

## PEER GROUP 04

	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
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Number of BHCs in Peer Group	393	353	358	335	328
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## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.79	3.70	3.73	3.75	3.94
+ Non-interest Income	0.97	1.05	1.03	1.11	1.08
- Overhead Expense	3.03	3.04	3.06	3.12	3.15
- Provision for Losses	0.16	0.16	0.18	0.23	0.28
+ Securities Gains (Losses)	0.01	0.03	0.02	0.04	0.04
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.63	1.59	1.56	1.62	1.66
Net Operating Income	1.10	1.07	1.06	1.08	1.11
Net Income	1.11	1.07	1.06	1.08	1.11
Net Income (Sub S Adjusted)	1.10	1.05	1.02	1.07	1.09

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.11	5.58	5.65	5.87	6.65
Interest Expense	2.04	1.59	1.63	1.81	2.40
Net Interest Income (TE)	4.09	4.00	4.03	4.05	4.25

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

Net Ln&Ls Losses/Avg Loans & Leases	0.10	0.15	0.17	0.25	0.26
Earnings Coverage of Net Losses (X)	38.02	28.40	28.88	27.46	24.11
Ln&Ls Allowance/Total Loans & Leases	1.21	1.28	1.25	1.32	1.32
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.49	0.61	0.56	0.69	0.75
30-89 Days Past Due Loans and Leases	0.56	0.58	0.62	0.74	0.95

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	23.17	21.33	21.71	19.92	19.33
Net ST Noncore Funding Dependence	11.95	10.27	10.81	9.67	8.69
Net Loans and Leases/Total Assets	69.43	67.04	68.24	65.51	66.05

## CAPITALIZATION:

Tier 1 Leverage Ratio	9.18	9.10	9.10	8.80	8.56
Equity Capital/Total Assets	8.55	8.73	8.68	8.62	8.50
Net Loans&Ls/Equity Capital (X)	8.50	7.98	8.17	7.91	8.06
Cash Dividends/Net Income	23.22	24.85	26.35	27.13	23.98
Cash Dividends/Net Income (Sub S Adjusted)	18.87	24.82	22.77	26.05	24.15
Retained Earnings/Avg Equity Cap	9.35	8.93	8.74	8.77	9.38

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.45	0.54	0.37	0.67	0.74
Long-Term Debt/Equity Capital	0.80	0.75	0.86	1.30	1.76
Equity Investment in Subs/Equity Cap	110.58	108.42	109.66	108.48	109.05
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	108.25	108.58	114.91	137.23	127.87

PERCENT OF AVERAGE ASSETS	PEER GROUP 04				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Interest Income (TE)	5.68	5.17	5.23	5.43	6.16
Less: Interest Expense	1.90	1.47	1.51	1.68	2.22
Equals: Net Interest Income (TE)	3.79	3.70	3.73	3.75	3.94
Plus: Non-Interest Income	0.97	1.05	1.03	1.11	1.08
Equals: Adj Operating Income (TE)	4.81	4.79	4.80	4.91	5.07
Less: Overhead Expense	3.03	3.04	3.06	3.12	3.15
Less: Provision for Loan and Lease Losses	0.16	0.16	0.18	0.23	0.28
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.01	0.03	0.02	0.04	0.04
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.63	1.59	1.56	1.62	1.66
Less: Applicable Income Taxes (TE)	0.50	0.50	0.48	0.50	0.53
Less: Minority Interest	0.00	0.00	0.00	0.01	0.00
Equals: Net Operating Income	1.10	1.07	1.06	1.08	1.11
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.11	1.07	1.06	1.08	1.11
Memo: Net Income (Last Four Qtrs)	1.09	1.06	1.07	1.09	1.11
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.05	92.79	92.85	92.71	92.76
Avg Int-Bearing Funds / Avg Assets	78.69	78.66	78.56	79.69	79.85
Int Income (TE) / Avg Earning Assets	6.11	5.58	5.65	5.87	6.65
Int Expense / Avg Earning Assets	2.04	1.59	1.63	1.81	2.40
Net Int Inc (TE) / Avg Earn Assets	4.09	4.00	4.03	4.05	4.25
YIELD OR COST:					
Total Loans and Leases (TE)	6.75	6.21	6.27	6.63	7.31
Interest-Bearing Bank Balances	3.16	1.31	1.77	1.72	2.33
Fed Funds Sold & Reverse Repos	2.92	1.06	1.30	1.04	1.59
Trading Assets	1.26	5.44	4.69	1.65	10.41
Total Earning Assets	6.02	5.47	5.55	5.77	6.55
Investment Securities (TE)	4.13	4.07	4.05	4.19	5.30
U. S. Treasury & Agency Sec (excl MBS)	3.39	3.35	3.33	3.61	4.76
Mortgage-Backed Securities	4.11	3.91	3.93	3.68	5.10
All Other Securities	5.92	6.15	6.27	6.18	6.79
Interest-Bearing Deposits	2.14	1.62	1.66	1.89	2.59
Time Deposits of \$100K or More	3.02	2.41	2.46	2.75	3.54
Time Deposits < \$100K	2.96	2.51	2.52	2.94	3.77
Other Domestic Deposits	1.29	0.82	0.86	0.91	1.40
Foreign Deposits	1.79	0.61	0.62	0.21	0.71
Fed Funds Purchased and Repos	2.52	1.22	1.37	1.19	1.79
Other Borrowed Funds & Trading Liab	3.84	3.53	3.54	3.96	4.41
All Interest-Bearing Funds	2.42	1.87	1.92	2.11	2.78

## PEER GROUP 04

09/30/2005

09/30/2004

12/31/2004

12/31/2003

12/31/2002

Avg Personnel Exp Per Employee (\$000)

42

40

53

52

49

Avg Assets per Employee (\$000)

3,428

3,258

3,253

3,089

2,956

## ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

1.80

2.04

1.92

1.56

1.47

Overhead Exp / NII + Non-Int Income

64.25

64.88

64.96

64.50

62.96

## PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.03

3.04

3.06

3.12

3.15

Personnel Expense

1.70

1.70

1.70

1.73

1.72

Net Occupancy Expense

0.43

0.43

0.43

0.44

0.45

Other Operating Expenses

0.88

0.89

0.90

0.93

0.95

Overhead Less Non-Interest Income

2.01

1.96

1.99

1.95

2.02

## PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

63.03

63.53

63.75

63.29

61.73

Personnel Expense

35.38

35.50

35.46

35.14

33.69

Net Occupancy Expense

8.85

8.92

8.88

8.94

8.85

Other Operating Expenses

18.42

18.68

18.90

18.82

18.75

Total Non-Interest Income

19.82

21.23

20.95

22.19

20.73

Fiduciary Activities Income

1.13

1.19

1.10

1.22

1.15

Serv Charges on Deposit Accts - Domestic

7.19

8.07

7.91

8.09

7.62

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees &amp; Commissions

0.47

0.55

0.52

0.50

0.42

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.28

0.26

0.27

0.28

0.26

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.53

0.50

0.48

0.49

0.41

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

1.57

1.77

1.80

2.74

1.89

Other Non-Interest Income

5.70

5.66

5.79

6.15

6.14

Overhead Less Non-Interest Income

42.62

41.56

42.11

40.28

40.51

## TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

26.28

26.44

26.13

25.03

26.84

Appl Inc Tax+TE/Pretax NOI+TE

31.52

32.23

31.52

31.92

32.70

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate Loans	53.74	50.51	51.53	48.40	47.31
Commercial and Industrial Loans	9.28	9.60	9.71	9.69	10.55
Loans to Individuals	3.17	3.77	3.67	4.14	4.57
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.84	0.82	0.84	0.94	0.89
Other Loans and Leases	0.85	0.85	0.90	0.86	0.85
Net Loans and Leases	69.43	67.04	68.24	65.51	66.05
Debt Securities Over 1 Year	16.36	19.32	18.29	20.30	18.35
Mutual Funds and Equity Securities	0.21	0.28	0.28	0.26	0.33
Subtotal	86.77	87.49	87.75	86.97	85.55
Interest-Bearing Bank Balances	0.34	0.37	0.35	0.41	0.51
Federal Funds Sold & Reverse Repos	1.40	1.14	1.11	1.12	1.83
Debt Securities 1 Year or Less	2.16	1.87	1.94	2.06	2.51
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.58	91.64	91.83	91.34	91.30
Non-Int Cash and Due From Dep Inst	2.84	2.83	2.59	3.26	3.42
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.06	0.08	0.08	0.09	0.10
All Other Assets	5.48	5.44	5.48	5.33	5.17
MEMORANDA:					
Short-Term Investments	4.56	3.91	3.87	4.14	5.53
U. S. Treasury Securities	0.15	0.25	0.25	0.32	0.41
U. S. Agency Securities (excl MBS)	6.58	7.05	6.96	7.52	6.30
Municipal Securities	2.99	3.28	3.09	3.50	3.15
Mortgage-Backed Securities	6.38	7.48	7.05	7.91	8.21
Asset-Backed Securities	0.00	0.00	0.00	0.01	0.02
Other Debt Securities	0.49	0.67	0.59	0.81	0.97
RE Loans Secured by 1-4 Family	17.31	17.42	17.42	17.34	17.70
Revolving	2.86	2.94	2.94	2.67	2.26
Closed-End, Sec by First Liens	12.89	13.03	12.96	13.24	13.80
Closed-End, Sec by Junior Liens	1.18	1.11	1.13	1.10	1.28
Commercial Real Estate Loans	33.59	30.25	31.27	28.27	27.01
Construction and Land Dev	9.79	7.50	8.12	6.31	5.96
Multifamily	1.64	1.57	1.51	1.53	1.48
Nonfarm Nonresidential	20.74	19.99	20.52	19.25	18.40
RE Loans Secured by Farmland	1.21	1.17	1.19	1.20	0.99
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	77.52	75.42	75.60	73.87	71.96
RE Loans Secured by 1-4 Family	25.44	26.66	26.14	27.18	27.42
Revolving	4.10	4.37	4.28	4.05	3.41
Closed-End	21.03	22.05	21.59	22.96	23.79
Commercial Real Estate Loans	47.85	44.56	45.24	42.51	40.52
Construction and Land Dev	13.67	10.73	11.38	9.26	8.69
Multifamily	2.32	2.30	2.19	2.31	2.23
Nonfarm Nonresidential	29.74	29.72	29.88	29.15	27.74
RE Loans Secured by Farmland	1.72	1.70	1.72	1.78	1.46
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.36	14.22	14.09	14.68	15.82
Loans to Individuals	4.65	5.69	5.45	6.39	7.01
Credit Card Loans	0.09	0.10	0.10	0.12	0.15
Agricultural Loans	1.21	1.21	1.22	1.42	1.34
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.25	1.29	1.34	1.32	1.29

