

PEER GROUP 06

	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	906	995	967	877	826
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.92	3.85	3.83	3.99	3.97
+ Non-interest Income	0.79	0.80	0.89	0.87	0.85
- Overhead Expense	3.04	3.01	3.04	3.05	3.10
- Provision for Losses	0.15	0.17	0.22	0.26	0.24
+ Securities Gains (Losses)	0.00	0.01	0.03	0.03	0.03
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.54	1.48	1.52	1.59	1.51
Net Operating Income	1.12	1.06	1.07	1.10	1.02
Net Income	1.12	1.07	1.07	1.10	1.02
Net Income (Sub S Adjusted)	1.07	1.00	1.06	1.12	1.07

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.25	5.75	5.95	6.70	7.89
Interest Expense	2.00	1.57	1.79	2.38	3.61
Net Interest Income (TE)	4.24	4.17	4.15	4.31	4.29

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.13	0.17	0.22	0.24	0.24
Earnings Coverage of Net Losses (X)	30.46	28.97	25.52	23.62	21.41
Ln&Ls Allowance/Total Loans & Leases	1.23	1.25	1.30	1.29	1.26
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.62	0.67	0.81	0.77	0.73
30-89 Days Past Due Loans and Leases	0.96	0.95	1.12	1.28	1.42

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	17.42	16.74	15.34	14.26	15.48
Net ST Noncore Funding Dependence	8.36	7.62	6.61	5.66	7.85
Net Loans and Leases/Total Assets	66.67	66.24	64.46	64.31	64.42

CAPITALIZATION:

Tier 1 Leverage Ratio	9.67	9.47	9.36	9.10	8.92
Equity Capital/Total Assets	9.11	9.18	9.25	9.29	9.07
Net Loans&Ls/Equity Capital (X)	7.86	7.73	7.46	7.38	7.60
Cash Dividends/Net Income	30.97	29.72	28.72	25.17	27.01
Cash Dividends/Net Income (Sub S Adjusted)	26.02	28.53	29.12	33.17	32.68
Retained Earnings/Avg Equity Cap	7.76	7.58	7.62	8.15	7.46

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.13	0.21	0.31	0.39	0.42
Long-Term Debt/Equity Capital	1.06	1.18	1.54	2.01	3.17
Equity Investment in Subs/Equity Cap	108.44	107.88	106.54	105.02	103.76
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	111.96	114.87	120.68	141.86	143.45

PERCENT OF AVERAGE ASSETS	PEER GROUP 06				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Interest Income (TE)	5.78	5.31	5.50	6.21	7.31
Less: Interest Expense	1.85	1.45	1.66	2.20	3.35
Equals: Net Interest Income (TE)	3.92	3.85	3.83	3.99	3.97
Plus: Non-Interest Income	0.79	0.80	0.89	0.87	0.85
Equals: Adj Operating Income (TE)	4.76	4.69	4.76	4.89	4.84
Less: Overhead Expense	3.04	3.01	3.04	3.05	3.10
Less: Provision for Loan and Lease Losses	0.15	0.17	0.22	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	0.01	0.03	0.03	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.54	1.48	1.52	1.59	1.51
Less: Applicable Income Taxes (TE)	0.38	0.38	0.42	0.46	0.45
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.12	1.06	1.07	1.10	1.02
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.12	1.07	1.07	1.10	1.02
Memo: Net Income (Last Four Qtrs)	1.12	1.09	1.10	1.13	1.03
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.86	92.69	92.71	92.93	92.95
Avg Int-Bearing Funds / Avg Assets	76.42	77.04	77.46	77.71	77.68
Int Income (TE) / Avg Earning Assets	6.25	5.75	5.95	6.70	7.89
Int Expense / Avg Earning Assets	2.00	1.57	1.79	2.38	3.61
Net Int Inc (TE) / Avg Earn Assets	4.24	4.17	4.15	4.31	4.29
YIELD OR COST:					
Total Loans and Leases (TE)	7.06	6.57	6.92	7.56	8.75
Interest-Bearing Bank Balances	2.85	1.44	1.47	1.98	4.55
Fed Funds Sold & Reverse Repos	3.18	1.29	1.07	1.57	3.77
Trading Assets	2.64	3.08	1.73	2.17	2.63
Total Earning Assets	6.14	5.64	5.85	6.58	7.76
Investment Securities (TE)	4.09	3.97	4.10	5.24	6.19
U.S. Treasury & Agency Sec (excl MBS)	3.43	3.31	3.60	4.83	6.26
Mortgage-Backed Securities	4.05	3.82	3.68	5.04	5.71
All Other Securities	5.71	5.81	5.85	6.58	7.15
Interest-Bearing Deposits	2.27	1.75	2.01	2.73	4.25
Time Deposits of \$100K or More	3.08	2.39	2.72	3.50	5.32
Time Deposits < \$100K	3.00	2.48	2.90	3.76	5.54
Other Domestic Deposits	1.31	0.91	1.00	1.48	2.44
Foreign Deposits	2.35	0.80	1.70	0.00	N/A
Fed Funds Purchased and Repos	2.97	1.51	1.19	1.92	3.90
Other Borrowed Funds & Trading Liab	4.23	3.65	4.03	4.57	5.52
All Interest-Bearing Funds	2.42	1.87	2.13	2.83	4.31

PEER GROUP 06

12/31/2005

12/31/2004

12/31/2003

12/31/2002

12/31/2001

Avg Personnel Exp Per Employee (\$000)

51

50

48

45

43

Avg Assets per Employee (\$000)

3,151

3,085

2,964

2,793

2,631

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

1.09

1.02

0.85

1.01

1.00

Overhead Exp / NII + Non-Int Income

65.42

65.82

65.32

63.86

65.77

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.04

3.01

3.04

3.05

3.10

Personnel Expense

1.69

1.67

1.69

1.67

1.68

Net Occupancy Expense

0.42

0.42

0.42

0.43

0.45

Other Operating Expenses

0.90

0.90

0.92

0.93

0.95

Overhead Less Non-Interest Income

2.20

2.17

2.10

2.14

2.22

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

64.05

64.44

64.03

62.44

64.11

Personnel Expense

35.73

35.71

35.53

34.19

34.71

Net Occupancy Expense

8.86

8.96

8.88

8.82

9.30

Other Operating Expenses

19.04

19.32

19.30

19.09

19.69

Total Non-Interest Income

16.43

16.75

18.32

17.41

17.25

Fiduciary Activities Income

0.33

0.32

0.34

0.39

0.55

Serv Charges on Deposit Accts - Domestic

7.92

8.28

8.35

8.30

8.35

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees & Commissions

0.27

0.24

0.23

0.23

0.25

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.21

0.21

0.24

0.20

0.21

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.32

0.33

0.32

0.37

0.39

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

0.74

0.73

1.38

0.95

0.66

Other Non-Interest Income

4.56

4.53

5.00

4.64

4.55

Overhead Less Non-Interest Income

46.90

47.13

45.11

44.52

46.33

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

19.23

19.94

21.13

21.92

23.67

Appl Inc Tax+TE/Pretax NOI+TE

25.31

27.63

28.51

29.68

31.05

PERCENT OF TOTAL ASSETS	PEER GROUP 06				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Real Estate Loans	48.27	47.58	45.38	44.20	43.01
Commercial and Industrial Loans	9.64	9.88	9.93	10.20	10.62
Loans to Individuals	4.00	4.21	4.76	5.40	6.11
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	2.01	1.88	1.80	1.97	1.97
Other Loans and Leases	0.73	0.70	0.68	0.69	0.68
Net Loans and Leases	66.67	66.24	64.46	64.31	64.42
Debt Securities Over 1 Year	17.29	19.02	20.00	19.05	15.56
Mutual Funds and Equity Securities	0.09	0.10	0.13	0.14	0.16
Subtotal	85.02	86.30	85.43	84.30	82.44
Interest-Bearing Bank Balances	0.46	0.50	0.56	0.60	0.52
Federal Funds Sold & Reverse Repos	2.09	1.88	2.06	2.69	2.63
Debt Securities 1 Year or Less	2.90	2.30	2.49	2.73	2.36
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.66	92.07	91.71	91.58	91.50
Non-Int Cash and Due From Dep Inst	3.16	2.90	3.38	3.61	3.74
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.08	0.10	0.10	0.11	0.09
All Other Assets	5.11	4.95	4.78	4.70	4.67
MEMORANDA:					
Short-Term Investments	6.32	5.45	5.99	7.02	6.43
U. S. Treasury Securities	0.16	0.18	0.25	0.30	0.45
U. S. Agency Securities (excl MBS)	8.80	8.56	8.60	7.82	7.91
Municipal Securities	4.29	4.20	4.33	4.20	4.27
Mortgage-Backed Securities	4.33	5.33	5.79	6.00	5.70
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	0.30	0.44	0.59	0.76	0.80
RE Loans Secured by 1-4 Family	17.23	17.43	17.47	18.32	18.76
Revolving	1.69	1.74	1.56	1.36	1.20
Closed-End, Sec by First Liens	13.89	14.08	14.27	15.26	15.70
Closed-End, Sec by Junior Liens	1.02	0.94	0.97	1.13	1.28
Commercial Real Estate Loans	26.04	25.52	23.52	21.66	20.50
Construction and Land Dev	6.54	5.86	4.94	4.22	3.87
Multifamily	1.00	1.06	0.95	0.86	0.78
Nonfarm Nonresidential	17.27	17.47	16.61	15.74	14.95
RE Loans Secured by Farmland	2.69	2.44	2.21	2.15	2.00
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	72.17	71.63	70.28	68.69	66.65
RE Loans Secured by 1-4 Family	26.27	26.79	27.58	28.79	29.35
Revolving	2.44	2.53	2.32	2.06	1.82
Closed-End	23.14	23.52	24.55	26.12	26.96
Commercial Real Estate Loans	38.45	37.82	35.89	33.37	31.46
Construction and Land Dev	9.52	8.53	7.41	6.39	5.86
Multifamily	1.45	1.55	1.43	1.31	1.17
Nonfarm Nonresidential	25.72	26.12	25.52	24.35	23.03
RE Loans Secured by Farmland	4.16	3.84	3.55	3.43	3.13
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.53	14.89	15.21	15.73	16.55
Loans to Individuals	6.37	6.76	7.77	8.68	9.76
Credit Card Loans	0.09	0.11	0.13	0.15	0.19
Agricultural Loans	3.17	3.02	2.95	3.18	3.12
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.15	1.11	1.10	1.12	1.10

PERCENT OF TOTAL ASSETS	PEER GROUP 06				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Short-Term Investments	6.32	5.45	5.99	7.02	6.43
Liquid Assets	21.87	22.34	23.90	24.08	23.84
Investment Securities	21.10	22.09	23.28	22.62	22.66
Net Loans and Leases	66.67	66.24	64.46	64.31	64.42
Net Lns, Ls & Stdbly Ltrs of Credit	67.19	66.71	64.89	64.74	64.84
Core Deposits	67.48	68.63	69.49	69.73	70.12
Noncore Funding	21.59	20.42	19.53	19.40	19.31
Time Deposits of \$100K or More	14.37	13.18	12.62	12.81	12.71
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.99	0.95	0.98	0.96	1.22
Net Fed Funds Purchased (Sold)	-1.12	-0.96	-1.13	-1.76	-1.43
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.34	1.30	1.10	0.86	0.72
Earning Assets Repr in 1 Year	39.55	38.19	36.39	36.67	36.28
Int-Bearing Liab Repr in 1 Year	31.00	29.91	31.50	34.03	36.90
Long-Term Debt Repr in 1 Year	0.23	0.22	0.26	0.30	0.35
Net Assets Repriceable in 1 Year	8.25	7.77	4.37	2.04	-1.31
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	17.42	16.74	15.34	14.26	15.48
Net ST Noncore Funding Dependence	8.36	7.62	6.61	5.66	7.85
Short-Term Inv/ST Noncore Funding	60.91	60.75	68.71	74.13	61.88
Liq Asts-ST Noncore Fndg/Nonliq Asts	12.16	14.64	17.62	17.47	15.51
Net Loans and Leases/Total Deposits	80.83	80.47	78.12	77.58	77.45
Net Loans and Leases/Core Deposits	100.41	97.97	93.82	93.01	92.58
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.29	0.34	0.83	1.29	0.73
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.60	0.41	2.36	5.39	2.48
Struct Notes Appr(Depr)/T1 Cap	-0.39	-0.15	-0.16	0.15	-0.01
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.04	7.45	7.83	8.09	9.31
Available-For-Sale Securities	92.96	92.55	92.17	91.91	90.69
U.S. Treasury Securities	0.86	0.96	1.21	1.51	2.20
U.S. Agency Securities (excl MBS)	45.14	42.04	40.00	37.25	37.75
Municipal Securities	20.20	18.81	18.55	18.47	18.72
Mortgage-Backed Securities	20.70	24.50	25.10	26.78	25.00
Asset-Backed Securities	0.00	0.00	0.00	0.01	0.00
Other Debt Securities	1.46	2.06	2.68	3.55	3.58
Mutual Funds and Equity Securities	0.48	0.50	0.60	0.65	0.78
Debt Securities 1 Year or Less	16.23	11.98	12.03	13.33	11.39
Debt Securities 1 To 5 Years	44.30	43.43	40.08	41.25	32.82
Debt Securities Over 5 Years	34.98	40.29	43.78	40.74	33.85
Pledged Securities	45.89	43.54	40.43	41.81	41.85
Structured Notes, Fair Value	3.80	3.52	2.56	0.88	0.17

ANALYSIS RATIOS	PEER GROUP 06				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Provision for Ln&Ls Losses/Avg Assets	0.15	0.17	0.22	0.26	0.24
Provision for Ln&Ls Losses/Avg Lns&Ls	0.21	0.26	0.33	0.40	0.37
Provision for Ln&Ls Losses/Net Losses	203.93	204.55	210.48	232.99	196.66
Ln&Ls Allowance/Total Loans & Leases	1.23	1.25	1.30	1.29	1.26
Ln&Ls Allowance/Net Ln&Ls Losses (X)	20.26	17.32	14.80	12.52	11.26
ALL/Nonaccrual Assets	553.47	603.10	453.68	511.01	488.46
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	375.44	409.33	307.58	319.74	274.47
Gross Ln&Ls Losses/Avg Loans & Leases	0.20	0.24	0.30	0.32	0.32
Recoveries/Avg Loans and Leases	0.06	0.06	0.07	0.07	0.06
Net Losses/Avg Loans and Leases	0.13	0.17	0.22	0.24	0.24
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	N/A
Recoveries/Prior Year-End Losses	32.21	28.61	28.55	29.14	34.38
Earnings Coverage of Net Losses (X)	30.46	28.97	25.52	23.62	21.41
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.05	0.06	0.06	0.05
RE Loans Secured By 1-4 Family	0.05	0.05	0.07	0.05	0.04
Revolving	0.00	0.00	0.00	0.00	0.00
Closed-End	0.05	0.06	0.07	0.05	0.04
Commercial Real Estate Loans	0.02	0.04	0.04	0.05	0.04
Construction and Land Dev	0.00	0.01	0.01	0.01	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.02	0.04	0.03	0.05	0.03
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.31	0.38	0.50	0.55	0.53
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.73	0.76	0.89	0.81	0.75
Credit Card Loans	1.60	1.72	2.07	2.17	1.88
Agricultural Loans	0.01	0.01	0.02	0.02	0.03
Loans to Foreign Governments & Inst	-8.33	0.00	0.00	0.00	0.00
Other Loans and Leases	0.28	0.26	0.25	0.25	0.16

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	0.96	0.95	1.12	1.28	1.42
90+ Days PD Loans and Leases	0.12	0.12	0.17	0.19	0.22
Nonaccrual Loans and Leases	0.49	0.52	0.65	0.60	0.59
90+ Days PD and Nonaccrual Loans and Leases	0.64	0.67	0.86	0.84	0.87
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.96	0.95	1.12	1.28	1.42
90+ Days Past Due Assets	0.12	0.12	0.17	0.19	0.22
Nonaccrual Assets	0.49	0.52	0.65	0.60	0.59
30+ Days PD & Nonaccrual Assets	1.67	1.69	2.05	2.20	2.35

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.42	0.44	0.55	0.54	0.56
90+ PD & Nonaccrual Assets + OREO	0.53	0.57	0.69	0.68	0.69

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.45	0.48	0.56	0.53	0.51
Allowance for Loan & Lease Losses	54.64	57.91	66.44	64.15	63.05
Equity Cap + ALLL	4.73	5.01	5.81	5.60	5.50
Tier 1 Cap + ALLL	4.45	4.84	5.75	5.70	5.63
Loans & Leases + RE Acquired	0.67	0.73	0.88	0.83	0.80

