

## PEER GROUP 02

09/30/2005

09/30/2004

12/31/2004

12/31/2003

12/31/2002

Number of BHCs in Peer Group

89

84

83

76

75

## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.57	3.56	3.61	3.63	3.85
+ Non-interest Income	1.14	1.31	1.26	1.37	1.32
- Overhead Expense	2.77	2.95	2.96	2.99	3.00
- Provision for Losses	0.14	0.15	0.14	0.27	0.32
+ Securities Gains (Losses)	0.02	0.04	0.03	0.07	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01	0.01
= Pretax Net Oper Income (TE)	1.80	1.86	1.82	1.82	1.91
Net Operating Income	1.16	1.17	1.15	1.14	1.21
Net Income	1.16	1.17	1.15	1.15	1.21
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.88	5.25	5.34	5.50	6.35
Interest Expense	2.00	1.39	1.43	1.59	2.19
Net Interest Income (TE)	3.89	3.87	3.93	3.92	4.16

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

Net Ln&Ls Losses/Avg Loans & Leases	0.17	0.19	0.21	0.33	0.42
Earnings Coverage of Net Losses (X)	20.66	20.22	18.24	14.76	12.75
Ln&Ls Allowance/Total Loans & Leases	1.31	1.43	1.39	1.55	1.54
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.53	0.61	0.58	0.76	0.90
30-89 Days Past Due Loans and Leases	0.63	0.67	0.64	0.83	1.03

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	29.30	28.03	27.41	28.23	28.80
Net ST Noncore Funding Dependence	18.54	18.32	17.60	17.39	17.78
Net Loans and Leases/Total Assets	64.62	61.20	61.79	60.36	59.86

## CAPITALIZATION:

Tier 1 Leverage Ratio	8.58	8.63	8.55	8.32	8.16
Equity Capital/Total Assets	8.93	8.91	9.02	8.45	8.40
Net Loans&Ls/Equity Capital (X)	7.45	6.98	6.96	7.23	7.27
Cash Dividends/Net Income	28.62	29.10	30.52	31.72	28.35
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	9.12	9.29	8.86	9.10	10.16

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.32	0.36	0.22	1.29	1.21
Long-Term Debt/Equity Capital	2.74	2.83	2.94	4.59	3.37
Equity Investment in Subs/Equity Cap	112.42	110.28	109.88	109.96	108.42
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	125.29	140.20	146.67	198.50	158.96

PERCENT OF AVERAGE ASSETS	PEER GROUP 02				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Interest Income (TE)	5.41	4.84	4.92	5.10	5.89
Less: Interest Expense	1.84	1.29	1.32	1.48	2.03
Equals: Net Interest Income (TE)	3.57	3.56	3.61	3.63	3.85
Plus: Non-Interest Income	1.14	1.31	1.26	1.37	1.32
Equals: Adj Operating Income (TE)	4.74	4.92	4.92	5.03	5.21
Less: Overhead Expense	2.77	2.95	2.96	2.99	3.00
Less: Provision for Loan and Lease Losses	0.14	0.15	0.14	0.27	0.32
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.04	0.03	0.07	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01	0.01
Equals: Pretax Net Oper Inc (TE)	1.80	1.86	1.82	1.82	1.91
Less: Applicable Income Taxes (TE)	0.64	0.65	0.65	0.65	0.68
Less: Minority Interest	0.00	0.00	0.00	0.01	0.01
Equals: Net Operating Income	1.16	1.17	1.15	1.14	1.21
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.16	1.17	1.15	1.15	1.21
Memo: Net Income (Last Four Qtrs)	1.16	1.15	1.16	1.15	1.21
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.15	92.26	92.19	92.65	92.89
Avg Int-Bearing Funds / Avg Assets	78.11	78.61	78.26	80.25	80.79
Int Income (TE) / Avg Earning Assets	5.88	5.25	5.34	5.50	6.35
Int Expense / Avg Earning Assets	2.00	1.39	1.43	1.59	2.19
Net Int Inc (TE) / Avg Earn Assets	3.89	3.87	3.93	3.92	4.16
YIELD OR COST:					
Total Loans and Leases (TE)	6.50	5.85	5.94	6.24	6.99
Interest-Bearing Bank Balances	3.01	1.44	1.78	1.55	2.12
Fed Funds Sold & Reverse Repos	2.87	1.11	1.32	1.11	1.67
Trading Assets	3.58	3.18	3.75	3.73	4.74
Total Earning Assets	5.77	5.14	5.22	5.39	6.23
Investment Securities (TE)	4.29	4.07	4.09	4.16	5.23
U. S. Treasury & Agency Sec (excl MBS)	3.56	3.15	3.15	3.21	4.35
Mortgage-Backed Securities	4.22	3.95	3.96	3.71	5.07
All Other Securities	6.40	6.46	6.59	6.79	7.01
Interest-Bearing Deposits	2.00	1.38	1.43	1.63	2.32
Time Deposits of \$100K or More	2.95	2.17	2.25	2.45	3.11
Time Deposits < \$100K	2.81	2.23	2.28	2.63	3.60
Other Domestic Deposits	1.20	0.68	0.72	0.74	1.17
Foreign Deposits	2.37	1.26	1.36	1.51	2.81
Fed Funds Purchased and Repos	2.70	1.31	1.46	1.38	1.96
Other Borrowed Funds & Trading Liab	3.69	3.03	3.11	3.37	4.23
All Interest-Bearing Funds	2.36	1.64	1.69	1.85	2.51

## PEER GROUP 02

09/30/2005

09/30/2004

12/31/2004

12/31/2003

12/31/2002

	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Avg Personnel Exp Per Employee (\$000)	46	45	60	57	53
Avg Assets per Employee (\$000)	4,374	3,977	3,977	3,766	3,542
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.67	3.15	3.14	2.86	3.24
Overhead Exp / NII + Non-Int Income	60.06	61.16	61.73	61.00	58.32
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.77	2.95	2.96	2.99	3.00
Personnel Expense	1.50	1.60	1.59	1.60	1.58
Net Occupancy Expense	0.39	0.41	0.41	0.42	0.44
Other Operating Expenses	0.86	0.93	0.95	0.97	0.97
Overhead Less Non-Interest Income	1.61	1.60	1.66	1.59	1.64
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	58.65	60.03	60.35	59.72	57.19
Personnel Expense	31.98	32.79	32.67	32.22	30.34
Net Occupancy Expense	8.29	8.30	8.35	8.37	8.35
Other Operating Expenses	18.14	18.56	18.99	19.16	18.40
Total Non-Interest Income	23.55	26.44	25.48	26.88	24.73
Fiduciary Activities Income	1.68	1.95	1.88	2.02	1.98
Serv Charges on Deposit Accts - Domestic	7.15	8.02	7.86	8.00	7.42
Trading Revenue	0.08	0.24	0.22	0.27	0.26
Investment Banking Fees & Commissions	1.25	1.55	1.51	1.47	1.13
Venture Capital Revenue	0.01	0.00	0.00	-0.01	-0.02
Net Servicing Fees	0.37	0.34	0.34	0.35	0.22
Net Securitization Income	0.00	0.00	0.00	0.01	0.04
Insurance Activities Revenue	1.04	1.10	0.98	1.08	0.88
Net Gain (Loss) - Sales Loans, OREO, Oth	1.56	1.74	1.61	2.34	1.88
Other Non-Interest Income	6.99	7.07	7.00	7.59	7.34
Overhead Less Non-Interest Income	34.48	33.38	34.30	32.56	32.26
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	30.33	29.99	29.88	28.54	29.02
Appl Inc Tax+TE/Pretax NOI+TE	35.60	35.55	35.36	35.18	35.87

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate Loans	46.42	42.16	42.71	40.18	38.93
Commercial and Industrial Loans	11.26	11.14	11.37	11.41	11.73
Loans to Individuals	4.14	4.66	4.50	5.40	6.08
Loans to Depository Institutions	0.03	0.03	0.03	0.05	0.05
Agricultural Loans	0.35	0.39	0.36	0.47	0.52
Other Loans and Leases	1.48	1.62	1.62	1.80	1.76
Net Loans and Leases	64.62	61.20	61.79	60.36	59.86
Debt Securities Over 1 Year	20.51	24.41	23.18	25.16	23.85
Mutual Funds and Equity Securities	0.22	0.22	0.24	0.30	0.30
Subtotal	86.35	86.79	86.66	86.48	85.09
Interest-Bearing Bank Balances	0.34	0.30	0.32	0.31	0.39
Federal Funds Sold & Reverse Repos	0.79	0.94	1.00	0.69	1.04
Debt Securities 1 Year or Less	2.09	1.56	1.79	2.15	3.43
Trading Assets	0.02	0.04	0.03	0.04	0.05
Total Earning Assets	90.14	90.46	90.57	90.78	90.77
Non-Int Cash and Due From Dep Inst	2.53	2.50	2.28	2.86	3.17
Acceptances	0.01	0.02	0.02	0.02	0.02
Other Real Estate Owned	0.05	0.05	0.05	0.06	0.07
All Other Assets	7.14	6.87	6.96	6.21	5.89

