.32
Provision for Ln&Ls Losses/Avg Lns&Ls	0.21	0.22	0.23	0.44	0.52
Provision for Ln&Ls Losses/Net Losses	162.98	127.55	110.01	129.88	135.31
Ln&Ls Allowance/Total Loans & Leases	1.23	1.28	1.39	1.55	1.54
Ln&Ls Allowance/Net Ln&Ls Losses (X)	14.53	12.07	9.62	6.57	5.31
ALL/Nonaccrual Assets	403.88	387.47	388.39	314.16	284.48
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	338.08	316.73	286.28	245.33	207.03
Gross Ln&Ls Losses/Avg Loans & Leases	0.24	0.27	0.34	0.47	0.54
Recoveries/Avg Loans and Leases	0.08	0.09	0.12	0.12	0.10
Net Losses/Avg Loans and Leases	0.15	0.18	0.21	0.33	0.42
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	40.16	35.05	32.98	25.50	25.77
Earnings Coverage of Net Losses (X)	29.96	24.26	18.23	14.76	12.76
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.04	0.06	0.09	0.10
RE Loans Secured By 1-4 Family	0.04	0.04	0.05	0.08	0.08
Revolving	0.06	0.03	0.03	0.04	0.04
Closed-End	0.03	0.05	0.06	0.10	0.09
Commercial Real Estate Loans	0.03	0.04	0.05	0.09	0.10
Construction and Land Dev	0.02	0.02	0.03	0.06	0.10
Multifamily	0.04	0.02	0.01	0.01	0.03
Nonfarm Nonresidential	0.02	0.04	0.07	0.10	0.08
RE Loans Secured by Farmland	0.01	0.01	0.01	0.01	0.08
Commercial and Industrial Loans	0.29	0.29	0.37	0.64	0.80
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.69	0.93	0.93	1.04	1.05
Credit Card Loans	1.08	1.81	3.05	0.45	2.91
Agricultural Loans	0.02	0.03	0.07	0.38	0.17
Loans to Foreign Governments & Inst	0.00	0.00	0.12	0.00	0.00
Other Loans and Leases	0.64	0.63	0.47	0.99	0.96

PERCENT OF LOANS AND LEASES

12/31/2006

12/31/2005

12/31/2004

12/31/2003

12/31/2002

30-89 Days PD Loans and Leases	0.72	0.66	0.64	0.83	1.03
90+ Days PD Loans and Leases	0.06	0.08	0.08	0.11	0.14
Nonaccrual Loans and Leases	0.43	0.44	0.51	0.68	0.79
90+ Days PD and Nonaccrual Loans and Leases	0.51	0.53	0.61	0.82	0.94
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	0.01	0.01	0.01	0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.73	0.66	0.64	0.83	1.03
90+ Days Past Due Assets	0.06	0.08	0.08	0.11	0.14
Nonaccrual Assets	0.43	0.44	0.52	0.69	0.79
30+ Days PD & Nonaccrual Assets	1.25	1.21	1.29	1.69	1.98

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.35	0.36	0.38	0.50	0.57
90+ PD & Nonaccrual Assets + OREO	0.43	0.42	0.45	0.58	0.66

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

Total Assets	0.36	0.35	0.38	0.51	0.58
Allowance for Loan & Lease Losses	44.23	41.33	45.17	56.32	63.63
Equity Cap + ALLL	3.56	3.69	3.99	5.50	6.21
Tier 1 Cap + ALLL	3.83	3.85	4.26	5.69	6.55
Loans & Leases + RE Acquired	0.52	0.52	0.63	0.84	0.96

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Real Estate - 30-89 Days PD	0.68	0.57	0.56	0.73	0.84
- 90+ Days Past Due	0.06	0.06	0.07	0.10	0.11
- Nonaccrual	0.43	0.40	0.44	0.62	0.77
Coml & Indl - 30-89 Days PD	0.65	0.67	0.70	1.01	1.04
- 90+ Days Past Due	0.06	0.06	0.07	0.10	0.13
- Nonaccrual	0.63	0.75	0.87	1.24	1.13
Individuals - 30-89 Days PD	1.11	1.35	1.22	1.49	1.67
- 90+ Days Past Due	0.08	0.11	0.12	0.15	0.17
- Nonaccrual	0.14	0.22	0.19	0.19	0.21
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	0.32	0.23	0.22	0.48	0.67
- 90+ Days Past Due	0.00	0.00	0.01	0.08	0.03
- Nonaccrual	0.12	0.21	0.30	0.50	1.12
Foreign Govts- 30-89 Days PD	0.00	0.00	0.01	0.29	2.04
- 90+ Days Past Due	0.00	0.00	0.02	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	16.67
Other Lns&Ls - 30-89 Days PD	0.35	0.64	0.48	0.81	1.03
- 90+ Days Past Due	0.03	0.04	0.04	0.05	0.06
- Nonaccrual	0.10	0.11	0.23	0.21	0.38
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.76	0.79	0.76	0.95	1.09
- 90+ Days Past Due	0.08	0.09	0.09	0.14	0.15
- Nonaccrual	0.36	0.40	0.38	0.52	0.56
Revolving - 30-89 Days PD	0.44	0.44	0.35	0.41	0.45
- 90+ Days Past Due	0.05	0.04	0.04	0.03	0.03
- Nonaccrual	0.18	0.13	0.09	0.13	0.11
Closed-End - 30-89 Days PD	0.83	0.89	0.90	1.04	1.23
- 90+ Days Past Due	0.08	0.11	0.10	0.16	0.17
- Nonaccrual	0.40	0.43	0.42	0.65	0.60
- Jr Lien 30-89 Days PD	0.08	0.10	0.08	0.11	0.11
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.02
- Jr Lien Nonaccrual	0.06	0.05	0.06	0.08	0.06
Commercial RE - 30-89 Days PD	0.58	0.43	0.37	0.57	0.62
- 90+ Days Past Due	0.03	0.04	0.04	0.05	0.08
- Nonaccrual	0.44	0.42	0.50	0.69	0.85
Const & Dev - 30-89 Days PD	0.72	0.48	0.45	0.50	0.66
- 90+ Days Past Due	0.04	0.03	0.04	0.06	0.07
- Nonaccrual	0.39	0.14	0.21	0.42	0.61
Multi family - 30-89 Days PD	0.37	0.21	0.28	0.32	0.33
- 90+ Days Past Due	0.01	0.01	0.02	0.01	0.01
- Nonaccrual	0.25	0.15	0.20	0.16	0.43
Nonfarm Nres- 30-89 Days PD	0.51	0.39	0.33	0.52	0.63
- 90+ Days Past Due	0.03	0.03	0.04	0.05	0.07
- Nonaccrual	0.41	0.48	0.51	0.66	0.75
Farmland - 30-89 Days PD	0.32	0.33	0.39	0.44	0.96
- 90+ Days Past Due	0.01	0.01	0.03	0.03	0.03
- Nonaccrual	0.36	0.35	0.49	0.59	0.88
Credit Card - 30-89 Days PD	1.23	1.37	1.72	1.36	1.56
- 90+ Days Past Due	0.46	0.43	0.84	0.57	0.78
- Nonaccrual	0.07	0.06	0.10	0.10	0.15

CAPITAL RATIOS	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Tier 1 Leverage Ratio	8.81	8.66	8.55	8.32	8.16
Tier 1 RBC Ratio	11.18	11.27	11.80	11.85	11.74
Total Risk-Based Capital Ratio	12.73	12.84	13.49	13.70	13.42
Tangible Tier 1 Leverage Ratio	8.71	8.52	8.40	8.18	8.01
Tangible Common Eq Cap/Tan Assets	6.95	6.78	6.92	7.02	7.18
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	19.22	19.47	17.52	17.08	15.78
Standby Letters of Credit	1.29	1.25	1.26	1.29	1.18
Commercial & Similar Letters of Credit	0.09	0.10	0.12	0.13	0.14
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	3.91	4.10	3.67	3.65	3.50
Interest Rate Contracts	3.04	3.53	3.00	3.08	3.09
Interest Rate Futures & Forward Contr	0.23	0.24	0.19	0.15	0.31
Written Options Contr (Int Rate)	0.17	0.15	0.08	0.06	0.05
Purchased Options Contr (Int Rate)	0.27	0.13	0.03	0.19	0.23
Interest Rate Swaps	1.50	2.03	2.16	1.97	1.60
Foreign Exchange Contracts	0.04	0.06	0.10	0.08	0.08
Futures & Forward Foreign Exch Contr	0.03	0.03	0.07	0.04	0.06
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	0.03	0.03	0.03	0.03	0.01
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)	0.01	0.01	0.01	0.01	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	30.00	31.73	30.57	29.94	27.15