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Short-Term Investments	4.56	3.91	3.87	4.14	5.53
Liquid Assets	19.35	21.36	20.39	22.92	22.65
Investment Securities	19.44	22.18	21.24	23.44	21.96
Net Loans and Leases	69.43	67.04	68.24	65.51	66.05
Net Lns, Ls & Stdby Ltrs of Credit	70.26	67.80	69.02	66.21	66.80
Core Deposits	64.21	66.01	65.72	67.31	66.86
Noncore Funding	25.03	23.07	23.34	21.99	22.43
Time Deposits of \$100K or More	13.94	11.90	12.22	11.28	11.92
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.94	2.07	2.06	2.04	1.92
Net Fed Funds Purchased (Sold)	0.57	0.91	0.96	0.94	0.07
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.12	2.04	2.13	1.92	1.50
Earning Assets Repr in 1 Year	41.31	38.08	39.72	35.57	38.53
Int-Bearing Liab Repr in 1 Year	29.01	27.88	27.52	28.44	31.45
Long-Term Debt Repr in 1 Year	0.44	0.58	0.60	0.49	0.51
Net Assets Repriceable in 1 Year	11.01	8.91	10.72	5.89	6.01
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	23.17	21.33	21.71	19.92	19.33
Net ST Noncore Funding Dependence	11.95	10.27	10.81	9.67	8.69
Short-Term Inv/ST Noncore Funding	37.09	39.18	38.54	43.33	52.57
Liq Asts-ST Noncore Fndg/Nonliq Asts	6.35	11.65	9.65	14.34	13.51
Net Loans and Leases/Total Deposits	88.00	85.62	87.16	83.21	83.59
Net Loans and Leases/Core Deposits	110.25	103.45	105.85	99.15	100.79
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.12	0.52	0.30	0.82	1.42
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.20	1.47	0.64	2.61	5.44
Struct Notes Appr(Depr)/T1 Cap	-0.20	-0.05	-0.12	-0.10	0.17
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.96	7.23	7.61	7.53	8.75
Available-For-Sale Securities	93.04	92.77	92.39	92.47	91.25
U.S. Treasury Securities	0.86	1.31	1.42	1.54	1.98
U.S. Agency Securities (excl MBS)	39.09	35.82	36.70	36.08	32.14
Municipal Securities	15.99	15.72	15.25	15.99	14.97
Mortgage-Backed Securities	31.29	33.27	32.58	33.14	37.43
Asset-Backed Securities	0.01	0.01	0.00	0.02	0.07
Other Debt Securities	2.65	3.24	2.96	3.66	4.30
Mutual Funds and Equity Securities	1.09	1.35	1.33	1.17	1.59
Debt Securities 1 Year or Less	13.51	10.08	11.33	10.53	12.67
Debt Securities 1 To 5 Years	41.37	40.49	39.96	39.32	36.44
Debt Securities Over 5 Years	39.95	44.61	43.84	45.44	45.06
Pledged Securities	52.98	50.69	51.07	47.46	49.37
Structured Notes, Fair Value	2.66	2.09	2.22	1.65	0.70

ANALYSIS RATIOS	PEER GROUP 04				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Provision for Ln&Ls Losses/Avg Assets	0.16	0.16	0.18	0.23	0.28
Provision for Ln&Ls Losses/Avg Lns&Ls	0.22	0.24	0.26	0.34	0.41
Provision for Ln&Ls Losses/Net Losses	310.99	186.83	205.12	174.51	212.51
Ln&Ls Allowance/Total Loans & Leases	1.21	1.28	1.25	1.32	1.32
Ln&Ls Allowance/Net Ln&Ls Losses (X)	28.51	20.77	18.43	13.86	11.31
ALL/Nonaccrual Assets	713.42	506.10	552.91	472.24	400.19
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	541.74	372.57	444.81	335.08	278.30
Gross Ln&Ls Losses/Avg Loans & Leases	0.16	0.22	0.23	0.31	0.33
Recoveries/Avg Loans and Leases	0.05	0.06	0.06	0.06	0.06
Net Losses/Avg Loans and Leases	0.10	0.15	0.17	0.25	0.26
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	24.35	20.71	27.59	26.03	27.14
Earnings Coverage of Net Losses (X)	38.02	28.40	28.88	27.46	24.11
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.02	0.04	0.05	0.07	0.06
RE Loans Secured By 1-4 Family	0.03	0.05	0.06	0.07	0.07
Revolving	0.01	0.01	0.02	0.02	0.02
Closed-End	0.03	0.05	0.06	0.08	0.07
Commercial Real Estate Loans	0.01	0.03	0.03	0.05	0.06
Construction and Land Dev	0.00	0.01	0.01	0.02	0.02
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.01	0.03	0.04	0.05	0.05
RE Loans Secured by Farmland	0.00	0.00	0.00	0.02	0.01
Commercial and Industrial Loans	0.21	0.28	0.35	0.56	0.64
Loans to Depository Institutions	-0.19	-0.56	0.00	0.00	0.00
Loans to Individuals	0.76	0.79	0.85	0.93	0.94
Credit Card Loans	1.99	2.12	2.28	2.38	3.04
Agricultural Loans	-0.01	0.02	0.04	0.07	0.08
Loans to Foreign Governments & Inst	0.00	0.00	N/A	N/A	N/A
Other Loans and Leases	0.37	0.25	0.31	0.27	0.46

## 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	0.56	0.58	0.62	0.74	0.95
90+ Days PD Loans and Leases	0.07	0.09	0.08	0.11	0.13
Nonaccrual Loans and Leases	0.39	0.49	0.44	0.56	0.60
90+ Days PD and Nonaccrual Loans and Leases	0.49	0.62	0.56	0.71	0.79
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00

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

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.56	0.58	0.62	0.74	0.95
90+ Days Past Due Assets	0.07	0.09	0.08	0.11	0.13
Nonaccrual Assets	0.39	0.49	0.45	0.56	0.60
30+ Days PD & Nonaccrual Assets	1.10	1.26	1.22	1.51	1.78

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.35	0.43	0.39	0.47	0.53
90+ PD & Nonaccrual Assets + OREO	0.44	0.53	0.50	0.58	0.66

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

## + REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.38	0.47	0.43	0.48	0.54
Allowance for Loan & Lease Losses	43.83	52.34	48.83	54.25	60.49
Equity Cap + ALLL	4.20	4.92	4.60	5.20	5.81
Tier 1 Cap + ALLL	3.93	4.76	4.40	5.10	5.83
Loans & Leases + RE Acquired	0.54	0.68	0.62	0.73	0.81

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	0.49	0.49	0.53	0.65	0.86
- 90+ Days Past Due	0.06	0.08	0.06	0.09	0.11
- Nonaccrual	0.33	0.47	0.43	0.51	0.55
Coml & Indl - 30-89 Days PD	0.71	0.66	0.63	0.78	1.01
- 90+ Days Past Due	0.05	0.08	0.06	0.10	0.12
- Nonaccrual	0.62	0.66	0.60	0.76	0.83
Individuals - 30-89 Days PD	1.11	1.23	1.32	1.43	1.58
- 90+ Days Past Due	0.10	0.11	0.12	0.14	0.17
- Nonaccrual	0.20	0.22	0.22	0.26	0.25
Dep Inst Lns - 30-89 Days PD	5.56	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.54	0.16	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.07	0.14	0.11	0.23	0.22
- 90+ Days Past Due	0.00	0.01	0.00	0.00	0.01
- Nonaccrual	0.07	0.16	0.11	0.19	0.21
Foreign Govts- 30-89 Days PD	0.00	0.00	N/A	N/A	N/A
- 90+ Days Past Due	0.00	0.00	N/A	N/A	N/A
- Nonaccrual	0.00	0.00	N/A	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.35	0.24	0.29	0.23	0.34
- 90+ Days Past Due	0.02	0.02	0.02	0.01	0.03
- Nonaccrual	0.05	0.11	0.09	0.15	0.15
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.59	0.69	0.81	0.97	1.09
- 90+ Days Past Due	0.08	0.08	0.08	0.11	0.14
- Nonaccrual	0.31	0.35	0.33	0.40	0.41
Revolving - 30-89 Days PD	0.25	0.29	0.25	0.29	0.32
- 90+ Days Past Due	0.01	0.01	0.01	0.02	0.02
- Nonaccrual	0.06	0.08	0.07	0.07	0.07
Closed-End - 30-89 Days PD	0.65	0.70	0.83	1.11	1.19
- 90+ Days Past Due	0.08	0.10	0.08	0.12	0.15
- Nonaccrual	0.35	0.42	0.39	0.45	0.45
- Jr Lien 30-89 Days PD	0.06	0.06	0.06	0.08	0.08
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.01	0.01
- Jr Lien Nonaccrual	0.03	0.05	0.04	0.06	0.05
Commercial RE - 30-89 Days PD	0.34	0.33	0.33	0.40	0.63
- 90+ Days Past Due	0.04	0.05	0.03	0.06	0.06
- Nonaccrual	0.32	0.44	0.40	0.50	0.51
Const & Dev - 30-89 Days PD	0.29	0.23	0.27	0.31	0.55
- 90+ Days Past Due	0.01	0.02	0.01	0.02	0.03
- Nonaccrual	0.13	0.16	0.16	0.20	0.28
Multi family - 30-89 Days PD	0.08	0.04	0.08	0.14	0.19
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.03	0.06	0.03	0.08	0.10
Nonfarm Nres- 30-89 Days PD	0.30	0.31	0.30	0.36	0.57
- 90+ Days Past Due	0.03	0.05	0.04	0.05	0.06
- Nonaccrual	0.34	0.48	0.43	0.49	0.55
Farmland - 30-89 Days PD	0.15	0.19	0.22	0.29	0.52
- 90+ Days Past Due	0.01	0.02	0.01	0.03	0.03
- Nonaccrual	0.21	0.28	0.23	0.35	0.48
Credit Card - 30-89 Days PD	1.14	1.25	1.30	1.53	1.42
- 90+ Days Past Due	0.45	0.55	0.46	0.53	0.58
- Nonaccrual	0.01	0.00	0.00	0.01	0.01



## CAPITAL RATIOS

09/30/2005

09/30/2004

12/31/2004

12/31/2003

12/31/2002

Tier 1 Leverage Ratio	9.18	9.10	9.10	8.80	8.56
Tier 1 RBC Ratio	12.16	12.55	12.37	12.38	12.00
Total Risk-Based Capital Ratio	13.46	13.88	13.69	13.75	13.39
Tangible Tier 1 Leverage Ratio	9.12	9.04	9.03	8.73	8.50
Tangible Common Eq Cap/Tan Assets	7.81	8.03	7.96	7.93	7.85

## DERIVATIVES AND

## OFF-BALANCE-SHEET TRANSACTIONS

## PERCENT OF TOTAL ASSETS:

Loan Commitments	16.43	15.30	15.40	14.11	13.28
Standby Letters of Credit	0.72	0.64	0.65	0.59	0.62
Commercial & Similar Letters of Credit	0.02	0.02	0.02	0.02	0.01

Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00

## TYPE OF DERIVATIVE INSTRUMENT:

Derivative Contracts	0.49	0.29	0.33	0.33	0.35
Interest Rate Contracts	0.47	0.27	0.31	0.31	0.33
Interest Rate Futures & Forward Contr	0.03	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.04	0.01	0.02	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.11	0.10	0.12	0.14	0.07

Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00

Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00

## PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments	25.00	23.85	23.99	22.31	21.00
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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Interest Rate Contracts	97.51	89.53	99.19	89.79	89.56
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.04
Equity, Comm, & Other Contracts	2.49	10.47	0.81	10.19	9.55
Futures and Forwards	14.42	9.77	12.99	7.48	21.07
Written Options	31.94	31.73	32.08	22.99	8.26
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	28.47	29.50	29.26	21.58	8.11
Purchased Options	2.78	1.17	1.09	1.55	3.86
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	2.25	1.09	1.09	1.42	3.69
Swaps	37.88	46.68	45.00	60.72	54.58
Held for Trading	0.40	0.13	0.00	0.00	0.00
Interest Rate Contracts	0.40	0.13	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	99.60	99.87	100.00	100.00	100.00
Interest Rate Contracts	86.87	84.86	87.55	89.79	88.44
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	2.47	1.50	0.81	10.19	9.55
Deriv Contr (Excl Fut & FX LE 14 Days)	65.88	68.14	67.36	76.25	90.44
One Year or Less	23.46	18.77	13.95	13.15	27.44
Over 1 Year to 5 Years	33.24	38.61	35.44	41.64	44.38
Over 5 Years	2.97	3.06	4.45	16.57	8.51
Gross Negative Fair Value (Abs Val)	0.72	1.00	0.96	1.54	1.77
Gross Positive Fair Value	0.35	0.33	0.28	0.50	1.55
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.01	0.00
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.04	0.17	0.16	0.26	0.12

## INSURANCE ACTIVITIES

09/30/2005

09/30/2004

12/31/2004

12/31/2003

12/31/2002

## ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	23.63	22.22	20.00	16.67	25.00
Ins Under Assets(L/H)/Tot Ins Und Ast	76.37	77.78	80.00	83.33	75.00
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	16.67
Ins Activities Revenue/Adj Oper Inc	0.53	0.50	0.48	0.49	0.41
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	4.43
Credit Rel Prem Inc/Tot Prem Inc	68.36	72.73	77.78	63.28	75.82
Other Prem Inc/Total Prem Inc	31.64	27.27	22.22	36.72	18.57
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	21.86	11.03	2.77	100.00	28.72
Ins Net Inc (L/H)/Equity (L/H)	2.85	10.22	10.36	28.74	23.26
Insur Ben, Losses, Exp/Insur Premiums	56.32	84.31	70.56	93.63	15.01
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.90	3.51	2.57	0.00	0.82
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	6.98	6.41	6.87	5.75	N/A

## BROKER-DEALER ACTIVITIES

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

Yield: Foreign Loans	0.00	0.12	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	1.79	0.61	0.62	0.21	0.71

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

Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	2.31	N/A	1.90	N/A	50.84
Foreign Governments and Inst	0.00	0.00	N/A	N/A	N/A
Leases	0.31	N/A	N/A	N/A	N/A

## GROWTH RATES:

Net Loans and Leases	-11.85	-19.88	-25.11	-30.79	33.57
Total Selected Assets	-12.93	-20.86	-28.15	-13.87	7.01
Deposits	-42.70	-19.94	-33.13	30.40	5.03

## PROFITABILITY:

	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Net Income/Avg Equity Capital	12.33	11.92	11.83	12.09	12.57
Bank Net Inc/Avg Eq Inv in Banks	13.40	12.82	12.75	13.23	13.44
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.73	3.90	2.30	3.66	4.56
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.17	9.27	9.42	9.48	10.75
Bank Net Income/Parent Net Income	106.08	94.10	94.03	105.11	103.80
Nonbank Net Income/Parent Net Income	0.25	0.31	0.26	0.47	0.40
Sub BHCs Net Inc/Parent Net Income	84.23	80.14	81.19	71.82	76.72

## LEVERAGE:

Total Liabilities/Equity	17.79	16.32	17.59	17.69	17.69
Total Debt/Equity Capital	2.02	2.05	1.93	2.71	3.35
Tot Debt+NP to Subs Iss Tr Pref/Equity	16.42	14.52	15.56	13.23	13.15
Tot Debt+Lns Guaranteed for Affl/Equity	2.36	2.26	2.20	3.07	3.80
Total Debt/Eq Cap - Exc Over Fair Value	2.05	2.07	1.99	2.76	3.40
Long-Term Debt/Equity Capital	0.80	0.75	0.86	1.30	1.76
Short-Term Debt/Equity Capital	0.45	0.54	0.37	0.67	0.74
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.28	0.20	0.23	0.21	0.26
Long-Term Debt/Consolidated LT Debt	1.38	1.77	1.89	3.28	4.77

## DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	110.58	108.42	109.66	108.48	109.05
Total Investment in Subs/Equity	111.27	109.34	110.67	109.74	110.37
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	97.62	97.34	97.30	96.97	98.25
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.18	98.06	98.03	97.92	99.29

## DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.76	0.65	0.75	0.65	0.68
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.37	2.63	2.70	2.47	2.30

## COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	100.78	110.66	115.54	131.48	125.28
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	108.25	108.58	114.91	137.23	127.87
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	105.28	111.75	114.68	115.53	110.04
Pretax Oper Inc + Int Exp/Int Expense	5059.18	3299.94	4784.04	5226.22	4686.35
Div + Int From Subs/Int Exp + Div	152.43	161.25	173.41	214.41	207.16
Fees+Other Inc From Subs/Sal + Oth Exp	8.17	10.30	10.35	8.45	8.32
Net Inc/Curr Port of LT Debt+Pfd Div(X)	147.02	353.27	57.44	42.35	64.97

## OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	-0.10	0.17	0.02	-0.11	-0.36
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## PAST DUE AND NONACCRUAL AS % OF LNS&amp;LS:

90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.12	0.01	0.00	0.00	0.00
Total	0.28	0.30	0.03	0.00	0.00

## GUARANTEED LOANS AS % OF EQUITY CAP:

To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00

## AS A % OF CONSOLIDATED BHC ASSETS:

Nonbank Assets of Nonbank Subsidiaries	0.46	0.69	0.69	0.88	0.77
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 04				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Div Paid/Inc Before Undist Inc	79.88	74.38	77.83	67.64	70.01
Dividends Paid/Net Income	23.22	24.85	26.28	27.08	23.98
Net Income - Dividends/Avg Equity	9.34	8.93	8.73	8.81	9.35
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	107.56	110.74	124.17	142.97	137.06
Dividends From Nonbank Subs	0.21	0.20	0.26	0.61	0.49
Dividends From Subsidiary BHCs	0.94	2.18	2.51	3.68	3.10
Dividends From All Subsidiaries	124.93	126.19	140.56	176.64	169.49
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	30.60	31.67	35.40	40.61	38.49
Interest Income From Bank Subs	0.19	0.11	0.14	0.12	0.17
Mgt & Service Fees From Bank Subs	1.19	1.96	1.69	1.54	1.72
Other Income From Bank Subs	0.07	0.06	0.08	0.03	0.03
Operating Income From Bank Subs	35.92	37.83	41.24	50.93	48.84
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	48.01	49.56	58.27	43.55	44.55
Interest Income From Nonbank Subs	1.29	1.57	2.31	1.01	0.71
Mgt & Serv Fees From Nonbank Subs	2.90	0.78	0.25	1.34	1.07
Other Income From Nonbank Subs	0.05	0.08	0.50	0.05	0.00
Operating Inc From Nonbank Subs	70.05	69.06	79.94	52.96	65.16
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	22.25	25.45	25.42	28.29	28.71
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.02	0.06
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.01	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	22.46	29.29	31.16	31.71	28.86
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	61.45	61.00	64.18	66.96	69.03
Interest Income From Bank Subs	1.53	0.62	0.57	0.44	0.44
Mgt & Serv Fees From Bank Subs	2.61	3.52	2.70	2.28	2.67
Other Income From Bank Subs	0.24	0.14	0.18	0.05	0.04
Operating Income From Bank Subs	76.48	74.36	76.88	77.51	79.71
Dividends From Nonbank Subs	0.51	0.23	0.26	0.48	0.30
Interest Income From Nonbank Subs	0.04	0.09	0.07	0.03	0.02
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	3.18	2.28	1.83	1.84	1.04
Dividends From Subsidiary BHCs	0.86	2.23	2.30	2.67	2.21
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	1.05	3.13	3.24	3.18	2.52
Loans and Adv From Subs/ST Debt	710.91	887.95	526.55	633.76	332.08
Loans and Adv From Subs/Total Debt	273.11	229.52	214.16	245.67	146.35

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									393
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.79	2.72	2.96	3.33	3.73	4.23	4.74	5.10	393
+ Non-interest Income	0.96	0.23	0.35	0.62	0.90	1.27	1.66	2.37	393
- Overhead Expense	3.03	1.82	2.02	2.57	2.98	3.49	4.02	4.70	393
- Provision for Losses	0.16	0.00	0.00	0.07	0.13	0.24	0.38	0.46	393
+ Securities Gains (Losses)	0.00	-0.02	-0.00	0.00	0.00	0.00	0.04	0.08	393
+ Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.01	0.03	393
= Pretax Net Oper Income (TE)	1.62	0.74	0.85	1.21	1.60	2.02	2.41	2.79	393
Net Operating Income	1.10	0.47	0.58	0.79	1.08	1.37	1.71	2.02	393
Net Income	1.10	0.47	0.59	0.79	1.09	1.37	1.71	2.02	393
Net Income (Sub S Adjusted)	1.10	0.51	0.62	0.86	1.07	1.39	1.56	1.79	64
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	6.11	5.05	5.29	5.64	6.05	6.54	7.07	7.44	393
Interest Expense	2.04	1.11	1.37	1.75	2.05	2.35	2.60	2.80	393
Net Interest Income (TE)	4.08	2.90	3.18	3.58	4.00	4.56	5.11	5.54	393
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.10	-0.03	-0.00	0.01	0.06	0.17	0.34	0.50	393
Earnings Coverage of Net Losses (X)	38.01	-243.13	-65.61	6.23	20.37	59.57	172.90	380.21	384
Ln&Ls Allowance/Total Loans & Leases	1.21	0.71	0.82	1.00	1.19	1.39	1.69	1.83	393
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.49	0.00	0.02	0.15	0.38	0.76	1.31	2.08	393
30-89 Days Past Due Loans and Leases	0.56	0.01	0.05	0.20	0.45	0.84	1.39	1.74	393
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	23.16	-0.55	5.19	13.96	23.73	31.25	41.13	46.18	393
Net ST Noncore Funding Dependence	11.95	-4.36	-1.43	5.86	11.45	18.95	25.85	29.11	393
Net Loans and Leases/Total Assets	69.43	44.14	50.93	60.79	70.91	77.18	83.89	86.00	393
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.18	6.75	7.20	8.03	9.05	10.16	11.88	12.83	393
Equity Capital/Total Assets	8.55	5.36	5.88	6.96	8.50	9.95	11.69	12.62	393
Net Loans&Ls/Equity Capital (X)	8.49	4.31	5.11	6.28	8.20	10.49	12.62	14.01	393
Cash Dividends/Net Income	23.21	0.00	0.00	0.00	24.90	41.37	57.29	72.73	390
Cash Dividends/Net Income (Sub S Adjusted)	18.86	-28.35	-15.64	0.33	13.80	32.18	68.05	96.41	64
Retained Earnings/Avg Equity Cap	9.35	1.76	4.08	6.10	9.16	12.40	15.86	18.66	393
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.45	0.00	0.00	0.00	0.00	0.00	3.63	10.41	393
Long-Term Debt/Equity Capital	0.80	0.00	0.00	0.00	0.00	0.00	6.17	14.13	393
Equity Investment in Subs/Equity Cap	110.58	81.29	88.67	97.56	106.68	124.72	139.53	154.58	393
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	108.25	0.99	20.69	63.65	100.00	132.72	237.15	386.07	376

