

## PEER GROUP 04

03/31/2006

03/31/2005

12/31/2005

12/31/2004

12/31/2003

Number of BHCs in Peer Group

408

364

399

358

335

## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.79	3.75	3.81	3.73	3.75
+ Non-interest Income	0.90	0.96	0.96	1.03	1.11
- Overhead Expense	3.00	3.03	3.04	3.06	3.12
- Provision for Losses	0.14	0.15	0.17	0.18	0.23
+ Securities Gains (Losses)	0.00	0.01	0.00	0.02	0.04
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.58	1.58	1.61	1.56	1.62
Net Operating Income	1.08	1.07	1.10	1.06	1.08
Net Income	1.08	1.08	1.10	1.06	1.08
Net Income (Sub S Adjusted)	1.04	1.06	1.07	1.02	1.07

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.69	5.86	6.24	5.65	5.87
Interest Expense	2.61	1.83	2.15	1.63	1.81
Net Interest Income (TE)	4.08	4.05	4.10	4.03	4.05

## LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.06	0.08	0.12	0.17	0.25
Earnings Coverage of Net Losses (X)	38.32	19.95	34.04	28.88	27.46
Ln&Ls Allowance/Total Loans & Leases	1.20	1.25	1.19	1.25	1.32
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.48	0.55	0.46	0.56	0.69
30-89 Days Past Due Loans and Leases	0.65	0.66	0.58	0.62	0.74

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	22.89	22.42	23.02	21.71	19.92
Net ST Noncore Funding Dependence	12.39	11.27	12.02	10.81	9.67
Net Loans and Leases/Total Assets	69.75	68.75	69.49	68.24	65.51

## CAPITALIZATION:

Tier 1 Leverage Ratio	9.25	9.11	9.28	9.10	8.80
Equity Capital/Total Assets	8.50	8.47	8.54	8.68	8.62
Net Loans&Ls/Equity Capital (X)	8.57	8.42	8.47	8.17	7.91
Cash Dividends/Net Income	22.76	23.55	24.99	26.35	27.13
Cash Dividends/Net Income (Sub S Adjusted)	10.95	15.61	20.85	22.77	26.05
Retained Earnings/Avg Equity Cap	9.40	9.04	9.08	8.74	8.77

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.28	0.33	0.30	0.37	0.67
Long-Term Debt/Equity Capital	0.71	0.72	0.58	0.86	1.30
Equity Investment in Subs/Equity Cap	111.39	110.19	110.33	109.66	108.48
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	98.14	100.50	111.13	114.91	137.23

PERCENT OF AVERAGE ASSETS	PEER GROUP 04				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Interest Income (TE)	6.20	5.44	5.79	5.23	5.43
Less: Interest Expense	2.43	1.70	2.00	1.51	1.68
Equals: Net Interest Income (TE)	3.79	3.75	3.81	3.73	3.75
Plus: Non-Interest Income	0.90	0.96	0.96	1.03	1.11
Equals: Adj Operating Income (TE)	4.76	4.76	4.83	4.80	4.91
Less: Overhead Expense	3.00	3.03	3.04	3.06	3.12
Less: Provision for Loan and Lease Losses	0.14	0.15	0.17	0.18	0.23
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.00	0.01	0.00	0.02	0.04
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.58	1.58	1.61	1.56	1.62
Less: Applicable Income Taxes (TE)	0.48	0.49	0.49	0.48	0.50
Less: Minority Interest	0.00	0.00	0.00	0.00	0.01
Equals: Net Operating Income	1.08	1.07	1.10	1.06	1.08
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.08	1.08	1.10	1.06	1.08
Memo: Net Income (Last Four Qtrs)	1.11	1.06	1.10	1.07	1.09
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.09	92.95	93.02	92.85	92.71
Avg Int-Bearing Funds / Avg Assets	79.02	78.74	78.46	78.56	79.69
Int Income (TE) / Avg Earning Assets	6.69	5.86	6.24	5.65	5.87
Int Expense / Avg Earning Assets	2.61	1.83	2.15	1.63	1.81
Net Int Inc (TE) / Avg Earn Assets	4.08	4.05	4.10	4.03	4.05
YIELD OR COST:					
Total Loans and Leases (TE)	7.33	6.44	6.88	6.27	6.63
Interest-Bearing Bank Balances	4.08	2.50	3.36	1.77	1.72
Fed Funds Sold & Reverse Repos	4.38	2.35	3.22	1.30	1.04
Trading Assets	2.47	1.31	1.61	4.69	1.65
Total Earning Assets	6.58	5.76	6.13	5.55	5.77
Investment Securities (TE)	4.44	4.13	4.17	4.05	4.19
U.S. Treasury & Agency Sec (excl MBS)	3.78	3.28	3.40	3.33	3.61
Mortgage-Backed Securities	4.38	4.03	4.08	3.93	3.68
All Other Securities	5.77	5.80	6.13	6.27	6.18
Interest-Bearing Deposits	2.81	1.88	2.26	1.66	1.89
Time Deposits of \$100K or More	3.81	2.74	3.18	2.46	2.75
Time Deposits < \$100K	3.64	2.68	3.09	2.52	2.94
Other Domestic Deposits	1.82	1.09	1.40	0.86	0.91
Foreign Deposits	3.01	1.46	1.87	0.62	0.21
Fed Funds Purchased and Repos	3.66	2.03	2.73	1.37	1.19
Other Borrowed Funds & Trading Liab	4.41	3.69	4.01	3.54	3.96
All Interest-Bearing Funds	3.07	2.16	2.54	1.92	2.11

## PEER GROUP 04

03/31/2006

03/31/2005

12/31/2005

12/31/2004

12/31/2003

Avg Personnel Exp Per Employee (\$000)	15	14	56	53	52
Avg Assets per Employee (\$000)	3,614	3,445	3,395	3,253	3,089

## ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.82	1.80	1.80	1.92	1.56
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Overhead Exp / NII + Non-Int Income	65.28	65.11	64.31	64.96	64.50
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## PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.00	3.03	3.04	3.06	3.12
Personnel Expense	1.70	1.70	1.70	1.70	1.73
Net Occupancy Expense	0.42	0.43	0.43	0.43	0.44
Other Operating Expenses	0.86	0.87	0.89	0.90	0.93

Overhead Less Non-Interest Income	2.06	2.03	2.03	1.99	1.95
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## PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	63.85	63.74	63.00	63.75	63.29
Personnel Expense	36.22	35.85	35.35	35.46	35.14
Net Occupancy Expense	8.93	9.02	8.80	8.88	8.94
Other Operating Expenses	18.28	18.42	18.50	18.90	18.82

Total Non-Interest Income	18.80	19.67	19.62	20.95	22.19
Fiduciary Activities Income	1.10	1.18	1.09	1.10	1.22
Serv Charges on Deposit Accts - Domestic	6.77	7.04	7.21	7.91	8.09
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.46	0.49	0.46	0.52	0.50
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.27	0.30	0.28	0.27	0.28
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.52	0.49	0.54	0.48	0.49
Net Gain (Loss) - Sales Loans, OREO, Oth	1.26	1.45	1.49	1.80	2.74
Other Non-Interest Income	5.29	5.66	5.56	5.79	6.15

Overhead Less Non-Interest Income	44.52	43.58	42.72	42.11	40.28
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## TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	23.99	24.53	25.78	26.13	25.03
Appl Inc Tax+TE/Pretax NOI+TE	31.10	31.34	31.40	31.52	31.92

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Real Estate Loans	54.51	52.33	53.71	51.53	48.40
Commercial and Industrial Loans	9.33	9.76	9.39	9.71	9.69
Loans to Individuals	2.91	3.42	3.10	3.67	4.14
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.81	0.81	0.81	0.84	0.94
Other Loans and Leases	0.69	0.90	0.81	0.90	0.86
Net Loans and Leases	69.75	68.75	69.49	68.24	65.51
Debt Securities Over 1 Year	15.80	17.71	15.81	18.29	20.30
Mutual Funds and Equity Securities	0.17	0.25	0.18	0.28	0.26
Subtotal	86.50	87.59	86.45	87.75	86.97
Interest-Bearing Bank Balances	0.25	0.29	0.30	0.35	0.41
Federal Funds Sold & Reverse Repos	1.41	1.18	1.25	1.11	1.12
Debt Securities 1 Year or Less	2.67	1.91	2.63	1.94	2.06
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.75	91.68	91.49	91.83	91.34
Non-Int Cash and Due From Dep Inst	2.60	2.65	2.86	2.59	3.26
Other Real Estate Owned	0.06	0.07	0.06	0.08	0.09
All Other Assets	5.55	5.57	5.52	5.49	5.33
MEMORANDA:					
Short-Term Investments	5.02	3.93	4.81	3.87	4.14
U.S. Treasury Securities	0.15	0.22	0.15	0.25	0.32
U.S. Agency Securities (excl MBS)	6.79	6.71	6.88	6.96	7.52
Municipal Securities	3.14	3.01	3.00	3.09	3.50
Mortgage-Backed Securities	6.25	6.91	6.14	7.05	7.91
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.01
Other Debt Securities	0.39	0.54	0.43	0.59	0.81
RE Loans Secured by 1-4 Family	16.89	17.26	16.94	17.42	17.34
Revolving	2.72	2.90	2.77	2.94	2.67
Closed-End, Sec by First Liens	12.53	12.80	12.56	12.96	13.24
Closed-End, Sec by Junior Liens	1.26	1.14	1.22	1.13	1.10
Commercial Real Estate Loans	34.44	32.22	33.85	31.27	28.27
Construction and Land Dev	10.96	8.65	10.32	8.12	6.31
Multifamily	1.60	1.56	1.59	1.51	1.53
Nonfarm Nonresidential	20.43	20.78	20.52	20.52	19.25
RE Loans Secured by Farmland	1.27	1.18	1.19	1.19	1.20
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	78.03	76.21	77.35	75.60	73.87
RE Loans Secured by 1-4 Family	24.82	25.71	24.86	26.14	27.18
Revolving	3.88	4.21	3.96	4.28	4.05
Closed-End	20.61	21.18	20.56	21.59	22.96
Commercial Real Estate Loans	48.80	46.29	48.17	45.24	42.51
Construction and Land Dev	15.19	12.12	14.38	11.38	9.26
Multifamily	2.27	2.22	2.25	2.19	2.31
Nonfarm Nonresidential	29.22	29.99	29.46	29.88	29.15
RE Loans Secured by Farmland	1.81	1.71	1.72	1.72	1.78
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.41	14.15	13.56	14.09	14.68
Loans to Individuals	4.30	5.05	4.58	5.45	6.39
Credit Card Loans	0.09	0.08	0.10	0.10	0.12
Agricultural Loans	1.16	1.20	1.18	1.22	1.42
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.01	1.34	1.19	1.34	1.32

