

PEER GROUP 03

03/31/2006

03/31/2005

12/31/2005

12/31/2004

12/31/2003

Number of BHCs in Peer Group

237

218

240

214

200

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.70	3.70	3.76	3.68	3.73
+ Non-interest Income	0.96	0.99	1.00	1.06	1.24
- Overhead Expense	2.87	2.88	2.88	2.94	3.07
- Provision for Losses	0.14	0.15	0.17	0.19	0.23
+ Securities Gains (Losses)	0.00	0.01	0.00	0.02	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.68	1.71	1.75	1.71	1.81
Net Operating Income	1.11	1.12	1.15	1.12	1.16
Net Income	1.11	1.12	1.16	1.12	1.17
Net Income (Sub S Adjusted)	1.26	1.17	1.27	1.16	1.22

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.66	5.82	6.21	5.56	5.76
Interest Expense	2.66	1.80	2.14	1.57	1.69
Net Interest Income (TE)	4.02	4.01	4.07	3.99	4.05

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.07	0.10	0.15	0.19	0.25
Earnings Coverage of Net Losses (X)	25.99	6.89	37.98	25.28	17.88
Ln&Ls Allowance/Total Loans & Leases	1.21	1.29	1.23	1.30	1.38
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.53	0.63	0.53	0.61	0.76
30-89 Days Past Due Loans and Leases	0.62	0.60	0.57	0.58	0.73

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	25.93	24.69	25.42	24.19	23.15
Net ST Noncore Funding Dependence	15.93	14.08	15.30	13.71	12.75
Net Loans and Leases/Total Assets	69.88	68.15	69.63	67.83	64.49

CAPITALIZATION:

Tier 1 Leverage Ratio	8.88	8.71	8.81	8.64	8.68
Equity Capital/Total Assets	8.38	8.26	8.37	8.38	8.52
Net Loans&Ls/Equity Capital (X)	8.73	8.60	8.62	8.39	7.78
Cash Dividends/Net Income	27.01	23.99	27.23	27.11	26.95
Cash Dividends/Net Income (Sub S Adjusted)	29.65	20.75	18.23	31.75	45.24
Retained Earnings/Avg Equity Cap	9.21	9.68	9.70	9.31	9.61

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.64	0.44	0.58	0.29	0.42
Long-Term Debt/Equity Capital	1.11	1.56	1.30	1.61	1.31
Equity Investment in Subs/Equity Cap	115.26	114.42	114.76	113.72	111.01
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	96.97	86.28	116.12	108.77	125.58

PERCENT OF AVERAGE ASSETS	PEER GROUP 03				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Interest Income (TE)	6.14	5.37	5.73	5.14	5.31
Less: Interest Expense	2.46	1.66	1.98	1.45	1.56
Equals: Net Interest Income (TE)	3.70	3.70	3.76	3.68	3.73
Plus: Non-Interest Income	0.96	0.99	1.00	1.06	1.24
Equals: Adj Operating Income (TE)	4.71	4.75	4.82	4.80	5.04
Less: Overhead Expense	2.87	2.88	2.88	2.94	3.07
Less: Provision for Loan and Lease Losses	0.14	0.15	0.17	0.19	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	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.68	1.71	1.75	1.71	1.81
Less: Applicable Income Taxes (TE)	0.53	0.57	0.56	0.56	0.60
Less: Minority Interest	0.00	0.00	0.00	0.00	0.01
Equals: Net Operating Income	1.11	1.12	1.15	1.12	1.16
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.11	1.12	1.16	1.12	1.17
Memo: Net Income (Last Four Qtrs)	1.15	1.12	1.16	1.11	1.17
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.62	92.54	92.60	92.68	92.44
Avg Int-Bearing Funds / Avg Assets	78.63	77.74	78.01	77.97	78.45
Int Income (TE) / Avg Earning Assets	6.66	5.82	6.21	5.56	5.76
Int Expense / Avg Earning Assets	2.66	1.80	2.14	1.57	1.69
Net Int Inc (TE) / Avg Earn Assets	4.02	4.01	4.07	3.99	4.05
YIELD OR COST:					
Total Loans and Leases (TE)	7.28	6.38	6.82	6.14	6.48
Interest-Bearing Bank Balances	4.13	2.29	3.46	1.65	1.59
Fed Funds Sold & Reverse Repos	4.38	2.42	3.19	1.33	1.07
Trading Assets	1.83	1.36	1.21	1.27	2.99
Total Earning Assets	6.57	5.72	6.12	5.47	5.65
Investment Securities (TE)	4.53	4.18	4.29	4.08	4.24
U.S. Treasury & Agency Sec (excl MBS)	3.87	3.27	3.52	3.32	3.47
Mortgage-Backed Securities	4.43	4.02	4.09	3.91	3.89
All Other Securities	5.94	6.08	6.53	6.28	6.67
Interest-Bearing Deposits	2.82	1.82	2.23	1.57	1.73
Time Deposits of \$100K or More	3.77	2.68	3.13	2.34	2.56
Time Deposits < \$100K	3.62	2.60	3.06	2.46	2.79
Other Domestic Deposits	1.92	1.13	1.44	0.86	0.87
Foreign Deposits	3.04	1.69	2.16	1.81	1.68
Fed Funds Purchased and Repos	3.68	2.09	2.73	1.34	1.27
Other Borrowed Funds & Trading Liab	4.26	3.64	3.88	3.37	3.76
All Interest-Bearing Funds	3.12	2.13	2.53	1.85	1.99

PEER GROUP 03

03/31/2006

03/31/2005

12/31/2005

12/31/2004

12/31/2003

	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Avg Personnel Exp Per Employee (\$000)	16	15	59	56	54
Avg Assets per Employee (\$000)	3,977	3,839	3,794	3,620	3,344
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.15	2.27	2.04	2.08	1.94
Overhead Exp / NII + Non-Int Income	62.60	61.79	61.30	62.28	62.36
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.87	2.88	2.88	2.94	3.07
Personnel Expense	1.63	1.62	1.60	1.61	1.67
Net Occupancy Expense	0.41	0.42	0.41	0.42	0.43
Other Operating Expenses	0.81	0.83	0.85	0.88	0.95
Overhead Less Non-Interest Income	1.89	1.85	1.84	1.83	1.79
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	61.51	60.51	60.13	61.13	61.07
Personnel Expense	34.85	34.02	33.27	33.48	33.14
Net Occupancy Expense	8.77	8.83	8.60	8.72	8.55
Other Operating Expenses	17.47	17.45	17.78	18.44	18.83
Total Non-Interest Income	20.09	20.56	20.46	21.98	24.10
Fiduciary Activities Income	1.46	1.55	1.38	1.58	1.46
Serv Charges on Deposit Accts - Domestic	7.36	7.41	7.71	8.37	8.45
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.61	0.59	0.57	0.58	0.59
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.28	0.28	0.24	0.27	0.27
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.62	0.58	0.53	0.55	0.53
Net Gain (Loss) - Sales Loans, OREO, Oth	1.37	1.66	1.73	1.82	2.74
Other Non-Interest Income	5.76	6.21	5.82	6.23	6.76
Overhead Less Non-Interest Income	40.83	39.75	38.92	38.82	36.52
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	28.17	29.03	28.15	28.21	28.33
Appl Inc Tax+TE/Pretax NOI+TE	32.70	34.38	33.28	33.72	34.14

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Real Estate Loans	53.69	51.17	53.17	50.70	46.66
Commercial and Industrial Loans	9.81	10.43	9.95	10.39	10.55
Loans to Individuals	3.33	3.39	3.25	3.49	4.01
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.60	0.64	0.67	0.68	0.62
Other Loans and Leases	1.03	0.99	0.98	0.99	1.13
Net Loans and Leases	69.88	68.15	69.63	67.83	64.49
Debt Securities Over 1 Year	15.79	18.34	16.11	18.86	21.02
Mutual Funds and Equity Securities	0.18	0.20	0.17	0.22	0.40
Subtotal	86.58	87.45	86.58	87.66	86.69
Interest-Bearing Bank Balances	0.27	0.25	0.25	0.25	0.31
Federal Funds Sold & Reverse Repos	1.20	1.04	1.05	0.87	0.82
Debt Securities 1 Year or Less	2.38	1.84	2.27	2.00	2.12
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.15	91.33	90.89	91.49	90.80
Non-Int Cash and Due From Dep Inst	2.50	2.56	2.86	2.49	3.09
Other Real Estate Owned	0.07	0.08	0.07	0.08	0.10
All Other Assets	6.26	6.03	6.16	5.93	5.95
MEMORANDA:					
Short-Term Investments	4.34	3.56	4.03	3.57	3.77
U.S. Treasury Securities	0.17	0.24	0.17	0.26	0.41
U.S. Agency Securities (excl MBS)	6.51	6.12	6.32	6.22	6.35
Municipal Securities	2.75	2.90	2.88	2.63	3.26
Mortgage-Backed Securities	6.91	8.73	7.06	9.07	10.22
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.02
Other Debt Securities	0.42	0.58	0.43	0.63	0.89
RE Loans Secured by 1-4 Family	15.64	15.52	15.59	15.71	15.93
Revolving	3.00	3.11	3.11	3.14	2.84
Closed-End, Sec by First Liens	11.13	10.80	10.95	10.91	11.34
Closed-End, Sec by Junior Liens	1.05	1.02	1.05	1.04	1.19
Commercial Real Estate Loans	35.39	32.98	34.75	32.22	28.42
Construction and Land Dev	10.98	8.91	10.39	8.36	6.71
Multifamily	2.02	2.04	1.92	2.03	1.69
Nonfarm Nonresidential	20.49	20.50	20.62	20.31	19.01
RE Loans Secured by Farmland	0.97	0.97	0.99	0.90	0.79
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.72	75.28	76.31	74.90	72.41
RE Loans Secured by 1-4 Family	22.68	23.48	22.76	23.90	25.28
Revolving	4.31	4.60	4.50	4.67	4.41
Closed-End	17.93	18.18	17.82	18.55	20.29
Commercial Real Estate Loans	50.31	48.05	49.69	47.16	43.63
Construction and Land Dev	15.57	12.94	14.78	12.17	10.21
Multifamily	2.86	2.97	2.73	2.98	2.63
Nonfarm Nonresidential	29.48	30.23	29.81	30.10	29.42
RE Loans Secured by Farmland	1.40	1.42	1.42	1.32	1.21
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.01
Commercial and Industrial Loans	14.09	15.22	14.38	15.23	16.09
Loans to Individuals	4.83	5.06	4.71	5.26	6.29
Credit Card Loans	0.07	0.08	0.07	0.09	0.11
Agricultural Loans	0.87	0.95	0.97	1.00	0.95
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.51	1.50	1.44	1.52	1.82

