

PEER GROUP 05

09/30/2006

09/30/2005

12/31/2005

12/31/2004

12/31/2003

Number of BHCs in Peer Group

143

531

537

508

462

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	4.00	3.87	3.88	3.80	3.80
+ Non-interest Income	0.89	0.86	0.83	0.92	1.02
- Overhead Expense	3.17	3.01	3.01	3.08	3.14
- Provision for Losses	0.14	0.16	0.17	0.18	0.21
+ Securities Gains (Losses)	0.00	0.00	0.00	0.02	0.04
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.59	1.58	1.56	1.49	1.53
Net Operating Income	1.14	1.11	1.09	1.04	1.05
Net Income	1.14	1.11	1.09	1.04	1.05
Net Income (Sub S Adjusted)	1.10	1.14	1.12	1.07	1.06

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	7.10	6.18	6.30	5.73	5.94
Interest Expense	2.78	2.01	2.12	1.62	1.82
Net Interest Income (TE)	4.31	4.19	4.19	4.11	4.12

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.08	0.10	0.13	0.16	0.21
Earnings Coverage of Net Losses (X)	28.90	15.57	26.72	24.16	22.37
Ln&Ls Allowance/Total Loans & Leases	1.23	1.22	1.20	1.24	1.30
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.53	0.58	0.56	0.61	0.73
30-89 Days Past Due Loans and Leases	0.74	0.73	0.73	0.72	0.87

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	21.02	21.46	21.16	20.28	18.57
Net ST Noncore Funding Dependence	13.19	10.96	10.67	9.90	8.73
Net Loans and Leases/Total Assets	70.87	69.40	69.17	67.85	65.33

CAPITALIZATION:

Tier 1 Leverage Ratio	9.87	9.13	9.15	8.99	8.84
Equity Capital/Total Assets	8.93	8.39	8.27	8.48	8.56
Net Loans&Ls/Equity Capital (X)	8.35	8.68	8.79	8.39	8.05
Cash Dividends/Net Income	30.90	24.16	27.43	28.78	28.67
Cash Dividends/Net Income (Sub S Adjusted)	41.94	24.92	25.80	22.76	29.80
Retained Earnings/Avg Equity Cap	8.42	9.38	8.90	8.10	8.18

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.25	0.29	0.26	0.18	0.30
Long-Term Debt/Equity Capital	0.52	0.75	0.90	1.31	1.39
Equity Investment in Subs/Equity Cap	112.10	112.46	113.03	110.81	109.18
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	92.48	100.20	105.53	99.88	105.09

PERCENT OF AVERAGE ASSETS	PEER GROUP 05				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Interest Income (TE)	6.58	5.73	5.84	5.30	5.49
Less: Interest Expense	2.59	1.86	1.97	1.50	1.68
Equals: Net Interest Income (TE)	4.00	3.87	3.88	3.80	3.80
Plus: Non-Interest Income	0.89	0.86	0.83	0.92	1.02
Equals: Adj Operating Income (TE)	4.96	4.78	4.75	4.76	4.85
Less: Overhead Expense	3.17	3.01	3.01	3.08	3.14
Less: Provision for Loan and Lease Losses	0.14	0.16	0.17	0.18	0.21
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.00	0.00	0.00	0.02	0.04
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.59	1.58	1.56	1.49	1.53
Less: Applicable Income Taxes (TE)	0.40	0.43	0.43	0.42	0.45
Less: Minority Interest	0.00	0.00	0.00	0.00	0.01
Equals: Net Operating Income	1.14	1.11	1.09	1.04	1.05
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.14	1.11	1.09	1.04	1.05
Memo: Net Income (Last Four Qtrs)	1.11	1.10	1.10	1.04	1.05
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.17	92.92	92.99	92.73	92.56
Avg Int-Bearing Funds / Avg Assets	77.29	78.06	78.36	77.87	78.58
Int Income (TE) / Avg Earning Assets	7.10	6.18	6.30	5.73	5.94
Int Expense / Avg Earning Assets	2.78	2.01	2.12	1.62	1.82
Net Int Inc (TE) / Avg Earn Assets	4.31	4.19	4.19	4.11	4.12
YIELD OR COST:					
Total Loans and Leases (TE)	7.85	6.86	7.00	6.42	6.78
Interest-Bearing Bank Balances	4.33	3.14	3.42	1.50	1.59
Fed Funds Sold & Reverse Repos	4.87	2.89	3.17	1.29	1.05
Trading Assets	0.00	1.70	2.34	1.40	3.65
Total Earning Assets	7.01	6.08	6.19	5.61	5.82
Investment Securities (TE)	4.50	4.20	4.25	4.09	4.20
U. S. Treasury & Agency Sec (excl MBS)	3.98	3.42	3.48	3.31	3.53
Mortgage-Backed Securities	4.54	4.09	4.08	3.84	3.71
All Other Securities	6.15	6.02	6.08	6.13	6.37
Interest-Bearing Deposits	3.12	2.18	2.31	1.73	1.96
Time Deposits of \$100K or More	4.09	3.00	3.14	2.46	2.75
Time Deposits < \$100K	3.97	2.92	3.06	2.52	2.92
Other Domestic Deposits	2.06	1.28	1.38	0.88	0.94
Foreign Deposits	N/A	2.47	2.66	0.00	0.00
Fed Funds Purchased and Repos	4.34	2.59	2.82	1.45	1.28
Other Borrowed Funds & Trading Liab	4.82	3.98	4.07	3.61	3.98
All Interest-Bearing Funds	3.35	2.39	2.52	1.92	2.13

PEER GROUP 05

09/30/2006

09/30/2005

12/31/2005

12/31/2004

12/31/2003

Avg Personnel Exp Per Employee (\$000)

43

40

54

51

49

Avg Assets per Employee (\$000)

