

## PEER GROUP 05

	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
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Number of BHCs in Peer Group	537	508	462	424	395
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## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.88	3.80	3.80	4.02	3.91
+ Non-interest Income	0.83	0.92	1.02	0.97	0.94
- Overhead Expense	3.00	3.08	3.14	3.15	3.11
- Provision for Losses	0.17	0.18	0.21	0.26	0.24
+ Securities Gains (Losses)	0.00	0.02	0.04	0.03	0.04
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.56	1.49	1.53	1.63	1.56
Net Operating Income	1.10	1.04	1.05	1.09	1.03
Net Income	1.10	1.04	1.05	1.09	1.03
Net Income (Sub S Adjusted)	1.12	1.07	1.06	1.11	1.11

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.30	5.73	5.94	6.75	7.85
Interest Expense	2.12	1.62	1.82	2.41	3.65
Net Interest Income (TE)	4.19	4.11	4.12	4.34	4.22

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

Net Ln&Ls Losses/Avg Loans & Leases	0.13	0.16	0.21	0.22	0.22
Earnings Coverage of Net Losses (X)	26.72	24.16	22.37	26.75	24.29
Ln&Ls Allowance/Total Loans & Leases	1.20	1.24	1.30	1.33	1.28
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.56	0.61	0.73	0.76	0.73
30-89 Days Past Due Loans and Leases	0.73	0.72	0.87	1.03	1.14

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	21.12	20.28	18.57	16.37	17.33
Net ST Noncore Funding Dependence	10.62	9.90	8.73	6.72	8.90
Net Loans and Leases/Total Assets	69.17	67.85	65.33	65.14	65.52

## CAPITALIZATION:

Tier 1 Leverage Ratio	9.15	8.99	8.84	8.69	8.57
Equity Capital/Total Assets	8.28	8.48	8.56	8.71	8.62
Net Loans&Ls/Equity Capital (X)	8.80	8.39	8.05	7.88	7.99
Cash Dividends/Net Income	27.43	28.78	28.67	24.63	26.20
Cash Dividends/Net Income (Sub S Adjusted)	25.85	22.76	29.80	26.07	30.78
Retained Earnings/Avg Equity Cap	8.90	8.10	8.18	8.92	8.16

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.26	0.18	0.30	0.48	0.49
Long-Term Debt/Equity Capital	0.89	1.31	1.39	1.72	2.10
Equity Investment in Subs/Equity Cap	113.03	110.81	109.18	107.10	104.58
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	105.31	99.88	105.09	125.33	149.86

PERCENT OF AVERAGE ASSETS	PEER GROUP 05				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Interest Income (TE)	5.84	5.30	5.49	6.26	7.29
Less: Interest Expense	1.97	1.50	1.68	2.24	3.39
Equals: Net Interest Income (TE)	3.88	3.80	3.80	4.02	3.91
Plus: Non-Interest Income	0.83	0.92	1.02	0.97	0.94
Equals: Adj Operating Income (TE)	4.75	4.76	4.85	5.02	4.88
Less: Overhead Expense	3.00	3.08	3.14	3.15	3.11
Less: Provision for Loan and Lease Losses	0.17	0.18	0.21	0.26	0.24
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	0.02	0.04	0.03	0.04
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.56	1.49	1.53	1.63	1.56
Less: Applicable Income Taxes (TE)	0.44	0.42	0.45	0.51	0.50
Less: Minority Interest	0.00	0.00	0.01	0.01	0.01
Equals: Net Operating Income	1.10	1.04	1.05	1.09	1.03
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.10	1.04	1.05	1.09	1.03
Memo: Net Income (Last Four Qtrs)	1.10	1.04	1.05	1.08	1.03
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.99	92.73	92.56	92.87	92.97
Avg Int-Bearing Funds / Avg Assets	78.35	77.87	78.58	78.73	78.83
Int Income (TE) / Avg Earning Assets	6.30	5.73	5.94	6.75	7.85
Int Expense / Avg Earning Assets	2.12	1.62	1.82	2.41	3.65
Net Int Inc (TE) / Avg Earn Assets	4.19	4.11	4.12	4.34	4.22
YIELD OR COST:					
Total Loans and Leases (TE)	7.00	6.42	6.78	7.50	8.64
Interest-Bearing Bank Balances	3.42	1.50	1.59	2.20	4.70
Fed Funds Sold & Reverse Repos	3.17	1.29	1.05	1.57	3.78
Trading Assets	2.34	1.40	3.65	1.56	1.21
Total Earning Assets	6.19	5.61	5.82	6.61	7.72
Investment Securities (TE)	4.25	4.09	4.20	5.31	6.22
U. S. Treasury & Agency Sec (excl MBS)	3.48	3.31	3.53	4.72	6.35
Mortgage-Backed Securities	4.08	3.84	3.71	5.05	5.77
All Other Securities	6.08	6.13	6.37	6.94	7.32
Interest-Bearing Deposits	2.31	1.73	1.96	2.68	4.18
Time Deposits of \$100K or More	3.14	2.46	2.75	3.54	5.38
Time Deposits < \$100K	3.06	2.52	2.92	3.78	5.55
Other Domestic Deposits	1.38	0.88	0.94	1.44	2.40
Foreign Deposits	2.66	0.00	0.00	N/A	3.17
Fed Funds Purchased and Repos	2.82	1.45	1.28	1.87	3.96
Other Borrowed Funds & Trading Liab	4.07	3.61	3.98	4.54	5.58
All Interest-Bearing Funds	2.52	1.92	2.13	2.83	4.29

## PEER GROUP 05

12/31/2005

12/31/2004

12/31/2003

12/31/2002

12/31/2001

Avg Personnel Exp Per Employee (\$000)

54

51

49

47

44

Avg Assets per Employee (\$000)

3,343

3,126

2,959

2,846

2,697

## ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

1.92

1.95

1.45

1.65

1.49

Overhead Exp / NII + Non-Int Income

64.67

66.20

66.02

64.08

65.25

## PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.00

3.08

3.14

3.15

3.11

Personnel Expense

1.67

1.71

1.72

1.72

1.68

Net Occupancy Expense

0.42

0.43

0.44

0.45

0.46

Other Operating Expenses

0.90

0.93

0.95

0.96

0.96

Overhead Less Non-Interest Income

2.13

2.13

2.07

2.12

2.12

## PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

63.34

64.75

64.53

62.63

63.68

Personnel Expense

35.28

35.93

35.50

34.26

34.33

Net Occupancy Expense

8.76

8.99

8.98

8.80

9.30

Other Operating Expenses

19.03

19.57

19.62

19.18

19.69

Total Non-Interest Income

17.34

18.91

20.40

18.89

18.72

Fiduciary Activities Income

0.64

0.75

0.70

0.79

0.87

Serv Charges on Deposit Accts - Domestic

7.42

8.03

7.93

7.58

7.82

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees &amp; Commissions

0.38

0.42

0.35

0.39

0.39

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.18

0.23

0.26

0.23

0.30

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.35

0.38

0.41

0.39

0.35

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

1.06

1.27

2.26

1.56

1.11

Other Non-Interest Income

5.07

5.24

5.56

5.30

5.30

Overhead Less Non-Interest Income

45.32

45.31

43.47

43.05

44.12

## TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

21.44

21.97

22.32

24.86

25.51

Appl Inc Tax+TE/Pretax NOI+TE

28.75

29.56

30.25

31.84

33.39

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Real Estate Loans	52.68	50.76	47.53	47.04	46.39
Commercial and Industrial Loans	9.68	9.74	10.19	10.09	10.41
Loans to Individuals	3.33	3.74	4.07	4.58	5.29
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.15	1.29	1.26	1.24	1.32
Other Loans and Leases	0.67	0.73	0.79	0.81	0.83
Net Loans and Leases	69.17	67.85	65.33	65.14	65.52
Debt Securities Over 1 Year	15.82	18.35	20.02	18.83	17.44
Mutual Funds and Equity Securities	0.16	0.20	0.28	0.34	0.28
Subtotal	86.06	87.26	86.69	85.20	83.97
Interest-Bearing Bank Balances	0.42	0.42	0.46	0.66	0.54
Federal Funds Sold & Reverse Repos	1.77	1.52	1.32	2.11	2.11
Debt Securities 1 Year or Less	2.42	1.88	2.05	2.42	2.24
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.69	91.93	91.47	91.52	91.48
Non-Int Cash and Due From Dep Inst	2.92	2.74	3.34	3.49	3.58
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.08	0.09	0.09	0.09	0.08
All Other Assets	5.30	5.25	5.11	4.91	4.87
MEMORANDA:					
Short-Term Investments	5.34	4.41	4.53	6.13	5.59
U. S. Treasury Securities	0.12	0.13	0.20	0.33	0.50
U. S. Agency Securities (excl MBS)	7.11	7.34	7.79	6.64	7.04
Municipal Securities	3.68	3.82	4.12	3.92	3.79
Mortgage-Backed Securities	5.59	6.78	6.82	6.94	6.32
Asset-Backed Securities	0.00	0.00	0.00	0.01	0.01
Other Debt Securities	0.34	0.44	0.69	0.83	0.98
RE Loans Secured by 1-4 Family	17.31	18.05	17.52	18.76	19.89
Revolving	2.44	2.59	2.33	2.08	1.58
Closed-End, Sec by First Liens	13.42	14.00	13.69	15.02	16.22
Closed-End, Sec by Junior Liens	1.01	1.01	1.10	1.25	1.42
Commercial Real Estate Loans	31.67	28.79	26.37	24.66	22.80
Construction and Land Dev	9.24	6.98	5.40	5.01	4.76
Multifamily	1.31	1.24	1.13	1.04	1.07
Nonfarm Nonresidential	19.77	19.38	18.95	17.82	16.12
RE Loans Secured by Farmland	1.56	1.64	1.47	1.45	1.53
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.00	74.67	72.56	71.97	70.45
RE Loans Secured by 1-4 Family	25.55	27.03	26.95	29.21	30.49
Revolving	3.50	3.77	3.52	3.15	2.34
Closed-End	21.73	22.91	23.13	25.81	27.61
Commercial Real Estate Loans	45.31	42.29	40.18	37.59	34.59
Construction and Land Dev	13.05	10.13	8.19	7.49	7.10
Multifamily	1.90	1.81	1.71	1.58	1.62
Nonfarm Nonresidential	28.51	28.52	28.83	27.22	24.49
RE Loans Secured by Farmland	2.29	2.41	2.23	2.21	2.33
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.97	14.43	15.53	15.49	15.81
Loans to Individuals	5.01	5.66	6.26	7.09	8.20
Credit Card Loans	0.10	0.14	0.16	0.18	0.19
Agricultural Loans	1.70	1.92	1.93	1.90	1.98
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.00	1.11	1.22	1.25	1.28

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Short-Term Investments	5.34	4.41	4.53	6.13	5.59
Liquid Assets	19.81	20.73	22.67	23.04	22.53
Investment Securities	19.16	21.11	23.23	22.31	22.29
Net Loans and Leases	69.17	67.85	65.33	65.14	65.52
Net Lns, Ls & Stdby Ltrs of Credit	69.84	68.51	65.96	65.70	66.07
Core Deposits	65.37	66.90	68.40	68.79	69.36
Noncore Funding	24.05	22.53	21.08	20.57	20.43
Time Deposits of \$100K or More	14.99	13.16	12.25	12.09	12.10
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.27	1.46	1.40	1.27	1.53
Net Fed Funds Purchased (Sold)	-0.46	0.01	0.12	-0.82	-0.64
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.66	1.72	1.44	1.20	1.01
Earning Assets Repr in 1 Year	41.87	39.81	37.01	37.76	36.91
Int-Bearing Liab Repr in 1 Year	30.52	27.86	28.98	30.76	35.20
Long-Term Debt Repr in 1 Year	0.36	0.40	0.45	0.41	0.51
Net Assets Repriceable in 1 Year	10.00	10.72	6.81	6.08	0.44
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	21.12	20.28	18.57	16.37	17.33
Net ST Noncore Funding Dependence	10.62	9.90	8.73	6.72	8.90
Short-Term Inv/ST Noncore Funding	45.45	42.32	43.85	62.09	51.66
Liq Asts-ST Noncore Fndg/Nonliq Asts	7.23	10.81	14.51	15.30	12.93
Net Loans and Leases/Total Deposits	85.00	83.99	80.50	79.92	80.12
Net Loans and Leases/Core Deposits	107.61	102.83	96.42	95.20	95.22
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.34	0.35	0.85	1.39	0.71
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.51	0.53	2.60	5.34	2.52
Struct Notes Appr(Depr)/T1 Cap	-0.35	-0.15	-0.15	0.11	0.01
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.58	7.87	7.91	9.27	11.72
Available-For-Sale Securities	91.42	92.13	92.09	90.73	88.28
U.S. Treasury Securities	0.64	0.82	1.02	1.74	2.49
U.S. Agency Securities (excl MBS)	39.64	37.45	36.16	32.71	34.85
Municipal Securities	19.35	18.43	18.43	18.46	17.34
Mortgage-Backed Securities	29.08	31.27	28.53	32.91	27.23
Asset-Backed Securities	0.00	0.00	0.00	0.03	0.07
Other Debt Securities	1.85	2.03	2.93	3.69	4.49
Mutual Funds and Equity Securities	0.92	1.05	1.27	1.52	1.31
Debt Securities 1 Year or Less	13.76	10.23	10.45	11.98	11.60
Debt Securities 1 To 5 Years	39.58	39.97	36.63	38.60	34.94
Debt Securities Over 5 Years	41.27	44.78	47.10	43.70	37.36
Pledged Securities	46.02	46.81	41.82	41.33	42.81
Structured Notes, Fair Value	3.54	3.33	2.57	0.55	0.16

