

PEER GROUP 02

03/31/2006

03/31/2005

12/31/2005

12/31/2004

12/31/2003

Number of BHCs in Peer Group

92

83

90

83

76

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.60	3.57	3.58	3.61	3.63
+ Non-interest Income	1.13	1.22	1.15	1.26	1.37
- Overhead Expense	2.84	2.89	2.79	2.96	2.99
- Provision for Losses	0.13	0.12	0.15	0.14	0.27
+ Securities Gains (Losses)	0.00	0.02	0.00	0.03	0.07
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.01
= Pretax Net Oper Income (TE)	1.82	1.84	1.78	1.82	1.82
Net Operating Income	1.16	1.19	1.14	1.15	1.14
Net Income	1.16	1.19	1.14	1.15	1.15
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.55	5.58	6.00	5.34	5.50
Interest Expense	2.62	1.71	2.12	1.44	1.60
Net Interest Income (TE)	3.93	3.89	3.90	3.93	3.92

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.11	0.16	0.18	0.21	0.33
Earnings Coverage of Net Losses (X)	-2.81	5.69	24.23	18.23	14.76
Ln&Ls Allowance/Total Loans & Leases	1.29	1.36	1.29	1.39	1.55
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.46	0.57	0.49	0.58	0.76
30-89 Days Past Due Loans and Leases	0.67	0.70	0.66	0.64	0.83

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	28.65	27.55	29.12	27.41	28.23
Net ST Noncore Funding Dependence	19.05	17.45	19.29	17.60	17.39
Net Loans and Leases/Total Assets	66.41	62.39	65.12	61.79	60.36

CAPITALIZATION:

Tier 1 Leverage Ratio	8.80	8.59	8.65	8.55	8.32
Equity Capital/Total Assets	9.06	8.95	8.94	9.02	8.45
Net Loans&Ls/Equity Capital (X)	7.57	7.12	7.52	6.96	7.23
Cash Dividends/Net Income	27.56	30.08	28.95	30.52	31.79
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	9.06	8.69	8.92	8.85	9.09

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.60	0.28	0.36	0.22	1.29
Long-Term Debt/Equity Capital	2.93	2.96	2.79	2.94	4.59
Equity Investment in Subs/Equity Cap	112.96	109.45	112.42	109.87	109.94
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	139.35	102.88	127.39	146.67	198.51

PERCENT OF AVERAGE ASSETS	PEER GROUP 02				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Interest Income (TE)	6.01	5.14	5.52	4.92	5.10
Less: Interest Expense	2.40	1.57	1.95	1.32	1.48
Equals: Net Interest Income (TE)	3.60	3.57	3.58	3.61	3.63
Plus: Non-Interest Income	1.13	1.22	1.15	1.26	1.37
Equals: Adj Operating Income (TE)	4.75	4.82	4.76	4.92	5.03
Less: Overhead Expense	2.84	2.89	2.79	2.96	2.99
Less: Provision for Loan and Lease Losses	0.13	0.12	0.15	0.14	0.27
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.00	0.02	0.00	0.03	0.07
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.01
Equals: Pretax Net Oper Inc (TE)	1.82	1.84	1.78	1.82	1.82
Less: Applicable Income Taxes (TE)	0.65	0.64	0.64	0.65	0.65
Less: Minority Interest	0.00	0.00	0.00	0.00	0.01
Equals: Net Operating Income	1.16	1.19	1.14	1.15	1.14
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.16	1.19	1.14	1.15	1.15
Memo: Net Income (Last Four Qtrs)	1.16	1.19	1.14	1.16	1.15
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.03	92.15	92.15	92.19	92.65
Avg Int-Bearing Funds / Avg Assets	77.94	77.56	78.26	78.26	80.25
Int Income (TE) / Avg Earning Assets	6.55	5.58	6.00	5.34	5.50
Int Expense / Avg Earning Assets	2.62	1.71	2.12	1.44	1.60
Net Int Inc (TE) / Avg Earn Assets	3.93	3.89	3.90	3.93	3.92
YIELD OR COST:					
Total Loans and Leases (TE)	7.17	6.15	6.63	5.94	6.24
Interest-Bearing Bank Balances	5.06	2.83	3.43	1.78	1.55
Fed Funds Sold & Reverse Repos	4.36	2.38	3.11	1.32	1.11
Trading Assets	4.01	3.16	2.60	3.75	3.73
Total Earning Assets	6.44	5.46	5.89	5.22	5.39
Investment Securities (TE)	4.67	4.21	4.33	4.09	4.16
U. S. Treasury & Agency Sec (excl MBS)	3.95	3.42	3.58	3.15	3.21
Mortgage-Backed Securities	4.47	4.13	4.25	3.96	3.71
All Other Securities	6.04	5.79	6.69	6.59	6.79
Interest-Bearing Deposits	2.75	1.68	2.14	1.43	1.63
Time Deposits of \$100K or More	3.85	2.62	3.18	2.25	2.45
Time Deposits < \$100K	3.51	2.54	2.93	2.28	2.63
Other Domestic Deposits	1.82	0.97	1.31	0.72	0.74
Foreign Deposits	4.12	1.58	2.63	1.36	1.51
Fed Funds Purchased and Repos	3.85	2.27	2.91	1.46	1.38
Other Borrowed Funds & Trading Liab	4.27	3.42	3.80	3.12	3.39
All Interest-Bearing Funds	3.09	2.03	2.50	1.70	1.85

PEER GROUP 02

03/31/2006

03/31/2005

12/31/2005

12/31/2004

12/31/2003

	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Avg Personnel Exp Per Employee (\$000)	16	16	60	60	57
Avg Assets per Employee (\$000)	4,415	4,230	4,323	3,977	3,766
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.91	2.74	2.66	3.13	2.86
Overhead Exp / NII + Non-Int Income	60.55	60.73	60.54	61.74	61.01
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.84	2.89	2.79	2.96	2.99
Personnel Expense	1.57	1.59	1.51	1.59	1.60
Net Occupancy Expense	0.39	0.40	0.39	0.41	0.42
Other Operating Expenses	0.85	0.87	0.89	0.95	0.97
Overhead Less Non-Interest Income	1.65	1.63	1.63	1.66	1.59
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	59.29	59.28	59.13	60.37	59.74
Personnel Expense	33.29	32.90	31.99	32.68	32.23
Net Occupancy Expense	8.23	8.30	8.25	8.35	8.37
Other Operating Expenses	17.70	17.66	18.64	19.00	19.17
Total Non-Interest Income	23.12	24.61	23.70	25.52	26.92
Fiduciary Activities Income	1.78	2.05	1.80	1.88	2.02
Serv Charges on Deposit Accts - Domestic	6.83	7.17	7.34	7.86	8.00
Trading Revenue	0.10	0.18	0.05	0.22	0.27
Investment Banking Fees & Commissions	1.31	1.37	1.21	1.51	1.47
Venture Capital Revenue	0.01	0.00	0.00	0.00	-0.01
Net Servicing Fees	0.37	0.50	0.37	0.34	0.35
Net Securitization Income	0.00	0.00	0.00	0.00	0.01
Insurance Activities Revenue	1.20	1.12	1.02	0.98	1.08
Net Gain (Loss) - Sales Loans, OREO, Oth	1.21	1.39	1.69	1.65	2.37
Other Non-Interest Income	7.20	7.18	7.06	7.00	7.60
Overhead Less Non-Interest Income	35.52	34.36	34.64	34.27	32.54
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	30.53	30.28	30.07	29.88	28.51
Appl Inc Tax+TE/Pretax NOI+TE	36.19	35.32	35.57	35.36	35.18

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Real Estate Loans	47.87	43.80	46.58	42.71	40.18
Commercial and Industrial Loans	11.52	11.20	11.17	11.37	11.41
Loans to Individuals	4.10	4.48	4.32	4.50	5.40
Loans to Depository Institutions	0.02	0.02	0.03	0.03	0.05
Agricultural Loans	0.43	0.35	0.38	0.36	0.47
Other Loans and Leases	1.61	1.66	1.52	1.63	1.85
Net Loans and Leases	66.41	62.39	65.12	61.79	60.36
Debt Securities Over 1 Year	18.19	22.47	19.53	23.18	25.16
Mutual Funds and Equity Securities	0.22	0.26	0.22	0.24	0.30
Subtotal	85.79	86.38	85.99	86.66	86.48
Interest-Bearing Bank Balances	0.22	0.25	0.23	0.32	0.31
Federal Funds Sold & Reverse Repos	1.05	0.98	0.87	1.00	0.69
Debt Securities 1 Year or Less	2.35	2.03	2.37	1.79	2.15
Trading Assets	0.03	0.03	0.03	0.03	0.04
Total Earning Assets	90.26	90.46	90.11	90.57	90.78
Non-Int Cash and Due From Dep Inst	2.36	2.40	2.64	2.28	2.86
Other Real Estate Owned	0.05	0.05	0.05	0.05	0.06
All Other Assets	7.27	7.01	7.11	6.99	6.24
MEMORANDA:					
Short-Term Investments	3.96	3.67	3.74	3.48	3.85
U.S. Treasury Securities	0.20	0.37	0.22	0.38	0.61
U.S. Agency Securities (excl MBS)	4.98	5.63	5.28	5.66	5.85
Municipal Securities	2.68	2.64	2.69	2.60	2.75
Mortgage-Backed Securities	10.81	14.17	12.06	14.50	16.01
Asset-Backed Securities	0.06	0.04	0.04	0.09	0.05
Other Debt Securities	0.62	0.68	0.64	0.65	0.84
RE Loans Secured by 1-4 Family	15.47	16.40	15.95	15.37	14.88
Revolving	2.95	3.34	3.10	3.45	2.57
Closed-End, Sec by First Liens	10.57	11.19	10.92	10.34	10.51
Closed-End, Sec by Junior Liens	1.42	1.18	1.32	1.19	1.17
Commercial Real Estate Loans	29.88	25.07	28.30	24.84	22.38
Construction and Land Dev	8.98	6.23	8.03	6.00	5.31
Multifamily	1.89	1.69	1.90	1.50	1.71
Nonfarm Nonresidential	17.50	16.10	16.79	16.32	14.90
RE Loans Secured by Farmland	0.66	0.58	0.60	0.57	0.64
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	71.06	69.85	70.82	68.58	65.89
RE Loans Secured by 1-4 Family	23.18	26.20	24.50	24.31	24.34
Revolving	4.37	5.21	4.63	5.47	4.09
Closed-End	18.48	20.45	19.50	18.55	19.55
Commercial Real Estate Loans	43.57	38.87	41.86	38.52	35.66
Construction and Land Dev	12.99	9.59	11.79	9.15	8.47
Multifamily	2.71	2.62	2.76	2.35	2.71
Nonfarm Nonresidential	25.66	25.05	25.12	25.47	23.89
RE Loans Secured by Farmland	1.00	0.90	0.91	0.88	1.05
Loans to Depository Institutions	0.03	0.03	0.04	0.05	0.08
Commercial and Industrial Loans	17.43	17.72	17.17	18.45	19.10
Loans to Individuals	6.30	7.07	6.75	7.21	8.91
Credit Card Loans	0.13	0.15	0.16	0.16	0.21
Agricultural Loans	0.63	0.54	0.58	0.56	0.77
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.54	2.76	2.42	2.77	3.18