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Interest Rate Contracts	93.72	93.92	89.30	91.16	92.70
Foreign Exchange Contracts	3.19	4.49	8.28	5.03	6.25
Equity, Comm, & Other Contracts	1.04	1.56	1.07	2.44	0.50
Futures and Forwards	21.10	19.86	19.44	22.62	33.10
Written Options	15.51	13.62	8.75	9.49	5.50
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	14.96	13.11	8.38	9.49	5.48
Purchased Options	6.09	5.17	4.12	5.43	5.67
Exchange-Traded	0.02	0.00	0.00	0.02	0.04
Over-The-Counter	5.54	4.76	3.67	4.79	5.27
Swaps	44.40	51.93	56.51	57.81	50.05
Held for Trading	16.62	9.20	9.53	8.51	10.27
Interest Rate Contracts	12.18	5.45	1.96	4.01	5.78
Foreign Exchange Contracts	1.48	0.69	3.96	2.44	1.86
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.07
Non-Traded	83.38	90.80	90.47	91.49	89.73
Interest Rate Contracts	71.75	77.87	77.76	79.53	77.77
Foreign Exchange Contracts	0.35	1.34	0.93	1.14	1.93
Equity, Comm, & Other Contracts	0.74	1.14	0.95	2.32	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	77.88	78.33	84.33	83.43	89.93
One Year or Less	20.24	24.51	24.79	20.28	37.91
Over 1 Year to 5 Years	25.81	26.71	26.13	32.71	23.58
Over 5 Years	13.30	13.12	17.84	15.76	15.63
Gross Negative Fair Value (Abs Val)	0.48	0.77	0.89	1.05	1.30
Gross Positive Fair Value	0.71	0.60	0.73	1.08	0.96
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	0.01
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	0.03	0.02	0.02	0.03	0.04

INSURANCE ACTIVITIES	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.02	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	33.54	26.47	29.55	33.40	33.82
Ins Under Assets(L/H)/Tot Ins Und Ast	66.46	73.53	70.45	66.60	66.18
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	9.98
Ins Activities Revenue/Adj Oper Inc	1.05	1.02	0.98	1.08	0.88
Premium Inc/Ins Activities Revenue	3.54	3.72	6.28	3.74	3.79
Credit Rel Prem Inc/Tot Prem Inc	73.68	77.78	71.06	79.48	72.25
Other Prem Inc/Total Prem Inc	26.32	22.22	28.94	20.52	27.75
Ins Under Net Income/Consol Net Income	0.07	0.08	0.08	0.09	0.03
Ins Net Inc (P/C)/Equity (P/C)	10.64	11.45	11.01	14.22	1.62
Ins Net Inc (L/H)/Equity (L/H)	6.44	9.55	9.00	10.63	16.07
Insur Ben, Losses, Exp/Insur Premiums	90.72	147.10	114.83	101.68	75.42
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.03	0.12
Reinsurance Recov(L/H)/Tot Assets(L/H)	4.34	4.09	2.00	2.28	3.99
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.15	9.87	9.17	7.22	N/A
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	0.52	0.50	0.92	69.44	110.63
Cost: Interest-Bearing Deposits	4.62	2.63	1.36	1.51	2.81
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	10.49	11.72
Commercial and Industrial Loans	1.62	3.72	3.11	2.50	0.92
Foreign Governments and Inst	0.00	0.00	0.12	0.00	0.00
Leases	0.46	0.85	0.95	3.05	144.08
GROWTH RATES:					
Net Loans and Leases	-1.36	31.99	10.96	-2.96	-12.08
Total Selected Assets	-2.94	15.16	25.11	9.39	64.19
Deposits	14.04	36.12	44.03	286.51	42.21

PROFITABILITY:	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Net Income/Avg Equity Capital	12.35	12.96	13.15	13.53	14.48
Bank Net Inc/Avg Eq Inv in Banks	12.27	13.10	13.49	13.99	15.05
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.86	7.07	5.05	4.25	4.39
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.54	5.80	9.54	8.83	11.52
Bank Net Income/Parent Net Income	95.28	94.30	88.17	86.88	85.74
Nonbank Net Income/Parent Net Income	2.27	1.81	1.83	1.47	1.85
Sub BHCs Net Inc/Parent Net Income	87.17	103.02	65.56	83.42	89.23
LEVERAGE:					
Total Liabilities/Equity	24.09	24.23	22.95	23.85	19.39
Total Debt/Equity Capital	3.76	3.82	3.60	6.23	4.92
Tot Debt+NP to Subs Iss Tr Pref/Equity	19.95	19.48	18.74	19.25	14.12
Tot Debt+Lns Guaranteed for Affl/Equity	3.77	3.83	3.66	6.29	5.15
Total Debt/Eq Cap - Exc Over Fair Value	3.88	3.91	3.66	6.29	4.94
Long-Term Debt/Equity Capital	2.31	2.79	2.94	4.59	3.37
Short-Term Debt/Equity Capital	0.82	0.36	0.22	1.29	1.20
Current Portion of LT Debt/Equity	0.00	0.00	0.03	0.07	0.02
Exc Cost Over Fair Value/Equity Cap	0.14	0.14	0.31	0.34	0.23
Long-Term Debt/Consolidated LT Debt	4.26	3.79	8.07	9.99	9.41
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	112.61	112.42	109.87	109.94	108.40
Total Investment in Subs/Equity	114.62	114.29	112.60	113.21	111.03
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	97.44	97.17	95.40	96.42	97.30
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	98.96	98.90	98.29	99.64	99.85
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.10	1.03	0.85	0.83	0.67
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.65	2.64	2.33	2.41	1.98
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	145.81	128.75	144.40	194.09	153.12
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	153.24	128.02	146.67	198.51	158.96
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	106.18	101.74	104.04	120.14	104.77
Pretax Oper Inc + Int Exp/Int Expense	7864.22	8846.05	38174.4	12394.8	6509.60
Div + Int From Subs/Int Exp + Div	221.50	213.76	218.58	359.10	233.31
Fees+Other Inc From Subs/Sal + Oth Exp	10.96	14.57	14.34	15.36	16.69
Net Inc/Curr Port of LT Debt+Pfd Div(X)	7593.49	4926.82	3661.92	3879.21	1032.61
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.68	1.27	2.06	1.91	0.64
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.07	0.63
Nonaccrual	9.37	8.33	0.00	0.25	12.92
Total	9.37	8.33	0.00	0.32	13.55
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	1.03	0.88	1.16	1.80	1.45
Combined Thrift Assets	0.00	0.00	0.00	0.03	0.07
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 02				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Div Paid/Inc Before Undist Inc	66.95	67.14	63.75	60.35	53.59
Dividends Paid/Net Income	28.55	28.95	30.52	32.24	28.30
Net Income - Dividends/Avg Equity	8.50	8.91	8.85	9.06	10.19
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	171.40	139.78	143.39	162.44	158.52
Dividends From Nonbank Subs	3.27	3.73	2.42	2.56	2.44
Dividends From Subsidiary BHCs	2.74	7.38	11.14	10.55	14.80
Dividends From All Subsidiaries	215.63	187.53	207.75	238.11	221.85
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	52.71	46.15	53.21	66.21	54.75
Interest Income From Bank Subs	0.85	0.77	0.74	0.41	0.47
Mgt & Service Fees From Bank Subs	3.84	4.12	5.66	3.67	3.85
Other Income From Bank Subs	0.02	0.05	0.04	0.02	0.00
Operating Income From Bank Subs	64.66	56.56	66.73	80.31	68.70
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	65.29	75.64	43.01	53.29	56.33
Interest Income From Nonbank Subs	11.74	6.43	4.82	8.49	35.70
Mgt & Serv Fees From Nonbank Subs	1.80	2.00	1.80	2.16	2.83
Other Income From Nonbank Subs	0.55	2.31	0.00	0.09	0.00
Operating Inc From Nonbank Subs	87.20	101.39	61.28	93.58	157.48
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	51.07	52.89	39.60	47.59	35.40
Interest Inc From Subsidiary BHCs	0.45	0.20	0.03	0.12	1.16
Mgt & Serv Fees From Sub BHCs	1.66	3.77	2.35	2.93	5.63
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	53.17	56.85	51.31	50.63	42.20
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	67.29	60.75	62.55	64.79	62.67
Interest Income From Bank Subs	1.34	1.42	0.84	0.72	0.47
Mgt & Serv Fees From Bank Subs	3.79	4.90	5.39	4.86	3.59
Other Income From Bank Subs	0.06	0.06	0.01	0.05	0.00
Operating Income From Bank Subs	86.61	74.53	76.85	76.51	70.50
Dividends From Nonbank Subs	1.39	1.86	0.85	1.17	0.94
Interest Income From Nonbank Subs	0.29	0.15	0.17	0.19	0.19
Mgt & Serv Fees From Nonbank Subs	0.04	0.04	0.03	0.07	0.07
Other Income From Nonbank Subs	0.01	0.01	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.47	2.69	1.48	1.80	1.71
Dividends From Subsidiary BHCs	1.27	4.10	4.97	9.17	9.29
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	0.01	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	1.40	4.55	5.67	10.08	10.91
Loans and Adv From Subs/ST Debt	797.93	31657.6	2182.18	643.37	416.57
Loans and Adv From Subs/Total Debt	884.65	379.61	635.17	274.58	156.97