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.67	4.68	4.94	5.24	5.61	6.08	6.58	6.92	393
Less: Interest Expense	1.90	1.02	1.24	1.60	1.91	2.18	2.45	2.65	393
Equals: Net Interest Income (TE)	3.79	2.72	2.96	3.33	3.73	4.23	4.74	5.10	393
Plus: Non-Interest Income	0.96	0.23	0.35	0.62	0.90	1.27	1.66	2.37	393
Equals: Adj Operating Income (TE)	4.81	3.29	3.67	4.12	4.75	5.38	6.11	6.55	393
Less: Overhead Expense	3.03	1.82	2.02	2.57	2.98	3.49	4.02	4.70	393
Less: Provision for Loan and Lease Losses	0.16	0.00	0.00	0.07	0.13	0.24	0.38	0.46	393
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Plus: Realized G/L on AFS Sec	0.00	-0.02	-0.00	0.00	0.00	0.00	0.04	0.08	393
Plus: Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.01	0.03	393
Equals: Pretax Net Oper Inc (TE)	1.62	0.74	0.85	1.21	1.60	2.02	2.41	2.79	393
Less: Applicable Income Taxes (TE)	0.50	0.02	0.11	0.29	0.50	0.68	0.89	1.01	393
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	393
Equals: Net Operating Income	1.10	0.47	0.58	0.79	1.08	1.37	1.71	2.02	393
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Equals: Net Income	1.10	0.47	0.59	0.79	1.09	1.37	1.71	2.02	393
Memo: Net Income (Last Four Qtrs)	1.08	0.46	0.55	0.78	1.08	1.34	1.70	1.93	388
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	93.04	88.67	89.94	91.62	93.05	94.51	95.82	96.45	393
Avg Int-Bearing Funds / Avg Assets	78.68	65.86	68.86	74.63	79.32	82.88	85.70	87.48	393
Int Income (TE) / Avg Earning Assets	6.11	5.05	5.29	5.64	6.05	6.54	7.07	7.44	393
Int Expense / Avg Earning Assets	2.04	1.11	1.37	1.75	2.05	2.35	2.60	2.80	393
Net Int Inc (TE) / Avg Earn Assets	4.08	2.90	3.18	3.58	4.00	4.56	5.11	5.54	393
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	6.74	5.85	6.03	6.29	6.65	7.13	7.74	8.02	393
Interest-Bearing Bank Balances	3.16	0.00	0.56	1.90	2.76	4.02	6.66	11.95	357
Fed Funds Sold & Reverse Repos	2.92	2.26	2.49	2.75	2.91	3.11	3.32	3.52	335
Trading Assets	1.25	0.00	0.00	0.00	0.37	1.66	2.58	3.47	8
Total Earning Assets	6.01	4.98	5.20	5.50	5.92	6.47	7.01	7.30	393
Investment Securities (TE)	4.12	2.97	3.31	3.72	4.10	4.53	4.99	5.40	393
U.S. Treasury & Agency Sec (excl MBS)	3.39	2.41	2.62	2.94	3.29	3.84	4.37	4.70	384
Mortgage-Backed Securities	4.10	2.86	3.30	3.70	4.06	4.44	5.17	5.83	370
All Other Securities	5.91	3.07	3.77	4.78	6.00	6.75	8.12	10.14	379
Interest-Bearing Deposits	2.14	1.27	1.53	1.84	2.14	2.44	2.68	2.96	393
Time Deposits of \$100K or More	3.02	2.10	2.45	2.76	3.05	3.29	3.55	3.76	393
Time Deposits < \$100K	2.96	2.20	2.41	2.69	2.94	3.20	3.52	3.83	393
Other Domestic Deposits	1.29	0.67	0.76	0.94	1.20	1.62	2.04	2.32	393
Foreign Deposits	1.78	0.18	0.18	0.18	1.33	2.53	2.63	2.66	3
Fed Funds Purchased and Repos	2.52	0.88	1.39	2.03	2.58	3.02	3.45	3.87	349
Other Borrowed Funds & Trading Liab	3.84	2.39	2.81	3.22	3.78	4.46	5.10	5.38	379
All Interest-Bearing Funds	2.41	1.47	1.79	2.12	2.43	2.73	2.98	3.13	393

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	41.92	30.35	32.17	35.98	40.14	46.86	56.82	62.74	393
Avg Assets per Employee (\$000)	3427.70	2106.23	2311.00	2681.74	3150.84	4119.42	5147.13	6545.61	393

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.80	0.00	0.00	0.00	0.44	3.40	7.46	10.56	393
Overhead Exp / NII + Non-Int Income	64.25	45.76	50.64	57.18	64.12	71.51	77.68	82.60	393

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.03	1.82	2.02	2.57	2.98	3.49	4.02	4.70	393
Personnel Expense	1.69	0.99	1.16	1.40	1.68	1.96	2.26	2.55	393
Net Occupancy Expense	0.42	0.20	0.24	0.33	0.42	0.51	0.63	0.70	393
Other Operating Expenses	0.88	0.48	0.55	0.70	0.87	1.03	1.26	1.45	393
Overhead Less Non-Interest Income	2.01	1.15	1.38	1.69	1.97	2.34	2.68	2.87	393

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	63.03	44.86	49.03	55.56	63.17	69.71	77.28	81.50	393
Personnel Expense	35.38	24.47	26.84	30.98	35.66	39.33	43.44	46.32	393
Net Occupancy Expense	8.85	4.72	5.70	7.10	8.65	10.45	12.65	14.05	393
Other Operating Expenses	18.41	11.49	12.90	15.13	18.35	21.25	24.43	27.16	393
Total Non-Interest Income	19.82	6.83	9.27	13.53	19.67	24.91	31.79	36.81	393
Fiduciary Activities Income	1.13	0.00	0.00	0.00	0.00	2.21	5.43	8.94	393
Serv Charges on Deposit Accts - Domestic	7.18	1.54	2.35	4.31	7.04	10.03	12.47	14.21	393
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Investment Banking Fees & Commissions	0.47	0.00	0.00	0.00	0.23	0.91	1.81	2.40	393
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Net Servicing Fees	0.27	0.00	0.00	0.00	0.00	0.45	1.37	2.02	393
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Insurance Activities Revenue	0.53	0.00	0.00	0.00	0.06	0.47	3.05	6.79	393
Net Gain (Loss) - Sales Loans, OREO, Oth	1.57	-0.37	-0.06	0.00	0.71	2.66	5.76	9.61	393
Other Non-Interest Income	5.69	1.34	2.29	3.59	5.16	7.43	10.49	13.25	393
Overhead Less Non-Interest Income	42.61	24.82	29.07	35.11	42.84	49.12	57.60	62.87	393

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	26.27	0.00	1.48	21.11	29.12	33.82	37.14	38.07	391
Appl Inc Tax+TE/Pretax NOI+TE	31.52	1.74	8.43	30.22	34.19	37.56	39.59	41.06	391



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	53.74	31.28	36.29	43.72	54.20	63.09	71.15	75.97	393
Commercial and Industrial Loans	9.27	2.16	3.01	5.34	8.58	12.59	18.28	22.06	393
Loans to Individuals	3.17	0.18	0.27	0.96	2.33	4.86	8.55	11.40	393
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Agricultural Loans	0.83	0.00	0.00	0.00	0.08	1.17	4.31	7.59	393
Other Loans and Leases	0.84	0.00	0.00	0.11	0.49	1.33	2.68	3.94	393
Net Loans and Leases	69.43	44.14	50.93	60.79	70.91	77.18	83.89	86.00	393
Debt Securities Over 1 Year	16.35	2.17	4.19	8.46	14.95	23.06	33.55	39.70	393
Mutual Funds and Equity Securities	0.21	0.00	0.00	0.00	0.00	0.32	0.95	2.12	393
Subtotal	86.77	75.99	79.57	84.02	87.28	89.78	91.67	92.64	393
Interest-Bearing Bank Balances	0.33	0.00	0.00	0.01	0.09	0.43	1.69	2.71	393
Federal Funds Sold & Reverse Repos	1.39	0.00	0.00	0.00	0.68	2.42	5.33	7.71	393
Debt Securities 1 Year or Less	2.15	0.00	0.06	0.45	1.41	3.57	6.05	8.96	393
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Total Earning Assets	91.57	87.78	88.55	90.20	91.54	93.03	94.40	94.88	393
Non-Int Cash and Due From Dep Inst	2.84	1.19	1.46	2.09	2.75	3.54	4.45	5.09	393
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Other Real Estate Owned	0.06	0.00	0.00	0.00	0.01	0.09	0.26	0.46	393
All Other Assets	5.48	2.75	3.24	4.22	5.38	6.63	8.22	8.89	393
<b>MEMORANDA:</b>									
Short-Term Investments	4.56	0.26	0.64	1.84	3.74	6.84	10.93	14.45	393
U.S. Treasury Securities	0.15	0.00	0.00	0.00	0.00	0.14	0.89	1.83	393
U.S. Agency Securities (excl MBS)	6.57	0.00	0.53	2.47	5.75	9.67	15.84	20.46	393
Municipal Securities	2.98	0.00	0.00	0.46	2.20	5.40	8.91	12.04	393
Mortgage-Backed Securities	6.38	0.00	0.04	0.94	4.35	10.50	18.46	23.38	393
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	393
Other Debt Securities	0.48	0.00	0.00	0.00	0.03	0.79	2.24	4.30	393
RE Loans Secured by 1-4 Family	17.31	3.98	5.45	10.09	16.36	24.07	31.41	39.17	393
Revolving	2.86	0.00	0.25	1.05	2.77	4.50	6.48	7.36	393
Closed-End, Sec by First Liens	12.88	1.86	2.94	6.65	12.14	18.52	25.45	32.13	393
Closed-End, Sec by Junior Liens	1.17	0.03	0.16	0.39	0.92	1.74	3.06	4.02	393
Commercial Real Estate Loans	33.58	11.96	15.25	22.98	31.68	43.86	54.08	62.67	393
Construction and Land Dev	9.79	0.82	1.86	3.93	7.57	14.81	23.50	29.50	393
Multifamily	1.63	0.07	0.14	0.59	1.33	2.44	4.23	6.27	393
Nonfarm Nonresidential	20.73	7.24	10.05	14.70	20.42	26.24	33.66	36.95	393
RE Loans Secured by Farmland	1.20	0.00	0.00	0.00	0.37	2.30	5.46	6.84	393
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	77.51	52.27	59.06	69.64	78.38	86.36	92.50	95.00	393
RE Loans Secured by 1-4 Family	25.43	6.00	7.55	14.26	24.24	35.39	47.32	58.84	393
Revolving	4.10	0.00	0.41	1.37	3.99	6.22	9.17	10.80	393
Closed-End	21.02	3.29	5.10	10.84	19.96	30.13	42.23	52.08	393
Commercial Real Estate Loans	47.85	20.71	26.77	35.96	46.62	60.71	71.69	80.26	393
Construction and Land Dev	13.66	1.16	3.01	6.21	11.21	20.16	30.85	39.91	393
Multifamily	2.32	0.11	0.23	0.86	1.90	3.47	5.91	9.17	393
Nonfarm Nonresidential	29.73	12.69	15.87	22.30	28.78	36.55	45.56	52.01	393
RE Loans Secured by Farmland	1.72	0.00	0.00	0.00	0.56	3.24	7.13	10.04	393
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Commercial and Industrial Loans	13.35	3.04	4.76	8.17	12.17	18.23	24.93	28.97	393
Loans to Individuals	4.65	0.27	0.43	1.36	3.50	7.32	12.44	17.73	393
Credit Card Loans	0.08	0.00	0.00	0.00	0.00	0.13	0.49	0.84	393
Agricultural Loans	1.21	0.00	0.00	0.00	0.11	1.64	6.34	12.36	393
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Other Loans and Leases	1.24	0.00	0.00	0.16	0.78	1.85	3.99	6.06	393