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	0.93	0.83	1.05	1.18	1.31
- 90+ Days Past Due	0.11	0.10	0.15	0.17	0.18
- Nonaccrual	0.42	0.42	0.54	0.48	0.47
Coml & Indl - 30-89 Days PD	0.85	0.78	1.07	1.23	1.29
- 90+ Days Past Due	0.08	0.09	0.14	0.17	0.21
- Nonaccrual	0.50	0.58	0.75	0.75	0.74
Individuals - 30-89 Days PD	1.59	1.77	1.91	2.00	2.15
- 90+ Days Past Due	0.17	0.14	0.18	0.21	0.24
- Nonaccrual	0.23	0.26	0.27	0.24	0.24
Dep Inst Lns - 30-89 Days PD	0.00	0.16	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	0.28
Agricultural - 30-89 Days PD	0.08	0.08	0.12	0.16	0.19
- 90+ Days Past Due	0.00	0.00	0.02	0.01	0.01
- Nonaccrual	0.05	0.08	0.14	0.12	0.12
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	0.52	0.54	0.60	0.65	0.83
- 90+ Days Past Due	0.01	0.01	0.02	0.03	0.05
- Nonaccrual	0.01	0.03	0.11	0.08	0.14
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.13	1.11	1.28	1.45	1.61
- 90+ Days Past Due	0.14	0.12	0.15	0.18	0.18
- Nonaccrual	0.37	0.35	0.43	0.38	0.31
Revolving - 30-89 Days PD	0.29	0.19	0.30	0.31	0.49
- 90+ Days Past Due	0.00	0.00	0.01	0.01	0.02
- Nonaccrual	0.02	0.02	0.03	0.04	0.04
Closed-End - 30-89 Days PD	1.17	1.19	1.35	1.52	1.71
- 90+ Days Past Due	0.14	0.12	0.16	0.18	0.18
- Nonaccrual	0.39	0.38	0.46	0.40	0.32
- Jr Lien 30-89 Days PD	0.05	0.05	0.05	0.06	N/A
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.01	N/A
- Jr Lien Nonaccrual	0.02	0.02	0.02	0.02	N/A
Commercial RE - 30-89 Days PD	0.59	0.57	0.66	0.78	0.92
- 90+ Days Past Due	0.05	0.06	0.11	0.09	0.12
- Nonaccrual	0.42	0.44	0.59	0.50	0.53
Const & Dev - 30-89 Days PD	0.38	0.35	0.44	0.59	0.70
- 90+ Days Past Due	0.00	0.00	0.02	0.01	0.02
- Nonaccrual	0.08	0.10	0.14	0.18	0.18
Multi family - 30-89 Days PD	0.04	0.02	0.05	0.02	0.09
- 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
Nonfarm Nres- 30-89 Days PD	0.55	0.54	0.62	0.73	0.84
- 90+ Days Past Due	0.05	0.05	0.09	0.09	0.11
- Nonaccrual	0.44	0.46	0.62	0.49	0.48
Farmland - 30-89 Days PD	0.26	0.21	0.23	0.42	0.48
- 90+ Days Past Due	0.01	0.00	0.02	0.05	0.04
- Nonaccrual	0.10	0.12	0.20	0.19	0.22
Credit Card - 30-89 Days PD	1.34	1.22	1.36	1.44	1.59
- 90+ Days Past Due	0.43	0.39	0.56	0.59	0.63
- Nonaccrual	0.00	0.00	0.01	0.00	0.00

CAPITAL RATIOS	PEER GROUP 06				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Tier 1 Leverage Ratio	9.67	9.47	9.36	9.10	8.92
Tier 1 RBC Ratio	13.72	13.63	13.75	13.42	13.15
Total Risk-Based Capital Ratio	15.05	15.01	15.15	14.78	14.42
Tangible Tier 1 Leverage Ratio	9.64	9.44	9.33	9.07	8.90
Tangible Common Eq Cap/Tan Assets	8.74	8.83	8.90	8.92	8.69
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	11.58	10.77	10.17	9.41	9.43
Standby Letters of Credit	0.41	0.37	0.35	0.32	0.31
Commercial & Similar Letters of Credit	0.01	0.02	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	0.03	0.01	0.00	0.00	0.00
Interest Rate Contracts	0.01	0.00	0.00	0.00	0.00
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	0.00	0.00	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	18.20	17.09	16.28	15.17	15.17

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 06				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Interest Rate Contracts	79.78	77.87	79.31	78.32	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	19.24	22.13	20.69	21.62	0.00
Futures and Forwards	24.07	15.88	18.17	8.17	12.50
Written Options	41.15	44.48	29.11	11.43	0.00
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	39.50	43.31	29.11	11.43	0.00
Purchased Options	5.65	6.62	13.82	25.93	35.42
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	4.96	6.62	13.82	25.93	35.42
Swaps	20.81	27.60	38.90	52.08	52.08
Held for Trading	0.00	0.00	0.00	0.00	8.33
Interest Rate Contracts	0.00	0.00	0.00	0.00	8.33
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	100.00	100.00	100.00	100.00	91.67
Interest Rate Contracts	73.90	73.22	74.14	72.91	87.50
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	19.24	19.81	20.69	21.62	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	54.04	53.90	69.17	87.41	100.00
One Year or Less	24.68	18.61	22.05	24.13	16.67
Over 1 Year to 5 Years	22.78	30.89	35.76	47.97	72.22
Over 5 Years	2.08	0.00	4.79	12.93	2.90
Gross Negative Fair Value (Abs Val)	0.80	0.67	1.58	2.73	0.00
Gross Positive Fair Value	1.34	1.56	1.10	1.72	1.02
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	0.00	0.00	0.00	0.00	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	28.57	30.00	49.58	53.21	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	71.43	70.00	50.42	46.79	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	13.23	N/A
Ins Activities Revenue/Adj Oper Inc	0.32	0.33	0.32	0.37	N/A
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	1.53	N/A
Credit Rel Prem Inc/Tot Prem Inc	41.41	30.00	44.44	68.25	N/A
Other Prem Inc/Total Prem Inc	58.59	70.00	55.56	31.75	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)	54.17	47.15	59.12	91.36	N/A
Ins Net Inc (L/H)/Equity (L/H)	39.75	699.20	17.08	-56.52	N/A
Insur Ben, Losses, Exp/Insur Premiums	28.60	30.22	41.68	0.00	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	1.11	0.00	1.05	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	4.92	4.56	3.78	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	2.35	0.80	1.70	0.00	N/A

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

Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
Foreign Governments and Inst	-8.33	0.00	0.00	0.00	0.00
Leases	N/A	N/A	N/A	N/A	N/A

GROWTH RATES:

Net Loans and Leases	-63.13	-59.46	-49.98	-53.87	-47.40
Total Selected Assets	-41.04	-19.02	-28.93	-31.92	-47.57
Deposits	-53.56	9.22	N/A	N/A	N/A

PROFITABILITY:	PEER GROUP 06				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Net Income/Avg Equity Capital	11.13	10.81	10.65	11.15	10.55
Bank Net Inc/Avg Eq Inv in Banks	12.68	11.88	11.93	12.26	11.74
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.98	3.58	3.07	4.59	4.23
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.39	10.93	9.83	11.03	8.90
Bank Net Income/Parent Net Income	105.59	104.22	103.74	102.98	104.31
Nonbank Net Income/Parent Net Income	0.12	0.09	0.08	0.06	0.05
Sub BHCs Net Inc/Parent Net Income	103.48	100.05	95.41	91.77	95.76
LEVERAGE:					
Total Liabilities/Equity	13.74	13.32	12.26	10.17	8.71
Total Debt/Equity Capital	1.85	2.04	2.68	3.31	4.68
Tot Debt+NP to Subs Iss Tr Pref/Equity	12.37	11.86	10.37	8.64	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	1.97	2.23	2.87	3.51	4.94
Total Debt/Eq Cap - Exc Over Fair Value	1.86	2.04	2.71	3.33	4.75
Long-Term Debt/Equity Capital	1.06	1.18	1.54	2.01	3.17
Short-Term Debt/Equity Capital	0.13	0.21	0.31	0.39	0.42
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.13	0.15	0.16	0.22	0.28
Long-Term Debt/Consolidated LT Debt	4.00	5.50	6.64	6.67	9.12
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	108.44	107.88	106.54	105.02	103.76
Total Investment in Subs/Equity	108.94	108.40	107.06	105.51	104.28
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	99.74	99.06	98.36	99.40	101.27
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	100.15	99.53	98.82	99.91	101.78
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.61	0.57	0.52	0.37	0.30
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.87	2.96	2.79	2.60	2.62
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	108.76	108.98	115.22	129.18	136.14
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	111.96	114.87	120.68	141.86	143.45
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	104.34	106.63	117.60	124.34	119.57
Pretax Oper Inc + Int Exp/Int Expense	2682.84	3235.50	2635.35	2053.22	1555.86
Div + Int From Subs/Int Exp + Div	145.07	135.57	151.03	163.34	151.76
Fees+Other Inc From Subs/Sal + Oth Exp	2.21	2.07	3.24	4.18	5.07
Net Inc/Curr Port of LT Debt+Pfd Div(X)	56.01	46.60	47.20	56.51	100.49
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.09	-0.32	-0.40	-0.54	-0.95
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.18	0.38	0.45	0.26	0.14
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 06				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Div Paid/Inc Before Undist Inc	85.20	76.87	72.32	68.22	65.81
Dividends Paid/Net Income	30.95	29.67	28.86	25.14	27.07
Net Income - Dividends/Avg Equity	7.77	7.57	7.59	8.16	7.44
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	117.78	112.08	116.91	128.85	140.48
Dividends From Nonbank Subs	0.19	0.06	0.01	0.00	0.00
Dividends From Subsidiary BHCs	2.82	3.55	3.09	2.89	2.47
Dividends From All Subsidiaries	142.70	136.63	144.45	155.29	175.12
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	39.84	37.04	37.37	36.39	40.61
Interest Income From Bank Subs	0.07	0.06	0.08	0.10	0.16
Mgt & Service Fees From Bank Subs	0.00	0.00	0.02	0.04	0.07
Other Income From Bank Subs	0.03	0.02	0.04	0.04	0.06
Operating Income From Bank Subs	41.18	38.28	39.05	38.11	47.42
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	63.36	56.92	43.83	36.84	31.81
Interest Income From Nonbank Subs	0.01	0.34	0.92	0.46	5.16
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	0.03	0.01
Operating Inc From Nonbank Subs	68.61	64.81	58.46	43.82	46.29
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	41.25	42.52	42.41	41.04	43.77
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	0.01
Operating Income From Sub BHCs	41.38	42.65	42.85	41.65	43.99
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	74.77	74.47	74.20	75.00	75.68
Interest Income From Bank Subs	0.36	0.35	0.60	0.46	0.58
Mgt & Serv Fees From Bank Subs	0.00	0.00	0.03	0.07	0.10
Other Income From Bank Subs	0.06	0.06	0.10	0.08	0.13
Operating Income From Bank Subs	81.29	81.57	82.26	82.65	84.00
Dividends From Nonbank Subs	0.20	0.13	0.02	0.01	0.00
Interest Income From Nonbank Subs	0.00	0.00	0.01	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	0.78	0.47	0.28	0.11	0.05
Dividends From Subsidiary BHCs	2.21	2.37	2.87	2.92	1.84
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	2.40	2.40	3.06	3.29	2.04
Loans and Adv From Subs/ST Debt	431.38	402.35	270.73	154.91	14.37
Loans and Adv From Subs/Total Debt	214.98	133.29	93.91	51.07	4.46

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									906
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.92	2.95	3.16	3.51	3.92	4.30	4.72	5.13	905
+ Non-interest Income	0.79	0.25	0.36	0.51	0.72	1.04	1.39	1.72	905
- Overhead Expense	3.03	1.85	2.12	2.54	3.00	3.51	4.09	4.56	905
- Provision for Losses	0.14	0.00	0.00	0.06	0.12	0.22	0.35	0.52	905
+ Securities Gains (Losses)	0.00	-0.04	-0.02	-0.00	0.00	0.00	0.02	0.06	905
+ Other Tax Equiv Adjustments	-0.00	-0.09	-0.00	0.00	0.00	0.00	0.00	0.04	905
= Pretax Net Oper Income (TE)	1.54	0.46	0.76	1.13	1.51	1.96	2.31	2.56	905
Net Operating Income	1.11	0.29	0.49	0.80	1.09	1.42	1.82	2.16	905
Net Income	1.11	0.29	0.49	0.80	1.09	1.42	1.82	2.16	905
Net Income (Sub S Adjusted)	1.07	0.44	0.57	0.81	1.06	1.32	1.58	1.79	263
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	6.24	5.18	5.43	5.81	6.23	6.64	7.15	7.37	905
Interest Expense	1.99	1.12	1.29	1.65	2.02	2.34	2.64	2.85	905
Net Interest Income (TE)	4.23	3.19	3.41	3.77	4.22	4.65	5.16	5.51	905
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.13	-0.05	-0.00	0.01	0.09	0.21	0.43	0.65	905
Earnings Coverage of Net Losses (X)	30.46	-144.25	-29.05	4.77	16.16	47.29	135.51	335.04	881
Ln&Ls Allowance/Total Loans & Leases	1.23	0.71	0.82	1.00	1.20	1.43	1.77	2.04	905
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.62	0.00	0.02	0.13	0.45	0.98	1.69	2.30	905
30-89 Days Past Due Loans and Leases	0.96	0.01	0.09	0.33	0.82	1.45	2.32	3.03	905
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	17.42	-9.14	-1.07	8.35	17.41	26.92	35.21	42.15	905
Net ST Noncore Funding Dependence	8.35	-14.20	-6.92	0.97	8.12	15.64	23.63	27.74	905
Net Loans and Leases/Total Assets	66.67	40.87	47.39	58.27	68.04	75.62	81.90	84.69	905
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.66	6.51	7.04	8.00	9.23	11.00	13.56	15.88	901
Equity Capital/Total Assets	9.10	5.02	5.86	7.17	8.64	10.82	13.76	15.67	905
Net Loans&Ls/Equity Capital (X)	7.85	3.14	4.01	5.57	7.68	9.83	12.51	14.14	905
Cash Dividends/Net Income	30.97	0.00	0.00	7.26	32.23	52.05	75.46	87.82	886
Cash Dividends/Net Income (Sub S Adjusted)	26.01	-17.90	-10.61	0.56	21.02	48.73	75.69	88.90	263
Retained Earnings/Avg Equity Cap	7.76	0.22	2.28	4.78	7.37	10.69	13.90	16.31	905
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.13	0.00	0.00	0.00	0.00	0.00	0.74	5.68	905
Long-Term Debt/Equity Capital	1.06	0.00	0.00	0.00	0.00	0.00	8.25	17.11	905
Equity Investment in Subs/Equity Cap	108.44	81.64	89.73	97.51	99.96	121.39	143.69	157.62	905
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	111.96	0.19	25.02	83.81	100.69	128.73	223.40	386.40	887

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.77	4.80	5.03	5.34	5.78	6.15	6.56	6.89	905
Less: Interest Expense	1.85	1.03	1.20	1.52	1.87	2.17	2.47	2.68	905
Equals: Net Interest Income (TE)	3.92	2.95	3.16	3.51	3.92	4.30	4.72	5.13	905
Plus: Non-Interest Income	0.79	0.25	0.36	0.51	0.72	1.04	1.39	1.72	905
Equals: Adj Operating Income (TE)	4.75	3.50	3.75	4.17	4.70	5.29	5.89	6.37	905
Less: Overhead Expense	3.03	1.85	2.12	2.54	3.00	3.51	4.09	4.56	905
Less: Provision for Loan and Lease Losses	0.14	0.00	0.00	0.06	0.12	0.22	0.35	0.52	905
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Plus: Realized G/L on AFS Sec	0.00	-0.04	-0.02	-0.00	0.00	0.00	0.02	0.06	905
Plus: Other Tax Equiv Adjustments	-0.00	-0.09	-0.00	0.00	0.00	0.00	0.00	0.04	905
Equals: Pretax Net Oper Inc (TE)	1.54	0.46	0.76	1.13	1.51	1.96	2.31	2.56	905
Less: Applicable Income Taxes (TE)	0.37	0.00	0.00	0.13	0.40	0.60	0.78	0.90	905
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	905
Equals: Net Operating Income	1.11	0.29	0.49	0.80	1.09	1.42	1.82	2.16	905
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Equals: Net Income	1.11	0.29	0.49	0.80	1.09	1.42	1.82	2.16	905
Memo: Net Income (Last Four Qtrs)	1.12	0.30	0.50	0.80	1.09	1.42	1.81	2.16	878
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.86	86.04	88.86	91.26	93.15	94.70	95.89	96.63	905
Avg Int-Bearing Funds / Avg Assets	76.42	62.60	66.45	71.38	77.09	81.33	84.47	86.09	905
Int Income (TE) / Avg Earning Assets	6.24	5.18	5.43	5.81	6.23	6.64	7.15	7.37	905
Int Expense / Avg Earning Assets	1.99	1.12	1.29	1.65	2.02	2.34	2.64	2.85	905
Net Int Inc (TE) / Avg Earn Assets	4.23	3.19	3.41	3.77	4.22	4.65	5.16	5.51	905
YIELD OR COST:									
Total Loans and Leases (TE)	7.06	6.20	6.37	6.63	7.00	7.46	7.87	8.19	905
Interest-Bearing Bank Balances	2.84	0.00	0.00	1.87	2.98	3.79	6.01	9.73	778
Fed Funds Sold & Reverse Repos	3.17	2.45	2.73	2.98	3.17	3.36	3.62	3.89	857
Trading Assets	2.63	0.00	0.00	0.00	1.59	3.92	5.38	6.85	9
Total Earning Assets	6.13	5.07	5.32	5.70	6.13	6.54	7.05	7.27	905
Investment Securities (TE)	4.08	2.96	3.17	3.58	4.02	4.56	5.15	5.82	904
U.S. Treasury & Agency Sec (excl MBS)	3.42	2.50	2.72	3.02	3.39	3.83	4.20	4.48	881
Mortgage-Backed Securities	4.04	2.69	3.18	3.63	3.98	4.40	5.07	6.19	795
All Other Securities	5.71	2.91	3.55	4.45	5.58	6.72	8.10	11.84	845
Interest-Bearing Deposits	2.26	1.39	1.62	1.94	2.26	2.58	2.88	3.04	905
Time Deposits of \$100K or More	3.07	2.24	2.46	2.78	3.09	3.37	3.65	3.83	904
Time Deposits < \$100K	3.00	2.26	2.42	2.74	3.00	3.26	3.52	3.76	903
Other Domestic Deposits	1.30	0.58	0.71	0.96	1.27	1.62	2.00	2.22	904
Foreign Deposits	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	1
Fed Funds Purchased and Repos	2.97	0.00	1.37	2.26	3.02	3.64	4.34	5.58	728
Other Borrowed Funds & Trading Liab	4.22	2.25	2.80	3.39	4.03	4.93	6.26	7.99	781
All Interest-Bearing Funds	2.41	1.59	1.75	2.10	2.43	2.73	3.02	3.17	905