ANALYSIS RATIOS	PEER GROUP 05				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Provision for Ln&Ls Losses/Avg Assets	0.17	0.18	0.21	0.26	0.24
Provision for Ln&Ls Losses/Avg Lns&Ls	0.24	0.26	0.32	0.38	0.36
Provision for Ln&Ls Losses/Net Losses	234.73	224.62	204.41	225.45	203.95
Ln&Ls Allowance/Total Loans & Leases	1.20	1.24	1.30	1.33	1.28
Ln&Ls Allowance/Net Ln&Ls Losses (X)	20.60	16.46	12.81	13.31	13.01
ALL/Nonaccrual Assets	748.76	591.99	506.58	467.78	427.57
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	483.41	449.41	343.16	321.74	262.02
Gross Ln&Ls Losses/Avg Loans & Leases	0.18	0.23	0.28	0.29	0.29
Recoveries/Avg Loans and Leases	0.05	0.06	0.06	0.06	0.05
Net Losses/Avg Loans and Leases	0.13	0.16	0.21	0.22	0.22
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	N/A
Recoveries/Prior Year-End Losses	32.36	26.75	27.21	30.40	33.02
Earnings Coverage of Net Losses (X)	26.72	24.16	22.37	26.75	24.29
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.04	0.06	0.05	0.05
RE Loans Secured By 1-4 Family	0.04	0.05	0.07	0.06	0.05
Revolving	0.01	0.01	0.01	0.01	0.01
Closed-End	0.04	0.05	0.07	0.06	0.05
Commercial Real Estate Loans	0.02	0.03	0.05	0.05	0.04
Construction and Land Dev	0.00	0.01	0.01	0.02	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.02	0.03	0.05	0.04	0.04
RE Loans Secured by Farmland	0.00	0.00	0.01	0.00	0.00
Commercial and Industrial Loans	0.28	0.39	0.47	0.52	0.49
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.74	0.78	0.86	0.88	0.80
Credit Card Loans	1.57	1.82	2.37	2.39	2.64
Agricultural Loans	0.01	0.01	0.02	0.03	0.05
Loans to Foreign Governments & Inst	0.00	0.31	0.00	0.00	0.00
Other Loans and Leases	0.41	0.18	0.22	0.21	0.14

## PERCENT OF LOANS AND LEASES

12/31/2005

12/31/2004

12/31/2003

12/31/2002

12/31/2001

30-89 Days PD Loans and Leases	0.73	0.72	0.87	1.03	1.14
90+ Days PD Loans and Leases	0.09	0.09	0.12	0.13	0.18
Nonaccrual Loans and Leases	0.42	0.46	0.59	0.62	0.60
90+ Days PD and Nonaccrual Loans and Leases	0.53	0.59	0.75	0.80	0.84
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	0.73	0.72	0.87	1.03	1.14
90+ Days Past Due Assets	0.09	0.09	0.12	0.13	0.18
Nonaccrual Assets	0.42	0.46	0.59	0.62	0.60
30+ Days PD & Nonaccrual Assets	1.31	1.37	1.69	1.91	2.04

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.37	0.39	0.49	0.53	0.55
90+ PD & Nonaccrual Assets + OREO	0.48	0.52	0.62	0.65	0.66

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

## + REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.42	0.45	0.52	0.55	0.52
Allowance for Loan & Lease Losses	51.92	53.91	61.45	63.37	61.96
Equity Cap + ALLL	4.79	4.91	5.75	6.06	5.73
Tier 1 Cap + ALLL	4.37	4.65	5.57	6.00	5.71
Loans & Leases + RE Acquired	0.62	0.67	0.80	0.83	0.78

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Real Estate - 30-89 Days PD	0.68	0.67	0.78	0.88	1.03
- 90+ Days Past Due	0.07	0.08	0.10	0.11	0.15
- Nonaccrual	0.34	0.37	0.48	0.51	0.52
Coml & Indl - 30-89 Days PD	0.69	0.71	1.00	1.10	1.17
- 90+ Days Past Due	0.07	0.07	0.10	0.12	0.18
- Nonaccrual	0.49	0.56	0.72	0.87	0.76
Individuals - 30-89 Days PD	1.31	1.38	1.67	1.85	1.89
- 90+ Days Past Due	0.11	0.12	0.14	0.18	0.21
- Nonaccrual	0.23	0.25	0.28	0.27	0.26
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	0.11	0.10	0.14	0.20	0.22
- 90+ Days Past Due	0.00	0.00	0.01	0.01	0.01
- Nonaccrual	0.07	0.07	0.13	0.12	0.14
Foreign Govts- 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
Other Lns&Ls - 30-89 Days PD	0.32	0.37	0.34	0.69	0.75
- 90+ Days Past Due	0.01	0.01	0.02	0.03	0.04
- Nonaccrual	0.01	0.04	0.06	0.11	0.14
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.88	0.80	1.02	1.23	1.26
- 90+ Days Past Due	0.09	0.09	0.12	0.12	0.15
- Nonaccrual	0.33	0.35	0.39	0.36	0.39
Revolving - 30-89 Days PD	0.29	0.24	0.30	0.34	0.36
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.03
- Nonaccrual	0.05	0.04	0.04	0.04	0.09
Closed-End - 30-89 Days PD	0.95	0.87	1.11	1.16	1.34
- 90+ Days Past Due	0.10	0.09	0.12	0.12	0.15
- Nonaccrual	0.37	0.38	0.43	0.40	0.41
- Jr Lien 30-89 Days PD	0.05	0.05	0.07	0.07	N/A
- Jr Lien 90+ Days PD	0.00	0.00	0.01	0.00	N/A
- Jr Lien Nonaccrual	0.03	0.03	0.04	0.03	N/A
Commercial RE - 30-89 Days PD	0.45	0.47	0.50	0.58	0.77
- 90+ Days Past Due	0.04	0.04	0.06	0.07	0.10
- Nonaccrual	0.31	0.35	0.49	0.58	0.57
Const & Dev - 30-89 Days PD	0.32	0.26	0.41	0.49	0.60
- 90+ Days Past Due	0.01	0.01	0.02	0.03	0.05
- Nonaccrual	0.12	0.07	0.20	0.28	0.29
Multi family - 30-89 Days PD	0.03	0.02	0.09	0.10	0.11
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.01	0.02
Nonfarm Nres- 30-89 Days PD	0.42	0.45	0.48	0.51	0.70
- 90+ Days Past Due	0.03	0.03	0.05	0.04	0.08
- Nonaccrual	0.32	0.35	0.49	0.57	0.56
Farmland - 30-89 Days PD	0.14	0.18	0.26	0.36	0.37
- 90+ Days Past Due	0.00	0.02	0.02	0.03	0.07
- Nonaccrual	0.21	0.24	0.32	0.45	0.33
Credit Card - 30-89 Days PD	1.20	1.29	1.57	1.70	1.94
- 90+ Days Past Due	0.30	0.42	0.50	0.47	0.74
- Nonaccrual	0.01	0.00	0.00	0.01	0.02



CAPITAL RATIOS	PEER GROUP 05				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Tier 1 Leverage Ratio	9.15	8.99	8.84	8.69	8.57
Tier 1 RBC Ratio	12.41	12.45	12.58	12.50	12.36
Total Risk-Based Capital Ratio	13.84	13.88	14.01	13.89	13.61
Tangible Tier 1 Leverage Ratio	9.12	8.95	8.80	8.65	8.53
Tangible Common Eq Cap/Tan Assets	7.79	7.97	8.08	8.26	8.17
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	14.37	13.25	12.61	11.78	11.60
Standby Letters of Credit	0.60	0.56	0.53	0.48	0.47
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.01	0.01
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	0.14	0.11	0.10	0.07	0.07
Interest Rate Contracts	0.12	0.09	0.07	0.05	0.05
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.03	0.02	0.00	0.00	0.00
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	22.04	21.01	20.18	19.00	18.65

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Interest Rate Contracts	88.00	83.34	84.41	81.30	85.71
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	12.00	15.44	14.10	16.37	11.43
Futures and Forwards	18.37	16.18	16.97	13.95	18.37
Written Options	28.77	24.08	27.23	11.02	4.29
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	27.64	24.00	24.25	9.79	4.29
Purchased Options	15.06	2.19	13.35	23.76	33.06
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	14.34	2.16	13.35	23.76	30.21
Swaps	37.81	49.20	42.45	47.13	44.29
Held for Trading	1.34	1.04	1.25	1.63	0.00
Interest Rate Contracts	0.71	1.04	1.25	1.63	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	98.66	98.96	98.75	98.37	100.00
Interest Rate Contracts	81.33	76.27	78.74	75.10	85.71
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	11.40	15.44	14.10	16.37	8.57
Deriv Contr (Excl Fut & FX LE 14 Days)	66.77	75.85	72.77	88.98	85.76
One Year or Less	20.66	24.51	24.20	26.42	24.14
Over 1 Year to 5 Years	36.21	39.01	41.85	50.53	55.79
Over 5 Years	5.16	5.40	0.79	0.98	3.05
Gross Negative Fair Value (Abs Val)	0.48	0.94	1.12	1.69	0.58
Gross Positive Fair Value	0.85	0.92	0.92	1.66	0.62
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
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.01	0.01	0.01	0.01	0.00

## INSURANCE ACTIVITIES

12/31/2005

12/31/2004

12/31/2003

12/31/2002

12/31/2001

## 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	11.04	15.84	29.22	38.37	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	88.96	84.16	70.78	61.63	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	8.52	N/A
Ins Activities Revenue/Adj Oper Inc	0.35	0.38	0.41	0.39	N/A
Premium Inc/Ins Activities Revenue	0.00	0.00	0.01	3.35	N/A
Credit Rel Prem Inc/Tot Prem Inc	92.66	77.49	81.81	72.24	N/A
Other Prem Inc/Total Prem Inc	7.34	22.51	18.19	27.76	N/A
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	N/A
Ins Net Inc (P/C)/Equity (P/C)	9.11	35.48	82.08	-82.97	N/A
Ins Net Inc (L/H)/Equity (L/H)	16.96	10.89	10.99	16.71	N/A
Insur Ben, Losses, Exp/Insur Premiums	63.16	66.19	317.14	21.93	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	1.08	0.60	0.00	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.15	0.32	5.12	5.77	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	6.76	6.28	5.96	N/A	N/A

## BROKER-DEALER ACTIVITIES

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

Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	2.66	0.00	0.00	N/A	3.17

## 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	3.47	N/A	N/A	N/A	N/A
Foreign Governments and Inst	0.00	0.31	0.00	0.00	0.00
Leases	N/A	N/A	N/A	N/A	N/A

## GROWTH RATES:

Net Loans and Leases	-34.05	-21.12	-29.44	-24.73	-57.17
Total Selected Assets	-10.77	-14.45	-18.73	-15.71	-44.08
Deposits	-18.21	38.10	-27.59	N/A	-66.13