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.56	0.26	0.64	1.84	3.74	6.84	10.93	14.45	393
Liquid Assets	19.35	6.47	8.75	12.51	17.77	25.23	34.01	42.24	393
Investment Securities	19.43	3.35	6.03	11.16	17.79	26.74	37.32	45.09	393
Net Loans and Leases	69.43	44.14	50.93	60.79	70.91	77.18	83.89	86.00	393
Net Lns, Ls & Stdbly Ltrs of Credit	70.25	44.32	51.15	62.02	71.94	78.08	84.94	87.33	393
Core Deposits	64.20	45.71	49.00	58.27	64.44	70.75	76.21	78.82	393
Noncore Funding	25.02	9.07	12.72	18.13	25.13	30.76	39.86	44.28	393
Time Deposits of \$100K or More	13.93	4.82	6.22	8.92	12.91	18.46	24.48	28.99	393
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Fed Funds Purchased and Repos	1.94	0.00	0.00	0.00	1.23	3.51	6.43	8.17	393
Net Fed Funds Purchased (Sold)	0.56	-6.89	-4.20	-1.31	0.17	2.66	5.78	6.95	393
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Oth Borrowings W/Rem Mat 1 Yr or Less	2.11	0.00	0.00	0.21	1.44	3.49	7.46	11.11	393
Earning Assets Repr in 1 Year	41.31	14.75	20.88	28.89	40.75	52.72	63.19	70.64	393
Int-Bearing Liab Repr in 1 Year	29.00	9.10	12.28	17.77	26.01	39.43	55.70	60.06	393
Long-Term Debt Repr in 1 Year	0.44	0.00	0.00	0.00	0.00	0.42	2.76	5.86	393
Net Assets Repriceable in 1 Year	11.01	-23.42	-15.74	-2.78	11.39	24.15	36.92	43.56	393
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	23.16	-0.55	5.19	13.96	23.73	31.25	41.13	46.18	393
Net ST Noncore Funding Dependence	11.95	-4.36	-1.43	5.86	11.45	18.95	25.85	29.11	393
Short-Term Inv/ST Noncore Funding	37.09	1.35	3.19	11.56	27.23	51.19	112.63	143.55	393
Liq Asts-ST Noncore Fndg/Nonliq Asts	6.34	-20.84	-14.53	-4.82	4.59	14.92	34.09	47.96	393
Net Loans and Leases/Total Deposits	88.00	57.76	65.67	78.67	89.40	98.42	106.67	112.51	393
Net Loans and Leases/Core Deposits	110.24	67.20	75.02	91.50	108.30	127.81	150.86	176.75	393
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.12	-2.95	-1.33	-0.20	0.00	0.11	0.57	1.11	210
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.19	-5.57	-3.99	-2.46	-1.13	-0.03	1.69	3.85	386
Struct Notes Appr(Depr)/T1 Cap	-0.19	-1.08	-0.76	-0.28	-0.10	-0.02	-0.00	-0.00	169
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.95	0.00	0.00	0.00	0.12	10.06	40.33	65.94	392
Available-For-Sale Securities	93.04	31.51	58.97	89.28	99.86	100.00	100.00	100.00	392
U.S. Treasury Securities	0.86	0.00	0.00	0.00	0.00	0.75	4.97	12.08	392
U.S. Agency Securities (excl MBS)	39.08	0.14	3.48	17.61	38.34	58.24	79.58	87.34	392
Municipal Securities	15.98	0.00	0.00	4.21	14.93	27.94	41.27	52.83	392
Mortgage-Backed Securities	31.28	0.00	0.51	9.09	29.40	50.52	67.02	79.12	392
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.49	392
Other Debt Securities	2.64	0.00	0.00	0.00	0.20	4.59	13.69	20.26	392
Mutual Funds and Equity Securities	1.08	0.00	0.00	0.00	0.06	1.68	5.16	10.48	392
Debt Securities 1 Year or Less	13.51	0.00	0.33	3.19	8.84	22.72	36.71	53.97	392
Debt Securities 1 To 5 Years	41.36	4.05	10.06	23.30	43.77	57.38	67.89	73.76	392
Debt Securities Over 5 Years	39.94	1.25	4.10	17.87	36.39	62.60	81.28	89.12	392
Pledged Securities	52.97	5.07	12.34	33.61	54.51	73.50	88.48	93.17	392
Structured Notes, Fair Value	2.65	0.00	0.00	0.00	0.00	4.15	13.43	26.50	392

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.16	0.00	0.00	0.07	0.13	0.24	0.38	0.46	393
Provision for Ln&Ls Losses/Avg Lns&Ls	0.22	0.00	0.01	0.10	0.20	0.33	0.50	0.62	393
Provision for Ln&Ls Losses/Net Losses	310.99	-153.91	-167.71	70.35	176.93	415.70	1466.66	2617.69	384
Ln&Ls Allowance/Total Loans & Leases	1.21	0.71	0.82	1.00	1.19	1.39	1.69	1.83	393
Ln&Ls Allowance/Net Ln&Ls Losses (X)	28.51	2.32	3.33	5.99	13.66	43.10	102.57	187.02	327
ALLL/Nonaccrual Assets	713.42	83.93	112.53	189.19	371.77	780.16	2509.92	5180.78	373
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	541.74	72.19	98.04	156.58	303.13	630.80	1878.98	4505.70	386
Gross Ln&Ls Losses/Avg Loans & Leases	0.15	0.00	0.01	0.03	0.11	0.24	0.45	0.73	393
Recoveries/Avg Loans and Leases	0.05	0.00	0.00	0.01	0.03	0.07	0.15	0.24	393
Net Losses/Avg Loans and Leases	0.10	-0.03	-0.00	0.01	0.06	0.17	0.34	0.50	393
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Recoveries/Prior Year-End Losses	24.34	1.71	3.78	8.77	17.10	34.02	62.11	127.47	380
Earnings Coverage of Net Losses (X)	38.01	-243.13	-65.61	6.23	20.37	59.57	172.90	380.21	384
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.02	-0.03	-0.01	-0.00	0.00	0.03	0.10	0.19	393
RE Loans Secured By 1-4 Family	0.03	-0.05	-0.01	0.00	0.00	0.05	0.16	0.24	393
Revolving	0.01	-0.00	0.00	0.00	0.00	0.00	0.08	0.23	374
Closed-End	0.02	-0.05	-0.02	0.00	0.00	0.04	0.16	0.28	392
Commercial Real Estate Loans	0.01	-0.04	-0.01	0.00	0.00	0.00	0.10	0.15	393
Construction and Land Dev	0.00	-0.00	0.00	0.00	0.00	0.00	0.01	0.09	392
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	380
Nonfarm Nonresidential	0.01	-0.06	-0.01	0.00	0.00	0.00	0.11	0.22	393
RE Loans Secured by Farmland	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.02	302
Commercial and Industrial Loans	0.21	-0.21	-0.12	-0.00	0.05	0.41	0.92	1.40	391
Loans to Depository Institutions	-0.19	-7.44	-1.48	0.00	0.00	0.00	0.00	0.40	18
Loans to Individuals	0.75	0.06	0.11	0.26	0.55	1.09	2.02	2.58	325
Credit Card Loans	1.99	-1.34	0.00	0.17	1.39	3.03	5.31	14.11	147
Agricultural Loans	-0.00	-0.28	-0.03	0.00	0.00	0.00	0.00	0.10	252
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.36	-0.07	0.00	0.00	0.00	0.01	2.53	8.46	363

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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30-89 Days PD Loans and Leases	0.56	0.01	0.05	0.20	0.45	0.84	1.39	1.74	393
90+ Days PD Loans and Leases	0.07	0.00	0.00	0.00	0.02	0.12	0.30	0.43	393
Nonaccrual Loans and Leases	0.39	0.00	0.01	0.11	0.30	0.57	1.14	1.45	393
90+ Days PD and Nonaccrual Loans and Leases	0.49	0.01	0.04	0.17	0.39	0.76	1.25	1.86	393
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	393
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
-----									
30-89 Days Past Due Assets	0.56	0.01	0.05	0.20	0.45	0.84	1.39	1.74	393
90+ Days Past Due Assets	0.07	0.00	0.00	0.00	0.02	0.12	0.30	0.43	393
Nonaccrual Assets	0.39	0.00	0.01	0.11	0.30	0.58	1.14	1.45	393
30+ Days PD & Nonaccrual Assets	1.09	0.10	0.19	0.47	0.95	1.63	2.38	3.19	393
PERCENT OF TOTAL ASSETS									
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90+ Days PD and Nonaccrual Assets	0.34	0.01	0.02	0.11	0.26	0.51	0.97	1.28	393
90+ PD & Nonaccrual Assets + OREO	0.44	0.01	0.03	0.14	0.34	0.67	1.25	1.65	393
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	0.38	0.00	0.01	0.11	0.27	0.58	1.08	1.48	393
Allowance for Loan & Lease Losses	43.82	0.05	2.36	14.57	33.53	69.73	108.99	156.52	393
Equity Cap + ALLL	4.19	0.00	0.23	1.14	2.82	6.18	12.49	17.29	393
Tier 1 Cap + ALLL	3.93	0.00	0.18	1.09	2.87	6.03	11.54	14.88	393
Loans & Leases + RE Acquired	0.53	0.00	0.02	0.16	0.39	0.87	1.39	2.22	393