## MEMORANDA:

Short-Term Investments	3.46	3.15	3.48	3.85	5.36
U. S. Treasury Securities	0.21	0.32	0.38	0.61	0.75
U. S. Agency Securities (excl MBS)	5.30	5.78	5.66	5.85	5.95
Municipal Securities	2.68	2.49	2.60	2.75	2.66
Mortgage-Backed Securities	12.79	15.03	14.50	16.01	14.94
Asset-Backed Securities	0.04	0.09	0.09	0.05	0.10
Other Debt Securities	0.58	0.68	0.65	0.84	1.14
RE Loans Secured by 1-4 Family	15.90	15.18	15.37	14.88	15.13
Revolving	3.18	3.22	3.45	2.57	2.25
Closed-End, Sec by First Liens	10.82	10.47	10.34	10.51	11.07
Closed-End, Sec by Junior Liens	1.28	1.13	1.19	1.17	1.29
Commercial Real Estate Loans	28.32	24.12	24.84	22.38	20.36
Construction and Land Dev	7.95	5.73	6.00	5.31	4.84
Multifamily	1.87	1.63	1.50	1.71	1.32
Nonfarm Nonresidential	17.01	15.91	16.32	14.90	13.91
RE Loans Secured by Farmland	0.61	0.57	0.57	0.64	0.58
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	71.36	68.40	68.58	65.89	63.95
RE Loans Secured by 1-4 Family	24.53	24.38	24.31	24.34	24.86
Revolving	4.77	5.14	5.47	4.09	3.61
Closed-End	19.39	18.85	18.55	19.55	20.60
Commercial Real Estate Loans	42.30	38.04	38.52	35.66	32.58
Construction and Land Dev	11.83	8.99	9.15	8.47	7.71
Multifamily	2.75	2.55	2.35	2.71	2.15
Nonfarm Nonresidential	25.58	25.13	25.47	23.89	22.21
RE Loans Secured by Farmland	0.92	0.90	0.88	1.05	0.95
Loans to Depository Institutions	0.04	0.05	0.05	0.08	0.09
Commercial and Industrial Loans	17.24	18.40	18.45	19.10	19.95
Loans to Individuals	6.46	7.48	7.21	8.91	10.15
Credit Card Loans	0.14	0.16	0.16	0.21	0.32
Agricultural Loans	0.54	0.61	0.56	0.77	0.85
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.41	2.75	2.74	3.08	2.96

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Short-Term Investments	3.46	3.15	3.48	3.85	5.36
Liquid Assets	22.63	26.44	25.49	27.76	27.65
Investment Securities	23.60	26.73	26.00	28.26	28.70
Net Loans and Leases	64.62	61.20	61.79	60.36	59.86
Net Lns, Ls & Stdbly Ltrs of Credit	66.17	62.73	63.32	61.91	61.37
Core Deposits	57.90	59.49	59.34	59.55	58.49
Noncore Funding	29.66	27.98	28.17	28.80	30.21
Time Deposits of \$100K or More	14.00	10.91	11.26	11.27	12.68
Foreign Deposits	0.23	0.38	0.37	0.60	0.58
Fed Funds Purchased and Repos	5.30	6.09	5.31	6.69	6.14
Net Fed Funds Purchased (Sold)	4.25	4.95	4.51	5.69	5.30
Commercial Paper	0.00	0.00	0.00	0.01	0.02
Oth Borrowings W/Rem Mat 1 Yr or Less	2.71	2.92	3.06	2.62	2.40
Earning Assets Repr in 1 Year	40.10	39.42	40.30	39.20	40.42
Int-Bearing Liab Repr in 1 Year	25.76	24.53	24.19	25.88	27.82
Long-Term Debt Repr in 1 Year	0.50	0.57	0.52	0.60	0.56
Net Assets Repriceable in 1 Year	13.17	13.70	14.72	11.93	11.03
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	29.30	28.03	27.41	28.23	28.80
Net ST Noncore Funding Dependence	18.54	18.32	17.60	17.39	17.78
Short-Term Inv/ST Noncore Funding	22.03	21.50	25.16	25.58	32.87
Liq Asts-ST Noncore Fndg/Nonliq Asts	3.88	10.07	8.83	13.08	10.32
Net Loans and Leases/Total Deposits	87.77	84.84	85.20	82.51	81.61
Net Loans and Leases/Core Deposits	116.76	106.23	107.41	104.77	107.41
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.18	0.62	0.27	0.93	1.45
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.69	1.47	0.71	2.78	6.27
Struct Notes Appr(Depr)/T1 Cap	-0.04	0.00	-0.05	-0.06	0.16
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	11.61	10.84	10.02	8.58	9.52
Available-For-Sale Securities	88.39	89.16	89.98	91.42	90.48
U.S. Treasury Securities	0.96	1.28	1.59	2.61	3.41
U.S. Agency Securities (excl MBS)	24.39	24.57	23.47	23.28	22.99
Municipal Securities	12.08	9.82	10.52	10.16	10.77
Mortgage-Backed Securities	54.34	55.03	55.55	55.17	51.99
Asset-Backed Securities	0.16	0.29	0.34	0.17	0.29
Other Debt Securities	2.23	2.36	2.29	3.10	4.11
Mutual Funds and Equity Securities	1.03	0.98	1.06	1.20	1.28
Debt Securities 1 Year or Less	9.87	6.76	8.23	9.88	13.67
Debt Securities 1 To 5 Years	29.33	29.48	31.20	25.71	31.06
Debt Securities Over 5 Years	57.25	59.98	57.05	60.95	51.24
Pledged Securities	60.51	59.17	59.61	53.96	54.76
Structured Notes, Fair Value	0.76	0.78	0.67	0.50	0.11

ANALYSIS RATIOS	PEER GROUP 02				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Provision for Ln&Ls Losses/Avg Assets	0.14	0.15	0.14	0.27	0.32
Provision for Ln&Ls Losses/Avg Lns&Ls	0.22	0.24	0.23	0.44	0.52
Provision for Ln&Ls Losses/Net Losses	164.76	137.69	110.01	129.88	135.31
Ln&Ls Allowance/Total Loans & Leases	1.31	1.43	1.39	1.55	1.54
Ln&Ls Allowance/Net Ln&Ls Losses (X)	13.23	13.35	9.62	6.57	5.31
ALL/Nonaccrual Assets	415.38	379.98	388.39	314.16	284.48
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	289.15	277.81	286.28	245.33	207.03
Gross Ln&Ls Losses/Avg Loans & Leases	0.26	0.31	0.34	0.47	0.54
Recoveries/Avg Loans and Leases	0.09	0.12	0.12	0.12	0.10
Net Losses/Avg Loans and Leases	0.17	0.19	0.21	0.33	0.42
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	25.77	24.72	32.98	25.50	25.77
Earnings Coverage of Net Losses (X)	20.66	20.22	18.24	14.76	12.75
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.05	0.06	0.09	0.10
RE Loans Secured By 1-4 Family	0.04	0.05	0.05	0.08	0.08
Revolving	0.03	0.03	0.03	0.04	0.04
Closed-End	0.05	0.07	0.06	0.10	0.09
Commercial Real Estate Loans	0.04	0.05	0.05	0.09	0.10
Construction and Land Dev	0.02	0.03	0.03	0.06	0.10
Multifamily	0.02	0.01	0.01	0.01	0.03
Nonfarm Nonresidential	0.04	0.05	0.07	0.10	0.08
RE Loans Secured by Farmland	-0.01	0.00	0.01	0.01	0.08
Commercial and Industrial Loans	0.28	0.33	0.37	0.64	0.80
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.83	0.82	0.93	1.04	1.05
Credit Card Loans	1.38	2.30	3.05	0.45	2.91
Agricultural Loans	0.05	0.06	0.07	0.38	0.17
Loans to Foreign Governments & Inst	0.00	0.17	0.12	0.00	0.00
Other Loans and Leases	0.50	0.35	0.47	1.00	0.97

## PERCENT OF LOANS AND LEASES

09/30/2005

09/30/2004

12/31/2004

12/31/2003

12/31/2002

30-89 Days PD Loans and Leases	0.63	0.67	0.64	0.83	1.03
90+ Days PD Loans and Leases	0.08	0.10	0.08	0.11	0.14
Nonaccrual Loans and Leases	0.47	0.54	0.51	0.68	0.79
90+ Days PD and Nonaccrual Loans and Leases	0.57	0.67	0.61	0.82	0.94
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	0.00

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

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.64	0.67	0.64	0.83	1.03
90+ Days Past Due Assets	0.08	0.10	0.08	0.11	0.14
Nonaccrual Assets	0.47	0.55	0.52	0.69	0.79
30+ Days PD & Nonaccrual Assets	1.22	1.36	1.29	1.69	1.98

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.38	0.42	0.38	0.50	0.57
90+ PD & Nonaccrual Assets + OREO	0.45	0.49	0.45	0.58	0.66

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

## + REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.37	0.40	0.38	0.51	0.58
Allowance for Loan & Lease Losses	44.29	46.26	45.17	56.32	63.63
Equity Cap + ALLL	3.95	4.23	3.99	5.50	6.22
Tier 1 Cap + ALLL	4.09	4.41	4.26	5.69	6.55
Loans & Leases + RE Acquired	0.56	0.65	0.63	0.84	0.96