PROFITABILITY:	PEER GROUP 05				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Net Income/Avg Equity Capital	12.14	11.38	11.55	12.02	11.25
Bank Net Inc/Avg Eq Inv in Banks	13.13	12.30	12.31	12.89	12.18
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.21	2.44	4.99	6.07	0.81
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.36	9.52	8.35	8.68	10.82
Bank Net Income/Parent Net Income	107.40	106.03	105.22	104.16	104.93
Nonbank Net Income/Parent Net Income	0.15	0.17	0.23	0.24	0.14
Sub BHCs Net Inc/Parent Net Income	97.99	87.15	85.78	78.78	81.33
LEVERAGE:					
Total Liabilities/Equity	19.98	17.62	15.74	13.63	10.32
Total Debt/Equity Capital	1.74	2.06	2.44	2.90	3.51
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.30	15.92	13.12	11.25	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	1.79	2.24	2.62	3.03	3.89
Total Debt/Eq Cap - Exc Over Fair Value	1.77	2.09	2.48	2.95	3.59
Long-Term Debt/Equity Capital	0.89	1.31	1.39	1.72	2.10
Short-Term Debt/Equity Capital	0.26	0.18	0.30	0.48	0.49
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.18	0.23	0.26	0.25	0.28
Long-Term Debt/Consolidated LT Debt	1.77	4.67	3.53	5.86	7.26
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	113.03	110.81	109.18	107.10	104.58
Total Investment in Subs/Equity	113.79	111.68	109.78	107.71	105.38
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.26	98.77	97.84	98.26	99.53
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.88	99.44	98.38	98.81	100.17
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.01	0.93	0.72	0.50	0.33
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.02	3.38	2.80	2.33	2.25
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	98.98	97.78	102.16	115.68	133.29
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	105.31	99.88	105.09	125.33	149.86
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	114.69	121.29	110.69	120.21	110.68
Pretax Oper Inc + Int Exp/Int Expense	4796.01	5281.50	3286.52	3412.68	1853.01
Div + Int From Subs/Int Exp + Div	133.48	140.54	145.26	167.03	150.84
Fees+Other Inc From Subs/Sal + Oth Exp	2.21	2.90	5.41	7.66	8.65
Net Inc/Curr Port of LT Debt+Pfd Div(X)	46.13	41.65	74.98	65.79	37.94
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.10	0.05	-0.27	-0.29	-0.64
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	0.19	0.28	0.07
Total	0.00	0.00	0.25	0.28	0.15
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	0.34	0.54	0.62	0.49	0.29
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 05				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Div Paid/Inc Before Undist Inc	85.56	92.75	91.09	77.25	67.76
Dividends Paid/Net Income	27.43	28.97	28.71	24.62	26.50
Net Income - Dividends/Avg Equity	8.91	8.09	8.16	8.91	8.07
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	116.83	112.36	117.10	134.55	134.38
Dividends From Nonbank Subs	0.15	0.11	0.12	0.22	0.08
Dividends From Subsidiary BHCs	0.18	0.08	0.01	0.08	0.74
Dividends From All Subsidiaries	137.48	121.30	126.58	146.20	147.17
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	34.61	33.61	34.44	33.57	40.26
Interest Income From Bank Subs	0.14	0.12	0.11	0.11	0.21
Mgt & Service Fees From Bank Subs	0.07	0.16	0.41	0.68	0.57
Other Income From Bank Subs	0.01	0.01	0.02	0.07	0.08
Operating Income From Bank Subs	36.71	35.81	37.59	36.48	48.97
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	64.08	49.59	36.51	37.28	36.15
Interest Income From Nonbank Subs	1.37	0.90	0.29	1.73	6.77
Mgt & Serv Fees From Nonbank Subs	0.00	0.35	0.18	1.38	0.29
Other Income From Nonbank Subs	0.00	0.00	0.00	0.01	0.00
Operating Inc From Nonbank Subs	74.03	61.02	43.11	49.17	57.58
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	26.82	29.28	27.93	34.63	20.81
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.01
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	1.76	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	26.92	29.54	27.98	38.50	23.72
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	72.06	72.38	70.20	71.16	71.01
Interest Income From Bank Subs	0.98	0.71	0.89	0.65	1.24
Mgt & Serv Fees From Bank Subs	0.13	0.38	0.76	1.30	0.78
Other Income From Bank Subs	0.05	0.04	0.06	0.22	0.19
Operating Income From Bank Subs	80.95	81.11	80.78	82.62	81.64
Dividends From Nonbank Subs	0.27	0.11	0.10	0.15	0.04
Interest Income From Nonbank Subs	0.02	0.01	0.00	0.00	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.19	0.66	0.44	0.50	0.30
Dividends From Subsidiary BHCs	0.15	0.05	0.00	0.02	0.65
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	0.15	0.08	0.23	0.11	0.88
Loans and Adv From Subs/ST Debt	752.79	1009.65	536.99	494.48	44.41
Loans and Adv From Subs/Total Debt	483.70	329.37	166.44	120.88	33.96

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									537
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.87	2.90	3.11	3.48	3.85	4.26	4.77	4.96	537
+ Non-interest Income	0.83	0.24	0.33	0.53	0.78	1.11	1.47	1.87	537
- Overhead Expense	3.00	1.83	2.01	2.50	2.97	3.51	4.03	4.49	537
- Provision for Losses	0.17	0.00	0.00	0.07	0.14	0.25	0.43	0.55	537
+ Securities Gains (Losses)	0.00	-0.05	-0.02	-0.00	0.00	0.00	0.03	0.07	537
+ Other Tax Equiv Adjustments	0.00	-0.09	-0.00	0.00	0.00	0.00	0.02	0.07	537
= Pretax Net Oper Income (TE)	1.56	0.49	0.76	1.16	1.57	1.97	2.36	2.57	537
Net Operating Income	1.09	0.36	0.51	0.76	1.05	1.38	1.82	2.14	537
Net Income	1.09	0.36	0.51	0.76	1.05	1.38	1.82	2.14	537
Net Income (Sub S Adjusted)	1.11	0.34	0.52	0.87	1.09	1.39	1.62	1.78	125
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	6.29	5.20	5.50	5.88	6.25	6.66	7.18	7.62	537
Interest Expense	2.12	1.21	1.39	1.79	2.14	2.45	2.73	2.89	537
Net Interest Income (TE)	4.18	3.12	3.31	3.72	4.14	4.61	5.14	5.40	537
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.12	-0.02	-0.00	0.01	0.08	0.20	0.40	0.56	537
Earnings Coverage of Net Losses (X)	26.72	-225.27	-42.66	6.01	17.03	42.13	126.87	230.02	527
Ln&Ls Allowance/Total Loans & Leases	1.20	0.68	0.82	1.00	1.17	1.37	1.68	1.88	537
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.55	0.00	0.01	0.13	0.39	0.88	1.47	1.92	537
30-89 Days Past Due Loans and Leases	0.73	0.01	0.07	0.26	0.61	1.14	1.75	2.16	537
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	21.11	-3.58	2.60	11.86	20.43	30.27	41.07	47.39	537
Net ST Noncore Funding Dependence	10.62	-6.86	-3.44	3.73	10.51	17.51	25.31	31.72	537
Net Loans and Leases/Total Assets	69.16	46.80	51.49	61.73	70.50	77.18	82.77	85.80	537
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.15	6.42	7.00	7.99	8.96	10.11	12.15	13.41	537
Equity Capital/Total Assets	8.27	4.97	5.56	6.67	8.10	9.70	11.55	12.81	537
Net Loans&Ls/Equity Capital (X)	8.79	4.24	5.07	6.61	8.62	10.75	13.36	15.22	537
Cash Dividends/Net Income	27.42	0.00	0.00	0.24	28.13	48.34	68.16	85.55	529
Cash Dividends/Net Income (Sub S Adjusted)	25.85	-20.27	-9.04	1.74	23.42	42.14	78.17	100.30	125
Retained Earnings/Avg Equity Cap	8.89	0.07	2.74	5.76	8.62	11.91	15.43	18.11	537
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.26	0.00	0.00	0.00	0.00	0.00	1.61	8.49	537
Long-Term Debt/Equity Capital	0.89	0.00	0.00	0.00	0.00	0.00	6.94	14.60	537
Equity Investment in Subs/Equity Cap	113.02	87.81	92.75	98.30	106.47	128.96	147.29	164.50	537
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	105.31	3.87	23.00	72.56	100.32	128.11	202.12	299.37	529

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.83	4.86	5.08	5.46	5.81	6.19	6.67	7.04	537
Less: Interest Expense	1.97	1.10	1.29	1.66	1.98	2.28	2.57	2.70	537
Equals: Net Interest Income (TE)	3.87	2.90	3.11	3.48	3.85	4.26	4.77	4.96	537
Plus: Non-Interest Income	0.83	0.24	0.33	0.53	0.78	1.11	1.47	1.87	537
Equals: Adj Operating Income (TE)	4.75	3.30	3.71	4.22	4.73	5.28	5.82	6.28	537
Less: Overhead Expense	3.00	1.83	2.01	2.50	2.97	3.51	4.03	4.49	537
Less: Provision for Loan and Lease Losses	0.17	0.00	0.00	0.07	0.14	0.25	0.43	0.55	537
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Plus: Realized G/L on AFS Sec	0.00	-0.05	-0.02	-0.00	0.00	0.00	0.03	0.06	537
Plus: Other Tax Equiv Adjustments	0.00	-0.09	-0.00	0.00	0.00	0.00	0.02	0.07	537
Equals: Pretax Net Oper Inc (TE)	1.56	0.49	0.76	1.16	1.57	1.97	2.36	2.57	537
Less: Applicable Income Taxes (TE)	0.43	0.00	0.01	0.19	0.45	0.62	0.80	0.92	537
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	537
Equals: Net Operating Income	1.09	0.36	0.51	0.76	1.05	1.38	1.82	2.14	537
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Equals: Net Income	1.09	0.36	0.51	0.76	1.05	1.38	1.82	2.14	537
Memo: Net Income (Last Four Qtrs)	1.09	0.36	0.52	0.76	1.05	1.38	1.82	2.14	534
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	92.98	87.53	89.24	91.49	93.17	94.70	95.86	97.01	537
Avg Int-Bearing Funds / Avg Assets	78.35	65.33	69.21	74.32	79.14	82.47	85.23	87.26	537
Int Income (TE) / Avg Earning Assets	6.29	5.20	5.50	5.88	6.25	6.66	7.18	7.62	537
Int Expense / Avg Earning Assets	2.12	1.21	1.39	1.79	2.14	2.45	2.73	2.89	537
Net Int Inc (TE) / Avg Earn Assets	4.18	3.12	3.31	3.72	4.14	4.61	5.14	5.40	537
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	6.99	6.06	6.28	6.58	6.93	7.37	7.84	8.17	537
Interest-Bearing Bank Balances	3.41	0.00	0.62	2.15	3.07	4.17	6.81	11.13	483
Fed Funds Sold & Reverse Repos	3.16	2.42	2.63	2.96	3.18	3.40	3.59	3.81	492
Trading Assets	2.33	0.00	0.00	0.00	0.00	1.63	6.26	8.49	6
Total Earning Assets	6.18	5.14	5.40	5.74	6.14	6.60	7.10	7.55	537
Investment Securities (TE)	4.24	3.15	3.32	3.78	4.19	4.70	5.21	5.87	536
U.S. Treasury & Agency Sec (excl MBS)	3.47	2.45	2.69	3.06	3.41	3.83	4.47	4.74	520
Mortgage-Backed Securities	4.08	2.85	3.33	3.71	4.03	4.41	5.05	5.76	491
All Other Securities	6.08	3.42	3.94	4.78	5.87	7.11	9.03	12.27	516
Interest-Bearing Deposits	2.31	1.37	1.61	1.97	2.31	2.64	2.96	3.14	536
Time Deposits of \$100K or More	3.13	2.40	2.60	2.86	3.15	3.39	3.61	3.76	536
Time Deposits < \$100K	3.06	2.38	2.56	2.80	3.05	3.34	3.56	3.73	535
Other Domestic Deposits	1.38	0.60	0.74	1.01	1.32	1.75	2.14	2.41	536
Foreign Deposits	2.66	2.44	2.44	2.44	2.44	2.66	2.78	2.83	2
Fed Funds Purchased and Repos	2.82	0.10	1.37	2.25	2.90	3.41	3.97	4.70	465
Other Borrowed Funds & Trading Liab	4.06	2.52	2.91	3.36	3.95	4.70	5.49	6.52	495
All Interest-Bearing Funds	2.51	1.63	1.85	2.21	2.53	2.83	3.13	3.26	537

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	53.77	37.89	40.76	45.33	51.79	61.46	71.90	79.46	537
Avg Assets per Employee (\$000)	3343.15	2061.68	2237.73	2562.57	3085.28	4038.62	5126.59	6134.10	537

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.91	0.00	0.00	0.00	0.00	4.13	8.54	11.72	537
Overhead Exp / NII + Non-Int Income	64.67	43.90	49.73	57.67	64.59	72.20	79.33	84.11	537

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.00	1.83	2.01	2.50	2.97	3.51	4.03	4.49	537
Personnel Expense	1.67	0.96	1.10	1.37	1.66	1.96	2.26	2.51	537
Net Occupancy Expense	0.41	0.20	0.24	0.31	0.40	0.50	0.61	0.70	537
Other Operating Expenses	0.90	0.47	0.57	0.71	0.88	1.07	1.28	1.47	537
Overhead Less Non-Interest Income	2.12	1.32	1.49	1.75	2.11	2.47	2.82	3.07	537

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	63.34	43.23	48.70	56.27	62.82	70.47	79.02	83.25	537
Personnel Expense	35.28	23.80	26.73	30.75	35.07	39.49	43.96	47.42	537
Net Occupancy Expense	8.76	4.44	5.68	6.99	8.65	10.60	12.30	13.52	537
Other Operating Expenses	19.03	11.37	13.29	15.87	18.67	22.11	25.74	28.76	537
Total Non-Interest Income	17.33	5.66	8.35	12.24	16.93	21.63	28.33	34.42	537
Fiduciary Activities Income	0.64	0.00	0.00	0.00	0.00	1.07	3.84	5.87	537
Serv Charges on Deposit Accts - Domestic	7.41	1.42	2.30	4.43	7.06	9.93	13.68	16.22	537
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Investment Banking Fees & Commissions	0.38	0.00	0.00	0.00	0.07	0.77	1.57	2.17	537
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Net Servicing Fees	0.18	0.00	0.00	0.00	0.00	0.19	1.11	1.88	537
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Insurance Activities Revenue	0.35	0.00	0.00	0.00	0.05	0.42	1.99	3.94	537
Net Gain (Loss) - Sales Loans, OREO, Oth	1.05	-0.52	-0.11	0.00	0.19	1.79	4.68	7.35	537
Other Non-Interest Income	5.07	1.24	1.93	3.07	4.57	6.77	9.59	12.68	537
Overhead Less Non-Interest Income	45.32	26.44	31.38	38.15	45.08	52.30	59.41	66.20	537