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Short-Term Investments	5.02	3.93	4.81	3.87	4.14
Liquid Assets	18.98	20.02	19.16	20.39	22.92
Investment Securities	19.41	20.56	19.39	21.24	23.44
Net Loans and Leases	69.75	68.75	69.49	68.24	65.51
Net Lns, Ls & Stdby Ltrs of Credit	70.58	69.53	70.29	69.02	66.21
Core Deposits	63.97	65.37	64.03	65.72	67.31
Noncore Funding	25.25	24.00	25.07	23.34	21.99
Time Deposits of \$100K or More	14.77	12.89	14.38	12.22	11.28
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.86	1.96	1.82	2.06	2.04
Net Fed Funds Purchased (Sold)	0.49	0.76	0.60	0.96	0.94
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.86	2.15	2.11	2.13	1.92
Earning Assets Repr in 1 Year	41.06	40.46	41.46	39.72	35.57
Int-Bearing Liab Repr in 1 Year	31.09	27.61	29.57	27.52	28.44
Long-Term Debt Repr in 1 Year	0.42	0.58	0.43	0.60	0.49
Net Assets Repriceable in 1 Year	8.72	11.37	10.39	10.72	5.89
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	22.89	22.42	23.02	21.71	19.92
Net ST Noncore Funding Dependence	12.39	11.27	12.02	10.81	9.67
Short-Term Inv/ST Noncore Funding	38.08	36.04	37.24	38.54	43.33
Liq Asts-ST Noncore Fndg/Nonliq Asts	4.88	8.48	5.56	9.65	14.34
Net Loans and Leases/Total Deposits	87.61	87.33	87.72	87.16	83.21
Net Loans and Leases/Core Deposits	111.42	107.22	111.05	105.85	99.15
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.45	-0.17	-0.34	0.30	0.82
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.93	-1.74	-2.30	0.64	2.61
Struct Notes Appr(Depr)/T1 Cap	-0.35	-0.35	-0.30	-0.12	-0.10
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.18	7.47	7.21	7.61	7.53
Available-For-Sale Securities	92.82	92.53	92.79	92.39	92.47
U.S. Treasury Securities	0.90	1.25	0.91	1.42	1.54
U.S. Agency Securities (excl MBS)	41.00	37.01	41.04	36.70	36.08
Municipal Securities	16.58	15.17	15.87	15.25	15.99
Mortgage-Backed Securities	30.19	32.28	30.21	32.58	33.14
Asset-Backed Securities	0.00	0.00	0.01	0.00	0.02
Other Debt Securities	2.00	2.92	2.32	2.96	3.66
Mutual Funds and Equity Securities	0.96	1.25	0.98	1.33	1.17
Debt Securities 1 Year or Less	16.81	11.04	16.43	11.33	10.53
Debt Securities 1 To 5 Years	38.20	41.01	39.77	39.96	39.32
Debt Securities Over 5 Years	39.84	42.69	38.60	43.84	45.44
Pledged Securities	52.68	51.85	52.80	51.07	47.46
Structured Notes, Fair Value	2.86	2.48	2.89	2.22	1.65

ANALYSIS RATIOS	PEER GROUP 04				
	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	0.18	0.23
Provision for Ln&Ls Losses/Avg Lns&Ls	0.20	0.21	0.23	0.26	0.34
Provision for Ln&Ls Losses/Net Losses	298.67	148.36	322.71	205.12	174.51
Ln&Ls Allowance/Total Loans & Leases	1.20	1.25	1.19	1.25	1.32
Ln&Ls Allowance/Net Ln&Ls Losses (X)	43.77	33.91	24.88	18.43	13.86
ALL/Nonaccrual Assets	713.61	613.83	787.27	552.91	472.24
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	529.92	475.38	580.06	444.81	335.08
Gross Ln&Ls Losses/Avg Loans & Leases	0.12	0.14	0.18	0.23	0.31
Recoveries/Avg Loans and Leases	0.05	0.05	0.05	0.06	0.06
Net Losses/Avg Loans and Leases	0.06	0.08	0.12	0.17	0.25
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	8.08	6.63	31.94	27.59	26.03
Earnings Coverage of Net Losses (X)	38.32	19.95	34.04	28.88	27.46
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.02	0.01	0.03	0.05	0.07
RE Loans Secured By 1-4 Family	0.03	0.02	0.04	0.06	0.07
Revolving	0.00	0.00	0.02	0.02	0.02
Closed-End	0.03	0.02	0.04	0.06	0.08
Commercial Real Estate Loans	0.01	0.01	0.02	0.03	0.05
Construction and Land Dev	0.00	0.00	0.01	0.01	0.02
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.00	0.00	0.02	0.04	0.05
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.02
Commercial and Industrial Loans	0.11	0.12	0.26	0.35	0.56
Loans to Depository Institutions	0.00	-0.79	0.00	0.00	0.00
Loans to Individuals	0.71	0.78	0.82	0.85	0.93
Credit Card Loans	1.37	1.83	2.19	2.28	2.38
Agricultural Loans	0.00	0.00	0.00	0.04	0.07
Loans to Foreign Governments & Inst	0.00	N/A	N/A	N/A	N/A
Other Loans and Leases	0.21	0.14	0.44	0.31	0.27

## 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	0.65	0.66	0.58	0.62	0.74
90+ Days PD Loans and Leases	0.06	0.07	0.06	0.08	0.11
Nonaccrual Loans and Leases	0.38	0.45	0.37	0.44	0.56
90+ Days PD and Nonaccrual Loans and Leases	0.48	0.55	0.46	0.56	0.71
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00

## PERCENT OF LNS&amp;LS + OTHER ASSETS

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.65	0.66	0.58	0.62	0.74
90+ Days Past Due Assets	0.06	0.07	0.06	0.08	0.11
Nonaccrual Assets	0.38	0.45	0.37	0.45	0.56
30+ Days PD & Nonaccrual Assets	1.17	1.27	1.08	1.22	1.51

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.34	0.38	0.32	0.39	0.47
90+ PD & Nonaccrual Assets + OREO	0.42	0.49	0.41	0.50	0.58

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

Total Assets	0.36	0.41	0.35	0.43	0.48
Allowance for Loan & Lease Losses	43.17	46.72	42.35	48.83	54.25
Equity Cap + ALLL	4.09	4.51	3.92	4.60	5.20
Tier 1 Cap + ALLL	3.75	4.21	3.63	4.40	5.10
Loans & Leases + RE Acquired	0.52	0.59	0.50	0.62	0.73

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	0.59	0.59	0.51	0.53	0.65
- 90+ Days Past Due	0.05	0.06	0.05	0.06	0.09
- Nonaccrual	0.34	0.37	0.32	0.43	0.51
Coml & Indl - 30-89 Days PD	0.67	0.79	0.55	0.63	0.78
- 90+ Days Past Due	0.06	0.06	0.04	0.06	0.10
- Nonaccrual	0.48	0.63	0.52	0.60	0.76
Individuals - 30-89 Days PD	0.85	1.15	1.22	1.32	1.43
- 90+ Days Past Due	0.07	0.09	0.09	0.12	0.14
- Nonaccrual	0.19	0.20	0.20	0.22	0.26
Dep Inst Lns - 30-89 Days PD	5.56	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.27	0.19	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.16	0.23	0.09	0.11	0.23
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.07	0.07	0.06	0.11	0.19
Foreign Govts- 30-89 Days PD	0.00	N/A	N/A	N/A	N/A
- 90+ Days Past Due	0.00	N/A	N/A	N/A	N/A
- Nonaccrual	0.00	N/A	N/A	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.31	0.30	0.31	0.29	0.23
- 90+ Days Past Due	0.02	0.02	0.01	0.02	0.01
- Nonaccrual	0.05	0.06	0.04	0.09	0.15
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.69	0.77	0.67	0.81	0.97
- 90+ Days Past Due	0.06	0.06	0.08	0.08	0.11
- Nonaccrual	0.33	0.32	0.31	0.33	0.40
Revolving - 30-89 Days PD	0.26	0.23	0.29	0.25	0.29
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.02
- Nonaccrual	0.07	0.06	0.06	0.07	0.07
Closed-End - 30-89 Days PD	0.76	0.79	0.75	0.83	1.11
- 90+ Days Past Due	0.06	0.06	0.08	0.08	0.12
- Nonaccrual	0.36	0.37	0.35	0.39	0.45
- Jr Lien 30-89 Days PD	0.05	0.05	0.05	0.06	0.08
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.01
- Jr Lien Nonaccrual	0.03	0.04	0.03	0.04	0.06
Commercial RE - 30-89 Days PD	0.43	0.44	0.37	0.33	0.40
- 90+ Days Past Due	0.03	0.04	0.03	0.03	0.06
- Nonaccrual	0.33	0.38	0.30	0.40	0.50
Const & Dev - 30-89 Days PD	0.35	0.37	0.30	0.27	0.31
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.02
- Nonaccrual	0.15	0.14	0.14	0.16	0.20
Multi family - 30-89 Days PD	0.08	0.13	0.06	0.08	0.14
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.03	0.01	0.03	0.03	0.08
Nonfarm Nres- 30-89 Days PD	0.42	0.39	0.34	0.30	0.36
- 90+ Days Past Due	0.03	0.04	0.03	0.04	0.05
- Nonaccrual	0.35	0.44	0.32	0.43	0.49
Farmland - 30-89 Days PD	0.37	0.38	0.12	0.22	0.29
- 90+ Days Past Due	0.02	0.02	0.00	0.01	0.03
- Nonaccrual	0.13	0.16	0.15	0.23	0.35
Credit Card - 30-89 Days PD	0.98	1.54	1.24	1.30	1.53
- 90+ Days Past Due	0.34	0.46	0.37	0.46	0.53
- Nonaccrual	0.00	0.01	0.01	0.00	0.01



CAPITAL RATIOS	PEER GROUP 04				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Tier 1 Leverage Ratio	9.25	9.11	9.28	9.10	8.80
Tier 1 RBC Ratio	12.22	12.21	12.23	12.37	12.38
Total Risk-Based Capital Ratio	13.57	13.54	13.56	13.69	13.75
Tangible Tier 1 Leverage Ratio	9.20	9.03	9.22	9.03	8.73
Tangible Common Eq Cap/Tan Assets	7.77	7.75	7.81	7.96	7.93
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	16.72	15.85	16.42	15.40	14.11
Standby Letters of Credit	0.71	0.66	0.71	0.65	0.59
Commercial & Similar Letters of Credit	0.02	0.02	0.03	0.02	0.02
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.64	0.34	0.47	0.33	0.33
Interest Rate Contracts	0.62	0.32	0.46	0.31	0.31
Interest Rate Futures & Forward Contr	0.04	0.01	0.04	0.00	0.00
Written Options Contr (Int Rate)	0.06	0.02	0.03	0.02	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.11	0.10	0.11	0.12	0.14
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	24.12	23.31	25.17	23.99	22.31