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate - 30-89 Days PD	0.52	0.55	0.56	0.73	0.84
- 90+ Days Past Due	0.07	0.08	0.07	0.10	0.11
- Nonaccrual	0.42	0.48	0.44	0.62	0.77
Coml & Indl - 30-89 Days PD	0.83	0.83	0.70	1.01	1.04
- 90+ Days Past Due	0.08	0.09	0.07	0.10	0.13
- Nonaccrual	0.80	0.94	0.87	1.24	1.13
Individuals - 30-89 Days PD	1.23	1.19	1.22	1.49	1.67
- 90+ Days Past Due	0.13	0.12	0.12	0.15	0.17
- Nonaccrual	0.21	0.14	0.19	0.19	0.21
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	0.20	0.35	0.22	0.48	0.67
- 90+ Days Past Due	0.04	0.02	0.01	0.08	0.03
- Nonaccrual	0.36	0.41	0.30	0.50	1.12
Foreign Govts- 30-89 Days PD	0.00	6.79	0.01	0.29	2.04
- 90+ Days Past Due	0.00	0.00	0.02	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	16.67
Other Lns&Ls - 30-89 Days PD	0.69	0.53	0.48	0.82	1.03
- 90+ Days Past Due	0.06	0.05	0.04	0.06	0.06
- Nonaccrual	0.12	0.35	0.24	0.21	0.39
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.69	0.68	0.76	0.95	1.09
- 90+ Days Past Due	0.09	0.10	0.09	0.14	0.15
- Nonaccrual	0.43	0.38	0.38	0.52	0.56
Revolving - 30-89 Days PD	0.40	0.24	0.35	0.41	0.45
- 90+ Days Past Due	0.05	0.03	0.04	0.03	0.03
- Nonaccrual	0.12	0.12	0.09	0.13	0.11
Closed-End - 30-89 Days PD	0.80	0.80	0.90	1.04	1.23
- 90+ Days Past Due	0.10	0.12	0.10	0.16	0.17
- Nonaccrual	0.45	0.42	0.42	0.65	0.60
- Jr Lien 30-89 Days PD	0.10	0.10	0.08	0.11	0.11
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.02
- Jr Lien Nonaccrual	0.06	0.06	0.06	0.08	0.06
Commercial RE - 30-89 Days PD	0.42	0.40	0.37	0.57	0.62
- 90+ Days Past Due	0.04	0.05	0.04	0.05	0.08
- Nonaccrual	0.41	0.52	0.50	0.69	0.85
Const & Dev - 30-89 Days PD	0.49	0.47	0.45	0.50	0.66
- 90+ Days Past Due	0.04	0.02	0.04	0.06	0.07
- Nonaccrual	0.15	0.26	0.21	0.42	0.61
Multi family - 30-89 Days PD	0.24	0.23	0.28	0.32	0.33
- 90+ Days Past Due	0.01	0.01	0.02	0.01	0.01
- Nonaccrual	0.18	0.18	0.20	0.16	0.43
Nonfarm Nres- 30-89 Days PD	0.38	0.41	0.33	0.52	0.63
- 90+ Days Past Due	0.03	0.05	0.04	0.05	0.07
- Nonaccrual	0.52	0.54	0.51	0.66	0.75
Farmland - 30-89 Days PD	0.41	0.45	0.39	0.44	0.96
- 90+ Days Past Due	0.04	0.05	0.03	0.03	0.03
- Nonaccrual	0.40	0.67	0.49	0.59	0.88
Credit Card - 30-89 Days PD	1.91	1.42	1.72	1.36	1.56
- 90+ Days Past Due	0.67	0.69	0.84	0.57	0.78
- Nonaccrual	0.06	0.06	0.10	0.10	0.15



CAPITAL RATIOS	PEER GROUP 02				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Tier 1 Leverage Ratio	8.58	8.63	8.55	8.32	8.16
Tier 1 RBC Ratio	11.30	11.93	11.80	11.85	11.73
Total Risk-Based Capital Ratio	12.86	13.65	13.49	13.70	13.42
Tangible Tier 1 Leverage Ratio	8.44	8.48	8.40	8.18	8.01
Tangible Common Eq Cap/Tan Assets	6.78	6.97	6.92	7.02	7.18
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	19.03	17.25	17.52	17.08	15.78
Standby Letters of Credit	1.31	1.28	1.26	1.29	1.18
Commercial & Similar Letters of Credit	0.11	0.12	0.12	0.13	0.14
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	4.54	3.28	3.67	3.65	3.50
Interest Rate Contracts	4.00	2.79	3.00	3.08	3.09
Interest Rate Futures & Forward Contr	0.37	0.17	0.19	0.15	0.31
Written Options Contr (Int Rate)	0.18	0.09	0.08	0.06	0.05
Purchased Options Contr (Int Rate)	0.10	0.07	0.03	0.19	0.23
Interest Rate Swaps	2.32	1.96	2.16	1.97	1.60
Foreign Exchange Contracts	0.07	0.08	0.10	0.08	0.08
Futures & Forward Foreign Exch Contr	0.04	0.04	0.07	0.04	0.06
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	0.04	0.03	0.03	0.03	0.01
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)	0.02	0.01	0.01	0.01	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	30.59	30.36	30.57	29.94	27.15

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Interest Rate Contracts	93.47	91.20	89.30	91.16	92.70
Foreign Exchange Contracts	4.16	5.52	8.28	5.03	6.25
Equity, Comm, & Other Contracts	1.31	0.82	1.07	2.44	0.50
Futures and Forwards	20.57	17.55	19.44	22.62	33.10
Written Options	12.23	9.42	8.75	9.49	5.50
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	11.70	8.71	8.38	9.49	5.48
Purchased Options	4.20	3.41	4.12	5.43	5.67
Exchange-Traded	0.00	0.00	0.00	0.02	0.04
Over-The-Counter	3.78	2.60	3.67	4.79	5.27
Swaps	54.05	58.59	56.51	57.81	50.05
Held for Trading	10.45	8.81	9.53	8.51	10.27
Interest Rate Contracts	4.94	3.22	1.96	4.01	5.78
Foreign Exchange Contracts	2.32	2.19	3.96	2.44	1.86
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.07
Non-Traded	89.55	91.19	90.47	91.49	89.73
Interest Rate Contracts	78.31	87.00	77.76	79.53	77.77
Foreign Exchange Contracts	0.55	0.79	0.93	1.14	1.93
Equity, Comm, & Other Contracts	1.17	0.66	0.95	2.32	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	81.69	83.49	84.33	83.43	89.93
One Year or Less	25.09	24.37	24.79	20.28	37.91
Over 1 Year to 5 Years	27.19	24.89	26.13	32.71	23.58
Over 5 Years	14.78	22.94	17.84	15.76	15.63
Gross Negative Fair Value (Abs Val)	0.79	0.70	0.89	1.05	1.30
Gross Positive Fair Value	0.59	0.67	0.73	1.08	0.96
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	0.01
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	0.03	0.04
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	-0.02	0.12	0.17	0.13	0.00
Decr (Incr) in Int Expense/Net Income	0.27	0.99	0.85	0.81	0.75
Net Incr (Decr) Nonint Alloc/Net Income	0.02	0.19	0.07	0.15	0.17
Incr (Decr) in Net Income/Net Income	0.26	2.16	1.82	1.36	2.34

## INSURANCE ACTIVITIES

09/30/2005

09/30/2004

12/31/2004

12/31/2003

12/31/2002

## ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.02	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	26.50	35.43	29.55	33.40	33.82
Ins Under Assets(L/H)/Tot Ins Und Ast	73.50	64.57	70.45	66.60	66.18
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	9.98
Ins Activities Revenue/Adj Oper Inc	1.04	1.10	0.98	1.08	0.88
Premium Inc/Ins Activities Revenue	3.96	5.10	6.28	3.74	3.79
Credit Rel Prem Inc/Tot Prem Inc	77.78	69.38	71.06	79.48	72.25
Other Prem Inc/Total Prem Inc	22.22	30.62	28.94	20.52	27.75
Ins Under Net Income/Consol Net Income	0.08	0.09	0.08	0.09	0.03
Ins Net Inc (P/C)/Equity (P/C)	12.87	11.98	11.01	14.22	1.62
Ins Net Inc (L/H)/Equity (L/H)	7.61	6.73	9.00	10.63	16.07
Insur Ben, Losses, Exp/Insur Premiums	129.39	109.20	114.83	101.68	75.42
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.05	0.00	0.03	0.12
Reinsurance Recov(L/H)/Tot Assets(L/H)	4.15	2.27	2.00	2.28	3.99
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.97	8.71	9.17	7.23	N/A
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	0.44	294.14	0.92	69.44	110.63
Cost: Interest-Bearing Deposits	2.37	1.26	1.36	1.51	2.81
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	10.49	11.72
Commercial and Industrial Loans	0.05	8.37	3.11	2.50	0.92
Foreign Governments and Inst	0.00	0.17	0.12	0.00	0.00
Leases	0.86	0.98	0.95	3.05	144.08
GROWTH RATES:					
Net Loans and Leases	470.77	45.69	10.96	-2.96	-12.08
Total Selected Assets	18.38	54.22	25.11	9.39	64.19
Deposits	13.66	271.72	44.03	286.51	42.21