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	21.44	0.00	0.00	7.35	25.84	32.19	36.46	37.90	530
Appl Inc Tax+TE/Pretax NOI+TE	28.75	0.00	2.58	21.74	33.74	37.09	39.55	41.66	530



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	52.68	28.84	34.95	43.17	52.29	62.84	70.59	74.22	537
Commercial and Industrial Loans	9.68	1.91	3.37	5.76	9.22	12.90	18.30	22.25	537
Loans to Individuals	3.33	0.26	0.56	1.26	2.87	4.96	8.04	11.43	537
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Agricultural Loans	1.14	0.00	0.00	0.00	0.15	1.65	5.39	10.91	537
Other Loans and Leases	0.67	0.00	0.00	0.06	0.36	1.06	2.17	3.31	537
Net Loans and Leases	69.16	46.80	51.49	61.73	70.50	77.18	82.77	85.80	537
Debt Securities Over 1 Year	15.82	1.83	4.21	8.49	14.60	21.94	30.65	37.02	537
Mutual Funds and Equity Securities	0.15	0.00	0.00	0.00	0.00	0.20	0.95	2.02	537
Subtotal	86.05	73.54	78.10	82.83	86.78	89.91	91.79	92.77	537
Interest-Bearing Bank Balances	0.41	0.00	0.00	0.01	0.10	0.58	1.93	3.49	537
Federal Funds Sold & Reverse Repos	1.77	0.00	0.00	0.00	0.96	3.20	6.55	8.73	537
Debt Securities 1 Year or Less	2.41	0.00	0.06	0.40	1.67	3.85	7.17	10.48	537
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Total Earning Assets	91.69	87.02	88.66	90.11	91.71	93.22	94.60	95.67	537
Non-Int Cash and Due From Dep Inst	2.91	1.17	1.48	2.13	2.82	3.67	4.64	5.39	537
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Other Real Estate Owned	0.08	0.00	0.00	0.00	0.02	0.15	0.35	0.58	537
All Other Assets	5.30	2.40	2.95	4.06	5.30	6.48	7.75	8.38	537
<b>MEMORANDA:</b>									
Short-Term Investments	5.33	0.25	0.59	1.86	4.08	8.16	13.01	17.23	537
U.S. Treasury Securities	0.11	0.00	0.00	0.00	0.00	0.00	0.72	2.60	537
U.S. Agency Securities (excl MBS)	7.10	0.02	0.65	2.73	6.31	11.06	16.81	20.65	537
Municipal Securities	3.67	0.00	0.00	0.94	3.13	6.53	9.71	11.13	537
Mortgage-Backed Securities	5.58	0.00	0.00	0.73	3.88	9.14	14.29	19.33	537
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Other Debt Securities	0.34	0.00	0.00	0.00	0.00	0.52	1.94	2.79	537
RE Loans Secured by 1-4 Family	17.30	3.37	5.35	10.59	16.20	23.39	32.40	39.17	537
Revolving	2.44	0.00	0.06	0.57	1.89	4.11	6.01	7.87	537
Closed-End, Sec by First Liens	13.41	2.05	3.55	6.85	12.18	19.29	26.44	32.95	537
Closed-End, Sec by Junior Liens	1.00	0.02	0.09	0.33	0.86	1.48	2.73	3.56	537
Commercial Real Estate Loans	31.67	9.57	13.62	20.46	29.54	42.56	52.98	61.46	537
Construction and Land Dev	9.23	0.65	1.25	3.12	7.47	14.10	23.62	30.56	537
Multifamily	1.31	0.00	0.04	0.31	0.95	1.94	3.75	5.38	537
Nonfarm Nonresidential	19.76	5.42	8.95	13.29	18.79	26.14	33.81	38.88	537
RE Loans Secured by Farmland	1.56	0.00	0.00	0.01	0.46	2.94	6.49	9.97	537
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	76.00	51.13	57.85	66.96	77.85	84.42	90.62	94.53	537
RE Loans Secured by 1-4 Family	25.55	4.76	7.85	15.39	24.44	34.96	46.42	55.07	537
Revolving	3.49	0.00	0.09	0.84	2.73	5.62	8.45	11.04	537
Closed-End	21.72	2.90	5.64	11.20	19.72	31.51	42.27	48.69	537
Commercial Real Estate Loans	45.30	15.45	23.05	31.87	44.52	58.19	71.87	78.05	537
Construction and Land Dev	13.04	1.11	2.03	5.01	10.95	19.61	31.45	39.00	537
Multifamily	1.90	0.00	0.08	0.48	1.35	2.91	5.26	7.74	537
Nonfarm Nonresidential	28.51	9.48	13.49	20.30	27.60	36.46	46.56	52.25	537
RE Loans Secured by Farmland	2.29	0.00	0.00	0.02	0.64	4.32	9.84	13.92	537
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Commercial and Industrial Loans	13.97	3.09	5.27	8.73	13.08	18.75	25.20	30.78	537
Loans to Individuals	5.01	0.43	0.77	1.79	4.12	7.43	12.78	17.91	537
Credit Card Loans	0.10	0.00	0.00	0.00	0.00	0.19	0.54	0.78	537
Agricultural Loans	1.69	0.00	0.00	0.00	0.22	2.53	7.96	15.79	537
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Other Loans and Leases	0.99	0.00	0.00	0.10	0.53	1.50	3.20	5.27	537

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.33	0.25	0.59	1.86	4.08	8.16	13.01	17.23	537
Liquid Assets	19.81	6.75	9.19	12.85	18.69	26.60	33.62	39.36	537
Investment Securities	19.15	4.11	6.71	10.83	17.97	26.42	36.39	41.62	537
Net Loans and Leases	69.16	46.80	51.49	61.73	70.50	77.18	82.77	85.80	537
Net Lns, Ls & Stdbly Ltrs of Credit	69.84	47.14	52.22	62.40	71.62	77.74	83.96	86.61	537
Core Deposits	65.37	43.80	49.44	58.84	66.61	72.48	77.19	80.37	537
Noncore Funding	24.05	8.75	11.43	16.28	23.21	30.56	40.25	45.53	537
Time Deposits of \$100K or More	14.98	5.35	6.86	9.38	13.97	19.99	26.92	31.87	537
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Fed Funds Purchased and Repos	1.26	0.00	0.00	0.00	0.63	2.40	4.77	7.28	537
Net Fed Funds Purchased (Sold)	-0.46	-7.62	-5.75	-2.61	-0.11	1.81	4.16	6.18	537
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Oth Borrowings W/Rem Mat 1 Yr or Less	1.65	0.00	0.00	0.00	1.00	2.98	6.26	8.06	537
Earning Assets Repr in 1 Year	41.87	16.13	22.30	30.45	40.40	52.57	65.23	72.03	537
Int-Bearing Liab Repr in 1 Year	30.51	8.59	12.68	20.13	27.60	40.37	56.10	62.49	537
Long-Term Debt Repr in 1 Year	0.36	0.00	0.00	0.00	0.00	0.18	2.39	4.21	537
Net Assets Repriceable in 1 Year	9.99	-20.88	-14.19	-2.80	9.02	22.45	35.21	47.72	537
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	21.11	-3.58	2.60	11.86	20.43	30.27	41.07	47.39	537
Net ST Noncore Funding Dependence	10.62	-6.86	-3.44	3.73	10.51	17.51	25.31	31.72	537
Short-Term Inv/ST Noncore Funding	45.45	1.57	3.33	11.78	31.08	71.74	132.29	173.62	537
Liq Asts-ST Noncore Fndg/Nonliq Asts	7.22	-20.60	-12.76	-4.46	5.09	18.85	32.57	40.44	537
Net Loans and Leases/Total Deposits	84.99	56.15	63.00	74.23	86.18	95.34	104.26	110.03	537
Net Loans and Leases/Core Deposits	107.61	66.12	74.34	87.35	105.80	123.73	151.27	177.79	537
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.33	-3.54	-2.18	-0.54	-0.00	0.05	0.35	0.66	272
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.51	-8.25	-6.44	-4.17	-2.13	-0.76	0.00	0.91	525
Struct Notes Appr(Depr)/T1 Cap	-0.35	-1.85	-1.16	-0.52	-0.20	-0.04	-0.02	-0.00	277
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	8.58	0.00	0.00	0.00	0.04	14.39	45.11	77.60	536
Available-For-Sale Securities	91.41	20.74	54.31	85.52	99.92	100.00	100.00	100.00	536
U.S. Treasury Securities	0.64	0.00	0.00	0.00	0.00	0.00	4.25	15.77	536
U.S. Agency Securities (excl MBS)	39.63	0.81	5.82	19.15	37.42	60.80	78.09	90.25	536
Municipal Securities	19.35	0.00	0.00	7.28	19.49	31.07	45.42	53.93	536
Mortgage-Backed Securities	29.07	0.00	0.01	6.36	25.71	46.77	63.76	69.92	536
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	536
Other Debt Securities	1.85	0.00	0.00	0.00	0.00	2.86	10.08	15.94	536
Mutual Funds and Equity Securities	0.91	0.00	0.00	0.00	0.00	1.03	5.04	11.15	536
Debt Securities 1 Year or Less	13.76	0.00	0.52	3.15	9.15	22.41	38.53	55.15	536
Debt Securities 1 To 5 Years	39.57	4.48	11.27	22.04	39.09	56.47	69.06	75.16	536
Debt Securities Over 5 Years	41.27	0.15	3.32	19.84	39.89	64.18	82.59	89.60	536
Pledged Securities	46.01	2.26	7.97	25.30	45.12	67.86	84.79	90.18	536
Structured Notes, Fair Value	3.53	0.00	0.00	0.00	0.66	7.30	14.71	21.20	536

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.17	0.00	0.00	0.07	0.14	0.25	0.43	0.55	537
Provision for Ln&Ls Losses/Avg Lns&Ls	0.24	0.00	0.00	0.11	0.20	0.35	0.57	0.75	537
Provision for Ln&Ls Losses/Net Losses	234.72	-702.31	-2.72	75.27	144.67	306.89	899.31	1694.34	527
Ln&Ls Allowance/Total Loans & Leases	1.20	0.68	0.82	1.00	1.17	1.37	1.68	1.88	537
Ln&Ls Allowance/Net Ln&Ls Losses (X)	20.60	1.93	2.82	5.51	11.27	27.64	71.03	130.68	461
ALLL/Nonaccrual Assets	748.76	80.04	104.01	168.59	344.54	932.23	2890.29	5539.37	494
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	483.40	62.77	84.77	134.62	264.38	555.01	1705.30	3762.58	507
Gross Ln&Ls Losses/Avg Loans & Leases	0.18	0.00	0.01	0.05	0.13	0.27	0.51	0.69	537
Recoveries/Avg Loans and Leases	0.04	0.00	0.00	0.01	0.03	0.07	0.13	0.20	537
Net Losses/Avg Loans and Leases	0.12	-0.02	-0.00	0.01	0.08	0.20	0.40	0.56	537
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Recoveries/Prior Year-End Losses	32.35	2.52	5.80	12.75	22.31	44.70	84.89	176.60	514
Earnings Coverage of Net Losses (X)	26.72	-225.27	-42.66	6.01	17.03	42.13	126.87	230.02	527
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.03	-0.02	-0.00	0.00	0.00	0.05	0.15	0.23	537
RE Loans Secured By 1-4 Family	0.04	-0.02	-0.00	0.00	0.00	0.07	0.18	0.36	537
Revolving	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.28	502
Closed-End	0.04	-0.02	-0.00	0.00	0.00	0.07	0.20	0.40	535
Commercial Real Estate Loans	0.01	-0.04	-0.00	0.00	0.00	0.01	0.12	0.24	537
Construction and Land Dev	0.00	-0.01	0.00	0.00	0.00	0.00	0.02	0.11	530
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
Nonfarm Nonresidential	0.01	-0.03	-0.00	0.00	0.00	0.00	0.11	0.29	537
RE Loans Secured by Farmland	-0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	409
Commercial and Industrial Loans	0.27	-0.24	-0.08	0.00	0.11	0.47	1.10	1.92	537
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Loans to Individuals	0.74	0.05	0.10	0.29	0.57	1.07	1.84	2.60	456
Credit Card Loans	1.56	0.00	0.00	0.20	1.37	2.59	3.92	4.90	218
Agricultural Loans	0.00	-0.04	-0.00	0.00	0.00	0.00	0.00	0.28	348
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.41	-0.02	0.00	0.00	0.00	0.11	2.86	8.89	490