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Short-Term Investments	3.96	3.67	3.74	3.48	3.85
Liquid Assets	20.42	24.91	21.99	25.49	27.76
Investment Securities	21.55	25.47	22.91	26.00	28.26
Net Loans and Leases	66.41	62.39	65.12	61.79	60.36
Net Lns, Ls & Stdbly Ltrs of Credit	67.97	63.89	66.60	63.32	61.91
Core Deposits	58.15	59.47	57.92	59.34	59.55
Noncore Funding	29.21	28.11	29.61	28.17	28.80
Time Deposits of \$100K or More	15.05	12.17	14.24	11.26	11.27
Foreign Deposits	0.17	0.30	0.19	0.37	0.60
Fed Funds Purchased and Repos	5.05	5.93	5.39	5.31	6.69
Net Fed Funds Purchased (Sold)	3.66	4.40	4.16	4.51	5.69
Commercial Paper	0.00	0.00	0.00	0.00	0.01
Oth Borrowings W/Rem Mat 1 Yr or Less	2.73	2.73	2.95	3.06	2.62
Earning Assets Repr in 1 Year	41.61	40.46	40.54	40.30	39.20
Int-Bearing Liab Repr in 1 Year	27.28	24.14	25.23	24.19	25.88
Long-Term Debt Repr in 1 Year	0.53	0.52	0.46	0.52	0.60
Net Assets Repriceable in 1 Year	13.18	15.83	14.36	14.72	11.93
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	28.65	27.55	29.12	27.41	28.23
Net ST Noncore Funding Dependence	19.05	17.45	19.29	17.60	17.39
Short-Term Inv/ST Noncore Funding	24.98	25.55	22.98	25.16	25.58
Liq Asts-ST Noncore Fndg/Nonliq Asts	-0.09	8.31	2.17	8.83	13.08
Net Loans and Leases/Total Deposits	89.22	85.37	88.21	85.19	82.51
Net Loans and Leases/Core Deposits	119.93	109.50	118.32	107.40	104.77
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.46	-0.35	-0.44	0.27	0.93
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-3.49	-2.18	-2.48	0.71	2.78
Struct Notes Appr(Depr)/T1 Cap	-0.11	-0.16	-0.10	-0.05	-0.06
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.47	10.61	11.61	10.02	8.58
Available-For-Sale Securities	89.53	89.39	88.39	89.98	91.42
U.S. Treasury Securities	1.08	1.51	0.93	1.59	2.61
U.S. Agency Securities (excl MBS)	25.61	23.96	24.92	23.47	23.28
Municipal Securities	13.09	10.83	12.49	10.52	10.16
Mortgage-Backed Securities	51.00	54.59	53.32	55.55	55.17
Asset-Backed Securities	0.24	0.16	0.17	0.34	0.17
Other Debt Securities	2.72	2.46	2.51	2.29	3.10
Mutual Funds and Equity Securities	1.09	1.16	1.03	1.06	1.20
Debt Securities 1 Year or Less	11.56	8.86	11.21	8.23	9.88
Debt Securities 1 To 5 Years	28.36	29.17	28.46	31.20	25.71
Debt Securities Over 5 Years	55.76	58.45	56.61	57.05	60.95
Pledged Securities	60.85	59.19	62.30	59.61	53.96
Structured Notes, Fair Value	0.94	0.62	0.74	0.67	0.50

ANALYSIS RATIOS	PEER GROUP 02				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Provision for Ln&Ls Losses/Avg Assets	0.13	0.12	0.15	0.14	0.27
Provision for Ln&Ls Losses/Avg Lns&Ls	0.18	0.18	0.22	0.23	0.44
Provision for Ln&Ls Losses/Net Losses	85.34	119.29	128.81	110.01	129.88
Ln&Ls Allowance/Total Loans & Leases	1.29	1.36	1.29	1.39	1.55
Ln&Ls Allowance/Net Ln&Ls Losses (X)	18.54	13.30	12.09	9.62	6.57
ALL/Nonaccrual Assets	425.87	408.33	387.74	388.39	314.16
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	375.01	300.03	316.99	286.28	245.33
Gross Ln&Ls Losses/Avg Loans & Leases	0.19	0.26	0.27	0.34	0.47
Recoveries/Avg Loans and Leases	0.08	0.09	0.09	0.12	0.12
Net Losses/Avg Loans and Leases	0.11	0.16	0.18	0.21	0.33
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	9.96	8.18	35.05	32.98	25.50
Earnings Coverage of Net Losses (X)	-2.81	5.69	24.23	18.23	14.76
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.04	0.04	0.06	0.09
RE Loans Secured By 1-4 Family	0.04	0.04	0.04	0.05	0.08
Revolving	0.04	0.02	0.03	0.03	0.04
Closed-End	0.03	0.06	0.05	0.06	0.10
Commercial Real Estate Loans	0.01	0.02	0.04	0.05	0.09
Construction and Land Dev	0.00	0.01	0.02	0.03	0.06
Multifamily	0.01	0.00	0.02	0.01	0.01
Nonfarm Nonresidential	0.01	0.02	0.04	0.07	0.10
RE Loans Secured by Farmland	0.03	0.00	0.01	0.01	0.01
Commercial and Industrial Loans	0.17	0.25	0.29	0.37	0.64
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.74	0.86	0.93	0.93	1.04
Credit Card Loans	0.02	1.33	1.81	3.05	0.45
Agricultural Loans	-0.01	-0.02	0.03	0.07	0.38
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.12	0.00
Other Loans and Leases	0.33	0.44	0.63	0.47	0.99

PERCENT OF LOANS AND LEASES

03/31/2006

03/31/2005

12/31/2005

12/31/2004

12/31/2003

30-89 Days PD Loans and Leases	0.67	0.70	0.66	0.64	0.83
90+ Days PD Loans and Leases	0.07	0.07	0.08	0.08	0.11
Nonaccrual Loans and Leases	0.41	0.50	0.44	0.51	0.68
90+ Days PD and Nonaccrual Loans and Leases	0.49	0.59	0.53	0.61	0.82
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	0.01	0.01	0.01

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.67	0.70	0.66	0.64	0.83
90+ Days Past Due Assets	0.07	0.07	0.08	0.08	0.11
Nonaccrual Assets	0.42	0.50	0.44	0.52	0.69
30+ Days PD & Nonaccrual Assets	1.17	1.34	1.21	1.29	1.69

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.33	0.38	0.36	0.38	0.50
90+ PD & Nonaccrual Assets + OREO	0.41	0.45	0.43	0.45	0.58

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

Total Assets	0.33	0.38	0.35	0.38	0.51
Allowance for Loan & Lease Losses	39.14	45.05	41.32	45.17	56.32
Equity Cap + ALLL	3.53	4.05	3.69	3.99	5.50
Tier 1 Cap + ALLL	3.67	4.23	3.85	4.26	5.69
Loans & Leases + RE Acquired	0.49	0.61	0.52	0.63	0.84