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Short-Term Investments	4.34	3.56	4.03	3.57	3.77
Liquid Assets	18.80	20.34	18.97	20.63	22.80
Investment Securities	18.92	20.92	19.05	21.75	24.25
Net Loans and Leases	69.88	68.15	69.63	67.83	64.49
Net Lns, Ls & Stdbly Ltrs of Credit	70.82	69.22	70.66	68.91	65.55
Core Deposits	61.47	63.13	62.34	63.60	64.62
Noncore Funding	27.19	25.70	26.40	25.28	24.22
Time Deposits of \$100K or More	15.63	13.66	14.78	12.89	11.13
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.53	2.92	2.71	2.91	3.08
Net Fed Funds Purchased (Sold)	1.38	1.87	1.72	2.05	2.31
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.32	2.44	2.58	2.61	2.45
Earning Assets Repr in 1 Year	41.62	41.89	42.45	41.72	38.38
Int-Bearing Liab Repr in 1 Year	29.82	26.10	28.53	25.74	25.85
Long-Term Debt Repr in 1 Year	0.63	0.50	0.57	0.59	0.50
Net Assets Repriceable in 1 Year	10.08	14.71	12.49	14.52	11.45
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	25.93	24.69	25.42	24.19	23.15
Net ST Noncore Funding Dependence	15.93	14.08	15.30	13.71	12.75
Short-Term Inv/ST Noncore Funding	28.74	27.89	27.81	27.43	30.27
Liq Asts-ST Noncore Fndg/Nonliq Asts	1.31	6.31	2.87	7.13	11.15
Net Loans and Leases/Total Deposits	89.82	87.66	89.49	87.77	84.64
Net Loans and Leases/Core Deposits	116.26	109.72	114.00	108.03	101.54
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.56	-0.18	-0.38	0.32	0.79
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-3.11	-2.00	-2.39	0.55	2.45
Struct Notes Appr(Depr)/T1 Cap	-0.25	-0.24	-0.22	-0.07	-0.02
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.51	9.97	8.78	10.14	8.42
Available-For-Sale Securities	91.49	90.03	91.22	89.86	91.58
U.S. Treasury Securities	1.06	1.51	1.11	1.60	2.08
U.S. Agency Securities (excl MBS)	37.29	32.29	36.21	31.79	29.73
Municipal Securities	15.37	14.63	15.72	13.05	14.46
Mortgage-Backed Securities	35.91	40.85	36.10	40.96	41.01
Asset-Backed Securities	0.04	0.02	0.02	0.02	0.07
Other Debt Securities	2.15	2.75	2.30	3.02	3.73
Mutual Funds and Equity Securities	1.02	1.04	0.96	1.15	1.71
Debt Securities 1 Year or Less	13.99	10.30	13.37	10.50	9.85
Debt Securities 1 To 5 Years	38.81	37.30	38.66	36.65	31.29
Debt Securities Over 5 Years	42.86	47.88	43.28	48.14	53.47
Pledged Securities	60.45	60.32	60.20	58.55	55.08
Structured Notes, Fair Value	2.08	2.00	1.97	2.00	1.08

ANALYSIS RATIOS	PEER GROUP 03				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Provision for Ln&Ls Losses/Avg Assets	0.14	0.15	0.17	0.19	0.23
Provision for Ln&Ls Losses/Avg Lns&Ls	0.20	0.22	0.24	0.28	0.35
Provision for Ln&Ls Losses/Net Losses	251.97	143.06	223.11	207.65	154.29
Ln&Ls Allowance/Total Loans & Leases	1.21	1.29	1.23	1.30	1.38
Ln&Ls Allowance/Net Ln&Ls Losses (X)	36.60	24.68	19.70	13.23	9.21
ALL/Nonaccrual Assets	614.28	462.23	647.67	469.70	354.92
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	457.42	388.42	425.16	385.28	269.95
Gross Ln&Ls Losses/Avg Loans & Leases	0.14	0.17	0.23	0.26	0.33
Recoveries/Avg Loans and Leases	0.06	0.06	0.07	0.07	0.08
Net Losses/Avg Loans and Leases	0.07	0.10	0.15	0.19	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	8.75	7.92	36.13	28.56	30.56
Earnings Coverage of Net Losses (X)	25.99	6.89	37.98	25.28	17.88
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.02	0.03	0.05	0.05	0.08
RE Loans Secured By 1-4 Family	0.03	0.04	0.06	0.06	0.07
Revolving	0.01	0.02	0.03	0.03	0.04
Closed-End	0.03	0.04	0.07	0.06	0.08
Commercial Real Estate Loans	0.01	0.02	0.04	0.04	0.07
Construction and Land Dev	0.00	0.00	0.01	0.02	0.03
Multifamily	0.00	0.00	0.01	0.00	0.02
Nonfarm Nonresidential	0.01	0.02	0.05	0.04	0.07
RE Loans Secured by Farmland	0.00	0.00	0.00	0.01	0.02
Commercial and Industrial Loans	0.12	0.12	0.29	0.44	0.51
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.76	0.79	0.91	0.94	1.02
Credit Card Loans	1.60	1.61	2.55	2.45	3.30
Agricultural Loans	0.03	0.01	0.03	0.06	0.05
Loans to Foreign Governments & Inst	0.00	N/A	0.00	0.00	0.00
Other Loans and Leases	0.22	0.15	0.43	0.32	0.39

PERCENT OF LOANS AND LEASES

03/31/2006

03/31/2005

12/31/2005

12/31/2004

12/31/2003

30-89 Days PD Loans and Leases	0.62	0.60	0.57	0.58	0.73
90+ Days PD Loans and Leases	0.06	0.07	0.06	0.07	0.09
Nonaccrual Loans and Leases	0.44	0.50	0.43	0.49	0.62
90+ Days PD and Nonaccrual Loans and Leases	0.52	0.59	0.52	0.57	0.73
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	0.62	0.60	0.57	0.58	0.73
90+ Days Past Due Assets	0.06	0.07	0.06	0.07	0.09
Nonaccrual Assets	0.44	0.50	0.43	0.49	0.63
30+ Days PD & Nonaccrual Assets	1.17	1.22	1.12	1.18	1.50

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.36	0.40	0.36	0.39	0.48
90+ PD & Nonaccrual Assets + OREO	0.46	0.52	0.47	0.51	0.62

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.39	0.45	0.39	0.46	0.53
Allowance for Loan & Lease Losses	45.40	51.29	45.13	51.45	59.13
Equity Cap + ALLL	4.34	5.06	4.32	5.02	5.80
Tier 1 Cap + ALLL	4.16	4.83	4.15	4.87	5.74
Loans & Leases + RE Acquired	0.56	0.66	0.56	0.67	0.82

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Real Estate - 30-89 Days PD	0.56	0.51	0.50	0.51	0.64
- 90+ Days Past Due	0.05	0.06	0.05	0.05	0.08
- Nonaccrual	0.38	0.43	0.39	0.44	0.53
Coml & Indl - 30-89 Days PD	0.72	0.78	0.55	0.55	0.74
- 90+ Days Past Due	0.06	0.05	0.06	0.07	0.10
- Nonaccrual	0.65	0.71	0.56	0.68	0.87
Individuals - 30-89 Days PD	0.98	0.98	1.12	1.07	1.36
- 90+ Days Past Due	0.06	0.07	0.07	0.09	0.12
- Nonaccrual	0.19	0.24	0.22	0.23	0.25
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.18	0.27	0.11	0.15	0.30
- 90+ Days Past Due	0.01	0.01	0.00	0.00	0.02
- Nonaccrual	0.14	0.27	0.13	0.23	0.44
Foreign Govts- 30-89 Days PD	0.00	N/A	0.00	0.00	0.00
- 90+ Days Past Due	0.00	N/A	0.00	0.00	0.00
- Nonaccrual	0.00	N/A	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.52	0.49	0.41	0.45	0.52
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.05
- Nonaccrual	0.09	0.15	0.08	0.12	0.28
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.75	0.69	0.71	0.73	0.91
- 90+ Days Past Due	0.06	0.06	0.07	0.08	0.11
- Nonaccrual	0.37	0.43	0.38	0.42	0.48
Revolving - 30-89 Days PD	0.24	0.20	0.27	0.22	0.26
- 90+ Days Past Due	0.01	0.02	0.01	0.02	0.02
- Nonaccrual	0.10	0.12	0.12	0.10	0.10
Closed-End - 30-89 Days PD	0.78	0.72	0.71	0.77	1.06
- 90+ Days Past Due	0.07	0.07	0.07	0.09	0.13
- Nonaccrual	0.42	0.50	0.43	0.49	0.50
- Jr Lien 30-89 Days PD	0.06	0.06	0.06	0.06	0.07
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.01	0.01
- Jr Lien Nonaccrual	0.06	0.06	0.04	0.05	0.06
Commercial RE - 30-89 Days PD	0.49	0.43	0.37	0.38	0.43
- 90+ Days Past Due	0.03	0.05	0.04	0.03	0.04
- Nonaccrual	0.36	0.41	0.36	0.39	0.50
Const & Dev - 30-89 Days PD	0.49	0.36	0.38	0.33	0.40
- 90+ Days Past Due	0.02	0.02	0.02	0.01	0.01
- Nonaccrual	0.22	0.17	0.18	0.19	0.34
Multi family - 30-89 Days PD	0.18	0.17	0.13	0.11	0.13
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.08	0.08	0.09	0.08	0.20
Nonfarm Nres- 30-89 Days PD	0.40	0.38	0.35	0.37	0.42
- 90+ Days Past Due	0.03	0.04	0.04	0.03	0.03
- Nonaccrual	0.40	0.48	0.38	0.46	0.50
Farmland - 30-89 Days PD	0.34	0.26	0.21	0.18	0.34
- 90+ Days Past Due	0.02	0.02	0.00	0.01	0.06
- Nonaccrual	0.19	0.33	0.19	0.24	0.43
Credit Card - 30-89 Days PD	0.91	1.00	1.14	1.03	1.28
- 90+ Days Past Due	0.33	0.51	0.22	0.36	0.59
- Nonaccrual	0.03	0.03	0.02	0.02	0.02