PROFITABILITY:	PEER GROUP 02				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Net Income/Avg Equity Capital	13.18	13.62	13.16	13.54	14.46
Bank Net Inc/Avg Eq Inv in Banks	13.41	13.86	13.49	14.00	15.05
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.48	6.04	5.05	4.25	4.39
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.30	8.70	9.54	8.83	11.52
Bank Net Income/Parent Net Income	92.44	86.19	88.11	86.82	85.84
Nonbank Net Income/Parent Net Income	1.97	1.80	1.82	1.47	1.85
Sub BHCs Net Inc/Parent Net Income	115.40	70.55	65.56	83.42	89.23
LEVERAGE:					
Total Liabilities/Equity	23.93	23.19	22.96	23.87	19.41
Total Debt/Equity Capital	3.55	3.72	3.60	6.23	4.92
Tot Debt+NP to Subs Iss Tr Pref/Equity	19.69	18.93	18.75	19.25	14.12
Tot Debt+Lns Guaranteed for Affl/Equity	3.55	3.78	3.66	6.29	5.15
Total Debt/Eq Cap - Exc Over Fair Value	3.64	3.79	3.66	6.30	4.95
Long-Term Debt/Equity Capital	2.74	2.83	2.94	4.59	3.37
Short-Term Debt/Equity Capital	0.32	0.36	0.22	1.29	1.21
Current Portion of LT Debt/Equity	0.00	0.03	0.03	0.07	0.02
Exc Cost Over Fair Value/Equity Cap	0.30	0.56	0.31	0.34	0.23
Long-Term Debt/Consolidated LT Debt	3.73	7.12	8.07	9.99	9.41
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	112.42	110.28	109.88	109.96	108.42
Total Investment in Subs/Equity	114.72	112.65	112.60	113.23	111.05
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	96.94	95.62	95.40	96.43	97.32
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	99.13	98.23	98.30	99.66	99.86
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.04	0.89	0.85	0.83	0.67
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.49	2.30	2.33	2.38	1.98
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	128.85	141.58	144.45	194.12	153.00
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	125.29	140.20	146.67	198.50	158.96
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	99.30	104.66	104.04	120.14	104.77
Pretax Oper Inc + Int Exp/Int Expense	11754.4	13711.6	38177.5	12397.1	6513.60
Div + Int From Subs/Int Exp + Div	179.64	189.32	218.58	359.10	233.52
Fees+Other Inc From Subs/Sal + Oth Exp	14.16	13.06	14.46	15.50	16.69
Net Inc/Curr Port of LT Debt+Pfd Div(X)	4000.11	708.49	3661.92	3879.21	1032.61
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	1.67	2.05	2.06	1.91	0.64
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.08	0.00	0.07	0.63
Nonaccrual	8.33	0.13	0.00	0.25	12.92
Total	8.33	0.21	0.00	0.32	13.55
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	1.01	1.19	1.16	1.80	1.45
Combined Thrift Assets	0.00	0.00	0.00	0.03	0.07
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 02				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Div Paid/Inc Before Undist Inc	72.43	82.39	63.70	60.27	53.70
Dividends Paid/Net Income	28.64	29.09	30.52	32.17	28.34
Net Income - Dividends/Avg Equity	9.11	9.29	8.86	9.07	10.17
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	134.09	139.79	143.39	162.44	158.52
Dividends From Nonbank Subs	3.50	1.71	2.42	2.56	2.44
Dividends From Subsidiary BHCs	9.46	12.48	11.14	10.55	14.80
Dividends From All Subsidiaries	169.69	178.76	207.75	238.11	221.85
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	46.66	50.82	53.17	66.17	54.76
Interest Income From Bank Subs	0.82	0.65	0.74	0.41	0.47
Mgt & Service Fees From Bank Subs	4.51	4.98	5.66	3.65	3.85
Other Income From Bank Subs	0.07	0.04	0.04	0.02	0.00
Operating Income From Bank Subs	56.16	63.17	66.68	80.24	68.72
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	74.96	35.66	43.01	53.29	56.33
Interest Income From Nonbank Subs	3.71	3.55	4.82	8.49	35.70
Mgt & Serv Fees From Nonbank Subs	1.46	1.48	1.80	2.16	2.83
Other Income From Nonbank Subs	0.10	0.00	0.00	0.09	0.00
Operating Inc From Nonbank Subs	104.11	54.01	61.28	93.58	157.48
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	53.30	36.94	39.60	47.59	35.40
Interest Inc From Subsidiary BHCs	0.16	0.04	0.03	0.12	1.16
Mgt & Serv Fees From Sub BHCs	3.24	0.64	2.35	2.93	5.63
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	56.70	39.24	51.31	50.63	42.20
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	59.57	60.21	62.57	64.84	62.86
Interest Income From Bank Subs	1.94	1.90	0.84	0.72	0.48
Mgt & Serv Fees From Bank Subs	4.92	4.82	5.40	4.88	3.65
Other Income From Bank Subs	0.06	0.01	0.01	0.05	0.00
Operating Income From Bank Subs	75.52	75.11	76.88	76.58	70.73
Dividends From Nonbank Subs	1.39	0.66	0.85	1.17	0.94
Interest Income From Nonbank Subs	0.19	0.17	0.17	0.19	0.20
Mgt & Serv Fees From Nonbank Subs	0.03	0.03	0.03	0.07	0.08
Other Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.40	1.38	1.48	1.80	1.71
Dividends From Subsidiary BHCs	5.35	6.24	4.97	9.17	9.29
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	0.01	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	5.78	6.85	5.67	10.08	10.91
Loans and Adv From Subs/ST Debt	41149.2	1591.64	2182.18	643.37	416.57
Loans and Adv From Subs/Total Debt	354.52	610.55	635.17	274.58	156.97

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									89
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.56	2.23	2.75	3.18	3.58	3.94	4.40	4.57	89
+ Non-interest Income	1.14	0.29	0.47	0.72	1.07	1.46	2.11	2.74	89
- Overhead Expense	2.76	1.54	1.75	2.15	2.74	3.21	3.90	4.79	89
- Provision for Losses	0.14	-0.04	0.00	0.06	0.12	0.22	0.29	0.42	89
+ Securities Gains (Losses)	0.01	-0.07	-0.01	0.00	0.00	0.03	0.07	0.17	89
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.04	89
= Pretax Net Oper Income (TE)	1.80	0.89	1.10	1.41	1.72	2.18	2.73	3.01	89
Net Operating Income	1.15	0.54	0.75	0.91	1.12	1.40	1.70	1.84	89
Net Income	1.15	0.54	0.74	0.91	1.16	1.40	1.70	1.84	89
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	5.88	4.54	5.08	5.52	5.89	6.15	6.65	7.07	89
Interest Expense	2.00	1.01	1.25	1.64	1.92	2.35	2.63	2.87	89
Net Interest Income (TE)	3.88	2.44	2.97	3.44	3.87	4.24	4.84	4.92	89
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.16	-0.02	0.00	0.06	0.14	0.23	0.42	0.54	89
Earnings Coverage of Net Losses (X)	20.66	-131.00	-4.64	7.88	15.37	30.22	90.75	94.98	89
Ln&Ls Allowance/Total Loans & Leases	1.31	0.81	0.96	1.06	1.23	1.50	1.88	2.10	89
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.52	0.02	0.18	0.31	0.45	0.69	1.06	1.22	89
30-89 Days Past Due Loans and Leases	0.63	0.13	0.17	0.34	0.61	0.81	1.14	1.40	89
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	29.29	3.53	8.09	18.24	29.91	37.47	50.61	61.29	89
Net ST Noncore Funding Dependence	18.54	-3.54	2.74	10.22	16.98	27.72	36.61	39.00	89
Net Loans and Leases/Total Assets	64.62	34.48	45.90	57.16	66.55	72.25	74.89	80.89	89
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	8.57	6.28	6.59	7.69	8.27	9.59	10.71	11.59	89
Equity Capital/Total Assets	8.92	5.66	6.66	7.42	8.54	10.06	12.29	13.62	89
Net Loans&Ls/Equity Capital (X)	7.45	3.36	4.41	5.80	7.21	8.81	10.71	11.27	89
Cash Dividends/Net Income	28.61	0.00	0.00	10.17	32.69	46.89	60.14	66.55	88
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	9.12	2.09	3.23	5.84	8.33	12.01	16.27	17.02	89
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.31	0.00	0.00	0.00	0.00	0.00	1.58	5.49	89
Long-Term Debt/Equity Capital	2.74	0.00	0.00	0.00	0.00	3.54	14.39	21.87	89
Equity Investment in Subs/Equity Cap	112.41	78.71	83.63	100.33	113.98	123.37	131.30	139.77	89
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	125.29	-9.72	28.95	82.55	106.66	148.46	251.10	422.19	88

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.41	4.24	4.46	5.10	5.45	5.68	6.20	6.59	89
Less: Interest Expense	1.84	0.94	1.19	1.49	1.74	2.17	2.53	2.75	89
Equals: Net Interest Income (TE)	3.56	2.23	2.75	3.18	3.58	3.94	4.40	4.57	89
Plus: Non-Interest Income	1.14	0.29	0.47	0.72	1.07	1.46	2.11	2.74	89
Equals: Adj Operating Income (TE)	4.74	3.04	3.39	4.05	4.76	5.20	6.22	6.92	89
Less: Overhead Expense	2.76	1.54	1.75	2.15	2.74	3.21	3.90	4.79	89
Less: Provision for Loan and Lease Losses	0.14	-0.04	0.00	0.06	0.12	0.22	0.29	0.42	89
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Plus: Realized G/L on AFS Sec	0.01	-0.07	-0.01	-0.00	0.00	0.03	0.07	0.17	89
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.04	89
Equals: Pretax Net Oper Inc (TE)	1.80	0.89	1.10	1.41	1.72	2.18	2.73	3.01	89
Less: Applicable Income Taxes (TE)	0.64	0.18	0.35	0.47	0.62	0.77	1.00	1.17	89
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	89
Equals: Net Operating Income	1.15	0.54	0.75	0.91	1.12	1.40	1.70	1.84	89
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Equals: Net Income	1.15	0.54	0.74	0.91	1.16	1.40	1.70	1.84	89
Memo: Net Income (Last Four Qtrs)	1.15	0.53	0.73	0.94	1.12	1.38	1.63	1.79	88
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	92.14	87.41	88.14	90.20	91.99	93.82	96.35	97.58	89
Avg Int-Bearing Funds / Avg Assets	78.11	63.56	70.21	73.87	78.22	82.71	86.34	87.10	89
Int Income (TE) / Avg Earning Assets	5.88	4.54	5.08	5.52	5.89	6.15	6.65	7.07	89
Int Expense / Avg Earning Assets	2.00	1.01	1.25	1.64	1.92	2.35	2.63	2.87	89
Net Int Inc (TE) / Avg Earn Assets	3.88	2.44	2.97	3.44	3.87	4.24	4.84	4.92	89
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	6.50	5.51	5.84	6.15	6.42	6.83	7.38	7.61	89
Interest-Bearing Bank Balances	3.00	0.13	1.04	1.96	2.56	3.99	6.26	8.89	83
Fed Funds Sold & Reverse Repos	2.86	1.29	2.18	2.70	2.90	3.09	3.38	3.53	80
Trading Assets	3.57	-2.87	0.00	0.00	2.32	4.96	11.25	16.52	24
Total Earning Assets	5.76	4.53	4.80	5.42	5.77	6.03	6.56	6.97	89
Investment Securities (TE)	4.28	2.93	3.22	3.87	4.29	4.66	5.12	5.60	89
U.S. Treasury & Agency Sec (excl MBS)	3.56	2.34	2.61	2.97	3.50	4.04	4.67	5.36	88
Mortgage-Backed Securities	4.22	3.06	3.49	3.93	4.20	4.55	4.83	5.05	89
All Other Securities	6.40	2.69	3.53	5.35	6.39	7.11	8.89	12.74	89
Interest-Bearing Deposits	2.00	0.96	1.35	1.69	1.99	2.29	2.65	2.86	89
Time Deposits of \$100K or More	2.94	1.77	2.33	2.63	2.94	3.24	3.63	3.82	89
Time Deposits < \$100K	2.80	1.46	2.07	2.50	2.82	3.09	3.43	3.78	89
Other Domestic Deposits	1.20	0.50	0.71	0.89	1.13	1.47	1.74	2.20	89
Foreign Deposits	2.37	0.00	0.00	1.50	2.84	3.01	3.07	3.08	9
Fed Funds Purchased and Repos	2.70	1.49	1.84	2.34	2.69	3.06	3.51	3.88	88
Other Borrowed Funds & Trading Liab	3.68	2.10	2.63	3.10	3.59	4.15	4.87	6.23	87
All Interest-Bearing Funds	2.36	1.40	1.59	2.05	2.35	2.67	3.12	3.19	89