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Real Estate - 30-89 Days PD	0.59	0.63	0.57	0.56	0.73
- 90+ Days Past Due	0.05	0.06	0.06	0.07	0.10
- Nonaccrual	0.37	0.45	0.40	0.44	0.62
Coml & Indl - 30-89 Days PD	0.78	0.78	0.67	0.70	1.01
- 90+ Days Past Due	0.09	0.08	0.06	0.07	0.10
- Nonaccrual	0.73	0.84	0.75	0.87	1.24
Individuals - 30-89 Days PD	0.94	1.04	1.35	1.22	1.49
- 90+ Days Past Due	0.08	0.11	0.11	0.12	0.15
- Nonaccrual	0.16	0.15	0.22	0.19	0.19
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.43	0.51	0.23	0.22	0.48
- 90+ Days Past Due	0.03	0.04	0.00	0.01	0.08
- Nonaccrual	0.15	0.26	0.21	0.30	0.50
Foreign Govts- 30-89 Days PD	0.00	0.01	0.00	0.01	0.29
- 90+ Days Past Due	0.00	0.00	0.00	0.02	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.41	0.54	0.64	0.48	0.81
- 90+ Days Past Due	0.03	0.06	0.04	0.04	0.05
- Nonaccrual	0.13	0.20	0.11	0.23	0.21
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.74	0.70	0.78	0.76	0.95
- 90+ Days Past Due	0.07	0.09	0.09	0.09	0.14
- Nonaccrual	0.35	0.42	0.40	0.38	0.52
Revolving - 30-89 Days PD	0.36	0.47	0.44	0.35	0.41
- 90+ Days Past Due	0.03	0.04	0.04	0.04	0.03
- Nonaccrual	0.14	0.13	0.13	0.09	0.13
Closed-End - 30-89 Days PD	0.82	0.79	0.88	0.90	1.04
- 90+ Days Past Due	0.07	0.11	0.11	0.10	0.16
- Nonaccrual	0.40	0.46	0.42	0.42	0.65
- Jr Lien 30-89 Days PD	0.07	0.08	0.10	0.08	0.11
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.05	0.06	0.05	0.06	0.08
Commercial RE - 30-89 Days PD	0.50	0.58	0.43	0.37	0.57
- 90+ Days Past Due	0.03	0.04	0.04	0.04	0.05
- Nonaccrual	0.38	0.45	0.43	0.50	0.69
Const & Dev - 30-89 Days PD	0.56	0.70	0.48	0.45	0.50
- 90+ Days Past Due	0.03	0.02	0.03	0.04	0.06
- Nonaccrual	0.18	0.20	0.14	0.21	0.42
Multi family - 30-89 Days PD	0.31	0.32	0.21	0.28	0.32
- 90+ Days Past Due	0.01	0.02	0.01	0.02	0.01
- Nonaccrual	0.26	0.17	0.15	0.20	0.16
Nonfarm Nres- 30-89 Days PD	0.48	0.53	0.40	0.33	0.52
- 90+ Days Past Due	0.02	0.04	0.03	0.04	0.05
- Nonaccrual	0.43	0.54	0.49	0.51	0.66
Farmland - 30-89 Days PD	0.56	0.58	0.33	0.39	0.44
- 90+ Days Past Due	0.01	0.03	0.01	0.03	0.03
- Nonaccrual	0.37	0.41	0.35	0.49	0.59
Credit Card - 30-89 Days PD	1.13	1.33	1.37	1.72	1.36
- 90+ Days Past Due	0.46	0.54	0.43	0.84	0.57
- Nonaccrual	0.04	0.07	0.06	0.10	0.10

CAPITAL RATIOS	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Tier 1 Leverage Ratio	8.80	8.59	8.65	8.55	8.32
Tier 1 RBC Ratio	11.19	11.70	11.28	11.80	11.85
Total Risk-Based Capital Ratio	12.73	13.39	12.85	13.49	13.70
Tangible Tier 1 Leverage Ratio	8.70	8.44	8.50	8.40	8.18
Tangible Common Eq Cap/Tan Assets	6.90	6.90	6.78	6.92	7.02
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	19.84	18.06	19.47	17.52	17.08
Standby Letters of Credit	1.34	1.30	1.25	1.26	1.29
Commercial & Similar Letters of Credit	0.09	0.11	0.10	0.12	0.13
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	3.79	4.14	4.10	3.67	3.65
Interest Rate Contracts	3.17	3.61	3.53	3.00	3.08
Interest Rate Futures & Forward Contr	0.28	0.24	0.24	0.19	0.15
Written Options Contr (Int Rate)	0.22	0.11	0.15	0.08	0.06
Purchased Options Contr (Int Rate)	0.20	0.04	0.13	0.03	0.19
Interest Rate Swaps	1.65	2.50	2.03	2.16	1.97
Foreign Exchange Contracts	0.03	0.06	0.06	0.10	0.08
Futures & Forward Foreign Exch Contr	0.02	0.04	0.03	0.07	0.04
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	0.01	0.05	0.03	0.03	0.03
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	0.01	0.01	0.01	0.01
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	30.23	29.14	31.73	30.57	29.94

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Interest Rate Contracts	95.41	92.61	93.97	89.30	91.16
Foreign Exchange Contracts	1.99	4.70	4.47	8.28	5.03
Equity, Comm, & Other Contracts	0.88	1.36	1.53	1.07	2.44
Futures and Forwards	20.96	18.69	19.84	19.44	22.62
Written Options	14.22	9.50	13.59	8.75	9.49
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	13.75	8.93	13.11	8.38	9.49
Purchased Options	4.88	3.46	5.17	4.12	5.43
Exchange-Traded	0.00	0.00	0.00	0.00	0.02
Over-The-Counter	4.74	3.09	4.76	3.67	4.79
Swaps	49.78	57.28	51.98	56.51	57.81
Held for Trading	7.90	12.04	8.15	9.53	8.51
Interest Rate Contracts	4.46	3.97	4.70	1.96	4.01
Foreign Exchange Contracts	0.41	3.87	0.69	3.96	2.44
Equity, Comm, & Other Contracts	0.00	0.01	0.00	0.00	0.00
Non-Traded	92.10	87.96	91.85	90.47	91.49
Interest Rate Contracts	88.27	78.11	78.64	77.76	79.53
Foreign Exchange Contracts	0.18	0.23	1.31	0.93	1.14
Equity, Comm, & Other Contracts	0.77	0.80	1.41	0.95	2.32
Deriv Contr (Excl Fut & FX LE 14 Days)	76.96	84.51	78.39	84.33	83.43
One Year or Less	25.70	26.39	24.44	24.79	20.28
Over 1 Year to 5 Years	24.14	26.16	26.68	26.13	32.71
Over 5 Years	11.82	17.65	13.27	17.84	15.76
Gross Negative Fair Value (Abs Val)	0.68	0.93	0.74	0.89	1.05
Gross Positive Fair Value	0.66	0.56	0.60	0.73	1.08
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.01	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	0.02	0.02	0.02	0.02	0.03

INSURANCE ACTIVITIES

03/31/2006

03/31/2005

12/31/2005

12/31/2004

12/31/2003

ANALYSIS RATIOS:

	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Ins Underwriting Assets/Consol Assets	0.02	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	29.14	28.05	26.47	29.55	33.40
Ins Under Assets(L/H)/Tot Ins Und Ast	70.86	71.95	73.53	70.45	66.60
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	1.20	1.12	1.02	0.98	1.08
Premium Inc/Ins Activities Revenue	3.42	5.19	3.72	6.28	3.74
Credit Rel Prem Inc/Tot Prem Inc	72.57	76.47	77.78	71.06	79.48
Other Prem Inc/Total Prem Inc	27.43	23.53	22.22	28.94	20.52
Ins Under Net Income/Consol Net Income	0.07	0.05	0.08	0.08	0.09
Ins Net Inc (P/C)/Equity (P/C)	13.30	10.74	11.45	11.01	14.22
Ins Net Inc (L/H)/Equity (L/H)	10.33	7.44	9.55	9.00	10.63
Insur Ben, Losses, Exp/Insur Premiums	169.63	876.44	147.10	114.83	101.68
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.07	0.01	0.00	0.00	0.03
Reinsurance Recov(L/H)/Tot Assets(L/H)	3.98	4.78	4.09	2.00	2.28
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.90	9.47	9.87	9.17	7.22
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.57	1.11	0.50	0.92	69.44
Cost: Interest-Bearing Deposits	4.12	1.58	2.63	1.36	1.51
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	3.30	N/A	N/A	10.49
Commercial and Industrial Loans	0.25	0.01	3.72	3.11	2.50
Foreign Governments and Inst	0.00	0.00	0.00	0.12	0.00
Leases	0.37	2.47	0.85	0.95	3.05
GROWTH RATES:					
Net Loans and Leases	80.21	16.65	521.88	10.96	-2.96
Total Selected Assets	46.70	3.30	16.03	25.11	9.39
Deposits	23.00	28.31	36.12	44.03	286.51