CAPITAL RATIOS	PEER GROUP 03				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Tier 1 Leverage Ratio	8.88	8.71	8.81	8.64	8.68
Tier 1 RBC Ratio	11.32	11.41	11.33	11.44	11.83
Total Risk-Based Capital Ratio	12.70	12.90	12.76	12.95	13.36
Tangible Tier 1 Leverage Ratio	8.82	8.65	8.75	8.59	8.62
Tangible Common Eq Cap/Tan Assets	7.03	7.11	7.12	7.28	7.41
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	18.38	17.47	18.25	17.05	15.63
Standby Letters of Credit	0.85	0.96	0.90	0.96	0.91
Commercial & Similar Letters of Credit	0.03	0.02	0.02	0.02	0.03
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	0.99	0.92	0.85	0.99	1.37
Interest Rate Contracts	0.98	0.90	0.84	0.97	1.20
Interest Rate Futures & Forward Contr	0.08	0.05	0.05	0.04	0.05
Written Options Contr (Int Rate)	0.11	0.06	0.07	0.04	0.02
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.33	0.42	0.30	0.52	0.62
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	26.75	26.06	28.24	27.20	25.69

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Interest Rate Contracts	99.32	98.42	99.28	99.52	98.20
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	1.48
Equity, Comm, & Other Contracts	0.35	0.35	0.27	0.33	0.11
Futures and Forwards	18.38	15.33	19.93	20.83	14.25
Written Options	26.07	25.45	20.90	24.75	9.55
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	17.68	17.06	20.35	23.66	9.55
Purchased Options	4.06	1.57	3.05	0.82	1.63
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	4.02	1.52	2.52	0.76	1.51
Swaps	41.94	48.40	41.16	51.32	57.39
Held for Trading	0.00	0.99	0.85	0.45	0.00
Interest Rate Contracts	0.00	0.99	0.85	0.45	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	100.00	99.01	99.15	99.55	100.00
Interest Rate Contracts	98.90	84.92	86.03	87.02	87.52
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.84
Equity, Comm, & Other Contracts	0.35	0.35	0.27	0.33	0.11
Deriv Contr (Excl Fut & FX LE 14 Days)	70.46	72.70	75.57	73.47	85.25
One Year or Less	32.43	19.97	33.40	26.74	17.14
Over 1 Year to 5 Years	28.12	32.26	26.13	32.03	39.02
Over 5 Years	5.75	9.34	5.52	9.74	10.74
Gross Negative Fair Value (Abs Val)	0.62	0.79	0.55	0.67	0.74
Gross Positive Fair Value	0.49	0.59	0.44	0.55	0.57
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES

03/31/2006

03/31/2005

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	19.49	19.66	19.48	29.59	17.74
Ins Under Assets(L/H)/Tot Ins Und Ast	80.51	80.34	80.52	70.41	82.26
Sep Acct Assets(L/H)/Total Life Ast	0.00	11.11	0.00	12.50	10.00
Ins Activities Revenue/Adj Oper Inc	0.62	0.58	0.53	0.55	0.53
Premium Inc/Ins Activities Revenue	0.05	0.10	0.05	0.17	0.40
Credit Rel Prem Inc/Tot Prem Inc	59.98	46.60	55.56	65.56	76.91
Other Prem Inc/Total Prem Inc	40.02	53.40	44.44	34.44	23.09
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)	21.69	27.86	18.20	77.70	12.54
Ins Net Inc (L/H)/Equity (L/H)	25.30	96.16	21.16	5.35	7.19
Insur Ben, Losses, Exp/Insur Premiums	666.45	408.28	327.39	206.13	468.98
Reinsurance Recov(P/C)/Tot Assets(P/C)	50.89	0.04	51.65	0.03	0.08
Reinsurance Recov(L/H)/Tot Assets(L/H)	11.95	1.37	12.37	0.17	0.27
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.46	7.90	8.16	7.72	7.18

BROKER-DEALER ACTIVITIES

Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
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FOREIGN ACTIVITIES

Yield: Foreign Loans	0.22	0.00	0.00	0.00	0.25
Cost: Interest-Bearing Deposits	3.04	1.69	2.16	1.81	1.68

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	3.85	N/A	N/A	1.64	1.58
Foreign Governments and Inst	0.00	N/A	0.00	0.00	0.00
Leases	N/A	N/A	N/A	N/A	120.25

GROWTH RATES:

Net Loans and Leases	3272.95	39.38	12.59	-9.49	-29.90
Total Selected Assets	205.74	58.32	-5.91	-3.69	-24.29
Deposits	54.80	63.04	145.46	42.08	10.83

PROFITABILITY:	PEER GROUP 03				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Net Income/Avg Equity Capital	12.79	13.20	13.42	13.11	13.46
Bank Net Inc/Avg Eq Inv in Banks	13.25	13.49	13.80	13.28	13.74
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.24	3.68	3.81	3.64	4.70
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.73	9.47	10.96	11.02	11.70
Bank Net Income/Parent Net Income	95.70	107.03	94.42	105.97	103.68
Nonbank Net Income/Parent Net Income	0.95	0.93	0.78	0.93	1.11
Sub BHCs Net Inc/Parent Net Income	86.26	83.86	77.02	86.96	79.83
LEVERAGE:					
Total Liabilities/Equity	25.37	24.90	25.11	24.11	21.50
Total Debt/Equity Capital	2.47	2.79	2.69	2.63	2.50
Tot Debt+NP to Subs Iss Tr Pref/Equity	21.75	21.84	21.13	20.50	16.46
Tot Debt+Lns Guaranteed for Affl/Equity	2.92	3.27	3.05	3.10	3.25
Total Debt/Eq Cap - Exc Over Fair Value	2.50	2.81	2.71	2.67	2.56
Long-Term Debt/Equity Capital	1.11	1.56	1.30	1.61	1.31
Short-Term Debt/Equity Capital	0.64	0.44	0.58	0.29	0.42
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.19	0.23	0.15	0.23	0.32
Long-Term Debt/Consolidated LT Debt	1.60	2.13	1.92	4.13	2.69
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	115.26	114.42	114.76	113.72	111.01
Total Investment in Subs/Equity	117.17	116.59	116.80	115.68	112.80
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.21	97.90	98.08	98.73	96.06
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.69	99.53	99.50	100.08	97.43
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.10	1.02	1.07	1.09	0.90
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.63	2.36	2.51	2.44	2.11
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	104.92	100.55	113.35	109.43	125.07
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	96.97	86.28	116.12	108.77	125.58
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	84.40	76.78	108.63	100.94	117.39
Pretax Oper Inc + Int Exp/Int Expense	1704.71	3092.14	8610.27	4553.68	11012.5
Div + Int From Subs/Int Exp + Div	165.64	217.88	171.53	165.86	187.00
Fees+Other Inc From Subs/Sal + Oth Exp	9.29	10.73	10.04	12.10	11.56
Net Inc/Curr Port of LT Debt+Pfd Div(X)	44.84	39.79	75.64	53.47	172.89
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.26	0.40	0.43	0.82	0.73
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	8.00
Total	0.00	0.00	0.00	0.00	8.00
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	0.58	0.76	0.59	0.99	1.34
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 03				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Div Paid/Inc Before Undist Inc	69.62	81.50	85.39	90.65	84.27
Dividends Paid/Net Income	27.01	23.99	27.35	27.09	26.95
Net Income - Dividends/Avg Equity	9.21	9.68	9.70	9.24	9.61
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	114.63	137.56	131.73	137.39	151.35
Dividends From Nonbank Subs	0.36	0.33	0.64	0.94	1.64
Dividends From Subsidiary BHCs	4.58	0.40	4.50	3.07	1.65
Dividends From All Subsidiaries	132.55	146.54	160.39	172.45	189.43
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	35.12	32.15	38.46	37.86	40.41
Interest Income From Bank Subs	0.33	0.23	0.27	0.22	0.17
Mgt & Service Fees From Bank Subs	3.45	3.64	4.09	4.44	4.22
Other Income From Bank Subs	0.02	0.04	0.03	0.05	0.02
Operating Income From Bank Subs	42.65	40.21	50.65	46.45	49.57
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	42.73	39.90	49.16	42.04	57.13
Interest Income From Nonbank Subs	3.52	2.98	2.25	5.88	17.90
Mgt & Serv Fees From Nonbank Subs	2.08	1.70	3.14	1.07	0.71
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	69.11	71.72	72.01	67.26	105.74
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	33.73	20.85	34.78	35.78	41.89
Interest Inc From Subsidiary BHCs	0.53	0.04	0.08	0.07	0.00
Mgt & Serv Fees From Sub BHCs	0.11	0.48	1.23	0.15	1.57
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	35.26	21.54	39.52	36.54	51.53
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	52.28	53.44	62.97	60.42	66.69
Interest Income From Bank Subs	2.49	2.52	1.37	0.87	0.78
Mgt & Serv Fees From Bank Subs	4.96	7.07	4.75	5.90	5.19
Other Income From Bank Subs	0.02	0.07	0.03	0.07	0.07
Operating Income From Bank Subs	73.14	76.08	79.08	78.07	90.31
Dividends From Nonbank Subs	1.35	1.19	0.68	0.97	1.26
Interest Income From Nonbank Subs	0.06	0.03	0.02	0.04	0.07
Mgt & Serv Fees From Nonbank Subs	0.03	0.06	0.03	0.06	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	3.20	3.55	1.70	2.20	2.22
Dividends From Subsidiary BHCs	2.90	0.02	4.14	2.30	1.68
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	3.83	0.85	4.70	2.94	1.76
Loans and Adv From Subs/ST Debt	530.11	2210.29	1392.20	4174.58	670.73
Loans and Adv From Subs/Total Debt	433.13	508.84	462.96	524.87	500.55