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									88
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.53	1.80	2.75	3.13	3.46	3.89	4.45	5.12	88
+ Non-interest Income	1.17	0.33	0.49	0.73	1.09	1.55	2.20	2.61	88
- Overhead Expense	2.82	1.48	1.81	2.22	2.74	3.22	3.99	4.77	88
- Provision for Losses	0.13	-0.07	0.00	0.05	0.12	0.18	0.29	0.47	88
+ Securities Gains (Losses)	-0.00	-0.13	-0.08	-0.01	0.00	0.00	0.02	0.04	88
+ Other Tax Equiv Adjustments	-0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.00	88
= Pretax Net Oper Income (TE)	1.73	0.56	0.86	1.34	1.71	2.15	2.54	2.83	88
Net Operating Income	1.12	0.37	0.56	0.88	1.10	1.36	1.67	1.74	88
Net Income	1.11	0.30	0.47	0.88	1.10	1.36	1.67	1.74	88
Net Income (Sub S Adjusted)	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	6.85	5.54	5.81	6.35	6.79	7.32	7.86	8.48	88
Interest Expense	2.97	1.87	2.26	2.57	2.95	3.29	3.75	4.00	88
Net Interest Income (TE)	3.87	1.86	2.89	3.43	3.80	4.25	4.87	5.46	88
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.15	0.00	0.02	0.04	0.11	0.24	0.34	0.47	88
Earnings Coverage of Net Losses (X)	29.95	0.12	4.49	9.29	19.42	42.10	85.41	128.21	88
Ln&Ls Allowance/Total Loans & Leases	1.23	0.68	0.89	1.03	1.21	1.39	1.62	1.81	88
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.49	0.06	0.12	0.25	0.48	0.70	1.00	1.13	88
30-89 Days Past Due Loans and Leases	0.72	0.11	0.15	0.27	0.68	1.03	1.43	2.08	88
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	29.40	1.25	8.24	19.30	28.75	37.33	49.52	60.62	88
Net ST Noncore Funding Dependence	20.60	-2.88	3.83	11.88	20.49	27.90	39.51	42.69	88
Net Loans and Leases/Total Assets	67.59	37.93	49.77	60.82	70.36	74.47	79.26	84.85	88
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.81	6.33	6.77	7.65	8.68	9.83	10.98	12.05	88
Equity Capital/Total Assets	9.45	5.73	6.44	7.79	9.27	10.42	13.41	16.93	88
Net Loans&Ls/Equity Capital (X)	7.41	3.37	4.55	5.83	7.21	8.84	10.88	12.05	88
Cash Dividends/Net Income	28.55	0.00	0.00	10.91	30.43	46.82	58.76	72.34	87
Cash Dividends/Net Income (Sub S Adjusted)	-48.02	-48.02	-48.02	-48.02	-48.02	-48.02	-48.02	-48.02	1
Retained Earnings/Avg Equity Cap	8.50	1.16	2.41	5.23	7.82	11.84	14.74	16.43	88
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.82	0.00	0.00	0.00	0.00	0.00	5.75	11.71	88
Long-Term Debt/Equity Capital	2.30	0.00	0.00	0.00	0.00	1.92	13.97	22.22	88
Equity Investment in Subs/Equity Cap	112.61	81.66	91.51	99.97	112.14	121.08	136.02	150.14	88
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	153.24	10.24	56.79	93.29	116.43	184.12	380.00	443.90	87

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.27	4.95	5.48	5.77	6.20	6.72	7.36	7.44	88
Less: Interest Expense	2.72	1.57	2.01	2.29	2.69	3.02	3.51	3.60	88
Equals: Net Interest Income (TE)	3.53	1.80	2.75	3.13	3.46	3.89	4.45	5.12	88
Plus: Non-Interest Income	1.17	0.33	0.49	0.73	1.09	1.55	2.20	2.61	88
Equals: Adj Operating Income (TE)	4.74	2.64	3.24	4.19	4.64	5.26	6.10	6.75	88
Less: Overhead Expense	2.82	1.48	1.81	2.22	2.74	3.22	3.99	4.77	88
Less: Provision for Loan and Lease Losses	0.13	-0.07	0.00	0.05	0.12	0.18	0.29	0.47	88
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Plus: Realized G/L on AFS Sec	-0.00	-0.13	-0.08	-0.01	0.00	0.00	0.02	0.04	88
Plus: Other Tax Equiv Adjustments	-0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.00	88
Equals: Pretax Net Oper Inc (TE)	1.73	0.56	0.86	1.34	1.71	2.15	2.54	2.83	88
Less: Applicable Income Taxes (TE)	0.60	0.15	0.28	0.43	0.59	0.76	0.91	1.09	88
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	88
Equals: Net Operating Income	1.12	0.37	0.56	0.88	1.10	1.36	1.67	1.74	88
Plus: Net Extraordinary Items	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	88
Equals: Net Income	1.11	0.30	0.47	0.88	1.10	1.36	1.67	1.74	88
Memo: Net Income (Last Four Qtrs)	1.11	0.30	0.47	0.88	1.10	1.36	1.67	1.74	88
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.66	85.79	86.79	89.59	91.83	93.65	95.69	97.22	88
Avg Int-Bearing Funds / Avg Assets	77.74	64.10	68.35	73.24	78.44	81.71	85.69	86.51	88
Int Income (TE) / Avg Earning Assets	6.85	5.54	5.81	6.35	6.79	7.32	7.86	8.48	88
Int Expense / Avg Earning Assets	2.97	1.87	2.26	2.57	2.95	3.29	3.75	4.00	88
Net Int Inc (TE) / Avg Earn Assets	3.87	1.86	2.89	3.43	3.80	4.25	4.87	5.46	88
YIELD OR COST:									
Total Loans and Leases (TE)	7.52	6.08	6.60	6.96	7.52	7.91	8.62	8.94	88
Interest-Bearing Bank Balances	4.49	0.56	1.19	2.78	4.32	5.45	9.19	11.30	80
Fed Funds Sold & Reverse Repos	4.93	2.98	4.29	4.79	4.96	5.12	5.24	5.57	81
Trading Assets	3.33	0.00	0.00	0.00	2.74	5.44	9.78	11.08	28
Total Earning Assets	6.75	5.43	5.55	6.20	6.71	7.28	7.83	8.41	88
Investment Securities (TE)	4.81	3.64	4.10	4.38	4.75	5.08	5.57	6.18	88
U.S. Treasury & Agency Sec (excl MBS)	4.22	3.09	3.45	3.76	4.20	4.49	5.12	5.66	87
Mortgage-Backed Securities	4.61	3.80	4.04	4.34	4.61	4.88	5.12	5.39	87
All Other Securities	6.56	3.63	4.72	5.76	6.32	7.23	8.36	12.31	88
Interest-Bearing Deposits	3.17	1.70	2.35	2.80	3.13	3.51	4.13	4.37	88
Time Deposits of \$100K or More	4.30	3.16	3.47	4.06	4.33	4.64	4.81	4.97	88
Time Deposits < \$100K	4.04	2.81	3.47	3.81	4.02	4.32	4.60	4.95	88
Other Domestic Deposits	2.16	0.97	1.19	1.70	2.16	2.67	3.01	3.25	88
Foreign Deposits	4.62	2.78	2.78	3.92	4.86	4.98	5.21	5.36	7
Fed Funds Purchased and Repos	4.28	2.77	3.37	3.92	4.24	4.64	5.11	5.29	87
Other Borrowed Funds & Trading Liab	4.52	1.78	3.32	4.01	4.58	5.05	5.55	6.06	87
All Interest-Bearing Funds	3.52	2.34	2.72	3.11	3.54	3.83	4.30	4.53	88