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	45.55	32.00	32.88	37.49	43.83	53.11	62.28	70.17	89
Avg Assets per Employee (\$000)	4374.34	2005.01	2598.65	3156.63	3790.97	5138.16	7349.93	10763.3	89

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.66	0.00	0.00	0.17	2.14	4.90	7.48	10.29	89
Overhead Exp / NII + Non-Int Income	60.05	40.69	44.49	52.69	60.49	66.70	73.37	80.22	89

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.76	1.54	1.75	2.15	2.74	3.21	3.90	4.79	89
Personnel Expense	1.50	0.80	0.85	1.13	1.44	1.78	2.23	2.78	89
Net Occupancy Expense	0.39	0.21	0.25	0.30	0.38	0.46	0.57	0.61	89
Other Operating Expenses	0.86	0.45	0.57	0.64	0.80	1.08	1.30	1.48	89
Overhead Less Non-Interest Income	1.61	0.78	0.98	1.25	1.57	1.96	2.29	2.68	89

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	58.64	40.38	42.83	51.17	58.77	64.74	71.53	78.95	89
Personnel Expense	31.97	19.70	22.42	27.63	32.03	36.84	40.21	42.21	89
Net Occupancy Expense	8.29	5.09	5.39	7.18	8.24	9.09	10.57	11.72	89
Other Operating Expenses	18.14	11.91	12.99	15.04	17.67	20.27	26.02	30.31	89
Total Non-Interest Income	23.55	7.61	11.00	18.19	22.11	30.17	36.58	41.48	89
Fiduciary Activities Income	1.67	0.00	0.00	0.00	1.00	3.09	5.13	6.80	89
Serv Charges on Deposit Accts - Domestic	7.15	0.94	1.54	3.77	6.91	9.72	12.55	16.38	89
Trading Revenue	0.07	0.00	0.00	0.00	0.00	0.01	0.36	1.09	89
Investment Banking Fees & Commissions	1.24	0.00	0.00	0.28	1.01	1.81	3.43	7.02	89
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.33	89
Net Servicing Fees	0.37	-0.04	0.00	0.00	0.12	0.49	1.42	2.85	89
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Insurance Activities Revenue	1.03	0.00	0.00	0.00	0.27	1.63	3.96	6.99	89
Net Gain (Loss) - Sales Loans, OREO, Oth	1.55	-0.11	-0.00	0.24	0.75	2.18	5.13	7.09	89
Other Non-Interest Income	6.98	2.51	3.13	4.70	6.83	8.82	11.95	13.99	89
Overhead Less Non-Interest Income	34.47	16.98	21.41	27.51	33.48	40.90	45.75	53.42	89

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	30.32	11.84	20.07	27.33	30.83	34.54	38.03	39.41	88
Appl Inc Tax+TE/Pretax NOI+TE	35.59	26.78	31.21	33.32	35.63	37.90	39.94	40.94	88



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	46.42	9.76	27.18	38.70	49.10	53.55	61.76	69.97	89
Commercial and Industrial Loans	11.26	1.07	3.58	7.75	10.37	14.91	19.58	23.14	89
Loans to Individuals	4.14	0.04	0.30	1.08	2.80	7.10	10.75	13.12	89
Loans to Depository Institutions	0.02	0.00	0.00	0.00	0.00	0.00	0.10	0.59	89
Agricultural Loans	0.35	0.00	0.00	0.00	0.07	0.64	1.03	2.76	89
Other Loans and Leases	1.48	0.02	0.04	0.31	0.96	2.55	4.10	4.96	89
Net Loans and Leases	64.62	34.48	45.90	57.16	66.55	72.25	74.89	80.89	89
Debt Securities Over 1 Year	20.50	3.11	6.77	14.39	19.00	26.92	35.47	42.53	89
Mutual Funds and Equity Securities	0.22	0.00	0.00	0.00	0.11	0.35	0.85	1.28	89
Subtotal	86.34	74.15	78.54	83.83	87.15	89.24	90.85	92.85	89
Interest-Bearing Bank Balances	0.33	0.00	0.00	0.00	0.10	0.48	1.63	2.14	89
Federal Funds Sold & Reverse Repos	0.79	0.00	0.00	0.00	0.29	1.62	2.85	3.86	89
Debt Securities 1 Year or Less	2.09	0.01	0.07	0.25	1.02	3.20	7.05	9.68	89
Trading Assets	0.02	0.00	0.00	0.00	0.00	0.00	0.10	0.44	89
Total Earning Assets	90.14	85.45	86.07	88.44	90.35	91.80	94.46	96.05	89
Non-Int Cash and Due From Dep Inst	2.53	0.76	1.29	1.88	2.35	3.06	4.21	4.86	89
Acceptances	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.17	89
Other Real Estate Owned	0.05	0.00	0.00	0.00	0.03	0.07	0.15	0.23	89
All Other Assets	7.13	3.01	3.86	5.41	6.87	8.86	11.04	11.90	89
<b>MEMORANDA:</b>									
Short-Term Investments	3.45	0.15	0.36	0.88	2.36	5.22	9.86	14.41	89
U.S. Treasury Securities	0.21	0.00	0.00	0.00	0.01	0.23	1.01	2.17	89
U.S. Agency Securities (excl MBS)	5.29	0.00	0.15	2.08	4.88	7.98	12.88	14.07	89
Municipal Securities	2.68	0.00	0.04	0.67	2.30	3.44	7.66	9.63	89
Mortgage-Backed Securities	12.79	0.50	1.54	6.70	12.20	15.94	28.48	32.78	89
Asset-Backed Securities	0.03	0.00	0.00	0.00	0.00	0.00	0.23	0.52	89
Other Debt Securities	0.57	0.00	0.00	0.00	0.14	1.04	2.12	3.81	89
RE Loans Secured by 1-4 Family	15.89	2.32	3.66	8.53	14.77	23.01	28.65	33.65	89
Revolving	3.17	0.00	0.02	1.19	2.73	4.54	7.11	8.66	89
Closed-End, Sec by First Liens	10.81	0.97	1.95	5.11	9.97	15.81	22.70	25.63	89
Closed-End, Sec by Junior Liens	1.27	0.00	0.02	0.29	1.10	1.90	3.55	4.46	89
Commercial Real Estate Loans	28.32	4.19	8.69	18.48	26.84	38.28	48.21	55.61	89
Construction and Land Dev	7.95	0.46	0.93	3.52	7.04	11.74	16.78	21.56	89
Multifamily	1.86	0.01	0.15	0.68	1.32	2.54	4.32	11.79	89
Nonfarm Nonresidential	17.01	2.70	4.80	12.06	16.46	21.86	29.21	34.95	89
RE Loans Secured by Farmland	0.60	0.00	0.00	0.02	0.34	0.95	2.31	2.80	89
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	71.35	22.28	55.25	63.57	72.17	78.41	89.15	93.75	89
RE Loans Secured by 1-4 Family	24.53	4.15	6.07	12.65	23.07	35.11	46.12	58.51	89
Revolving	4.76	0.00	0.06	1.61	4.20	7.03	9.98	11.71	89
Closed-End	19.39	2.40	4.13	8.99	17.44	27.56	36.29	52.69	89
Commercial Real Estate Loans	42.30	13.45	18.82	28.23	40.90	56.66	65.32	72.27	89
Construction and Land Dev	11.82	1.00	2.16	5.49	11.12	16.74	25.47	29.24	89
Multifamily	2.74	0.02	0.33	1.07	2.12	3.67	5.97	14.60	89
Nonfarm Nonresidential	25.58	7.87	13.58	18.60	23.88	32.58	43.81	47.88	89
RE Loans Secured by Farmland	0.92	0.00	0.00	0.04	0.46	1.45	3.63	4.36	89
Loans to Depository Institutions	0.03	0.00	0.00	0.00	0.00	0.00	0.15	0.87	89
Commercial and Industrial Loans	17.24	2.65	6.76	11.83	15.14	21.44	30.37	49.45	89
Loans to Individuals	6.45	0.08	0.48	1.82	4.65	11.71	17.13	19.46	89
Credit Card Loans	0.13	0.00	0.00	0.00	0.00	0.13	0.79	1.40	89
Agricultural Loans	0.53	0.00	0.00	0.00	0.10	1.10	2.08	3.69	89
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Other Loans and Leases	2.40	0.04	0.10	0.43	1.62	3.72	6.80	9.55	89