3,313

3,314

3,343

3,126

2,959

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

1.87

1.93

1.92

1.95

1.45

Overhead Exp / NII + Non-Int Income

65.85

64.47

64.70

66.20

66.02

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.17

3.01

3.01

3.08

3.14

Personnel Expense

1.77

1.68

1.67

1.71

1.72

Net Occupancy Expense

0.45

0.42

0.42

0.43

0.44

Other Operating Expenses

0.93

0.90

0.90

0.93

0.95

Overhead Less Non-Interest Income

2.25

2.11

2.13

2.13

2.07

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

64.72

63.12

63.37

64.75

64.53

Personnel Expense

36.25

35.12

35.28

35.93

35.50

Net Occupancy Expense

9.24

8.77

8.76

8.99

8.98

Other Operating Expenses

18.98

18.87

19.05

19.57

19.62

Total Non-Interest Income

17.76

17.69

17.33

18.91

20.40

Fiduciary Activities Income

0.61

0.64

0.64

0.75

0.70

Serv Charges on Deposit Accts - Domestic

7.18

7.51

7.42

8.03

7.93

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees & Commissions

0.39

0.41

0.38

0.42

0.35

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.14

0.19

0.18

0.23

0.26

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.42

0.36

0.35

0.38

0.41

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

1.39

1.06

1.06

1.27

2.26

Other Non-Interest Income

5.15

5.18

5.07

5.24

5.56

Overhead Less Non-Interest Income

46.48

44.71

45.35

45.31

43.47

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

21.12

21.41

21.42

21.97

22.32

Appl Inc Tax+TE/Pretax NOI+TE

27.13

28.62

28.75

29.56

30.25

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Real Estate Loans	54.00	52.41	52.68	50.76	47.53
Commercial and Industrial Loans	10.37	9.86	9.68	9.74	10.19
Loans to Individuals	2.90	3.42	3.33	3.74	4.07
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.46	1.35	1.15	1.29	1.26
Other Loans and Leases	0.72	0.71	0.67	0.73	0.79
Net Loans and Leases	70.87	69.40	69.17	67.85	65.33
Debt Securities Over 1 Year	13.69	16.17	15.86	18.35	20.02
Mutual Funds and Equity Securities	0.12	0.15	0.16	0.20	0.28
Subtotal	85.66	86.65	86.07	87.26	86.69
Interest-Bearing Bank Balances	0.38	0.36	0.42	0.42	0.46
Federal Funds Sold & Reverse Repos	1.83	1.57	1.77	1.52	1.32
Debt Securities 1 Year or Less	2.59	2.13	2.40	1.88	2.05
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.75	91.65	91.69	91.93	91.47
Non-Int Cash and Due From Dep Inst	2.58	2.94	2.92	2.74	3.34
Other Real Estate Owned	0.08	0.09	0.08	0.09	0.09
All Other Assets	5.58	5.32	5.31	5.25	5.11
MEMORANDA:					
Short-Term Investments	5.68	4.72	5.33	4.41	4.53
U.S. Treasury Securities	0.12	0.08	0.12	0.13	0.20
U.S. Agency Securities (excl MBS)	7.16	7.09	7.11	7.34	7.79
Municipal Securities	3.15	3.74	3.68	3.82	4.12
Mortgage-Backed Securities	4.22	5.07	5.59	6.78	6.82
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	0.18	0.33	0.34	0.44	0.69
RE Loans Secured by 1-4 Family	15.85	17.46	17.31	18.05	17.52
Revolving	2.50	2.51	2.44	2.59	2.33
Closed-End, Sec by First Liens	11.82	13.51	13.42	14.00	13.69
Closed-End, Sec by Junior Liens	1.00	1.00	1.01	1.01	1.10
Commercial Real Estate Loans	34.44	31.13	31.67	28.79	26.37
Construction and Land Dev	10.88	8.83	9.24	6.98	5.40
Multifamily	1.55	1.27	1.31	1.24	1.13
Nonfarm Nonresidential	20.20	19.74	19.77	19.38	18.95
RE Loans Secured by Farmland	1.68	1.59	1.56	1.64	1.47
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	75.75	75.41	76.00	74.67	72.56
RE Loans Secured by 1-4 Family	22.65	25.59	25.55	27.03	26.95
Revolving	3.45	3.59	3.50	3.77	3.52
Closed-End	18.86	21.64	21.73	22.91	23.13
Commercial Real Estate Loans	47.56	44.65	45.31	42.29	40.18
Construction and Land Dev	14.95	12.45	13.05	10.13	8.19
Multifamily	2.12	1.85	1.90	1.81	1.71
Nonfarm Nonresidential	28.44	28.55	28.51	28.52	28.83
RE Loans Secured by Farmland	2.49	2.30	2.29	2.41	2.23
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.68	14.18	13.97	14.43	15.53
Loans to Individuals	4.26	5.10	5.01	5.66	6.26
Credit Card Loans	0.08	0.11	0.10	0.14	0.16
Agricultural Loans	2.18	1.99	1.70	1.92	1.93
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.04	1.05	1.00	1.11	1.22

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Short-Term Investments	5.68	4.72	5.33	4.41	4.53
Liquid Assets	18.43	19.52	19.82	20.73	22.67
Investment Securities	17.20	19.15	19.16	21.11	23.23
Net Loans and Leases	70.87	69.40	69.17	67.85	65.33
Net Lns, Ls & Stdby Ltrs of Credit	71.62	70.08	69.84	68.51	65.96
Core Deposits	64.09	65.60	65.38	66.90	68.40
Noncore Funding	24.23	23.79	24.05	22.53	21.08
Time Deposits of \$100K or More	16.07	14.43	14.99	13.16	12.25
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.08	1.35	1.27	1.46	1.40
Net Fed Funds Purchased (Sold)	-0.74	-0.17	-0.46	0.01	0.12
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.82	1.65	1.66	1.72	1.44
Earning Assets Repr in 1 Year	45.20	42.01	41.88	39.81	37.01
Int-Bearing Liab Repr in 1 Year	34.05	29.25	30.52	27.86	28.98
Long-Term Debt Repr in 1 Year	0.38	0.36	0.36	0.40	0.45
Net Assets Repriceable in 1 Year	10.01	11.52	10.01	10.72	6.81
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	21.02	21.46	21.16	20.28	18.57
Net ST Noncore Funding Dependence	13.19	10.96	10.67	9.90	8.73
Short-Term Inv/ST Noncore Funding	41.66	41.07	45.35	42.32	43.85
Liq Asts-ST Noncore Fndg/Nonliq Asts	2.24	7.39	7.22	10.81	14.51
Net Loans and Leases/Total Deposits	87.42	85.58	84.99	83.99	80.50
Net Loans and Leases/Core Deposits	113.66	107.57	107.61	102.83	96.42
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.29	-0.06	-0.34	0.35	0.85
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.80	-1.26	-2.51	0.53	2.60
Struct Notes Appr(Depr)/T1 Cap	-0.24	-0.22	-0.35	-0.15	-0.15
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	4.99	8.31	8.58	7.87	7.91
Available-For-Sale Securities	95.01	91.69	91.42	92.13	92.09
U.S. Treasury Securities	0.89	0.52	0.64	0.82	1.02
U.S. Agency Securities (excl MBS)	44.46	39.90	39.64	37.45	36.16
Municipal Securities	17.68	19.63	19.35	18.43	18.43
Mortgage-Backed Securities	24.10	26.17	29.08	31.27	28.53
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	0.98	1.70	1.85	2.03	2.93
Mutual Funds and Equity Securities	0.79	0.90	0.92	1.05	1.27
Debt Securities 1 Year or Less	17.12	12.67	13.66	10.23	10.45
Debt Securities 1 To 5 Years	38.44	40.45	39.57	39.97	36.63
Debt Securities Over 5 Years	38.71	41.68	41.40	44.78	47.10
Pledged Securities	47.88	46.05	46.02	46.81	41.82
Structured Notes, Fair Value	2.39	3.71	3.54	3.33	2.57

ANALYSIS RATIOS	PEER GROUP 05				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Provision for Ln&Ls Losses/Avg Assets	0.14	0.16	0.17	0.18	0.21
Provision for Ln&Ls Losses/Avg Lns&Ls	0.20	0.23	0.24	0.26	0.32
Provision for Ln&Ls Losses/Net Losses	152.11	193.14	234.47	224.62	204.41
Ln&Ls Allowance/Total Loans & Leases	1.23	1.22	1.20	1.24	1.30
Ln&Ls Allowance/Net Ln&Ls Losses (X)	34.80	22.89	20.56	16.46	12.81
ALL/Nonaccrual Assets	627.90	667.47	748.76	591.99	506.58
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	472.89	433.96	483.41	449.41	343.16
Gross Ln&Ls Losses/Avg Loans & Leases	0.12	0.16	0.18	0.23	0.28
Recoveries/Avg Loans and Leases	0.04	0.05	0.05	0.06	0.06
Net Losses/Avg Loans and Leases	0.08	0.10	0.13	0.16	0.21
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	26.65	24.24	32.36	26.75	27.21
Earnings Coverage of Net Losses (X)	28.90	15.57	26.72	24.16	22.37
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.03	0.03	0.04	0.06
RE Loans Secured By 1-4 Family	0.05	0.03	0.04	0.05	0.07
Revolving	0.00	0.01	0.01	0.01	0.01
Closed-End	0.06	0.03	0.04	0.05	0.07
Commercial Real Estate Loans	0.01	0.01	0.02	0.03	0.05
Construction and Land Dev	0.00	0.00	0.00	0.01	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.01	0.01	0.02	0.03	0.05
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.01
Commercial and Industrial Loans	0.11	0.22	0.28	0.39	0.47
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.52	0.67	0.74	0.78	0.86
Credit Card Loans	1.24	1.48	1.57	1.82	2.37
Agricultural Loans	0.00	0.00	0.01	0.01	0.02
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.31	0.00
Other Loans and Leases	0.89	0.25	0.41	0.18	0.22

PERCENT OF LOANS AND LEASES	PEER GROUP 05				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003

30-89 Days PD Loans and Leases	0.74	0.73	0.73	0.72	0.87
90+ Days PD Loans and Leases	0.08	0.11	0.09	0.09	0.12
Nonaccrual Loans and Leases	0.40	0.44	0.42	0.46	0.59
90+ Days PD and Nonaccrual Loans and Leases	0.59	0.58	0.53	0.59	0.75
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					

30-89 Days Past Due Assets	0.74	0.73	0.73	0.72	0.87
90+ Days Past Due Assets	0.08	0.11	0.09	0.09	0.12
Nonaccrual Assets	0.40	0.44	0.42	0.46	0.59
30+ Days PD & Nonaccrual Assets	1.37	1.37	1.31	1.37	1.69
PERCENT OF TOTAL ASSETS					

90+ Days PD and Nonaccrual Assets	0.40	0.40	0.37	0.39	0.49
90+ PD & Nonaccrual Assets + OREO	0.52	0.52	0.48	0.52	0.62
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					