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	62.45	43.61	46.17	50.37	58.62	69.67	89.46	107.47	88
Avg Assets per Employee (\$000)	4272.79	2316.25	2811.52	3263.92	3795.34	4714.87	7432.55	10185.7	88

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.86	0.00	0.00	0.25	2.54	5.08	8.41	10.11	88
--------------------------------------	------	------	------	------	------	------	------	-------	----

Overhead Exp / NII + Non-Int Income	61.24	43.43	47.85	56.05	60.53	67.28	72.20	74.85	88
-------------------------------------	-------	-------	-------	-------	-------	-------	-------	-------	----

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.82	1.48	1.81	2.22	2.74	3.22	3.99	4.77	88
Personnel Expense	1.54	0.81	0.89	1.28	1.48	1.80	2.12	2.54	88
Net Occupancy Expense	0.39	0.18	0.25	0.30	0.38	0.45	0.58	0.62	88
Other Operating Expenses	0.87	0.50	0.55	0.66	0.79	1.02	1.32	1.75	88

Overhead Less Non-Interest Income	1.62	0.70	1.05	1.32	1.56	1.86	2.19	2.49	88
-----------------------------------	------	------	------	------	------	------	------	------	----

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	60.01	41.28	47.85	55.04	59.39	66.77	70.16	72.08	88
Personnel Expense	32.71	21.40	23.69	29.52	32.79	36.27	41.06	41.77	88
Net Occupancy Expense	8.25	5.23	5.56	6.96	8.03	9.62	10.47	11.87	88
Other Operating Expenses	18.61	12.38	13.31	15.77	18.27	20.82	25.15	27.93	88

Total Non-Interest Income	24.61	7.94	12.13	17.69	23.99	30.86	36.50	40.58	88
Fiduciary Activities Income	1.90	0.00	0.00	0.01	1.35	3.26	5.81	7.75	88
Serv Charges on Deposit Accts - Domestic	7.49	1.19	1.75	3.55	7.20	10.71	13.53	15.18	88
Trading Revenue	0.12	-0.09	0.00	0.00	0.00	0.00	0.46	2.83	88
Investment Banking Fees & Commissions	1.44	0.00	0.00	0.41	1.06	2.27	4.02	7.60	88
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	88
Net Servicing Fees	0.36	-0.01	0.00	0.00	0.14	0.44	1.31	2.91	88
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Insurance Activities Revenue	1.04	0.00	0.00	0.00	0.28	1.70	3.86	7.12	88
Net Gain (Loss) - Sales Loans, OREO, Oth	1.23	-0.00	0.00	0.17	0.75	1.95	3.79	4.64	88
Other Non-Interest Income	7.72	2.82	3.92	5.06	7.52	9.70	12.30	14.32	88

Overhead Less Non-Interest Income	34.86	19.86	24.04	28.79	33.59	40.98	45.36	51.52	88
-----------------------------------	-------	-------	-------	-------	-------	-------	-------	-------	----

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	29.86	7.18	19.33	26.49	31.36	33.97	36.08	38.64	88
Appl Inc Tax+TE/Pretax NOI+TE	35.10	24.10	30.21	33.32	35.20	37.18	39.19	40.65	88

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	48.25	10.10	27.25	39.02	49.79	56.89	65.48	71.01	88
Commercial and Industrial Loans	11.62	2.54	4.50	7.27	10.87	14.56	20.69	29.17	88
Loans to Individuals	4.09	0.17	0.46	1.14	2.83	6.87	10.57	12.33	88
Loans to Depository Institutions	0.02	0.00	0.00	0.00	0.00	0.00	0.09	0.64	88
Agricultural Loans	0.48	0.00	0.00	0.00	0.07	0.73	2.41	4.31	88
Other Loans and Leases	1.85	0.08	0.14	0.49	1.21	3.02	4.95	5.72	88
Net Loans and Leases	67.59	37.93	49.77	60.82	70.36	74.47	79.26	84.85	88
Debt Securities Over 1 Year	16.31	1.29	6.86	11.15	15.49	21.49	28.73	35.57	88
Mutual Funds and Equity Securities	0.18	0.00	0.00	0.00	0.10	0.30	0.66	0.85	88
Subtotal	85.07	69.99	75.91	82.25	85.88	88.44	90.84	92.32	88
Interest-Bearing Bank Balances	0.19	0.00	0.00	0.00	0.06	0.25	0.84	1.23	88
Federal Funds Sold & Reverse Repos	0.90	0.00	0.00	0.00	0.30	1.86	3.29	3.51	88
Debt Securities 1 Year or Less	2.82	0.03	0.14	0.50	2.17	4.13	8.00	9.91	88
Trading Assets	0.03	0.00	0.00	0.00	0.00	0.00	0.16	0.67	88
Total Earning Assets	89.89	84.55	85.80	87.93	89.81	91.87	93.65	95.25	88
Non-Int Cash and Due From Dep Inst	2.48	0.75	1.42	1.82	2.36	3.20	3.77	4.27	88
Other Real Estate Owned	0.05	0.00	0.00	0.00	0.02	0.07	0.19	0.27	88
All Other Assets	7.47	3.51	4.02	5.33	6.85	9.25	12.13	12.93	88
MEMORANDA:									
Short-Term Investments	4.32	0.16	0.38	0.96	3.58	6.43	11.78	13.06	88
U.S. Treasury Securities	0.18	0.00	0.00	0.00	0.04	0.20	0.86	2.01	88
U.S. Agency Securities (excl MBS)	4.86	0.00	0.19	1.51	3.98	7.45	11.36	13.98	88
Municipal Securities	2.60	0.00	0.04	0.60	1.90	4.29	7.27	9.85	88
Mortgage-Backed Securities	9.72	0.47	0.67	4.94	9.05	13.58	22.45	26.21	88
Asset-Backed Securities	0.06	0.00	0.00	0.00	0.00	0.00	0.43	1.04	88
Other Debt Securities	0.69	0.00	0.00	0.00	0.20	1.03	3.15	4.61	88
RE Loans Secured by 1-4 Family	15.85	2.58	4.10	8.96	14.89	21.90	29.32	31.37	88
Revolving	2.81	0.00	0.02	1.18	2.33	3.90	7.02	7.77	88
Closed-End, Sec by First Liens	10.92	1.24	2.60	4.89	9.50	15.75	22.52	27.42	88
Closed-End, Sec by Junior Liens	1.54	0.00	0.08	0.32	1.31	2.45	4.12	4.51	88
Commercial Real Estate Loans	29.65	4.50	10.60	19.37	27.29	39.88	50.37	56.36	88
Construction and Land Dev	9.41	0.98	1.58	4.19	7.74	14.42	21.79	26.72	88
Multifamily	1.55	0.03	0.26	0.70	1.18	2.16	3.86	4.40	88
Nonfarm Nonresidential	17.30	3.30	7.14	12.86	17.84	19.96	28.87	34.61	88
RE Loans Secured by Farmland	0.70	0.00	0.00	0.04	0.52	1.17	2.34	3.44	88
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	70.72	24.34	44.22	62.74	72.37	79.22	89.15	90.86	88
RE Loans Secured by 1-4 Family	23.42	3.73	7.04	12.63	21.32	34.43	42.16	54.72	88
Revolving	4.06	0.00	0.05	1.70	3.54	5.82	9.14	10.93	88
Closed-End	19.05	2.13	5.04	9.35	18.00	27.48	35.01	50.63	88
Commercial Real Estate Loans	42.78	9.64	18.97	31.08	41.01	55.91	65.53	71.33	88
Construction and Land Dev	13.49	2.12	2.72	6.27	11.17	19.90	29.14	34.73	88
Multifamily	2.25	0.06	0.38	1.12	2.01	3.01	5.03	5.86	88
Nonfarm Nonresidential	25.18	7.53	13.34	19.48	23.96	29.66	41.39	47.76	88
RE Loans Secured by Farmland	1.05	0.00	0.00	0.07	0.71	1.85	3.70	4.79	88
Loans to Depository Institutions	0.03	0.00	0.00	0.00	0.00	0.00	0.13	0.87	88
Commercial and Industrial Loans	17.48	3.57	6.95	11.11	15.86	20.73	30.12	56.75	88
Loans to Individuals	6.19	0.21	0.64	1.60	4.28	10.00	16.81	19.91	88
Credit Card Loans	0.15	0.00	0.00	0.00	0.00	0.17	0.87	1.62	88
Agricultural Loans	0.69	0.00	0.00	0.00	0.10	1.14	3.40	5.47	88
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Other Loans and Leases	2.81	0.14	0.19	0.72	1.80	4.39	8.25	10.08	88