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.45	0.15	0.36	0.88	2.36	5.22	9.86	14.41	89
Liquid Assets	22.62	10.45	12.15	15.59	19.83	26.58	38.49	46.06	89
Investment Securities	23.59	8.04	12.21	16.72	21.07	29.25	39.50	47.19	89
Net Loans and Leases	64.62	34.48	45.90	57.16	66.55	72.25	74.89	80.89	89
Net Lns, Ls & Stdbly Ltrs of Credit	66.16	35.64	48.19	58.44	67.68	73.62	76.72	83.47	89
Core Deposits	57.89	21.32	39.16	51.47	58.71	66.04	70.85	75.90	89
Noncore Funding	29.66	9.83	14.21	21.29	29.00	35.10	46.46	63.34	89
Time Deposits of \$100K or More	14.00	4.17	5.47	8.05	10.65	18.60	30.08	35.20	89
Foreign Deposits	0.22	0.00	0.00	0.00	0.00	0.00	0.00	7.60	89
Fed Funds Purchased and Repos	5.29	0.00	0.21	1.46	3.69	8.49	12.08	15.31	89
Net Fed Funds Purchased (Sold)	4.25	-1.79	-0.65	0.58	2.76	7.95	11.30	12.85	89
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	89
Oth Borrowings W/Rem Mat 1 Yr or Less	2.71	0.00	0.00	0.38	1.86	5.05	7.11	9.47	89
Earning Assets Repr in 1 Year	40.10	11.81	14.78	28.96	42.14	51.49	58.54	62.56	89
Int-Bearing Liab Repr in 1 Year	25.76	7.28	10.50	15.98	21.52	36.15	47.49	55.69	89
Long-Term Debt Repr in 1 Year	0.50	0.00	0.00	0.00	0.00	0.83	2.74	4.45	89
Net Assets Repriceable in 1 Year	13.16	-12.10	-6.90	2.01	11.88	26.39	33.55	39.05	89
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	29.29	3.53	8.09	18.24	29.91	37.47	50.61	61.29	89
Net ST Noncore Funding Dependence	18.54	-3.54	2.74	10.22	16.98	27.72	36.61	39.00	89
Short-Term Inv/ST Noncore Funding	22.02	0.80	1.61	4.70	12.20	33.95	66.97	100.06	89
Liq Asts-ST Noncore Fndg/Nonliq Asts	3.87	-23.87	-20.95	-6.03	1.45	12.06	28.46	33.77	89
Net Loans and Leases/Total Deposits	87.76	52.15	65.14	79.94	89.98	97.50	103.15	107.96	89
Net Loans and Leases/Core Deposits	116.75	70.75	84.33	96.44	109.32	134.70	165.14	200.32	89
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.18	-4.34	-1.59	-0.55	0.00	0.15	0.89	1.34	67
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.68	-6.05	-4.56	-3.31	-2.01	-0.63	2.26	6.15	88
Struct Notes Appr(Depr)/T1 Cap	-0.03	-1.24	-0.32	-0.14	-0.02	-0.00	0.01	0.37	33
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	11.61	0.00	0.00	0.00	4.34	17.50	50.16	70.08	89
Available-For-Sale Securities	88.38	27.64	47.96	81.86	95.60	99.99	100.00	100.00	89
U.S. Treasury Securities	0.95	0.00	0.00	0.00	0.09	1.17	5.78	7.33	89
U.S. Agency Securities (excl MBS)	24.38	0.02	0.63	9.90	20.78	35.45	52.19	71.04	89
Municipal Securities	12.08	0.00	0.95	3.41	10.03	18.08	29.95	40.35	89
Mortgage-Backed Securities	54.33	5.70	15.46	41.57	56.36	70.76	80.64	87.10	89
Asset-Backed Securities	0.15	0.00	0.00	0.00	0.00	0.00	0.65	3.19	89
Other Debt Securities	2.23	0.00	0.00	0.01	0.71	3.72	8.43	11.95	89
Mutual Funds and Equity Securities	1.03	0.00	0.00	0.02	0.52	1.60	4.13	5.76	89
Debt Securities 1 Year or Less	9.87	0.10	0.43	1.23	5.10	14.20	34.21	45.71	89
Debt Securities 1 To 5 Years	29.32	2.04	3.65	13.08	26.21	47.38	59.39	68.71	89
Debt Securities Over 5 Years	57.25	2.84	10.76	33.11	58.32	78.72	90.17	96.16	89
Pledged Securities	60.50	12.14	25.84	43.05	61.09	76.48	90.02	92.14	89
Structured Notes, Fair Value	0.75	0.00	0.00	0.00	0.00	1.05	4.68	7.71	89

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.14	-0.04	0.00	0.06	0.12	0.22	0.29	0.42	89
Provision for Ln&Ls Losses/Avg Lns&Ls	0.21	-0.09	0.00	0.11	0.20	0.32	0.47	0.63	89
Provision for Ln&Ls Losses/Net Losses	164.76	-338.08	-13.71	77.41	117.69	217.25	505.79	741.84	89
Ln&Ls Allowance/Total Loans & Leases	1.31	0.81	0.96	1.06	1.23	1.50	1.88	2.10	89
Ln&Ls Allowance/Net Ln&Ls Losses (X)	13.22	2.17	2.69	5.01	8.79	14.64	40.57	54.92	82
ALLL/Nonaccrual Assets	415.38	97.40	128.86	189.11	314.49	459.70	814.49	3159.79	89
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	289.15	87.32	121.54	162.13	247.64	392.85	536.69	894.06	89
Gross Ln&Ls Losses/Avg Loans & Leases	0.25	0.01	0.04	0.13	0.22	0.34	0.54	0.68	89
Recoveries/Avg Loans and Leases	0.08	0.01	0.02	0.04	0.07	0.11	0.20	0.24	89
Net Losses/Avg Loans and Leases	0.16	-0.02	0.00	0.06	0.14	0.23	0.42	0.54	89
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Recoveries/Prior Year-End Losses	25.76	8.31	10.08	13.59	22.04	32.70	51.49	67.96	88
Earnings Coverage of Net Losses (X)	20.66	-131.00	-4.64	7.88	15.37	30.22	90.75	94.98	89
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.04	-0.02	-0.01	0.00	0.02	0.07	0.12	0.20	89
RE Loans Secured By 1-4 Family	0.04	-0.08	-0.01	-0.00	0.02	0.06	0.16	0.24	89
Revolving	0.02	-0.15	-0.02	0.00	0.00	0.04	0.16	0.21	83
Closed-End	0.04	-0.11	-0.01	0.00	0.01	0.09	0.17	0.26	89
Commercial Real Estate Loans	0.03	-0.03	-0.02	0.00	0.01	0.06	0.13	0.19	89
Construction and Land Dev	0.01	-0.02	-0.00	0.00	0.00	0.01	0.07	0.22	88
Multifamily	0.01	-0.00	0.00	0.00	0.00	0.00	0.13	0.32	85
Nonfarm Nonresidential	0.03	-0.06	-0.03	0.00	0.00	0.07	0.15	0.26	89
RE Loans Secured by Farmland	-0.00	-0.46	-0.04	0.00	0.00	0.00	0.00	0.12	72
Commercial and Industrial Loans	0.28	-0.10	-0.03	0.03	0.19	0.48	0.78	1.13	89
Loans to Depository Institutions	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	26
Loans to Individuals	0.82	0.15	0.21	0.39	0.65	1.16	1.84	2.40	78
Credit Card Loans	1.37	-9.27	-2.66	0.00	1.65	2.78	3.34	4.42	40
Agricultural Loans	0.04	-0.26	-0.02	0.00	0.00	0.00	0.23	0.89	62
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	0.50	-0.19	-0.05	0.00	0.02	0.49	1.96	6.29	87

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									
30-89 Days PD Loans and Leases	0.63	0.13	0.17	0.34	0.61	0.81	1.14	1.40	89
90+ Days PD Loans and Leases	0.08	0.00	0.00	0.01	0.05	0.14	0.29	0.38	89
Nonaccrual Loans and Leases	0.46	0.02	0.17	0.28	0.40	0.65	0.92	1.14	89
90+ Days PD and Nonaccrual Loans and Leases	0.56	0.10	0.21	0.32	0.52	0.71	1.06	1.28	89
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	89
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
-----									
30-89 Days Past Due Assets	0.63	0.13	0.17	0.34	0.61	0.81	1.14	1.40	89
90+ Days Past Due Assets	0.08	0.00	0.00	0.01	0.05	0.14	0.29	0.38	89
Nonaccrual Assets	0.47	0.02	0.17	0.28	0.40	0.65	0.92	1.14	89
30+ Days PD & Nonaccrual Assets	1.22	0.41	0.51	0.80	1.16	1.61	2.13	2.42	89
PERCENT OF TOTAL ASSETS									
-----									
90+ Days PD and Nonaccrual Assets	0.37	0.04	0.12	0.22	0.33	0.50	0.73	0.82	89
90+ PD & Nonaccrual Assets + OREO	0.44	0.10	0.13	0.25	0.40	0.61	0.83	0.95	89
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	0.37	0.02	0.11	0.21	0.29	0.48	0.77	0.91	89
Allowance for Loan & Lease Losses	44.28	5.49	15.17	25.84	39.01	58.09	83.64	114.42	89
Equity Cap + ALLL	3.95	0.30	0.99	2.01	3.20	5.73	8.41	11.02	89
Tier 1 Cap + ALLL	4.09	0.29	1.14	2.30	3.55	5.14	8.57	11.00	89
Loans & Leases + RE Acquired	0.56	0.06	0.19	0.33	0.49	0.70	1.14	1.40	89