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									
30-89 Days PD Loans and Leases	0.73	0.01	0.07	0.26	0.61	1.14	1.75	2.16	537
90+ Days PD Loans and Leases	0.08	0.00	0.00	0.00	0.03	0.14	0.35	0.55	537
Nonaccrual Loans and Leases	0.41	0.00	0.00	0.09	0.30	0.65	1.09	1.56	537
90+ Days PD and Nonaccrual Loans and Leases	0.53	0.00	0.02	0.16	0.39	0.85	1.38	1.85	537
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	537
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
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30-89 Days Past Due Assets	0.73	0.01	0.07	0.26	0.61	1.14	1.75	2.16	537
90+ Days Past Due Assets	0.08	0.00	0.00	0.00	0.03	0.14	0.35	0.55	537
Nonaccrual Assets	0.41	0.00	0.00	0.09	0.30	0.65	1.09	1.56	537
30+ Days PD & Nonaccrual Assets	1.31	0.06	0.22	0.61	1.11	2.02	2.91	3.46	537
PERCENT OF TOTAL ASSETS									
-----									
90+ Days PD and Nonaccrual Assets	0.36	0.00	0.02	0.10	0.27	0.59	0.90	1.22	537
90+ PD & Nonaccrual Assets + OREO	0.48	0.00	0.03	0.14	0.39	0.75	1.18	1.55	537
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	0.42	0.00	0.01	0.10	0.30	0.66	1.12	1.51	537
Allowance for Loan & Lease Losses	51.92	0.00	2.19	13.36	38.12	81.88	139.34	178.76	537
Equity Cap + ALLL	4.78	0.00	0.18	1.22	3.19	7.50	13.63	18.15	537
Tier 1 Cap + ALLL	4.37	0.00	0.17	1.06	2.97	6.80	12.10	16.08	537
Loans & Leases + RE Acquired	0.61	0.00	0.02	0.15	0.43	0.96	1.74	2.12	537

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	0.68	0.00	0.02	0.19	0.52	1.01	1.70	2.12	537
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.01	0.12	0.34	0.50	537
	- Nonaccrual	0.34	0.00	0.00	0.03	0.22	0.61	1.08	1.72	537
Coml & Indl	- 30-89 Days PD	0.68	0.00	0.00	0.07	0.44	1.16	2.43	3.63	537
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.07	0.44	0.74	537
	- Nonaccrual	0.48	0.00	0.00	0.00	0.19	0.83	1.96	2.97	537
Individuals	- 30-89 Days PD	1.30	0.00	0.00	0.41	1.15	2.22	3.34	4.49	537
	- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.02	0.20	0.45	0.65	537
	- Nonaccrual	0.22	0.00	0.00	0.00	0.09	0.37	0.93	1.40	537
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Agricultural	- 30-89 Days PD	0.10	0.00	0.00	0.00	0.00	0.07	0.66	1.61	348
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	348
	- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.38	1.61	348
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&Ls	- 30-89 Days PD	0.31	0.00	0.00	0.00	0.00	0.11	2.27	4.77	490
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.53	490
	- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.54	490
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.87	0.00	0.00	0.21	0.72	1.48	2.47	3.09	537
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.17	0.43	0.64	537
	- Nonaccrual	0.33	0.00	0.00	0.00	0.20	0.59	1.18	1.63	537
Revolving	- 30-89 Days PD	0.29	0.00	0.00	0.00	0.00	0.50	1.50	2.14	502
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.36	502
	- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.33	0.75	502
Closed-End	- 30-89 Days PD	0.94	0.00	0.00	0.20	0.78	1.61	2.76	3.46	535
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.18	0.47	0.74	535
	- Nonaccrual	0.36	0.00	0.00	0.00	0.22	0.63	1.31	1.85	535
	- Jr Lien 30-89 Days PD	0.04	0.00	0.00	0.00	0.00	0.07	0.22	0.41	535
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	535
	- Jr Lien Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.03	0.18	0.34	535
Commercial RE	- 30-89 Days PD	0.44	0.00	0.00	0.01	0.26	0.75	1.58	2.36	537
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.02	0.26	0.56	537
	- Nonaccrual	0.31	0.00	0.00	0.00	0.08	0.56	1.31	2.03	537
Const & Dev	- 30-89 Days PD	0.31	0.00	0.00	0.00	0.00	0.53	1.66	2.95	530
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.36	530
	- Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.00	0.89	1.93	530
Multifamily	- 30-89 Days PD	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.99	505
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
Nonfarm Nres-	- 30-89 Days PD	0.41	0.00	0.00	0.00	0.19	0.71	1.62	2.61	537
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.24	0.59	537
	- Nonaccrual	0.31	0.00	0.00	0.00	0.03	0.54	1.59	2.27	537
Farmland	- 30-89 Days PD	0.13	0.00	0.00	0.00	0.00	0.14	0.85	1.52	409
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	409
	- Nonaccrual	0.20	0.00	0.00	0.00	0.00	0.00	1.62	3.75	409
Credit Card	- 30-89 Days PD	1.19	0.00	0.00	0.00	0.90	2.04	3.50	5.90	218
	- 90+ Days Past Due	0.30	0.00	0.00	0.00	0.00	0.44	1.54	2.39	218
	- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.54	218

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.15	6.42	7.00	7.99	8.96	10.11	12.15	13.41	537
Tier 1 RBC Ratio	12.41	7.98	8.90	10.17	11.76	14.10	18.00	21.26	537
Total Risk-Based Capital Ratio	13.84	10.08	10.64	11.50	13.19	15.66	19.47	22.48	537
Tangible Tier 1 Leverage Ratio	9.12	6.41	6.95	7.95	8.89	10.10	12.08	13.31	537
Tangible Common Eq Cap/Tan Assets	7.78	4.27	4.93	6.26	7.60	9.11	11.23	12.62	537
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	14.36	4.50	6.18	9.61	13.59	18.95	24.48	29.47	537
Standby Letters of Credit	0.60	0.00	0.00	0.15	0.43	0.89	1.56	2.00	537
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.31	537
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.14	0.00	0.00	0.00	0.00	0.00	1.18	3.05	537
Interest Rate Contracts	0.12	0.00	0.00	0.00	0.00	0.00	1.08	2.92	537
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	537
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.28	537
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Interest Rate Swaps	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.25	537
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	22.03	7.80	10.14	14.98	21.13	28.34	37.36	44.00	537

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	88.00	0.00	0.00	100.00	100.00	100.00	100.00	100.00	100
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100
Equity, Comm, & Other Contracts	12.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	100
Futures and Forwards	18.36	0.00	0.00	0.00	0.00	21.65	77.87	100.00	100
Written Options	28.76	0.00	0.00	0.00	0.00	50.00	100.00	100.00	100
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100
Over-The-Counter	27.64	0.00	0.00	0.00	0.00	50.00	100.00	100.00	100
Purchased Options	15.05	0.00	0.00	0.00	0.00	0.00	100.00	100.00	100
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100
Over-The-Counter	14.34	0.00	0.00	0.00	0.00	0.00	100.00	100.00	100
Swaps	37.80	0.00	0.00	0.00	0.00	100.00	100.00	100.00	100
Held for Trading	1.34	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100
Interest Rate Contracts	0.70	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100
Non-Traded	98.65	0.00	100.00	100.00	100.00	100.00	100.00	100.00	100
Interest Rate Contracts	81.33	0.00	0.00	100.00	100.00	100.00	100.00	100.00	100
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100
Equity, Comm, & Other Contracts	11.40	0.00	0.00	0.00	0.00	0.00	100.00	100.00	100
Deriv Contr (Excl Fut & FX LE 14 Days)	66.76	0.00	0.00	28.28	100.00	100.00	100.00	100.00	100
One Year or Less	20.66	0.00	0.00	0.00	0.00	28.28	100.00	100.00	100
Over 1 Year to 5 Years	36.20	0.00	0.00	0.00	0.00	88.16	100.00	100.00	100
Over 5 Years	5.15	0.00	0.00	0.00	0.00	0.00	37.81	97.67	100
Gross Negative Fair Value (Abs Val)	0.48	0.00	0.00	0.00	0.00	0.41	2.87	4.76	100
Gross Positive Fair Value	0.85	0.00	0.00	0.01	0.39	1.32	2.76	7.81	100
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	537
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
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	537
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	537
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Incr (Decr) in Net Income/Net Income	0.00	-0.26	0.00	0.00	0.00	0.00	0.00	0.61	529







PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	85.56	0.00	0.00	63.73	93.41	107.71	168.83	264.66	400
Dividends Paid/Net Income	27.42	0.00	0.00	0.24	28.13	48.34	68.16	85.55	529
Net Income - Dividends/Avg Equity	8.90	0.07	2.74	5.76	8.62	11.95	15.68	18.11	537
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	116.83	0.00	0.00	91.74	110.30	160.99	271.58	435.47	404
Dividends From Nonbank Subs	0.15	0.00	0.00	0.00	0.00	0.00	1.18	3.16	404
Dividends From Subsidiary BHCs	0.18	0.00	0.00	0.00	0.00	0.00	0.00	37.08	404
Dividends From All Subsidiaries	137.48	0.00	3.93	99.97	113.90	164.01	281.29	457.94	404
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	34.60	0.00	0.00	6.85	35.36	60.49	86.07	100.94	499
Interest Income From Bank Subs	0.14	0.00	0.00	0.00	0.00	0.04	0.98	2.96	499
Mgt & Service Fees From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	3.87	499
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.82	499
Operating Income From Bank Subs	36.71	0.00	0.00	9.09	36.65	62.57	93.10	108.76	499
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	64.07	0.00	0.00	0.00	100.00	100.00	100.00	110.15	150
Interest Income From Nonbank Subs	1.37	0.00	0.00	0.00	0.00	0.00	5.55	38.00	150
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Operating Inc From Nonbank Subs	74.02	0.00	0.00	19.19	100.00	100.00	131.23	221.87	150
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	26.82	0.00	0.00	0.00	28.46	49.24	66.71	70.00	39
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	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	26.91	0.00	0.00	0.00	28.46	49.24	66.99	70.00	39
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	72.06	0.00	0.00	54.36	96.32	99.76	100.00	100.00	502
Interest Income From Bank Subs	0.97	0.00	0.00	0.00	0.00	0.12	4.35	45.36	502
Mgt & Serv Fees From Bank Subs	0.13	0.00	0.00	0.00	0.00	0.00	0.00	9.44	502
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	3.87	502
Operating Income From Bank Subs	80.94	0.00	0.00	88.49	98.99	100.00	100.00	100.00	502
Dividends From Nonbank Subs	0.26	0.00	0.00	0.00	0.00	0.00	1.34	7.99	502
Interest Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.70	502
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	502
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	502
Operating Inc From Nonbank Subs	1.18	0.00	0.00	0.00	0.00	0.40	4.89	50.91	502
Dividends From Subsidiary BHCs	0.14	0.00	0.00	0.00	0.00	0.00	0.00	25.55	502
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	502
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	502
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	502
Operating Income From Sub BHCs	0.14	0.00	0.00	0.00	0.00	0.00	0.00	25.55	502
Loans and Adv From Subs/ST Debt	752.78	0.00	0.00	0.00	224.95	1014.59	3138.44	6996.07	75
Loans and Adv From Subs/Total Debt	483.70	0.00	0.00	0.00	166.80	675.56	1997.13	5831.00	162