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.32	0.16	0.38	0.96	3.58	6.43	11.78	13.06	88
Liquid Assets	19.03	4.96	9.43	13.27	17.33	24.97	31.92	41.46	88
Investment Securities	19.83	2.23	9.57	13.03	18.30	26.15	35.01	38.87	88
Net Loans and Leases	67.59	37.93	49.77	60.82	70.36	74.47	79.26	84.85	88
Net Lns, Ls & Stdbly Ltrs of Credit	69.15	40.77	50.81	62.74	71.44	75.80	81.40	86.15	88
Core Deposits	56.73	19.49	34.07	51.31	58.93	64.45	70.45	74.52	88
Noncore Funding	29.65	12.50	14.53	21.48	27.97	36.22	46.11	63.11	88
Time Deposits of \$100K or More	15.12	6.17	7.26	9.29	11.87	19.67	30.27	35.85	88
Foreign Deposits	0.12	0.00	0.00	0.00	0.00	0.00	0.00	6.34	88
Fed Funds Purchased and Repos	5.00	0.00	0.28	1.73	4.19	7.75	10.68	14.17	88
Net Fed Funds Purchased (Sold)	3.84	-2.25	-1.20	0.10	3.41	7.23	10.01	11.13	88
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Oth Borrowings W/Rem Mat 1 Yr or Less	2.81	0.00	0.01	0.41	1.73	4.28	8.01	12.15	88
Earning Assets Repr in 1 Year	40.26	12.27	17.18	32.01	43.29	50.85	59.95	63.57	88
Int-Bearing Liab Repr in 1 Year	30.30	10.45	14.00	20.68	25.45	42.73	53.01	58.44	88
Long-Term Debt Repr in 1 Year	0.44	0.00	0.00	0.00	0.00	0.79	1.74	3.92	88
Net Assets Repriceable in 1 Year	8.97	-18.31	-10.74	-2.42	9.56	19.87	30.03	33.45	88
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	29.40	1.25	8.24	19.30	28.75	37.33	49.52	60.62	88
Net ST Noncore Funding Dependence	20.60	-2.88	3.83	11.88	20.49	27.90	39.51	42.69	88
Short-Term Inv/ST Noncore Funding	23.06	0.90	1.52	4.33	16.73	33.75	65.72	104.87	88
Liq Asts-ST Noncore Fndg/Nonliq Asts	-4.08	-32.30	-28.43	-12.04	-5.22	5.45	16.35	25.40	88
Net Loans and Leases/Total Deposits	91.80	58.18	64.46	84.16	92.90	97.51	112.91	128.58	88
Net Loans and Leases/Core Deposits	125.65	78.40	90.32	101.02	114.74	140.51	183.69	243.89	88
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.20	-3.87	-1.64	-0.35	-0.00	0.05	0.35	0.71	64
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.42	-6.09	-4.66	-2.85	-1.68	-0.03	1.39	3.02	87
Struct Notes Appr(Depr)/T1 Cap	-0.04	-0.79	-0.16	-0.07	-0.02	-0.00	0.00	0.00	34
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	11.30	0.00	0.00	0.00	3.68	17.46	56.33	66.35	88
Available-For-Sale Securities	88.69	29.79	40.70	82.02	96.12	100.00	100.00	100.00	88
U.S. Treasury Securities	1.16	0.00	0.00	0.00	0.26	1.13	5.02	11.90	88
U.S. Agency Securities (excl MBS)	25.94	0.09	1.19	9.96	21.68	41.95	53.78	70.84	88
Municipal Securities	13.61	0.01	0.49	3.64	10.76	20.34	37.64	44.12	88
Mortgage-Backed Securities	49.27	3.59	10.70	33.60	50.17	66.98	74.58	82.36	88
Asset-Backed Securities	0.44	0.00	0.00	0.00	0.00	0.04	2.35	8.20	88
Other Debt Securities	3.22	0.00	0.00	0.00	1.11	5.73	12.13	18.45	88
Mutual Funds and Equity Securities	0.98	0.00	0.00	0.00	0.55	1.47	3.33	6.61	88
Debt Securities 1 Year or Less	14.39	0.29	0.65	3.39	11.49	22.49	33.95	48.76	88
Debt Securities 1 To 5 Years	30.84	4.01	6.54	15.18	26.79	42.51	62.81	75.95	88
Debt Securities Over 5 Years	50.81	2.58	8.62	30.34	51.06	73.89	88.30	93.71	88
Pledged Securities	64.85	24.63	30.51	51.08	67.19	81.52	90.90	92.94	88
Structured Notes, Fair Value	0.71	0.00	0.00	0.00	0.00	1.02	3.62	7.73	88