Total Assets	0.45	0.43	0.42	0.45	0.52
Allowance for Loan & Lease Losses	51.96	51.97	51.95	53.91	61.45
Equity Cap + ALLL	4.66	4.85	4.76	4.91	5.75
Tier 1 Cap + ALLL	4.29	4.50	4.35	4.65	5.57
Loans & Leases + RE Acquired	0.64	0.63	0.62	0.67	0.80

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Real Estate - 30-89 Days PD	0.64	0.66	0.68	0.67	0.78
- 90+ Days Past Due	0.07	0.09	0.07	0.08	0.10
- Nonaccrual	0.36	0.36	0.34	0.37	0.48
Coml & Indl - 30-89 Days PD	0.67	0.73	0.69	0.71	1.00
- 90+ Days Past Due	0.05	0.08	0.07	0.07	0.10
- Nonaccrual	0.45	0.52	0.49	0.56	0.72
Individuals - 30-89 Days PD	1.08	1.22	1.31	1.38	1.67
- 90+ Days Past Due	0.07	0.11	0.11	0.12	0.14
- Nonaccrual	0.20	0.23	0.23	0.25	0.28
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	0.14	0.10	0.11	0.10	0.14
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.08	0.05	0.07	0.07	0.13
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.42	0.32	0.32	0.37	0.34
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.02
- Nonaccrual	0.03	0.05	0.01	0.04	0.06
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.73	0.80	0.88	0.80	1.02
- 90+ Days Past Due	0.09	0.09	0.09	0.09	0.12
- Nonaccrual	0.29	0.34	0.33	0.35	0.39
Revolving - 30-89 Days PD	0.39	0.27	0.29	0.24	0.30
- 90+ Days Past Due	0.03	0.01	0.01	0.01	0.01
- Nonaccrual	0.05	0.06	0.05	0.04	0.04
Closed-End - 30-89 Days PD	0.75	0.86	0.95	0.87	1.11
- 90+ Days Past Due	0.09	0.09	0.10	0.09	0.12
- Nonaccrual	0.33	0.37	0.37	0.38	0.43
- Jr Lien 30-89 Days PD	0.03	0.05	0.05	0.05	0.07
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.01
- Jr Lien Nonaccrual	0.01	0.02	0.03	0.03	0.04
Commercial RE - 30-89 Days PD	0.54	0.49	0.44	0.47	0.50
- 90+ Days Past Due	0.05	0.06	0.04	0.04	0.06
- Nonaccrual	0.34	0.33	0.31	0.35	0.49
Const & Dev - 30-89 Days PD	0.57	0.36	0.32	0.26	0.41
- 90+ Days Past Due	0.01	0.02	0.01	0.01	0.02
- Nonaccrual	0.13	0.13	0.12	0.07	0.20
Multi family - 30-89 Days PD	0.00	0.03	0.03	0.02	0.09
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Nonfarm Nres- 30-89 Days PD	0.46	0.45	0.42	0.45	0.48
- 90+ Days Past Due	0.03	0.06	0.03	0.03	0.05
- Nonaccrual	0.37	0.33	0.32	0.35	0.49
Farmland - 30-89 Days PD	0.27	0.16	0.14	0.18	0.26
- 90+ Days Past Due	0.00	0.00	0.00	0.02	0.02
- Nonaccrual	0.18	0.27	0.21	0.24	0.32
Credit Card - 30-89 Days PD	1.40	1.26	1.20	1.29	1.57
- 90+ Days Past Due	0.28	0.36	0.30	0.42	0.50
- Nonaccrual	0.00	0.01	0.01	0.00	0.00

CAPITAL RATIOS

09/30/2006

09/30/2005

12/31/2005

12/31/2004

12/31/2003

Tier 1 Leverage Ratio

9.87

9.13

9.15

8.99

8.84

Tier 1 RBC Ratio

12.95

12.34

12.41

12.45

12.58

Total Risk-Based Capital Ratio

14.49

13.76

13.84

13.88

14.01

Tangible Tier 1 Leverage Ratio

9.84

9.10

9.12

8.95

8.80

Tangible Common Eq Cap/Tan Assets

8.40

7.91

7.79

7.97

8.08

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments

15.50

14.44

14.37

13.25

12.61

Standby Letters of Credit

0.71

0.60

0.60

0.56

0.53

Commercial & Similar Letters of Credit

0.01

0.01

0.01

0.01

0.01

Securities Lent

0.00

0.00

0.00

0.00

0.00

Credit Derivatives (BHC as Guarantor)

0.00

0.00

0.00

0.00

0.00

Credit Derivatives (BHC as Beneficiary)

0.00

0.00

0.00

0.00

0.00

TYPE OF DERIVATIVE INSTRUMENT:

Derivative Contracts

0.17

0.13

0.14

0.11

0.10

Interest Rate Contracts

0.14

0.12

0.12

0.09

0.07

Interest Rate Futures & Forward Contr

0.00

0.00

0.00

0.00

0.00

Written Options Contr (Int Rate)

0.01

0.01

0.00

0.00

0.00

Purchased Options Contr (Int Rate)

0.00

0.00

0.00

0.00

0.00

Interest Rate Swaps

0.00

0.02

0.03

0.02

0.00

Foreign Exchange Contracts

0.00

0.00

0.00

0.00

0.00

Futures & Forward Foreign Exch Contr

0.00

0.00

0.00

0.00

0.00

Written Options Contr (Foreign Exch)

0.00

0.00

0.00

0.00

0.00

Purchased Options Contr (Foreign Exch)

0.00

0.00

0.00

0.00

0.00

Foreign Exchange Rate Swaps

0.00

0.00

0.00

0.00

0.00

Equity, Commodity, & Other Deriv Contr

0.00

0.00

0.00

0.00

0.00

Commodity & Other Fut & Forward Contr

0.00

0.00

0.00

0.00

0.00

Written Options Contr (Comm & Other)

0.00

0.00

0.00

0.00

0.00

Purchased Options Contr (Comm & Oth)

0.00

0.00

0.00

0.00

0.00

Commodity & Other Swaps

0.00

0.00

0.00

0.00

0.00

PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments

22.75

21.92

22.04

21.01

20.18

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Interest Rate Contracts	92.32	88.01	88.00	83.34	84.41
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	7.68	11.99	12.00	15.44	14.10
Futures and Forwards	10.65	9.86	19.21	16.18	16.97
Written Options	41.67	33.36	27.93	24.08	27.23
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	41.67	32.09	26.81	24.00	24.25
Purchased Options	21.88	13.85	15.06	2.19	13.35
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	21.88	12.76	14.34	2.16	13.35
Swaps	22.50	38.03	37.81	49.20	42.45
Held for Trading	0.00	1.99	1.34	1.04	1.25
Interest Rate Contracts	0.00	0.00	0.71	1.04	1.25
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	100.00	98.01	98.66	98.96	98.75
Interest Rate Contracts	92.32	83.88	81.33	76.27	78.74
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	7.68	9.87	11.40	15.44	14.10
Deriv Contr (Excl Fut & FX LE 14 Days)	56.48	66.23	67.61	75.85	72.77
One Year or Less	22.37	12.35	21.50	24.51	24.20
Over 1 Year to 5 Years	28.77	38.53	36.21	39.01	41.85
Over 5 Years	3.63	5.53	5.16	5.40	0.79
Gross Negative Fair Value (Abs Val)	0.18	0.40	0.48	0.94	1.12
Gross Positive Fair Value	0.60	0.83	0.85	0.92	0.92
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

INSURANCE ACTIVITIES

09/30/2006

09/30/2005

12/31/2005

12/31/2004

12/31/2003

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	5.08	12.87	11.04	15.84	29.22
Ins Under Assets(L/H)/Tot Ins Und Ast	94.92	87.13	88.96	84.16	70.78
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.42	0.36	0.35	0.38	0.41
Premium Inc/Ins Activities Revenue	0.08	0.00	0.00	0.00	0.01
Credit Rel Prem Inc/Tot Prem Inc	60.00	83.81	92.66	77.49	81.81
Other Prem Inc/Total Prem Inc	40.00	16.19	7.34	22.51	18.19
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)	17.78	19.94	9.11	35.48	82.08
Ins Net Inc (L/H)/Equity (L/H)	6.31	5.72	16.96	10.89	10.99
Insur Ben, Losses, Exp/Insur Premiums	69.33	62.72	63.16	66.19	317.14
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	1.35	0.00	1.08	0.60
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.97	0.85	1.15	0.32	5.12
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	7.91	6.51	6.86	6.28	5.96