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	51.44	38.26	39.85	44.08	49.88	57.46	68.83	76.89	905
Avg Assets per Employee (\$000)	3150.55	1958.53	2140.48	2492.66	2960.77	3671.67	4728.54	5826.06	905

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.08	0.00	0.00	0.00	0.00	1.60	6.61	10.59	905
Overhead Exp / NII + Non-Int Income	65.41	46.04	50.65	57.51	65.15	72.96	80.33	85.14	905

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.03	1.85	2.12	2.54	3.00	3.51	4.09	4.56	905
Personnel Expense	1.69	1.03	1.20	1.40	1.66	1.95	2.30	2.56	905
Net Occupancy Expense	0.42	0.19	0.23	0.31	0.41	0.52	0.63	0.75	905
Other Operating Expenses	0.90	0.49	0.57	0.71	0.88	1.07	1.31	1.50	905
Overhead Less Non-Interest Income	2.20	1.29	1.51	1.83	2.18	2.53	2.96	3.22	905

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	64.05	45.01	49.12	56.46	63.85	71.78	78.66	84.77	905
Personnel Expense	35.73	24.97	27.31	31.40	35.61	40.19	43.84	47.07	905
Net Occupancy Expense	8.86	4.55	5.37	6.83	8.64	10.75	13.00	14.30	905
Other Operating Expenses	19.04	11.14	12.95	15.50	18.57	22.22	26.17	29.12	905
Total Non-Interest Income	16.43	6.32	8.17	11.85	15.77	21.03	25.96	31.54	905
Fiduciary Activities Income	0.32	0.00	0.00	0.00	0.00	0.07	2.45	4.75	905
Serv Charges on Deposit Accts - Domestic	7.91	1.93	2.97	5.09	7.41	10.65	13.85	15.99	905
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Investment Banking Fees & Commissions	0.26	0.00	0.00	0.00	0.00	0.44	1.42	2.38	905
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Net Servicing Fees	0.21	0.00	0.00	0.00	0.00	0.18	1.50	2.14	905
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Insurance Activities Revenue	0.31	0.00	0.00	0.00	0.05	0.44	1.43	3.97	905
Net Gain (Loss) - Sales Loans, OREO, Oth	0.73	-0.48	-0.15	0.00	0.08	1.10	3.64	6.47	905
Other Non-Interest Income	4.55	1.32	1.75	2.70	4.09	6.01	8.59	12.14	905
Overhead Less Non-Interest Income	46.90	28.38	32.41	40.06	46.51	54.14	61.07	67.36	905

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	19.22	0.00	0.00	2.34	23.34	31.88	36.03	38.55	889
Appl Inc Tax+TE/Pretax NOI+TE	25.31	0.00	0.20	11.75	33.32	36.68	39.43	42.42	889

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	48.26	22.72	28.44	37.73	47.78	59.06	67.68	73.05	905
Commercial and Industrial Loans	9.64	2.29	3.48	5.50	8.78	13.23	18.66	23.05	905
Loans to Individuals	4.00	0.60	0.92	1.91	3.46	5.62	8.76	11.99	905
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Agricultural Loans	2.01	0.00	0.00	0.00	0.44	3.45	9.48	14.94	905
Other Loans and Leases	0.72	0.00	0.01	0.09	0.41	1.17	2.35	3.25	905
Net Loans and Leases	66.67	40.87	47.39	58.27	68.04	75.62	81.90	84.69	905
Debt Securities Over 1 Year	17.29	1.72	3.98	8.61	15.90	25.15	35.66	42.94	905
Mutual Funds and Equity Securities	0.09	0.00	0.00	0.00	0.00	0.02	0.67	1.62	905
Subtotal	85.01	71.30	75.86	81.49	85.96	88.95	91.14	92.34	905
Interest-Bearing Bank Balances	0.46	0.00	0.00	0.01	0.07	0.46	2.56	4.86	905
Federal Funds Sold & Reverse Repos	2.09	0.00	0.00	0.00	1.34	3.84	7.18	9.75	905
Debt Securities 1 Year or Less	2.89	0.00	0.10	0.77	2.11	4.51	8.18	11.30	905
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Total Earning Assets	91.65	86.75	88.24	90.18	91.79	93.27	94.51	95.05	905
Non-Int Cash and Due From Dep Inst	3.15	1.35	1.70	2.30	2.94	4.01	5.06	5.63	905
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Other Real Estate Owned	0.08	0.00	0.00	0.00	0.02	0.15	0.34	0.55	905
All Other Assets	5.10	2.15	2.73	3.74	5.05	6.30	7.80	9.03	905
MEMORANDA:									
Short-Term Investments	6.32	0.42	1.03	2.55	5.47	9.34	14.92	19.48	905
U.S. Treasury Securities	0.16	0.00	0.00	0.00	0.00	0.00	1.21	2.79	905
U.S. Agency Securities (excl MBS)	8.79	0.24	1.03	3.31	7.60	13.38	21.26	26.53	905
Municipal Securities	4.29	0.00	0.00	0.88	3.81	7.46	11.92	14.40	905
Mortgage-Backed Securities	4.33	0.00	0.00	0.24	2.87	7.89	15.26	20.20	905
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Other Debt Securities	0.29	0.00	0.00	0.00	0.00	0.38	1.86	3.10	905
RE Loans Secured by 1-4 Family	17.22	3.46	6.21	10.19	16.18	23.63	31.79	37.71	905
Revolving	1.69	0.00	0.00	0.15	1.15	2.91	5.76	7.61	905
Closed-End, Sec by First Liens	13.88	2.13	3.90	7.11	12.93	19.18	27.71	32.53	905
Closed-End, Sec by Junior Liens	1.02	0.00	0.07	0.32	0.81	1.57	2.68	3.74	905
Commercial Real Estate Loans	26.04	5.66	8.99	14.81	24.17	36.53	48.84	54.55	905
Construction and Land Dev	6.53	0.28	0.64	2.09	5.13	10.17	17.44	22.64	905
Multifamily	1.00	0.00	0.00	0.10	0.62	1.71	3.51	5.69	905
Nonfarm Nonresidential	17.26	4.03	6.56	10.53	16.39	23.66	30.43	34.60	905
RE Loans Secured by Farmland	2.69	0.00	0.00	0.12	1.21	5.11	10.44	13.79	905
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	72.17	43.65	51.56	62.71	73.55	82.25	88.32	91.43	905
RE Loans Secured by 1-4 Family	26.26	5.79	8.97	16.00	24.74	35.70	47.77	55.98	905
Revolving	2.44	0.00	0.00	0.22	1.67	4.34	8.18	10.90	905
Closed-End	23.13	4.45	6.96	13.09	21.83	32.22	43.58	52.36	905
Commercial Real Estate Loans	38.44	10.82	15.49	24.54	37.04	51.75	65.08	72.49	905
Construction and Land Dev	9.52	0.49	1.10	3.33	7.66	15.18	23.74	30.25	905
Multifamily	1.45	0.00	0.00	0.17	0.94	2.48	4.93	7.47	905
Nonfarm Nonresidential	25.72	7.49	10.96	16.74	25.07	33.85	42.88	48.15	905
RE Loans Secured by Farmland	4.16	0.00	0.00	0.19	1.87	7.87	16.03	19.85	905
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Commercial and Industrial Loans	14.53	4.05	5.49	8.75	13.20	19.65	27.24	34.17	905
Loans to Individuals	6.36	0.81	1.30	2.71	5.42	9.27	15.17	19.21	905
Credit Card Loans	0.09	0.00	0.00	0.00	0.00	0.19	0.48	0.67	905
Agricultural Loans	3.16	0.00	0.00	0.00	0.65	5.30	14.53	21.48	905
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Other Loans and Leases	1.14	0.00	0.02	0.13	0.64	1.78	3.68	5.88	905

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.32	0.42	1.03	2.55	5.47	9.34	14.92	19.48	905
Liquid Assets	21.86	7.03	9.55	13.87	20.05	29.05	39.07	44.47	905
Investment Securities	21.09	3.59	6.56	12.01	19.68	29.09	40.51	46.93	905
Net Loans and Leases	66.67	40.87	47.39	58.27	68.04	75.62	81.90	84.69	905
Net Lns, Ls & Stdbly Ltrs of Credit	67.19	41.25	47.74	58.57	68.28	76.44	82.62	85.19	905
Core Deposits	67.47	48.20	54.39	60.92	68.40	74.16	78.54	80.63	905
Noncore Funding	21.58	7.94	10.61	14.74	20.64	28.25	35.15	41.04	905
Time Deposits of \$100K or More	14.37	5.07	6.54	9.41	13.34	18.54	25.66	30.61	905
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Fed Funds Purchased and Repos	0.98	0.00	0.00	0.00	0.15	1.95	4.09	6.28	905
Net Fed Funds Purchased (Sold)	-1.12	-9.27	-6.77	-3.28	-0.66	0.95	3.29	5.84	905
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Oth Borrowings W/Rem Mat 1 Yr or Less	1.34	0.00	0.00	0.00	0.53	2.66	5.37	7.09	905
Earning Assets Repr in 1 Year	39.55	14.86	20.20	29.52	38.53	50.22	60.76	68.12	905
Int-Bearing Liab Repr in 1 Year	30.99	0.00	12.19	19.51	27.82	41.26	57.11	63.13	905
Long-Term Debt Repr in 1 Year	0.22	0.00	0.00	0.00	0.00	0.00	1.68	3.45	905
Net Assets Repriceable in 1 Year	8.24	-27.98	-17.56	-3.70	8.79	20.35	32.51	42.22	905
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	17.42	-9.14	-1.07	8.35	17.41	26.92	35.21	42.15	905
Net ST Noncore Funding Dependence	8.35	-14.20	-6.92	0.97	8.12	15.64	23.63	27.74	905
Short-Term Inv/ST Noncore Funding	60.90	2.46	5.83	16.77	42.70	89.14	183.23	267.15	903
Liq Asts-ST Noncore Fndg/Nonliq Asts	12.15	-18.15	-10.71	-1.11	9.23	24.13	45.95	60.01	905
Net Loans and Leases/Total Deposits	80.83	50.07	55.92	70.20	81.81	92.61	101.29	107.83	905
Net Loans and Leases/Core Deposits	100.40	57.88	66.55	83.26	98.05	117.38	140.30	153.10	905
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.28	-2.95	-2.02	-0.50	-0.00	0.05	0.36	0.80	406
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.60	-9.36	-7.00	-4.32	-2.22	-0.67	0.16	1.59	875
Struct Notes Appr(Depr)/T1 Cap	-0.39	-2.11	-1.51	-0.60	-0.20	-0.06	-0.01	-0.00	441
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.04	0.00	0.00	0.00	0.00	9.65	40.04	75.28	903
Available-For-Sale Securities	92.95	24.36	59.41	90.26	100.00	100.00	100.00	100.00	903
U.S. Treasury Securities	0.85	0.00	0.00	0.00	0.00	0.00	6.31	16.25	903
U.S. Agency Securities (excl MBS)	45.14	1.76	8.20	22.71	42.53	66.75	88.22	94.92	903
Municipal Securities	20.19	0.00	0.00	5.71	20.47	35.12	47.71	55.45	903
Mortgage-Backed Securities	20.69	0.00	0.00	1.73	16.56	39.77	59.32	71.60	903
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	903
Other Debt Securities	1.45	0.00	0.00	0.00	0.00	2.21	8.89	13.78	903
Mutual Funds and Equity Securities	0.48	0.00	0.00	0.00	0.00	0.10	3.70	8.29	903
Debt Securities 1 Year or Less	16.23	0.00	0.64	3.94	11.93	25.61	46.22	58.69	903
Debt Securities 1 To 5 Years	44.30	6.62	14.08	29.35	45.35	60.31	71.60	78.80	903
Debt Securities Over 5 Years	34.98	0.00	1.85	11.91	32.63	55.12	74.24	83.83	903
Pledged Securities	45.88	1.71	6.51	23.57	45.08	67.78	86.54	92.85	903
Structured Notes, Fair Value	3.79	0.00	0.00	0.00	0.00	6.92	18.66	25.92	903

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.14	0.00	0.00	0.06	0.12	0.22	0.35	0.52	905
Provision for Ln&Ls Losses/Avg Lns&Ls	0.21	0.00	0.01	0.09	0.19	0.33	0.49	0.69	905
Provision for Ln&Ls Losses/Net Losses	203.93	-622.77	-19.45	56.80	125.81	257.58	781.57	1499.54	881
Ln&Ls Allowance/Total Loans & Leases	1.23	0.71	0.82	1.00	1.20	1.43	1.77	2.04	905
Ln&Ls Allowance/Net Ln&Ls Losses (X)	20.26	1.65	2.66	4.89	10.57	25.91	72.02	169.24	764
ALLL/Nonaccrual Assets	553.46	69.98	88.37	152.39	290.36	735.80	1842.01	3919.02	819
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	375.44	60.57	75.04	118.79	218.18	478.72	1201.55	2509.80	860
Gross Ln&Ls Losses/Avg Loans & Leases	0.20	0.00	0.01	0.05	0.14	0.31	0.57	0.82	905
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.01	0.03	0.08	0.19	0.30	905
Net Losses/Avg Loans and Leases	0.13	-0.05	-0.00	0.01	0.09	0.21	0.43	0.65	905
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Recoveries/Prior Year-End Losses	32.21	2.27	4.43	11.27	24.25	45.63	87.50	129.92	818
Earnings Coverage of Net Losses (X)	30.46	-144.25	-29.05	4.77	16.16	47.29	135.51	335.04	881
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.03	-0.03	-0.01	0.00	0.00	0.05	0.14	0.28	905
RE Loans Secured By 1-4 Family	0.04	-0.02	-0.00	0.00	0.00	0.08	0.23	0.39	904
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	752
Closed-End	0.04	-0.03	-0.00	0.00	0.00	0.07	0.24	0.47	902
Commercial Real Estate Loans	0.02	-0.05	-0.00	0.00	0.00	0.00	0.15	0.35	904
Construction and Land Dev	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	885
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	763
Nonfarm Nonresidential	0.02	-0.06	-0.00	0.00	0.00	0.00	0.14	0.37	902
RE Loans Secured by Farmland	-0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	752
Commercial and Industrial Loans	0.30	-0.38	-0.13	0.00	0.08	0.51	1.41	2.48	904
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
Loans to Individuals	0.73	0.06	0.12	0.27	0.59	1.09	1.82	2.47	743
Credit Card Loans	1.59	-0.28	0.00	0.31	1.29	2.46	4.28	7.65	312
Agricultural Loans	0.00	-0.04	0.00	0.00	0.00	0.00	0.00	0.35	657
Loans to Foreign Governments & Inst	-8.33	-25.00	-25.00	-25.00	-12.50	0.00	0.00	0.00	3
Other Loans and Leases	0.27	-0.47	0.00	0.00	0.00	0.00	2.08	5.76	844

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

30-89 Days PD Loans and Leases	0.96	0.01	0.09	0.33	0.82	1.45	2.32	3.03	905
90+ Days PD Loans and Leases	0.12	0.00	0.00	0.00	0.04	0.23	0.52	0.72	905
Nonaccrual Loans and Leases	0.49	0.00	0.00	0.10	0.33	0.74	1.33	1.86	905
90+ Days PD and Nonaccrual Loans and Leases	0.63	0.00	0.04	0.19	0.52	0.97	1.70	2.20	905
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.96	0.01	0.09	0.33	0.82	1.45	2.32	3.03	905
90+ Days Past Due Assets	0.12	0.00	0.00	0.00	0.04	0.23	0.52	0.72	905
Nonaccrual Assets	0.49	0.00	0.00	0.10	0.33	0.74	1.33	1.86	905
30+ Days PD & Nonaccrual Assets	1.66	0.12	0.29	0.77	1.47	2.45	3.72	4.77	905
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.42	0.00	0.03	0.13	0.33	0.64	1.10	1.47	905
90+ PD & Nonaccrual Assets + OREO	0.53	0.00	0.05	0.18	0.42	0.81	1.38	1.82	905
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.45	0.00	0.02	0.11	0.33	0.69	1.23	1.61	905
Allowance for Loan & Lease Losses	54.64	0.00	2.81	14.97	39.86	84.27	146.64	187.00	905
Equity Cap + ALLL	4.72	0.00	0.16	1.13	3.31	7.34	13.57	17.80	905
Tier 1 Cap + ALLL	4.45	0.00	0.17	1.10	3.21	6.90	12.98	16.92	905
Loans & Leases + RE Acquired	0.67	0.00	0.03	0.17	0.50	1.04	1.84	2.49	905

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.66	6.51	7.04	8.00	9.23	11.00	13.56	15.88	901
Tier 1 RBC Ratio	13.71	8.26	9.19	10.47	12.75	16.29	21.74	26.32	901
Total Risk-Based Capital Ratio	15.05	10.12	10.65	11.97	14.10	17.54	22.89	27.46	901
Tangible Tier 1 Leverage Ratio	9.64	6.47	7.00	7.98	9.20	10.96	13.54	15.81	901
Tangible Common Eq Cap/Tan Assets	8.73	4.60	5.39	6.81	8.37	10.32	13.35	15.30	901
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	11.57	3.13	4.68	7.16	10.74	15.36	20.72	24.55	905
Standby Letters of Credit	0.40	0.00	0.00	0.09	0.30	0.69	1.26	1.79	905
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.35	905
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.02	0.00	0.00	0.00	0.00	0.00	0.07	1.36	905
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.43	905
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	18.19	6.56	8.22	11.84	16.96	23.47	31.45	38.28	905