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.13	-0.07	0.00	0.05	0.12	0.18	0.29	0.47	88
Provision for Ln&Ls Losses/Avg Lns&Ls	0.20	-0.10	0.01	0.10	0.19	0.28	0.38	0.61	88
Provision for Ln&Ls Losses/Net Losses	162.97	-142.07	44.81	92.03	131.57	191.01	436.31	549.51	88
Ln&Ls Allowance/Total Loans & Leases	1.23	0.68	0.89	1.03	1.21	1.39	1.62	1.81	88
Ln&Ls Allowance/Net Ln&Ls Losses (X)	14.53	1.88	3.58	5.47	10.33	21.05	39.54	53.94	85
ALLL/Nonaccrual Assets	403.88	74.27	139.07	188.79	292.22	584.71	1096.79	1432.85	87
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	338.07	69.56	121.43	169.29	240.61	430.21	761.36	1383.86	87
Gross Ln&Ls Losses/Avg Loans & Leases	0.24	0.03	0.05	0.10	0.19	0.33	0.54	0.63	88
Recoveries/Avg Loans and Leases	0.08	0.01	0.01	0.03	0.06	0.11	0.20	0.26	88
Net Losses/Avg Loans and Leases	0.15	0.00	0.02	0.04	0.11	0.24	0.34	0.47	88
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Recoveries/Prior Year-End Losses	40.15	14.00	17.42	25.08	33.89	49.79	79.54	101.45	88
Earnings Coverage of Net Losses (X)	29.95	0.12	4.49	9.29	19.42	42.10	85.41	128.21	88
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.03	-0.02	-0.01	0.00	0.01	0.05	0.15	0.18	88
RE Loans Secured By 1-4 Family	0.04	-0.02	-0.00	0.00	0.01	0.06	0.14	0.27	88
Revolving	0.05	-0.03	-0.00	0.00	0.00	0.11	0.22	0.34	82
Closed-End	0.03	-0.01	-0.01	0.00	0.01	0.04	0.14	0.21	88
Commercial Real Estate Loans	0.02	-0.03	-0.02	-0.00	0.00	0.04	0.12	0.20	88
Construction and Land Dev	0.02	-0.07	-0.01	0.00	0.00	0.04	0.12	0.20	87
Multifamily	0.04	-0.00	0.00	0.00	0.00	0.00	0.24	0.58	84
Nonfarm Nonresidential	0.02	-0.10	-0.03	-0.00	0.00	0.04	0.13	0.20	87
RE Loans Secured by Farmland	0.01	-0.05	-0.01	0.00	0.00	0.00	0.07	0.27	73
Commercial and Industrial Loans	0.29	-0.05	-0.01	0.07	0.20	0.40	0.87	1.19	87
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Loans to Individuals	0.69	0.05	0.10	0.27	0.50	0.99	1.85	2.50	79
Credit Card Loans	1.08	-19.31	-2.80	0.00	1.36	2.43	2.81	4.13	48
Agricultural Loans	0.01	-0.15	-0.05	0.00	0.00	0.00	0.13	0.46	64
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Loans and Leases	0.63	-0.15	-0.01	0.00	0.10	0.63	3.11	6.17	86

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

30-89 Days PD Loans and Leases	0.72	0.11	0.15	0.27	0.68	1.03	1.43	2.08	88
90+ Days PD Loans and Leases	0.06	0.00	0.00	0.00	0.04	0.12	0.19	0.24	88
Nonaccrual Loans and Leases	0.43	0.06	0.10	0.21	0.42	0.60	0.79	0.99	88
90+ Days PD and Nonaccrual Loans and Leases	0.50	0.07	0.13	0.25	0.49	0.72	0.89	1.01	88
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	88
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.72	0.11	0.15	0.27	0.68	1.03	1.43	2.08	88
90+ Days Past Due Assets	0.06	0.00	0.00	0.00	0.04	0.12	0.19	0.24	88
Nonaccrual Assets	0.43	0.06	0.10	0.21	0.42	0.60	0.79	0.99	88
30+ Days PD & Nonaccrual Assets	1.24	0.29	0.41	0.69	1.22	1.74	2.35	2.86	88
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.35	0.04	0.09	0.17	0.34	0.50	0.64	0.86	88
90+ PD & Nonaccrual Assets + OREO	0.43	0.05	0.10	0.19	0.37	0.57	0.95	1.08	88
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.35	0.03	0.08	0.17	0.32	0.47	0.71	1.00	88
Allowance for Loan & Lease Losses	44.23	4.86	10.39	20.51	40.57	59.71	84.61	135.53	88
Equity Cap + ALLL	3.56	0.43	0.77	1.63	2.99	5.03	6.92	13.85	88
Tier 1 Cap + ALLL	3.82	0.44	0.94	1.78	3.59	5.05	6.78	12.85	88
Loans & Leases + RE Acquired	0.52	0.06	0.12	0.26	0.49	0.73	1.02	1.31	88

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	0.67	0.04	0.11	0.26	0.69	0.93	1.34	1.64	88
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.02	0.09	0.20	0.25	88
- Nonaccrual	0.42	0.00	0.08	0.19	0.36	0.63	0.83	1.17	88
Coml & Indl - 30-89 Days PD	0.64	0.04	0.08	0.26	0.50	0.96	1.46	2.14	87
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.02	0.10	0.22	0.27	87
- Nonaccrual	0.62	0.02	0.08	0.17	0.55	0.97	1.45	1.58	87
Individuals - 30-89 Days PD	1.10	0.09	0.25	0.64	1.02	1.36	2.22	2.84	88
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.04	0.16	0.26	0.37	88
- Nonaccrual	0.13	0.00	0.00	0.00	0.09	0.21	0.44	0.66	88
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	0.32	0.00	0.00	0.00	0.00	0.59	1.13	2.51	64
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.09	64
- Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.07	0.65	1.31	64
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Lns&Ls - 30-89 Days PD	0.35	0.00	0.00	0.00	0.05	0.61	1.37	2.08	86
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.02	0.10	0.63	86
- Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.12	0.50	0.96	86
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.75	0.00	0.04	0.23	0.59	1.26	1.79	2.17	88
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.01	0.13	0.30	0.35	88
- Nonaccrual	0.36	0.00	0.00	0.11	0.27	0.59	1.04	1.26	88
Revolving - 30-89 Days PD	0.44	0.00	0.00	0.11	0.38	0.74	1.14	1.62	82
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.07	0.25	0.36	82
- Nonaccrual	0.17	0.00	0.00	0.00	0.07	0.27	0.62	1.57	82
Closed-End - 30-89 Days PD	0.82	0.00	0.05	0.21	0.65	1.22	2.00	2.75	88
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.01	0.15	0.30	0.44	88
- Nonaccrual	0.40	0.00	0.00	0.11	0.28	0.72	1.09	1.45	88
- Jr Lien 30-89 Days PD	0.08	0.00	0.00	0.01	0.05	0.14	0.26	0.36	88
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.04	88
- Jr Lien Nonaccrual	0.06	0.00	0.00	0.00	0.02	0.07	0.21	0.70	88
Commercial RE - 30-89 Days PD	0.58	0.01	0.06	0.19	0.47	0.83	1.42	1.63	88
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.05	0.14	0.19	88
- Nonaccrual	0.43	0.00	0.00	0.15	0.40	0.71	1.03	1.48	88
Const & Dev - 30-89 Days PD	0.71	0.00	0.00	0.10	0.54	1.11	2.56	3.08	87
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.04	0.17	0.52	87
- Nonaccrual	0.38	0.00	0.00	0.00	0.18	0.76	1.41	2.03	87
Multifamily - 30-89 Days PD	0.37	0.00	0.00	0.00	0.14	0.65	1.50	2.71	84
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	84
- Nonaccrual	0.25	0.00	0.00	0.00	0.00	0.35	1.02	2.69	84
Nonfarm Nres- 30-89 Days PD	0.51	0.00	0.01	0.10	0.39	0.76	1.29	1.60	87
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.04	0.12	0.15	87
- Nonaccrual	0.41	0.00	0.00	0.08	0.40	0.69	1.02	1.35	87
Farmland - 30-89 Days PD	0.31	0.00	0.00	0.00	0.00	0.53	1.51	2.05	73
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.13	73
- Nonaccrual	0.36	0.00	0.00	0.00	0.00	0.35	1.56	3.87	73
Credit Card - 30-89 Days PD	1.23	0.00	0.00	0.00	1.17	2.29	2.79	3.49	48
- 90+ Days Past Due	0.45	0.00	0.00	0.00	0.24	0.78	1.69	2.12	48
- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.23	1.35	48