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									237
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.70	2.62	2.87	3.24	3.68	4.13	4.53	4.79	237
+ Non-interest Income	0.95	0.23	0.35	0.59	0.91	1.26	1.66	2.01	237
- Overhead Expense	2.87	1.77	1.98	2.42	2.88	3.27	3.74	4.24	237
- Provision for Losses	0.13	0.00	0.00	0.06	0.11	0.21	0.31	0.42	237
+ Securities Gains (Losses)	-0.00	-0.04	-0.02	0.00	0.00	0.00	0.01	0.03	237
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.02	0.03	237
= Pretax Net Oper Income (TE)	1.67	0.65	0.88	1.25	1.66	2.08	2.45	2.77	237
Net Operating Income	1.11	0.43	0.58	0.82	1.10	1.36	1.67	2.17	237
Net Income	1.11	0.43	0.58	0.82	1.10	1.36	1.67	2.17	237
Net Income (Sub S Adjusted)	1.25	0.39	0.51	0.80	1.16	1.55	1.87	2.42	29
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	6.66	5.51	5.77	6.24	6.62	7.07	7.53	7.79	237
Interest Expense	2.66	1.73	1.99	2.26	2.67	3.02	3.29	3.49	237
Net Interest Income (TE)	4.01	2.80	3.07	3.48	3.99	4.48	4.99	5.23	237
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.07	-0.06	-0.03	0.00	0.03	0.12	0.25	0.43	237
Earnings Coverage of Net Losses (X)	25.99	-407.90	-139.93	3.23	21.63	68.01	201.87	435.95	230
Ln&Ls Allowance/Total Loans & Leases	1.21	0.74	0.85	1.03	1.19	1.35	1.62	1.91	237
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.53	0.01	0.05	0.16	0.40	0.79	1.37	1.88	237
30-89 Days Past Due Loans and Leases	0.62	0.04	0.12	0.27	0.51	0.88	1.43	2.10	237
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	25.92	3.22	8.59	16.50	26.21	35.66	43.26	48.09	237
Net ST Noncore Funding Dependence	15.92	-1.85	2.09	9.17	16.06	22.05	31.43	36.33	237
Net Loans and Leases/Total Assets	69.87	49.89	57.74	63.88	70.32	76.31	81.95	83.96	237
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.88	6.42	7.13	7.97	8.66	9.62	11.33	12.83	237
Equity Capital/Total Assets	8.37	4.94	5.53	6.87	8.21	9.75	11.56	12.90	237
Net Loans&Ls/Equity Capital (X)	8.72	4.78	5.53	6.71	8.47	10.40	12.47	15.30	237
Cash Dividends/Net Income	27.00	0.00	0.00	4.82	29.98	42.47	64.36	73.69	235
Cash Dividends/Net Income (Sub S Adjusted)	29.65	-49.20	-19.66	-3.50	22.01	49.17	95.93	142.77	29
Retained Earnings/Avg Equity Cap	9.21	1.49	4.07	5.95	8.51	11.82	16.79	19.79	237
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.64	0.00	0.00	0.00	0.00	0.00	5.03	11.80	237
Long-Term Debt/Equity Capital	1.10	0.00	0.00	0.00	0.00	0.00	7.29	13.62	237
Equity Investment in Subs/Equity Cap	115.26	85.71	93.26	99.65	113.67	127.59	144.53	162.57	237
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	96.96	-25.36	-2.25	45.33	91.72	134.26	210.58	370.42	233

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.14	5.17	5.34	5.75	6.11	6.51	6.95	7.25	237
Less: Interest Expense	2.45	1.58	1.81	2.10	2.46	2.80	3.09	3.23	237
Equals: Net Interest Income (TE)	3.70	2.62	2.87	3.24	3.68	4.13	4.53	4.79	237
Plus: Non-Interest Income	0.95	0.23	0.35	0.59	0.91	1.26	1.66	2.01	237
Equals: Adj Operating Income (TE)	4.70	3.12	3.58	4.11	4.66	5.24	5.96	6.21	237
Less: Overhead Expense	2.87	1.77	1.98	2.42	2.88	3.27	3.74	4.24	237
Less: Provision for Loan and Lease Losses	0.13	0.00	0.00	0.06	0.11	0.21	0.31	0.42	237
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Plus: Realized G/L on AFS Sec	-0.00	-0.04	-0.02	0.00	0.00	0.00	0.01	0.02	237
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.02	0.03	237
Equals: Pretax Net Oper Inc (TE)	1.67	0.65	0.88	1.25	1.66	2.08	2.45	2.77	237
Less: Applicable Income Taxes (TE)	0.53	0.01	0.07	0.34	0.54	0.72	0.92	1.02	237
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Equals: Net Operating Income	1.11	0.43	0.58	0.82	1.10	1.36	1.67	2.17	237
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Equals: Net Income	1.11	0.43	0.58	0.82	1.10	1.36	1.67	2.17	237
Memo: Net Income (Last Four Qtrs)	1.15	0.41	0.65	0.91	1.11	1.36	1.72	2.11	234
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.61	87.14	89.22	90.94	92.76	94.33	95.77	96.39	237
Avg Int-Bearing Funds / Avg Assets	78.63	64.99	68.68	73.47	79.08	83.24	86.89	88.56	237
Int Income (TE) / Avg Earning Assets	6.66	5.51	5.77	6.24	6.62	7.07	7.53	7.79	237
Int Expense / Avg Earning Assets	2.66	1.73	1.99	2.26	2.67	3.02	3.29	3.49	237
Net Int Inc (TE) / Avg Earn Assets	4.01	2.80	3.07	3.48	3.99	4.48	4.99	5.23	237
YIELD OR COST:									
Total Loans and Leases (TE)	7.27	6.21	6.45	6.87	7.21	7.70	8.10	8.44	237
Interest-Bearing Bank Balances	4.13	0.00	0.00	2.66	3.99	5.61	9.77	15.29	223
Fed Funds Sold & Reverse Repos	4.38	3.44	3.97	4.24	4.38	4.48	4.78	5.03	214
Trading Assets	1.82	0.00	0.00	0.00	0.00	2.83	4.31	5.24	10
Total Earning Assets	6.57	5.43	5.70	6.12	6.56	6.97	7.46	7.71	237
Investment Securities (TE)	4.53	3.59	3.81	4.13	4.49	4.88	5.40	5.83	237
U.S. Treasury & Agency Sec (excl MBS)	3.87	2.78	3.09	3.47	3.84	4.23	4.77	5.02	235
Mortgage-Backed Securities	4.42	3.45	3.72	4.07	4.38	4.72	5.09	5.78	230
All Other Securities	5.94	3.32	3.86	4.94	5.84	6.81	8.21	10.06	231
Interest-Bearing Deposits	2.81	1.74	2.02	2.43	2.83	3.18	3.48	3.79	237
Time Deposits of \$100K or More	3.77	2.72	3.10	3.57	3.80	4.01	4.24	4.40	237
Time Deposits < \$100K	3.62	2.90	3.13	3.37	3.59	3.87	4.11	4.48	237
Other Domestic Deposits	1.92	0.95	1.13	1.42	1.88	2.37	2.83	3.32	237
Foreign Deposits	3.04	1.05	1.05	1.05	2.49	3.98	4.07	4.10	3
Fed Funds Purchased and Repos	3.68	1.69	2.31	3.25	3.75	4.24	4.64	4.94	217
Other Borrowed Funds & Trading Liab	4.26	2.48	3.03	3.80	4.29	4.68	5.35	5.86	227
All Interest-Bearing Funds	3.11	2.27	2.44	2.74	3.13	3.47	3.79	3.95	237

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	15.64	10.89	11.48	12.70	15.26	18.10	20.91	23.06	237
Avg Assets per Employee (\$000)	3976.94	2454.55	2651.99	3012.98	3647.74	4731.02	6190.80	7106.25	237

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.14	0.00	0.00	0.00	0.86	4.05	8.29	11.41	237
Overhead Exp / NII + Non-Int Income	62.59	43.57	48.44	55.16	62.88	69.77	75.16	80.71	237

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.87	1.77	1.98	2.42	2.88	3.27	3.74	4.24	237
Personnel Expense	1.63	1.00	1.15	1.36	1.60	1.86	2.13	2.38	237
Net Occupancy Expense	0.41	0.21	0.25	0.31	0.40	0.49	0.59	0.66	237
Other Operating Expenses	0.81	0.42	0.52	0.65	0.79	0.97	1.14	1.25	237
Overhead Less Non-Interest Income	1.88	1.06	1.25	1.55	1.87	2.22	2.53	2.68	237

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	61.50	43.28	46.90	53.57	61.42	69.01	73.70	80.12	237
Personnel Expense	34.84	23.99	26.09	30.82	34.54	38.78	43.54	47.55	237
Net Occupancy Expense	8.77	4.84	5.92	7.22	8.64	10.24	12.07	13.08	237
Other Operating Expenses	17.46	9.87	11.70	14.42	17.31	20.55	23.48	25.37	237
Total Non-Interest Income	20.08	6.67	8.98	13.26	19.41	26.86	31.36	36.15	237
Fiduciary Activities Income	1.46	0.00	0.00	0.00	0.44	3.00	5.90	7.87	237
Serv Charges on Deposit Accts - Domestic	7.36	1.12	2.64	4.41	7.22	10.03	12.76	13.86	237
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Investment Banking Fees & Commissions	0.61	0.00	0.00	0.00	0.35	1.13	2.13	2.84	237
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Net Servicing Fees	0.27	0.00	0.00	0.00	0.01	0.43	1.21	2.39	237
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Insurance Activities Revenue	0.62	0.00	0.00	0.00	0.06	0.63	3.40	6.83	237
Net Gain (Loss) - Sales Loans, OREO, Oth	1.36	-0.08	0.00	0.05	0.68	2.39	4.53	7.08	237
Other Non-Interest Income	5.75	1.20	2.28	3.70	5.17	7.32	11.45	14.86	237
Overhead Less Non-Interest Income	40.83	20.04	25.70	33.73	40.49	47.73	55.71	60.70	237

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	28.17	0.00	2.49	23.85	30.37	34.11	37.54	39.18	235
Appl Inc Tax+TE/Pretax NOI+TE	32.70	1.80	8.59	31.91	35.25	38.03	40.46	42.12	235