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	0.16	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	N/A	2.47	2.66	0.00	0.00

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

Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	3.14	3.47	N/A	N/A
Foreign Governments and Inst	0.00	0.00	0.00	0.31	0.00
Leases	N/A	N/A	N/A	N/A	N/A

GROWTH RATES:

Net Loans and Leases	-21.03	27.86	-34.05	-21.12	-29.44
Total Selected Assets	-32.53	24.75	-10.77	-14.45	-18.73
Deposits	N/A	-7.00	-18.21	38.10	-27.59

PROFITABILITY:	PEER GROUP 05				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Net Income/Avg Equity Capital	11.93	12.22	12.13	11.38	11.55
Bank Net Inc/Avg Eq Inv in Banks	13.34	13.21	13.11	12.30	12.31
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.26	2.88	3.19	2.44	4.99
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.42	11.42	11.36	9.52	8.35
Bank Net Income/Parent Net Income	108.74	106.66	107.45	106.03	105.22
Nonbank Net Income/Parent Net Income	0.50	0.15	0.15	0.17	0.23
Sub BHCs Net Inc/Parent Net Income	99.43	95.96	97.99	87.15	85.78
LEVERAGE:					
Total Liabilities/Equity	19.36	18.47	19.96	17.62	15.74
Total Debt/Equity Capital	1.37	1.70	1.76	2.06	2.44
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.01	17.13	18.32	15.92	13.12
Tot Debt+Lns Guaranteed for Affl/Equity	1.50	1.72	1.80	2.24	2.62
Total Debt/Eq Cap - Exc Over Fair Value	1.38	1.72	1.78	2.09	2.48
Long-Term Debt/Equity Capital	0.52	0.75	0.90	1.31	1.39
Short-Term Debt/Equity Capital	0.25	0.29	0.26	0.18	0.30
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.26	0.18	0.18	0.23	0.26
Long-Term Debt/Consolidated LT Debt	1.84	1.77	1.78	4.67	3.53
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	112.10	112.46	113.03	110.81	109.18
Total Investment in Subs/Equity	112.51	113.20	113.79	111.68	109.78
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.03	99.57	99.14	98.77	97.84
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.49	100.15	99.76	99.44	98.38
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.87	0.95	1.01	0.93	0.72
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.42	2.91	3.01	3.38	2.80
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	87.80	95.05	98.96	97.78	102.16
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	92.48	100.20	105.53	99.88	105.09
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	94.32	101.16	114.68	121.29	110.69
Pretax Oper Inc + Int Exp/Int Expense	2864.76	3844.35	4769.94	5281.50	3286.52
Div + Int From Subs/Int Exp + Div	137.29	134.04	133.48	140.54	145.26
Fees+Other Inc From Subs/Sal + Oth Exp	4.77	2.46	2.21	2.90	5.41
Net Inc/Curr Port of LT Debt+Pfd Div(X)	80.43	32.64	46.11	41.65	74.98
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.67	-0.24	-0.10	0.05	-0.27
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.19
Total	0.00	0.00	0.00	0.00	0.25
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	0.31	0.33	0.54	0.62
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 05				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Div Paid/Inc Before Undist Inc	97.59	81.05	85.58	92.75	91.09
Dividends Paid/Net Income	30.90	24.15	27.42	28.97	28.71
Net Income - Dividends/Avg Equity	8.42	9.38	8.90	8.09	8.16
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	107.35	109.78	116.84	112.36	117.10
Dividends From Nonbank Subs	0.43	0.18	0.16	0.11	0.12
Dividends From Subsidiary BHCs	0.00	0.32	0.18	0.08	0.01
Dividends From All Subsidiaries	118.65	118.02	137.50	121.30	126.58
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	35.61	29.19	34.63	33.61	34.44
Interest Income From Bank Subs	0.28	0.12	0.14	0.12	0.11
Mgt & Service Fees From Bank Subs	0.47	0.11	0.07	0.16	0.41
Other Income From Bank Subs	0.11	0.01	0.01	0.01	0.02
Operating Income From Bank Subs	38.71	31.09	36.75	35.81	37.59
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	67.38	65.46	64.48	49.59	36.51
Interest Income From Nonbank Subs	7.43	1.04	1.60	0.90	0.29
Mgt & Serv Fees From Nonbank Subs	0.79	0.00	0.00	0.35	0.18
Other Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	114.51	74.65	76.66	61.02	43.11
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	31.75	30.17	26.82	29.28	27.93
Interest Inc From Subsidiary BHCs	0.03	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	31.78	30.19	26.92	29.54	27.98
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	68.06	69.09	72.06	72.38	70.20
Interest Income From Bank Subs	2.68	1.46	0.98	0.71	0.89
Mgt & Serv Fees From Bank Subs	0.78	0.23	0.13	0.38	0.76
Other Income From Bank Subs	0.21	0.02	0.05	0.04	0.06
Operating Income From Bank Subs	79.91	78.66	80.95	81.11	80.78
Dividends From Nonbank Subs	1.50	0.39	0.27	0.11	0.10
Interest Income From Nonbank Subs	0.19	0.02	0.02	0.01	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	4.84	2.40	1.19	0.66	0.44
Dividends From Subsidiary BHCs	0.00	0.11	0.15	0.05	0.00
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.16	0.15	0.08	0.23
Loans and Adv From Subs/ST Debt	444.34	807.81	752.79	1009.65	536.99
Loans and Adv From Subs/Total Debt	392.54	453.56	485.28	329.37	166.44

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									143
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	4.00	2.74	2.98	3.48	3.98	4.54	5.03	5.28	143
+ Non-interest Income	0.88	0.21	0.31	0.54	0.85	1.11	1.50	2.47	143
- Overhead Expense	3.16	2.02	2.39	2.69	3.10	3.55	4.10	4.60	143
- Provision for Losses	0.14	-0.00	0.00	0.04	0.13	0.22	0.33	0.47	143
+ Securities Gains (Losses)	-0.00	-0.02	-0.01	-0.00	0.00	0.00	0.00	0.01	143
+ Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.01	0.13	143
= Pretax Net Oper Income (TE)	1.59	0.19	0.64	1.11	1.57	2.04	2.54	2.90	143
Net Operating Income	1.13	0.21	0.53	0.73	1.07	1.45	2.03	2.32	143
Net Income	1.13	0.21	0.53	0.73	1.07	1.45	2.03	2.32	143
Net Income (Sub S Adjusted)	1.10	0.15	0.40	0.77	1.13	1.44	1.67	2.06	39
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	7.09	5.56	5.86	6.57	7.09	7.66	8.19	8.38	143
Interest Expense	2.78	1.57	1.94	2.28	2.78	3.23	3.66	3.80	143
Net Interest Income (TE)	4.30	2.98	3.16	3.72	4.28	4.88	5.37	5.68	143
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.07	-0.05	-0.02	0.00	0.03	0.11	0.29	0.52	143
Earnings Coverage of Net Losses (X)	28.90	-334.44	-152.45	1.26	18.72	68.90	262.67	379.02	139
Ln&Ls Allowance/Total Loans & Leases	1.22	0.82	0.89	1.01	1.17	1.40	1.73	1.91	143
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.53	0.00	0.00	0.11	0.36	0.80	1.83	2.22	143
30-89 Days Past Due Loans and Leases	0.74	0.00	0.02	0.21	0.54	1.20	1.83	2.46	143
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	21.01	-8.46	0.69	11.74	21.24	30.68	39.42	44.96	143
Net ST Noncore Funding Dependence	13.19	-13.39	-3.78	5.05	13.59	21.13	28.52	34.58	143
Net Loans and Leases/Total Assets	70.87	47.49	52.04	64.32	72.59	78.02	83.81	86.34	143
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.86	6.71	7.24	8.41	9.67	11.15	13.12	15.47	143
Equity Capital/Total Assets	8.93	5.46	6.11	7.05	8.58	10.71	13.01	14.61	143
Net Loans&Ls/Equity Capital (X)	8.35	3.76	4.69	6.25	7.91	10.24	12.33	14.23	142
Cash Dividends/Net Income	30.90	0.00	0.00	2.16	28.16	57.36	77.53	94.74	139
Cash Dividends/Net Income (Sub S Adjusted)	41.94	-40.03	-0.33	13.82	39.90	53.72	104.03	135.44	39
Retained Earnings/Avg Equity Cap	8.41	-2.84	1.38	4.54	8.27	12.65	15.75	17.02	142
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.24	0.00	0.00	0.00	0.00	0.00	2.15	6.37	142
Long-Term Debt/Equity Capital	0.52	0.00	0.00	0.00	0.00	0.00	2.82	9.12	142
Equity Investment in Subs/Equity Cap	112.10	86.08	92.62	98.99	104.72	125.08	146.38	160.58	142
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	92.48	-29.64	2.61	65.35	98.60	113.02	175.44	260.94	139