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Interest Rate Contracts	98.76	89.62	98.68	99.19	89.79
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	1.24	10.38	1.32	0.81	10.19
Futures and Forwards	23.74	11.36	23.75	12.99	7.48
Written Options	32.36	32.64	31.96	32.08	22.99
Exchange-Traded	0.00	0.42	0.00	0.00	0.00
Over-The-Counter	29.86	28.57	29.44	29.26	21.58
Purchased Options	4.81	0.51	3.47	1.09	1.55
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.68	0.51	3.12	1.09	1.42
Swaps	34.47	43.96	36.42	45.00	60.72
Held for Trading	0.25	0.00	0.00	0.00	0.00
Interest Rate Contracts	0.25	0.00	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	99.75	100.00	99.58	100.00	100.00
Interest Rate Contracts	97.58	83.37	87.58	87.55	89.79
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	1.24	1.10	1.31	0.81	10.19
Deriv Contr (Excl Fut & FX LE 14 Days)	64.53	66.72	64.79	67.36	76.25
One Year or Less	26.49	22.02	26.57	13.95	13.15
Over 1 Year to 5 Years	30.87	34.31	30.14	35.44	41.64
Over 5 Years	2.38	3.35	2.46	4.45	16.57
Gross Negative Fair Value (Abs Val)	0.70	1.12	0.70	0.96	1.54
Gross Positive Fair Value	0.46	0.34	0.33	0.28	0.50
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

## INSURANCE ACTIVITIES

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	29.97	20.00	27.62	20.00	16.67
Ins Under Assets(L/H)/Tot Ins Und Ast	70.03	80.00	72.38	80.00	83.33
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.52	0.49	0.54	0.48	0.49
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	73.72	74.60	65.14	77.78	63.28
Other Prem Inc/Total Prem Inc	26.28	25.40	34.86	22.22	36.72
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	40.46	16.64	21.96	2.77	100.00
Ins Net Inc (L/H)/Equity (L/H)	1.27	-10.30	0.88	10.36	28.74
Insur Ben, Losses, Exp/Insur Premiums	109.75	104.51	63.50	70.56	93.63
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.50	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.51	2.46	1.68	2.57	0.00
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	8.84	6.81	7.24	6.87	5.75

## BROKER-DEALER ACTIVITIES

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

Yield: Foreign Loans	0.00	0.16	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	3.01	1.46	1.87	0.62	0.21

## NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:

Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	2.71	1.90	N/A
Foreign Governments and Inst	0.00	N/A	N/A	N/A	N/A
Leases	N/A	1.04	3.33	N/A	N/A

## GROWTH RATES:

Net Loans and Leases	2.43	-24.54	-1.43	-25.11	-30.79
Total Selected Assets	-5.79	-20.75	-13.75	-28.15	-13.87
Deposits	74.41	-39.62	-7.99	-33.13	30.40

PROFITABILITY:	PEER GROUP 04				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Net Income/Avg Equity Capital	12.12	11.89	12.24	11.83	12.09
Bank Net Inc/Avg Eq Inv in Banks	13.36	12.90	13.34	12.75	13.23
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.48	1.91	2.36	2.30	3.66
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.66	13.43	10.32	9.42	9.48
Bank Net Income/Parent Net Income	108.34	105.62	106.64	94.03	105.11
Nonbank Net Income/Parent Net Income	0.33	0.27	0.23	0.26	0.47
Sub BHCs Net Inc/Parent Net Income	94.68	86.72	89.04	81.19	71.82
LEVERAGE:					
Total Liabilities/Equity	18.43	17.64	18.07	17.59	17.69
Total Debt/Equity Capital	1.63	1.80	1.54	1.93	2.71
Tot Debt+NP to Subs Iss Tr Pref/Equity	17.03	16.21	16.52	15.56	13.23
Tot Debt+Lns Guaranteed for Affl/Equity	1.91	2.12	1.89	2.20	3.07
Total Debt/Eq Cap - Exc Over Fair Value	1.66	1.82	1.57	1.99	2.76
Long-Term Debt/Equity Capital	0.71	0.72	0.58	0.86	1.30
Short-Term Debt/Equity Capital	0.28	0.33	0.30	0.37	0.67
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.19	0.23	0.25	0.23	0.21
Long-Term Debt/Consolidated LT Debt	1.32	1.29	1.10	1.89	3.28
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	111.39	110.19	110.33	109.66	108.48
Total Investment in Subs/Equity	112.27	111.11	111.19	110.67	109.74
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	97.84	97.65	97.26	97.30	96.97
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.58	98.31	97.98	98.03	97.92
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.85	0.75	0.77	0.75	0.65
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.46	2.50	2.32	2.70	2.47
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	97.99	100.42	103.68	115.54	131.48
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	98.14	100.50	111.13	114.91	137.23
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	96.06	85.84	106.71	114.68	115.53
Pretax Oper Inc + Int Exp/Int Expense	2121.64	5586.18	5786.30	4784.04	5226.22
Div + Int From Subs/Int Exp + Div	143.54	120.23	157.13	173.41	214.41
Fees+Other Inc From Subs/Sal + Oth Exp	5.94	8.80	7.94	10.35	8.45
Net Inc/Curr Port of LT Debt+Pfd Div(X)	27.13	70.16	74.60	57.44	42.35
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.26	0.10	0.12	0.02	-0.11
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.00
Total	0.00	1.17	0.05	0.03	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.42	0.53	0.44	0.69	0.88
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 04				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Div Paid/Inc Before Undist Inc	75.64	72.46	80.43	77.83	67.64
Dividends Paid/Net Income	22.64	23.47	24.83	26.28	27.08
Net Income - Dividends/Avg Equity	9.46	9.07	9.10	8.73	8.81
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	102.88	94.30	116.64	124.17	142.97
Dividends From Nonbank Subs	0.17	0.11	0.26	0.26	0.61
Dividends From Subsidiary BHCs	0.08	1.87	1.25	2.51	3.68
Dividends From All Subsidiaries	114.00	105.70	136.40	140.56	176.64
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	28.99	28.43	33.45	35.40	40.61
Interest Income From Bank Subs	0.24	0.15	0.19	0.14	0.12
Mgt & Service Fees From Bank Subs	0.71	1.67	1.10	1.69	1.54
Other Income From Bank Subs	0.04	0.04	0.07	0.08	0.03
Operating Income From Bank Subs	34.13	34.10	38.35	41.24	50.93
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	45.47	40.79	52.63	58.27	43.55
Interest Income From Nonbank Subs	1.32	3.91	1.20	2.31	1.01
Mgt & Serv Fees From Nonbank Subs	0.14	1.04	1.06	0.25	1.34
Other Income From Nonbank Subs	0.06	0.00	0.06	0.50	0.05
Operating Inc From Nonbank Subs	60.60	62.15	82.17	79.94	52.96
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	27.52	17.86	24.22	25.42	28.29
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.02
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.01	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	27.81	19.24	24.46	31.16	31.71
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	57.82	54.32	65.38	64.18	66.96
Interest Income From Bank Subs	3.17	1.33	1.16	0.57	0.44
Mgt & Serv Fees From Bank Subs	1.95	3.99	2.31	2.70	2.28
Other Income From Bank Subs	0.24	0.15	0.18	0.18	0.05
Operating Income From Bank Subs	73.80	70.64	77.96	76.88	77.51
Dividends From Nonbank Subs	0.35	0.60	0.58	0.26	0.48
Interest Income From Nonbank Subs	0.06	0.12	0.04	0.07	0.03
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	3.43	4.60	2.55	1.83	1.84
Dividends From Subsidiary BHCs	0.01	0.65	0.66	2.30	2.67
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.24	0.76	0.86	3.24	3.18
Loans and Adv From Subs/ST Debt	998.49	692.73	765.30	526.55	633.76
Loans and Adv From Subs/Total Debt	319.69	305.74	303.06	214.16	245.67

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									408
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.78	2.58	2.87	3.27	3.70	4.29	4.83	5.21	408
+ Non-interest Income	0.90	0.18	0.32	0.58	0.86	1.19	1.57	2.12	408
- Overhead Expense	3.00	1.73	2.07	2.54	2.93	3.49	4.02	4.45	408
- Provision for Losses	0.14	0.00	0.00	0.04	0.11	0.22	0.39	0.51	408
+ Securities Gains (Losses)	0.00	-0.03	-0.00	0.00	0.00	0.00	0.01	0.10	408
+ Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.01	0.03	408
= Pretax Net Oper Income (TE)	1.58	0.50	0.70	1.12	1.56	2.05	2.46	2.79	408
Net Operating Income	1.08	0.32	0.49	0.72	1.04	1.39	1.80	2.09	408
Net Income	1.08	0.31	0.49	0.72	1.04	1.39	1.80	2.09	408
Net Income (Sub S Adjusted)	1.03	0.38	0.52	0.78	0.98	1.30	1.52	1.58	74
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	6.68	5.39	5.69	6.09	6.61	7.26	7.77	8.15	408
Interest Expense	2.61	1.57	1.82	2.25	2.65	2.98	3.32	3.49	408
Net Interest Income (TE)	4.08	2.77	3.06	3.51	4.00	4.61	5.28	5.78	408
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.06	-0.04	-0.01	0.00	0.02	0.10	0.26	0.44	408
Earnings Coverage of Net Losses (X)	38.32	-576.10	-186.36	2.89	22.93	82.95	267.88	691.05	381
Ln&Ls Allowance/Total Loans & Leases	1.20	0.73	0.86	1.00	1.17	1.37	1.64	1.79	408
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.47	0.00	0.03	0.14	0.36	0.75	1.22	1.85	408
30-89 Days Past Due Loans and Leases	0.64	0.02	0.07	0.23	0.55	0.97	1.49	2.00	408
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	22.89	-0.73	4.59	13.87	23.07	31.30	41.58	45.67	408
Net ST Noncore Funding Dependence	12.38	-5.81	-1.73	6.19	12.13	19.09	26.41	29.67	408
Net Loans and Leases/Total Assets	69.74	44.73	51.52	61.55	71.28	78.11	84.15	86.96	408
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.24	6.65	7.05	8.06	9.08	10.26	12.02	12.91	408
Equity Capital/Total Assets	8.49	5.30	5.80	6.92	8.40	9.93	11.47	12.53	408
Net Loans&Ls/Equity Capital (X)	8.57	4.41	5.15	6.53	8.30	10.52	12.67	13.83	408
Cash Dividends/Net Income	22.75	0.00	0.00	0.00	23.05	43.67	62.36	84.05	402
Cash Dividends/Net Income (Sub S Adjusted)	10.94	-30.94	-24.56	-5.97	0.00	18.71	53.37	99.37	74
Retained Earnings/Avg Equity Cap	9.40	-0.66	2.30	5.60	8.80	12.85	17.78	23.22	408
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.27	0.00	0.00	0.00	0.00	0.00	1.47	8.24	408
Long-Term Debt/Equity Capital	0.70	0.00	0.00	0.00	0.00	0.00	5.15	13.50	408
Equity Investment in Subs/Equity Cap	111.39	81.86	90.68	98.07	108.34	124.53	142.37	151.94	408
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	98.13	-70.69	-4.13	41.18	97.71	130.93	227.15	412.36	388