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	53.68	33.59	36.73	45.41	53.44	61.12	70.14	74.79	237
Commercial and Industrial Loans	9.80	2.39	3.49	5.99	8.79	13.33	18.00	22.30	237
Loans to Individuals	3.33	0.08	0.29	0.79	2.39	4.81	10.12	13.93	237
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	237
Agricultural Loans	0.60	0.00	0.00	0.00	0.10	0.96	2.82	4.74	237
Other Loans and Leases	1.02	0.00	0.03	0.15	0.62	1.43	3.61	5.35	237
Net Loans and Leases	69.87	49.89	57.74	63.88	70.32	76.31	81.95	83.96	237
Debt Securities Over 1 Year	15.78	4.18	5.32	9.62	14.42	21.81	29.70	34.27	237
Mutual Funds and Equity Securities	0.18	0.00	0.00	0.00	0.04	0.21	0.87	1.68	237
Subtotal	86.57	76.18	79.72	83.86	86.92	89.61	91.80	92.85	237
Interest-Bearing Bank Balances	0.26	0.00	0.00	0.00	0.06	0.29	1.34	2.29	237
Federal Funds Sold & Reverse Repos	1.19	0.00	0.00	0.00	0.72	2.11	4.03	6.03	237
Debt Securities 1 Year or Less	2.37	0.04	0.14	0.63	1.87	3.79	6.67	8.53	237
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Total Earning Assets	91.14	86.60	87.60	89.38	91.30	92.73	94.14	94.78	237
Non-Int Cash and Due From Dep Inst	2.49	1.03	1.33	1.91	2.40	3.08	3.79	4.28	237
Other Real Estate Owned	0.06	0.00	0.00	0.00	0.03	0.10	0.26	0.47	237
All Other Assets	6.25	3.03	3.57	4.70	6.06	7.68	9.23	10.58	237
MEMORANDA:									
Short-Term Investments	4.34	0.30	0.69	1.63	3.78	6.72	9.77	13.06	237
U.S. Treasury Securities	0.17	0.00	0.00	0.00	0.00	0.13	0.73	2.60	237
U.S. Agency Securities (excl MBS)	6.50	0.10	0.50	2.48	5.58	10.19	15.09	20.12	237
Municipal Securities	2.75	0.00	0.03	0.48	1.98	4.57	6.34	8.45	237
Mortgage-Backed Securities	6.91	0.02	0.16	1.78	5.57	12.10	17.19	22.27	237
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.26	237
Other Debt Securities	0.42	0.00	0.00	0.00	0.09	0.61	2.06	3.17	237
RE Loans Secured by 1-4 Family	15.63	2.80	4.73	8.53	14.03	22.14	31.33	36.08	237
Revolving	3.00	0.00	0.24	1.09	2.51	4.76	7.07	8.60	237
Closed-End, Sec by First Liens	11.12	1.71	2.62	5.66	9.66	16.00	23.73	28.17	237
Closed-End, Sec by Junior Liens	1.05	0.06	0.12	0.45	0.91	1.53	2.41	3.12	237
Commercial Real Estate Loans	35.38	14.85	18.78	24.74	35.11	43.51	56.33	64.49	237
Construction and Land Dev	10.98	1.06	2.22	5.06	10.00	15.78	23.46	28.12	237
Multifamily	2.02	0.09	0.20	0.74	1.42	2.53	5.40	10.52	237
Nonfarm Nonresidential	20.48	9.47	11.77	15.93	20.01	24.11	31.12	37.77	237
RE Loans Secured by Farmland	0.97	0.00	0.00	0.03	0.41	1.92	3.50	4.68	237
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	76.72	51.47	56.68	68.85	77.49	85.43	91.93	95.10	237
RE Loans Secured by 1-4 Family	22.67	3.94	6.91	12.61	20.74	31.20	42.95	54.07	237
Revolving	4.31	0.00	0.32	1.59	3.65	6.90	10.36	11.55	237
Closed-End	17.92	2.80	4.44	8.74	16.07	26.27	35.28	45.41	237
Commercial Real Estate Loans	50.31	23.16	29.05	37.11	49.86	61.34	76.10	82.93	237
Construction and Land Dev	15.57	1.53	3.18	7.36	14.64	21.53	31.46	40.74	237
Multifamily	2.85	0.19	0.30	1.06	2.09	3.77	7.45	13.81	237
Nonfarm Nonresidential	29.47	14.70	17.70	21.92	28.30	35.34	43.42	53.81	237
RE Loans Secured by Farmland	1.40	0.00	0.00	0.05	0.60	2.79	4.90	6.60	237
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	237
Commercial and Industrial Loans	14.08	3.24	5.29	8.27	13.04	19.44	25.99	29.70	237
Loans to Individuals	4.83	0.15	0.45	1.15	3.44	7.35	14.01	21.30	237
Credit Card Loans	0.06	0.00	0.00	0.00	0.00	0.07	0.40	0.82	237
Agricultural Loans	0.87	0.00	0.00	0.00	0.16	1.42	4.06	6.36	237
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Other Loans and Leases	1.50	0.00	0.04	0.22	0.93	2.01	5.12	8.30	237

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.34	0.30	0.69	1.63	3.78	6.72	9.77	13.06	237
Liquid Assets	18.79	8.18	9.18	13.04	18.27	23.90	30.04	34.67	237
Investment Securities	18.91	5.21	7.74	11.96	18.20	24.96	32.41	38.23	237
Net Loans and Leases	69.87	49.89	57.74	63.88	70.32	76.31	81.95	83.96	237
Net Lns, Ls & Stdbdy Ltrs of Credit	70.82	51.03	58.54	64.45	71.11	77.49	82.67	85.53	237
Core Deposits	61.46	40.61	48.00	54.32	61.63	69.01	73.35	75.42	237
Noncore Funding	27.19	11.42	14.71	18.83	26.28	34.65	41.61	47.19	237
Time Deposits of \$100K or More	15.63	6.18	7.60	10.09	14.49	19.90	27.69	33.29	237
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Fed Funds Purchased and Repos	2.53	0.00	0.00	0.25	2.08	4.69	7.30	8.97	237
Net Fed Funds Purchased (Sold)	1.37	-4.22	-3.09	-0.83	0.86	3.67	6.59	7.26	237
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Oth Borrowings W/Rem Mat 1 Yr or Less	2.31	0.00	0.00	0.32	1.54	3.84	7.99	10.92	237
Earning Assets Repr in 1 Year	41.61	16.36	23.34	31.36	40.00	52.04	61.18	69.70	237
Int-Bearing Liab Repr in 1 Year	29.81	8.41	12.77	20.15	28.65	38.77	52.88	57.42	237
Long-Term Debt Repr in 1 Year	0.62	0.00	0.00	0.00	0.00	0.87	3.28	4.84	237
Net Assets Repriceable in 1 Year	10.07	-19.02	-11.91	-2.28	9.72	21.10	34.00	42.61	237
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	25.92	3.22	8.59	16.50	26.21	35.66	43.26	48.09	237
Net ST Noncore Funding Dependence	15.92	-1.85	2.09	9.17	16.06	22.05	31.43	36.33	237
Short-Term Inv/ST Noncore Funding	28.74	1.32	2.70	9.28	21.41	41.92	80.40	113.10	237
Liq Asts-ST Noncore Fndg/Nonliq Asts	1.30	-24.61	-16.40	-7.67	0.37	10.92	22.57	29.33	237
Net Loans and Leases/Total Deposits	89.81	64.25	73.00	80.98	89.86	96.82	107.91	114.65	237
Net Loans and Leases/Core Deposits	116.26	75.04	82.80	97.50	112.28	134.48	157.38	168.90	237
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.56	-5.35	-2.60	-1.02	-0.06	0.01	0.17	0.71	140
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-3.10	-9.58	-7.72	-4.95	-2.81	-1.22	0.13	2.33	236
Struct Notes Appr(Depr)/T1 Cap	-0.25	-1.30	-0.94	-0.37	-0.13	-0.03	-0.00	0.00	110
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	8.51	0.00	0.00	0.00	1.23	11.92	42.85	67.14	237
Available-For-Sale Securities	91.48	30.24	56.20	88.01	98.59	100.00	100.00	100.00	237
U.S. Treasury Securities	1.05	0.00	0.00	0.00	0.00	1.11	4.75	16.11	237
U.S. Agency Securities (excl MBS)	37.28	1.35	4.23	16.32	34.31	58.93	75.24	84.69	237
Municipal Securities	15.37	0.00	0.16	3.67	11.95	25.80	36.84	43.71	237
Mortgage-Backed Securities	35.90	0.12	1.32	11.79	36.30	56.68	73.34	84.77	237
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.00	0.21	1.12	237
Other Debt Securities	2.15	0.00	0.00	0.00	0.62	2.99	10.14	15.15	237
Mutual Funds and Equity Securities	1.01	0.00	0.00	0.00	0.26	1.65	4.28	9.24	237
Debt Securities 1 Year or Less	13.98	0.20	0.88	3.56	10.21	22.09	36.91	45.68	237
Debt Securities 1 To 5 Years	38.80	4.34	12.12	21.75	39.13	54.57	66.85	72.41	237
Debt Securities Over 5 Years	42.86	2.27	7.66	20.15	42.82	61.96	80.48	86.68	237
Pledged Securities	60.44	10.97	21.29	42.01	64.33	77.92	88.55	93.72	237
Structured Notes, Fair Value	2.08	0.00	0.00	0.00	0.00	3.17	10.85	16.22	237

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	0.06	0.11	0.21	0.31	0.42	237
Provision for Ln&Ls Losses/Avg Lns&Ls	0.19	0.00	0.00	0.09	0.17	0.28	0.43	0.57	237
Provision for Ln&Ls Losses/Net Losses	251.96	-721.60	-530.13	0.00	147.77	412.16	1607.14	2394.60	230
Ln&Ls Allowance/Total Loans & Leases	1.21	0.74	0.85	1.03	1.19	1.35	1.62	1.91	237
Ln&Ls Allowance/Net Ln&Ls Losses (X)	36.59	2.10	3.56	7.16	15.25	47.81	153.93	260.12	179
ALLL/Nonaccrual Assets	614.28	79.97	109.32	189.79	362.35	803.43	1897.76	3965.69	231
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	457.41	78.10	98.45	151.67	297.26	588.94	1210.77	3119.13	235
Gross Ln&Ls Losses/Avg Loans & Leases	0.14	0.00	0.00	0.03	0.10	0.23	0.40	0.57	237
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.01	0.03	0.08	0.21	0.28	237
Net Losses/Avg Loans and Leases	0.07	-0.06	-0.03	0.00	0.03	0.12	0.25	0.43	237
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Recoveries/Prior Year-End Losses	8.75	0.39	1.00	3.09	6.37	11.99	24.57	31.87	233
Earnings Coverage of Net Losses (X)	25.99	-407.90	-139.93	3.23	21.63	68.01	201.87	435.95	230
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.02	-0.04	-0.00	-0.00	0.00	0.03	0.12	0.17	237
RE Loans Secured By 1-4 Family	0.03	-0.03	-0.01	0.00	0.00	0.04	0.14	0.32	237
Revolving	0.01	-0.01	0.00	0.00	0.00	0.00	0.11	0.26	227
Closed-End	0.02	-0.05	-0.01	0.00	0.00	0.04	0.14	0.27	237
Commercial Real Estate Loans	0.01	-0.03	-0.00	0.00	0.00	0.00	0.09	0.20	237
Construction and Land Dev	0.00	-0.00	0.00	0.00	0.00	0.00	0.01	0.12	237
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	234
Nonfarm Nonresidential	0.00	-0.03	-0.00	0.00	0.00	0.00	0.04	0.21	237
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193
Commercial and Industrial Loans	0.11	-0.73	-0.20	-0.05	0.00	0.22	0.74	1.48	236
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Loans to Individuals	0.76	0.05	0.09	0.23	0.54	1.02	1.96	3.66	176
Credit Card Loans	1.60	-1.54	0.00	0.00	1.07	2.17	6.68	8.68	87
Agricultural Loans	0.02	-0.66	-0.03	0.00	0.00	0.00	0.12	1.19	170
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Loans and Leases	0.22	-0.36	-0.00	0.00	0.00	0.07	1.36	3.00	230