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

ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Ins Under Assets(P/C)/Tot Ins Und Ast	28.57	0.00	0.00	0.00	0.00	25.00	100.00	100.00	7
Ins Under Assets(L/H)/Tot Ins Und Ast	71.42	0.00	0.00	0.00	100.00	100.00	100.00	100.00	7
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Ins Activities Revenue/Adj Oper Inc	0.31	0.00	0.00	0.00	0.05	0.44	1.43	3.97	905
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	536
Credit Rel Prem Inc/Tot Prem Inc	41.41	0.00	0.00	0.00	0.00	93.18	100.00	100.00	9
Other Prem Inc/Total Prem Inc	58.58	0.00	0.00	0.00	63.63	100.00	100.00	100.00	9
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
Ins Net Inc (P/C)/Equity (P/C)	54.16	8.33	8.33	8.33	8.33	54.16	81.66	90.83	2
Ins Net Inc (L/H)/Equity (L/H)	39.74	3.12	3.12	5.98	23.06	44.99	74.73	87.36	5
Insur Ben, Losses, Exp/Insur Premiums	28.59	0.00	0.00	0.00	0.00	50.13	78.75	97.33	9
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905
CSV Life Insurance/Tier 1 Cap + ALLL	4.92	0.00	0.00	0.00	0.00	12.57	19.69	22.94	905

BROKER-DEALER ACTIVITIES									

Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	905

FOREIGN ACTIVITIES									

Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
Cost: Interest-Bearing Deposits	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	1

NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	-8.33	-25.00	-25.00	-25.00	-12.50	0.00	0.00	0.00	3
Leases	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0

GROWTH RATES:									
Net Loans and Leases	-63.13	-100.00	-100.00	-100.00	-100.00	-13.29	7.68	79.87	21
Total Selected Assets	-41.04	-100.00	-100.00	-100.00	-11.11	0.00	6.54	35.08	34
Deposits	-53.55	-100.00	-100.00	-100.00	-100.00	-53.55	-25.69	-16.40	2

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	85.19	0.00	1.96	54.10	93.76	101.45	123.92	173.13	717
Dividends Paid/Net Income	30.95	0.00	0.00	7.26	32.21	52.05	75.46	87.82	886
Net Income - Dividends/Avg Equity	7.76	0.22	2.28	4.78	7.38	10.70	13.90	16.31	905
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	117.77	0.00	0.00	92.73	103.03	149.87	305.57	452.47	714
Dividends From Nonbank Subs	0.18	0.00	0.00	0.00	0.00	0.00	0.95	6.50	714
Dividends From Subsidiary BHCs	2.82	0.00	0.00	0.00	0.00	0.00	0.00	101.04	714
Dividends From All Subsidiaries	142.69	0.00	45.32	100.00	107.84	159.74	338.78	481.39	714
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	39.84	0.00	0.00	14.29	41.65	65.74	90.98	100.04	819
Interest Income From Bank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.56	1.39	819
Mgt & Service Fees From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	819
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.07	1.21	819
Operating Income From Bank Subs	41.18	0.00	0.00	15.03	43.35	67.09	92.53	105.87	819
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	63.35	0.00	0.00	0.00	100.00	100.00	100.00	105.11	193
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.49	193
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193
Operating Inc From Nonbank Subs	68.60	0.00	0.00	0.00	100.00	100.00	102.50	218.50	193
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	41.24	0.00	0.00	14.71	44.12	66.70	91.83	105.03	82
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	82
Operating Income From Sub BHCs	41.37	0.00	0.00	14.71	44.12	66.70	91.83	105.03	82
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	74.77	0.00	0.00	70.05	97.88	100.00	100.00	100.00	844
Interest Income From Bank Subs	0.36	0.00	0.00	0.00	0.00	0.04	1.66	12.02	844
Mgt & Serv Fees From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	844
Other Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.13	2.83	844
Operating Income From Bank Subs	81.28	0.00	0.00	89.92	99.62	100.00	100.00	100.00	844
Dividends From Nonbank Subs	0.20	0.00	0.00	0.00	0.00	0.00	1.21	7.36	844
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.40	844
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	844
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	844
Operating Inc From Nonbank Subs	0.77	0.00	0.00	0.00	0.00	0.08	3.46	33.11	844
Dividends From Subsidiary BHCs	2.20	0.00	0.00	0.00	0.00	0.00	0.00	98.52	844
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	844
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	844
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	844
Operating Income From Sub BHCs	2.40	0.00	0.00	0.00	0.00	0.00	0.00	98.94	844
Loans and Adv From Subs/ST Debt	431.37	0.00	0.00	0.00	0.00	417.07	2521.45	4392.80	108
Loans and Adv From Subs/Total Debt	214.98	0.00	0.00	0.00	0.00	278.90	1177.52	2383.65	253

BHCPR Reporters for Quarter Ending 12/31/2005
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
2524676	208, 501		, ZZ	Name change from WAGGONER NATIONAL BANCSHARES, INC.
1079731	196, 499	A. WILBERT' S SONS LUMBER AND	PLAQUEMINE, LA	
2579612	143, 426	ABSECON BANCORP	ABSECON, NJ	
2926270	294, 974	ADVANTAGE BANCORP, INC.	LOVELAND, CO	
1246926	245, 107	ALBANY BANCSHARES, INC.	ALBANY, TX	
3137082	171, 320	ALLEGHENY BANCSHARES, INC.	FRANKLIN, WV	
1203693	225, 601	ALPHA FINANCIAL GROUP, INC.	TOLUCA, IL	
1105078	286, 583	AMADOR BANCSHARES, INC.	LAS CRUCES, NM	
1210682	182, 290	AMBANC FINANCIAL SERVICES, INC	BEAVER DAM, WI	
1131853	192, 125	AMCORP FINANCIAL, INC.	ARDMORE, OK	
3047172	298, 964	AMERICAN BANCORPORATION OF MIN	BRAINERD, MN	Moved from Peer 5
3232512	222, 075	AMERICAN COMMUNITY BANCORP, IN	EVANSVILLE, IN	
2716640	185, 033	AMERICAN NATIONAL BANCORP, INC	APPLETON, WI	
1110045	280, 568	AMERICAN NATIONAL BANCSHARES,	WACO, TX	
1066441	222, 097	AMERICAN STATE BANCSHARES, INC	GREAT BEND, KS	
2632571	217, 422	AMERICAN STATE BANK HOLDING CO	WILLISTON, ND	
2514163	261, 065	AMERIMARK FINANCIAL CORPORATIO	COUNTRYSIDE, IL	
1840687	196, 120	AMERIWEST CORPORATION	OMAHA, NE	
1059676	183, 561	AMFIRST FINANCIAL SERVICES, IN	MCCOOK, NE	
1131899	217, 520	AMTEX BANCSHARES, INC.	ORANGE, TX	
2536642	195, 084	ANB BANCSHARES, INC.	GONZALES, TX	
2939337	178, 684	ANB HOLDINGS, INC.	OAKLAND PARK, FL	
1138197	294, 440	ANDERSON BANCSHARES, INC.	MULLINS, SC	Moved from Peer 5
1071913	255, 171	ANDOVER BANCORP, INC.	ANDOVER, OH	
1083185	200, 862	ANDREW JOHNSON BANCSHARES, INC	GREENEVILLE, TN	
1491650	144, 065	ARKANSAS BANKERS' BANCORPORATI	LITTLE ROCK, AR	
1057980	289, 200	ARKANSAS VALLEY BANCSHARES, IN	BROKEN ARROW, OK	
1840221	199, 149	ARNESON BANCSHARES, INC.	CLEAR LAKE, IA	
2757184	213, 880	ATLANTIC BANCGROUP, INC.	JACKSONVILLE BEACH, FL	
1130829	208, 937	AUSTIN COLONY, INC.	LAKE JACKSON, TX	
1095058	293, 979	BACKLUND INVESTMENT CO.	PEORIA, IL	
1491333	216, 358	BAINUM BANCORP II	MURFREESBORO, AR	
1129029	256, 462	BAKKEN SECURITIES, INC.	SAINT LOUIS PARK, MN	
1128460	210, 389	BANCOMMUNITY SERVICE CORPORATI	SAINT PETER, MN	
2468275	210, 452	BANCORP OF LUCEDALE, INC.	LUCEDALE, MS	
1138526	163, 920	BANCORP OF RANTOUL, INC.	RANTOUL, IL	
1099449	260, 088	BANCSHARES OF EASTERN ARKANSAS	FORREST CITY, AR	
1895397	292, 668	BANCSHARES OF JACKSON HOLE, IN	JACKSON, WY	Moved from Peer 5
1099823	172, 343	BANCSHARES OF RIPLEY, INC.	RIPLEY, TN	
1084061	247, 335	BANCSOUTH CORPORATION	DOTHAN, AL	
3149021	255, 799	BANK CAPITAL CORPORATION	PHOENIX, AZ	
3169748	260, 503	BANK OF COMMERCE HOLDINGS, INC	SARASOTA, FL	
2561671	210, 450	BANK OF IDAHO HOLDING CO.	IDAHO FALLS, ID	
2297701	222, 517	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
3217032	195, 852	BANK OF THE JAMES FINANCIAL GR	LYNCHBURG, VA	
3234600	210, 909	BANKEAST CORPORATION	KNOXVILLE, TN	
1209958	299, 591	BANKERS' BANCORPORATION, INC.	MADISON, WI	Moved from Peer 5
3104570	204, 528	BANKSHARES, INC., THE	MELBOURNE, FL	
2410304	279, 019	BASTROP BANCSHARES, INC.	BASTROP, TX	
2755162	173, 783	BAUER INVESTMENTS, LTD.	PORT LAVACA, TX	
2887652	210, 028	BAY NATIONAL CORPORATION	LUTHERVILLE, MD	

BHCPR Reporters for Quarter Ending 12/31/2005
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
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1104307	205, 248	BAYLOR BANCSHARES, INC.	SEYMOUR, TX	
2868240	188, 963	BAYTREE BANCORP, INC.	LAKE FOREST, IL	
1143511	294, 329	BELLE FOURCHE BANCSHARES, INC.	SPEARFISH, SD	
2898537	153, 548	BENCHMARK BANCORP, INC.	AURORA, IL	
1141441	297, 921	BENCHMARK BANKSHARES INC.	KENBRIDGE, VA	
2615154	174, 861	BEO BANCORP	HEPPNER, OR	
1051906	287, 773	BERCO, INC.	BENNINGTON, KS	
1905009	158, 891	BETHANY BANKSHARES, INC.	BETHANY, MD	
3197835	225, 014	BEVERLY FINANCIAL, MHC	BEVERLY, MA	
1128880	173, 748	BITTERROOT HOLDING COMPANY	LOLO, MT	
1244801	223, 445	BLUEGRASS BANCSHARES, INC.	LEXINGTON, KY	
1398973	265, 585	BNB FINANCIAL SERVICES CORPORA	NEW YORK, NY	
2905734	261, 808	BOE FINANCIAL SERVICES OF VIRG	TAPPAHANNOCK, VA	
1063039	162, 292	BON, INC.	MOUNDRI DGE, KS	
1140015	178, 863	BONIFAY HOLDING COMPANY, INC.	BONIFAY, FL	
1119329	220, 739	BOOTHEEL BANCORP, INC.	POPLAR BLUFF, MO	
2238544	272, 061	BORDER BANCSHARES, INC.	GREENBUSH, MN	
2984092	170, 743	BORDER CAPITAL GROUP, INC.	MCALLEN, TX	
1492291	175, 403	BOSCOBEL BANCORP, INC.	BOSCOBEL, WI	
1205473	176, 684	BOSSHARD FINANCIAL GROUP, INC.	LA CROSSE, WI	
2577506	238, 534	BOTETOURT BANKSHARES, INC.	BUCHANAN, VA	
2456919	192, 936	BRADFORD BANCORP, INC.	GREENVILLE, IL	
1399774	200, 226	BRADLEY COUNTY FINANCIAL CORPO	CLEVELAND, TN	
1097016	230, 056	BREMEN BANCORP, INC.	SAINT LOUIS, MO	
1108789	184, 835	BRENHAM BANCSHARES, INC.	BRENHAM, TX	
2447935	160, 634	BRICKYARD BANCORP, INC.	LINCOLNWOOD, IL	
3138119	228, 815	BRIDGE STREET FINANCIAL, INC.	OSWEGO, NY	
1027947	181, 878	BRIGHTON BANCORP	SALT LAKE CITY, UT	
1132382	236, 185	BSJ BANCSHARES, INC.	SAINT JOSEPH, LA	
1060346	147, 146	BUERGE BANCSHARES, INC.	JOPLIN, MO	
1138786	172, 370	C. S. BANCSHARES, INC.	CHILLICOTHE, MO	
2100089	196, 607	C. S. B. BANCSHARES, INC.	SOMERVILLE, TX	
1201448	196, 509	C-B-G, INC.	WEST LIBERTY, IA	
2324997	172, 807	CACHE VALLEY BANKING COMPANY	LOGAN, UT	
2421391	254, 047	CALIFORNIA COMMUNITY LLC	MANHATTAN BEACH, CA	
1097098	275, 336	CALLAWAY SECURITY BANKS, INC.	FULTON, MO	
3188860	172, 454	CALWEST BANCORP	RANCHO SANTA MARGARI, CA	
2762384	166, 713	CAMERON FINANCIAL CORPORATION	CAMERON, TX	
3195804	186, 570	CANON BANK CORPORATION	CANON CITY, CO	
1248603	204, 525	CAPAC BANCORP, INC.	CAPAC, MI	
2242970	153, 308	CAPITAL COMMERCE BANCORP, INC.	MILWAUKEE, WI	
1108239	181, 825	CAPITOL BANKSHARES, INC.	SMITHVILLE, TX	
2710675	241, 056	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	135, 902	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
1248368	228, 974	CARDINAL BANCORP II, INC.	SAINT LOUIS, MO	
2434467	196, 324	CARDINAL BANKSHARES CORPORATIO	FLOYD, VA	
1131527	193, 654	CARLSBAD BANCORPORATION, INC.	CARLSBAD, NM	
1491641	222, 135	CARLSON BANCSHARES, INC.	WEST MEMPHIS, AR	
1848825	156, 541	CARROLL FINANCIAL SERVICES, IN	HUNTINGDON, TN	
1082870	215, 499	CARTER COUNTY BANCORP	ELIZABETHTON, TN	
1106628	194, 607	CBC, INC.	CLOVIS, NM	

BHCPR Reporters for Quarter Ending 12/31/2005
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
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2435594	278, 515	CBR HOLDINGS, INC.	CHI CAGO, IL	
1246690	160, 045	CCB FINANCIAL CORPORATION	SANDY, OR	
1118283	231, 217	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
3135190	267, 240	CECIL BANCORP, INC.	ELKTON, MD	
1492273	230, 202	CENTRAL BANC, INC.	GENESEO, IL	
1067411	161, 826	CENTRAL BANCSHARES OF POTEAU,	POTEAU, OK	
1106468	246, 855	CENTRAL BANCSHARES, INC.	HOUSTON, TX	
1246805	179, 375	CENTRAL BANK CORPORATION	SAULT SAINTE MARIE, MI	
1963120	266, 476	CENTRAL FINANCIAL CORPORATION	HUTCHINSON, KS	
3184125	168, 235	CENTRAL GEORGIA BANKING COMPAN	COCHRAN, GA	
3150278	218, 383	CENTRAL MISSOURI SHARES, INC.	LEBANON, MO	
3015612	136, 765	CENTRAL OHIO BANCORP	WAVERLY, OH	
1056974	243, 810	CENTRAL STATES BANCSHARES, INC	SPRINGFIELD, MO	
3137729	209, 029	CENTRAL TEXAS FINANCIAL CORP.	CAMERON, TX	
1020920	188, 040	CENTRAL TRUST COMPANY	EDINA, MN	
2560508	238, 228	CENTURY BANCORP MHC	BRIDGETON, NJ	
1095469	153, 745	CENTURY BANCSHARES, INC.	GAINESVILLE, MO	
1491856	238, 745	CENTURY FINANCIAL CORPORATION	COLDWATER, MI	
3071122	292, 673	CGD USA HOLDING COMPANY, INC.	NEW YORK, NY	
1056125	40, 394	CHAMBANCO, INC.	CHAMBERS, NE	
1138955	161, 474	CHAMPLAIN BANK CORPORATION	WILLSBORO, NY	
2948825	272, 054	CHARTER FINANCIAL CORPORATION	BELLEVUE, WA	
1128228	262, 615	CHEROKEE BANCSHARES, INC.	SAINT PAUL, MN	
2806082	170, 122	CHEROKEE BANKING COMPANY	CANTON, GA	
2868110	254, 839	CHESTATEE BANCSHARES, INC.	DAWSONVILLE, GA	
1139297	247, 647	CHOICEONE FINANCIAL SERVICES,	SPARTA, MI	
1207208	279, 222	CITBA FINANCIAL CORPORATION	MOORESVILLE, IN	
3165133	227, 031	CITIZENS BANCORP	GRASS VALLEY, CA	
2958347	170, 789	CITIZENS BANCORP OF OVIEDO, IN	OVIEDO, FL	
3219474	273, 075	CITIZENS BANCORP OF VIRGINIA,	BLACKSTONE, VA	
1833616	162, 719	CITIZENS BANCORP OF WINFIELD,	WINFIELD, AL	
1135114	237, 173	CITIZENS BANCORPORATION OF NEW	NEW ULM, MN	
2550143	216, 352	CITIZENS BANCORPORATION, INC.	MASCOUTAH, IL	
1357121	238, 917	CITIZENS BANCSHARES CORPORATIO	OLANTA, SC	
1121966	168, 456	CITIZENS BANCSHARES OF HUTCHIN	HUTCHINSON, MN	
1129065	171, 301	CITIZENS BANCSHARES OF WOODVIL	HUDSON, WI	
1085312	165, 810	CITIZENS BANCSHARES, INC.	VILLE PLATTE, LA	
2473260	171, 156	CITIZENS BANCSHARES, INC.	ALBION, IL	
2718354	235, 829	CITIZENS BANCSHARES, INC.	EDMOND, OK	
1964668	218, 465	CITIZENS BANK GROUP, INC.	SAINT JAMES, MN	
3200874	274, 996	CITIZENS BANKING CORPORATION	FROSTPROOF, FL	
1208492	256, 507	CITIZENS CENTRAL BANCORP, INC.	MACOMB, IL	
2702278	220, 490	CITIZENS COMMERCE BANCSHARES,	VERSAILLES, KY	
1129805	150, 956	CITIZENS CORPORATION	EASTMAN, GA	
1142970	238, 190	CITIZENS FINANCIAL CORP.	ELKINS, WV	
1099784	182, 030	CITIZENS FINANCIAL GROUP, INC.	NEW HAVEN, MO	
2750952	195, 211	CITIZENS FIRST CORPORATION	BOWLING GREEN, KY	
2299077	188, 597	CITIZENS INDEPENDENT BANCORP,	LOGAN, OH	
1839207	225, 985	CITIZENS NATIONAL BANCORP, INC	PUTNAM, CT	
1999718	267, 327	CITIZENS NATIONAL BANCORP, INC	SPRINGFIELD, MO	
2344856	271, 530	CITIZENS NATIONAL BANCSHARES	BOSSIER CITY, LA	