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	0.48	0.00	0.00	0.12	0.35	0.73	1.27	1.69	393
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.01	0.10	0.27	0.41	393
- Nonaccrual	0.32	0.00	0.00	0.05	0.24	0.53	1.05	1.49	393
Coml & Indl - 30-89 Days PD	0.71	0.00	0.00	0.11	0.47	1.18	2.50	3.64	391
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.06	0.32	0.56	391
- Nonaccrual	0.61	0.00	0.00	0.05	0.36	1.04	2.35	3.53	391
Individuals - 30-89 Days PD	1.11	0.00	0.02	0.33	0.91	1.71	2.49	3.21	393
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.01	0.16	0.42	0.74	393
- Nonaccrual	0.19	0.00	0.00	0.00	0.09	0.35	0.77	1.11	393
Dep Inst Lns - 30-89 Days PD	5.55	0.00	0.00	0.00	0.00	0.00	0.00	10.00	18
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
- Nonaccrual	0.53	0.00	0.00	0.00	0.00	0.00	0.00	0.97	18
Agricultural - 30-89 Days PD	0.06	0.00	0.00	0.00	0.00	0.00	0.42	1.07	252
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	252
- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.46	1.22	252
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&Ls - 30-89 Days PD	0.34	0.00	0.00	0.00	0.00	0.25	2.20	5.86	363
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.90	363
- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.31	1.47	363
<b>MEMORANDA:</b>									
1-4 Family - 30-89 Days PD	0.59	0.00	0.00	0.11	0.49	0.97	1.68	2.27	393
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.12	0.37	0.61	393
- Nonaccrual	0.31	0.00	0.00	0.03	0.21	0.57	1.01	1.41	393
Revolving - 30-89 Days PD	0.25	0.00	0.00	0.00	0.09	0.45	1.06	1.55	374
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.28	374
- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.07	0.38	0.58	374
Closed-End - 30-89 Days PD	0.65	0.00	0.00	0.10	0.53	1.06	1.85	2.99	392
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.13	0.43	0.65	392
- Nonaccrual	0.35	0.00	0.00	0.01	0.24	0.64	1.18	1.73	392
- Jr Lien 30-89 Days PD	0.05	0.00	0.00	0.00	0.01	0.09	0.24	0.43	392
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	392
- Jr Lien Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.04	0.16	0.38	392
Commercial RE - 30-89 Days PD	0.34	0.00	0.00	0.01	0.21	0.58	1.20	1.87	393
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.04	0.25	0.43	393
- Nonaccrual	0.31	0.00	0.00	0.00	0.15	0.51	1.15	1.97	393
Const & Dev - 30-89 Days PD	0.28	0.00	0.00	0.00	0.00	0.48	1.54	2.73	392
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.35	392
- Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.12	0.87	1.43	392
Multifamily - 30-89 Days PD	0.07	0.00	0.00	0.00	0.00	0.00	0.54	3.09	380
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	380
- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.03	1.36	380
Nonfarm Nres- 30-89 Days PD	0.30	0.00	0.00	0.00	0.14	0.49	1.24	2.00	393
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.01	0.21	0.44	393
- Nonaccrual	0.34	0.00	0.00	0.00	0.12	0.58	1.51	2.41	393
Farmland - 30-89 Days PD	0.14	0.00	0.00	0.00	0.00	0.11	0.96	1.83	302
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.43	302
- Nonaccrual	0.20	0.00	0.00	0.00	0.00	0.00	1.33	4.44	302
Credit Card - 30-89 Days PD	1.13	0.00	0.00	0.00	0.83	2.03	3.73	5.07	147
- 90+ Days Past Due	0.44	0.00	0.00	0.00	0.03	0.74	2.02	3.85	147
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.59	147

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.18	6.75	7.20	8.03	9.05	10.16	11.88	12.83	393
Tier 1 RBC Ratio	12.15	8.07	8.96	10.15	11.55	13.97	17.37	19.24	393
Total Risk-Based Capital Ratio	13.45	10.13	10.62	11.45	12.69	15.03	18.59	20.79	393
Tangible Tier 1 Leverage Ratio	9.12	6.67	7.14	7.98	9.00	10.09	11.77	12.79	393
Tangible Common Eq Cap/Tan Assets	7.80	4.63	5.16	6.27	7.64	9.30	10.94	11.94	393
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	16.43	6.17	8.17	10.95	15.39	21.43	28.08	31.40	393
Standby Letters of Credit	0.72	0.00	0.01	0.20	0.53	1.09	1.85	2.44	393
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.00	0.19	0.51	393
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.48	0.00	0.00	0.00	0.00	0.50	2.84	6.94	393
Interest Rate Contracts	0.46	0.00	0.00	0.00	0.00	0.30	2.84	6.94	393
Interest Rate Futures & Forward Contr	0.02	0.00	0.00	0.00	0.00	0.00	0.08	1.15	393
Written Options Contr (Int Rate)	0.04	0.00	0.00	0.00	0.00	0.00	0.23	1.07	393
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Interest Rate Swaps	0.10	0.00	0.00	0.00	0.00	0.00	0.65	2.76	393
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	25.00	10.62	12.89	17.63	23.56	31.16	40.92	48.38	393

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	97.50	0.00	88.23	100.00	100.00	100.00	100.00	100.00	125
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Equity, Comm, & Other Contracts	2.49	0.00	0.00	0.00	0.00	0.00	0.04	98.28	125
Futures and Forwards	14.42	0.00	0.00	0.00	0.00	48.03	76.10	100.00	125
Written Options	31.93	0.00	0.00	0.00	0.00	53.50	100.00	100.00	125
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Over-The-Counter	28.46	0.00	0.00	0.00	0.00	50.00	100.00	100.00	125
Purchased Options	2.78	0.00	0.00	0.00	0.00	0.00	27.25	90.75	125
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Over-The-Counter	2.24	0.00	0.00	0.00	0.00	0.00	25.52	87.50	125
Swaps	37.88	0.00	0.00	0.00	0.00	100.00	100.00	100.00	125
Held for Trading	0.40	0.00	0.00	0.00	0.00	0.00	0.00	86.81	125
Interest Rate Contracts	0.39	0.00	0.00	0.00	0.00	0.00	0.00	35.43	125
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Non-Traded	99.59	0.00	100.00	100.00	100.00	100.00	100.00	100.00	125
Interest Rate Contracts	86.86	0.00	0.00	100.00	100.00	100.00	100.00	100.00	125
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Equity, Comm, & Other Contracts	2.47	0.00	0.00	0.00	0.00	0.00	0.00	88.74	125
Deriv Contr (Excl Fut & FX LE 14 Days)	65.88	0.00	0.00	32.72	89.80	100.00	100.00	100.00	125
One Year or Less	23.45	0.00	0.00	0.00	0.00	48.31	88.27	100.00	125
Over 1 Year to 5 Years	33.24	0.00	0.00	0.00	0.00	95.11	100.00	100.00	125
Over 5 Years	2.96	0.00	0.00	0.00	0.00	0.00	26.63	100.00	125
Gross Negative Fair Value (Abs Val)	0.71	0.00	0.00	0.00	0.20	1.09	3.33	6.34	125
Gross Positive Fair Value	0.34	0.00	0.00	0.00	0.04	0.34	1.55	3.63	125
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
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	393
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	390
Decr (Incr) in Int Expense/Net Income	0.00	-0.25	0.00	0.00	0.00	0.00	0.00	0.20	390
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	390
Incr (Decr) in Net Income/Net Income	0.04	-0.86	-0.01	0.00	0.00	0.00	0.34	1.43	390

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Ins Under Assets(P/C)/Tot Ins Und Ast	23.62	0.00	0.00	0.00	0.00	37.50	87.14	100.00	13
Ins Under Assets(L/H)/Tot Ins Und Ast	76.37	0.00	0.00	44.63	100.00	100.00	100.00	100.00	13
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Ins Activities Revenue/Adj Oper Inc	0.53	0.00	0.00	0.00	0.06	0.47	3.05	6.79	393
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.95	242
Credit Rel Prem Inc/Tot Prem Inc	68.36	0.00	0.00	3.23	100.00	100.00	100.00	100.00	13
Other Prem Inc/Total Prem Inc	31.63	0.00	0.00	0.00	0.00	71.34	100.00	100.00	13
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Ins Net Inc (P/C)/Equity (P/C)	21.85	14.81	14.81	14.81	15.18	18.23	30.81	35.00	4
Ins Net Inc (L/H)/Equity (L/H)	2.85	-64.19	-64.19	0.16	3.14	14.06	15.08	27.14	10
Insur Ben, Losses, Exp/Insur Premiums	56.31	0.00	0.00	4.29	54.31	87.41	98.46	115.79	13
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.89	0.00	0.00	0.00	0.00	0.00	0.00	9.38	11
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
CSV Life Insurance/Tier 1 Cap + ALLL	6.98	0.00	0.00	0.00	5.01	15.41	19.87	22.99	393
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	393
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44
Cost: Interest-Bearing Deposits	1.78	0.18	0.18	0.18	1.33	2.53	2.63	2.66	3
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Leases	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1
GROWTH RATES:									
Net Loans and Leases	-11.85	-100.00	-100.00	-100.00	-29.22	15.59	169.81	252.64	31
Total Selected Assets	-12.93	-100.00	-100.00	-87.17	-3.57	15.48	119.62	179.66	46
Deposits	-42.70	-60.60	-60.60	-60.60	-60.60	-42.70	-31.95	-28.37	2





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	79.87	0.00	0.00	49.36	82.98	106.70	177.13	257.31	266
Dividends Paid/Net Income	23.22	0.00	0.00	0.00	24.90	41.60	56.72	72.73	390
Net Income - Dividends/Avg Equity	9.34	1.76	4.04	6.10	9.14	12.40	15.80	18.66	393
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	107.55	0.00	0.00	42.64	105.73	164.55	262.56	412.71	291
Dividends From Nonbank Subs	0.21	0.00	0.00	0.00	0.00	0.00	1.59	5.08	291
Dividends From Subsidiary BHCs	0.94	0.00	0.00	0.00	0.00	0.00	0.00	88.67	291
Dividends From All Subsidiaries	124.93	0.00	0.00	79.58	114.32	174.47	301.26	452.91	291
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	30.60	0.00	0.00	0.00	30.09	56.31	82.37	102.59	358
Interest Income From Bank Subs	0.18	0.00	0.00	0.00	0.00	0.14	1.16	2.67	358
Mgt & Service Fees From Bank Subs	1.18	0.00	0.00	0.00	0.00	0.00	8.07	27.69	358
Other Income From Bank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.19	2.39	358
Operating Income From Bank Subs	35.92	0.00	0.00	2.71	34.81	61.99	90.43	134.01	358
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	48.00	0.00	0.00	0.00	41.48	100.00	100.00	126.41	112
Interest Income From Nonbank Subs	1.28	0.00	0.00	0.00	0.00	0.00	3.79	42.82	112
Mgt & Serv Fees From Nonbank Subs	2.89	0.00	0.00	0.00	0.00	0.00	6.70	75.26	112
Other Income From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.21	112
Operating Inc From Nonbank Subs	70.05	0.00	0.00	0.00	93.17	100.00	137.19	402.85	112
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	22.25	0.00	0.00	0.00	12.00	32.29	91.84	99.64	46
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
Operating Income From Sub BHCs	22.45	0.00	0.00	0.00	14.60	32.30	91.94	99.64	46
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	61.44	0.00	0.00	0.00	87.35	99.00	100.00	100.00	362
Interest Income From Bank Subs	1.53	0.00	0.00	0.00	0.00	0.38	6.47	50.13	362
Mgt & Serv Fees From Bank Subs	2.61	0.00	0.00	0.00	0.00	0.00	20.72	58.14	362
Other Income From Bank Subs	0.23	0.00	0.00	0.00	0.00	0.00	0.49	11.05	362
Operating Income From Bank Subs	76.48	0.00	0.00	72.13	97.56	100.00	100.00	100.00	362
Dividends From Nonbank Subs	0.50	0.00	0.00	0.00	0.00	0.00	2.37	26.32	362
Interest Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.15	2.13	362
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	362
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	362
Operating Inc From Nonbank Subs	3.18	0.00	0.00	0.00	0.00	0.57	13.42	95.75	362
Dividends From Subsidiary BHCs	0.85	0.00	0.00	0.00	0.00	0.00	0.00	60.41	362
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	362
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	362
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	362
Operating Income From Sub BHCs	1.05	0.00	0.00	0.00	0.00	0.00	0.00	63.70	362
Loans and Adv From Subs/ST Debt	710.90	0.00	0.00	23.47	233.43	590.33	2376.64	6624.12	55
Loans and Adv From Subs/Total Debt	273.11	0.00	0.00	0.00	183.65	368.20	1020.78	1993.26	108