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

30-89 Days PD Loans and Leases	0.62	0.04	0.12	0.27	0.51	0.88	1.43	2.10	237
90+ Days PD Loans and Leases	0.05	0.00	0.00	0.00	0.02	0.10	0.24	0.29	237
Nonaccrual Loans and Leases	0.43	0.01	0.03	0.13	0.32	0.62	1.20	1.70	237
90+ Days PD and Nonaccrual Loans and Leases	0.51	0.02	0.06	0.20	0.41	0.75	1.28	1.72	237
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.08	237
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.62	0.04	0.12	0.27	0.51	0.88	1.43	2.10	237
90+ Days Past Due Assets	0.05	0.00	0.00	0.00	0.02	0.10	0.24	0.29	237
Nonaccrual Assets	0.43	0.01	0.03	0.13	0.32	0.62	1.20	1.70	237
30+ Days PD & Nonaccrual Assets	1.17	0.20	0.28	0.56	1.00	1.67	2.50	3.08	237
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.36	0.01	0.05	0.13	0.28	0.52	0.94	1.15	237
90+ PD & Nonaccrual Assets + OREO	0.46	0.01	0.05	0.17	0.36	0.73	1.05	1.50	237
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.39	0.01	0.04	0.12	0.29	0.63	0.96	1.26	237
Allowance for Loan & Lease Losses	45.39	2.41	6.22	15.46	36.61	70.59	106.79	143.52	237
Equity Cap + ALLL	4.33	0.16	0.53	1.37	3.26	6.48	11.42	14.13	237
Tier 1 Cap + ALLL	4.15	0.15	0.52	1.39	3.19	6.41	10.62	13.23	237
Loans & Leases + RE Acquired	0.55	0.02	0.06	0.17	0.43	0.82	1.38	1.88	237

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	0.56	0.02	0.08	0.18	0.45	0.85	1.31	2.00	237
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.09	0.20	0.31	237
	- Nonaccrual	0.38	0.00	0.00	0.09	0.25	0.63	1.00	1.48	237
Coml & Indl	- 30-89 Days PD	0.71	0.00	0.00	0.20	0.51	1.01	1.93	2.72	236
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.09	0.36	0.52	236
	- Nonaccrual	0.64	0.00	0.00	0.09	0.40	0.94	2.22	4.27	236
Individuals	- 30-89 Days PD	0.98	0.00	0.05	0.31	0.84	1.43	2.42	3.13	237
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.09	0.26	0.43	237
	- Nonaccrual	0.18	0.00	0.00	0.00	0.09	0.34	0.68	1.05	237
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Agricultural	- 30-89 Days PD	0.18	0.00	0.00	0.00	0.00	0.18	0.96	2.17	170
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.34	170
	- Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.04	0.96	1.93	170
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Lns&Ls	- 30-89 Days PD	0.51	0.00	0.00	0.00	0.00	0.62	3.11	5.81	230
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.37	230
	- Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.00	0.61	2.20	230
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.74	0.00	0.05	0.20	0.57	1.16	1.78	2.55	237
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.12	0.30	0.49	237
	- Nonaccrual	0.36	0.00	0.00	0.05	0.24	0.64	1.16	1.55	237
Revolving	- 30-89 Days PD	0.23	0.00	0.00	0.00	0.14	0.42	0.76	1.16	227
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.18	227
	- Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.19	0.45	0.70	227
Closed-End	- 30-89 Days PD	0.78	0.00	0.00	0.22	0.66	1.35	2.17	2.76	237
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.12	0.30	0.55	237
	- Nonaccrual	0.42	0.00	0.00	0.05	0.26	0.74	1.30	1.92	237
	- Jr Lien 30-89 Days PD	0.06	0.00	0.00	0.00	0.02	0.09	0.25	0.35	237
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	237
	- Jr Lien Nonaccrual	0.06	0.00	0.00	0.00	0.01	0.09	0.29	0.56	237
Commercial RE	- 30-89 Days PD	0.48	0.00	0.01	0.10	0.32	0.69	1.25	1.95	237
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.04	0.16	0.34	237
	- Nonaccrual	0.35	0.00	0.00	0.05	0.23	0.59	1.19	1.54	237
Const & Dev	- 30-89 Days PD	0.49	0.00	0.00	0.00	0.22	0.84	1.90	2.76	237
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.12	0.34	237
	- Nonaccrual	0.22	0.00	0.00	0.00	0.01	0.30	1.10	1.96	237
Multifamily	- 30-89 Days PD	0.17	0.00	0.00	0.00	0.00	0.06	1.07	2.75	234
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	234
	- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.54	1.26	234
Nonfarm Nres-	- 30-89 Days PD	0.39	0.00	0.00	0.04	0.23	0.68	1.28	2.07	237
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.02	0.16	0.40	237
	- Nonaccrual	0.39	0.00	0.00	0.00	0.18	0.66	1.56	2.45	237
Farmland	- 30-89 Days PD	0.34	0.00	0.00	0.00	0.00	0.50	1.90	2.78	193
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.15	0.36	193
	- Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.08	1.21	2.58	193
Credit Card	- 30-89 Days PD	0.91	0.00	0.00	0.00	0.73	1.51	2.30	4.44	87
	- 90+ Days Past Due	0.33	0.00	0.00	0.00	0.00	0.47	1.51	2.91	87
	- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.53	87

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.88	6.42	7.13	7.97	8.66	9.62	11.33	12.83	237
Tier 1 RBC Ratio	11.32	7.69	8.75	9.84	10.92	12.58	15.19	16.81	237
Total Risk-Based Capital Ratio	12.70	10.14	10.42	11.18	12.37	13.87	16.36	18.19	237
Tangible Tier 1 Leverage Ratio	8.82	6.42	7.06	7.79	8.58	9.57	11.32	12.78	237
Tangible Common Eq Cap/Tan Assets	7.02	4.30	4.69	5.82	6.82	8.07	9.69	11.11	237
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	18.37	8.21	9.60	13.14	17.81	23.21	29.05	34.64	237
Standby Letters of Credit	0.84	0.03	0.16	0.32	0.68	1.28	1.94	2.58	237
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.45	237
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.99	0.00	0.00	0.00	0.00	1.32	5.26	9.45	237
Interest Rate Contracts	0.97	0.00	0.00	0.00	0.00	1.32	5.26	9.45	237
Interest Rate Futures & Forward Contr	0.08	0.00	0.00	0.00	0.00	0.00	0.49	1.32	237
Written Options Contr (Int Rate)	0.10	0.00	0.00	0.00	0.00	0.00	0.80	1.53	237
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	237
Interest Rate Swaps	0.32	0.00	0.00	0.00	0.00	0.00	2.17	4.87	237
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	26.75	12.87	14.29	19.57	26.04	32.14	42.78	46.98	237

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.32	0.00	100.00	100.00	100.00	100.00	100.00	100.00	110
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Equity, Comm, & Other Contracts	0.34	0.00	0.00	0.00	0.00	0.00	0.00	16.47	110
Futures and Forwards	18.37	0.00	0.00	0.00	0.00	50.00	66.18	100.00	110
Written Options	26.07	0.00	0.00	0.00	3.55	45.13	80.00	100.00	110
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Over-The-Counter	17.68	0.00	0.00	0.00	2.62	43.90	75.00	100.00	110
Purchased Options	4.05	0.00	0.00	0.00	0.00	0.00	34.36	78.23	110
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Over-The-Counter	4.01	0.00	0.00	0.00	0.00	0.00	34.36	78.23	110
Swaps	41.93	0.00	0.00	0.00	0.00	100.00	100.00	100.00	110
Held for Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Non-Traded	100.00	80.17	100.00	100.00	100.00	100.00	100.00	100.00	110
Interest Rate Contracts	98.89	0.00	60.35	100.00	100.00	100.00	100.00	100.00	110
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Equity, Comm, & Other Contracts	0.34	0.00	0.00	0.00	0.00	0.00	0.00	16.47	110
Deriv Contr (Excl Fut & FX LE 14 Days)	70.46	0.00	0.00	50.00	86.77	100.00	100.00	100.00	110
One Year or Less	32.42	0.00	0.00	0.00	14.81	61.16	100.00	100.00	110
Over 1 Year to 5 Years	28.11	0.00	0.00	0.00	0.00	58.85	100.00	100.00	110
Over 5 Years	5.75	0.00	0.00	0.00	0.00	0.00	31.38	76.62	110
Gross Negative Fair Value (Abs Val)	0.62	0.00	0.00	0.00	0.20	0.79	2.75	4.43	110
Gross Positive Fair Value	0.49	0.00	0.00	0.00	0.10	0.73	1.99	4.54	110
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
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	237
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	237

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	237
Ins Under Assets(P/C)/Tot Ins Und Ast	19.48	0.00	0.00	0.00	0.00	0.00	94.86	97.43	10
Ins Under Assets(L/H)/Tot Ins Und Ast	80.51	0.00	0.00	52.56	100.00	100.00	100.00	100.00	10
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	0.62	0.00	0.00	0.00	0.06	0.63	3.40	6.83	237
Premium Inc/Ins Activities Revenue	0.05	0.00	0.00	0.00	0.00	0.00	0.00	3.26	156
Credit Rel Prem Inc/Tot Prem Inc	59.98	0.00	0.00	0.00	99.83	100.00	100.00	100.00	10
Other Prem Inc/Total Prem Inc	40.01	0.00	0.00	0.00	0.00	100.00	100.00	100.00	10
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Ins Net Inc (P/C)/Equity (P/C)	21.69	14.65	14.65	14.65	14.65	21.69	25.90	27.31	2
Ins Net Inc (L/H)/Equity (L/H)	25.30	0.00	0.00	5.23	20.24	23.56	42.58	70.54	8
Insur Ben, Losses, Exp/Insur Premiums	666.44	0.00	0.00	12.35	34.48	46.08	86.84	3226.75	10
Reinsurance Recov(P/C)/Tot Assets(P/C)	50.89	1.78	1.78	1.78	1.78	50.89	80.35	90.17	2
Reinsurance Recov(L/H)/Tot Assets(L/H)	11.94	0.00	0.00	0.00	0.00	1.21	15.31	57.65	9
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
CSV Life Insurance/Tier 1 Cap + ALLL	9.45	0.00	0.00	1.61	10.25	17.18	21.79	23.48	237
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	237
FOREIGN ACTIVITIES									