PROFITABILITY:	PEER GROUP 02				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Net Income/Avg Equity Capital	12.97	13.29	12.97	13.15	13.53
Bank Net Inc/Avg Eq Inv in Banks	13.08	13.99	13.09	13.49	13.99
Nonbk Net Inc/Avg Eq Inv in Nonbanks	7.59	8.20	7.07	5.05	4.25
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.36	10.12	5.87	9.54	8.83
Bank Net Income/Parent Net Income	93.93	85.90	94.28	88.17	86.88
Nonbank Net Income/Parent Net Income	1.82	1.85	1.81	1.83	1.47
Sub BHCs Net Inc/Parent Net Income	87.16	87.84	103.02	65.56	83.42
LEVERAGE:					
Total Liabilities/Equity	24.29	21.64	24.25	22.95	23.85
Total Debt/Equity Capital	4.10	3.64	3.82	3.60	6.23
Tot Debt+NP to Subs Iss Tr Pref/Equity	20.06	18.39	19.50	18.74	19.25
Tot Debt+Lns Guaranteed for Affl/Equity	4.11	3.65	3.83	3.66	6.29
Total Debt/Eq Cap - Exc Over Fair Value	4.26	3.74	3.91	3.66	6.29
Long-Term Debt/Equity Capital	2.93	2.96	2.79	2.94	4.59
Short-Term Debt/Equity Capital	0.60	0.28	0.36	0.22	1.29
Current Portion of LT Debt/Equity	0.00	0.03	0.00	0.03	0.07
Exc Cost Over Fair Value/Equity Cap	0.32	0.17	0.14	0.31	0.34
Long-Term Debt/Consolidated LT Debt	4.09	3.98	3.79	8.07	9.99
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	112.96	109.45	112.42	109.87	109.94
Total Investment in Subs/Equity	115.02	112.27	114.31	112.60	113.21
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	97.31	94.97	97.18	95.40	96.42
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.89	97.44	98.91	98.29	99.64
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.97	0.69	1.03	0.85	0.83
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.34	2.23	2.64	2.33	2.41
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	123.18	109.08	128.81	144.40	194.09
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	139.35	102.88	127.39	146.67	198.51
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	102.53	79.25	101.73	104.04	120.14
Pretax Oper Inc + Int Exp/Int Expense	4205.65	13330.3	8846.39	38174.4	12394.8
Div + Int From Subs/Int Exp + Div	165.52	137.50	213.58	218.58	359.10
Fees+Other Inc From Subs/Sal + Oth Exp	12.09	13.07	14.57	14.34	15.36
Net Inc/Curr Port of LT Debt+Pfd Div(X)	356.75	1044.51	4926.82	3661.92	3879.21
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.81	1.94	1.27	2.06	1.91
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.07
Nonaccrual	8.39	0.00	8.33	0.00	0.25
Total	8.39	0.00	8.33	0.00	0.32
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	0.93	1.06	0.87	1.16	1.80
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.03
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 02				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Div Paid/Inc Before Undist Inc	73.29	107.53	67.13	63.75	60.35
Dividends Paid/Net Income	27.52	30.09	28.95	30.52	32.24
Net Income - Dividends/Avg Equity	9.07	8.68	8.92	8.85	9.06
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	123.02	101.18	139.78	143.39	162.44
Dividends From Nonbank Subs	2.44	2.18	3.73	2.42	2.56
Dividends From Subsidiary BHCs	6.06	10.66	7.38	11.14	10.55
Dividends From All Subsidiaries	151.50	128.59	187.53	207.75	238.11
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	43.08	40.17	46.15	53.21	66.21
Interest Income From Bank Subs	1.01	0.72	0.77	0.74	0.41
Mgt & Service Fees From Bank Subs	3.89	4.42	4.12	5.66	3.67
Other Income From Bank Subs	0.02	0.06	0.05	0.04	0.02
Operating Income From Bank Subs	54.24	46.78	56.56	66.73	80.31
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	60.02	40.62	75.64	43.01	53.29
Interest Income From Nonbank Subs	8.40	2.40	6.43	4.82	8.49
Mgt & Serv Fees From Nonbank Subs	1.99	1.16	2.00	1.80	2.16
Other Income From Nonbank Subs	0.00	0.00	2.31	0.00	0.09
Operating Inc From Nonbank Subs	79.03	51.35	101.39	61.28	93.58
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	38.93	41.79	52.89	39.60	47.59
Interest Inc From Subsidiary BHCs	0.47	0.10	0.20	0.03	0.12
Mgt & Serv Fees From Sub BHCs	3.71	2.46	3.77	2.35	2.93
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	43.10	44.35	56.85	51.31	50.63
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	51.98	49.35	60.74	62.55	64.79
Interest Income From Bank Subs	2.91	2.64	1.42	0.84	0.72
Mgt & Serv Fees From Bank Subs	4.27	6.00	4.90	5.39	4.86
Other Income From Bank Subs	0.05	0.03	0.06	0.01	0.05
Operating Income From Bank Subs	69.60	67.62	74.82	76.85	76.51
Dividends From Nonbank Subs	0.97	1.12	1.86	0.85	1.17
Interest Income From Nonbank Subs	0.19	0.19	0.15	0.17	0.19
Mgt & Serv Fees From Nonbank Subs	0.03	0.03	0.04	0.03	0.07
Other Income From Nonbank Subs	0.01	0.00	0.01	0.00	0.00
Operating Inc From Nonbank Subs	2.01	2.14	2.69	1.48	1.80
Dividends From Subsidiary BHCs	2.64	6.68	4.10	4.97	9.17
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	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	3.57	7.10	4.55	5.67	10.08
Loans and Adv From Subs/ST Debt	1524.39	3096.64	31659.6	2182.18	643.37
Loans and Adv From Subs/Total Debt	430.55	754.82	380.19	635.17	274.58

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									92
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.59	2.17	2.80	3.17	3.55	3.96	4.37	5.07	92
+ Non-interest Income	1.12	0.29	0.47	0.66	1.06	1.39	2.19	2.61	92
- Overhead Expense	2.84	1.46	1.78	2.21	2.86	3.27	4.30	4.63	92
- Provision for Losses	0.12	-0.08	0.00	0.03	0.10	0.21	0.29	0.36	92
+ Securities Gains (Losses)	-0.00	-0.08	-0.03	0.00	0.00	0.00	0.03	0.04	92
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.04	92
= Pretax Net Oper Income (TE)	1.81	0.73	0.90	1.41	1.78	2.24	2.62	3.07	92
Net Operating Income	1.16	0.42	0.53	0.91	1.16	1.43	1.70	1.90	92
Net Income	1.16	0.38	0.53	0.91	1.16	1.43	1.71	1.91	92
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	6.54	5.24	5.60	6.12	6.55	6.87	7.45	7.88	92
Interest Expense	2.61	1.82	1.96	2.23	2.59	2.87	3.35	3.58	92
Net Interest Income (TE)	3.93	2.50	3.03	3.44	3.92	4.30	4.82	5.45	92
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.11	-0.14	-0.04	0.00	0.07	0.20	0.36	0.39	92
Earnings Coverage of Net Losses (X)	-2.80	-785.00	-224.69	-1.23	11.05	32.84	130.10	239.29	92
Ln&Ls Allowance/Total Loans & Leases	1.28	0.82	0.91	1.07	1.23	1.46	1.79	2.07	92
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.46	0.01	0.13	0.21	0.40	0.63	0.96	1.10	92
30-89 Days Past Due Loans and Leases	0.67	0.11	0.19	0.41	0.63	0.84	1.26	1.96	92
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	28.64	-1.59	10.53	18.05	28.86	36.74	50.02	58.81	92
Net ST Noncore Funding Dependence	19.04	-7.32	1.59	9.85	18.74	27.71	36.57	42.36	92
Net Loans and Leases/Total Assets	66.41	43.71	47.77	59.66	67.89	74.34	76.35	81.42	92
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.79	6.29	6.71	7.78	8.58	9.61	11.07	12.05	92
Equity Capital/Total Assets	9.06	6.01	6.36	7.48	8.71	10.29	12.39	13.77	92
Net Loans&Ls/Equity Capital (X)	7.57	3.37	4.45	5.96	7.33	8.96	10.73	11.90	92
Cash Dividends/Net Income	27.55	0.00	0.00	10.90	30.00	45.81	58.06	66.04	89
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Retained Earnings/Avg Equity Cap	9.06	-0.44	2.90	5.35	8.40	12.86	15.49	17.16	92
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.59	0.00	0.00	0.00	0.00	0.00	4.30	6.01	92
Long-Term Debt/Equity Capital	2.92	0.00	0.00	0.00	0.00	3.49	18.12	22.44	92
Equity Investment in Subs/Equity Cap	112.95	81.35	95.48	99.99	112.40	122.33	133.71	141.16	92
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	139.35	-14.74	9.15	56.27	102.28	179.45	312.82	682.81	91

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.00	4.71	5.29	5.53	5.96	6.35	6.89	7.07	92
Less: Interest Expense	2.40	1.64	1.77	2.00	2.37	2.66	3.13	3.29	92
Equals: Net Interest Income (TE)	3.59	2.17	2.80	3.17	3.55	3.96	4.37	5.07	92
Plus: Non-Interest Income	1.12	0.29	0.47	0.66	1.06	1.39	2.19	2.61	92
Equals: Adj Operating Income (TE)	4.75	2.82	3.32	4.22	4.79	5.25	6.03	6.86	92
Less: Overhead Expense	2.84	1.46	1.78	2.21	2.86	3.27	4.30	4.63	92
Less: Provision for Loan and Lease Losses	0.12	-0.08	0.00	0.03	0.10	0.21	0.29	0.36	92
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Plus: Realized G/L on AFS Sec	-0.00	-0.08	-0.03	0.00	0.00	0.00	0.03	0.04	92
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.04	92
Equals: Pretax Net Oper Inc (TE)	1.81	0.73	0.90	1.41	1.78	2.24	2.62	3.07	92
Less: Applicable Income Taxes (TE)	0.65	0.24	0.30	0.47	0.63	0.84	0.99	1.14	92
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	92
Equals: Net Operating Income	1.16	0.42	0.53	0.91	1.16	1.43	1.70	1.90	92
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Equals: Net Income	1.16	0.38	0.53	0.91	1.16	1.43	1.71	1.91	92
Memo: Net Income (Last Four Qtrs)	1.15	0.43	0.59	0.90	1.13	1.38	1.72	1.83	91
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.03	85.59	87.41	89.81	92.34	93.90	95.83	97.28	92
Avg Int-Bearing Funds / Avg Assets	77.93	65.42	69.75	72.93	78.39	82.12	86.33	88.21	92
Int Income (TE) / Avg Earning Assets	6.54	5.24	5.60	6.12	6.55	6.87	7.45	7.88	92
Int Expense / Avg Earning Assets	2.61	1.82	1.96	2.23	2.59	2.87	3.35	3.58	92
Net Int Inc (TE) / Avg Earn Assets	3.93	2.50	3.03	3.44	3.92	4.30	4.82	5.45	92
YIELD OR COST:									
Total Loans and Leases (TE)	7.17	5.91	6.31	6.63	7.15	7.43	8.17	8.56	92
Interest-Bearing Bank Balances	5.05	0.49	1.30	2.56	3.84	5.40	11.42	34.90	83
Fed Funds Sold & Reverse Repos	4.35	3.07	3.81	4.27	4.38	4.47	4.61	4.90	81
Trading Assets	4.01	0.00	0.00	0.13	4.22	5.22	11.18	12.28	21
Total Earning Assets	6.44	5.18	5.50	5.95	6.41	6.84	7.40	7.88	92
Investment Securities (TE)	4.66	3.53	3.90	4.26	4.59	4.96	5.66	5.97	92
U.S. Treasury & Agency Sec (excl MBS)	3.94	2.86	3.09	3.50	3.85	4.35	4.89	5.52	90
Mortgage-Backed Securities	4.46	3.60	3.92	4.16	4.47	4.70	5.09	5.53	91
All Other Securities	6.03	2.83	3.55	4.92	5.96	7.12	8.34	9.37	92
Interest-Bearing Deposits	2.75	1.77	2.04	2.39	2.71	3.02	3.61	3.92	92
Time Deposits of \$100K or More	3.84	2.84	3.41	3.62	3.82	4.06	4.32	4.52	92
Time Deposits < \$100K	3.51	2.52	2.89	3.22	3.52	3.79	4.06	4.27	92
Other Domestic Deposits	1.82	0.70	1.03	1.39	1.74	2.22	2.65	3.01	92
Foreign Deposits	4.11	2.11	2.11	3.39	4.37	4.59	4.79	4.81	7
Fed Funds Purchased and Repos	3.85	2.79	3.06	3.47	3.85	4.19	4.61	4.66	90
Other Borrowed Funds & Trading Liab	4.27	3.14	3.26	3.79	4.30	4.65	5.16	6.10	90
All Interest-Bearing Funds	3.09	2.23	2.39	2.75	3.10	3.35	3.79	4.01	92