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.20	5.03	5.29	5.71	6.12	6.72	7.23	7.59	408
Less: Interest Expense	2.42	1.42	1.67	2.08	2.44	2.77	3.12	3.30	408
Equals: Net Interest Income (TE)	3.78	2.58	2.87	3.27	3.70	4.29	4.83	5.21	408
Plus: Non-Interest Income	0.90	0.18	0.32	0.58	0.86	1.19	1.57	2.12	408
Equals: Adj Operating Income (TE)	4.75	3.13	3.49	4.09	4.71	5.33	6.21	7.04	408
Less: Overhead Expense	3.00	1.73	2.07	2.54	2.93	3.49	4.02	4.45	408
Less: Provision for Loan and Lease Losses	0.14	0.00	0.00	0.04	0.11	0.22	0.39	0.51	408
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Plus: Realized G/L on AFS Sec	0.00	-0.03	-0.00	0.00	0.00	0.00	0.01	0.10	408
Plus: Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.01	0.03	408
Equals: Pretax Net Oper Inc (TE)	1.58	0.50	0.70	1.12	1.56	2.05	2.46	2.79	408
Less: Applicable Income Taxes (TE)	0.47	0.00	0.07	0.24	0.47	0.67	0.89	1.08	408
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	408
Equals: Net Operating Income	1.08	0.32	0.49	0.72	1.04	1.39	1.80	2.09	408
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Equals: Net Income	1.08	0.31	0.49	0.72	1.04	1.39	1.80	2.09	408
Memo: Net Income (Last Four Qtrs)	1.10	0.36	0.55	0.76	1.08	1.40	1.78	1.97	407
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	93.09	88.23	89.55	91.54	93.27	94.74	95.98	96.76	408
Avg Int-Bearing Funds / Avg Assets	79.01	64.89	68.30	74.40	79.87	83.60	86.54	88.48	408
Int Income (TE) / Avg Earning Assets	6.68	5.39	5.69	6.09	6.61	7.26	7.77	8.15	408
Int Expense / Avg Earning Assets	2.61	1.57	1.82	2.25	2.65	2.98	3.32	3.49	408
Net Int Inc (TE) / Avg Earn Assets	4.08	2.77	3.06	3.51	4.00	4.61	5.28	5.78	408
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	7.32	6.15	6.42	6.82	7.27	7.81	8.41	8.74	408
Interest-Bearing Bank Balances	4.07	0.00	0.00	2.09	3.89	5.47	10.56	16.13	364
Fed Funds Sold & Reverse Repos	4.37	3.44	3.86	4.26	4.38	4.48	4.78	5.34	341
Trading Assets	2.47	0.00	0.00	0.44	2.51	3.63	3.88	4.14	7
Total Earning Assets	6.57	5.29	5.57	5.98	6.47	7.16	7.70	8.12	408
Investment Securities (TE)	4.44	3.48	3.80	4.06	4.41	4.81	5.16	5.42	408
U.S. Treasury & Agency Sec (excl MBS)	3.78	2.82	3.07	3.36	3.75	4.13	4.58	4.87	395
Mortgage-Backed Securities	4.38	3.09	3.58	4.03	4.34	4.70	5.28	5.66	380
All Other Securities	5.77	2.95	3.67	4.81	5.69	6.49	7.97	10.34	391
Interest-Bearing Deposits	2.80	1.80	2.02	2.41	2.82	3.19	3.56	3.86	408
Time Deposits of \$100K or More	3.81	2.98	3.24	3.55	3.82	4.07	4.30	4.50	408
Time Deposits < \$100K	3.63	2.87	3.12	3.37	3.63	3.87	4.20	4.45	408
Other Domestic Deposits	1.81	0.84	1.00	1.34	1.72	2.33	2.80	3.17	408
Foreign Deposits	3.01	1.18	1.18	1.18	2.47	3.84	3.98	4.03	3
Fed Funds Purchased and Repos	3.65	1.08	1.98	3.02	3.83	4.36	4.79	5.08	348
Other Borrowed Funds & Trading Liab	4.41	3.05	3.37	3.93	4.38	4.85	5.47	6.35	383
All Interest-Bearing Funds	3.07	2.02	2.30	2.73	3.08	3.44	3.73	3.92	408

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	14.78	10.56	11.16	12.52	14.13	16.59	20.29	21.93	408
Avg Assets per Employee (\$000)	3613.95	2192.19	2447.03	2819.38	3358.55	4290.17	5705.26	6908.87	408

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.82	0.00	0.00	0.00	0.20	3.59	7.69	10.60	408
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Overhead Exp / NII + Non-Int Income	65.28	44.30	50.43	57.95	65.47	73.16	80.06	86.57	408
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PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.00	1.73	2.07	2.54	2.93	3.49	4.02	4.45	408
Personnel Expense	1.70	0.98	1.17	1.43	1.68	1.96	2.33	2.58	408
Net Occupancy Expense	0.42	0.20	0.24	0.32	0.41	0.51	0.62	0.68	408
Other Operating Expenses	0.85	0.47	0.54	0.68	0.84	1.01	1.25	1.42	408

Overhead Less Non-Interest Income	2.06	1.11	1.39	1.71	2.04	2.38	2.76	2.98	408
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PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	63.84	43.94	48.30	56.37	63.77	71.29	78.73	85.13	408
Personnel Expense	36.21	24.18	27.01	32.03	36.53	40.84	44.40	48.23	408
Net Occupancy Expense	8.93	4.78	5.47	7.24	8.77	10.65	12.43	14.08	408
Other Operating Expenses	18.28	11.08	12.58	14.78	18.03	21.30	25.11	28.00	408

Total Non-Interest Income	18.79	5.23	8.16	13.01	18.44	24.25	30.05	35.58	408
Fiduciary Activities Income	1.10	0.00	0.00	0.00	0.00	2.19	5.50	8.59	408
Serv Charges on Deposit Accts - Domestic	6.77	1.42	2.32	3.94	6.41	9.55	12.03	13.92	408
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Investment Banking Fees & Commissions	0.46	0.00	0.00	0.00	0.20	0.91	1.65	2.91	408
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Net Servicing Fees	0.26	0.00	0.00	0.00	0.00	0.42	1.30	2.23	408
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Insurance Activities Revenue	0.52	0.00	0.00	0.00	0.03	0.56	3.19	6.76	408
Net Gain (Loss) - Sales Loans, OREO, Oth	1.26	-0.11	0.00	0.00	0.43	1.88	5.56	10.45	408
Other Non-Interest Income	5.29	1.01	1.68	3.27	5.03	6.93	9.59	13.93	408

Overhead Less Non-Interest Income	44.52	25.29	29.32	36.85	44.03	52.21	59.94	64.64	408
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TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	23.99	0.00	0.34	18.32	28.14	34.10	37.36	38.98	403
Appl Inc Tax+TE/Pretax NOI+TE	31.10	1.47	7.39	29.24	34.45	37.45	40.05	42.61	403



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	54.50	30.45	36.93	45.21	54.98	64.18	72.02	75.86	408
Commercial and Industrial Loans	9.32	2.05	3.10	5.38	8.69	12.66	17.93	21.66	408
Loans to Individuals	2.90	0.17	0.34	0.92	2.20	4.37	7.67	10.69	408
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Agricultural Loans	0.80	0.00	0.00	0.00	0.08	1.06	4.06	8.33	408
Other Loans and Leases	0.68	0.00	0.00	0.07	0.40	1.23	2.48	3.25	408
Net Loans and Leases	69.74	44.73	51.52	61.55	71.28	78.11	84.15	86.96	408
Debt Securities Over 1 Year	15.80	1.26	3.55	8.47	14.39	22.15	32.97	38.24	408
Mutual Funds and Equity Securities	0.17	0.00	0.00	0.00	0.00	0.27	0.82	1.57	408
Subtotal	86.50	73.86	78.90	83.55	87.20	89.86	91.80	93.09	408
Interest-Bearing Bank Balances	0.25	0.00	0.00	0.01	0.06	0.29	1.31	2.40	408
Federal Funds Sold & Reverse Repos	1.40	0.00	0.00	0.00	0.72	2.65	5.35	7.68	408
Debt Securities 1 Year or Less	2.66	0.00	0.11	0.61	1.89	4.34	7.79	10.58	408
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Total Earning Assets	91.74	87.38	88.59	90.31	91.77	93.25	94.61	95.05	408
Non-Int Cash and Due From Dep Inst	2.59	1.10	1.38	1.85	2.56	3.18	4.01	4.68	408
Other Real Estate Owned	0.05	0.00	0.00	0.00	0.01	0.10	0.25	0.44	408
All Other Assets	5.55	2.86	3.29	4.25	5.42	6.68	8.32	9.36	408
<b>MEMORANDA:</b>									
Short-Term Investments	5.02	0.28	0.74	1.84	4.08	7.61	12.59	16.96	408
U.S. Treasury Securities	0.14	0.00	0.00	0.00	0.00	0.12	0.91	1.93	408
U.S. Agency Securities (excl MBS)	6.79	0.00	0.83	2.54	6.01	10.44	15.96	20.24	408
Municipal Securities	3.13	0.00	0.00	0.48	2.45	5.46	9.65	11.89	408
Mortgage-Backed Securities	6.25	0.00	0.01	0.88	4.19	9.74	18.51	23.87	408
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	408
Other Debt Securities	0.38	0.00	0.00	0.00	0.00	0.66	1.85	3.47	408
RE Loans Secured by 1-4 Family	16.88	3.98	5.18	9.61	15.80	24.05	30.82	37.12	408
Revolving	2.71	0.00	0.27	0.97	2.59	4.10	6.13	7.29	408
Closed-End, Sec by First Liens	12.53	1.86	2.66	6.15	11.61	18.18	24.69	30.50	408
Closed-End, Sec by Junior Liens	1.25	0.06	0.18	0.43	1.01	1.78	3.26	4.17	408
Commercial Real Estate Loans	34.43	13.31	16.32	23.47	33.17	44.63	54.88	64.10	408
Construction and Land Dev	10.96	0.98	2.12	4.38	8.52	16.53	27.30	33.80	408
Multifamily	1.60	0.07	0.18	0.58	1.25	2.43	3.98	5.81	408
Nonfarm Nonresidential	20.42	7.62	10.29	14.47	19.87	25.65	33.32	36.96	408
RE Loans Secured by Farmland	1.26	0.00	0.00	0.01	0.42	2.43	5.69	7.06	408
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	78.03	53.72	60.41	70.88	78.98	86.13	92.07	95.20	408
RE Loans Secured by 1-4 Family	24.81	5.20	7.14	13.51	23.33	34.41	46.24	55.89	408
Revolving	3.87	0.00	0.44	1.33	3.59	5.97	8.52	10.61	408
Closed-End	20.61	3.01	4.76	10.42	19.17	30.11	41.58	50.32	408
Commercial Real Estate Loans	48.79	22.12	27.28	36.89	48.40	61.44	71.96	78.34	408
Construction and Land Dev	15.19	1.51	3.36	7.27	12.86	22.92	34.84	45.07	408
Multifamily	2.27	0.11	0.32	0.89	1.82	3.21	5.63	8.70	408
Nonfarm Nonresidential	29.21	12.38	16.77	22.27	28.56	35.53	43.44	50.56	408
RE Loans Secured by Farmland	1.80	0.00	0.00	0.02	0.59	3.35	7.64	11.04	408
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Commercial and Industrial Loans	13.40	2.77	4.65	8.26	12.37	18.50	24.74	29.07	408
Loans to Individuals	4.29	0.24	0.47	1.27	3.19	6.63	11.01	17.79	408
Credit Card Loans	0.08	0.00	0.00	0.00	0.00	0.15	0.47	0.75	408
Agricultural Loans	1.16	0.00	0.00	0.00	0.13	1.51	5.94	12.14	408
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Other Loans and Leases	1.00	0.00	0.00	0.12	0.59	1.82	3.63	4.84	408