BHCPR Reporters for Quarter Ending 12/31/2005
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
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1363739	199,664	CITIZENS STATE BANCORP, INC.	NEW BALTIMORE, MI	
2625283	174,723	CITY BANCSHARES, INC.	NATCHITOCHES, LA	
1129672	170,288	CITY NATIONAL BANKCORP, INC.	METROPOLIS, IL	
1135646	277,744	CLAIBORNE HOLDING COMPANY, INC	TAZEWELL, TN	
3030754	279,597	CLARK COUNTY BANCORPORATION	VANCOUVER, WA	
2735164	195,576	CLARKSTON FINANCIAL CORPORATIO	WATERFORD, MI	
1913684	163,180	CLEVELAND STATE BANCORP, INC.	CLEVELAND, MS	
3340015	270,536	CNB COMMUNITY BANCORP, INC.	HILLSDALE, MI	
1135422	252,731	CNB CORPORATION	CHEBOYGAN, MI	
1109825	198,628	CNB FINANCIAL CORPORATION, INC	TAYLOR, TX	
2909200	258,955	CNB FINANCIAL SERVICES, INC.	BERKELEY SPRINGS, WV	
3003570	185,724	COAST BANCORP	SAN LUIS OBISPO, CA	
2184043	206,842	COASTAL BANCSHARES, INC.	PEARLAND, TX	
3058909	274,204	COASTAL COMMUNITY INVESTMENTS,	PANAMA CITY BEACH, FL	
2611866	141,192	CODDLE CREEK FINANCIAL CORP.	MOORESVILLE, NC	
1070840	223,643	COLONIAL BANC CORP.	EATON, OH	
1117772	263,264	COLUMBIA FINANCIAL CORPORATION	BLOOMSBURG, PA	
3041367	215,281	COLUMBIA TRUST BANCORP	PASCO, WA	
1085826	179,364	COLUMBIANA BANCSHARES, INC.	COLUMBIANA, AL	
1416448	163,580	COLWICH FINANCIAL CORPORATION	COLWICH, KS	
2770660	170,461	COMMERCE BANCORP, INC	GREENWOOD, MS	
1118818	155,175	COMMERCIAL BANCSHARES, INC.	TEXARKANA, AR	
3101560	169,399	COMMERCIAL BANCSHARES, INC.	MARYLAND HEIGHTS, MO	
1978674	288,137	COMMERCIAL FINANCIAL CORP	STORM LAKE, IA	
1071810	153,489	COMMERCIAL GRAYSON BANCSHARES	GRAYSON, KY	
1249299	274,845	COMMERCIAL NATIONAL FINANCIAL	ITHACA, MI	
2011868	205,620	COMMFIRST BANCORPORATION, INC.	SOUTH SIOUX CITY, NE	
2332536	277,296	COMMONWEALTH HOLDINGS, L. L. C.	BURLINGTON, KY	
1977154	283,522	COMMUNITY BANCORP OF LOUISIANA	RACELAND, LA	
2180223	245,838	COMMUNITY BANCSHARES OF MARYSV	MARYSVILLE, KS	
1061624	252,751	COMMUNITY BANCSHARES, INC.	NEOSHO, MO	
1889480	236,236	COMMUNITY BANCSHARES, INC.	NOBLESVILLE, IN	
2536857	189,908	COMMUNITY BANK CORP.	PARK RIDGE, IL	
1128675	178,861	COMMUNITY BANK GROUP, INC.	EDEN PRAIRIE, MN	
1104017	294,716	COMMUNITY BANK HOLDINGS OF TEX	CORSICANA, TX	
1138928	199,319	COMMUNITY BANKERS' CORPORATION	MARION CENTER, PA	
3180408	191,593	COMMUNITY BANKS OF GEORGIA, IN	JASPER, GA	
1479144	196,870	COMMUNITY BANKSHARES, INC.	PARKERSBURG, WV	
1102200	298,556	COMMUNITY COMPANY, THE	WACO, TX	
1131488	223,569	COMMUNITY FINANCIAL CORP.	EDGEWOOD, IA	
2723938	163,001	COMMUNITY FINANCIAL GROUP, INC	SPOKANE, WA	
2936103	267,631	COMMUNITY FINANCIAL SHARES, IN	GLEN ELLYN, IL	
3107955	163,479	COMMUNITY FIRST FINANCIAL CORP	LYNCHBURG, VA	
2735333	222,346	COMMUNITY SHORES BANK CORPORAT	MUSKEGON, MI	
2513157	201,669	COMUNIBANC CORP.	NAPOLEON, OH	
1114502	233,975	CONNECTICUT RIVER BANCORP, INC	CHARLESTOWN, NH	
2168922	266,928	CONSOLIDATED EQUITY CORPORATIO	NORMAN, OK	
2286228	205,116	CONSUMERS BANCORP, INC.	MINERVA, OH	
1129681	220,729	CONTINENTAL BANCORP	MIAMI, FL	
1059975	190,725	CONVERSE COUNTY CAPITAL CORPOR	DOUGLAS, WY	
1491490	283,842	CORN BELT BANCORP, INC.	PITTSFIELD, IL	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
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1064269	233,506	CORNERSTONE ALLIANCE, LTD.	WINFIELD, KS	
2746254	211,318	CORNERSTONE BANCORP, INC.	STAMFORD, CT	
2929383	293,610	CORNERSTONE BANCORP, INC.	PALATINE, IL	
2022529	242,615	CORNHUSKER GROWTH CORPORATION	LINCOLN, NE	
1098581	169,727	COUNTRY BANCORP, INC.	HILLSBORO, IL	
1416831	199,134	COUNTRY BANK SHARES, INC.	MILFORD, NE	
1209707	177,360	COUNTRYSIDE FINANCIAL SERVICES	WALWORTH, WI	
1363681	261,010	COUNTY BANK CORP	LAPEER, MI	
3212046	187,755	COVENANT FINANCIAL CORPORATION	CLARKSDALE, MS	
2072252	184,534	CRACO, INC.	VINITA, OK	
1141861	193,089	CROCKETT COUNTY NATIONAL BANCS	OZONA, TX	
1135682	208,365	CROSBY BANCSHARES, INC.	CROSBY, TX	
1131611	181,773	CROSS COUNTY BANCSHARES, INC.	WYNNE, AR	
3306824	200,817	CSB BANCORP, INC.	CHELSEA, MI	
2315164	158,333	CUIVRE RIVER BANCSHARES, INC.	OLD MONROE, MO	
2029368	210,602	DAIRYLAND BANK HOLDING CORPORA	LA CROSSE, WI	
2265782	228,435	DAKOTA COMMUNITY BANSHARES, IN	HEBRON, ND	
1250026	248,567	DB HOLDING COMPANY, INC.	OMAHA, NE	
1139176	106,544	DBT FINANCIAL CORPORATION	DEWITT, AR	
2499082	215,136	DEERWOOD BANCSHARES, INC.	DEERWOOD, MN	
2390031	171,310	DELAVAN BANCSHARES, INC.	DELAVAN, WI	
1250660	153,989	DELAWARE BANCSHARES, INC.	WALTON, NY	
2263331	149,548	DELHI BANK CORP.	DELHI, NY	
3059746	284,232	DELLS BANCSHARES, INC.	WISCONSIN DELLS, WI	
2706726	204,954	DELMARVA BANCSHARES, INC.	CAMBRIDGE, MD	
1135468	296,709	DELTA INVESTMENT COMPANY (CAYM	GEORGE TOWN, ZZ	
2834115	211,636	DELTA TRUST AND BANKING CORPOR	LITTLE ROCK, AR	
1130164	299,804	DEMOTTE BANCORP	DE MOTTE, IN	
1989241	204,958	DENALI BANCORPORATION, INC.	FAIRBANKS, AK	
1058286	209,514	DENISON BANCSHARES, INC. OF HO	HOLTON, KS	
1133615	225,296	DENTEL BANCORPORATION	VICTOR, IA	
2209058	177,448	DENVER BANKSHARES, INC.	DENVER, CO	
1131602	296,752	DEVON BANCORP, INC.	CHICAGO, IL	
1139617	262,975	DG BANCORP, INC.	DOWNERS GROVE, IL	
1085899	166,528	DICKSON FINANCIAL CORPORATION	DICKSON, TN	
1098198	165,040	DREW BANCSHARES, INC.	MONTICELLO, AR	
2558484	253,794	DUNN INVESTMENT CO.	MANCHESTER, IA	
2804855	178,095	EAST ALABAMA FINANCIAL GROUP,	WEDOWEE, AL	
2121310	187,479	EAST DUBUQUE BANCSHARES, INC.	DUBUQUE, IA	
1427556	281,756	EAST TEXAS FINANCIAL CORPORATI	KILGORE, TX	
1200777	220,209	EASTER ENTERPRISES, INC.	SPENCER, IA	
1129467	231,589	EASTERN MICHIGAN FINANCIAL COR	CROSWELL, MI	
1122851	288,693	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
2577766	159,772	EDGAR COUNTY BANC SHARES, INC.	PARIS, IL	
2591258	158,262	EDISON BANCSHARES, INC.	FORT MYERS, FL	
2155397	165,440	EDMONSON BANCSHARES, INC	BROWNSVILLE, KY	
1207329	238,277	ELGIN STATE BANCORP, INC.	ELGIN, IL	
1206676	191,042	ELLETTSVILLE BANCSHARES, INC.	ELLETTSVILLE, IN	
2858979	154,674	ELLIS BANKSHARES, INC.	EAGLE RIVER, WI	
2947985	203,411	ELMER BANCORP, INC.	ELMER, NJ	
1204869	291,089	ELMWOOD FINANCIAL CORPORATION	RACINE, WI	

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1480944	275, 615	EMCLAIRE FINANCIAL CORP	EMLENTON, PA	
2721895	168, 720	EQUITABLE FINANCIAL GROUP, INC	FORT LAUDERDALE, FL	
3001129	249, 192	EVERGREENBANCORP, INC.	SEATTLE, WA	
3343351	27, 645	EVOLVE FINANCIAL GROUP, INC.	MEMPHIS, TN	New Y-9C/BHCPR reporter
2211136	199, 497	EXCELSIOR FINANCIAL SERVICES,	SHOREWOOD, MN	
1096176	291, 164	EXCHANGE BANCSHARES, INC.	MAYFIELD, KY	
1054000	266, 432	EXCHANGE BANKSHARES CORPORATIO	ATCHISON, KS	
1085862	193, 770	EXCHANGE BANKSHARES, INC.	MILLEDGEVILLE, GA	
1061893	277, 928	EXCHANGE COMPANY	GIBBON, NE	
1082731	281, 948	EXECUTIVE BANKING CORPORATION	MIAMI, FL	Moved from Peer 5
1416907	169, 346	F. B. H. CORPORATION	FAYETTE, AL	
2107305	279, 398	FAIRFIELD BANCSHARES, INC.	FAIRFIELD, IL	
1126158	164, 129	FARIBAULT BANCSHARES, INC.	FARIBAULT, MN	
1053357	167, 952	FARM AND HOME INSURANCE AGENCY	LYONS, NE	
1123791	154, 768	FARMERS & MERCHANTS AGENCY, IN	PIERZ, MN	
2178631	216, 118	FARMERS AND MERCHANTS BANCSHAR	BURLINGTON, IA	
1247615	238, 031	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
1080885	157, 230	FARMERS BANCSHARES, INC.	DUBLIN, GA	
1095638	172, 025	FARMERS BANCSHARES, INC.	HARDINSBURG, KY	
1109320	218, 274	FARMERS BANCSHARES, INC.	CENTER, TX	
1132814	169, 366	FARMERS BANCSHARES, INC.	POMEROY, OH	
1099793	162, 985	FARMERS HOLDING COMPANY	JACKSONVILLE, IL	
1071511	184, 755	FARMERS NATIONAL BANCORP OF KY	CYNTHIANA, KY	
1209284	165, 906	FARMERS STATE BANCORPORATION,	WAUPACA, WI	
2108227	245, 545	FARMERS STATE FINANCIAL CORP.	VICTOR, MI	
2202282	174, 874	FC BANC CORP	BUCYRUS, OH	
2900355	257, 668	FCB BANCORP, INC.	LOUISVILLE, KY	
1085488	281, 191	FCB CORPORATION	MANCHESTER, TN	
3031902	275, 784	FCB FINANCIAL CORP.	SAVANNAH, GA	
2922526	171, 681	FCB FINANCIAL, INC.	TAMPA, FL	
1134069	240, 809	FCN BANC CORP.	BROOKVILLE, IN	
2348274	299, 367	FCT BANCSHARES, INC.	WACO, TX	
1891979	279, 052	FEO INVESTMENTS, INC.	NORFOLK, NE	
2527024	181, 373	FGH BANCORP, INC.	HERRIN, IL	
1121788	211, 944	FIDELITY CORPORATION	BURKE, SD	
1199787	248, 301	FIDELITY FINANCIAL CORPORATION	BIRMINGHAM, MI	
1127557	204, 067	FINANCIAL SERVICES OF SAINT CR	SAINT CROIX FALLS, WI	
1363935	184, 475	FIRST & PEOPLES BANCSHARES, IN	RUSSELL, KY	
1064812	43, 244	FIRST AINSWORTH COMPANY	AINSWORTH, NE	
2522337	252, 697	FIRST ALAMOGORDO BANCORP OF NE	RENO, NV	
1056134	247, 628	FIRST ALTUS BANCORP, INC.	ALTUS, OK	
1138188	224, 369	FIRST AMERICAN BANCORP	ATHENS, GA	
2747765	179, 946	FIRST AMERICAN BANCORP	GREENWOOD VILLAGE, CO	
1141629	226, 520	FIRST AMERICAN BANKSHARES, INC	FORT ATKINSON, WI	
1143052	195, 299	FIRST APPLE RIVER CORPORATION	APPLE RIVER, IL	
1143801	165, 198	FIRST AZLE BANCSHARES, INC.	AZLE, TX	
1099140	275, 693	FIRST BANCORP, INC.	RUSSELL SPRINGS, KY	
1842935	297, 487	FIRST BANCORPORATION, INC.	LA CROSSE, WI	
1978414	158, 947	FIRST BANCSHARES CORPORATION	GLADSTONE, MI	
1869987	170, 942	FIRST BANCSHARES OF STEVENSON,	STEVENSON, AL	
2385493	294, 562	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	

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Peer Group 6 by BHC Name

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2971261	274, 522	FIRST BANCTRUST CORPORATION	PARIS, IL	
2410854	286, 354	FIRST BANK LUBBOCK BANCSHARES,	LUBBOCK, TX	Name change from OUTSOURCE CAPITAL GROUP, INC.
3048768	172, 206	FIRST BANK OF MIAMI SHARES, IN	CORAL GABLES, FL	
1134041	284, 814	FIRST BANK SHARES OF THE SOUTH	ALMA, GA	
1889538	225, 598	FIRST BERLIN BANCORP, INC.	BERLIN, WI	
1062050	169, 627	FIRST BROKEN ARROW CORPORATION	BROKEN ARROW, OK	
1889547	176, 754	FIRST BUSINESS BANCORP CO.	CHI CAGO, IL	
1417360	267, 829	FIRST CAPITAL CORPORATION	FORT SCOTT, KS	
1076525	270, 469	FIRST CAROLINA BANCSHARES CORP	DARLINGTON, SC	
1022166	184, 360	FIRST CARTHAGE CORPORATION	CARTHAGE, MS	
1142130	206, 218	FIRST CITIZENS OF PARIS, INC.	PARIS, IL	
3058516	184, 655	FIRST COLUMBIA BANCORP, INC.	LAKE CITY, FL	
3225420	231, 714	FIRST COMMERCE BANCORP	ENCINO, CA	
2374787	176, 160	FIRST COMMERCIAL BANCSHARES	EDMOND, OK	
2016340	217, 838	FIRST COMMUNITY BANCORP, INC.	SHELBYVILLE, TN	
2252009	165, 652	FIRST COMMUNITY BANCORP, INC.	GLASGOW, MT	
1990096	157, 253	FIRST COMMUNITY BANCSHARES COR	MILTON, WI	
2341547	218, 875	FIRST COMMUNITY BANCSHARES, IN	KANSAS CITY, KS	
2398587	258, 658	FIRST COMMUNITY BANK HOLDING	DEBARY, FL	
2224239	219, 452	FIRST COMMUNITY CORPORATION	ROGERSVILLE, TN	
1132896	267, 157	FIRST COMMUNITY FINANCIAL CORP	MIFFLINTOWN, PA	
1056479	237, 682	FIRST COMPANY	POWELL, WY	
1097388	283, 780	FIRST DELTA BANKSHARES, INC.	BLYTHEVILLE, AR	
2755685	287, 752	FIRST DUPAGE BANCORP, INC.	WESTMONT, IL	
1492956	277, 827	FIRST EAGLE BANCSHARES, INC.	HANOVER PARK, IL	
1250398	282, 294	FIRST EXPRESS OF NEBRASKA, INC	GERING, NE	
1104642	205, 962	FIRST FABENS BANCORPORATION	FABENS, TX	
1100112	265, 726	FIRST FARMERS BANK HOLDING COM	BARDSTOWN, KY	
2180232	179, 042	FIRST FINANCIAL BANCSHARES, IN	ROLAND, OK	
1128040	170, 952	FIRST FINANCIAL CORPORATION	ARTHUR, ND	
1131778	146, 493	FIRST FONTANELLE BANCORPORATIO	FONTANELLE, IA	
2508117	251, 251	FIRST GEORGIA COMMUNITY CORP.	JACKSON, GA	
1246515	251, 897	FIRST GILMER BANKSHARES, INC.	GILMER, TX	
1057252	203, 315	FIRST GOTHENBURG BANCSHARES	GOTHENBURG, NE	
1107700	262, 083	FIRST GRAHAM BANCORP, INC.	GRAHAM, TX	
1105528	295, 089	FIRST GRANBURY BANCORPORATION	GRANBURY, TX	
1823747	183, 285	FIRST GRAYSON BANCORP, INC.	GRAYSON, KY	
1086243	194, 273	FIRST HARALSON CORPORATION	BUCHANAN, GA	
1134564	192, 798	FIRST INDEPENDENCE CORPORATION	DETROIT, MI	
1065163	259, 593	FIRST INDEPENDENT BANCORP, INC	CHICKASHA, OK	
2265429	240, 579	FIRST INTERNATIONAL BANCORP TE	PLANO, TX	
1233627	240, 662	FIRST LIBERTY NATIONAL BANCSHA	LIBERTY, TX	
1889855	282, 186	FIRST MARENGO FINANCIAL CORPOR	MARENGO, IL	
2845858	238, 757	FIRST MEDICINE LODGE BANCSHARE	OVERLAND PARK, KS	
1208876	239, 392	FIRST MENASHA BANCSHARES, INC.	NEENAH, WI	
1125450	166, 783	FIRST MINNETONKA BANCORPORATIO	MINNETONKA, MN	
2577159	277, 379	FIRST NATIONAL BANCORP OF RIVE	RIVER FALLS, WI	
1134845	268, 012	FIRST NATIONAL BANCORP, INC.	LIBBY, MT	
1889529	230, 177	FIRST NATIONAL BANCORPORATION	STOUGHTON, WI	
1086476	203, 836	FIRST NATIONAL BANCSHARES OF	ALICEVILLE, AL	
1100224	186, 851	FIRST NATIONAL BANCSHARES OF	HOPE, AR	