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.81	6.33	6.77	7.65	8.68	9.83	10.98	12.05	88
Tier 1 RBC Ratio	11.17	8.23	8.74	9.62	10.75	12.34	14.52	15.82	88
Total Risk-Based Capital Ratio	12.73	10.64	10.95	11.40	12.16	13.72	15.80	17.13	88
Tangible Tier 1 Leverage Ratio	8.71	6.31	6.59	7.61	8.63	9.79	10.91	11.76	88
Tangible Common Eq Cap/Tan Assets	6.94	4.29	4.88	5.74	6.73	7.70	9.63	10.62	88
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	19.21	7.09	9.71	14.95	19.04	24.44	27.50	29.44	88
Standby Letters of Credit	1.28	0.03	0.24	0.54	1.07	1.86	3.19	3.99	88
Commercial & Similar Letters of Credit	0.09	0.00	0.00	0.00	0.00	0.10	0.38	1.07	88
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	3.90	0.00	0.00	0.00	0.69	4.22	18.11	33.99	88
Interest Rate Contracts	3.04	0.00	0.00	0.00	0.69	4.13	14.84	25.30	88
Interest Rate Futures & Forward Contr	0.23	0.00	0.00	0.00	0.00	0.33	1.22	2.44	88
Written Options Contr (Int Rate)	0.17	0.00	0.00	0.00	0.00	0.23	1.02	1.26	88
Purchased Options Contr (Int Rate)	0.27	0.00	0.00	0.00	0.00	0.00	1.37	6.07	88
Interest Rate Swaps	1.50	0.00	0.00	0.00	0.00	2.26	6.31	15.29	88
Foreign Exchange Contracts	0.03	0.00	0.00	0.00	0.00	0.00	0.07	1.28	88
Futures & Forward Foreign Exch Contr	0.02	0.00	0.00	0.00	0.00	0.00	0.02	0.94	88
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Equity, Commodity, & Other Deriv Contr	0.03	0.00	0.00	0.00	0.00	0.00	0.06	1.13	88
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	88
Purchased Options Contr (Comm & Oth)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.46	88
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	30.00	9.47	16.53	22.23	29.48	36.91	43.78	53.66	88

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	93.71	0.00	29.83	98.07	100.00	100.00	100.00	100.00	65
Foreign Exchange Contracts	3.19	0.00	0.00	0.00	0.00	0.00	17.23	51.92	65
Equity, Comm, & Other Contracts	1.03	0.00	0.00	0.00	0.00	0.00	3.51	23.44	65
Futures and Forwards	21.09	0.00	0.00	0.00	8.12	50.38	71.99	98.94	65
Written Options	15.51	0.00	0.00	0.00	3.18	34.78	57.53	81.33	65
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Over-The-Counter	14.96	0.00	0.00	0.00	1.71	34.21	57.53	81.33	65
Purchased Options	6.09	0.00	0.00	0.00	0.00	8.64	30.42	54.62	65
Exchange-Traded	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.71	65
Over-The-Counter	5.54	0.00	0.00	0.00	0.00	3.65	29.95	54.62	65
Swaps	44.39	0.00	0.00	0.00	28.41	94.87	100.00	100.00	65
Held for Trading	16.62	0.00	0.00	0.00	0.00	41.06	82.54	99.54	65
Interest Rate Contracts	12.17	0.00	0.00	0.00	0.00	9.31	68.28	89.82	65
Foreign Exchange Contracts	1.47	0.00	0.00	0.00	0.00	0.00	0.00	44.69	65
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Non-Traded	83.37	0.00	12.23	54.31	100.00	100.00	100.00	100.00	65
Interest Rate Contracts	71.74	0.00	0.00	32.63	99.44	100.00	100.00	100.00	65
Foreign Exchange Contracts	0.34	0.00	0.00	0.00	0.00	0.00	1.46	8.10	65
Equity, Comm, & Other Contracts	0.73	0.00	0.00	0.00	0.00	0.00	0.47	23.44	65
Deriv Contr (Excl Fut & FX LE 14 Days)	77.88	0.00	11.97	49.44	91.47	100.00	100.00	100.00	65
One Year or Less	20.23	0.00	0.00	0.00	13.72	43.87	66.90	96.40	65
Over 1 Year to 5 Years	25.81	0.00	0.00	0.00	16.38	50.85	93.87	100.00	65
Over 5 Years	13.29	0.00	0.00	0.00	0.00	29.06	51.66	68.90	65
Gross Negative Fair Value (Abs Val)	0.47	0.00	0.00	0.01	0.19	0.95	1.54	2.14	65
Gross Positive Fair Value	0.70	0.00	0.02	0.17	0.46	1.05	2.46	3.14	65
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	88
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	88
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	88
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	88
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	88
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
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	88
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.02	0.00	0.00	0.00	0.00	0.02	0.14	0.25	88

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.25	88
Ins Under Assets(P/C)/Tot Ins Und Ast	33.53	0.00	0.00	0.00	0.00	100.00	100.00	100.00	18
Ins Under Assets(L/H)/Tot Ins Und Ast	66.46	0.00	0.00	0.00	100.00	100.00	100.00	100.00	18
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Ins Activities Revenue/Adj Oper Inc	1.04	0.00	0.00	0.00	0.28	1.70	3.86	7.12	88
Premium Inc/Ins Activities Revenue	3.53	0.00	0.00	0.00	0.00	0.42	21.73	44.39	69
Credit Rel Prem Inc/Tot Prem Inc	73.68	0.00	0.00	0.00	100.00	100.00	100.00	100.00	19
Other Prem Inc/Total Prem Inc	26.31	0.00	0.00	0.00	0.00	25.00	100.00	100.00	19
Ins Under Net Income/Consol Net Income	0.06	0.00	0.00	0.00	0.00	0.00	0.57	0.85	88
Ins Net Inc (P/C)/Equity (P/C)	10.63	0.38	0.38	1.70	6.49	12.22	22.17	25.83	6
Ins Net Inc (L/H)/Equity (L/H)	6.43	2.20	2.20	3.18	5.16	5.55	12.05	14.89	10
Insur Ben, Losses, Exp/Insur Premiums	90.71	0.00	0.00	4.98	59.00	105.06	235.98	752.45	19
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Reinsurance Recov(L/H)/Tot Assets(L/H)	4.33	0.00	0.00	0.00	0.00	0.57	12.55	21.96	12
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
CSV Life Insurance/Tier 1 Cap + ALLL	10.14	0.00	0.00	1.22	9.48	18.46	23.44	27.27	88
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	88
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.52	0.00	0.00	0.00	0.00	0.00	3.69	8.47	42
Cost: Interest-Bearing Deposits	4.62	2.78	2.78	3.92	4.86	4.98	5.21	5.36	7
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	1.62	0.12	0.12	0.12	0.88	2.00	2.65	2.87	3
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Leases	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	1
GROWTH RATES:									
Net Loans and Leases	-1.36	-100.00	-100.00	-61.93	-1.27	28.80	70.99	213.93	36
Total Selected Assets	-2.94	-100.00	-100.00	-43.51	-0.66	17.13	70.28	341.36	46
Deposits	14.03	-32.60	-32.60	-27.18	-0.11	38.47	57.42	59.59	6