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.02	0.28	0.74	1.84	4.08	7.61	12.59	16.96	408
Liquid Assets	18.98	6.01	8.23	13.07	17.56	24.17	33.74	41.35	408
Investment Securities	19.41	2.77	5.97	10.83	18.06	26.21	37.12	44.86	408
Net Loans and Leases	69.74	44.73	51.52	61.55	71.28	78.11	84.15	86.96	408
Net Lns, Ls & Stdbly Ltrs of Credit	70.57	45.18	52.68	62.07	71.93	79.02	85.51	87.75	408
Core Deposits	63.96	43.40	49.05	58.02	64.71	70.69	75.49	78.64	408
Noncore Funding	25.24	10.08	13.25	18.19	24.47	30.99	40.10	44.79	408
Time Deposits of \$100K or More	14.76	5.51	6.91	9.60	13.75	19.56	25.07	31.35	408
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Fed Funds Purchased and Repos	1.86	0.00	0.00	0.00	1.11	3.47	6.15	8.37	408
Net Fed Funds Purchased (Sold)	0.48	-6.51	-4.16	-1.51	0.21	2.22	5.65	7.72	408
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Oth Borrowings W/Rem Mat 1 Yr or Less	1.86	0.00	0.00	0.16	1.29	3.15	6.41	8.71	408
Earning Assets Repr in 1 Year	41.06	15.49	20.08	28.68	41.16	51.24	64.91	70.85	408
Int-Bearing Liab Repr in 1 Year	31.09	8.89	13.48	20.11	27.88	41.59	56.91	62.24	408
Long-Term Debt Repr in 1 Year	0.42	0.00	0.00	0.00	0.00	0.54	2.49	5.31	408
Net Assets Repriceable in 1 Year	8.72	-25.36	-16.76	-3.35	8.83	21.12	35.36	41.55	408
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	22.89	-0.73	4.59	13.87	23.07	31.30	41.58	45.67	408
Net ST Noncore Funding Dependence	12.38	-5.81	-1.73	6.19	12.13	19.09	26.41	29.67	408
Short-Term Inv/ST Noncore Funding	38.07	1.54	3.83	11.26	27.83	54.07	113.24	158.26	408
Liq Asts-ST Noncore Fndg/Nonliq Asts	4.87	-21.29	-15.73	-6.46	2.86	14.73	33.21	44.17	408
Net Loans and Leases/Total Deposits	87.61	55.17	63.92	78.39	88.55	98.50	105.76	112.13	408
Net Loans and Leases/Core Deposits	111.42	64.47	75.63	92.26	108.42	129.63	151.61	184.02	408
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.45	-4.49	-2.76	-0.67	-0.00	0.02	0.20	0.35	217
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.92	-10.92	-8.05	-4.66	-2.43	-0.91	-0.01	1.65	400
Struct Notes Appr(Depr)/T1 Cap	-0.34	-2.12	-1.33	-0.54	-0.17	-0.04	-0.01	-0.00	187
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.18	0.00	0.00	0.00	0.16	10.29	39.05	67.08	407
Available-For-Sale Securities	92.81	31.00	60.82	89.64	99.82	100.00	100.00	100.00	407
U.S. Treasury Securities	0.89	0.00	0.00	0.00	0.00	0.94	5.76	12.79	407
U.S. Agency Securities (excl MBS)	40.99	0.08	6.41	20.28	38.55	60.37	80.37	89.11	407
Municipal Securities	16.57	0.00	0.00	4.80	15.83	27.89	41.35	53.22	407
Mortgage-Backed Securities	30.18	0.00	0.18	7.78	28.58	48.54	65.78	76.20	407
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.36	407
Other Debt Securities	2.00	0.00	0.00	0.00	0.00	2.92	10.20	15.74	407
Mutual Funds and Equity Securities	0.95	0.00	0.00	0.00	0.01	1.42	4.63	9.52	407
Debt Securities 1 Year or Less	16.80	0.07	0.77	4.31	13.21	26.74	47.25	55.95	407
Debt Securities 1 To 5 Years	38.20	4.70	8.83	23.17	39.06	53.45	63.84	71.89	407
Debt Securities Over 5 Years	39.83	1.29	4.72	18.19	37.73	60.21	82.32	88.84	407
Pledged Securities	52.68	5.06	13.66	31.25	53.11	74.65	87.44	93.06	407
Structured Notes, Fair Value	2.85	0.00	0.00	0.00	0.00	4.85	14.44	27.26	407

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.14	0.00	0.00	0.04	0.11	0.22	0.39	0.51	408
Provision for Ln&Ls Losses/Avg Lns&Ls	0.19	0.00	0.00	0.06	0.16	0.31	0.50	0.70	408
Provision for Ln&Ls Losses/Net Losses	298.67	-142.50	-603.91	0.00	149.64	533.06	1500.00	3079.16	381
Ln&Ls Allowance/Total Loans & Leases	1.20	0.73	0.86	1.00	1.17	1.37	1.64	1.79	408
Ln&Ls Allowance/Net Ln&Ls Losses (X)	43.77	2.04	3.57	8.44	21.70	56.36	153.76	389.52	302
ALLL/Nonaccrual Assets	713.61	77.28	105.55	194.46	388.31	898.19	2595.47	5234.65	387
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	529.92	66.53	97.16	158.14	312.49	651.94	1670.94	3817.78	397
Gross Ln&Ls Losses/Avg Loans & Leases	0.11	0.00	0.00	0.01	0.06	0.16	0.34	0.70	408
Recoveries/Avg Loans and Leases	0.04	0.00	0.00	0.00	0.02	0.06	0.13	0.23	408
Net Losses/Avg Loans and Leases	0.06	-0.04	-0.01	0.00	0.02	0.10	0.26	0.44	408
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Recoveries/Prior Year-End Losses	8.07	0.00	0.69	2.62	6.12	11.34	20.58	35.59	396
Earnings Coverage of Net Losses (X)	38.32	-576.10	-186.36	2.89	22.93	82.95	267.88	691.05	381
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.01	-0.01	-0.00	0.00	0.00	0.02	0.10	0.16	408
RE Loans Secured By 1-4 Family	0.02	-0.04	-0.00	0.00	0.00	0.03	0.14	0.30	408
Revolving	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.14	390
Closed-End	0.02	-0.03	-0.00	0.00	0.00	0.02	0.16	0.32	407
Commercial Real Estate Loans	0.00	-0.02	-0.00	0.00	0.00	0.00	0.06	0.17	408
Construction and Land Dev	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	408
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	396
Nonfarm Nonresidential	0.00	-0.02	-0.00	0.00	0.00	0.00	0.03	0.17	407
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	319
Commercial and Industrial Loans	0.10	-0.27	-0.14	-0.03	0.00	0.17	0.66	1.90	406
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
Loans to Individuals	0.70	0.05	0.07	0.20	0.50	1.03	2.09	3.03	276
Credit Card Loans	1.37	-1.24	-0.34	0.00	0.42	2.22	5.99	8.60	153
Agricultural Loans	-0.00	-0.06	0.00	0.00	0.00	0.00	0.00	0.00	263
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Loans and Leases	0.20	-0.31	0.00	0.00	0.00	0.00	1.33	5.22	365

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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30-89 Days PD Loans and Leases	0.64	0.02	0.07	0.23	0.55	0.97	1.49	2.00	408
90+ Days PD Loans and Leases	0.06	0.00	0.00	0.00	0.01	0.11	0.27	0.47	408
Nonaccrual Loans and Leases	0.38	0.00	0.02	0.10	0.28	0.60	1.03	1.53	408
90+ Days PD and Nonaccrual Loans and Leases	0.48	0.01	0.04	0.15	0.36	0.73	1.20	1.77	408
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	408
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
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30-89 Days Past Due Assets	0.64	0.02	0.07	0.23	0.55	0.97	1.49	2.00	408
90+ Days Past Due Assets	0.06	0.00	0.00	0.00	0.01	0.11	0.29	0.49	408
Nonaccrual Assets	0.38	0.00	0.02	0.10	0.28	0.60	1.03	1.53	408
30+ Days PD & Nonaccrual Assets	1.17	0.11	0.23	0.52	1.00	1.78	2.57	3.30	408
PERCENT OF TOTAL ASSETS									
-----									
90+ Days PD and Nonaccrual Assets	0.33	0.00	0.02	0.10	0.24	0.50	0.92	1.32	408
90+ PD & Nonaccrual Assets + OREO	0.42	0.01	0.04	0.14	0.31	0.64	1.14	1.55	408
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
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Total Assets	0.36	0.00	0.02	0.10	0.25	0.56	1.04	1.34	408
Allowance for Loan & Lease Losses	43.16	0.81	3.03	12.70	32.44	68.26	111.32	155.54	408
Equity Cap + ALLL	4.09	0.06	0.26	1.09	2.82	6.10	12.38	15.84	408
Tier 1 Cap + ALLL	3.75	0.06	0.21	1.07	2.63	5.93	10.76	13.67	408
Loans & Leases + RE Acquired	0.51	0.00	0.03	0.15	0.38	0.82	1.30	1.96	408