BHCPR Reporters for Quarter Ending 12/31/2005
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes

3018958	267, 929	FIRST NATIONAL BANCSHARES OF	HUNTSVILLE, TX	
1097575	272, 585	FIRST NATIONAL BANCSHARES, INC	CAMDENTON, MO	
1137529	211, 391	FIRST NATIONAL BANK CORP	CLOVERDALE, IN	
1057908	277, 476	FIRST NATIONAL BANK OF GILLETT	GILLETTE, WY	
1142840	214, 843	FIRST NATIONAL BANKSHARES CORP	RONCEVERTE, WV	
1055726	287, 727	FIRST NATIONAL CORPORATION OF	ARDMORE, OK	
1083318	219, 489	FIRST NATIONAL CORPORATION OF	PICAYUNE, MS	
1132159	243, 111	FIRST NATIONAL CORPORATION OF	WYNNE, AR	
1427220	140, 168	FIRST NATIONAL FINANCIAL CORPO	MANCHESTER, KY	
1097070	229, 276	FIRST NATIONAL HOLDING COMPANY	OXFORD, MS	
1071409	250, 400	FIRST NATIONAL LONDON BANKSHAR	LONDON, KY	
2410322	240, 517	FIRST NATIONAL MONAHANS BANCSH	MONAHANS, TX	
2022471	180, 782	FIRST NATIONAL OF WYOMING BANK	LARAMIE, WY	
1135356	266, 497	FIRST NATIONAL TALLADEGA CORPO	TALLADEGA, AL	
1881934	194, 531	FIRST NEIGHBORHOOD BANCSHARES,	TOLEDO, IL	
1107830	287, 940	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
1085844	249, 658	FIRST OF HOMESTEAD, INC.	HOMESTEAD, FL	
1205633	268, 946	FIRST OF HURON CORP.	BAD AXE, MI	
1206395	216, 767	FIRST OF WAVERLY CORPORATION	WAVERLY, IA	
1056330	194, 526	FIRST OKMULGEE CORPORATION	OKMULGEE, OK	
2791816	279, 507	FIRST OTTAWA BANCSHARES, INC.	OTTAWA, IL	
1062528	194, 582	FIRST PIONEER BANK CORP.	BRUSH, CO	
1071043	160, 979	FIRST PRESTONSBURG BANCSHARES,	PRESTONSBURG, KY	
2224408	192, 085	FIRST PRYOR BANCORP, INC.	PRYOR, OK	
2125523	287, 962	FIRST SECURITY BANCORP, INC.	ELMWOOD PARK, IL	
2899851	216, 487	FIRST SECURITY BANCORP, INC.	LEXINGTON, KY	
1085572	279, 861	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
3065774	221, 355	FIRST SENTRY BANCSHARES, INC.	HUNTINGTON, WV	
1123401	256, 566	FIRST SLEEPY EYE BANCORPORATIO	SIOUX FALLS, SD	
3228681	168, 995	FIRST SOUTHWEST BANCORPORATION	ALAMOSA, CO	
1082692	264, 389	FIRST SOUTHWEST CORPORATION	MCCOMB, MS	
1140190	186, 074	FIRST ST. CHARLES BANCSHARES,	BOUTTE, LA	
1209471	259, 729	FIRST STATE BANCORP OF MONTICE	MONTICELLO, IL	
1139840	241, 047	FIRST STATE BANCSHARES OF BLAK	BLAKELY, GA	
1057850	296, 642	FIRST STATE BANCSHARES, INC.	SCOTTSDLUFF, NE	
1416550	172, 892	FIRST STATE BANCSHARES, INC.	SAINT CHARLES, MO	
1975459	297, 083	FIRST STATE BANCSHARES, INC.	NEW LONDON, WI	
1096448	289, 190	FIRST STATE BANKING CORP	RUSSELLVILLE, AR	
1247231	169, 345	FIRST STATE FREMONT, INC.	FREMONT, NE	
1139952	189, 738	FIRST SUBURBAN BANCORP CORPORA	MAYWOOD, IL	
2251776	163, 673	FIRST TRUST HOLDINGS, INC.	WATSEKA, IL	
1098880	186, 445	FIRST UNION FINANCIAL CORPORAT	MONTICELLO, AR	
1027992	193, 117	FIRST UTAH BANCORPORATION	SALT LAKE CITY, UT	
1097100	223, 466	FIRST VALLEY NATIONAL CORP.	CLARKSDALE, MS	
1099654	179, 738	FIRST VANDALIA CORP.	VANDALIA, IL	
1135404	247, 587	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1070336	266, 213	FIRST WEST VIRGINIA BANCORP	WHEELING, WV	
1100091	275, 491	FIRST WESTERN BANCSHARES, INC.	BOONEVILLE, AR	
3307362	222, 481	FIRSTBANK FINANCIAL SERVICES,	MCDONOUGH, GA	
2376567	228, 434	FIRSTFED BANCORP, INC.	BESSEMER, AL	
1129515	212, 054	FIVE FLAGS BANKS, INC.	PENSACOLA, FL	

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Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
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3162927	252,085	FIVE STAR BANCORP	ROCKLIN, CA	
1127892	218,096	FLATHEAD HOLDING COMPANY OF BI	BIGFORK, MT	
1138768	154,503	FLEETWOOD BANK CORPORATION	FLEETWOOD, PA	
1246382	274,724	FLORIDA FIRST CITY BANKS, INC.	FORT WALTON BEACH, FL	
1086814	253,816	FMB BANCSHARES, INC.	LAKELAND, GA	
2922348	193,823	FMB EQUIBANC, INC.	STATESBORO, GA	
1137426	228,360	FMB OF S. C. BANCSHARES, INC.	HOLLY HILL, SC	
1491463	191,164	FMS BANCORP, INC.	POPLAR BLUFF, MO	
2851653	276,428	FNB BANCORP	LAYTON, UT	
1416671	204,130	FNB BANCSHARES, INC.	IRON MOUNTAIN, MI	
2504285	219,263	FNB COMPANY	LIVINGSTON, TX	
1248144	199,137	FNB FINANCIAL CORP.	SCOTTSVILLE, KY	
1248069	186,154	FNB FINANCIAL CORPORATION	MCCONNELLSBURG, PA	
1141227	203,891	FNB FINANCIAL SERVICES, INC.	DURANT, OK	
1417267	162,125	FNB, INC.	DENNISON, OH	
2511322	184,275	FNC., INC.	STORM LAKE, IA	
3170454	206,132	FOUNDATION BANCORP, INC.	BELLEVUE, WA	
2747251	191,902	FOX RIVER VALLEY BANCORP, INC.	APPLETON, WI	
1098152	210,010	FRANKLIN BANCORP, INC.	FRANKLIN, KY	
3195448	207,540	FREDERICK COUNTY BANCORP, INC.	FREDERICK, MD	
1136933	246,510	FREEDOM BANCORPORATION, INC.	HUDSON, WI	
1205585	192,413	FREEPORT BANCSHARES, INC.	FREEPORT, IL	
1401154	190,738	FRIENDSHIP BANCORP	FRIENDSHIP, IN	
2687601	170,929	FRYBURG BANKING COMPANY, INC.	FRYBURG, PA	
2596758	293,033	FSB BANCORP, MHC	FARMINGTON, ME	
1067000	177,537	FSC BANCSHARES, INC.	CAMERON, MO	
1417379	139,131	FULTON BANCSHARES CORPORATION	MCCONNELLSBURG, PA	
2222495	265,965	FUTURA BANC CORPORATION	URBANA, OH	
1107885	182,366	G-6 CORPORATION	MESQUITE, TX	
1079067	193,885	GADSDEN CORPORATION, THE	ALTOONA, AL	
1137006	154,088	GASSAWAY BANCSHARES, INC.	GASSAWAY, WV	
2963190	167,304	GATEWAY BANCORP	SANTA ANA, CA	
2388775	185,569	GATEWAY BANCSHARES, INC.	RINGGOLD, GA	
1907106	187,764	GATO HOLDINGS, INC.	THIEF RIVER FALLS, MN	
2017673	222,928	GBC HOLDINGS, INC.	LOS ANGELES, CA	
1071388	211,949	GENBANC, INC.	GENOA, OH	
1246944	234,579	GENBEACH CO., INC.	BEATTYVILLE, KY	
1834396	164,688	GENEVA STATE COMPANY	GENEVA, NE	
2589385	295,834	GEORGE WASHINGTON BANCORP, INC	OAK LAWN, IL	
3019339	271,537	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
3016338	163,673	GEORGIA BANKING COMPANY, INC.	ATLANTA, GA	
1245581	247,886	GEORGIA COMMUNITY BANCORP, INC	REYNOLDS, GA	
1098741	276,832	GERMANTOWN BANC CORP.	GERMANTOWN, IL	
2839781	184,494	GIDEON ENTERPRISES L. P.	TOPEKA, KS	
2839969	181,263	GILMER NATIONAL BANCSHARES, IN	GILMER, TX	
1064915	290,317	GN BANCSHARES, INC.	GIRARD, KS	
1205950	261,177	GNB BANCORPORATION	GRUNDY CENTER, IA	
2630193	245,232	GNB BANCSHARES CORPORATION	GRUNDY, VA	
2942850	263,656	GRACE INVESTMENT COMPANY, INC.	ALVA, OK	
2846275	202,348	GRAFF FAMILY, INC.	MCCOOK, NE	
1115406	239,721	GRAND BANK CORPORATION	MARBLEHEAD, MA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
1840931	195, 806	GRAND VALLEY CORPORATION	GRAND JUNCTION, CO	
2929833	252, 635	GRANDSOUTH BANCORPORATION	GREENVILLE, SC	
3143953	246, 441	GRAVETT BANCSHARES, INC.	GRAVETTE, AR	
2513661	186, 245	GREAT BASIN FINANCIAL CORPORAT	ELKO, NV	
1060355	258, 522	GREAT PLAINS BANCSHARES, INC.	HOLLIS, OK	
1080568	244, 732	GREAT SOUTHERN CAPITAL CORPORA	MERIDIAN, MS	
1143641	276, 981	GREATER CHICAGO FINANCIAL CORP	CHICAGO, IL	
2349507	154, 434	GREATER ROME BANCSHARES, INC.	ROME, GA	
3136825	276, 592	GREATER SACRAMENTO BANCORP	SACRAMENTO, CA	
1141384	228, 675	GREATER SOUTHWEST BANCSHARES,	IRVING, TX	
1205996	275, 351	GREENFIELD BANCSHARES, INC.	GREENFIELD, IN	
1071566	285, 395	GREENVILLE NATIONAL BANCORP	GREENVILLE, OH	
2637820	291, 283	GUARANTY BANCORP, INC.	WOODSVILLE, NH	
1209444	249, 273	GUARANTY BANKSHARES, LTD.	CEDAR RAPIDS, IA	
1096952	286, 994	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
1085929	205, 571	GULF COAST BANCSHARES, INC.	ABBEVILLE, LA	
1144237	155, 086	HANCOCK BANCORP, INC.	HAWESVILLE, KY	
1202276	177, 727	HANSEN BANCORPORATION	LAWLER, IA	
2008130	256, 606	HARBOR BANKSHARES CORPORATION	BALTIMORE, MD	
1097838	225, 040	HARDIN COUNTY BANCSHARES, INC.	SAVANNAH, TN	
1209604	157, 995	HARVARD BANCSHARES, INC.	HARVARD, IL	Name change from HARVARD BANCORP, INC.
1863659	296, 563	HAYWARD BANCSHARES, INC.	EAU CLAIRE, WI	
1357082	250, 172	HAZARD BANCORP	HAZARD, KY	
1136287	230, 649	HCB FINANCIAL CORP.	HASTINGS, MI	
2595881	196, 666	HEARTLAND BANCSHARES, INC.	FRANKLIN, IN	
2800482	201, 492	HEARTLAND BANCSHARES, INC.	SEBRING, FL	
1427079	248, 564	HERGET FINANCIAL CORP.	PEKIN, IL	
3162486	235, 217	HERITAGE BANCORP	RENO, NV	
2144739	279, 851	HERITAGE BANCSHARES GROUP, INC	WILLMAR, MN	
2856340	246, 560	HERITAGE BANCSHARES, INC.	LUCAMA, NC	
1076178	204, 773	HERITAGE BANKSHARES, INC.	NORFOLK, VA	
1143717	210, 794	HERITAGE CAPITAL CORPORATION	JONESBORO, AR	
1200795	286, 526	HERITAGE COMMUNITY BANCORPORAT	RIVERDALE, IL	
1200218	291, 512	HERITAGEBANC, INC.	FRANKFORT, IL	
3066977	293, 315	HFB FINANCIAL CORPORATION	MIDDLESBORO, KY	
1916948	227, 135	HIGH POINT FINANCIAL SERVICES,	FORRESTON, IL	
2638014	262, 698	HIGHLANDS INDEPENDENT BANCSHAR	SEBRING, FL	
3262818	152, 478	HILLTOP COMMUNITY BANCORP, INC	SUMMIT, NJ	
2170868	169, 676	HOCKING VALLEY BANCSHARES, INC	ATHENS, OH	
2658508	169, 332	HOME VALLEY BANCORP	GRANTS PASS, OR	
1060412	155, 305	HOMESTEAD FINANCIAL CORPORATIO	BEATRICE, NE	
2648367	228, 328	HOMETOWN BANCSHARES, INC.	CARTHAGE, MO	
1881680	191, 245	HONOR BANCORP, INC.	HONOR, MI	
3058525	269, 313	HORIZON BANCORP, INC.	DULUTH, GA	
1110269	167, 679	HOUSTON CITY BANCSHARES, INC.	HOUSTON, TX	
1200496	265, 466	HOW-WIN DEVELOPMENT CO.	CRESCO, IA	
1416608	181, 388	HURON COMMUNITY FINANCIAL SERV	EAST TAWAS, MI	
1208997	185, 589	I. S. B. FINANCIAL CORP.	OAK FOREST, IL	
2339759	189, 845	IBC BANCORP, INCORPORATED	CHICAGO, IL	
1142774	234, 134	ICNB FINANCIAL CORPORATION	IONIA, MI	
3301883	187, 707	IDAHO BANCORP	BOISE, ID	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
1209761	254, 262	ILLINI CORPORATION	SPRINGFIELD, IL	
1889565	237, 767	ILLINOIS STATE BANCORP, INC.	WHEATON, IL	
1208504	184, 710	ILLINOIS VALLEY BANCORP, INC.	MORRIS, IL	
1070970	149, 037	INDEPENDENCE BANCCORP	INDEPENDENCE, OH	
2511313	186, 519	INDEPENDENT BANCORP., LIMITED	LITTLE CHUTE, WI	
1427136	197, 759	INDEPENDENT BANCSHARES, INC.	OCALA, FL	
2944144	287, 344	INLAND BANCORP HOLDING COMPANY	OAK BROOK, IL	
1062975	171, 842	INTERNATIONAL BANCSHARES OF OK	YUKON, OK	
1139792	256, 934	IOWA STATE BANK HOLDING COMPAN	DES MOINES, IA	
1248845	167, 001	IRELAND BANCORP, LTD.	MALAD CITY, ID	
1246850	293, 114	IRON AND GLASS BANCORP, INC.	PITTSBURGH, PA	
1053713	219, 052	J. R. MONTGOMERY BANCORPORATIO	LAWTON, OK	
1119347	139, 416	JACKSON FINANCIAL CORPORATION	MAYFIELD, KY	
2737766	273, 044	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1132766	227, 572	JBC BANCSHARES, INC.	JASPER, GA	
2267665	289, 477	JEFFERSON BANCSHARES, INC.	PINE BLUFF, AR	
1061156	186, 585	JONES NATIONAL CORPORATION	SEWARD, NE	
1122057	255, 437	JORGENSEN HOLDING COMPANY	KENMARE, ND	
1206050	194, 290	KENBANCORP	KENTLAND, IN	
1203590	157, 622	KERNDT BANK SERVICES, INC.	LANSING, IA	
2010759	298, 356	KILLBUCK BANCSHARES, INC.	KILLBUCK, OH	
1061987	161, 172	KING BANCSHARES, INC.	KINGMAN, KS	
1104325	208, 425	KLEBERG AND COMPANY BANKERS	KINGSVILLE, TX	
2552334	161, 701	KREMLIN BANCSHARES, INC.	KREMLIN, OK	
1056657	213, 340	KREY CO. LTD.	PRATT, KS	
2155276	261, 438	KS BANCORP, INC.	SMITHFIELD, NC	
1057784	184, 746	LABETTE COUNTY BANKSHARES, INC	ALTAMONT, KS	
1085965	164, 545	LAFAYETTE BANKSHARES, INC.	LAFAYETTE, GA	
1086506	174, 985	LAFOLLETTE FIRST NATIONAL CORP	LA FOLLETTE, TN	
2360043	261, 732	LAKE ELMO BANCSHARES, INC.	LAKE ELMO, MN	
1250008	159, 162	LAMOINE BANCORP, INC.	LA HARPE, IL	
2849203	234, 308	LANDMARK FINANCIAL HOLDING COM	SARASOTA, FL	
1069273	180, 298	LAWRENCE KEISTER & CO	SCOTTDALE, PA	
1099195	258, 153	LBT BANCSHARES, INC.	LITCHFIELD, IL	
2148586	173, 484	LEA COUNTY BANCSHARES, INC.	HOBBS, NM	
1131406	193, 353	LEACKCO BANK HOLDING COMPANY,	WOLSEY, SD	
3100349	229, 762	LEGENDS FINANCIAL HOLDINGS, IN	CLARKSVILLE, TN	
1200629	214, 025	LEROY C. DARBY, INC.	MONONA, IA	
2797537	172, 589	LEWISTON BANCORP	LEWISTON, UT	
2942832	163, 736	LIBERTY BANCORP	SOUTH SAN FRANCISCO, CA	
1085228	211, 771	LIBERTY BANCORP OF GEORGIA, IN	CLAYTON, GA	
1246579	157, 717	LIBERTY BANCSHARES, INC.	ADA, OH	
2533922	152, 336	LIBERTY BANCSHARES, INC.	ALTON, IL	
1130548	294, 014	LIBERTY FINANCIAL SERVICES, IN	NEW ORLEANS, LA	Moved from Peer 5
1204775	179, 965	LINCOLN S. B. CORP.	LINCOLN, IL	
1201103	233, 098	LINCOLNWOOD BANCORP INC.	LINCOLNWOOD, IL	
1119271	202, 814	LINN HOLDING COMPANY	LINN, MO	
1129618	228, 301	LIZTON FINANCIAL CORPORATION	LIZTON, IN	
1133259	184, 029	LOGAN COUNTY BANCSHARES, INC.	LOGAN, WV	
3300215	186, 783	LOGAN INVESTMENT CORP.	KEOKUK, IA	
1204618	199, 967	LONGVIEW CAPITAL CORPORATI ON	NEWMAN, IL	