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	16.20	11.06	11.95	13.01	15.01	18.64	23.37	27.39	92
Avg Assets per Employee (\$000)	4415.10	2349.12	2860.43	3261.09	3806.54	5111.43	7689.79	11021.7	92

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.91	0.00	0.00	0.17	2.81	5.11	8.09	9.81	92
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Overhead Exp / NII + Non-Int Income	60.54	40.83	45.14	55.49	60.56	67.15	71.75	75.64	92
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PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.84	1.46	1.78	2.21	2.86	3.27	4.30	4.63	92
Personnel Expense	1.56	0.80	0.88	1.28	1.57	1.85	2.12	2.54	92
Net Occupancy Expense	0.39	0.18	0.25	0.30	0.37	0.45	0.56	0.62	92
Other Operating Expenses	0.84	0.40	0.55	0.63	0.77	1.02	1.24	1.71	92

Overhead Less Non-Interest Income	1.64	0.92	1.05	1.25	1.61	1.90	2.39	2.93	92
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PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	59.28	39.23	44.01	53.10	59.30	65.80	70.39	74.95	92
Personnel Expense	33.29	19.81	24.06	29.78	32.95	37.17	42.03	44.02	92
Net Occupancy Expense	8.23	4.89	5.52	7.01	8.18	9.46	10.88	11.64	92
Other Operating Expenses	17.69	11.64	12.65	14.17	16.87	19.92	24.41	27.72	92

Total Non-Interest Income	23.11	6.85	10.67	16.44	23.01	28.44	36.40	40.54	92
Fiduciary Activities Income	1.77	0.00	0.00	0.00	1.20	3.07	5.24	6.92	92
Serv Charges on Deposit Accts - Domestic	6.83	0.93	1.55	3.16	6.56	9.76	12.75	15.27	92
Trading Revenue	0.10	-0.15	0.00	0.00	0.00	0.00	0.44	2.43	92
Investment Banking Fees & Commissions	1.31	0.00	0.00	0.27	1.08	1.90	3.79	6.82	92
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.25	92
Net Servicing Fees	0.37	-0.00	0.00	0.00	0.15	0.47	1.24	2.71	92
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Insurance Activities Revenue	1.19	0.00	0.00	0.00	0.28	1.59	5.23	8.24	92
Net Gain (Loss) - Sales Loans, OREO, Oth	1.20	-0.20	-0.02	0.10	0.47	2.05	3.92	5.49	92
Other Non-Interest Income	7.19	1.90	3.27	4.73	6.81	9.34	11.65	13.11	92

Overhead Less Non-Interest Income	35.51	18.52	23.57	28.28	34.23	42.02	51.73	53.98	92
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TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	30.53	16.58	19.61	27.11	31.87	34.19	37.49	39.02	90
Appl Inc Tax+TE/Pretax NOI+TE	36.19	28.92	31.09	33.44	36.03	38.46	41.15	42.33	90

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	47.87	10.10	28.52	39.64	50.08	55.60	63.87	70.87	92
Commercial and Industrial Loans	11.52	1.50	3.67	7.60	10.60	14.69	20.51	27.12	92
Loans to Individuals	4.09	0.05	0.24	1.04	2.66	6.74	11.25	12.81	92
Loans to Depository Institutions	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.36	92
Agricultural Loans	0.43	0.00	0.00	0.00	0.09	0.70	1.63	3.69	92
Other Loans and Leases	1.61	0.03	0.09	0.34	1.06	2.86	4.11	5.01	92
Net Loans and Leases	66.41	43.71	47.77	59.66	67.89	74.34	76.35	81.42	92
Debt Securities Over 1 Year	18.18	1.47	5.00	12.16	17.20	24.07	31.29	36.36	92
Mutual Funds and Equity Securities	0.21	0.00	0.00	0.00	0.12	0.36	0.72	1.12	92
Subtotal	85.78	72.17	76.07	82.53	86.83	89.96	91.36	92.22	92
Interest-Bearing Bank Balances	0.22	0.00	0.00	0.00	0.04	0.27	0.87	1.90	92
Federal Funds Sold & Reverse Repos	1.05	0.00	0.00	0.00	0.27	1.67	4.31	5.67	92
Debt Securities 1 Year or Less	2.34	0.00	0.09	0.34	1.09	3.85	7.64	9.49	92
Trading Assets	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.47	92
Total Earning Assets	90.26	84.91	86.23	88.41	90.28	92.01	93.87	94.84	92
Non-Int Cash and Due From Dep Inst	2.35	0.77	1.26	1.78	2.22	2.77	3.82	4.52	92
Other Real Estate Owned	0.05	0.00	0.00	0.00	0.03	0.07	0.19	0.24	92
All Other Assets	7.26	3.57	4.28	5.29	6.82	9.25	11.54	12.35	92
MEMORANDA:									
Short-Term Investments	3.95	0.16	0.27	0.92	2.11	6.22	12.54	15.45	92
U.S. Treasury Securities	0.19	0.00	0.00	0.00	0.02	0.21	0.88	1.84	92
U.S. Agency Securities (excl MBS)	4.97	0.00	0.17	1.95	4.19	7.50	10.49	13.47	92
Municipal Securities	2.67	0.00	0.04	0.61	2.03	3.90	7.45	9.36	92
Mortgage-Backed Securities	10.81	0.33	0.74	5.67	10.23	14.66	23.72	27.59	92
Asset-Backed Securities	0.05	0.00	0.00	0.00	0.00	0.00	0.35	1.00	92
Other Debt Securities	0.61	0.00	0.00	0.00	0.16	1.00	2.40	5.01	92
RE Loans Secured by 1-4 Family	15.46	2.50	3.43	8.76	14.00	22.29	27.97	30.93	92
Revolving	2.95	0.00	0.03	1.19	2.42	4.24	6.31	8.12	92
Closed-End, Sec by First Liens	10.56	1.08	2.45	5.02	9.76	15.48	21.89	24.38	92
Closed-End, Sec by Junior Liens	1.42	0.00	0.03	0.26	1.16	2.21	3.59	4.56	92
Commercial Real Estate Loans	29.87	6.64	10.23	19.73	27.07	40.17	51.17	57.08	92
Construction and Land Dev	8.97	0.70	1.75	3.96	7.08	13.69	20.42	25.95	92
Multifamily	1.89	0.06	0.22	0.66	1.35	2.41	4.45	10.55	92
Nonfarm Nonresidential	17.50	3.63	6.17	12.48	17.11	21.28	28.88	35.20	92
RE Loans Secured by Farmland	0.66	0.00	0.00	0.04	0.49	1.01	2.32	2.91	92
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	71.05	24.07	47.93	62.35	72.27	79.35	89.66	91.65	92
RE Loans Secured by 1-4 Family	23.18	3.62	6.84	11.84	22.04	33.06	41.66	54.50	92
Revolving	4.36	0.00	0.06	1.62	3.83	6.38	8.97	11.55	92
Closed-End	18.48	2.29	4.16	9.13	17.19	25.57	34.40	49.33	92
Commercial Real Estate Loans	43.56	15.23	20.00	29.31	41.45	57.21	66.97	74.36	92
Construction and Land Dev	12.99	1.36	3.34	5.62	10.83	17.98	28.52	33.86	92
Multifamily	2.71	0.14	0.34	1.05	1.98	3.43	6.30	13.39	92
Nonfarm Nonresidential	25.66	8.21	14.51	19.42	24.40	31.09	39.70	47.03	92
RE Loans Secured by Farmland	0.99	0.00	0.00	0.06	0.62	1.51	3.48	4.45	92
Loans to Depository Institutions	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.52	92
Commercial and Industrial Loans	17.43	2.34	6.61	11.59	15.28	21.43	29.61	53.39	92
Loans to Individuals	6.30	0.07	0.35	1.53	4.42	11.21	16.62	20.16	92
Credit Card Loans	0.13	0.00	0.00	0.00	0.00	0.11	0.77	1.39	92
Agricultural Loans	0.63	0.00	0.00	0.00	0.15	0.99	2.49	4.75	92
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Other Loans and Leases	2.54	0.05	0.14	0.50	1.71	4.09	6.71	9.05	92