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
2342085	320, 487	A. E. BANCORP, INC.	BUFFALO GROVE, IL	Moved from Peer 6
1075500	343, 030	ABIGAIL ADAMS NATIONAL BANCORP	WASHINGTON, DC	
1055623	400, 167	ADBANC, INC.	OGALLALA, NE	
2467474	409, 149	ADIRONDACK BANCORP	UTICA, NY	
1107821	312, 219	ALAMO CORPORATION OF TEXAS	ALAMO, TX	
2022444	422, 221	ALBANY BANCORP, INC.	ALBANY, KY	
1247419	311, 609	ALLEGHENY VALLEY BANCORP, INC.	PITTSBURGH, PA	
2127068	453, 399	ALLIANCE BANCSHARES, INC.	SULPHUR SPRINGS, TX	Name change from TEXAS SECURITY FIRST BANCSHARES, INC.
1136595	402, 960	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
2550657	353, 611	AMB FINANCIAL SERVICES CORPORA	BAINBRIDGE ISLAND, WA	
1138610	479, 173	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
3017326	449, 532	AMERIANA BANCORP	NEW CASTLE, IN	
2507183	327, 626	AMERIBANCSHARES, INC.	WICHITA FALLS, TX	
3192773	376, 999	AMERICA BANCSHARES, INC.	SANTA ANA, CA	
1136269	347, 937	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
1052220	495, 496	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1095414	459, 552	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
2900784	436, 938	AMERICAN COMMUNITY BANCSHARES,	CHARLOTTE, NC	
3035049	415, 771	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
1083635	338, 046	AMERICAN GATEWAY FINANCIAL COR	PORT ALLEN, LA	
1472257	304, 916	ANNAPOLIS BANCORP, INC.	ANNAPOLIS, MD	
2454380	463, 956	ARBOR BANCORP, INC.	ANN ARBOR, MI	
2293516	341, 376	ARMSTRONG BANCSHARES, INC.	MUSKOGEE, OK	
1144125	402, 632	ASIA BANCSHARES, INC.	FLUSHING, NY	
2863946	325, 778	ASSOCIATED COMMUNITY BANCORP,	GREENWICH, CT	
3264812	388, 710	ATLANTIC SOUTHERN FINANCIAL GR	MACON, GA	Name change from NSB HOLDINGS, INC.
1081613	449, 798	B. P. C. CORPORATION	COOKEVILLE, TN	
3033746	379, 841	BAC FINANCIAL INC.	STOCKTON, CA	
1141870	379, 833	BAKER BOYER BANCORP	WALLA WALLA, WA	
1048728	309, 069	BALLSTON SPA BANCORP, INC.	BALLSTON SPA, NY	
1126028	457, 160	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
1098590	348, 479	BANCORP OF SOUTHERN INDIANA	SEYMOUR, IN	
1101735	322, 442	BANCSHARES, INC.	HOUSTON, TX	
1097445	328, 772	BANCSTAR, INC.	SAINT LOUIS, MO	
3192997	384, 685	BANK HOLDINGS, THE	RENO, NV	
1076105	452, 960	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
3053146	338, 380	BANK OF ST. PETERSBURG HOLDING	TAMPA, FL	
2249401	432, 425	BANKERS' BANK OF THE WEST BANC	DENVER, CO	
3109968	312, 603	BANKFIRST BANCORP, INC.	WINTER PARK, FL	
1247455	493, 047	BANKFIRST CAPITAL CORPORATION	MACON, MS	
2808330	345, 844	BANKING CORPORATION OF FLORIDA	NAPLES, FL	
2516970	369, 611	BANKSHARES OF FAYETTEVILLE, IN	FAYETTEVILLE, AR	
1084780	323, 988	BARTOW BANCSHARES, INC.	CARTERSVILLE, GA	
2560665	301, 955	BAY BANKS OF VIRGINIA, INC.	KILMARNOCK, VA	
2339571	453, 206	BB&T BANCSHARES CORP.	BLOOMINGDALE, IL	
3170539	466, 242	BCB BANCORP, INC.	BAYONNE, NJ	
3274996	467, 464	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
2391243	396, 764	BEACH FIRST NATIONAL BANCSHARE	MYRTLE BEACH, SC	
1985131	345, 325	BERKSHIRE FINANCIAL SERVICES,	LEE, MA	
1115433	412, 512	BEVERLY NATIONAL CORPORATION	BEVERLY, MA	
1137248	323, 893	BIG LAKE FINANCIAL CORPORATION	OKEECHOBEE, FL	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
1491913	422, 988	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1891317	467, 893	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
3326176	326, 230	BNA BANCSHARES, INC.	NEW ALBANY, MS	
1124163	305, 444	BOSSHARD BANCO, LTD.	LACROSSE, WI	Moved from Peer 6
3043222	314, 700	BOTH, INC.	KERRVILLE, TX	Moved from Peer 6
1119244	372, 742	BOYLE BANCORP, INC.	DANVILLE, KY	
3353631	460, 724	BPD HOLDING, INC.	NEW YORK, NY	
1082375	489, 180	BRANNEN BANKS OF FLORIDA, INC.	INVERNESS, FL	
3134102	366, 683	BRIDGEWATER FINANCIAL, MHC	RAYNHAM, MA	
1084212	389, 260	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
1471960	464, 575	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
2640585	391, 270	BUCKHEAD COMMUNITY BANCORP, IN	ATLANTA, GA	
2595939	399, 096	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
3189728	355, 823	BUSINESS BANCSHARES, INC.	CLAYTON, MO	
2752796	454, 855	BUSINESS BANK CORPORATION	LAS VEGAS, NV	
1203901	306, 849	C&F BANC SHARES CORPORATION	KENDALLVILLE, IN	Moved from Peer 6
2672483	334, 954	CAB HOLDING, LLC	WILMINGTON, DE	
2391300	389, 075	CALVIN B. TAYLOR BANKSHARES	BERLIN, MD	
2839567	303, 165	CAMBANK, INC.	LAKE ZURICH, IL	Moved from Peer 6
2297448	315, 262	CAMPELLO BANCORP	BROCKTON, MA	
3019964	473, 895	CAPITAL BANCORP, INC.	NASHVILLE, TN	
1055427	383, 809	CAPITAL CITY BANCSHARES, INC.	TOPEKA, KS	
1925968	423, 777	CAPITALSOUTH BANCORP	BIRMINGHAM, AL	
1140930	416, 845	CARDINAL BANCORP, INC.	SAINT LOUIS, MO	
1245460	375, 456	CARLINVILLE NATIONAL BANK SHAR	CARLINVILLE, IL	
2943473	365, 170	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
1203451	369, 267	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
1469800	360, 122	CARROLLTON BANCORP	BALTIMORE, MD	
2767512	319, 118	CARTHAGE STATE BANCSHARES, INC	CARTHAGE, TX	Moved from Peer 6
2254508	330, 977	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
3219764	309, 575	CBS FINANCIAL CORPORATION	SMYRNA, GA	Moved from Peer 6
3159244	379, 089	CBT FINANCIAL CORP.	CLEARFIELD, PA	Moved from Peer 6
2708159	364, 480	CCF HOLDING COMPANY	JONESBORO, GA	
1207815	315, 476	CEDAR VALLEY BANKSHARES, LTD.	CHARLES CITY, IA	
1106132	462, 419	CENTRABANC CORPORATION	WACO, TX	
1250035	442, 927	CENTRAL BANCORP, INC.	GARLAND, TX	
1025662	474, 254	CENTRAL BANCORPORATION	PROVO, UT	
1250295	364, 763	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
1051465	375, 238	CENTRAL SERVICE CORPORATION	ENID, OK	
2935405	483, 677	CENTRAL VALLEY COMMUNITY BANCO	CLOVIS, CA	
1140677	397, 482	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	
1124538	389, 157	CHARTER 95 CORPORATION	SAINT PAUL, MN	
2349404	368, 851	CHATUGE BANK SHARES, INC.	HIWASSEE, GA	
1075881	382, 873	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
2485076	326, 322	CHICAGO SHORE CORPORATION (F. K	CHICAGO, IL	
1125030	342, 175	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
2519038	338, 663	CITIZENS BANCORP	CORVALLIS, OR	
1140239	380, 043	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1078958	328, 349	CITIZENS BANCSHARES CORPORATIO	ATLANTA, GA	
1131077	463, 432	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
1070484	309, 766	CITIZENS BANCSHARES, INC.	SOMERSET, KY	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
3248821	414, 798	CITIZENS BANCSHARES, INC.	BLUFFTON, OH	
1021682	482, 965	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1246681	304, 122	CITIZENS CORPORATION	COLUMBIA, MS	Moved from Peer 6
1122084	429, 972	CITIZENS DEVELOPMENT COMPANY	BILLINGS, MT	
1249589	440, 319	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
1071623	355, 720	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1048849	363, 635	CITY NATIONAL BANCSHARES CORPO	NEWARK, NJ	
3153242	433, 896	CLAYTON BANCORP, INC	HENDERSON, TN	
3195756	414, 788	CLINTON FINANCIAL SERVICES, MH	CLINTON, MA	
1399747	398, 384	CNB BANCORP, INC.	GLOVERSVILLE, NY	
1083671	405, 116	COASTAL BANKSHARES, INC.	SAVANNAH, GA	
1142475	476, 052	CODORUS VALLEY BANCORP, INC.	YORK, PA	
2146359	394, 897	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1132122	385, 454	COLUMBIAN FINANCIAL CORPORATIO	OVERLAND PARK, KS	
1250905	390, 529	COMMERCE BANCORP, INC.	BERKELEY, IL	
1838974	425, 079	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
2300012	304, 278	COMMERCIAL BANCSHARES, INC.	UPPER SANDUSKY, OH	Moved from Peer 6
1099382	471, 252	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1823738	322, 381	COMMERCIAL NATIONAL FINANCIAL	LATROBE, PA	
2227687	398, 121	COMMONWEALTH COMMUNITY BANCORP	GRUNDY, VA	
1125843	454, 378	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1115040	353, 827	COMMUNITY BANCORP.	DERBY, VT	
1247398	431, 743	COMMUNITY BANCORP, INC.	CHANUTE, KS	
2247612	306, 486	COMMUNITY BANCSHARES, INC.	JOSEPH, OR	
1084511	454, 209	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
1134014	362, 950	COMMUNITY BANKERS, INC.	GRANBURY, TX	
2775142	309, 457	COMMUNITY CAPITAL BANCSHARES,	ALBANY, GA	Moved from Peer 6
2443526	462, 012	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
3101010	306, 464	COMMUNITY FINANCIAL HOLDING CO	DULUTH, GA	Moved from Peer 6
1097986	320, 083	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
2593083	321, 315	COMMUNITY FIRST BANCORPORATION	WALHALLA, SC	
2754585	372, 070	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
3108194	329, 414	COMMUNITY FIRST, INC.	COLUMBIA, TN	
2576965	316, 517	COMMUNITY NATIONAL BANCORPORAT	WATERLOO, IA	
3108091	493, 714	COMMUNITY VALLEY BANCORP	CHICO, CA	
2626299	444, 353	COMMUNITY WEST BANCSHARES	GOLETA, CA	
2557414	425, 522	CONCORDIA CAPITAL CORPORATION	VIDALIA, LA	
2937100	477, 903	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
1131497	323, 861	CORNERSTONE BANCSHARES, INC.	HIXSON, TN	
1142372	351, 329	CORNERSTONE FINANCIAL SERVICES	OTTUMWA, IA	
1130931	459, 701	CORTLAND BANCORP	CORTLAND, OH	
1053339	413, 752	COUNTRY AGENCIES & INVESTMENTS	ODESSA, MO	
3200230	343, 183	COUNTRY BANK HOLDING COMPANY,	NEW YORK, NY	
2524788	356, 119	COUNTY BANCORP, INC.	MANITOWOC, WI	
1984040	370, 712	COWLITZ BANCORPORATION	LONGVIEW, WA	
3027709	411, 191	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1207543	436, 686	CRETE BANCORPORATION, INC.	CRETE, IL	
1071726	461, 899	CROGHAN BANCSHARES, INC.	FREMONT, OH	
1126149	351, 123	CROSSTOWN HOLDING COMPANY	BLAINE, MN	
1210244	333, 169	CRYSTAL VALLEY FINANCIAL CORPO	MIDDLEBURY, IN	
1967865	320, 989	CSB BANCORP, INC.	MILLERSBURG, OH	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
1071463	436, 236	CUMBERLAND VALLEY FINANCIAL CO	LONDON, KY	
1249918	302, 658	DELMAR BANCORP	DELMAR, MD	Moved from Peer 6
1209789	414, 521	DENMARK BANCSHARES, INC.	DENMARK, WI	
3243358	326, 803	DESERT HILLS CAPITAL CORP.	PHOENIX, AZ	Moved from Peer 6
2065432	358, 204	DIMECO, INC	HONESDALE, PA	
1117455	474, 573	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1951770	466, 971	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
1021879	301, 759	EAGLE NATIONAL HOLDING COMPANY	MIAMI, FL	Moved from Peer 6
3186240	404, 237	EAST PENN FINANCIAL CORPORATIO	EMMAUS, PA	
1135909	421, 971	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
1098031	316, 231	EDMONTON BANCSHARES, INC.	EDMONTON, KY	
1205268	355, 698	ELGIN BANCSHARES, INC.	ELGIN, IL	
1133165	426, 628	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	468, 546	EVANS BANCORP, INC.	ANGOLA, NY	
1076495	346, 329	F & M BANK CORP.	TIMBERVILLE, VA	
1201532	396, 242	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1245479	442, 942	F. S. BANCORP	LAGRANGE, IN	
1138450	492, 142	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
1130089	319, 316	FACTORY POINT BANCORP, INC.	MANCHESTER CENTER, VT	
2270254	467, 287	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1842083	404, 086	FAR WEST BANCORPORATION	PROVO, UT	
1099672	303, 421	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1209538	416, 110	FARMERS BANCORP, FRANKFORT, IN	FRANKFORT, IN	
2142306	329, 097	FARMERS BANCORPORATION, INC.	BUHL, ID	
1123885	471, 413	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	481, 245	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
3287996	326, 109	FGBC BANCSHARES, INC.	FRANKLIN, GA	Moved from Peer 6
3211777	367, 070	FIDELITY & TRUST FINANCIAL COR	BETHESDA, MD	
1204337	353, 767	FIDELITY BAN CORPORATION	INDEPENDENCE, IA	
1203778	483, 735	FIDELITY COMPANY	DUBUQUE, IA	
3362923	424, 873	FIDELITY HOLDING COMPANY	MINNETONKA, MN	New Y-9C/BHCPR reporter
2227182	347, 769	FINANCIAL CORPORATION OF LOUIS	CROWLEY, LA	
1126037	300, 164	FINLAYSON BANCSHARES, INC.	FINLAYSON, MN	
3266302	308, 027	FIRST AMERICAN INTERNATIONAL	BROOKLYN, NY	Moved from Peer 6
1096550	487, 680	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	Moved from Peer 4
1108967	393, 656	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1105751	416, 963	FIRST BAIRD BANCSHARES, INC.	BEDFORD, TX	
1838590	332, 981	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
1416701	342, 933	FIRST BANCORP, INC.	KETCHIKAN, AK	
1404632	418, 248	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
2349468	350, 586	FIRST BANKSHARES, INC.	WINTER PARK, FL	
1123876	387, 478	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1133008	387, 341	FIRST BERNE FINANCIAL CORPORAT	BERNE, IN	
1928633	333, 911	FIRST CECILIAN BANCORP, INC.	CECILIA, KY	
1076365	390, 789	FIRST CENTURY BANKSHARES, INC.	BLUEFIELD, WV	
1427293	324, 033	FIRST CHEROKEE BANCSHARES, INC	WOODSTOCK, GA	
1105470	412, 523	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
1983977	442, 278	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2641694	378, 027	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2337401	467, 514	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
2339656	375, 211	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
1086122	328, 568	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	
1249039	471, 043	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	493, 818	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
1095889	332, 307	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
3044144	354, 160	FIRST INDEPENDENT CAPITAL OF	RENO, NV	
1247204	394, 658	FIRST IPSWICH BANCORP	IPSWICH, MA	
1139354	427, 758	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1209510	354, 657	FIRST LANSING BANCORP, INC.	LANSING, IL	
1363757	467, 805	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	
1086449	317, 736	FIRST MCMINNVILLE CORPORATION	MCMINNVILLE, TN	
1980846	303, 327	FIRST METRO BANCORP	MUSCLE SHOALS, AL	Moved from Peer 6
1250370	336, 638	FIRST MIAMI BANCORP, INC.	SOUTH MIAMI, FL	
1063619	308, 846	FIRST MIDWEST ACQUISITION CORP	MIDWEST CITY, OK	
2619349	324, 042	FIRST NATIONAL BANCORP, INC.	GREEN FOREST, AR	
1065378	337, 673	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
2720067	378, 690	FIRST NATIONAL BANCSHARES, INC	BRADENTON, FL	
2859565	331, 250	FIRST NATIONAL BANCSHARES, INC	SPARTANBURG, SC	
1076123	474, 988	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1125357	352, 756	FIRST NATIONAL FINANCIAL SERVI	ELK RIVER, MN	
1051081	393, 258	FIRST NEBRASKA BANCS, INC.	SIDNEY, NE	
1055762	367, 224	FIRST OF MCALESTER CORPORATION	MCALESTER, OK	
1082393	450, 393	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
3070312	403, 082	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
2817314	325, 449	FIRST SOUTH BANCORP, INC.	SPARTANBURG, SC	
2349486	382, 942	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1098705	310, 154	FIRST STATE BANCORP, INC.	CARUTHERSVILLE, MO	Moved from Peer 6
1070998	375, 828	FIRST STATE BANCSHARES, INC.	MIDDLESBORO, KY	
1083587	323, 565	FIRST STATE CORPORATION	WAYNESBORO, MS	
2621267	372, 689	FIRST STATE FINANCIAL CORPORAT	SARASOTA, FL	
1902754	362, 934	FIRST STAUNTON BANCSHARES, INC	STAUNTON, IL	
1109834	396, 256	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
2805432	304, 457	FLORIDA BUSINESS BANGROUP, IN	TAMPA, FL	Moved from Peer 6
3303908	404, 077	FLORIDA CHOICE BANKSHARES, INC	MOUNT DORA, FL	
2902005	307, 831	FLORIDA COMMUNITY BANKSHARES,	OCALA, FL	Moved from Peer 6
1084128	372, 391	FMB BANKING CORPORATION	MONTICELLO, FL	
1099690	321, 045	FNBC BANCORP INC	ASH FLAT, AR	
1398795	477, 230	FNBH BANCORP, INC.	HOWELL, MI	
2052601	310, 879	FNBR HOLDING CORPORATION	GRAND JUNCTION, CO	
1137828	305, 336	FNS BANCSHARES, INC.	SCOTTSBORO, AL	
1128134	403, 635	FORSTROM BANCORPORATION, INC.	CLARA CITY, MN	
2938349	429, 428	FOSTER BANKSHARES, INC.	CHICAGO, IL	
2658197	308, 569	FOUNDERS FINANCIAL CORPORATION	GRAND RAPIDS, MI	Moved from Peer 6
1139103	325, 881	FRANKLIN BANCORP, INC. DBA SUN	SAINT PAUL, MN	
1066067	370, 144	FREMONT BANK CORPORATION	CANON CITY, CO	
1142055	456, 956	FRONT RANGE CAPITAL CORPORATIO	LOUISVILLE, CO	
3157071	414, 695	FRONTENAC BANCSHARES, INC.	EARTH CITY, MO	
2600730	317, 721	FRONTIER NATIONAL CORPORATION	CHELSEA, AL	
2530097	380, 152	GBC BANCORP, INC.	LAWRENCEVILLE, GA	
2540292	349, 481	GEORGIA-CAROLINA BANCSHARES	AUGUSTA, GA	
2994260	308, 772	GIANT HOLDINGS, INC.	FORT LAUDERDALE, FL	Moved from Peer 6
2257620	349, 838	GILLMOR FINANCIAL SERVICES, IN	OLD FORT, OH	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
2001328	306, 561	GLEN BURNIE BANCORP	GLEN BURNIE, MD	
1203714	445, 454	GOODENOW BANCORPORATION	OKOBOJI, IA	
3047163	390, 150	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
1974470	304, 130	GRAYSON BANKSHARES, INC.	INDEPENDENCE, VA	Moved from Peer 6
1947102	374, 754	GREAT RIVER FINANCIAL GROUP	BURLINGTON, IA	
2298883	391, 206	GREATER DELAWARE VALLEY HOLDIN	BROOMALL, PA	
2849799	405, 092	GREENVILLE FIRST BANCSHARES	GREENVILLE, SC	
3025648	300, 267	GREER BANCSHARES INCORPORATED	GREER, SC	Moved from Peer 6
1121993	491, 651	GUARANTY DEVELOPMENT COMPANY	LIVINGSTON, MI	
2618940	481, 000	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
3001156	371, 141	GULFSTREAM BANCSHARES, INC.	STUART, FL	
2860057	470, 816	GWINNETT COMMERCIAL GROUP, INC	LAWRENCEVILLE, GA	
1086766	480, 513	HABERSHAM BANCORP	CORNELIA, GA	
1103391	347, 510	HALECO BANCSHARES, INC.	PLAINVIEW, TX	
3228702	449, 681	HAMPDEN BANCORP, MHC	SPRINGFIELD, MA	
3012554	409, 517	HAMPTON ROADS BANKSHARES, INC.	NORFOLK, VA	
1843062	431, 918	HAPPY BANCSHARES, INC.	CANYON, TX	
1208102	301, 872	HARBOR SPRINGS FINANCIAL CORPO	HARBOR SPRINGS, MI	
1119075	360, 259	HARDEMAN COUNTY INVESTMENT COM	BOLIVAR, TN	Moved from Peer 6
1142439	438, 077	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
2805375	331, 662	HCSB FINANCIAL CORPORATION	LORIS, SC	
1399073	430, 196	HEARTLAND BANCCORP	GAHANNA, OH	
3058057	361, 122	HEMET BANCORP	RIVERSIDE, CA	
1055089	422, 065	HERITAGE GROUP, INC.	AURORA, NE	
2253529	488, 501	HERITAGE OAKS BANCORP	PASO ROBLES, CA	Moved from Peer 4
1245741	389, 421	HERKY HAWK FINANCIAL CORP.	MONTICELLO, IA	
1109496	361, 341	HERRING BANCORP, INC.	AMARILLO, TX	
1202986	482, 656	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1124659	431, 000	HIGHLAND BANCSHARES, INC.	SAINT MICHAEL, MN	
1131750	337, 572	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
3234105	442, 063	HOME STATE BANCORP	LOVELAND, CO	
1209088	439, 965	HOMESTAR FINANCIAL GROUP, INC.	MANTENO, IL	
1144107	354, 330	HONAT BANCORP, INC.	HONESDALE, PA	
1125740	416, 727	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
1138049	348, 178	HPK FINANCIAL CORPORATION	CHICAGO, IL	
2876544	304, 932	HSB BANCORP, INC.	HEBRON, MD	
2326179	333, 370	IBW FINANCIAL CORPORATION	WASHINGTON, DC	
1208054	396, 301	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
3140288	433, 348	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
3121193	476, 226	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
2112439	449, 250	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1122075	445, 759	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
2849388	459, 403	INTERMOUNTAIN FIRST BANCORP	LAS VEGAS, NV	
2571166	300, 426	INVESTORSBANCORP, INC.	PEWAUKEE, WI	Moved from Peer 6
1245385	382, 432	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1209695	370, 334	ITASCA BANCORP INC.	ITASCA, IL	
1247295	308, 323	IXONIA BANCSHARES, INC.	IXONIA, WI	
1833997	450, 411	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
1048504	388, 111	JEFFERSONVILLE BANCORP	JEFFERSONVILLE, NY	
2135812	313, 207	JONES BANCSHARES, L. P.	WAYCROSS, GA	Moved from Peer 6
1117512	410, 802	JUNIATA VALLEY FINANCIAL CORP.	MIFFLINTOWN, PA	