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1491614	271, 788	LONOKE BANCSHARES, INC.	LONOKE, AR	
1209743	183, 277	LUXEMBURG BANCSHARES, INC.	LUXEMBURG, WI	
1246298	178, 241	LUZERNE NATIONAL BANK CORPORAT	LUZERNE, PA	
1995523	61, 427	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1841732	204, 711	M C BANCSHARES, INC.	MORGAN CITY, LA	
1210749	170, 768	M. S. B. BANCORPORATION, INC.	MARION, WI	
2807810	246, 375	M&F BANCORP, INC.	DURHAM, NC	
1491306	198, 752	M&P COMMUNITY BANCSHARES, INC.	NEWPORT, AR	
1123933	298, 722	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
1136577	239, 445	MACON BANCTRUST, INC.	LAFAYETTE, TN	
1135105	226, 134	MADISON BANK CORP.	MADISON, GA	
2453936	228, 156	MAGNOLIA BANKSHARES, INC.	EASTMAN, GA	
2067959	213, 592	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1081097	213, 796	MANSURA BANCSHARES, INC.	MANSURA, LA	
1131376	240, 905	MARION COUNTY BANCSHARES, INC.	HAMILTON, AL	
1205857	189, 598	MAUSTON BANCORP, INC.	LA CROSSE, WI	
1141142	166, 883	MBT BANCORP	WEST HARRISON, IN	
2655534	258, 163	MBT BANCSHARES, INC.	KANSAS CITY, MO	
2269977	219, 608	MBT CORP.	FOREST CITY, IA	
3123094	225, 308	MCB FINANCIAL GROUP, INC.	CARROLLTON, GA	
1250286	193, 759	MCCAMEY FINANCIAL CORPORATION	ODESSA, TX	
1071342	230, 414	MCCREARY BANCSHARES INC.	WHITLEY CITY, KY	
2913083	224, 408	MCNB BANKS, INC.	WELCH, WV	
1247183	247, 335	MERCER COUNTY STATE BANCORP	SANDY LAKE, PA	
1084203	169, 314	MERCHANTS & FARMERS BANCSHARES	LEESVILLE, LA	
1082469	280, 539	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
2908566	252, 085	MERCHANTS BANCORP	GRESHAM, OR	
2264404	168, 751	MERCHANTS BANCORP OF PENNSYLVA	KITTANNING, PA	
1082955	187, 986	MERCHANTS FINANCIAL SERVICES,	CULLMAN, AL	
2314260	200, 802	MESQUITE FINANCIAL SERVICES	ALICE, TX	
1062676	265, 201	METCALF BANCSHARES, INC.	OVERLAND PARK, KS	
2521899	253, 220	METRO BANK FINANCIAL SERVICES,	MIAMI, FL	
2795083	173, 419	MHBC INVESTMENTS LIMITED PARTN	ENGLAND, AR	
2519010	177, 227	MICHIGAN HERITAGE BANCORP, INC	FARMINGTON HILLS, MI	
1207673	212, 714	MID-IOWA BANCSHARES CO.	ALGONA, IA	
2300768	269, 409	MID-MISSOURI HOLDING COMPANY,	SULLIVAN, MO	
1081752	249, 445	MIDDLE GEORGIA CORPORATION	ELLAVILLE, GA	
1136214	210, 873	MIDDLEBURY NATIONAL CORPORATIO	MIDDLEBURY, VT	
1071539	184, 311	MIDDLEFORK FINANCIAL GROUP INC	HYDEN, KY	
1063888	263, 325	MIDLANDS FINANCIAL SERVICES	OMAHA, NE	
1136689	228, 981	MIDSOUTH BANCORPORATION	DOTHAN, AL	
1825367	297, 510	MIDSTATES BANCSHARES, INC.	HARLAN, IA	
1064652	273, 939	MIDWEST BANC HOLDING CO.	PIERCE, NE	
1053320	169, 433	MIDWEST BANCO CORPORATION	COZAD, NE	
3157343	192, 525	MIDWEST BANCORPORATION	BILLINGS, MT	
2575249	248, 787	MIDWEST BANCORPORATION, INC.	POPLAR BLUFF, MO	
1125580	249, 294	MIDWEST BANK GROUP, INC.	PARKERS PRAIRIE, MN	
2603450	236, 973	MIDWEST COMMUNITY BANCSHARES,	MARION, IL	
1137042	285, 658	MIFFLINBURG BANCORP, INC.	MIFFLINBURG, PA	
2848073	183, 982	MILES BANCSHARES, INC.	ADVANCE, MO	
1201952	211, 190	MILFORD BANCORPORATION	MILFORD, IA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
2795702	230, 481	MINSTER FINANCIAL CORP.	MINSTER, OH	
2298904	272, 150	MNB CORPORATION	BANGOR, PA	
1889967	289, 997	MONONA BANKSHARES, INC.	MONONA, WI	
1123661	182, 974	MONTANA COMMUNITY BANKS, INC.	RONAN, MT	
2351274	289, 675	MONTANA SECURITY, INC.	HAVRE, MT	Moved from Peer 5
1205325	188, 897	MONTFORT BANCORPORATION, INC.	PLATTEVILLE, WI	
1142934	192, 477	MONTGOMERY COUNTY BANKSHARES,	AILEY, GA	
2510428	202, 664	MOUND CITY FINANCIAL SERVICES,	PLATTEVILLE, WI	
2056805	194, 524	MOUNTAIN BANK HOLDING COMPANY	ENUMCLAW, WA	
1061213	282, 034	MOUNTAIN STATES BANCORPORATION	DENVER, CO	
2107789	218, 854	MYERS BANCSHARES, INC.	ALVA, OK	
3207387	221, 253	MYERS BANCSHARES, INC.	FORT WORTH, TX	
1107595	293, 385	NACOGDOCHES COMMERCIAL BANCSHA	NACOGDOCHES, TX	
1134050	227, 008	NASHVILLE HOLDING COMPANY, THE	NASHVILLE, GA	
1135655	167, 649	NATIONAL BANKING CORP.	NORTH LITTLE ROCK, AR	
2872322	182, 561	NBG BANCORP, INC.	ATHENS, GA	
1085880	275, 091	NBN CORPORATION	NEWPORT, TN	
1209305	231, 735	NC BANCORP, INC.	CHICAGO, IL	
2925406	270, 986	NCAL BANCORP	LOS ANGELES, CA	
1140097	213, 547	NEFFS BANCORP, INC.	NEFFS, PA	
1204074	173, 052	NEKOOSA PORT EDWARDS BANCORPOR	NEKOOSA, WI	
2098412	215, 531	NETEX BANCORPORATION	PITTSBURG, TX	
2500027	145, 020	NEW ASIA BANCORP, INC.	CHICAGO, IL	
1119628	231, 171	NEW ERA BANCORPORATION, INC.	FREDERICKTOWN, MO	
2257228	210, 455	NEW INDEPENDENT BANCSHARES, IN	NEW WASHINGTON, IN	
1138106	235, 869	NEW TRI POLI BANCORP, INC.	NEW TRI POLI, PA	
2520913	176, 477	NEW WINDSOR BANCORP, INC.	NEW WINDSOR, MD	
1118621	201, 911	NEWBURG INSURANCE AGENCY, INC.	ROLLA, MO	
3213922	216, 447	NEWFIRST FINANCIAL GROUP, INC.	EL CAMPO, TX	
3034266	186, 154	NEWMAN COWETA BANCSHARES, INC.	NEWMAN, GA	
3112119	229, 831	NORCAL COMMUNITY BANCORP	ALAMEDA, CA	
1125610	164, 226	NORLO, INC.	PRIOR LAKE, MN	
1832824	218, 632	NORTH CASCADES BANCSHARES, INC	CHELAN, WA	
2834076	237, 131	NORTH CENTRAL BANCORP	NORFOLK, NE	
1136540	181, 893	NORTH SHORE FINANCIAL CORPORAT	DULUTH, MN	
1204748	255, 260	NORTHERN BANKSHARES, INC.	MCFARLAND, WI	
1123652	168, 523	NORTHERN MICHIGAN CORPORATION	ESCANABA, MI	
1249495	257, 063	NORTHERN MISSOURI BANCSHARES,	UNIONVILLE, MO	
1140789	205, 826	NORTHFIELD BANCSHARES, INC.	NORTHFIELD, MN	
3258893	178, 613	NORTHSTAR FINANCIAL CORPORATIO	SEATTLE, WA	
2958990	263, 689	NORTHSTAR FINANCIAL GROUP, INC	BAD AXE, MI	
2088329	245, 465	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
2176105	156, 741	NORTHWEST WISCONSIN BANCORP	EAU CLAIRE, WI	
1246542	299, 544	NW BANCSHARES, INC.	CHIPPEWA FALLS, WI	
2445098	271, 998	OAK PARK RIVER FOREST BANKSHAR	OAK PARK, IL	
1022269	163, 741	OCEANIC HOLDING (BVI) LIMITED	TORTOLA, ZZ	
2729499	284, 913	OCONEE FINANCIAL CORPORATION	WATKINSVILLE, GA	
1206537	201, 036	OGLE COUNTY BANCSHARES, INC.	ROCHELLE, IL	
2744232	198, 301	OGS INVESTMENTS, INC.	OCALA, FL	
1951127	166, 660	OHIO COUNTY COMMUNITY BANCSHAR	HARTFORD, KY	
2347035	193, 943	OHIO HERITAGE BANCORP, INC.	COSHOCTON, OH	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes

2873039	208, 297	OHIO LEGACY CORP.	WOOSTER, OH	
1097221	172, 399	OHIO VALLEY BANCORP, INC.	HENDERSON, KY	
2468314	221, 882	ONB FINANCIAL SERVICES, INC.	OCALA, FL	
3251661	205, 890	OPTIMUMBANK HOLDINGS, INC.	FORT LAUDERDALE, FL	
1248854	182, 616	ORBISONIA COMMUNITY BANCORP	ORBISONIA, PA	
1210048	230, 503	ORION BANCORPORATION, INC.	ORION, IL	
2950257	286, 200	OSB FINANCIAL SERVICES, INC.	ORANGE, TX	
1207123	155, 558	OSWEGO BANCSHARES, INC.	OSWEGO, IL	
2454586	290, 268	OUACHITA BANCSHARES CORP.	MONROE, LA	
3049831	195, 943	OUTSOURCE HOLDINGS, INC.	LUBBOCK, TX	
1207954	166, 182	OWEN FINANCIAL CORPORATION	SPENCER, IN	
1055669	140, 819	PADGETT AGENCY, INC.	GREENLEAF, KS	
1480663	298, 931	PALM DESERT INVESTMENTS	PALM DESERT, CA	Moved from Peer 5
1076329	251, 184	PALMETTO STATE BANKSHARES, INC	HAMPTON, SC	
2526764	277, 151	PANAMERICAN BANCORP	MIAMI, FL	
2636092	251, 565	PARAMOUNT BANCORP, INC.	FARMINGTON HILLS, MI	
2465283	220, 145	PARIS BANCSHARES, INC.	PARIS, TX	
1124613	171, 885	PARK RAPIDS BANCSHARES, INC.	PARK RAPIDS, MN	
3347292	297, 810	PARKE BANCORP, INC	SEWELL, NJ	
2384508	220, 461	PATAPSCO BANCORP, INC.	DUNDALK, MD	
2061407	287, 887	PAVILION BANCORP, INC.	ADRIAN, MI	
1494343	280, 421	PAWNEE HOLDING COMPANY, INC.	TULSA, OK	
1248658	210, 389	PBT BANCSHARES, INC.	MCPHERSON, KS	
3120972	221, 525	PDS BANCORP, INC.	PRAIRIE DU SAC, WI	
2168959	227, 103	PEAK BANKS OF COLORADO, INC.	NEDERLAND, CO	
2558167	180, 570	PELICAN FINANCIAL, INC.	ANN ARBOR, MI	
1200245	172, 553	PELLA FINANCIAL GROUP, INC.	PELLA, IA	
1132757	167, 015	PENN BANCSHARES, INC.	PENNSVILLE, NJ	
1140622	210, 905	PENN LAUREL FINANCIAL CORP.	CURWENSVILLE, PA	
3079968	255, 842	PEOPLE'S COMMUNITY BANCSHARES,	SARASOTA, FL	
1249646	189, 844	PEOPLES BANCORP	ROCK VALLEY, IA	
1823587	172, 293	PEOPLES BANCORP INC. OF BULLIT	SHEPHERDSVILLE, KY	
1209499	279, 944	PEOPLES BANCORP, INC.	PRAIRIE DU CHIEN, WI	
2531049	238, 291	PEOPLES BANCORP, INC.	CHESTERTOWN, MD	
1085602	162, 213	PEOPLES BANCORPORATION, INC.	WINFIELD, AL	
1493841	169, 655	PEOPLES BANKING CORPORATION	BLACKSHEAR, GA	
1124024	165, 043	PEOPLES BANKSHARES, INC.	MORA, MN	
1491801	196, 967	PEOPLES FINANCIAL CORP. OF ILL	KEWANEE, IL	
2916020	169, 672	PEOPLES FINANCIAL GROUP, INC.	IVA, SC	
2684543	276, 620	PEOPLES HOLDING COMPANY, INC.	COLDWATER, OH	
1918755	190, 882	PEOPLES INDEPENDENT BANCSHARES	BOAZ, AL	
1143959	181, 952	PEOPLES LTD.	WYALUSING, PA	
2356701	167, 639	PEOPLES OF FLEMING COUNTY BANC	FLEMINGSBURG, KY	
2700368	276, 707	PEOPLES SERVICE COMPANY	NIXA, MO	
1200290	164, 005	PERRY INVESTMENT COMPANY	CARROLL, IA	
1095759	205, 245	PHELPS COUNTY BANCSHARES, INC.	ROLLA, MO	
3165665	191, 447	PIEDMONT BANCSHARES, INC.	ATLANTA, GA	
2453114	208, 159	PIERCE COUNTY BANCORP	TACOMA, WA	
1118966	173, 280	PIKE BANCORP, INC.	PITTSFIELD, IL	
1208885	230, 125	PILOT BANCORP, INC.	PILOT GROVE, IA	
2345844	165, 958	PILOT BANCSHARES, INC.	TAMPA, FL	