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	0.58	0.00	0.03	0.20	0.48	0.91	1.44	1.97	408
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.07	0.24	0.40	408
	- Nonaccrual	0.34	0.00	0.00	0.06	0.24	0.57	1.10	1.57	408
Coml & Indl	- 30-89 Days PD	0.66	0.00	0.00	0.09	0.42	1.19	2.11	3.16	406
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.06	0.35	0.51	406
	- Nonaccrual	0.48	0.00	0.00	0.00	0.26	0.82	1.95	2.63	406
Individuals	- 30-89 Days PD	0.84	0.00	0.00	0.27	0.78	1.37	2.19	2.85	408
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.13	0.35	0.61	408
	- Nonaccrual	0.18	0.00	0.00	0.00	0.08	0.33	0.75	1.15	408
Dep Inst Lns	- 30-89 Days PD	5.55	0.00	0.00	0.00	0.00	0.00	0.00	10.00	18
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
	- Nonaccrual	0.27	0.00	0.00	0.00	0.00	0.00	0.00	0.48	18
Agricultural	- 30-89 Days PD	0.16	0.00	0.00	0.00	0.00	0.07	1.01	1.89	263
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	263
	- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.41	1.70	263
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Lns&Ls	- 30-89 Days PD	0.30	0.00	0.00	0.00	0.00	0.15	2.17	4.77	365
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.70	365
	- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.15	2.48	365
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.68	0.00	0.00	0.20	0.57	1.13	1.89	2.53	408
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.07	0.29	0.50	408
	- Nonaccrual	0.32	0.00	0.00	0.04	0.24	0.55	1.09	1.55	408
Revolving	- 30-89 Days PD	0.26	0.00	0.00	0.00	0.09	0.48	1.08	1.58	390
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.25	390
	- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.09	0.41	0.73	390
Closed-End	- 30-89 Days PD	0.75	0.00	0.00	0.17	0.62	1.25	2.19	3.09	407
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.08	0.31	0.53	407
	- Nonaccrual	0.36	0.00	0.00	0.02	0.26	0.59	1.23	1.70	407
	- Jr Lien 30-89 Days PD	0.05	0.00	0.00	0.00	0.01	0.09	0.22	0.35	407
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.09	407
	- Jr Lien Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.04	0.16	0.26	407
Commercial RE	- 30-89 Days PD	0.43	0.00	0.00	0.05	0.29	0.74	1.40	2.02	408
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.02	0.21	0.42	408
	- Nonaccrual	0.33	0.00	0.00	0.00	0.17	0.53	1.34	2.14	408
Const & Dev	- 30-89 Days PD	0.35	0.00	0.00	0.00	0.05	0.65	1.58	2.93	408
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.21	408
	- Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.14	1.06	1.64	408
Multifamily	- 30-89 Days PD	0.08	0.00	0.00	0.00	0.00	0.00	0.69	2.07	396
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	396
	- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.25	396
Nonfarm Nres-	- 30-89 Days PD	0.42	0.00	0.00	0.00	0.23	0.73	1.56	2.14	407
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.19	0.57	407
	- Nonaccrual	0.35	0.00	0.00	0.00	0.12	0.58	1.58	2.79	407
Farmland	- 30-89 Days PD	0.37	0.00	0.00	0.00	0.00	0.62	1.88	5.26	319
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.47	319
	- Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.00	0.78	2.43	319
Credit Card	- 30-89 Days PD	0.98	0.00	0.00	0.00	0.74	1.72	3.23	4.75	153
	- 90+ Days Past Due	0.34	0.00	0.00	0.00	0.00	0.51	1.67	3.08	153
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	153

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.24	6.65	7.05	8.06	9.08	10.26	12.02	12.91	408
Tier 1 RBC Ratio	12.22	8.25	9.18	10.20	11.50	13.94	17.34	19.10	408
Total Risk-Based Capital Ratio	13.56	10.28	10.71	11.51	12.82	15.19	18.71	20.35	408
Tangible Tier 1 Leverage Ratio	9.20	6.61	7.06	8.01	9.03	10.13	11.95	12.89	408
Tangible Common Eq Cap/Tan Assets	7.77	4.32	5.20	6.28	7.64	9.22	10.81	12.23	408
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	16.72	6.71	8.72	11.71	15.51	21.18	28.68	33.59	408
Standby Letters of Credit	0.71	0.00	0.01	0.19	0.51	1.09	1.78	2.66	408
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.50	408
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.64	0.00	0.00	0.00	0.00	0.58	4.19	8.70	408
Interest Rate Contracts	0.62	0.00	0.00	0.00	0.00	0.51	4.19	8.70	408
Interest Rate Futures & Forward Contr	0.04	0.00	0.00	0.00	0.00	0.00	0.24	1.16	408
Written Options Contr (Int Rate)	0.06	0.00	0.00	0.00	0.00	0.00	0.43	1.44	408
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Interest Rate Swaps	0.11	0.00	0.00	0.00	0.00	0.00	0.71	2.93	408
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	24.11	11.28	13.73	17.66	22.49	30.24	38.12	46.60	408



INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Ins Under Assets(P/C)/Tot Ins Und Ast	29.97	0.00	0.00	0.00	0.00	56.10	100.00	100.00	12
Ins Under Assets(L/H)/Tot Ins Und Ast	70.02	0.00	0.00	0.00	100.00	100.00	100.00	100.00	12
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Ins Activities Revenue/Adj Oper Inc	0.52	0.00	0.00	0.00	0.03	0.56	3.19	6.76	408
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	233
Credit Rel Prem Inc/Tot Prem Inc	73.71	0.00	0.00	8.16	100.00	100.00	100.00	100.00	11
Other Prem Inc/Total Prem Inc	26.28	0.00	0.00	0.00	0.00	22.27	98.91	100.00	11
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Ins Net Inc (P/C)/Equity (P/C)	40.45	-22.68	-22.68	-13.43	14.32	34.70	98.16	126.50	5
Ins Net Inc (L/H)/Equity (L/H)	1.27	-54.05	-54.05	4.08	4.73	6.36	13.46	21.52	8
Insur Ben, Losses, Exp/Insur Premiums	109.74	0.00	0.00	37.50	67.80	123.82	250.67	300.50	11
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.51	0.00	0.00	0.00	0.00	0.00	1.36	7.48	9
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
CSV Life Insurance/Tier 1 Cap + ALLL	8.84	0.00	0.00	0.00	9.24	17.16	21.18	23.83	408
BROKER-DEALER ACTIVITIES									
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Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
FOREIGN ACTIVITIES									
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Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Cost: Interest-Bearing Deposits	3.01	1.18	1.18	1.18	2.47	3.84	3.98	4.03	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Leases	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
GROWTH RATES:									
Net Loans and Leases	2.42	-100.00	-100.00	-81.25	-15.78	7.07	172.84	340.51	31
Total Selected Assets	-5.79	-100.00	-100.00	-71.08	-6.44	19.72	138.82	244.40	49
Deposits	74.41	-10.29	-10.29	-10.29	20.37	83.90	143.04	162.76	3





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	75.63	0.00	0.00	31.98	84.83	105.79	159.43	334.01	257
Dividends Paid/Net Income	22.63	0.00	0.00	0.00	23.05	43.58	62.26	84.05	402
Net Income - Dividends/Avg Equity	9.45	-0.66	2.41	5.61	8.86	12.93	17.79	23.33	408
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	102.87	0.00	0.00	27.43	101.48	153.21	237.71	365.85	260
Dividends From Nonbank Subs	0.17	0.00	0.00	0.00	0.00	0.00	1.45	2.78	260
Dividends From Subsidiary BHCs	0.08	0.00	0.00	0.00	0.00	0.00	0.00	10.84	260
Dividends From All Subsidiaries	113.99	0.00	0.00	75.54	111.52	162.85	290.90	380.72	260
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	28.99	0.00	0.00	0.00	26.17	55.90	85.30	122.58	373
Interest Income From Bank Subs	0.23	0.00	0.00	0.00	0.00	0.19	1.27	3.92	373
Mgt & Service Fees From Bank Subs	0.70	0.00	0.00	0.00	0.00	0.00	4.83	23.02	373
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.04	1.77	373
Operating Income From Bank Subs	34.13	0.00	0.00	0.41	30.96	61.10	96.07	135.73	373
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	45.47	0.00	0.00	0.00	18.75	100.00	100.00	101.53	118
Interest Income From Nonbank Subs	1.31	0.00	0.00	0.00	0.00	0.00	1.45	34.54	118
Mgt & Serv Fees From Nonbank Subs	0.13	0.00	0.00	0.00	0.00	0.00	0.00	7.29	118
Other Income From Nonbank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	2.44	118
Operating Inc From Nonbank Subs	60.59	0.00	0.00	0.00	87.50	100.00	133.33	226.87	118
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	27.52	0.00	0.00	0.00	0.00	38.68	104.59	227.39	39
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	39
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39
Operating Income From Sub BHCs	27.80	0.00	0.00	0.00	1.82	38.68	104.59	227.69	39
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	57.82	0.00	0.00	0.00	83.83	98.98	100.00	100.00	366
Interest Income From Bank Subs	3.16	0.00	0.00	0.00	0.00	0.73	19.67	75.69	366
Mgt & Serv Fees From Bank Subs	1.94	0.00	0.00	0.00	0.00	0.00	11.97	49.68	366
Other Income From Bank Subs	0.24	0.00	0.00	0.00	0.00	0.00	0.17	11.42	366
Operating Income From Bank Subs	73.80	0.00	0.00	52.21	97.84	100.00	100.00	100.00	366
Dividends From Nonbank Subs	0.35	0.00	0.00	0.00	0.00	0.00	1.60	17.62	366
Interest Income From Nonbank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	4.05	366
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	366
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	366
Operating Inc From Nonbank Subs	3.42	0.00	0.00	0.00	0.00	0.49	15.70	86.88	366
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.99	366
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	366
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	366
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	366
Operating Income From Sub BHCs	0.23	0.00	0.00	0.00	0.00	0.00	0.00	39.78	366
Loans and Adv From Subs/ST Debt	998.48	0.00	0.00	0.00	273.93	703.00	6199.91	6432.41	55
Loans and Adv From Subs/Total Debt	319.69	0.00	0.00	0.00	176.03	513.15	1109.08	1922.93	110