Yield: Foreign Loans	0.21	0.00	0.00	0.00	0.00	0.00	0.00	3.15	30
Cost: Interest-Bearing Deposits	3.04	1.05	1.05	1.05	2.49	3.98	4.07	4.10	3
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	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Leases	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
GROWTH RATES:									
Net Loans and Leases	3272.95	-100.00	-100.00	-86.43	-1.49	21.01	267.23	6128.63	18
Total Selected Assets	205.73	-100.00	-100.00	-21.33	0.00	29.05	303.16	1209.30	38
Deposits	54.80	0.49	0.49	0.49	33.36	74.08	88.25	92.97	3

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	69.61	0.00	0.00	35.86	76.11	106.35	138.60	178.03	161
Dividends Paid/Net Income	27.00	0.00	0.00	4.82	29.98	42.47	64.36	73.69	235
Net Income - Dividends/Avg Equity	9.21	1.49	4.07	5.95	8.51	11.81	16.79	19.79	237
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	114.62	0.00	0.00	0.00	109.76	182.78	307.46	444.10	182
Dividends From Nonbank Subs	0.35	0.00	0.00	0.00	0.00	0.52	1.93	3.38	182
Dividends From Subsidiary BHCs	4.58	0.00	0.00	0.00	0.00	0.00	0.00	112.46	182
Dividends From All Subsidiaries	132.55	0.00	0.00	79.27	122.62	196.08	363.85	449.98	182
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	35.12	0.00	0.00	0.00	36.37	60.34	97.94	125.60	212
Interest Income From Bank Subs	0.33	0.00	0.00	0.00	0.00	0.21	1.59	6.53	212
Mgt & Service Fees From Bank Subs	3.44	0.00	0.00	0.00	0.00	0.00	20.53	48.57	212
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.12	212
Operating Income From Bank Subs	42.65	0.00	0.00	8.12	40.15	71.82	111.08	150.81	212
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	42.72	0.00	0.00	0.00	17.91	100.00	100.00	178.11	111
Interest Income From Nonbank Subs	3.51	0.00	0.00	0.00	0.00	0.00	7.13	115.14	111
Mgt & Serv Fees From Nonbank Subs	2.07	0.00	0.00	0.00	0.00	0.00	14.83	47.93	111
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	111
Operating Inc From Nonbank Subs	69.11	0.00	0.00	2.36	53.44	100.00	160.71	622.72	111
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	33.73	0.00	0.00	0.00	8.52	72.95	92.71	112.64	38
Interest Inc From Subsidiary BHCs	0.53	0.00	0.00	0.00	0.00	0.00	0.48	5.28	38
Mgt & Serv Fees From Sub BHCs	0.10	0.00	0.00	0.00	0.00	0.00	0.16	1.19	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	35.26	0.00	0.00	0.00	8.52	77.02	101.77	113.90	38
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	52.28	0.00	0.00	0.00	82.06	98.42	99.88	100.00	226
Interest Income From Bank Subs	2.49	0.00	0.00	0.00	0.00	0.44	15.57	58.48	226
Mgt & Serv Fees From Bank Subs	4.95	0.00	0.00	0.00	0.00	0.00	41.91	64.07	226
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.13	226
Operating Income From Bank Subs	73.14	0.00	0.00	51.15	97.47	99.77	100.00	100.00	226
Dividends From Nonbank Subs	1.35	0.00	0.00	0.00	0.00	0.50	7.58	34.74	226
Interest Income From Nonbank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.07	2.78	226
Mgt & Serv Fees From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.25	226
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	226
Operating Inc From Nonbank Subs	3.19	0.00	0.00	0.00	0.00	1.42	16.27	99.64	226
Dividends From Subsidiary BHCs	2.90	0.00	0.00	0.00	0.00	0.00	0.00	95.81	226
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	226
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	226
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	226
Operating Income From Sub BHCs	3.83	0.00	0.00	0.00	0.00	0.00	29.44	96.16	226
Loans and Adv From Subs/ST Debt	530.11	0.00	0.00	103.10	409.85	969.13	1267.80	2052.27	44
Loans and Adv From Subs/Total Debt	433.12	0.00	0.00	84.95	309.30	725.31	1284.55	2195.10	86

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2005 and Other Notes
3283402	1, 070, 468	AFFINITY BANK HOLDINGS, INC.	VENTURA, CA	
1140510	1, 002, 713	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	Moved from Peer 4
1061679	1, 834, 827	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	1, 909, 042	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2, 662, 454	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	2, 076, 150	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1, 551, 908	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	2, 082, 054	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	1, 338, 017	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1082067	1, 738, 891	AMERIS BANCORP	MOULTRIE, GA	
2366821	1, 071, 839	ANB BANCSHARES, INC	ROGERS, AR	Moved from Peer 4
2326629	1, 307, 855	ANB CORPORATION, THE	TERRELL, TX	
1126475	1, 060, 716	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	1, 505, 854	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2066868	1, 072, 939	BANC ED CORP., THE	EDWARDSVILLE, IL	
2896458	1, 430, 279	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
2858951	1, 032, 488	BANCORP, INC., THE	WILMINGTON, DE	Moved from Peer 4
1097306	1, 652, 343	BANCLPLUS CORPORATION	BELZONI, MS	
1138012	1, 282, 018	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
1143481	1, 152, 099	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1097089	2, 238, 465	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
1202708	1, 102, 864	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	1, 011, 863	BEACON BANCORP	TAUNTON, MA	Moved from Peer 4
3312227	1, 391, 226	BEVERLY HILLS BANCORP INC.	CALABASAS, CA	
2835514	1, 121, 859	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
1209145	1, 400, 726	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	1, 705, 951	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1201671	1, 990, 284	BTC FINANCIAL CORPORATION	DES MOINES, IA	
2687795	2, 109, 265	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1251256	1, 060, 747	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1130249	1, 736, 627	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1, 089, 689	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
2741156	1, 309, 111	CAPITAL BANK CORPORATION	RALEIGH, NC	Moved from Peer 4
1085509	2, 665, 867	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2332750	1, 789, 587	CAPITAL CORP OF THE WEST	MERCED, CA	
2682996	1, 481, 719	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
1848003	1, 353, 206	CASCADE BANCORP	BEND, OR	
2568362	1, 246, 509	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
3254952	2, 916, 460	CENTENNIAL BANK HOLDINGS, INC.	DENVER, CO	
3003178	1, 692, 652	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2868129	1, 004, 713	CENTERSTATE BANKS OF FLORIDA,	WINTER HAVEN, FL	Moved from Peer 4
2158156	1, 672, 161	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1111088	1, 684, 144	CENTURY BANCORP, INC.	MEDFORD, MA	
1109946	1, 009, 666	CENTURY BANCSHARES, INC.	NEW BOSTON, TX	Moved from Peer 4
1486517	2, 158, 331	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1139532	1, 088, 049	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	
1143623	1, 160, 644	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1050909	1, 027, 534	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1076262	2, 536, 937	CITY HOLDING COMPANY	CHARLESTON, WV	
1142448	2, 872, 870	CITY NATIONAL BANCSHARES, INC.	MIAMI, FL	
1060328	2, 024, 209	COBIZ INC.	DENVER, CO	