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1135691	234, 285	PILOT POINT BANCORP, INC.	PILOT POINT, TX	
2520605	220, 366	PINNACLE BANCSHARES, INC.	JASPER, AL	
2534406	233, 490	PINNACLE BANKSHARES CORPORATIO	ALTAVISTA, VA	
2061162	199, 122	PIONEER BANCORP, INC.	CLEWISTON, FL	
3013225	271, 858	PLANTERS FINANCIAL GROUP, INC	CLARKSVILLE, TN	
1057618	255, 454	PLATTE COUNTY BANCSHARES, INC.	PLATTE CITY, MO	
1839823	268, 459	PNB HOLDING CO.	PONTIAC, IL	
2152734	219, 919	POCA VALLEY BANCSHARES, INC. ,	WALTON, WV	
1207712	285, 859	PONTIAC BANCORP, INC.	PONTIAC, IL	
2524911	211, 244	PONTOTOC BANCSHARES CORP.	PONTOTOC, MS	
2321594	172, 873	POPLAR BLUFF BANC COMPANY	POPLAR BLUFF, MO	
1208577	272, 376	PORT BANCSHARES, INC.	PORT WASHINGTON, WI	
2234920	277, 327	POTOMAC BANCSHARES, INC.	CHARLES TOWN, WV	
1249271	234, 031	POWELL VALLEY BANCSHARES, INC.	JONESVILLE, VA	
1067626	289, 492	PRAIRIE CAPITAL, INC.	AUGUSTA, KS	
3267309	278, 118	PREMIER COMMERCIAL BANCORP	ANAHEIM, CA	
2687124	193, 017	PREMIER FINANCIAL CORP.	DUBUQUE, IA	
1842355	166, 869	PRIME BANC CORP.	DIETERICH, IL	
2700500	243, 780	PRIMEBANK, INC.	LEMARS, IA	
1128527	254, 507	PROFINIUM FINANCIAL HOLDINGS,	FAIRMONT, MN	
2198563	271, 995	PROPHETSTOWN BANKING CO.	PROPHETSTOWN, IL	
1210468	192, 939	PSB CORPORATION	WELLSBURG, IA	
2496269	183, 608	PSB HOLDING CORP.	PRESTON, MD	
1404735	271, 502	PTB CORPORATION	SALEM, OR	
2354369	220, 725	QUANTUM CAPITAL CORP.	SUWANEE, GA	
1126868	161, 273	RAMSEY FINANCIAL CORPORATION	DEVILS LAKE, ND	
1139868	198, 319	RANGE FINANCIAL CORPORATION	NEGAUNEE, MI	
2003108	267, 363	RATON CAPITAL CORPORATION	RATON, NM	
1127584	159, 760	RAVALLI COUNTY BANCSHARES, INC	HAMILTON, MT	
2526755	216, 032	RBC, INC.	DEMOPOLIS, AL	
1132243	277, 480	RED RIVER BANCORP, INC.	GAINESVILLE, TX	
2891006	226, 412	REGENT BANCORP, INC.	DAVIE, FL	
2070584	229, 937	REPUBLIC BANCSHARES, INC.	DULUTH, MN	
1054073	187, 630	REPUBLIC TRINIDAD CORPORATION	HOUSTON, TX	
1207945	249, 585	RESOURCE BANCSHARES, INC.	DEKALB, IL	
3136405	260, 133	RESOURCE BANCSHARES, INC.	COVINGTON, LA	
1250651	170, 006	RICHWOOD BANCSHARES, INC.	RICHWOOD, OH	
1082786	162, 446	RIVERHILLS CAPITAL CORPORATION	PORT GIBSON, MS	
1417324	203, 130	ROMNEY BANCSHARES, INC.	ROMNEY, WV	
2613589	145, 267	ROSEAU REALTY CO. , INC.	ROSEAU, MN	
2718167	274, 494	RSNB BANCORP	ROCK SPRINGS, WY	
1417203	224, 397	SAINT LANDRY BANCSHARES, INC.	OPELOUSAS, LA	
1134359	202, 157	SAINT MARTIN BANCSHARES, INC.	SAINT MARTINVILLE, LA	
2688288	150, 402	SAN JUAN FINANCIAL HOLDING COM	FRIDAY HARBOR, WA	
2950716	207, 607	SAVINGS BANCORP, INC.	CIRCLEVILLE, OH	
3308677	203, 091	SBT BANCSHARES, INC.	IRVING, TX	
1129869	270, 431	SCB BANCORP, INC.	DECATUR, IL	
1201738	210, 241	SECURITY AGENCY, INC.	DECORAH, IA	
1248836	263, 958	SECURITY BANCSHARES, INC.	SCOTT CITY, KS	
1128497	155, 617	SECURITY BANK SHARES, INC.	IRON RIVER, WI	
1064504	203, 971	SECURITY FINANCIAL SERVICES CO	ENID, OK	

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2848804	286, 741	SECURITY FINANCIAL SERVICES CO	DURAND, WI	
3176661	212, 743	SECURITY FIRST BANCSHARES INC	O' FALLON, IL	
3184291	169, 329	SERVICE 1ST BANCORP	TRACY, CA	
1055137	178, 281	SHAMROCK BANCSHARES, INC.	COALGATE, OK	
2639011	248, 828	SHORE FINANCIAL CORPORATION	ONLEY, VA	
3076592	267, 125	SIGNATURE BANCORP, INC.	TOLEDO, OH	
3223819	225, 447	SIGNATURE FINANCIAL HOLDINGS,	SAINT PETERSBURG, FL	
3065970	272, 562	SIUSLAW FINANCIAL GROUP, INC.	FLORENCE, OR	
3183931	251, 542	SLEEPY HOLLOW BANCORP, INC.	SLEEPY HOLLOW, NY	
1110278	196, 956	SNB FINANCIAL, INC.	BIG SPRING, TX	
2950480	245, 926	SOMERSET HILLS BANCORP	BERNARDSVILLE, NJ	
2925394	244, 063	SONOMA VALLEY BANCORP	SONOMA, CA	
2411619	243, 211	SOONER SOUTHWEST BANKSHARES	TULSA, OK	
1081622	257, 548	SOUTH BANKING COMPANY	ALMA, GA	
3083303	265, 627	SOUTH COASTAL HOLDINGS MHC, IN	ROCKLAND, MA	
2764977	194, 547	SOUTH GEORGIA BANK HOLDING COM	OMEGA, GA	
1086298	254, 118	SOUTH LOUISIANA FINANCIAL CORP	HOUMA, LA	
2305790	205, 503	SOUTH POINTE FINANCIAL CORPORA	MARION, IL	
3164369	180, 158	SOUTH SHORE MUTUAL HOLDING COM	WEYMOUTH, MA	
2465313	243, 405	SOUTH STREET FINANCIAL CORP.	ALBEMARLE, NC	
2124795	234, 823	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
2728933	269, 831	SOUTHERN BANCORP, INC.	MARIETTA, GA	
1107184	243, 311	SOUTHERN BANCSHARES, INC.	HOUSTON, TX	
3262779	189, 146	SOUTHERN HERITAGE BANCSHARES,	CLEVELAND, TN	
1098929	199, 182	SOUTHERN ILLINOIS BANCORP, INC	CARMI, IL	
1020395	233, 608	SOUTHERN NATIONAL CORPORATION	ANDALUSIA, AL	
1207338	170, 201	SOUTHERN WISCONSIN BANCSHARES	INVERNESS, IL	
1132403	261, 113	SOUTHWEST BANCSHARES, INC.	CHATOM, AL	
1081686	189, 402	SOUTHWEST SECURITY, INC.	NATCHEZ, MS	
1119365	191, 276	SPRINGFIELD BANKSHARES, INC.	SPRINGFIELD, KY	
2645973	265, 585	STANDARD MUTUAL HOLDING COMPAN	EXPORT, PA	
1076150	262, 421	STATE BANCORP, INC.	BRUCETON MILLS, WV	
1100046	248, 666	STATE HOLDING COMPANY	LITTLE ROCK, AR	
1245509	224, 703	STEPHENSON NATIONAL BANCORP	MARINETTE, WI	
1123410	276, 233	STERLING FINANCIAL GROUP, INC.	ROCHESTER, MN	
1210646	283, 428	STILLMAN BANCCORP, INC.	STILLMAN VALLEY, IL	
1060131	149, 191	STOCKTON BANCSHARES, INC.	STOCKTON, KS	
2796286	225, 396	STRATEGIC CAPITAL BANCORP, INC	CHAMPAIGN, IL	
1131666	269, 460	SULPHUR SPRINGS BANCSHARES, IN	SULPHUR SPRINGS, TX	
1029295	169, 547	SUMMIT BANCSHARES, INC.	OAKLAND, CA	
2267937	217, 034	SUMMIT BANCSHARES, LTD.	OLNEY, IL	
1031926	199, 818	SUNSTATE BANCSHARES, INC.	CASA GRANDE, AZ	
3163867	179, 571	SURREY BANCORP	MOUNT AIRY, NC	
1134500	292, 058	SUTTON BANCSHARES, INC.	ATTICA, OH	
3093919	176, 163	SV FINANCIAL, INC.	STERLING, IL	
1098385	221, 902	SVB&T CORPORATION	FRENCH LICK, IN	
3100330	151, 973	SWANN BANCSHARES, INC.	WEDOWEE, AL	
2614894	284, 835	SWB BANCSHARES, INC.	FORT WORTH, TX	
3234682	195, 452	SWNB BANCORP, INC.	HOUSTON, TX	
1095816	223, 477	T & C BANCORP, INC.	QUINCY, IL	
1119589	175, 433	TATE FINANCIAL CORPORATION	SENATOBIA, MS	

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3147625	221, 567	TCB CORPORATION	GREENWOOD, SC	
1141553	189, 647	TCM COMPANY	CRETE, NE	
2861773	198, 984	TERRE HAUTE SAVINGS MHC, INC.	TERRE HAUTE, IN	
1841004	158, 577	TESCOTT BANCSHARES, INC.	TESCOTT, KS	
1106990	241, 186	TEXAS COUNTRY BANCSHARES, INC.	BRADY, TX	
1104549	187, 928	TEXAS FIRST BANCSHARES, INC.	WACO, TX	
1101726	203, 748	TEXAS GULF BANCSHARES, INC.	CLUTE, TX	
3009666	258, 153	TFC HOLDING COMPANY, INC.	CITY OF INDUSTRY, CA	
2346010	276, 324	THOMASVILLE BANCSHARES, INC	THOMASVILLE, GA	
2351939	189, 818	THUMB BANCORP, INCORPORATED	PIGEON, MI	
3191712	202, 628	TOLLESON WEALTH MANAGEMENT, IN	DALLAS, TX	
2928461	275, 957	TRADITION BANCSHARES, INC.	HOUSTON, TX	
3030688	211, 383	TRAFALGAR HOLDINGS, LLC	VANCOUVER, WA	
1969506	181, 200	TRI-COUNTY BANCORP, INC.	BROWN CITY, MI	
1139345	292, 487	TRI-COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	
1048858	268, 836	TSB SERVICES, INC.	SPENCER, NY	
1471803	182, 997	TULSA NATIONAL BANCSHARES, INC	TULSA, OK	
1951891	157, 964	TULSA VALLEY BANCSHARES CORPOR	TULSA, OK	
1082478	252, 935	TWIN CITIES FINANCIAL SERVICES	MARYVILLE, TN	
1202098	244, 329	UNION BANCORPORATION, INC.	UNION GROVE, WI	
1133530	215, 536	UNION BANCSHARES OF BENTON, IN	BENTON, AR	
1085358	292, 666	UNION BANCSHARES, INC.	PELL CITY, AL	
1084566	183, 143	UNION BANCSHARES, INCORPORATED	MARKSVILLE, LA	
2887296	153, 504	UNION BANCSHARES, MHC	FREEMONT, IL	
1250204	171, 790	UNION FINANCIAL CORPORATION	LAKE ODESSA, MI	
1134836	188, 348	UNION NATIONAL BANCORP OF BARB	BARBOURVILLE, KY	
2190110	292, 043	UNION STATE BANCSHARES, INC.	KILLEEN, TX	
1250521	172, 168	UNITED BANKS OF COLORADO INC.	ENGLEWOOD, CO	
1075788	205, 869	UNITED FINANCIAL BANKING COMPA	VIENNA, VA	
2902117	270, 910	UNITED FINANCIAL HOLDINGS, INC	LISLE, IL	
2683546	233, 334	UNITY HOLDINGS, INC.	CARTERSVILLE, GA	
2387152	197, 621	UNIVERSAL FINANCIAL SERVICES,	BAYPORT, MN	
2685577	174, 236	USAL BANCORP, INC.	UNION SPRINGS, AL	
2043319	153, 606	VALENTINE BANCORPORATION	VALENTINE, NE	
1056189	247, 767	VALLEY BANCORP, INC.	BRIGHTON, CO	
1057430	148, 071	VALLEY BANK SHARES, INC.	VALLEY, NE	
3139424	227, 851	VALLEY COMMERCE BANCORP	VISALIA, CA	
2693385	194, 506	VALLEY COMMUNITY BANCSHARES	PUYALLUP, WA	
1399541	216, 401	VALLEY RIDGE FINANCIAL CORPORA	KENT CITY, MI	
1109553	178, 770	VAN ALSTYNE FINANCIAL CORPORAT	VAN ALSTYNE, TX	
1021570	176, 572	VIKING CORPORATION, THE	OMAHA, NE	
3251027	214, 634	VILLAGE BANK AND TRUST FINANCI	MIDLOTHIAN, VA	
2623467	152, 749	VIRGINIA BANK BANKSHARES, INC.	DANVILLE, VA	
1076703	178, 300	VIRGINIA COMMUNITY BANKSHARES,	LOUISA, VA	
1249703	270, 338	VOGEL BANCSHARES, INC.	ORANGE CITY, IA	
1080803	220, 528	VOLUNTEER STATE BANCSHARES, IN	PORTLAND, TN	
3165508	217, 848	VSB BANCORP, INC.	STATEN ISLAND, NY	
1234491	267, 602	W. J. YOUNG & CO.	CLINTON, IA	
1207468	179, 746	W. S. B. , INC.	WASHINGTON, IA	
3386321	208, 501	WAGGONER NATIONAL BANCSHARES,	VERNON, TX	
1138393	253, 163	WARREN COUNTY BANCSHARES, INC.	WARRENTON, MD	

New Y-9C/BHCPR reporter

BHCPR Reporters for Quarter Ending 12/31/2005
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes

1142989	215, 249	WASECA BANCSHARES, INC.	WASECA, MN	
1119525	173, 255	WASHCO BANCSHARES, INC.	POTOSI, MO	
1137015	247, 882	WASHINGTON/WILKES HOLDING COMP	WASHINGTON, GA	
1084829	154, 810	WAYNE COUNTY BANCSHARES, INC.	WAYNESBORO, TN	
1493636	224, 243	WB&T BANKSHARES, INC.	WAYCROSS, GA	
1020582	260, 493	WCN BANCORP, INC.	WISCONSIN RAPIDS, WI	
1061736	258, 037	WEST GATE BANSHARES, INC.	LINCOLN, NE	
1985216	234, 533	WEST MILTON BANCORP, INC.	WEST MILTON, PA	
1095852	214, 300	WEST PLAINS BANCSHARES, INC.	WEST PLAINS, MO	
2371807	283, 923	WEST POINTE BANCSHARES, INC.	OSHKOSH, WI	
1107997	202, 808	WEST TEXAS BANCSHARES, INC.	KERMIT, TX	
2453084	297, 049	WESTERN ACQUISITION PARTNERS,	INVERNESS, IL	
1103672	156, 531	WESTERN BANCSHARES, INC.	COAHOMA, TX	
1109227	263, 281	WESTERN COMMERCE BANCSHARES OF	CARLSBAD, NM	
2293507	201, 406	WESTERN OKLAHOMA FINANCIAL SER	ELK CITY, OK	
1057337	209, 158	WESTERN SECURITY HOLDING CO. ,	SCOTTSDALE, AZ	
1357149	192, 820	WESTERN SPRINGS BANCORP, INC.	HOFFMAN ESTATES, IL	
1123223	245, 750	WESTERN STATE AGENCY, INC.	DEVILS LAKE, ND	
1142783	172, 110	WFC, INC.	WUKON, IA	
1136175	179, 881	WHEATLAND BANKSHARES, INC.	WHEATLAND, WY	
1203536	224, 524	WHITewater BANCORP. , INC.	WHITewater, WI	
1137538	165, 517	WICHITA FALLS BANCSHARES, INC.	WICHITA FALLS, TX	
1056581	202, 229	WILBER CO.	WILBER, NE	
1125245	249, 342	WILCOX BANCSHARES, INC.	GRAND RAPIDS, MN	
1417511	181, 463	WILKINSON BANKING CORPORATION	GREENWOOD, AR	
1085947	171, 664	WILLISTON HOLDING COMPANY	WILLISTON, FL	
1099122	282, 477	WILSON & MUIR BANCORP, INC.	BARDSTOWN, KY	
1133660	258, 972	WINONA BANC HOLDING COMPANY	WINONA, MN	
3304996	190, 400	WISCONSIN BANCSHARES, INC.	KENOSHA, WI	
1141218	192, 970	WISCONSIN BANK SERVICES, INC.	BLACK RIVER FALLS, WI	
1246328	182, 126	WONDER BANCORP, INC.	WONDER LAKE, IL	
3014950	201, 343	WOODLANDS FINANCIAL SERVICE CO	WILLIAMSPORT, PA	
2537957	167, 701	WOODSBORO BANCSHARES, INC.	WOODSBORO, MD	
1083402	197, 807	YAZOO CAPITAL CORPORATION	YAZOO CITY, MS	
1123111	160, 946	ZUMBROTA AGENCY, INC.	ZUMBROTA, MN	
1201064	292, 300	1ST BROOKFIELD, INC.	BROOKFIELD, IL	
2995874	243, 961	1ST CHOICE BANCORP, INC.	HOUSTON, TX	
2860431	246, 792	1ST UNITED BANCORP, INC.	BOCA RATON, FL	
1053209	217, 714	304 CORPORATION	OMAHA, NE	

Note: Peer Group 6 has 906 bank holding companies.