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2005 and Other Notes
2351993	855, 398	ABINGTON MUTUAL HOLDING COMPAN	JENKINTOWN, PA	
3109904	592, 478	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	964, 740	ACNB CORPORATION	GETTYSBURG, PA	
1208933	528, 716	ALBANK CORPORATION	CHICAGO, IL	
2067007	659, 873	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	878, 224	ALIAN T FINANCIAL CORPORATION	ALEXANDER CITY, AL	
2533100	516, 453	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
3047154	742, 784	ALLIANCE BANCSHARES CALIFORNIA	CULVER CITY, CA	
3123638	608, 282	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	
1127146	561, 131	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1130098	718, 045	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1020676	686, 376	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	526, 179	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	501, 206	AMBANK HOLDINGS, INC.	DAVENPORT, IA	Moved from Peer 5
2772990	720, 853	AMERI - NATIONAL CORPORATION	LEAWOOD, KS	
1133781	516, 460	AMERICAN BANCOR, LTD.	DICKINSON, ND	Name change from UNITED BANCOR, LTD.
2173720	724, 461	AMERICAN BANCORPORATION	SAINT PAUL, MN	
1052220	511, 618	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	Moved from Peer 5
1109964	761, 989	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
3008753	525, 007	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
1076691	639, 451	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
2312837	613, 381	AMERICAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1107193	551, 101	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
1117316	876, 393	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	834, 958	AMES NATIONAL CORPORATION	AMES, IA	
2710796	536, 010	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2468293	617, 369	APPALACHIAN BANCSHARES, INC.	ELLIJAY, GA	
3196584	527, 728	ARTHUR FINANCIAL CORPORATION	UNION, SC	
2465528	640, 351	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	805, 188	ATBANCORP	DUBUQUE, IA	
1129533	629, 263	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1108350	758, 814	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
1082209	751, 165	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
2796624	620, 136	BANCSHARES OF FLORIDA, INC.	NAPLES, FL	
1135002	566, 575	BANCTENN CORPORATION	KINGSPORT, TN	
1202762	656, 103	BANK IOWA CORPORATION	WEST DES MOINES, IA	
3229473	880, 857	BANK OF CHOICE HOLDING COMPANY	GREELEY, CO	
1030040	522, 895	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1205398	875, 712	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	951, 432	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3320978	569, 738	BANKFIVE, MHC	FALL RIVER, MA	
1201363	726, 914	BANKMANAGERS CORP.	MILWAUKEE, WI	
3202832	946, 116	BANTERRA CORP	ELDORADO, IL	
1115385	781, 207	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1209248	691, 029	BARABOO BANCORPORATION, INC. ,	BARABOO, WI	
2325891	637, 185	BARNES BANCORPORATION	KAYSVILLE, UT	
2848710	755, 239	BCP HOLDINGS (USA), INC.	NEWARK, NJ	
2333654	896, 567	BENJAMIN FRANKLIN BANCORP, INC	FRANKLIN, MA	
2728157	952, 428	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1919770	894, 902	BIG SANDY HOLDING COMPANY	LIMON, CO	
1823345	648, 469	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2005 and Other Notes
1083680	556, 880	BLOSSMAN BANCSHARES, INC.	LACOMBE, LA	
1471849	705, 682	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
3141650	623, 936	BNC BANCORP	THOMASVILLE, NC	
1248162	725, 765	BNCCORP, INC.	BISMARCK, ND	
2935142	606, 505	BOU BANCORP, INC.	OGDEN, UT	
3244113	778, 200	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	525, 014	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	566, 508	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1140994	709, 933	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1029576	564, 446	BWC FINANCIAL CORP.	WALNUT CREEK, CA	
2183493	680, 127	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	746, 414	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1083336	604, 802	CAMERON BANCSHARES, INC.	CAMERON, LA	
1127294	535, 528	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
2507790	748, 228	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
3327025	720, 499	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
1493654	760, 216	CBS BANC- CORP.	RUSSELLVILLE, AL	
1860863	636, 662	CBX CORPORATION	CARROLLTON, IL	
1053496	597, 449	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	Name change from CCB CORPORATION
1048764	992, 541	CENTER BANCORP, INC.	UNION, NJ	Moved from Peer 3
2856498	575, 531	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
2746049	547, 232	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1203899	596, 802	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1832048	773, 942	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
2910055	512, 063	CENTRAL JERSEY BANCORP	LONG BRANCH, NJ	
1064429	704, 379	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1209042	579, 421	CENTRE 1 BANCORP, INC.	BELOIT, WI	
2632898	626, 303	CENTRUE FINANCIAL CORPORATION	FAIRVIEW HEIGHTS, IL	
1141487	831, 212	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
1133594	724, 789	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
2244545	544, 072	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1207132	506, 889	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	507, 957	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	Moved from Peer 5
1118368	540, 203	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	625, 464	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
3186576	953, 548	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1097566	696, 502	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1081079	841, 598	CITRUS & CHEMICAL BANCORPORATI	BARTOW, FL	
2568595	799, 384	CITY BANCORP	SPRINGFIELD, MO	
1055007	832, 214	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
1493832	783, 590	CIVITAS BANKGROUP, INC.	FRANKLIN, TN	
1086270	551, 882	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1134108	788, 170	CNB CORPORATION	CONWAY, SC	
1118340	771, 023	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	865, 972	CNLBANCSHARES, INC.	ORLANDO, FL	
3155769	581, 735	COAST FINANCIAL HOLDINGS, INC	BRADENTON, FL	
2809560	671, 155	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
2378440	859, 383	COLUMBIA BANCORP	THE DALLES, OR	
1118229	543, 334	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
2467689	961, 549	COMMERCE BANCSHARES CORP.	WORCESTER, MA	Moved from Peer 3
1118948	617, 265	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2005 and Other Notes
1250606	603, 065	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
3124381	960, 192	COMMUNITY BANCORP	LAS VEGAS, NV	
2801050	888, 388	COMMUNITY BANCORP, INC.	ESCONDIDO, CA	
1070765	605, 407	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1129430	576, 297	COMMUNITY BANCSHARES, INC.	BLOUNTSVILLE, AL	
2356073	680, 255	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1081873	993, 288	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
2074407	554, 833	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	
1398937	631, 066	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
1140659	892, 359	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1099766	725, 605	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
3108091	505, 128	COMMUNITY VALLEY BANCORP	CHICO, CA	Moved from Peer 5
2241937	782, 627	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	
1058594	857, 713	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1958827	719, 616	CRESCENT BANKING COMPANY	JASPER, GA	
1885307	574, 418	CTB FINANCIAL CORPORATION	RUSTON, LA	
1102581	784, 319	CU BANK SHARES, INC.	FARMERS BRANCH, TX	
2242523	559, 113	D. L. EVANS BANCORP	BURLEY, ID	
1493720	592, 007	DBT HOLDING COMPANY	VIDALIA, GA	
2497462	703, 748	DCB FINANCIAL CORP	LEWIS CENTER, OH	
2193906	757, 159	DEARBORN BANCORP, INC.	DEARBORN, MI	
1094613	776, 659	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
2294812	522, 457	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	594, 068	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1127913	609, 855	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
2652104	694, 566	EAGLE BANCORP, INC.	BETHESDA, MD	
2626691	783, 167	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
2686659	581, 771	ECB BANCORP, INC.	ENGELHARD, NC	
1135824	818, 402	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2461016	948, 322	ENTERPRISE BANCORP, INC.	LOWELL, MA	
1125777	639, 489	EXCEL BANK CORPORATION	MINNEAPOLIS, MN	
1076619	530, 499	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1028038	654, 714	F & M HOLDING COMPANY	BOISE, ID	
1138450	507, 316	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	Moved from Peer 5
1134630	712, 987	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1055155	505, 923	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1071191	820, 909	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
3104860	631, 856	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	
1248818	624, 291	FENTURA FINANCIAL, INC.	FENTON, MI	
2121552	707, 739	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
2858773	569, 044	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
1201859	639, 105	FINA BANCORP, INC.	VALPARAISO, IN	
1096550	501, 396	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	Moved from Peer 5
1988646	812, 754	FIRST BANCORP, INC.	LEBANON, VA	
1206715	668, 772	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1119404	588, 920	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1247428	671, 056	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1118425	868, 601	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
1246533	729, 301	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1081060	719, 764	FIRST CITIZENS BANCORP	CLEVELAND, TN	
1098796	838, 211	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	

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1203509	895,078	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	959,721	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	879,555	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	
1404687	615,606	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
1083783	810,545	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1064728	794,515	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
2568102	504,964	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	Moved from Peer 5
3104280	913,945	FIRST FINANCIAL HOLDINGS, MHC	RENTON, WA	
3150997	789,351	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
1134078	872,218	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1118265	513,435	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1208009	645,428	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
1206760	842,016	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
1492219	933,840	FIRST MUTUAL BANCORP OF ILLINO	HARVEY, IL	
2624398	686,741	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
1426755	870,321	FIRST NATIONAL SECURITY COMPAN	DEQUEEN, AR	
2880626	662,038	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1048894	968,818	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1119383	515,048	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
2521509	873,867	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	738,641	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2161165	590,493	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	649,390	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1204177	724,291	FIRST STATE FINANCIAL CORPORAT	EASTPONTE, MI	
1100813	752,706	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
1081716	522,892	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
1122123	827,340	FIRST WESTERN BANCORP, INC.	HURON, SD	
1050646	541,608	FIRST YORK BAN CORP.	YORK, NE	
1108707	579,086	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
2127657	784,467	FIRSTRUST CORPORATION	NEW ORLEANS, LA	
3367106	883,898	FLORENCE BANCORP, MHC	FLORENCE, MA	New Y-9C/BHCPR reporter
3100358	993,168	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	
3047743	562,873	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	638,723	FNB BANCORP, INC.	NEWTOWN, PA	
1031430	751,764	FOOTHILL INDEPENDENT BANCORP	GLENDORA, CA	
1137462	538,447	FORBES FIRST FINANCIAL CORPORA	SAINT LOUIS, MO	
1137453	611,400	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2557405	537,750	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1118238	630,718	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
3200463	947,353	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2973591	986,311	GATEWAY FINANCIAL HOLDINGS, IN	ELIZABETH CITY, NC	
3180640	798,416	GREAT LAKES BANCORP, INC.	BUFFALO, NY	
1206733	730,354	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1134023	898,498	GREATER COMMUNITY BANCORP	TOTOWA, NJ	
3309889	501,821	GSB, MHC	GREENFIELD, MA	
1862036	575,688	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
1121993	514,783	GUARANTY DEVELOPMENT COMPANY	LIVINGSTON, MI	Moved from Peer 5
2860057	624,903	GWINNETT COMMERCIAL GROUP, INC	LAWRENCEVILLE, GA	Moved from Peer 5
2861492	769,936	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1208120	973,093	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	683,083	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	