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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
1050075	328, 182	KANSAS BANK CORPORATION	JOHNSON, KS	
1140127	369, 437	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1137109	384, 321	KAW VALLEY BANCORP, INC.	TOPEKA, KS	
3030192	324, 654	KENSINGTON BANKSHARES, INC.	TAMPA, FL	
1495854	367, 838	KEWEENAW FINANCIAL CORPORATION	HANCOCK, MI	
1141889	411, 964	KISH BANCORP, INC.	BELLEVILLE, PA	
3030307	468, 162	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2265054	309, 168	LAUREL CAPITAL GROUP, INC.	ALLISON PARK, PA	
2585761	499, 321	LDF, INC.	CHICAGO, IL	
2856014	305, 788	LEADERS GROUP, INC., THE	OAK BROOK, IL	Moved from Peer 6
1031588	393, 539	LEARNER FINANCIAL CORPORATION	WALNUT CREEK, CA	
1416578	331, 103	LEGEND BANCORP, INC.	BOWIE, TX	
1086748	309, 198	LIBERTY SHARES, INC.	HINESVILLE, GA	
1210169	381, 921	LINCOLN BANCORP	REINBECK, IA	
1246476	321, 207	LYONS BANCORP, INC.	LYONS, NY	
1135413	480, 915	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1099814	301, 934	MARIES COUNTY BANCORP., INC.	VIENNA, MO	
3035647	328, 447	MARYLAND BANCORP, INC.	LEXINGTON PARK, MD	
3045011	307, 228	MAUCH CHUNK TRUST FINANCIAL CO	JIM THORPE, PA	
1871618	376, 782	MCINTOSH BANCSHARES, INC.	JACKSON, GA	
1127324	354, 097	MCLEOD BANCSHARES, INC.	SHOREWOOD, MN	
2395326	311, 726	MECHANICS FINANCIAL CORPORATIO	MANSFIELD, OH	
2485487	363, 075	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
2009294	417, 315	MERRILL MERCHANTS BANCSHARES,	BANGOR, ME	
2217503	455, 497	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
2820211	380, 929	METBANK HOLDING CORP.	NEW YORK, NY	
3027268	352, 430	METRO NORTH BANCSHARES, INC.	ELK RIVER, MN	
1208513	478, 454	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	437, 937	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1081136	371, 741	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1133455	461, 006	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1139185	427, 389	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
1206573	419, 530	MIDAMERICA NATIONAL BANCSHARES	CANTON, IL	
3104730	369, 961	MIDCAROLINA FINANCIAL CORPORAT	BURLINGTON, NC	
1398740	311, 222	MIDDLEFIELD BANC CORP.	MIDDLEFIELD, OH	
2868950	372, 251	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1054840	388, 093	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1491351	414, 745	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1054091	477, 226	MIDSTATE BANCORP, INC.	HINTON, OK	
1142309	315, 076	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	
2767660	421, 515	MILLENNIUM BANKSHARES CORPORAT	RESTON, VA	
2651581	332, 340	MNB BANCORP	MILFORD, MA	
1099980	394, 375	MNB BANCSHARES, INC.	MALVERN, AR	
1097922	379, 288	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	
1098415	351, 081	MOUNTAIN HOME BANCSHARES, INC.	MOUNTAIN HOME, AR	
3114748	352, 679	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	
2665739	368, 342	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
1947045	419, 731	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1137985	306, 881	NATIONAL BANCSHARES CORPORATIO	ORRVILLE, OH	
2947882	492, 935	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
1031681	448, 796	NATIONAL MERCANTILE BANCORP	LOS ANGELES, CA	