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.95	0.16	0.27	0.92	2.11	6.22	12.54	15.45	92
Liquid Assets	20.42	7.35	9.99	14.85	18.56	23.44	36.01	43.37	92
Investment Securities	21.54	4.63	10.17	15.01	19.35	28.65	36.66	43.55	92
Net Loans and Leases	66.41	43.71	47.77	59.66	67.89	74.34	76.35	81.42	92
Net Lns, Ls & Stdbly Ltrs of Credit	67.96	45.54	49.95	61.14	69.47	75.31	78.35	83.28	92
Core Deposits	58.14	27.34	41.32	50.88	58.68	66.18	71.77	74.04	92
Noncore Funding	29.21	11.64	15.81	20.24	28.73	35.58	46.74	57.84	92
Time Deposits of \$100K or More	15.04	5.01	6.51	8.61	12.63	20.92	29.97	34.81	92
Foreign Deposits	0.16	0.00	0.00	0.00	0.00	0.00	0.00	7.40	92
Fed Funds Purchased and Repos	5.04	0.00	0.42	1.35	3.72	8.24	10.71	13.71	92
Net Fed Funds Purchased (Sold)	3.65	-4.15	-2.32	0.33	2.94	7.13	10.17	11.90	92
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Oth Borrowings W/Rem Mat 1 Yr or Less	2.72	0.00	0.00	0.28	1.99	4.17	7.83	8.50	92
Earning Assets Repr in 1 Year	41.60	11.34	15.98	30.44	44.28	52.07	61.53	66.99	92
Int-Bearing Liab Repr in 1 Year	27.27	9.45	12.88	18.41	22.43	37.25	50.15	55.61	92
Long-Term Debt Repr in 1 Year	0.52	0.00	0.00	0.00	0.00	0.52	3.50	4.61	92
Net Assets Repriceable in 1 Year	13.18	-13.19	-6.74	0.11	11.58	26.39	32.88	36.85	92
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	28.64	-1.59	10.53	18.05	28.86	36.74	50.02	58.81	92
Net ST Noncore Funding Dependence	19.04	-7.32	1.59	9.85	18.74	27.71	36.57	42.36	92
Short-Term Inv/ST Noncore Funding	24.98	0.54	1.04	3.80	12.45	34.01	71.52	148.57	92
Liq Asts-ST Noncore Fndg/Nonliq Asts	-0.09	-26.62	-22.45	-8.92	-3.03	8.22	23.07	37.31	92
Net Loans and Leases/Total Deposits	89.21	53.72	62.40	79.75	92.43	97.16	106.49	116.46	92
Net Loans and Leases/Core Deposits	119.93	67.84	84.81	98.50	112.02	142.99	169.40	202.13	92
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.45	-5.59	-2.12	-0.89	-0.12	0.00	0.30	0.76	67
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-3.49	-10.93	-7.90	-5.89	-3.39	-0.92	0.89	1.94	91
Struct Notes Appr(Depr)/T1 Cap	-0.10	-1.63	-0.35	-0.20	-0.05	-0.00	-0.00	0.03	34
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	10.46	0.00	0.00	0.00	4.07	15.41	49.18	67.75	92
Available-For-Sale Securities	89.53	28.89	46.23	83.28	95.91	100.00	100.00	100.00	92
U.S. Treasury Securities	1.07	0.00	0.00	0.00	0.13	1.03	4.64	9.61	92
U.S. Agency Securities (excl MBS)	25.61	0.00	0.90	9.44	21.10	38.76	59.42	76.40	92
Municipal Securities	13.09	0.00	0.69	3.63	10.49	18.92	33.12	42.50	92
Mortgage-Backed Securities	51.00	3.90	11.70	35.63	51.51	69.88	79.77	84.90	92
Asset-Backed Securities	0.24	0.00	0.00	0.00	0.00	0.00	1.07	3.94	92
Other Debt Securities	2.71	0.00	0.00	0.00	0.86	5.30	9.37	18.46	92
Mutual Funds and Equity Securities	1.08	0.00	0.00	0.01	0.61	1.58	4.04	6.61	92
Debt Securities 1 Year or Less	11.56	0.19	0.62	2.12	8.27	18.89	32.85	46.58	92
Debt Securities 1 To 5 Years	28.36	1.84	4.84	12.26	22.72	46.10	58.23	67.31	92
Debt Securities Over 5 Years	55.76	4.34	9.19	31.00	59.51	79.49	93.09	95.15	92
Pledged Securities	60.84	20.97	30.02	43.17	61.58	75.18	91.00	94.14	92
Structured Notes, Fair Value	0.93	0.00	0.00	0.00	0.00	1.11	4.88	7.96	92

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.12	-0.08	0.00	0.03	0.10	0.21	0.29	0.36	92
Provision for Ln&Ls Losses/Avg Lns&Ls	0.18	-0.13	0.00	0.04	0.15	0.29	0.45	0.49	92
Provision for Ln&Ls Losses/Net Losses	85.33	-16.86	-586.52	26.43	107.32	202.14	431.73	1280.37	92
Ln&Ls Allowance/Total Loans & Leases	1.28	0.82	0.91	1.07	1.23	1.46	1.79	2.07	92
Ln&Ls Allowance/Net Ln&Ls Losses (X)	18.54	2.44	3.46	4.96	9.38	20.25	60.35	110.36	70
ALLL/Nonaccrual Assets	425.87	120.23	147.73	208.90	320.32	577.52	917.20	1366.53	90
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	375.00	95.20	138.27	170.90	279.31	481.18	887.79	1450.05	91
Gross Ln&Ls Losses/Avg Loans & Leases	0.19	0.00	0.01	0.06	0.16	0.30	0.45	0.58	92
Recoveries/Avg Loans and Leases	0.08	0.00	0.01	0.03	0.05	0.09	0.23	0.33	92
Net Losses/Avg Loans and Leases	0.11	-0.14	-0.04	0.00	0.07	0.20	0.36	0.39	92
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Recoveries/Prior Year-End Losses	9.96	2.40	3.66	5.17	7.50	13.37	21.65	33.52	92
Earnings Coverage of Net Losses (X)	-2.80	-785.00	-224.69	-1.23	11.05	32.84	130.10	239.29	92
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.02	-0.13	-0.03	-0.00	0.00	0.06	0.13	0.21	92
RE Loans Secured By 1-4 Family	0.04	-0.03	-0.02	0.00	0.00	0.04	0.18	0.32	92
Revolving	0.03	-0.09	-0.00	0.00	0.00	0.04	0.26	0.40	86
Closed-End	0.03	-0.03	-0.01	0.00	0.00	0.04	0.15	0.30	92
Commercial Real Estate Loans	0.01	-0.17	-0.06	-0.00	0.00	0.01	0.12	0.24	92
Construction and Land Dev	0.00	-0.04	-0.00	0.00	0.00	0.00	0.03	0.08	91
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	89
Nonfarm Nonresidential	0.01	-0.34	-0.07	-0.00	0.00	0.01	0.15	0.23	92
RE Loans Secured by Farmland	0.02	-0.01	0.00	0.00	0.00	0.00	0.00	0.65	76
Commercial and Industrial Loans	0.17	-0.34	-0.17	-0.04	0.02	0.35	0.84	1.17	92
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Loans to Individuals	0.73	0.05	0.10	0.27	0.54	1.09	1.91	2.29	73
Credit Card Loans	0.01	-36.30	-11.83	0.00	0.92	2.31	2.97	3.31	43
Agricultural Loans	-0.00	-0.21	-0.04	0.00	0.00	0.00	0.00	0.02	67
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Loans and Leases	0.33	-0.42	-0.16	0.00	0.00	0.28	1.46	4.89	90

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

30-89 Days PD Loans and Leases	0.67	0.11	0.19	0.41	0.63	0.84	1.26	1.96	92
90+ Days PD Loans and Leases	0.06	0.00	0.00	0.00	0.04	0.12	0.22	0.33	92
Nonaccrual Loans and Leases	0.41	0.01	0.10	0.19	0.36	0.54	0.88	1.03	92
90+ Days PD and Nonaccrual Loans and Leases	0.48	0.05	0.14	0.25	0.44	0.70	0.94	1.07	92
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	92
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.67	0.11	0.19	0.41	0.63	0.84	1.26	1.96	92
90+ Days Past Due Assets	0.06	0.00	0.00	0.00	0.04	0.12	0.22	0.33	92
Nonaccrual Assets	0.41	0.01	0.10	0.19	0.36	0.56	0.88	1.03	92
30+ Days PD & Nonaccrual Assets	1.16	0.28	0.34	0.69	1.11	1.56	2.02	2.75	92
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.33	0.02	0.07	0.14	0.29	0.48	0.67	0.79	92
90+ PD & Nonaccrual Assets + OREO	0.40	0.05	0.10	0.18	0.34	0.60	0.86	0.91	92
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.33	0.00	0.07	0.14	0.30	0.46	0.68	0.87	92
Allowance for Loan & Lease Losses	39.13	1.37	10.37	18.01	36.63	56.03	77.73	90.31	92
Equity Cap + ALLL	3.53	0.04	0.63	1.53	2.76	4.42	8.84	10.47	92
Tier 1 Cap + ALLL	3.67	0.08	0.62	1.71	3.19	4.75	7.62	11.31	92
Loans & Leases + RE Acquired	0.49	0.01	0.13	0.22	0.45	0.69	1.05	1.17	92