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.58	5.17	5.46	6.11	6.55	7.04	7.69	7.89	143
Less: Interest Expense	2.58	1.44	1.73	2.16	2.60	3.00	3.43	3.59	143
Equals: Net Interest Income (TE)	4.00	2.74	2.98	3.48	3.98	4.54	5.03	5.28	143
Plus: Non-Interest Income	0.88	0.21	0.31	0.54	0.85	1.11	1.50	2.47	143
Equals: Adj Operating Income (TE)	4.95	3.30	3.76	4.38	4.97	5.45	6.02	6.86	143
Less: Overhead Expense	3.16	2.02	2.39	2.69	3.10	3.55	4.10	4.60	143
Less: Provision for Loan and Lease Losses	0.14	-0.00	0.00	0.04	0.13	0.22	0.33	0.47	143
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Plus: Realized G/L on AFS Sec	-0.00	-0.02	-0.01	0.00	0.00	0.00	0.00	0.01	143
Plus: Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.01	0.13	143
Equals: Pretax Net Oper Inc (TE)	1.59	0.19	0.64	1.11	1.57	2.04	2.54	2.90	143
Less: Applicable Income Taxes (TE)	0.40	0.00	0.00	0.09	0.42	0.63	0.86	0.95	143
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	143
Equals: Net Operating Income	1.13	0.21	0.53	0.73	1.07	1.45	2.03	2.32	143
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Equals: Net Income	1.13	0.21	0.53	0.73	1.07	1.45	2.03	2.32	143
Memo: Net Income (Last Four Qtrs)	1.11	0.11	0.46	0.74	1.05	1.44	1.87	2.28	139
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	93.16	86.32	89.20	91.32	93.47	95.15	96.08	96.92	143
Avg Int-Bearing Funds / Avg Assets	77.28	63.40	67.41	73.51	77.57	81.94	84.51	87.20	143
Int Income (TE) / Avg Earning Assets	7.09	5.56	5.86	6.57	7.09	7.66	8.19	8.38	143
Int Expense / Avg Earning Assets	2.78	1.57	1.94	2.28	2.78	3.23	3.66	3.80	143
Net Int Inc (TE) / Avg Earn Assets	4.30	2.98	3.16	3.72	4.28	4.88	5.37	5.68	143
YIELD OR COST:									
Total Loans and Leases (TE)	7.84	6.51	6.83	7.28	7.81	8.40	8.98	9.40	143
Interest-Bearing Bank Balances	4.32	0.00	0.17	3.29	4.55	5.62	8.07	11.55	126
Fed Funds Sold & Reverse Repos	4.86	3.03	4.42	4.64	4.79	4.98	5.27	8.23	138
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Total Earning Assets	7.01	5.47	5.75	6.50	7.01	7.59	8.16	8.38	143
Investment Securities (TE)	4.50	3.76	3.91	4.14	4.41	4.79	5.26	5.51	142
U.S. Treasury & Agency Sec (excl MBS)	3.98	3.03	3.27	3.64	4.00	4.26	4.62	4.98	137
Mortgage-Backed Securities	4.53	3.41	3.83	4.12	4.42	4.78	5.69	6.44	128
All Other Securities	6.14	3.01	3.48	4.63	5.93	7.05	9.22	13.91	128
Interest-Bearing Deposits	3.12	1.88	2.17	2.68	3.08	3.59	3.95	4.17	143
Time Deposits of \$100K or More	4.08	3.00	3.37	3.78	4.16	4.37	4.59	4.80	143
Time Deposits < \$100K	3.97	3.15	3.27	3.70	3.95	4.26	4.55	4.65	143
Other Domestic Deposits	2.05	0.72	0.97	1.37	2.00	2.66	3.34	3.88	143
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	4.34	0.00	1.52	3.53	4.32	5.24	5.99	6.90	117
Other Borrowed Funds & Trading Liab	4.81	3.21	3.60	4.12	4.77	5.46	6.12	6.92	127
All Interest-Bearing Funds	3.35	2.01	2.42	2.95	3.31	3.77	4.15	4.34	143

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	43.01	29.10	31.92	36.89	41.93	49.05	56.92	66.09	143
Avg Assets per Employee (\$000)	3313.17	1986.37	2284.82	2703.92	3174.02	3763.50	4761.90	5741.22	143

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.86	0.00	0.00	0.00	0.00	3.53	8.62	10.77	143
Overhead Exp / NII + Non-Int Income	65.85	46.86	49.94	57.76	64.88	73.01	81.74	93.40	143

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.16	2.02	2.39	2.69	3.10	3.55	4.10	4.60	143
Personnel Expense	1.77	1.09	1.29	1.49	1.72	2.04	2.35	2.53	143
Net Occupancy Expense	0.45	0.20	0.26	0.35	0.44	0.53	0.66	0.76	143
Other Operating Expenses	0.92	0.55	0.65	0.77	0.88	1.08	1.25	1.41	143
Overhead Less Non-Interest Income	2.25	1.35	1.54	1.88	2.23	2.55	2.96	3.24	143

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	64.71	46.58	49.53	57.38	63.87	71.78	78.33	93.30	143
Personnel Expense	36.24	25.55	28.44	31.65	35.71	40.17	46.35	50.89	143
Net Occupancy Expense	9.24	4.96	5.51	7.33	9.08	11.45	12.48	14.96	143
Other Operating Expenses	18.98	12.89	14.02	15.86	18.88	21.65	24.43	27.41	143
Total Non-Interest Income	17.76	4.55	7.46	11.42	17.47	22.71	29.08	35.94	143
Fiduciary Activities Income	0.60	0.00	0.00	0.00	0.00	0.90	3.71	6.19	143
Serv Charges on Deposit Accts - Domestic	7.18	1.02	1.87	4.34	7.06	9.77	13.28	14.98	143
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Investment Banking Fees & Commissions	0.39	0.00	0.00	0.00	0.09	0.79	1.50	2.28	143
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Net Servicing Fees	0.14	0.00	0.00	0.00	0.00	0.02	0.86	1.54	143
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Insurance Activities Revenue	0.42	0.00	0.00	0.00	0.00	0.42	2.28	5.49	143
Net Gain (Loss) - Sales Loans, OREO, Oth	1.38	-0.61	-0.01	0.00	0.26	2.47	5.83	8.53	143
Other Non-Interest Income	5.15	0.86	1.60	2.78	4.65	7.16	9.81	14.10	143
Overhead Less Non-Interest Income	46.48	23.44	31.52	39.44	45.37	53.16	61.49	69.98	143

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	21.12	-0.03	0.00	2.27	27.35	33.80	36.88	37.65	139
Appl Inc Tax+TE/Pretax NOI+TE	27.13	0.00	0.04	12.80	34.57	37.10	40.11	41.78	139