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3059773	404, 789	NATIONAL UNITED BANCSHARES, IN	GATESVILLE, TX	
1082816	371, 963	NBANK. CORP	COMMERCE, GA	
1066003	315, 991	NBC CORP. OF OKLAHOMA	OKLAHOMA CITY, OK	
1056684	312, 768	NBM CORPORATION	MCALESTER, OK	Moved from Peer 6
2711887	363, 419	NCB HOLDINGS, INC.	CHICAGO, IL	
1200124	463, 495	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	436, 367	NEW CENTURY BANCORP, INC.	DUNN, NC	
1023154	473, 683	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
1830361	439, 251	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
3103603	470, 774	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
2621182	405, 769	NORTH SHORE BANCORP	PEABODY, MA	
3109070	382, 128	NORTH STATE BANCORP	RALEIGH, NC	
2962737	390, 246	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	
1122422	351, 819	NORTHEAST SECURITIES CORPORATI	MINNEAPOLIS, MN	
1246935	417, 893	NORTHERN BANCORP, INC.	WOBURN, MA	
2737814	300, 745	NORTHPOINTE BANCSHARES, INC.	GRAND RAPIDS, MI	Moved from Peer 6
1109898	357, 705	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	
2575726	311, 986	NORTHUMBERLAND BANCORP	NORTHUMBERLAND, PA	
2578718	493, 169	NORTHWEST SUBURBAN BANCORP, IN	MOUNT PROSPECT, IL	
2365356	434, 264	NORWOOD FINANCIAL CORP.	HONSDALE, PA	
3110366	423, 619	NOVA FINANCIAL HOLDINGS, INC	BERWYN, PA	
2320618	447, 633	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2321428	409, 661	OGDEN BANCSHARES, INC.	AMES, IA	
3017885	314, 566	OLD FLORIDA BANKSHARES, INC.	FORT MYERS, FL	
2868071	476, 743	OMNI FINANCIAL SERVICES, INC.	ATLANTA, GA	
2571269	340, 497	ONEFINANCIAL CORPORATION	LITTLE ROCK, AR	
1124770	382, 658	OSCEOLA BANCORPORATION, INC.	OSCEOLA, WI	
1056769	404, 497	OTTAWA BANCSHARES, INC.	SALINA, KS	
1248032	492, 212	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
2731586	424, 274	PACIFIC COAST BANKERS' BANCSHA	SAN FRANCISCO, CA	
2560236	487, 274	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
3109605	309, 538	PACIFIC STATE BANCORP	STOCKTON, CA	Moved from Peer 6
1099908	402, 547	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	490, 581	PALM BANCORP	PALMERTON, PA	
1205932	455, 806	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
3021800	466, 639	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
2337081	406, 552	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
2840479	470, 641	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	
2787912	456, 061	PB FINANCIAL SERVICES CORPORAT	DULUTH, GA	
1974443	487, 977	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1097061	300, 286	PEOPLES CORPORATION, THE	RIPLEY, MS	Moved from Peer 6
1139541	391, 621	PEOPLES FINANCIAL SERVICES COR	HALLSTEAD, PA	
1085611	378, 956	PEOPLES HOLDING COMPANY	WINDER, GA	
1866155	393, 654	PEOPLESSOUTH BANCSHARES, INC.	COLQUITT, GA	
1202799	318, 550	PEOTONE BANCORP, INC.	PEOTONE, IL	
1845619	360, 908	PETERSON HOLDING COMPANY	DECATUR, AR	
3145966	389, 823	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
1059407	318, 918	PIONEER BANCSHARES, INC.	PONCA CITY, OK	
1108163	465, 855	PLAINS BANCORP, INC.	DIMMITT, TX	
1096484	472, 665	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	478, 926	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	

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3098576	473, 121	PLUMAS BANCORP	QUINCY, CA	
2815468	325, 025	PREMIER BANK HOLDING COMPANY	TALLAHASSEE, FL	
1084575	379, 619	PRIORITYONE CAPITAL CORPORATIO	MAGEE, MS	
3237786	324, 730	PRIVEE LLC	MIAMI, FL	
1108659	307, 458	PROGRESSIVE BANCORP, INC.	MONROE, LA	Moved from Peer 6
2838159	331, 735	PROVIDENT BANCORP	AMESBURY, MA	
3314575	447, 282	PRUDENTIAL MUTUAL HOLDING COMP	PHILADELPHIA, PA	
1109263	308, 396	PSB FINANCIAL CORPORATION	MANY, LA	
3176607	495, 225	PSB GROUP, INC.	MADISON HEIGHTS, MI	
1022997	354, 746	PUEBLO BANCORPORATION	PUEBLO, CO	
1095423	471, 631	PULASKI INVESTMENT CORPORATION	LITTLE ROCK, AR	
1139804	457, 286	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
1246252	473, 876	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
1057962	306, 791	QUAIL CREEK BANCSHARES, INC.	OKLAHOMA CITY, OK	
2618614	343, 573	QUEENSTOWN BANCORP OF MARYLAND	QUEENSTOWN, MD	
3122846	370, 610	RANDOLPH BANCORP	STOUGHTON, MA	
2743235	453, 500	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	423, 176	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
1131451	302, 840	REPUBLIC FINANCIAL CORPORATION	WICHITA, KS	Moved from Peer 6
3271230	405, 700	RHINEBECK BANCORP, MHC	POUGHKEEPSIE, NY	
1126121	359, 310	RICE LAKE BANCORP, INC.	RICE LAKE, WI	
2486813	303, 462	RIVER HOLDING COMPANY	STODDARD, WI	Moved from Peer 6
2492485	418, 263	ROBERTSON HOLDING COMPANY, L. P	HARROGATE, TN	
2352280	411, 947	ROCKHOLD BANCORP	KIRKSVILLE, MO	
2020824	343, 110	ROCKWOOD BANCSHARES, INC.	EUREKA, MO	
1096372	334, 633	ROYAL BANCSHARES, INC.	SAINT LOUIS, MO	
2702232	405, 478	RSI BANCORP, MHC	RAHWAY, NJ	
2336806	464, 609	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1121733	406, 076	S&C BANCO, INC.	NEW RICHMOND, WI	
1108042	494, 173	SABINE BANCSHARES, INC.	MANY, LA	
2693273	402, 922	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1204029	332, 389	SEAWAY BANCSHARES, INC.	CHICAGO, IL	
1135374	327, 979	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
1124789	341, 642	SECURITY BANCSHARES CO.	GLENCOE, MN	
1098509	435, 876	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1140323	485, 732	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1248573	387, 898	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
1124257	316, 644	SECURITY STATE BANK HOLDING CO	JAMESTOWN, ND	
2572024	337, 630	SECURITY STATE CORPORATION	CENTRALIA, WA	
1085330	356, 229	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
2472423	370, 597	SERVICE BANCORP, MHC	MEDWAY, MA	
1086458	334, 145	SEVIER COUNTY BANCSHARES, INC.	SEVIERVILLE, TN	
1143342	452, 876	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	427, 895	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
2794778	476, 791	SOUTHCOAST FINANCIAL CORPORATI	MOUNT PLEASANT, SC	
2497202	451, 468	SOUTHCREST FINANCIAL GROUP, IN	FAYETTEVILLE, GA	
1082058	388, 630	SOUTHEASTERN BANKING CORPORATI	DARIEN, GA	
1248939	487, 930	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1099074	405, 034	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
3058897	334, 099	SOUTHERN COMMUNITY BANCSHARES,	FAYETTEVILLE, GA	
1207824	318, 227	SOUTHERN MICHIGAN BANCORP, INC	COLDWATER, MI	

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3266227	348, 133	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	
1129823	430, 038	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
3114056	389, 083	SOUTHPORT FINANCIAL CORPORATIO	KENOSHA, WI	
1081538	301, 274	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	Moved from Peer 6
1063552	488, 307	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1132391	336, 850	SOUTHWEST VIRGINIA BANKSHARES,	MARION, VA	
1247361	404, 970	SPRING BANCORP, INC.	SPRINGFIELD, IL	
2474931	481, 128	ST. JOSEPH CAPITAL CORPORATION	MI SHAWAKA, IN	
1126729	465, 062	STARI ON BANCORPORATION	BISMARCK, ND	
3198935	305, 198	STATE BANK CORP.	LAKE HAVASU CITY, AZ	Moved from Peer 6
2623588	317, 404	STATE OF FRANKLIN BANCSHARES,	JOHNSON CITY, TN	
3182783	317, 422	STERLING BANCGROUP, INC.	LANTANA, FL	
1486665	300, 841	STEUBEN TRUST CORPORATION	HORNELL, NY	
2290560	483, 732	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2728791	360, 433	STOCKMANS FINANCIAL GROUP	ELK GROVE, CA	
2754334	367, 667	STONEBRIDGE FINANCIAL CORP.	WEST CHESTER, PA	
3051571	307, 515	STURGIS BANCORP, INC.	STURGIS, MI	
1846634	397, 307	SUN FINANCIAL CORPORATION	SAINT PETERS, MO	
3209934	327, 714	SUN WEST CAPITAL CORPORATION	LAS VEGAS, NV	
2461463	313, 182	SUSSEX BANCORP	FRANKLIN, NJ	
1202883	405, 850	SWORD FINANCIAL CORPORATION	HORICON, WI	
1140341	311, 490	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	Moved from Peer 6
2916169	404, 040	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	
1082852	345, 131	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
1059340	301, 273	TONGANOXIE BANKSHARES, INC.	TONGANOXIE, KS	Moved from Peer 6
1118292	352, 753	TOWER BANCORP INC.	GREENCASTLE, PA	
1095722	403, 417	TOWN & COUNTRY BANCSHARES, INC	SALEM, MO	
1208531	394, 692	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	334, 264	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
2730383	329, 473	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	
3174911	394, 347	TRIANGLE FINANCIAL GROUP, INC.	LOGANVILLE, GA	
1133848	339, 591	TRIVOLI BANCORP, INC.	TRIVOLI, IL	
2246053	308, 407	TRUMAN BANCORP, INC.	CLAYTON, MD	
2856706	362, 447	TWENTY-FIRST CENTURY FINANCIAL	TULSA, OK	
1125085	350, 840	TYSAN CORPORATION, THE	MINNEAPOLIS, MN	
3219577	375, 695	UBT BANCSHARES, INC.	MARYSVILLE, KS	
1114940	374, 748	UNION BANKSHARES, INC.	MORRISVILLE, VT	
3177341	371, 054	UNION FINANCIAL BANCSHARES, IN	UNION, SC	
1141106	462, 178	UNION NATIONAL FINANCIAL CORPO	MOUNT JOY, PA	
1141601	353, 435	UNI SOUTH, INC.	UMATILLA, FL	
1071502	411, 933	UNITED BANCORP, INC.	MARTINS FERRY, OH	
2235598	380, 639	UNITED BANCORPORATION	BILLINGS, MT	
1083895	369, 031	UNITED BANCORPORATION OF ALABA	ATMORE, AL	
1207392	425, 517	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
2713715	389, 293	UNITED FINANCIAL CORP.	GREAT FALLS, MT	
2630746	319, 002	UNITY BANCSHARES, L. L. C.	SAINT JOHN, MO	
1097511	364, 613	UNIVERSAL BANCORP	BLOOMFIELD, IN	
2082532	350, 190	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	
2995164	391, 165	VALLEY BANCORP	LAS VEGAS, NV	
2314327	498, 949	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1128581	330, 539	VERMILLION BANCSHARES, INC.	VERMILLION, MN	

BHCPR Reporters for Quarter Ending 12/31/2005  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
2364573	358, 995	VIKING FINANCIAL SERVICES CORP	SEATTLE, WA	
3292253	401, 775	VISION BANCSHARES, INC.	ADA, OK	
3004689	322, 792	WACCAMAW BANKSHARES, INC	WHITEVILLE, NC	
1084155	403, 342	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1126318	319, 069	WALKER BAN CO.	WALKER, MN	
1054813	382, 160	WASHINGTON INVESTMENT COMPANY	YUMA, CO	
1204104	426, 985	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
1085255	386, 946	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1057113	356, 687	WEST POINT BANCORP, INC.	WEST POINT, NE	
2560281	477, 391	WEST POINTE BANCORP, INC.	BELLEVILLE, IL	
1206667	310, 688	WEST SHORE BANK CORPORATION	LUDINGTON, MI	
1097249	453, 113	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
2831936	301, 831	WESTBOROUGH BANCORP, M H. C.	WESTBOROUGH, MA	Moved from Peer 6
1127650	408, 001	WESTBRAND, INC.	MINOT, ND	
1124891	365, 709	WESTERN BANCSHARES, INC.	SAINT PAUL, MN	
1051979	491, 404	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
2142445	426, 240	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
1058558	371, 565	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
1108761	365, 157	WORTH BANCORPORATION, INC.	LAKE WORTH, TX	
2140115	445, 252	WVS FINANCIAL CORP.	PITTSBURGH, PA	
1124921	332, 638	YELLOWSTONE HOLDING COMPANY	COLUMBUS, MT	
2847357	456, 192	1ST CENTENNIAL BANCORP	REDLANDS, CA	
2784920	372, 495	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
2484202	336, 187	1ST INDEPENDENCE FINANCIAL GRO	HARRODSBURG, KY	
2776813	373, 835	1ST STATE BANCORP, INC.	BURLINGTON, NC	
1830240	414, 720	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
1247576	351, 345	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 537 bank holding companies.