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.58	0.02	0.10	0.32	0.59	0.82	1.19	1.50	92
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.01	0.06	0.19	0.25	92
- Nonaccrual	0.36	0.00	0.01	0.14	0.31	0.51	0.83	1.09	92
Coml & Indl - 30-89 Days PD	0.78	0.04	0.12	0.30	0.68	1.13	1.71	1.82	92
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.01	0.16	0.36	0.53	92
- Nonaccrual	0.73	0.00	0.05	0.23	0.62	1.07	1.73	2.54	92
Individuals - 30-89 Days PD	0.94	0.04	0.11	0.41	0.87	1.17	2.50	3.65	92
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.04	0.13	0.26	0.54	92
- Nonaccrual	0.16	0.00	0.00	0.01	0.09	0.28	0.53	0.72	92
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Agricultural - 30-89 Days PD	0.42	0.00	0.00	0.00	0.00	0.70	2.22	3.12	67
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.20	0.43	67
- Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.11	0.91	1.39	67
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Lns&Ls - 30-89 Days PD	0.40	0.00	0.00	0.00	0.15	0.40	1.38	4.59	90
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.09	0.47	90
- Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.11	0.71	1.13	90
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.73	0.00	0.08	0.28	0.58	1.07	1.64	2.12	92
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.02	0.11	0.25	0.40	92
- Nonaccrual	0.35	0.00	0.00	0.09	0.25	0.56	0.96	1.15	92
Revolving - 30-89 Days PD	0.35	0.00	0.00	0.07	0.24	0.58	1.06	1.38	86
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.04	0.18	0.22	86
- Nonaccrual	0.13	0.00	0.00	0.00	0.04	0.28	0.53	0.65	86
Closed-End - 30-89 Days PD	0.82	0.00	0.08	0.29	0.65	1.16	1.91	2.41	92
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.02	0.13	0.29	0.44	92
- Nonaccrual	0.40	0.00	0.00	0.10	0.29	0.63	1.19	1.30	92
- Jr Lien 30-89 Days PD	0.06	0.00	0.00	0.00	0.04	0.09	0.22	0.39	92
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.07	92
- Jr Lien Nonaccrual	0.04	0.00	0.00	0.00	0.02	0.07	0.15	0.33	92
Commercial RE - 30-89 Days PD	0.49	0.00	0.03	0.16	0.41	0.76	1.00	1.48	92
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.04	0.11	0.20	92
- Nonaccrual	0.37	0.00	0.00	0.12	0.29	0.59	1.08	1.29	92
Const & Dev - 30-89 Days PD	0.56	0.00	0.00	0.12	0.46	0.94	1.57	2.22	91
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.33	91
- Nonaccrual	0.17	0.00	0.00	0.00	0.07	0.28	0.52	1.27	91
Multifamily - 30-89 Days PD	0.31	0.00	0.00	0.00	0.07	0.55	1.14	2.15	89
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.18	89
- Nonaccrual	0.25	0.00	0.00	0.00	0.00	0.30	1.27	2.44	89
Nonfarm Nres- 30-89 Days PD	0.48	0.00	0.01	0.09	0.35	0.70	1.29	1.59	92
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.02	0.11	0.18	92
- Nonaccrual	0.42	0.00	0.00	0.12	0.35	0.64	1.28	1.49	92
Farmland - 30-89 Days PD	0.55	0.00	0.00	0.00	0.00	0.85	1.95	4.27	76
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.13	76
- Nonaccrual	0.37	0.00	0.00	0.00	0.00	0.46	1.91	2.99	76
Credit Card - 30-89 Days PD	1.13	0.00	0.00	0.00	0.93	1.56	3.70	4.81	43
- 90+ Days Past Due	0.45	0.00	0.00	0.00	0.24	0.82	1.86	2.29	43
- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.34	0.70	43

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.79	6.29	6.71	7.78	8.58	9.61	11.07	12.05	92
Tier 1 RBC Ratio	11.18	8.38	8.91	9.69	10.80	11.99	15.00	17.08	92
Total Risk-Based Capital Ratio	12.72	10.42	10.65	11.40	12.24	13.39	16.43	18.17	92
Tangible Tier 1 Leverage Ratio	8.70	6.11	6.52	7.77	8.52	9.47	10.91	12.02	92
Tangible Common Eq Cap/Tan Assets	6.90	4.22	4.85	5.76	6.71	7.63	9.47	10.59	92
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	19.83	7.80	9.96	15.07	19.37	24.01	29.32	34.67	92
Standby Letters of Credit	1.33	0.10	0.31	0.53	1.02	2.00	3.34	3.79	92
Commercial & Similar Letters of Credit	0.09	0.00	0.00	0.00	0.00	0.10	0.48	0.93	92
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	3.78	0.00	0.00	0.00	1.25	5.03	17.34	34.04	92
Interest Rate Contracts	3.16	0.00	0.00	0.00	0.82	4.60	13.67	28.47	92
Interest Rate Futures & Forward Contr	0.28	0.00	0.00	0.00	0.00	0.31	0.95	3.80	92
Written Options Contr (Int Rate)	0.21	0.00	0.00	0.00	0.00	0.29	1.11	1.90	92
Purchased Options Contr (Int Rate)	0.19	0.00	0.00	0.00	0.00	0.00	1.05	3.68	92
Interest Rate Swaps	1.65	0.00	0.00	0.00	0.00	2.29	8.09	12.30	92
Foreign Exchange Contracts	0.03	0.00	0.00	0.00	0.00	0.00	0.13	0.83	92
Futures & Forward Foreign Exch Contr	0.02	0.00	0.00	0.00	0.00	0.00	0.04	0.65	92
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	92
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	92
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.25	92
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	92
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	92
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	30.23	14.17	17.20	22.83	28.99	36.62	42.68	55.31	92

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	95.41	0.00	59.52	99.20	100.00	100.00	100.00	100.00	66
Foreign Exchange Contracts	1.99	0.00	0.00	0.00	0.00	0.00	11.49	41.91	66
Equity, Comm, & Other Contracts	0.88	0.00	0.00	0.00	0.00	0.00	5.70	19.61	66
Futures and Forwards	20.95	0.00	0.00	0.00	11.53	46.03	72.32	92.61	66
Written Options	14.21	0.00	0.00	0.00	3.87	21.90	51.36	77.24	66
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Over-The-Counter	13.74	0.00	0.00	0.00	3.26	21.90	51.36	77.24	66
Purchased Options	4.88	0.00	0.00	0.00	0.00	7.54	23.12	42.11	66
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Over-The-Counter	4.73	0.00	0.00	0.00	0.00	7.54	23.12	37.49	66
Swaps	49.78	0.00	0.00	0.00	63.80	91.57	100.00	100.00	66
Held for Trading	7.89	0.00	0.00	0.00	0.00	0.00	56.99	79.79	66
Interest Rate Contracts	4.46	0.00	0.00	0.00	0.00	0.00	30.95	62.17	66
Foreign Exchange Contracts	0.41	0.00	0.00	0.00	0.00	0.00	0.00	17.92	66
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Non-Traded	92.10	18.99	33.68	99.61	100.00	100.00	100.00	100.00	66
Interest Rate Contracts	88.26	0.00	7.49	79.12	100.00	100.00	100.00	100.00	66
Foreign Exchange Contracts	0.18	0.00	0.00	0.00	0.00	0.00	0.76	4.58	66
Equity, Comm, & Other Contracts	0.76	0.00	0.00	0.00	0.00	0.00	2.53	19.61	66
Deriv Contr (Excl Fut & FX LE 14 Days)	76.96	0.03	11.35	50.00	88.44	100.00	100.00	100.00	66
One Year or Less	25.69	0.00	0.00	1.39	20.69	47.72	65.80	92.60	66
Over 1 Year to 5 Years	24.14	0.00	0.00	0.00	11.09	55.70	82.67	96.37	66
Over 5 Years	11.81	0.00	0.00	0.00	0.00	24.17	56.40	82.97	66
Gross Negative Fair Value (Abs Val)	0.68	0.00	0.00	0.05	0.24	1.17	2.46	3.69	66
Gross Positive Fair Value	0.66	0.00	0.00	0.11	0.46	1.04	2.03	3.27	66
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	92
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	92
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	92
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	92
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.02	0.00	0.00	0.00	0.00	0.02	0.09	0.20	92

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.30	92
Ins Under Assets(P/C)/Tot Ins Und Ast	29.14	0.00	0.00	0.00	0.00	62.50	100.00	100.00	19
Ins Under Assets(L/H)/Tot Ins Und Ast	70.85	0.00	0.00	0.00	100.00	100.00	100.00	100.00	19
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Ins Activities Revenue/Adj Oper Inc	1.19	0.00	0.00	0.00	0.28	1.59	5.23	8.24	92
Premium Inc/Ins Activities Revenue	3.42	0.00	0.00	0.00	0.00	0.12	21.98	47.00	71
Credit Rel Prem Inc/Tot Prem Inc	72.57	0.00	0.00	3.16	100.00	100.00	100.00	100.00	18
Other Prem Inc/Total Prem Inc	27.42	0.00	0.00	0.00	0.00	46.83	100.00	100.00	18
Ins Under Net Income/Consol Net Income	0.07	0.00	0.00	0.00	0.00	0.00	0.50	0.94	92
Ins Net Inc (P/C)/Equity (P/C)	13.30	3.29	3.29	4.30	5.97	14.93	23.23	29.30	6
Ins Net Inc (L/H)/Equity (L/H)	10.33	-4.78	-3.67	3.20	9.75	14.18	20.08	21.90	12
Insur Ben, Losses, Exp/Insur Premiums	169.62	0.00	0.00	9.77	79.45	115.88	244.09	397.36	18
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.07	0.00	0.00	0.00	0.00	0.00	2.25	4.88	7
Reinsurance Recov(L/H)/Tot Assets(L/H)	3.97	0.00	0.00	0.00	0.00	0.07	10.69	23.49	14
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
CSV Life Insurance/Tier 1 Cap + ALLL	9.90	0.00	0.00	1.07	9.10	17.87	23.30	26.38	92
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	92
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.56	0.00	0.00	0.00	0.00	0.00	4.18	7.40	44
Cost: Interest-Bearing Deposits	4.11	2.11	2.11	3.39	4.37	4.59	4.79	4.81	7
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Leases	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	1
GROWTH RATES:									
Net Loans and Leases	80.21	-100.00	-97.21	-26.00	0.00	26.34	153.54	952.88	36
Total Selected Assets	46.70	-100.00	-81.60	-24.76	0.00	23.80	224.19	850.97	48
Deposits	22.99	-20.30	-20.30	-2.82	7.75	46.68	54.68	61.26	7