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	53.99	28.59	33.70	42.83	54.46	64.79	72.30	75.37	143
Commercial and Industrial Loans	10.37	1.87	3.43	5.97	9.33	14.10	19.82	23.40	143
Loans to Individuals	2.89	0.27	0.58	1.30	2.29	3.91	6.66	9.73	143
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Agricultural Loans	1.45	0.00	0.00	0.00	0.08	1.62	8.48	14.20	143
Other Loans and Leases	0.72	0.00	0.00	0.08	0.44	1.26	1.98	3.16	143
Net Loans and Leases	70.87	47.49	52.04	64.32	72.59	78.02	83.81	86.34	143
Debt Securities Over 1 Year	13.68	1.75	3.67	6.51	12.35	19.82	27.87	33.70	143
Mutual Funds and Equity Securities	0.11	0.00	0.00	0.00	0.00	0.03	0.74	1.95	143
Subtotal	85.65	70.79	76.22	83.00	86.12	88.74	91.66	93.05	143
Interest-Bearing Bank Balances	0.38	0.00	0.00	0.01	0.09	0.50	1.79	3.31	143
Federal Funds Sold & Reverse Repos	1.82	0.00	0.00	0.06	1.13	3.12	6.34	9.68	143
Debt Securities 1 Year or Less	2.59	0.00	0.04	0.53	1.74	4.32	7.09	9.50	143
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Total Earning Assets	91.74	86.37	88.38	89.97	91.96	93.35	94.83	95.56	143
Non-Int Cash and Due From Dep Inst	2.57	1.02	1.35	1.91	2.54	3.20	4.01	4.97	143
Other Real Estate Owned	0.08	0.00	0.00	0.00	0.01	0.13	0.36	0.56	143
All Other Assets	5.58	2.05	2.83	4.11	5.39	7.02	8.56	10.01	143
MEMORANDA:									
Short-Term Investments	5.67	0.45	0.73	1.99	5.11	8.74	12.32	19.36	143
U.S. Treasury Securities	0.12	0.00	0.00	0.00	0.00	0.00	0.40	2.60	143
U.S. Agency Securities (excl MBS)	7.15	0.00	0.44	2.93	6.17	9.94	16.39	21.78	143
Municipal Securities	3.15	0.00	0.00	0.14	2.58	5.73	9.44	10.17	143
Mortgage-Backed Securities	4.22	0.00	0.00	0.37	2.80	7.83	15.14	19.39	143
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Other Debt Securities	0.17	0.00	0.00	0.00	0.00	0.16	1.00	1.93	143
RE Loans Secured by 1-4 Family	15.84	2.44	4.24	8.79	14.27	22.28	29.89	36.76	143
Revolving	2.50	0.00	0.02	0.60	2.06	3.98	5.85	7.61	143
Closed-End, Sec by First Liens	11.82	1.40	3.10	5.15	11.12	17.74	24.58	29.30	143
Closed-End, Sec by Junior Liens	1.00	0.00	0.05	0.26	0.77	1.65	2.64	3.25	143
Commercial Real Estate Loans	34.43	9.03	12.54	20.91	32.85	48.19	60.37	62.97	143
Construction and Land Dev	10.87	0.53	1.51	3.95	9.14	15.38	26.63	37.69	143
Multifamily	1.55	0.00	0.00	0.30	0.94	2.23	4.87	6.17	143
Nonfarm Nonresidential	20.19	5.35	7.50	12.91	19.21	27.57	35.08	42.93	143
RE Loans Secured by Farmland	1.67	0.00	0.00	0.01	0.44	2.96	6.84	10.29	143
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	75.74	49.49	55.04	66.46	76.74	85.57	91.21	94.21	143
RE Loans Secured by 1-4 Family	22.64	3.70	6.29	11.78	20.09	31.78	44.82	50.95	143
Revolving	3.45	0.00	0.04	0.98	2.62	5.50	8.21	9.78	143
Closed-End	18.85	2.35	4.79	8.59	16.31	29.82	39.76	45.01	143
Commercial Real Estate Loans	47.56	14.79	19.02	30.96	48.88	63.28	74.91	80.72	143
Construction and Land Dev	14.95	0.94	2.56	5.58	12.32	21.11	35.06	47.86	143
Multifamily	2.12	0.00	0.00	0.41	1.42	2.90	6.07	7.45	143
Nonfarm Nonresidential	28.44	8.71	11.23	19.26	28.10	36.92	47.56	53.91	143
RE Loans Secured by Farmland	2.49	0.00	0.00	0.02	0.61	4.03	10.68	16.16	143
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Commercial and Industrial Loans	14.67	2.76	5.47	8.40	13.32	20.10	27.33	34.27	143
Loans to Individuals	4.25	0.31	0.74	1.82	3.49	6.20	10.42	15.84	143
Credit Card Loans	0.08	0.00	0.00	0.00	0.00	0.14	0.45	0.66	143
Agricultural Loans	2.18	0.00	0.00	0.00	0.13	2.35	12.29	21.13	143
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Other Loans and Leases	1.04	0.00	0.01	0.11	0.67	1.71	3.13	4.82	143

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.67	0.45	0.73	1.99	5.11	8.74	12.32	19.36	143
Liquid Assets	18.42	6.36	8.40	12.51	16.50	24.33	32.76	37.71	143
Investment Securities	17.20	4.14	5.61	9.68	16.15	22.95	34.04	38.34	143
Net Loans and Leases	70.87	47.49	52.04	64.32	72.59	78.02	83.81	86.34	143
Net Lns, Ls & Stdbdy Ltrs of Credit	71.62	47.88	52.90	64.79	73.20	79.14	84.30	86.54	143
Core Deposits	64.08	43.34	48.99	57.82	64.51	71.24	75.88	79.01	143
Noncore Funding	24.23	9.14	10.77	16.91	23.18	30.58	39.88	45.32	143
Time Deposits of \$100K or More	16.06	6.07	7.89	10.57	14.82	20.88	28.70	32.17	143
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Fed Funds Purchased and Repos	1.07	0.00	0.00	0.00	0.20	2.20	4.21	6.59	143
Net Fed Funds Purchased (Sold)	-0.74	-9.68	-5.93	-2.84	-0.43	1.15	3.97	5.27	143
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Oth Borrowings W/Rem Mat 1 Yr or Less	1.81	0.00	0.00	0.00	1.10	3.57	6.64	8.97	143
Earning Assets Repr in 1 Year	45.20	14.25	23.70	34.76	44.66	56.46	65.59	69.46	143
Int-Bearing Liab Repr in 1 Year	34.05	2.39	13.98	22.92	32.50	44.72	57.92	63.67	143
Long-Term Debt Repr in 1 Year	0.37	0.00	0.00	0.00	0.00	0.00	2.68	5.36	143
Net Assets Repriceable in 1 Year	10.00	-24.10	-15.02	-3.61	8.99	23.15	36.69	44.13	143
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	21.01	-8.46	0.69	11.74	21.24	30.68	39.42	44.96	143
Net ST Noncore Funding Dependence	13.19	-13.39	-3.78	5.05	13.59	21.13	28.52	34.58	143
Short-Term Inv/ST Noncore Funding	41.65	1.80	3.73	9.78	31.48	53.67	129.60	168.04	143
Liq Asts-ST Noncore Fndg/Nonliq Asts	2.24	-26.12	-19.99	-9.81	0.11	14.34	28.21	39.03	143
Net Loans and Leases/Total Deposits	87.41	56.18	63.69	77.00	89.48	97.90	104.67	109.47	143
Net Loans and Leases/Core Deposits	113.65	66.31	74.76	92.09	110.18	135.66	155.11	182.57	143
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.29	-4.83	-1.67	-0.38	-0.01	0.03	0.25	0.62	53
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.79	-5.93	-4.81	-2.99	-1.42	-0.46	0.05	0.63	139
Struct Notes Appr(Depr)/T1 Cap	-0.23	-1.10	-0.94	-0.28	-0.11	-0.03	-0.00	0.00	57
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	4.99	0.00	0.00	0.00	0.00	2.82	34.65	54.12	142
Available-For-Sale Securities	95.00	26.94	64.25	96.79	100.00	100.00	100.00	100.00	142
U.S. Treasury Securities	0.89	0.00	0.00	0.00	0.00	0.00	4.59	22.02	142
U.S. Agency Securities (excl MBS)	44.46	0.00	5.71	22.84	40.38	64.75	83.98	93.17	142
Municipal Securities	17.68	0.00	0.00	1.86	16.58	32.89	41.87	56.66	142
Mortgage-Backed Securities	24.10	0.00	0.00	2.90	22.51	43.84	60.92	83.06	142
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Other Debt Securities	0.98	0.00	0.00	0.00	0.00	1.29	4.74	10.27	142
Mutual Funds and Equity Securities	0.79	0.00	0.00	0.00	0.00	0.21	3.69	16.12	142
Debt Securities 1 Year or Less	17.11	0.01	0.62	4.05	12.84	25.37	47.43	62.88	142
Debt Securities 1 To 5 Years	38.43	8.58	12.88	21.38	37.06	53.05	67.44	77.81	142
Debt Securities Over 5 Years	38.71	0.00	2.37	12.36	36.62	61.81	80.23	85.80	142
Pledged Securities	47.87	0.14	4.99	25.08	47.30	68.38	87.65	92.36	142
Structured Notes, Fair Value	2.39	0.00	0.00	0.00	0.00	4.76	12.55	17.22	142