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	0.52	0.03	0.13	0.23	0.50	0.70	1.04	1.25	89
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.03	0.12	0.24	0.42	89
	- Nonaccrual	0.41	0.00	0.05	0.19	0.32	0.52	1.05	1.39	89
Coml & Indl	- 30-89 Days PD	0.83	0.01	0.13	0.31	0.69	1.20	1.71	2.54	89
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.02	0.14	0.30	0.39	89
	- Nonaccrual	0.80	0.00	0.06	0.40	0.73	1.08	1.61	2.14	89
Individuals	- 30-89 Days PD	1.23	0.00	0.27	0.57	1.03	1.69	2.69	4.09	89
	- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.08	0.18	0.51	0.86	89
	- Nonaccrual	0.20	0.00	0.00	0.02	0.11	0.30	0.75	0.88	89
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Agricultural	- 30-89 Days PD	0.20	0.00	0.00	0.00	0.00	0.32	0.81	1.65	62
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.25	0.75	62
	- Nonaccrual	0.36	0.00	0.00	0.00	0.00	0.35	2.22	4.22	62
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	0.68	0.00	0.00	0.00	0.08	0.55	2.32	13.00	87
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.02	0.27	1.01	87
	- Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.08	0.75	1.13	87
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.68	0.00	0.08	0.28	0.64	0.96	1.32	1.64	89
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.03	0.15	0.30	0.46	89
	- Nonaccrual	0.42	0.00	0.00	0.08	0.30	0.61	1.02	1.54	89
Revolving	- 30-89 Days PD	0.40	0.00	0.00	0.10	0.39	0.60	0.96	1.51	83
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.09	0.20	0.33	83
	- Nonaccrual	0.12	0.00	0.00	0.00	0.04	0.22	0.40	0.91	83
Closed-End	- 30-89 Days PD	0.79	0.00	0.08	0.27	0.69	1.15	1.56	2.13	89
	- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.04	0.18	0.35	0.57	89
	- Nonaccrual	0.44	0.00	0.00	0.11	0.33	0.74	1.14	1.72	89
	- Jr Lien 30-89 Days PD	0.09	0.00	0.00	0.00	0.04	0.13	0.41	0.66	89
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.10	89
	- Jr Lien Nonaccrual	0.06	0.00	0.00	0.00	0.02	0.09	0.26	0.47	89
Commercial RE	- 30-89 Days PD	0.42	0.00	0.02	0.15	0.34	0.54	0.88	1.47	89
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.05	0.15	0.31	89
	- Nonaccrual	0.40	0.00	0.00	0.14	0.35	0.56	1.18	1.41	89
Const & Dev	- 30-89 Days PD	0.49	0.00	0.00	0.00	0.28	0.72	2.04	2.81	88
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.04	0.18	0.47	88
	- Nonaccrual	0.15	0.00	0.00	0.00	0.05	0.30	0.58	0.73	88
Multifamily	- 30-89 Days PD	0.24	0.00	0.00	0.00	0.00	0.33	1.05	2.46	85
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.55	85
	- Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.25	0.92	1.51	85
Nonfarm Nres-	- 30-89 Days PD	0.37	0.00	0.00	0.14	0.29	0.56	0.82	1.73	89
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.05	0.14	0.25	89
	- Nonaccrual	0.52	0.00	0.00	0.13	0.47	0.88	1.28	2.05	89
Farmland	- 30-89 Days PD	0.40	0.00	0.00	0.00	0.00	0.53	2.18	3.23	72
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.16	0.60	72
	- Nonaccrual	0.40	0.00	0.00	0.00	0.00	0.51	2.26	3.16	72
Credit Card	- 30-89 Days PD	1.91	0.00	0.00	0.06	1.59	3.08	5.50	5.56	40
	- 90+ Days Past Due	0.66	0.00	0.00	0.00	0.53	0.81	2.16	3.84	40
	- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.34	0.88	40

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.57	6.28	6.59	7.69	8.27	9.59	10.71	11.59	89
Tier 1 RBC Ratio	11.30	8.46	8.87	9.81	10.70	12.10	16.21	18.12	89
Total Risk-Based Capital Ratio	12.86	10.59	10.85	11.46	12.24	13.52	17.10	18.66	89
Tangible Tier 1 Leverage Ratio	8.43	6.00	6.41	7.60	8.22	9.29	10.59	11.57	89
Tangible Common Eq Cap/Tan Assets	6.77	4.22	5.02	5.66	6.41	7.70	9.67	10.38	89
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	19.02	6.98	9.28	13.64	18.71	22.96	29.57	31.91	89
Standby Letters of Credit	1.31	0.06	0.26	0.52	0.99	1.93	2.94	4.88	89
Commercial & Similar Letters of Credit	0.10	0.00	0.00	0.00	0.01	0.14	0.54	1.07	89
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	4.53	0.00	0.00	0.00	1.97	5.61	21.38	32.41	89
Interest Rate Contracts	3.99	0.00	0.00	0.00	1.44	5.35	17.02	28.40	89
Interest Rate Futures & Forward Contr	0.37	0.00	0.00	0.00	0.00	0.48	1.75	4.89	89
Written Options Contr (Int Rate)	0.18	0.00	0.00	0.00	0.00	0.26	0.96	1.51	89
Purchased Options Contr (Int Rate)	0.10	0.00	0.00	0.00	0.00	0.00	0.46	2.48	89
Interest Rate Swaps	2.31	0.00	0.00	0.00	0.60	4.09	10.20	17.63	89
Foreign Exchange Contracts	0.06	0.00	0.00	0.00	0.00	0.00	0.37	1.58	89
Futures & Forward Foreign Exch Contr	0.04	0.00	0.00	0.00	0.00	0.00	0.29	0.66	89
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	89
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	89
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Equity, Commodity, & Other Deriv Contr	0.04	0.00	0.00	0.00	0.00	0.00	0.09	1.50	89
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	89
Purchased Options Contr (Comm & Oth)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.76	89
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	30.58	11.09	17.03	21.70	29.69	39.43	46.46	55.73	89

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	93.47	0.00	38.76	89.55	100.00	100.00	100.00	100.00	68
Foreign Exchange Contracts	4.16	0.00	0.00	0.00	0.00	0.22	34.62	84.16	68
Equity, Comm, & Other Contracts	1.31	0.00	0.00	0.00	0.00	0.00	9.47	21.09	68
Futures and Forwards	20.57	0.00	0.00	0.00	10.68	38.73	65.05	91.88	68
Written Options	12.23	0.00	0.00	0.00	2.07	19.97	50.00	57.39	68
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Over-The-Counter	11.69	0.00	0.00	0.00	0.70	19.73	50.00	57.39	68
Purchased Options	4.19	0.00	0.00	0.00	0.00	2.91	22.31	36.51	68
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Over-The-Counter	3.78	0.00	0.00	0.00	0.00	2.42	21.20	36.51	68
Swaps	54.04	0.00	0.00	2.09	67.70	93.98	100.00	100.00	68
Held for Trading	10.44	0.00	0.00	0.00	0.00	0.12	70.18	86.64	68
Interest Rate Contracts	4.93	0.00	0.00	0.00	0.00	0.00	43.97	68.86	68
Foreign Exchange Contracts	2.31	0.00	0.00	0.00	0.00	0.00	7.82	42.34	68
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Non-Traded	89.55	4.88	23.99	99.17	100.00	100.00	100.00	100.00	68
Interest Rate Contracts	78.30	0.00	0.00	67.13	100.00	100.00	100.00	100.00	68
Foreign Exchange Contracts	0.54	0.00	0.00	0.00	0.00	0.00	3.81	9.59	68
Equity, Comm, & Other Contracts	1.16	0.00	0.00	0.00	0.00	0.00	7.19	21.09	68
Deriv Contr (Excl Fut & FX LE 14 Days)	81.68	3.53	25.65	51.84	96.07	100.00	100.00	100.00	68
One Year or Less	25.08	0.00	0.00	1.92	24.26	48.40	63.33	84.27	68
Over 1 Year to 5 Years	27.19	0.00	0.00	0.00	19.33	57.39	85.32	98.86	68
Over 5 Years	14.78	0.00	0.00	0.00	0.00	32.69	68.90	80.52	68
Gross Negative Fair Value (Abs Val)	0.79	0.00	0.00	0.12	0.46	1.22	2.36	4.15	68
Gross Positive Fair Value	0.58	0.00	0.00	0.11	0.35	0.95	1.94	2.72	68
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	0.03	89
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	89
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	89
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	89
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
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	89
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.01	0.00	0.00	0.00	0.00	0.02	0.08	0.20	89
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	-0.01	-1.18	-0.43	0.00	0.00	0.00	0.24	0.63	88
Decr (Incr) in Int Expense/Net Income	0.26	-2.17	-0.32	0.00	0.00	0.07	1.85	4.52	88
Net Incr (Decr) Nonint Alloc/Net Income	0.02	-3.16	-0.15	0.00	0.00	0.00	0.40	1.11	88
Incr (Decr) in Net Income/Net Income	0.26	-9.45	-2.19	-0.02	0.00	0.71	2.92	7.04	88

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	0.11	0.28	89
Ins Under Assets(P/C)/Tot Ins Und Ast	26.50	0.00	0.00	0.00	0.00	27.64	100.00	100.00	19
Ins Under Assets(L/H)/Tot Ins Und Ast	73.49	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	1.03	0.00	0.00	0.00	0.27	1.63	3.96	6.99	89
Premium Inc/Ins Activities Revenue	3.95	0.00	0.00	0.00	0.00	0.28	23.31	56.09	70
Credit Rel Prem Inc/Tot Prem Inc	77.77	0.00	0.00	50.00	100.00	100.00	100.00	100.00	18
Other Prem Inc/Total Prem Inc	22.22	0.00	0.00	0.00	0.00	0.00	100.00	100.00	18
Ins Under Net Income/Consol Net Income	0.07	0.00	0.00	0.00	0.00	0.00	0.47	1.09	89
Ins Net Inc (P/C)/Equity (P/C)	12.87	-3.39	-3.39	-1.62	6.88	12.46	26.98	33.84	5
Ins Net Inc (L/H)/Equity (L/H)	7.60	1.27	1.41	4.36	5.89	8.46	14.82	18.15	12
Insur Ben, Losses, Exp/Insur Premiums	129.38	-4.34	-0.86	13.08	71.07	97.85	251.09	397.90	18
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Reinsurance Recov(L/H)/Tot Assets(L/H)	4.15	0.00	0.00	0.00	0.00	0.08	11.46	24.91	14
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
CSV Life Insurance/Tier 1 Cap + ALLL	9.96	0.00	0.00	0.00	10.27	18.48	23.88	27.63	89
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	89
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.44	0.00	0.00	0.00	0.00	0.00	3.82	4.76	41
Cost: Interest-Bearing Deposits	2.37	0.00	0.00	1.50	2.84	3.01	3.07	3.08	9
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	0.05	0.00	0.00	0.00	0.00	0.05	0.08	0.09	2
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Leases	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1
GROWTH RATES:									
Net Loans and Leases	470.76	-79.66	-60.31	-19.64	15.39	102.25	150.45	5152.77	33
Total Selected Assets	18.37	-92.50	-60.25	-23.80	0.00	35.76	145.41	180.92	44
Deposits	13.65	-100.00	-100.00	-56.33	8.35	58.91	101.41	104.98	10