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2005 and Other Notes
2351993	828, 610	ABINGTON MUTUAL HOLDING COMPAN	JENKINTOWN, PA	
3109904	526, 572	ACCESS NATIONAL CORPORATION	RESTON, VA	Moved from Peer 5
1117464	943, 380	ACNB CORPORATION	GETTYSBURG, PA	
1208933	514, 652	ALBANK CORPORATION	CHICAGO, IL	Moved from Peer 5
2067007	621, 836	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	822, 128	ALIAN T FINANCIAL CORPORATION	ALEXANDER CITY, AL	
2533100	513, 661	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
3047154	583, 491	ALLIANCE BANCSHARES CALIFORNIA	CULVER CITY, CA	
3123638	662, 618	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	
1140510	982, 099	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1127146	565, 665	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1020676	684, 077	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
2772990	619, 164	AMERI - NATIONAL CORPORATION	LEAWOOD, KS	Moved from Peer 5
2173720	724, 213	AMERICAN BANCORPORATION	SAINT PAUL, MN	
1109964	721, 872	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
3008753	528, 468	AMERICAN BANK INCORPORATED	ALLEN TOWN, PA	
1076691	611, 215	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
2312837	613, 974	AMERICAN RIVER BANKSHARES	SACRAMENTO, CA	
1107193	513, 925	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	Moved from Peer 5
1117316	901, 194	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	825, 240	AMES NATIONAL CORPORATION	AMES, IA	
2366821	884, 245	ANB BANCSHARES, INC	ROGERS, AR	
2710796	525, 197	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2468293	546, 338	APPALACHIAN BANCSHARES, INC.	ELLI JAY, GA	
2465528	629, 594	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	777, 535	ATBANCORP	DUBUQUE, IA	
1129533	620, 731	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1108350	735, 425	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2858951	838, 830	BANCORP, INC. , THE	WILMINGTON, DE	
2796624	518, 083	BANCSHARES OF FLORIDA, INC.	NAPLES, FL	
1135002	517, 822	BANCTENN CORPORATION	KINGSPORT, TN	
1202762	608, 600	BANK IOWA CORPORATION	CLIVE, IA	
1205398	821, 574	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	897, 013	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3320978	566, 193	BANKFIVE, MHC	FALL RIVER, MA	
1201363	695, 599	BANKMANAGERS CORP.	MILWAUKEE, WI	
3202832	952, 686	BANTERRA CORP	ELDORADO, IL	
1115385	702, 708	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1209248	672, 235	BARABOO BANCORPORATION, INC. ,	BARABOO, WI	
2325891	634, 968	BARNES BANCORPORATION	KAYSVILLE, UT	
2848710	576, 481	BCP HOLDINGS (USA), INC.	NEWARK, NJ	
2388878	966, 942	BEACON BANCORP	TAUNTON, MA	
2333654	856, 175	BENJAMIN FRANKLIN BANCORP, INC	FRANKLIN, MA	
2728157	950, 280	BERKSHIRE BANCORP INC.	NEW YORK, NY	Moved from Peer 3
1919770	854, 439	BIG SANDY HOLDING COMPANY	LIMON, CO	
1823345	621, 639	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1083680	517, 969	BLOSSMAN BANCSHARES, INC.	LACOMBE, LA	
1471849	707, 188	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
3141650	578, 755	BNC BANCORP	THOMASVILLE, NC	
1248162	748, 635	BNCCORP, INC.	BISMARCK, ND	
2935142	595, 856	BOU BANCORP, INC.	OGDEN, UT	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2005 and Other Notes
3244113	737, 983	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	547, 116	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	539, 859	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	Moved from Peer 5
1140994	692, 967	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1029576	557, 718	BWC FINANCIAL CORP.	WALNUT CREEK, CA	
2183493	666, 194	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	737, 637	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2741156	927, 252	CAPITAL BANK CORPORATION	RALEIGH, NC	
1127294	504, 200	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
2507790	621, 014	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
3327025	690, 654	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
3072923	632, 006	CAVALRY BANCORP, INC.	MURFREESBORO, TN	
1493654	744, 625	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	586, 291	CBX CORPORATION	CARROLLTON, IL	
1053496	571, 561	CCB CORPORATION	KANSAS CITY, MO	
2868129	848, 161	CENTERSTATE BANKS OF FLORIDA,	WINTER HAVEN, FL	
2856498	523, 516	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	Moved from Peer 5
2746049	539, 787	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1203899	587, 521	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1832048	704, 372	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1064429	706, 370	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1209042	570, 845	CENTRE 1 BANCORP, INC.	BELOIT, WI	
2632898	649, 787	CENTRUE FINANCIAL CORPORATION	KANKAKEE, IL	
1109946	845, 403	CENTURY BANCSHARES, INC.	NEW BOSTON, TX	
1141487	719, 395	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
1133594	729, 759	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
2244545	530, 937	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1118368	509, 583	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	602, 788	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
3186576	902, 983	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1097566	670, 269	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1081079	753, 323	CITRUS & CHEMICAL BANCORPORATI	BARTOW, FL	
2568595	749, 642	CITY BANCORP	SPRINGFIELD, MO	
1055007	777, 389	CITYWIDE BANKS OF COLORADO, IN	AURORA, CO	
1493832	722, 409	CIVITAS BANKGROUP, INC.	FRANKLIN, TN	
1086270	527, 900	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1134108	764, 571	CNB CORPORATION	CONWAY, SC	
1118340	749, 531	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	703, 702	CNLBANCSHARES, INC.	ORLANDO, FL	
2809560	574, 625	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
2378440	825, 555	COLUMBIA BANCORP	THE DALLES, OR	
1118229	541, 490	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
1250839	984, 329	COMMERCIAL BANKSHARES, INC.	MIAMI, FL	
1118948	589, 524	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1250606	507, 191	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	Moved from Peer 5
3124381	842, 579	COMMUNITY BANCORP	LAS VEGAS, NV	
2801050	882, 295	COMMUNITY BANCORP, INC.	ESCONDIDO, CA	
1070765	592, 508	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1129430	569, 620	COMMUNITY BANCSHARES, INC.	BLOUNTSVILLE, AL	
2356073	647, 588	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1081873	913, 225	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2005 and Other Notes
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2074407	551, 580	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	
1398937	579, 921	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
1140659	841, 993	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1099766	723, 935	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
2241937	715, 581	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	
1058594	800, 352	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1958827	693, 299	CRESCENT BANKING COMPANY	JASPER, GA	
1102581	736, 869	CU BANK SHARES, INC.	FARMERS BRANCH, TX	
2242523	515, 847	D. L. EVANS BANCORP	BURLEY, ID	
1493720	562, 045	DBT HOLDING COMPANY	VIDALIA, GA	
2497462	676, 861	DCB FINANCIAL CORP	LEWIS CENTER, OH	
2193906	700, 397	DEARBORN BANCORP, INC.	DEARBORN, MI	
1094613	771, 276	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
1104660	554, 365	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1127913	607, 059	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
2652104	647, 019	EAGLE BANCORP, INC.	BETHESDA, MD	
3023466	523, 703	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	Moved from Peer 5
2626691	755, 543	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
2686659	542, 794	ECB BANCORP, INC.	ENGELHARD, NC	
1135824	815, 673	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2461016	912, 448	ENTERPRISE BANCORP, INC.	LOWELL, MA	
1125777	570, 168	EXCEL BANK CORPORATION	MINNEAPOLIS, MN	
1104923	949, 731	EXTRACO CORPORATION	WACO, TX	
1028038	582, 764	F & M HOLDING COMPANY	BOISE, ID	
1134630	702, 791	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1055155	503, 132	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	Moved from Peer 5
1071191	832, 952	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
3104860	503, 212	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	Moved from Peer 5
1248818	608, 634	FENTURA FINANCIAL, INC.	FENTON, MI	
2121552	677, 546	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
2858773	538, 435	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
1201859	624, 364	FINA BANCORP, INC.	VALPARAISO, IN	
1096550	512, 826	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	Moved from Peer 6
1988646	739, 359	FIRST BANCORP, INC.	LEBANON, VA	
1206715	634, 019	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1119404	571, 089	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1247428	628, 901	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
2688439	672, 425	FIRST CAPITAL BANCORP, INC.	NORCROSS, GA	
1118425	837, 221	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
1246533	763, 111	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1081060	685, 964	FIRST CITIZENS BANCORP	CLEVELAND, TN	
1098796	799, 164	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	778, 212	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	929, 095	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	772, 155	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	
1404687	578, 357	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
1083783	813, 326	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1064728	760, 911	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
3104280	802, 154	FIRST FINANCIAL HOLDINGS, MHC	RENTON, WA	
3150997	759, 775	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
1134078	889, 803	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2005 and Other Notes
1118265	526, 722	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1208009	625, 599	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
1206760	840, 886	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
1492219	777, 176	FIRST MUTUAL BANCORP OF ILLINO	HARVEY, IL	
2624398	685, 223	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
1133932	993, 320	FIRST NATIONAL LINCOLN CORPORA	DAMARISCOTTA, ME	
1426755	862, 265	FIRST NATIONAL SECURITY COMPAN	DEQUEEN, AR	
2880626	649, 668	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
2521509	826, 521	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	709, 382	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2161165	604, 469	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	621, 027	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1204177	720, 829	FIRST STATE FINANCIAL CORPORAT	EASTPOINTE, MI	
1100813	717, 290	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
1081716	500, 673	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	Moved from Peer 5
1122123	798, 557	FIRST WESTERN BANCORP, INC.	HURON, SD	
1050646	554, 246	FIRST YORK BAN CORP.	YORK, NE	
1134322	859, 791	FIRSTBANK CORPORATION	ALMA, MI	
2127657	809, 792	FIRSTTRUST CORPORATION	NEW ORLEANS, LA	
1123072	932, 714	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
2650315	918, 620	FLAG FINANCIAL CORPORATION	ATLANTA, GA	
3100358	853, 574	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	
3047743	554, 030	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	636, 817	FNB BANCORP, INC.	NEWTOWN, PA	
1133473	931, 243	FNB CORP.	ASHEBORO, NC	
1031430	794, 070	FOOTHILL INDEPENDENT BANCORP	GLENDORA, CA	
1137462	505, 460	FORBES FIRST FINANCIAL CORPORA	SAINT LOUIS, MO	
1137453	574, 685	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
1128358	856, 649	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1118238	609, 065	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
3200463	954, 797	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2973591	740, 279	GATEWAY FINANCIAL HOLDINGS, IN	ELIZABETH CITY, NC	
1098620	917, 875	GERMAN AMERICAN BANCORP	JASPER, IN	
3180640	771, 083	GREAT LAKES BANCORP, INC.	BUFFALO, NY	
1206733	716, 661	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1134023	917, 764	GREATER COMMUNITY BANCORP	TOTOWA, NJ	
3309889	506, 668	GSB, MHC	GREENFIELD, MA	Moved from Peer 5
1862036	564, 967	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2861492	767, 028	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1208120	875, 407	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	641, 576	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1084623	639, 337	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
2166124	730, 922	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
2253529	528, 368	HERITAGE OAKS BANCORP	PASO ROBLES, CA	Moved from Peer 5
1472220	673, 352	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	595, 007	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
1052378	858, 148	HNB CORPORATION	ARKANSAS CITY, KS	
3059504	854, 959	HOME FEDERAL BANCORP	COLUMBUS, IN	
1209181	704, 997	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
1141674	694, 135	IBT BANCORP, INC.	IRWIN, PA	
1401118	720, 080	IBT BANCORP, INC.	MOUNT PLEASANT, MI	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2005 and Other Notes
1205183	691, 650	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	503, 731	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	Moved from Peer 5
2734064	829, 944	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
1100000	515, 739	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	Moved from Peer 5
2924360	662, 500	INTEGRITY BANCSHARES, INC.	ALPHARETTA, GA	
2803474	670, 541	INTEGRITY FINANCIAL CORPORATIO	HICKORY, NC	
2634490	730, 830	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
1137958	886, 470	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	
1245228	643, 911	ISB FINANCIAL CORP.	IOWA CITY, IA	
2805683	505, 724	JAMES MONROE BANCORP, INC.	ARLINGTON, VA	
1109290	566, 171	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
2040288	534, 899	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
2472928	627, 470	K CAPITAL CORPORATION	OWINGS MILLS, MD	
1070831	554, 105	KENTUCKY BANCSHARES, INC.	PARIS, KY	
2721112	567, 741	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
2128917	688, 374	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1130098	715, 018	LANDMARK FINANCIAL GROUP, INC.	BELVIDERE, IL	
2759900	539, 546	LCNB CORP.	LEBANON, OH	
1136139	926, 852	LEESPORT FINANCIAL CORP.	WYOMISSING, PA	
2352226	554, 396	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3143784	681, 493	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	
1097173	585, 731	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
1071669	812, 437	LNB BANCORP INC.	LORAIN, OH	
2745752	532, 753	LONG ISLAND FINANCIAL CORP.	ISLANDIA, NY	
1103766	702, 850	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
1076002	991, 825	LSB BANCSHARES, INC.	LEXINGTON, NC	
3019674	533, 308	LSB CORPORATION	NORTH ANDOVER, MA	
2545831	785, 105	LSB FINANCIAL	LACONIA, NH	
2052777	527, 686	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	588, 968	MACHIAS BANCORP, MHC	MACHIAS, ME	
2427665	906, 116	MACON BANCORP	FRANKLIN, NC	
1139363	512, 620	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	Moved from Peer 5
2514239	835, 647	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	616, 687	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	525, 038	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
3077236	560, 774	MARSHALL BANKFIRST CORPORATION	MINNEAPOLIS, MN	
1966783	920, 429	MASSBANK CORP.	READING, MA	
1128769	712, 008	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	810, 747	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2344799	935, 850	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1201916	579, 591	METROCORP, INC.	EAST MOLINE, IL	
2176413	723, 300	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
1086654	659, 481	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	987, 062	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1205053	658, 703	MIDWESTONE FINANCIAL GROUP, IN	OSKALOOSA, IA	
1126354	955, 753	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1210299	678, 568	MONROE BANCORP	BLOOMINGTON, IN	
1138919	689, 212	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	735, 767	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	989, 595	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	565, 944	MORRILL BANCSHARES, INC.	MERRIAM, KS	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2005 and Other Notes
2256539	593, 867	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	587, 166	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	549, 010	MSB MUTUAL HOLDING COMPANY	MANASQUAN, NJ	
2603067	737, 728	MUTUAL BANCORP OF THE BERKSHIR	PITTSFIELD, MA	
1086001	503, 453	N W SERVICES CORPORATION	RINGGOLD, GA	
2623430	549, 656	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2149622	939, 844	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	828, 907	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	654, 724	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
3047109	735, 743	NEW FRONTIER BANCORP	GREELEY, CO	
3049617	510, 963	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	Moved from Peer 5
1247110	857, 371	NEWMIL BANCORP, INC.	NEW MILFORD, CT	
1827893	520, 763	NI BANCSHARES CORPORATION	SYCAMORE, IL	Moved from Peer 5
1066414	539, 600	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
2845175	630, 043	NORTH BAY BANCORP	NAPA, CA	
1029334	908, 280	NORTH VALLEY BANCORP	REDDING, CA	
2324111	580, 173	NORTHEAST BANCORP	AUBURN, ME	
1210589	758, 723	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
2934305	510, 690	NORTHFIELD MHC	NORTHFIELD, VT	Moved from Peer 5
3025385	849, 757	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
2582827	631, 275	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
2237118	583, 422	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2835475	728, 796	NORWAY BANCORP, MHC	NORWAY, ME	
2460569	594, 476	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	580, 521	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
3297481	994, 701	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
2012436	732, 007	OHIO VALLEY BANC CORP.	GALLIPOLIS, OH	
1200311	597, 308	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	728, 246	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2233950	949, 573	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
2603991	642, 211	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
2485807	560, 309	OMNI BANCSHARES, INC.	METAIRIE, LA	
1083729	536, 221	ONE AMERICAN CORP.	VACHERIE, LA	Moved from Peer 5
1028533	586, 205	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1248153	581, 180	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1249383	548, 981	OXFORD BANK CORPORATION	OXFORD, MI	
1083934	991, 111	PAB BANKSHARES, INC.	VALDOSTA, GA	
2762973	574, 451	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	933, 429	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
3247468	662, 833	PARISH NATIONAL CORPORATION	COVINGTON, LA	
1209716	521, 103	PARK BANCORPORATION, INC.	MADISON, WI	
1117688	570, 419	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	568, 141	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	656, 763	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	711, 701	PEOPLES BANCORP	LYNDEN, WA	
2818245	729, 190	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1132298	806, 276	PEOPLES BANCTRUST COMPANY, INC	SELMA, AL	
1133174	767, 309	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1057702	692, 022	PEOPLES, INC.	COLORADO SPRINGS, CO	
1081314	527, 756	PERSONS BANKING CO., INC.	LITHONIA, GA	
2925657	979, 562	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	