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.14	-0.00	0.00	0.04	0.13	0.22	0.33	0.47	143
Provision for Ln&Ls Losses/Avg Lns&Ls	0.19	-0.00	0.00	0.06	0.18	0.29	0.45	0.59	143
Provision for Ln&Ls Losses/Net Losses	152.11	-365.76	-616.33	0.00	135.95	380.24	1158.26	2294.78	139
Ln&Ls Allowance/Total Loans & Leases	1.22	0.82	0.89	1.01	1.17	1.40	1.73	1.91	143
Ln&Ls Allowance/Net Ln&Ls Losses (X)	34.79	2.39	3.15	7.77	16.41	41.89	111.13	221.79	108
ALLL/Nonaccrual Assets	627.89	61.72	81.56	154.32	344.57	767.43	2362.49	4021.38	122
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	472.89	57.28	68.54	136.52	271.37	597.69	1378.27	3013.01	132
Gross Ln&Ls Losses/Avg Loans & Leases	0.12	0.00	0.00	0.02	0.07	0.18	0.37	0.55	143
Recoveries/Avg Loans and Leases	0.04	0.00	0.00	0.01	0.03	0.06	0.11	0.14	143
Net Losses/Avg Loans and Leases	0.07	-0.05	-0.02	0.00	0.03	0.11	0.29	0.52	143
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Recoveries/Prior Year-End Losses	26.65	0.50	5.21	10.82	20.00	33.43	64.38	144.95	134
Earnings Coverage of Net Losses (X)	28.90	-334.44	-152.45	1.26	18.72	68.90	262.67	379.02	139
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.02	-0.01	-0.00	0.00	0.00	0.02	0.15	0.35	143
RE Loans Secured By 1-4 Family	0.04	-0.01	-0.00	0.00	0.00	0.05	0.19	0.66	143
Revolving	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.12	133
Closed-End	0.05	-0.01	-0.00	0.00	0.00	0.05	0.22	0.90	143
Commercial Real Estate Loans	0.01	-0.00	-0.00	0.00	0.00	0.00	0.05	0.27	143
Construction and Land Dev	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.06	142
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Nonfarm Nonresidential	0.01	-0.00	0.00	0.00	0.00	0.00	0.03	0.32	143
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	111
Commercial and Industrial Loans	0.10	-0.42	-0.14	-0.02	0.00	0.13	0.76	1.08	143
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Loans to Individuals	0.51	0.02	0.07	0.18	0.46	0.79	1.10	1.92	99
Credit Card Loans	1.23	-3.37	-0.50	0.00	0.47	1.92	5.31	7.86	54
Agricultural Loans	-0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	92
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	0.88	-0.02	0.00	0.00	0.00	0.08	4.79	17.88	130

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

30-89 Days PD Loans and Leases	0.74	0.00	0.02	0.21	0.54	1.20	1.83	2.46	143
90+ Days PD Loans and Leases	0.08	0.00	0.00	0.00	0.01	0.12	0.36	0.58	143
Nonaccrual Loans and Leases	0.40	0.00	0.00	0.06	0.27	0.65	1.35	1.92	143
90+ Days PD and Nonaccrual Loans and Leases	0.58	0.00	0.02	0.13	0.39	0.83	1.76	2.37	143
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	143
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.74	0.00	0.02	0.21	0.54	1.20	1.83	2.46	143
90+ Days Past Due Assets	0.08	0.00	0.00	0.00	0.01	0.12	0.36	0.58	143
Nonaccrual Assets	0.40	0.00	0.00	0.06	0.27	0.65	1.35	1.92	143
30+ Days PD & Nonaccrual Assets	1.37	0.03	0.20	0.50	1.11	2.09	3.14	4.04	143
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.40	0.00	0.01	0.09	0.27	0.58	1.03	1.72	143
90+ PD & Nonaccrual Assets + OREO	0.51	0.00	0.03	0.13	0.36	0.75	1.52	2.15	143
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.45	0.00	0.01	0.09	0.26	0.63	1.45	1.71	143
Allowance for Loan & Lease Losses	51.96	0.00	1.97	11.65	30.68	71.59	154.24	209.36	143
Equity Cap + ALLL	4.65	0.00	0.10	1.08	2.65	6.66	15.63	18.16	142
Tier 1 Cap + ALLL	4.29	0.00	0.05	0.91	2.67	6.04	14.51	16.50	143
Loans & Leases + RE Acquired	0.64	0.00	0.01	0.14	0.36	0.88	1.98	2.83	143

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.86	6.71	7.24	8.41	9.67	11.15	13.12	15.47	143
Tier 1 RBC Ratio	12.94	8.21	9.17	10.41	12.59	15.02	18.68	19.79	143
Total Risk-Based Capital Ratio	14.48	9.93	10.67	12.15	14.05	16.64	20.05	21.85	143
Tangible Tier 1 Leverage Ratio	9.84	6.70	7.23	8.40	9.62	11.12	13.11	15.46	143
Tangible Common Eq Cap/Tan Assets	8.39	4.80	5.44	6.72	8.06	9.81	12.28	14.42	143
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	15.50	5.41	7.15	10.56	15.65	19.68	24.76	30.42	143
Standby Letters of Credit	0.70	0.00	0.04	0.19	0.49	1.05	1.76	2.23	143
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	143
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.16	0.00	0.00	0.00	0.00	0.00	1.03	4.06	143
Interest Rate Contracts	0.14	0.00	0.00	0.00	0.00	0.00	0.97	4.02	143
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Written Options Contr (Int Rate)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.51	143
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	22.75	7.59	11.49	16.53	21.90	28.64	35.94	40.12	143

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	97.58	0.00	11.26	68.50	97.44	110.13	166.71	219.76	96
Dividends Paid/Net Income	30.90	0.00	0.00	2.16	28.16	57.36	77.53	94.74	139
Net Income - Dividends/Avg Equity	8.42	-2.84	1.38	4.54	8.27	12.65	15.75	17.02	142
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	107.34	0.00	0.00	66.61	101.13	145.60	220.87	369.03	107
Dividends From Nonbank Subs	0.42	0.00	0.00	0.00	0.00	0.19	2.05	6.39	107
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107
Dividends From All Subsidiaries	118.65	0.00	0.00	88.96	111.03	151.30	238.13	536.89	107
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	35.61	0.00	0.00	0.00	35.01	64.26	93.78	102.08	134
Interest Income From Bank Subs	0.27	0.00	0.00	0.00	0.00	0.07	1.47	4.98	134
Mgt & Service Fees From Bank Subs	0.47	0.00	0.00	0.00	0.00	0.00	2.95	10.67	134
Other Income From Bank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.32	3.00	134
Operating Income From Bank Subs	38.70	0.00	0.00	4.82	38.45	68.48	98.18	123.27	134
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	67.37	0.00	0.00	0.00	94.44	100.00	100.00	266.74	52
Interest Income From Nonbank Subs	7.42	0.00	0.00	0.00	0.00	0.00	0.00	153.25	52
Mgt & Serv Fees From Nonbank Subs	0.79	0.00	0.00	0.00	0.00	0.00	0.00	15.84	52
Other Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.62	52
Operating Inc From Nonbank Subs	114.50	0.00	0.00	1.55	100.00	100.00	388.23	639.43	52
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	31.75	0.00	0.00	0.00	1.80	20.35	86.07	129.88	10
Interest Inc From Subsidiary BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.14	10
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Operating Income From Sub BHCs	31.78	0.00	0.00	0.00	1.80	20.35	86.37	130.03	10
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	68.06	0.00	0.00	21.46	90.14	99.44	100.00	100.00	129
Interest Income From Bank Subs	2.68	0.00	0.00	0.00	0.00	0.29	10.78	73.03	129
Mgt & Serv Fees From Bank Subs	0.78	0.00	0.00	0.00	0.00	0.00	5.56	16.33	129
Other Income From Bank Subs	0.20	0.00	0.00	0.00	0.00	0.00	0.57	6.57	129
Operating Income From Bank Subs	79.90	0.00	0.00	83.83	98.12	100.00	100.00	100.00	129
Dividends From Nonbank Subs	1.49	0.00	0.00	0.00	0.00	0.33	6.51	35.23	129
Interest Income From Nonbank Subs	0.19	0.00	0.00	0.00	0.00	0.00	0.00	8.17	129
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
Operating Inc From Nonbank Subs	4.83	0.00	0.00	0.00	0.00	0.83	33.82	96.02	129
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
Loans and Adv From Subs/ST Debt	444.33	0.00	0.00	0.00	154.62	734.39	1527.60	1975.78	19
Loans and Adv From Subs/Total Debt	392.53	0.00	0.00	0.00	114.55	481.32	1758.99	2941.62	44