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	72.43	0.00	0.00	36.25	70.30	103.03	128.28	262.25	74
Dividends Paid/Net Income	28.64	0.00	0.00	10.17	32.69	46.89	60.14	66.55	88
Net Income - Dividends/Avg Equity	9.10	2.09	3.23	5.84	8.19	12.01	16.27	17.02	89
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	134.09	0.00	0.00	70.81	118.48	187.09	334.29	442.40	76
Dividends From Nonbank Subs	3.50	0.00	0.00	0.00	0.00	2.53	14.30	36.17	76
Dividends From Subsidiary BHCs	9.46	0.00	0.00	0.00	0.00	0.00	68.43	147.69	76
Dividends From All Subsidiaries	169.68	0.00	0.04	101.25	141.17	208.73	429.66	556.01	76
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	46.66	0.00	0.00	17.86	46.89	81.10	96.58	111.17	78
Interest Income From Bank Subs	0.82	0.00	0.00	0.00	0.08	1.00	3.32	6.51	78
Mgt & Service Fees From Bank Subs	4.51	0.00	0.00	0.00	0.00	3.65	27.59	41.52	78
Other Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.14	1.18	78
Operating Income From Bank Subs	56.15	0.01	2.79	19.50	51.88	86.87	119.42	132.39	78
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	74.95	0.00	0.00	0.00	39.75	100.00	272.68	406.33	52
Interest Income From Nonbank Subs	3.70	0.00	0.00	0.00	0.00	0.00	15.89	46.76	52
Mgt & Serv Fees From Nonbank Subs	1.46	0.00	0.00	0.00	0.00	0.00	7.42	19.93	52
Other Income From Nonbank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.00	2.06	52
Operating Inc From Nonbank Subs	104.11	0.00	0.00	0.00	73.08	123.08	297.89	719.20	52
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	53.29	0.00	0.00	11.70	25.26	86.21	87.37	109.10	12
Interest Inc From Subsidiary BHCs	0.16	0.00	0.00	0.00	0.00	0.00	0.12	0.80	12
Mgt & Serv Fees From Sub BHCs	3.23	0.00	0.00	0.00	0.00	0.00	8.23	15.96	12
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Operating Income From Sub BHCs	56.69	0.00	0.00	11.70	25.26	90.04	110.00	124.69	12
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	59.57	0.00	0.00	10.25	74.24	95.84	98.69	99.43	87
Interest Income From Bank Subs	1.93	0.00	0.00	0.00	0.02	1.38	10.17	30.88	87
Mgt & Serv Fees From Bank Subs	4.92	0.00	0.00	0.00	0.00	3.20	30.39	42.17	87
Other Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	2.15	87
Operating Income From Bank Subs	75.51	0.00	0.00	57.67	95.56	99.14	99.93	100.00	87
Dividends From Nonbank Subs	1.39	0.00	0.00	0.00	0.00	1.54	6.90	17.63	87
Interest Income From Nonbank Subs	0.19	0.00	0.00	0.00	0.00	0.00	1.57	2.74	87
Mgt & Serv Fees From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.01	0.82	87
Other Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.57	87
Operating Inc From Nonbank Subs	2.39	0.00	0.00	0.00	0.24	2.52	14.37	21.45	87
Dividends From Subsidiary BHCs	5.34	0.00	0.00	0.00	0.00	0.00	30.83	96.29	87
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	87
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Operating Income From Sub BHCs	5.77	0.00	0.00	0.00	0.00	0.00	31.19	98.76	87
Loans and Adv From Subs/ST Debt	41149.2	0.00	0.00	238.60	420.57	1173.86	37577.8	187538	17
Loans and Adv From Subs/Total Debt	354.52	0.00	0.00	62.50	224.96	611.87	938.61	1736.18	40

BHCPR Reporters for Quarter Ending 09/30/2005  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2005 and Other Notes
1141786	5, 877, 519	ALABAMA NATIONAL BANCORPORATIO	BIRMINGHAM, AL	
1208661	5, 255, 113	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
2384021	7, 909, 454	AMEGY BANCORPORATION, INC.	HOUSTON, TX	
1095674	7, 842, 731	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1133286	3, 076, 971	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1245620	6, 049, 755	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
2126977	3, 186, 047	BANNER CORPORATION	WALLA WALLA, WA	
2947435	6, 649, 408	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
1020180	6, 336, 699	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1247334	3, 446, 329	CAPITOL BANCORP LTD.	LANSING, MI	
1843080	6, 157, 499	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	6, 834, 166	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1022764	5, 041, 591	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	3, 842, 161	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1114605	6, 396, 722	CHITTENDEN CORPORATION	BURLINGTON, VT	
1205688	7, 855, 647	CITIZENS BANKING CORPORATION	FLINT, MI	
1135972	4, 120, 898	COMMERCEBANK HOLDING CORPORATI	CORAL GABLES, FL	
1048867	4, 212, 664	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1117709	3, 291, 232	COMMUNITY BANKS, INC.	HARRISBURG, PA	Moved from Peer 3
1200393	7, 732, 984	CORUS BANKSHARES, INC.	CHICAGO, IL	
1029222	5, 020, 164	CVB FINANCIAL CORP.	ONTARIO, CA	
2107707	3, 982, 174	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	9, 105, 593	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2734233	7, 940, 165	EAST WEST BANCORP, INC.	SAN MARINO, CA	
1427239	6, 207, 320	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	5, 703, 659	F. N. B. CORPORATION	HERMITAGE, PA	
1118797	9, 005, 999	FIRST BANKS, INC.	HAZELWOOD, MO	
1076132	4, 699, 836	FIRST CHARTER CORPORATION	CHARLOTTE, NC	
1075911	5, 318, 797	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	6, 161, 556	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
2875332	3, 133, 046	FIRST COMMUNITY BANCORP	RANCHO SANTA FE, CA	Moved from Peer 3
1071276	3, 741, 291	FIRST FINANCIAL BANCORP	HAMILTON, OH	
1123670	4, 455, 036	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	3, 238, 438	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	7, 209, 798	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	3, 003, 135	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	Moved from Peer 3
2641201	3, 326, 769	FIRST NATIONAL BANK HOLDING CO	SCOTTSDALE, AZ	
1060627	7, 166, 404	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
2003975	3, 589, 880	GLACIER BANCORP, INC.	KALISPELL, MT	
1050600	4, 076, 770	GOLD BANC CORPORATION, INC.	LEAWOOD, KS	
1136531	7, 058, 698	GREATER BAY BANCORP	PALO ALTO, CA	
1086533	5, 110, 317	HANCOCK HOLDING COMPANY	GULFPORT, MS	
2900261	3, 368, 350	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1117192	3, 120, 138	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	
1048625	9, 083, 480	HUDSON UNITED BANCORP	MAHWAH, NJ	
1201925	3, 322, 145	INDEPENDENT BANK CORPORATION	IONIA, MI	
2477754	5, 725, 370	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
1199732	6, 504, 369	IRWIN FINANCIAL CORPORATION	COLUMBUS, IN	
3114654	3, 010, 664	ITLA CAPITAL CORPORATION	LA JOLLA, CA	Moved from Peer 3
1490701	3, 622, 398	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3199567	3, 140, 099	KNBT BANCORP INC.	BETHLEHEM, PA	

BHCPR Reporters for Quarter Ending 09/30/2005  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2005 and Other Notes
1105162	3,458,197	LAREDO NATIONAL BANCSHARES, IN	LAREDO, TX	
1090987	5,676,747	MB FINANCIAL, INC	CHICAGO, IL	
1117026	4,574,707	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	4,385,621	NBT BANCORP INC.	NORWICH, NY	
3214095	6,569,604	NEWALLIANCE BANCSHARES, INC.	NEW HAVEN, CT	
1136661	5,089,514	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	8,535,789	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	4,395,046	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	6,688,481	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
1142336	5,518,173	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	3,856,674	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
1839319	3,325,698	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	3,506,453	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
1247633	6,412,171	PROVIDENT BANKSHARES CORPORATI	BALTIMORE, MD	
3133637	6,177,005	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1135600	6,081,482	REPUBLIC BANCORP INC.	OWOSSO, MI	
1071397	3,088,739	S & T BANCORP, INC.	INDIANA, PA	
2847115	8,697,311	SANTANDER BANCORP	SAN JUAN, PR	
2368106	4,897,289	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1105425	3,747,914	STERLING BANCSHARES, INC.	HOUSTON, TX	
3152245	6,797,456	STERLING FINANCIAL CORPORATION	SPOKANE, WA	New Y-9C/BHCPR reporter
1139242	3,105,309	SUN BANCORP, INC	VINELAND, NJ	
1117156	7,539,967	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	5,233,771	SVB FINANCIAL GROUP	SANTA CLARA, CA	
2495039	3,136,922	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
1109656	6,303,472	TEXAS REGIONAL BANCSHARES, INC	MCALLEN, TX	
1079562	8,328,880	TRUSTMARK CORPORATION	JACKSON, MS	
2694814	7,347,298	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1049828	7,087,925	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	5,198,086	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	6,633,044	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	5,709,666	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1070448	4,434,674	WESBANCO, INC.	WHEELING, WV	
1025541	5,164,352	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
1079740	9,434,473	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
2260406	7,893,503	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1138517	3,005,509	YARVILLE NATIONAL BANCORP	HAMILTON, NJ	Moved from Peer 3
1199602	3,370,167	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 89 bank holding companies.