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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2005 and Other Notes
3223855	697, 415	PONKAPOAG BANCORP, MHC	CANTON, MA	
1249712	965, 668	PORTER BANCORP, INC.	SHEPHERDSVILLE, KY	
2291389	524, 351	PRAIRIE FINANCIAL CORPORATION	BRIDGEVIEW, IL	Moved from Peer 5
2306649	695, 741	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	
1826047	665, 378	PREMIER COMMUNITY BANKSHARES,	WINCHESTER, VA	
2007647	537, 831	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	890, 633	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	928, 432	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2293329	839, 970	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2625489	563, 506	PSB BANCORP, INC.	PHILADELPHIA, PA	
2125813	986, 518	QCR HOLDINGS, INC.	MOLINE, IL	
1118434	582, 112	QNB CORP.	QUAKERTOWN, PA	
1130904	575, 779	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
3201518	790, 259	RAINIER PACIFIC FINANCIAL GROU	TACOMA, WA	
1029482	765, 472	RCB CORPORATION	SACRAMENTO, CA	
1130584	710, 294	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2787118	681, 485	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	750, 935	REPUBLIC BANCORP CO.	ORLAND PARK, IL	
3023680	621, 890	REPUBLIC BANCSHARES OF TEXAS,	HOUSTON, TX	
1398807	819, 724	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
2114938	615, 529	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	686, 414	RIVER VALLEY BANCORPORATION	MERRILL, WI	
1364101	668, 576	RIVERSIDE BANCSHARES, INC.	MARIETTA, GA	
1885594	507, 252	ROYAL AMERICAN CORPORATION	INVERNESS, IL	Moved from Peer 5
3021220	541, 042	RUSSELLVILLE BANCSHARES, INC.	JONESBORO, AR	
1139466	897, 873	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
1493560	713, 082	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1204814	977, 166	SBC, INCORPORATED	COUNTRYSIDE, IL	
1107308	528, 572	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1200348	828, 530	SECURITY NATIONAL CORPORATION	SIOUX CITY, IA	
2429838	841, 553	SHORE BANCSHARES, INC.	EASTON, MD	
2777614	792, 240	SILVER STATE BANCORP	HENDERSON, NV	
1820700	580, 968	SLADE'S FERRY BANCORP	SOMERSET, MA	
1048997	837, 821	SMITHTOWN BANCORP, INC.	HAUPPAUGE, NY	
2810285	762, 308	SOUTH CENTRAL BANCSHARES OF KE	HORSE CAVE, KY	
1124060	524, 968	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	869, 688	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2640615	534, 689	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
1938865	825, 993	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	Name change from GEORGIA BANK FINANCIAL CORPORATION
3157473	606, 058	SOUTHWEST COMMUNITY BANCORP	CARLSBAD, CA	
3073779	545, 989	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	
1062135	799, 173	SPIRIT BANCORP, INC.	BRISTOW, OK	
1097771	766, 194	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2360454	509, 118	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	Moved from Peer 5
2327541	579, 567	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
2618388	687, 738	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1247660	534, 390	SUMMIT BANK CORPORATION	ATLANTA, GA	
1246467	792, 378	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1138795	682, 134	TEAM FINANCIAL, INC.	PAOLA, KS	
3102585	794, 833	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	
1142242	500, 082	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	Moved from Peer 5

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1103878	516, 842	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2621548	552, 765	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
3183771	919, 594	TOTAL BANCSHARES CORP.	MIAMI, FL	
2745604	543, 497	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1070420	649, 292	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	714, 939	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
2523389	528, 722	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1080139	507, 439	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	Moved from Peer 5
2571906	711, 727	TRUSTCORP FINANCIAL INC	SAINT LOUIS, MO	
2465519	620, 569	UFS BANCORP	WHITINSVILLE, MA	
1115424	537, 126	UNION BANKSHARES COMPANY	ELLSWORTH, ME	
1206591	664, 829	UNIONBANCORP, INC.	OTTAWA, IL	
1135516	705, 817	UNITED BANCORP, INC.	TECUMSEH, MI	
1136009	541, 227	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
1082777	568, 185	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	585, 784	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3125098	632, 891	UNITED HERITAGE BANKSHARES OF	ORLANDO, FL	
3015975	627, 215	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	622, 567	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	610, 067	UNITY BANCORP, INC.	CLINTON, NJ	
2141028	671, 910	VAIL BANKS, INC.	AVON, CO	
1205026	727, 522	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
1032099	737, 584	VENTURE FINANCIAL GROUP, INC.	LACEY, WA	
2012315	808, 881	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2877877	585, 226	VISION BANCSHARES, INC.	PANAMA CITY, FL	
2721596	541, 564	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
2685054	558, 899	WARREN BANCORP, INC.	WARREN, MI	
2406174	722, 129	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3021659	540, 955	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1135048	685, 497	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
3122051	628, 036	WEST FINANCIAL, INC.	EL PASO, TX	
1115367	772, 103	WESTBANK CORPORATION	WEST SPRINGFIELD, MA	
1134911	518, 103	WGNB CORP.	CARROLLTON, GA	
1048670	757, 216	WILBER CORPORATION, THE	ONEONTA, NY	
1399671	585, 011	WNB BANCSHARES, INC.	ODESSA, TX	
1035157	594, 148	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 393 bank holding companies.