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1084623	656, 249	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
2166124	752, 547	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1472220	651, 084	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	601, 996	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
2008158	514, 820	HINSBROOK BANCSHARES, INC.	WILLOWBROOK, IL	
1052378	845, 894	HNB CORPORATION	ARKANSAS CITY, KS	
3059504	834, 691	HOME FEDERAL BANCORP	COLUMBUS, IN	
1209181	657, 596	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2482196	509, 541	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1141674	705, 122	IBT BANCORP, INC.	IRWIN, PA	
1401118	761, 749	IBT BANCORP, INC.	MOUNT PLEASANT, MI	
1205183	736, 284	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	573, 090	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	835, 846	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
2924360	882, 746	INTEGRITY BANCSHARES, INC.	ALPHARETTA, GA	
2803474	669, 249	INTEGRITY FINANCIAL CORPORATIO	HICKORY, NC	
2634490	744, 649	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
1137958	917, 833	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	
1245228	676, 017	ISB FINANCIAL CORP.	IOWA CITY, IA	
2805683	544, 871	JAMES MONROE BANCORP, INC.	ARLINGTON, VA	
1109290	577, 680	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
2040288	537, 866	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
2472928	657, 986	K CAPITAL CORPORATION	OWINGS MILLS, MD	
1070831	558, 123	KENTUCKY BANCSHARES, INC.	PARIS, KY	
2721112	574, 719	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
2128917	753, 920	LAKESIDE BANCORP, INC.	CHICAGO, IL	
3030307	606, 364	LANDMARK BANCORP, INC.	MANHATTAN, KS	Moved from Peer 5
2759900	540, 358	LCNB CORP.	LEBANON, OH	
2585761	514, 746	LDF, INC.	CHICAGO, IL	Moved from Peer 5
1136139	971, 296	LEESPORT FINANCIAL CORP.	WYOMISSING, PA	
2352226	611, 912	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3143784	760, 713	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	
1086748	512, 864	LIBERTY SHARES, INC.	HINESVILLE, GA	Moved from Peer 5
1097173	590, 599	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
1071669	810, 093	LNB BANCORP INC.	LORAIN, OH	
1103766	819, 470	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
1076002	985, 751	LSB BANCSHARES, INC.	LEXINGTON, NC	
3019674	545, 847	LSB CORPORATION	NORTH ANDOVER, MA	
2545831	833, 731	LSB FINANCIAL	LACONIA, NH	
2052777	537, 994	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	634, 891	MACHIAS BANCORP, MHC	MACHIAS, ME	
2427665	912, 264	MACON BANCORP	FRANKLIN, NC	
1139363	512, 956	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	792, 888	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	628, 573	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	523, 982	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
3077236	613, 649	MARSHALL BANKFIRST CORPORATION	MINNEAPOLIS, MN	
1095254	533, 347	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1966783	890, 509	MASSBANK CORP.	READING, MA	
1128769	710, 946	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	850, 124	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2005 and Other Notes
1201916	577,367	METROCORP, INC.	EAST MOLINE, IL	
2176413	762,017	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
1086654	748,560	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	987,140	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	Moved from Peer 3
1205053	673,993	MIDWESTONE FINANCIAL GROUP, IN	OSKALOOSA, IA	
1126354	952,406	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	Moved from Peer 3
1210299	711,935	MONROE BANCORP	BLOOMINGTON, IN	
1138919	683,663	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	850,130	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	932,851	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	573,787	MORRILL BANCSHARES, INC.	MERRIAM, KS	
2256539	636,020	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	615,711	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	552,996	MSB MUTUAL HOLDING COMPANY	MANASQUAN, NJ	
1086001	526,342	N W SERVICES CORPORATION	RINGGOLD, GA	
2623430	552,355	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2149622	993,519	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	847,956	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	633,952	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
3047109	873,108	NEW FRONTIER BANCORP	GREELEY, CO	
1023154	503,288	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	Moved from Peer 5
3049617	547,484	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1247110	877,862	NEWMIL BANCORP, INC.	NEW MILFORD, CT	
1827893	504,043	NI BANCSHARES CORPORATION	SYCAMORE, IL	
1066414	542,754	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
2845175	611,310	NORTH BAY BANCORP	NAPA, CA	
1029334	905,604	NORTH VALLEY BANCORP	REDDING, CA	
2324111	561,132	NORTHEAST BANCORP	LEWISTON, ME	
1210589	707,731	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
2934305	527,606	NORTHFIELD MHC	NORTHFIELD, VT	
3025385	866,086	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
2582827	617,262	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
2237118	615,192	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2578718	505,612	NORTHWEST SUBURBAN BANCORP, IN	MOUNT PROSPECT, IL	Moved from Peer 5
2835475	742,453	NORWAY BANCORP, MHC	NORWAY, ME	
2460569	563,644	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	618,730	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
2012436	756,458	OHIO VALLEY BANC CORP.	GALLIPOLIS, OH	
1200311	614,950	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	781,664	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2233950	974,811	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	Moved from Peer 3
2603991	637,416	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
2485807	662,040	OMNI BANCSHARES, INC.	METAIRIE, LA	
2868071	531,110	OMNI FINANCIAL SERVICES, INC.	ATLANTA, GA	Moved from Peer 5
1083729	644,361	ONE AMERICAN CORP.	VACHERIE, LA	
1028533	583,560	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1248153	607,590	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1249383	534,535	OXFORD BANK CORPORATION	OXFORD, MI	
2762973	808,498	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2560236	500,193	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	Moved from Peer 5
1117213	503,295	PALM BANCORP	PALMERTON, PA	Moved from Peer 5



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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2005 and Other Notes
3247468	794, 104	PARISH NATIONAL CORPORATION	COVINGTON, LA	
1209716	563, 117	PARK BANCORPORATION, INC.	MADISON, WI	
2787912	517, 013	PB FINANCIAL SERVICES CORPORAT	DULUTH, GA	Moved from Peer 5
1117688	579, 397	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	564, 176	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	678, 288	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	738, 540	PEOPLES BANCORP	LYNDEN, WA	
2818245	761, 749	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1132298	820, 782	PEOPLES BANCTRUST COMPANY, INC	SELMA, AL	
1133174	899, 821	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1057702	639, 897	PEOPLES, INC.	COLORADO SPRINGS, CO	
1081314	572, 727	PERSONS BANKING CO., INC.	LITHONIA, GA	
1108163	515, 823	PLAINS BANCORP, INC.	DIMMITT, TX	Moved from Peer 5
3223855	769, 776	PONKAPOAG BANCORP, MHC	CANTON, MA	
1249712	992, 245	PORTER BANCORP, INC.	SHEPHERDSVILLE, KY	Moved from Peer 3
2291389	580, 288	PRAIRIE FINANCIAL CORPORATION	BRIDGEVIEW, IL	
2306649	838, 572	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	
1826047	698, 529	PREMIER COMMUNITY BANKSHARES,	WINCHESTER, VA	
2007647	539, 147	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	940, 179	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	929, 687	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2293329	990, 642	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2625489	554, 305	PSB BANCORP, INC.	PHILADELPHIA, PA	
2321419	500, 551	PSB HOLDINGS, INC.	WAUSAU, WI	
1118434	579, 191	QNB CORP.	QUAKERTOWN, PA	
1130904	597, 404	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
3201518	892, 116	RAINIER PACIFIC FINANCIAL GROU	TACOMA, WA	
1029482	768, 738	RCB CORPORATION	SACRAMENTO, CA	
1130584	741, 488	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2787118	740, 424	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	734, 738	REPUBLIC BANCORP CO.	ORLAND PARK, IL	
3023680	653, 990	REPUBLIC BANCSHARES OF TEXAS,	HOUSTON, TX	
1398807	864, 355	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
2114938	702, 853	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	701, 622	RIVER VALLEY BANCORPORATION	MERRILL, WI	
2616085	556, 303	RIVERSIDE GULF COAST BANKING	CAPE CORAL, FL	
1885594	519, 425	ROYAL AMERICAN CORPORATION	INVERNESS, IL	
1071454	538, 201	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2603928	523, 689	SAEHAN BANCORP	LOS ANGELES, CA	
1139466	891, 795	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
1493560	764, 087	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1107308	559, 571	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1200348	882, 513	SECURITY NATIONAL CORPORATION	SIOUX CITY, IA	
2860226	610, 981	SECURITY PACIFIC BANCORP	LOS ANGELES, CA	
2429838	855, 422	SHORE BANCSHARES, INC.	EASTON, MD	
2777614	874, 065	SILVER STATE BANCORP	HENDERSON, NV	
1820700	584, 744	SLADE'S FERRY BANCORP	SOMERSET, MA	
1048997	927, 595	SMITHTOWN BANCORP, INC.	HAUPPAUGE, NY	
2810285	772, 117	SOUTH CENTRAL BANCSHARES OF KE	HORSE CAVE, KY	
1124060	538, 386	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	876, 351	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2005 and Other Notes
2640615	554, 058	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
1938865	923, 884	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
2169871	523, 649	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
3157473	648, 519	SOUTHWEST COMMUNITY BANCORP	CARLSBAD, CA	
3073779	550, 621	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	
1063552	506, 378	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	Moved from Peer 5
1062135	865, 871	SPIRIT BANCORP, INC.	BRISTOW, OK	
1097771	759, 034	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2327541	574, 446	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
2618388	744, 527	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1247660	554, 898	SUMMIT BANK CORPORATION	ATLANTA, GA	
1246467	834, 141	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1138795	698, 887	TEAM FINANCIAL, INC.	PAOLA, KS	
3102585	924, 756	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	
1142242	527, 079	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	542, 896	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2621548	557, 383	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
2745604	573, 050	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1070420	696, 651	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	721, 727	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
2523389	546, 523	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1080139	531, 547	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
2571906	736, 995	TRUSTCORP FINANCIAL INC	SAINT LOUIS, MO	
2465519	615, 809	UFS BANCORP	WHITINSVILLE, MA	
1115424	548, 049	UNION BANKSHARES COMPANY	ELLSWORTH, ME	
1206591	662, 649	UNIONBANCORP, INC.	OTTAWA, IL	
1135516	718, 420	UNITED BANCORP, INC.	TECUMSEH, MI	
1136009	536, 617	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
1082777	593, 905	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	599, 841	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3125098	730, 245	UNITED HERITAGE BANKSHARES OF	ORLANDO, FL	
3015975	637, 107	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	634, 676	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	628, 137	UNITY BANCORP, INC.	CLINTON, NJ	
2141028	704, 970	VAIL BANKS, INC.	AVON, CO	
2314327	516, 179	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	Moved from Peer 5
1205026	743, 637	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
1032099	824, 250	VENTURE FINANCIAL GROUP, INC.	LACEY, WA	
2012315	869, 103	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2877877	636, 966	VISION BANCSHARES, INC.	PANAMA CITY, FL	
2721596	559, 678	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
2685054	607, 928	WARREN BANCORP, INC.	WARREN, MI	
2406174	735, 626	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3021659	570, 045	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1135048	770, 332	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
3122051	645, 086	WEST FINANCIAL, INC.	EL PASO, TX	
1115367	821, 836	WESTBANK CORPORATION	WEST SPRINGFIELD, MA	
1134911	547, 574	WGNB CORP.	CARROLLTON, GA	
1048670	760, 302	WILBER CORPORATION, THE	ONEONTA, NY	
1399671	647, 268	WNB BANCSHARES, INC.	ODESSA, TX	
1035157	647, 177	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 408 bank holding companies.