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2005 and Other Notes
1085170	1, 145, 186	COLONY BANKCORP, INC.	FITZGERALD, GA	
2078816	2, 460, 852	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1057588	1, 161, 031	COMMERCE FINANCIAL CORPORATION	TOPEKA, KS	
1250839	1, 046, 124	COMMERCIAL BANKSHARES, INC.	MIAMI, FL	
1080595	1, 973, 739	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
1427501	1, 243, 674	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1070644	2, 967, 793	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1081239	1, 061, 887	CREWS BANKING CORPORATION	WAUCHULA, FL	
1121229	1, 154, 711	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	1, 164, 245	DANVERS BANCORP, INC.	DANVERS, MA	
1058398	1, 562, 150	DURANT BANCORP, INC.	DURANT, OK	
2303910	1, 258, 084	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
3106864	2, 367, 837	EUROBANCSHARES, INC.	HATO REY, PR	
2038409	1, 160, 064	EXCHANGE NATIONAL BANCSHARES,	JEFFERSON CITY, MO	
1104923	1, 001, 112	EXTRACO CORPORATION	WACO, TX	Moved from Peer 4
1055315	1, 201, 150	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1, 327, 557	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	1, 401, 855	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	1, 653, 287	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1249002	1, 310, 589	FIDELITY BANCSHARES (N. C.), IN	FUQUAY-VARINA, NC	
1081118	1, 421, 433	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	1, 980, 831	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2, 369, 888	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	1, 908, 599	FIRST BANCORP	TROY, NC	
1204560	1, 566, 052	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1, 318, 727	FIRST BANK CORP	FORT SMITH, AR	
1203602	2, 273, 066	FIRST BUSEY CORPORATION	URBANA, IL	
1478017	1, 987, 659	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
1102312	2, 758, 114	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1208595	2, 158, 140	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
1145506	2, 035, 735	FIRST INDIANA CORPORATION	INDIANAPOLIS, IN	
1095982	1, 490, 082	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1, 355, 295	FIRST MARINER BANCORP	BALTIMORE, MD	
2833604	1, 085, 267	FIRST MUTUAL BANCSHARES, INC.	BELLEVUE, WA	
2560263	1, 020, 891	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1133932	1, 060, 372	FIRST NATIONAL LINCOLN CORPORA	DAMARISCOTTA, ME	
1209097	2, 326, 245	FIRST OAK BROOK BANCSHARES, IN	OAK BROOK, IL	
1063262	1, 418, 324	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1029428	1, 923, 602	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
1096505	2, 100, 909	FIRST SECURITY BANCORP	SEARCY, AR	
2836801	1, 062, 009	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	1, 347, 123	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1364071	2, 494, 964	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1132672	1, 300, 225	FIRST UNITED CORPORATION	OAKLAND, MD	
1134322	1, 057, 113	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1, 198, 835	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	Moved from Peer 4
2650315	1, 770, 897	FLAG FINANCIAL CORPORATION	ATLANTA, GA	
1133473	1, 106, 268	FNB CORP.	ASHEBORO, NC	
2432614	1, 486, 690	FNB CORPORATION	CHRISTIANSBURG, VA	
1130696	1, 025, 206	FNB FINANCIAL SERVICES CORPORA	GREENSBORO, NC	
1143762	1, 177, 395	FOUNDERS GROUP, INC.	WORTH, IL	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2005 and Other Notes
1128358	1, 026, 843	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	1, 762, 003	FREMONT BANCORPORATION	FREMONT, CA	
2697347	1, 081, 408	FVNB CORP.	VICTORIA, TX	
2670573	1, 634, 741	GB&T BANCSHARES, INC.	GAINESVILLE, GA	
3030950	1, 245, 757	GEORGIAN BANCORPORATION, INC.	ATLANTA, GA	
1098620	1, 025, 116	GERMAN AMERICAN BANCORP	JASPER, IN	Moved from Peer 4
2339133	2, 191, 295	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1204346	1, 157, 171	GREATBANC, INC.	LISLE, IL	
1133277	1, 608, 240	GREENE COUNTY BANCSHARES, INC.	GREENEVILLE, TN	
2223997	1, 241, 715	HASTEN BANCSHARES	INDIANAPOLIS, IN	
1206546	2, 822, 761	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2634874	1, 120, 042	HERITAGE COMMERCE CORP	SAN JOSE, CA	
1067804	1, 386, 213	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
1245291	1, 472, 255	HILLS BANCORPORATION	HILLS, IA	
1491409	1, 970, 910	HOME BANCSHARES, INC.	CONWAY, AR	
2592714	1, 311, 165	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1, 072, 983	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	1, 116, 727	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1048803	2, 197, 673	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
2291914	2, 926, 353	IBERIABANK CORPORATION	LAFAYETTE, LA	
1363690	1, 127, 995	INB FINANCIAL CORPORATION	MCALLEN, TX	
1136803	2, 923, 983	INDEPENDENT BANK CORP.	ROCKLAND, MA	Moved from Peer 2
1132654	2, 699, 206	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
1138535	1, 644, 786	INTERCHANGE FINANCIAL SERVICES	SADDLE BROOK, NJ	
2049302	1, 790, 524	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1, 147, 630	INWOOD BANCSHARES, INC.	DALLAS, TX	
1123915	1, 241, 550	KLEIN FINANCIAL, INC.	CHASKA, MN	
1404799	2, 162, 996	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	1, 645, 506	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1054514	1, 116, 278	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1, 238, 424	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1, 180, 995	LEGACYTEXAS GROUP, INC.	PLANO, TX	
3101784	2, 046, 364	LIBERTY BANCSHARES, INC	JONESBORO, AR	
2325350	1, 405, 159	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	
2634696	1, 908, 049	MACATAWA BANK CORPORATION	HOLLAND, MI	
2236447	2, 332, 029	MAIN STREET BANKS, INC.	ATLANTA, GA	
2856368	1, 581, 369	MAIN STREET TRUST, INC.	CHAMPAIGN, IL	
1209109	1, 878, 259	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1207486	1, 462, 202	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1, 615, 099	MBT FINANCIAL CORP.	MONROE, MI	
1099328	1, 140, 546	MERCANTILE BANCORP, INC.	QUINCY, IL	
2608763	1, 896, 988	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1208308	1, 486, 634	MERCHANTS & MANUFACTURERS BANC	NEW BERLIN, WI	
1023239	1, 099, 519	MERCHANTS BANCSHARES, INC.	BURLINGTON, VT	
2344799	1, 145, 154	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1204627	2, 642, 229	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2516943	2, 393, 441	MID-STATE BANCSHARES	ARROYO GRANDE, CA	
1209828	2, 336, 448	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	
1141348	1, 194, 017	MINNWEST CORPORATION	MINNETONKA, MN	
2961879	1, 911, 309	NARA BANCORP, INC.	LOS ANGELES, CA	
1100037	1, 474, 168	NBC CAPITAL CORPORATION	STARKVILLE, MS	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2005 and Other Notes
1202052	1, 222, 491	NEB CORPORATION	FOND DU LAC, WI	
1109991	1, 500, 638	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1129887	1, 289, 177	NORTHERN EMPIRE BANCSHARES	SANTA ROSA, CA	
2244910	1, 375, 988	NSB HOLDING CORP.	STATEN ISLAND, NY	
1070747	1, 246, 229	OAK HILL FINANCIAL, INC.	JACKSON, OH	
3297481	1, 008, 785	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	2, 364, 399	OLD SECOND BANCORP, INC.	AURORA, IL	
1117259	1, 926, 728	OMEGA FINANCIAL CORPORATION	STATE COLLEGE, PA	
1249598	1, 947, 600	ORION BANCORP, INC.	NAPLES, FL	
1083934	1, 059, 167	PAB BANKSHARES, INC.	VALDOSTA, GA	
2869733	1, 004, 353	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	Moved from Peer 4
1075984	1, 105, 544	PALMETTO BANCSHARES, INC.	LAURENS, SC	
1200692	1, 723, 192	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2651590	1, 287, 441	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
2807614	1, 752, 914	PENNSYLVANIA COMMERCE BANCORP,	HARRISBURG, PA	
1070578	1, 860, 526	PEOPLES BANCORP INC.	MARIETTA, OH	
3296877	1, 059, 560	PEOPLES COMMUNITY BANCORP, INC	WEST CHESTER, OH	
3186585	1, 268, 780	PEOPLESBANCORP, MHC	HOLYOKE, MA	
2925657	1, 834, 653	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
3084953	1, 921, 966	PLACER SIERRA BANCSHARES	SACRAMENTO, CA	
1247893	2, 651, 100	PLAINS CAPITAL CORPORATION	DALLAS, TX	
2125813	1, 066, 154	QCR HOLDINGS, INC.	MOLINE, IL	
1098844	2, 509, 220	RENASANT CORPORATION	TUPELO, MS	
1097025	2, 740, 665	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
2509413	1, 115, 945	ROCKVILLE FINANCIAL MHC, INC.	ROCKVILLE, CT	
2066886	1, 412, 938	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
2324429	1, 316, 814	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1249730	1, 361, 285	S. Y. BANCORP, INC.	LOUISVILLE, KY	
3365858	2, 297, 100	SALEM FIVE BANCORP	SALEM, MA	New Y-9C/BHCPR reporter
1248304	2, 499, 577	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1204814	1, 074, 744	SBC, INCORPORATED	COUNTRYSIDE, IL	
1133437	2, 034, 192	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1085013	2, 133, 152	SEACOAST BANKING CORPORATION	STUART, FL	
2244358	1, 912, 841	SECURITY BANK CORPORATION	MACON, GA	
1199992	1, 916, 752	SHOREBANK CORPORATION, THE	CHICAGO, IL	
2976396	1, 102, 230	SIERRA BANCORP	PORTERVILLE, CA	
1094828	2, 538, 470	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	1, 812, 353	SINOPAC BANCORP	LOS ANGELES, CA	
2033226	1, 126, 207	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	1, 131, 312	SOUTHERN BANCSHARES (N. C.), IN	MOUNT OLIVE, NC	
2981831	1, 341, 096	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1245068	1, 819, 796	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	2, 144, 496	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1245590	1, 762, 468	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1, 434, 120	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1, 190, 895	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1, 591, 390	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1417333	1, 494, 561	STATE BANKSHARES, INC.	FARGO, ND	
2442640	1, 695, 129	STATE NATIONAL BANCSHARES, INC	FORT WORTH, TX	
1427275	1, 464, 804	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
1039454	1, 945, 971	STERLING BANCORP	NEW YORK, NY	

BHCPR Reporters for Quarter Ending 03/31/2006
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2005 and Other Notes
1126046	1, 133, 283	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MI	
1135598	1, 202, 031	STOCKMEN' S BANCORP, INC., THE	KINGMAN, AZ	
2942702	2, 069, 187	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1, 423, 132	SUFFOLK BANCORP	RIVERHEAD, NY	
1104080	1, 121, 269	SUMMIT BANCSHARES, INC.	FORT WORTH, TX	
1247679	1, 138, 081	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1, 325, 057	SUNFLOWER BANKS, INC.	SALINA, KS	
2663838	1, 631, 448	TEXAS UNITED BANCSHARES, INC.	LA GRANGE, TX	
2457943	1, 186, 807	TIB FINANCIAL CORP.	NAPLES, FL	
2367921	2, 132, 697	TOMPKINS TRUSTCO, INC.	ITHACA, NY	
3183771	1, 040, 719	TOTAL BANCSHARES CORP.	MIAMI, FL	Moved from Peer 4
1030170	1, 830, 321	TRICO BANCSHARES	CHICO, CA	
1056161	1, 238, 922	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
1048652	2, 799, 686	U. S. B. HOLDING CO., INC.	ORANGEBURG, NY	
1971693	1, 885, 682	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	
1062649	1, 284, 239	UNITED BANCORPORATION OF WYOMI	JACKSON, WY	
1116609	1, 787, 684	UNIVEST CORPORATION OF PENNSYLA	SOUDERTON, PA	
1050712	2, 492, 759	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1364110	1, 858, 465	VINEYARD NATIONAL BANCORP	RANCHO CUCAMONGA, CA	
2856377	1, 678, 432	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
2502049	1, 552, 552	VIRGINIA FINANCIAL GROUP, INC.	CULPEPER, VA	
1115349	2, 433, 189	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
3357394	1, 554, 410	WAUWATOSA HOLDINGS, INC.	WAUWATOSA, WI	
1210066	1, 296, 963	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2, 030, 182	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1, 859, 842	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
2508788	1, 277, 593	WESTERN SIERRA BANCORP	CAMERON PARK, CA	
1966671	1, 523, 752	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	1, 738, 608	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
2004141	1, 108, 612	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	1, 877, 100	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
1138517	2, 958, 176	YARDVILLE NATIONAL BANCORP	HAMILTON, NJ	
1399765	1, 841, 836	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 237 bank holding companies.