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	73.28	0.00	0.00	41.77	70.68	108.05	136.88	239.66	67
Dividends Paid/Net Income	27.51	0.00	0.00	10.90	30.00	45.81	58.06	66.04	89
Net Income - Dividends/Avg Equity	9.06	-0.44	2.90	5.35	8.41	12.86	15.49	17.16	92
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	123.01	0.00	0.00	0.00	106.83	199.85	275.20	553.45	76
Dividends From Nonbank Subs	2.43	0.00	0.00	0.00	0.00	1.61	13.89	24.52	76
Dividends From Subsidiary BHCs	6.05	0.00	0.00	0.00	0.00	0.00	0.00	116.94	76
Dividends From All Subsidiaries	151.49	0.00	0.00	85.38	117.00	217.81	283.01	721.18	76
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	43.07	0.00	0.00	0.00	35.63	76.48	111.23	175.54	82
Interest Income From Bank Subs	1.00	0.00	0.00	0.00	0.10	1.50	4.20	7.72	82
Mgt & Service Fees From Bank Subs	3.89	0.00	0.00	0.00	0.00	3.39	19.67	53.07	82
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.74	82
Operating Income From Bank Subs	54.23	0.00	0.00	7.93	46.16	99.41	137.11	205.79	82
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	60.02	0.00	0.00	0.00	30.98	100.00	138.66	376.20	58
Interest Income From Nonbank Subs	8.40	0.00	0.00	0.00	0.00	0.00	40.27	104.66	58
Mgt & Serv Fees From Nonbank Subs	1.99	0.00	0.00	0.00	0.00	0.00	14.80	23.53	58
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Operating Inc From Nonbank Subs	79.03	0.00	0.00	0.00	36.99	100.00	229.97	453.68	58
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	38.92	0.00	0.00	0.00	24.57	56.65	89.22	98.64	11
Interest Inc From Subsidiary BHCs	0.46	0.00	0.00	0.00	0.00	0.00	0.22	2.33	11
Mgt & Serv Fees From Sub BHCs	3.70	0.00	0.00	0.00	0.00	1.37	11.51	17.10	11
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Operating Income From Sub BHCs	43.10	0.00	0.00	0.00	33.37	57.88	100.68	107.82	11
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	51.98	0.00	0.00	0.00	67.68	94.69	98.99	99.46	89
Interest Income From Bank Subs	2.91	0.00	0.00	0.00	0.02	2.30	11.41	44.55	89
Mgt & Serv Fees From Bank Subs	4.27	0.00	0.00	0.00	0.00	2.61	28.82	39.56	89
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.08	89
Operating Income From Bank Subs	69.60	0.00	0.00	29.18	93.40	99.13	99.92	100.00	89
Dividends From Nonbank Subs	0.97	0.00	0.00	0.00	0.00	0.91	5.89	9.84	89
Interest Income From Nonbank Subs	0.18	0.00	0.00	0.00	0.00	0.00	1.12	3.24	89
Mgt & Serv Fees From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.02	0.81	89
Other Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.64	89
Operating Inc From Nonbank Subs	2.01	0.00	0.00	0.00	0.13	2.17	12.05	20.14	89
Dividends From Subsidiary BHCs	2.63	0.00	0.00	0.00	0.00	0.00	0.00	86.61	89
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Operating Income From Sub BHCs	3.56	0.00	0.00	0.00	0.00	0.00	0.00	98.53	89
Loans and Adv From Subs/ST Debt	1524.38	0.00	3.58	103.12	399.59	1019.44	3196.83	16544.0	22
Loans and Adv From Subs/Total Debt	430.55	0.00	15.19	64.98	250.21	453.02	1196.28	2809.61	43

BHCPR Reporters for Quarter Ending 03/31/2006
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2005 and Other Notes
1141786	6,078,840	ALABAMA NATIONAL BANCORPORATIO	BIRMINGHAM, AL	
1208661	5,351,909	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
1095674	8,582,531	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1133286	3,357,717	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1245620	5,995,683	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
2126977	3,122,291	BANNER CORPORATION	WALLA WALLA, WA	
2947435	6,844,251	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
1020180	6,480,680	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1247334	3,627,124	CAPITOL BANCORP LTD.	LANSING, MI	
1843080	6,881,214	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	6,901,687	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1022764	5,249,157	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	3,738,079	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1114605	6,454,148	CHITTENDEN CORPORATION	BURLINGTON, VT	
1205688	7,664,876	CITIZENS BANKING CORPORATION	FLINT, MI	
1135972	4,266,235	COMMERCEBANK HOLDING CORPORATI	CORAL GABLES, FL	
1048867	4,160,240	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1117709	3,421,562	COMMUNITY BANKS, INC.	HARRISBURG, PA	
1200393	9,232,474	CORUS BANKSHARES, INC.	CHICAGO, IL	
1029222	5,527,914	CVB FINANCIAL CORP.	ONTARIO, CA	
2107707	4,163,926	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	9,083,266	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2734233	9,286,473	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	6,435,050	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	5,631,413	F. N. B. CORPORATION	HERMITAGE, PA	
1118797	9,402,088	FIRST BANKS, INC.	HAZELWOOD, MO	
1076132	4,283,469	FIRST CHARTER CORPORATION	CHARLOTTE, NC	
1075911	5,602,586	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	5,944,856	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
2875332	3,676,903	FIRST COMMUNITY BANCORP	RANCHO SANTA FE, CA	
1071276	3,489,553	FIRST FINANCIAL BANCORP	HAMILTON, OH	
1123670	4,629,642	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	3,269,936	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	8,729,581	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	3,383,845	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
2641201	3,452,073	FIRST NATIONAL BANK HOLDING CO	SCOTTSDALE, AZ	
1060627	7,599,383	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1031346	3,016,839	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	Moved from Peer 3
2003975	3,800,150	GLACIER BANCORP, INC.	KALISPELL, MT	
1050600	4,223,655	GOLD BANC CORPORATION, INC.	LEAWOOD, KS	
1201233	3,057,334	GREAT WESTERN BANCORPORATION,	OMAHA, NE	Moved from Peer 3
1136531	7,116,388	GREATER BAY BANCORP	PALO ALTO, CA	
1086533	6,290,626	HANCOCK HOLDING COMPANY	GULFPORT, MS	
2900261	3,514,960	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1117192	3,201,693	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	
1201925	3,400,249	INDEPENDENT BANK CORPORATION	IONIA, MI	
1064278	3,060,446	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
2477754	5,239,006	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
1199732	6,801,464	IRWIN FINANCIAL CORPORATION	COLUMBUS, IN	
3114654	3,165,160	ITLA CAPITAL CORPORATION	LA JOLLA, CA	
1490701	3,781,142	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	

BHCPR Reporters for Quarter Ending 03/31/2006
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2005 and Other Notes
3199567	3,005,475	KNBT BANCORP INC.	BETHLEHEM, PA	
1105162	4,256,232	LAREDO NATIONAL BANCSHARES, IN	LAREDO, TX	
1090987	5,856,930	MB FINANCIAL, INC	CHICAGO, IL	
1117026	5,112,009	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	4,885,851	NBT BANCORP INC.	NORWICH, NY	
3214095	6,882,636	NEWALLIANCE BANCSHARES, INC.	NEW HAVEN, CT	
1136661	5,853,259	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	8,245,021	OLD NATIONAL BANCORP	EVANSVILLE, IN	
1029884	6,970,136	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
1142336	5,444,445	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	3,979,235	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
1839319	3,670,506	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	3,571,564	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
1247633	6,373,187	PROVIDENT BANKSHARES CORPORATI	BALTIMORE, MD	
3133637	5,949,445	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1135600	6,243,670	REPUBLIC BANCORP INC.	OWOSSO, MI	
1136670	3,480,174	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	
1071397	3,235,551	S & T BANCORP, INC.	INDIANA, PA	
2847115	9,168,986	SANTANDER BANCORP	SAN JUAN, PR	
2368106	4,657,944	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1105425	3,771,414	STERLING BANCSHARES, INC.	HOUSTON, TX	
1143829	3,013,841	STERLING FINANCIAL CORPORATION	LANCASTER, PA	Moved from Peer 3
3152245	7,845,293	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1139242	3,285,798	SUN BANCORP, INC	VINELAND, NJ	
1117156	7,378,067	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	5,303,531	SVB FINANCIAL GROUP	SANTA CLARA, CA	
2495039	3,251,004	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	3,193,865	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
1109656	6,633,994	TEXAS REGIONAL BANCSHARES, INC	MCALLEN, TX	
1079562	8,237,688	TRUSTMARK CORPORATION	JACKSON, MS	
2694814	7,986,840	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1049828	7,637,312	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	5,484,120	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	6,706,832	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	6,070,596	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1029464	3,008,321	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	Moved from Peer 3
1070448	4,347,333	WESBANCO, INC.	WHEELING, WV	
1025541	5,061,651	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	3,579,860	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	Moved from Peer 3
2260406	8,382,247	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1199602	3,459,837	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 92 bank holding companies.