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	66.95	0.00	0.00	31.88	68.50	97.92	139.55	179.77	76
Dividends Paid/Net Income	28.55	0.00	0.00	10.91	30.43	46.82	58.76	72.34	87
Net Income - Dividends/Avg Equity	8.50	1.16	2.41	5.23	7.82	11.84	14.74	16.43	88
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	171.39	0.00	0.00	88.38	146.73	234.29	407.95	651.81	74
Dividends From Nonbank Subs	3.26	0.00	0.00	0.00	0.32	5.59	13.25	23.84	74
Dividends From Subsidiary BHCs	2.74	0.00	0.00	0.00	0.00	0.00	0.00	96.22	74
Dividends From All Subsidiaries	215.63	0.00	71.29	106.56	162.30	259.22	549.83	812.54	74
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	52.71	0.00	0.00	25.95	53.43	85.78	110.65	120.05	79
Interest Income From Bank Subs	0.85	0.00	0.00	0.00	0.04	1.31	4.39	6.64	79
Mgt & Service Fees From Bank Subs	3.83	0.00	0.00	0.00	0.00	3.10	19.23	54.23	79
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.01	0.72	79
Operating Income From Bank Subs	64.66	0.00	9.77	28.13	54.46	96.25	135.41	158.71	79
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	65.29	0.00	0.00	0.00	78.16	100.00	146.94	202.44	54
Interest Income From Nonbank Subs	11.73	0.00	0.00	0.00	0.00	0.13	51.58	148.30	54
Mgt & Serv Fees From Nonbank Subs	1.79	0.00	0.00	0.00	0.00	0.00	6.44	29.51	54
Other Income From Nonbank Subs	0.55	0.00	0.00	0.00	0.00	0.00	0.00	11.49	54
Operating Inc From Nonbank Subs	87.20	0.00	0.00	12.55	93.41	131.68	227.98	315.62	54
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	51.06	0.00	0.00	0.00	8.60	89.61	145.79	152.04	11
Interest Inc From Subsidiary BHCs	0.45	0.00	0.00	0.00	0.00	0.00	0.00	2.22	11
Mgt & Serv Fees From Sub BHCs	1.65	0.00	0.00	0.00	0.00	0.00	6.47	8.92	11
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Operating Income From Sub BHCs	53.17	0.00	0.00	0.00	8.60	97.77	146.90	152.04	11
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	67.29	0.00	0.00	55.75	85.51	94.63	98.13	98.88	84
Interest Income From Bank Subs	1.33	0.00	0.00	0.00	0.04	1.64	6.40	12.35	84
Mgt & Serv Fees From Bank Subs	3.79	0.00	0.00	0.00	0.00	2.96	23.55	31.98	84
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.15	84
Operating Income From Bank Subs	86.60	0.00	0.07	84.99	93.94	98.84	99.52	100.00	84
Dividends From Nonbank Subs	1.38	0.00	0.00	0.00	0.09	2.22	6.61	8.20	84
Interest Income From Nonbank Subs	0.29	0.00	0.00	0.00	0.00	0.00	1.91	8.47	84
Mgt & Serv Fees From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.05	1.05	84
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.44	84
Operating Inc From Nonbank Subs	2.46	0.00	0.00	0.00	0.31	3.71	11.25	19.04	84
Dividends From Subsidiary BHCs	1.26	0.00	0.00	0.00	0.00	0.00	0.00	73.71	84
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Operating Income From Sub BHCs	1.40	0.00	0.00	0.00	0.00	0.00	0.00	81.68	84
Loans and Adv From Subs/ST Debt	797.92	2.48	52.53	172.01	352.96	890.37	1936.38	4880.48	21
Loans and Adv From Subs/Total Debt	884.65	0.00	31.17	68.74	185.49	559.51	1767.51	20764.2	39

BHCPR Reporters for Quarter Ending 12/31/2006
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2006 and Other Notes
1141786	7, 671, 190	ALABAMA NATIONAL BANCORPORATIO	BIRMINGHAM, AL	
1208661	5, 293, 977	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
1095674	8, 816, 861	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1133286	3, 419, 131	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1245620	5, 772, 732	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
2126977	3, 495, 566	BANNER CORPORATION	WALLA WALLA, WA	
1105162	4, 478, 931	BBVA USA BANCSHARES, INC	LAREDO, TX	Name change from LAREDO NATIONAL BANCSHARES, INC.
2947435	6, 335, 168	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
1020180	6, 751, 806	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1247334	4, 065, 697	CAPITOL BANCORP LTD.	LANSING, MI	
1843080	8, 030, 949	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	7, 231, 945	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1022764	5, 487, 192	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	3, 789, 247	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1114605	6, 544, 970	CHITTENDEN CORPORATION	BURLINGTON, VT	
1135972	5, 019, 380	COMMERCEBANK HOLDING CORPORATI	CORAL GABLES, FL	
1048867	4, 497, 797	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1117709	3, 496, 370	COMMUNITY BANKS, INC.	HARRISBURG, PA	
1029222	6, 094, 262	CVB FINANCIAL CORP.	ONTARIO, CA	
2107707	4, 711, 987	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	8, 827, 853	DISCOUNT BANCORP, INC.	NEW YORK, NY	
1427239	6, 582, 815	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	6, 007, 592	F. N. B. CORPORATION	HERMITAGE, PA	
1076132	4, 859, 415	FIRST CHARTER CORPORATION	CHARLOTTE, NC	
1075911	5, 825, 908	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	6, 044, 580	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
2875332	5, 572, 021	FIRST COMMUNITY BANCORP	SAN DIEGO, CA	
1071276	3, 301, 599	FIRST FINANCIAL BANCORP	HAMILTON, OH	
1123670	4, 970, 670	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	3, 554, 870	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	8, 445, 973	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	3, 771, 294	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
2641201	4, 354, 747	FIRST NATIONAL BANK HOLDING CO	SCOTTSDALE, AZ	
1060627	7, 842, 966	FIRSTBANK HOLDING COMPANY	LAKESWOOD, CO	
1031346	3, 238, 451	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	
2003975	4, 468, 104	GLACIER BANCORP, INC.	KALISPELL, MT	
1201233	3, 189, 870	GREAT WESTERN BANCORPORATION,	OMAHA, NE	
1136531	7, 377, 006	GREATER BAY BANCORP	EAST PALO ALTO, CA	
1086533	6, 005, 975	HANCOCK HOLDING COMPANY	GULFPORT, MS	
2900261	3, 725, 220	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1117192	3, 249, 828	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	
1206546	3, 058, 242	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2291914	3, 203, 046	IBERIABANK CORPORATION	LAFAYETTE, LA	
1201925	3, 431, 543	INDEPENDENT BANK CORPORATION	IONIA, MI	
1064278	3, 323, 803	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
2477754	5, 445, 306	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
1199732	6, 237, 958	IRWIN FINANCIAL CORPORATION	COLUMBUS, IN	
3114654	3, 424, 802	ITLA CAPITAL CORPORATION	LA JOLLA, CA	
1490701	4, 269, 914	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
1090987	7, 978, 298	MB FINANCIAL, INC	CHICAGO, IL	
1117026	5, 456, 511	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	

BHCPR Reporters for Quarter Ending 12/31/2006
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2006 and Other Notes
1139279	5,087,572	NBT BANCORP INC.	NORWICH, NY	
3214095	7,247,560	NEWALLIANCE BANCSHARES, INC.	NEW HAVEN, CT	
1136661	5,912,486	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	8,150,323	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	4,376,533	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	7,489,077	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
1142336	5,470,876	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	4,390,840	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
1839319	4,270,776	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	4,596,212	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
1247633	6,297,151	PROVIDENT BANKSHARES CORPORATI	BALTIMORE, MD	
3133637	5,746,328	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1097025	3,046,787	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	Moved from Peer 3
1136670	4,393,571	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	
1071397	3,322,983	S & T BANCORP, INC.	INDIANA, PA	
2847115	9,179,759	SANTANDER BANCORP	SAN JUAN, PR	
2368106	4,212,481	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1105425	4,119,955	STERLING BANCSHARES, INC.	HOUSTON, TX	
1143829	3,276,967	STERLING FINANCIAL CORPORATION	LANCASTER, PA	
3152245	9,841,839	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1139242	3,325,563	SUN BANCORP, INC	VINELAND, NJ	
1117156	8,225,134	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	5,887,245	SVB FINANCIAL GROUP	SANTA CLARA, CA	
2495039	3,379,667	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	3,676,971	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
1109656	8,574,060	TEXAS REGIONAL BANCSHARES, INC	MCALLEN, TX	
1079562	8,840,970	TRUSTMARK CORPORATION	JACKSON, MS	
1049828	8,915,614	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	7,350,358	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	6,717,598	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	7,101,249	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1029464	3,381,853	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1070448	4,098,166	WESBANCO, INC.	WHEELING, WV	
1025541	4,770,897	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	4,169,604	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	
2260406	9,571,852	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1199602	3,807,143	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 88 bank holding companies.