BHCPR Reporters for Quarter Ending 09/30/2006
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2006 and Other Notes
1208933	498, 270	ALBANK CORPORATION	CHI CAGO, IL	Moved from Peer 4
3017326	478, 839	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	430, 024	AMERICA BANCSHARES, INC.	SANTA ANA, CA	
3232512	233, 820	AMERICAN COMMUNITY BANCORP, IN	EVANSVILLE, IN	
2900784	483, 456	AMERICAN COMMUNITY BANCSHARES,	CHARLOTTE, NC	
2454380	466, 202	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1081613	465, 146	B. P. C. CORPORATION	COOKEVILLE, TN	
2297701	236, 401	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
2339571	462, 621	BB&T BANCSHARES CORP.	BLOOMINGDALE, IL	
2391243	492, 036	BEACH FIRST NATIONAL BANCSHARE	MYRTLE BEACH, SC	
1891317	497, 043	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
2905734	278, 122	BOE FINANCIAL SERVICES OF VIRG	TAPPAHANNOCK, VA	New Y-9C/BHCPR reporter
1082375	439, 141	BRANNEN BANKS OF FLORIDA, INC.	INVERNESS, FL	
1084212	376, 972	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
1471960	466, 585	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
2595939	448, 990	BUILDERS FINANCIAL CORPORATION	CHI CAGO, IL	
2710675	247, 689	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	146, 394	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
1051465	409, 849	CENTRAL SERVICE CORPORATION	ENID, OK	
1140239	396, 013	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1129065	191, 270	CITIZENS BANCSHARES OF WOODVIL	HUDSON, WI	
1021682	494, 568	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1117772	266, 875	COLUMBIA FINANCIAL CORPORATION	BLOOMSBURG, PA	
1838974	447, 288	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	489, 759	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1084511	429, 604	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2775142	325, 278	COMMUNITY CAPITAL BANCSHARES,	ALBANY, GA	
2937100	493, 726	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
1131497	361, 393	CORNERSTONE BANCSHARES, INC.	HI XSON, TN	New Y-9C/BHCPR reporter
1130931	466, 633	CORTLAND BANCORP	CORTLAND, OH	
1207543	473, 219	CRETE BANCORPORATION, INC.	CRETE, IL	
1249918	317, 829	DELMAR BANCORP	DELMAR, MD	
1209789	402, 262	DENMARK BANCSHARES, INC.	DENMARK, WI	
3243358	395, 584	DESERT HILLS CAPITAL CORP.	PHOENIX, AZ	
1951770	491, 026	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
1122851	297, 742	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
2721895	198, 565	EQUITABLE FINANCIAL GROUP, INC	FORT LAUDERDALE, FL	
3001129	308, 184	EVERGREENBANCORP, INC.	SEATTLE, WA	
3343351	52, 358	EVOLVE FINANCIAL GROUP, INC.	MEMPHIS, TN	
1082731	307, 325	EXECUTIVE BANKING CORPORATION	MIAMI, FL	
1076495	365, 702	F & M BANK CORP.	TIMBERVILLE, VA	
1201532	404, 886	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1842083	419, 636	FAR WEST BANCORPORATION	PROVO, UT	
1247615	287, 585	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
1123885	491, 897	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	494, 002	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
3362923	376, 540	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
1064812	42, 835	FIRST AINSWORTH COMPANY	AINSWORTH, NE	
1096550	490, 982	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	Moved from Peer 4
2349468	425, 473	FIRST BANKSHARES, INC.	WINTER PARK, FL	
2508117	288, 228	FIRST GEORGIA COMMUNITY CORP.	JACKSON, GA	

BHCPR Reporters for Quarter Ending 09/30/2006
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2006 and Other Notes
3044144	402, 398	FIRST INDEPENDENT CAPITAL OF	RENO, NV	
1086449	315, 351	FIRST MCMINNVILLE CORPORATION	MCMINNVILLE, TN	
1065378	352, 343	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1107830	276, 211	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
3070312	448, 595	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
1085572	308, 312	FIRST SECURITY BANCSHARES, INC	LAVONIA, GA	
2349486	372, 578	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
2621267	437, 935	FIRST STATE FINANCIAL CORPORAT	SARASOTA, FL	
1135404	252, 345	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1109834	393, 284	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
3053146	456, 764	FLORIDA BANK GROUP, INC.	TAMPA, FL	
1398795	465, 619	FNBH BANCORP, INC.	HOWELL, MI	
2938349	461, 485	FOSTER BANCSHARES, INC.	CHICAGO, IL	
3157071	451, 988	FRONTENAC BANCSHARES, INC.	EARTH CITY, MO	
3019339	292, 066	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
1203714	434, 112	GOODENOW BANCORPORATION	OKOBOJI, IA	
2849799	494, 819	GREENVILLE FIRST BANCSHARES	GREENVILLE, SC	
1121993	455, 845	GUARANTY DEVELOPMENT COMPANY	LIVINGSTON, MI	
3001156	460, 937	GULFSTREAM BANCSHARES, INC.	STUART, FL	
1086766	478, 067	HABERSHAM BANCORP	CORNELIA, GA	
3228702	482, 732	HAMPDEN BANCORP, MHC	SPRINGFIELD, MA	
3012554	458, 718	HAMPTON ROADS BANCSHARES, INC.	NORFOLK, VA	
1843062	495, 941	HAPPY BANCSHARES, INC.	CANYON, TX	
1109496	341, 673	HERRING BANCORP, INC.	AMARILLO, TX	
1202986	477, 767	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1124659	408, 965	HIGHLAND BANCSHARES, INC.	SAINT MICHAEL, MN	
1131750	349, 180	HIGHLANDS BANCSHARES, INC.	PETERSBURG, WV	
1142774	235, 486	ICNB FINANCIAL CORPORATION	IONIA, MI	
1245385	387, 336	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	189, 760	IRELAND BANCORP, LTD.	MALAD CITY, ID	
2737766	318, 824	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1833997	445, 975	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
1140127	385, 172	KATAHDIN BANCSHARES CORPORATIO	PATTEN, ME	
1210169	406, 667	LINCOLN BANCORP	REINBECK, IA	
1201103	220, 019	LINCOLNWOOD BANCORP INC.	LINCOLNWOOD, IL	
1995523	68, 115	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1123933	363, 191	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
2067959	223, 899	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1082469	319, 625	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
2217503	489, 607	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
2521899	297, 605	METRO BANK FINANCIAL SERVICES,	MIAMI, FL	
1208513	480, 362	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	455, 787	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1081136	391, 858	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1139185	456, 358	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
2868950	400, 966	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1054840	405, 045	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1491351	409, 182	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1054091	498, 588	MIDSTATE BANCORP, INC.	HINTON, OK	Moved from Peer 4
1064652	298, 716	MIDWEST BANC HOLDING CO.	PIERCE, NE	
2107789	205, 987	MYERS BANCSHARES, INC.	ALVA, OK	

BHCPR Reporters for Quarter Ending 09/30/2006
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2006 and Other Notes
1947045	467,397	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1031681	494,197	NATIONAL MERCANTILE BANCORP	LOS ANGELES, CA	
1082816	166,548	NBANK. CORP	COMMERCE, GA	
1200124	477,227	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
1070569	499,969	NEXTIER INCORPORATED	BUTLER, PA	
3103603	472,207	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
2088329	274,567	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
2320618	480,251	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2321428	470,881	OGDEN BANCSHARES, INC.	AMES, IA	
3444847	407,849	PEDCOR CAPITAL, LLC	CARMEL, IN	New Y-9C/BHCPR reporter
1202799	354,091	PEOTONE BANCORP, INC.	PEOTONE, IL	
2453114	240,396	PIERCE COUNTY BANCORP	TACOMA, WA	
3098576	477,299	PLUMAS BANCORP	QUINCY, CA	
3176607	496,468	PSB GROUP, INC.	MADISON HEIGHTS, MI	Moved from Peer 4
1246252	443,417	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
2891006	266,757	REGENT BANCORP, INC.	DAVIE, FL	
2352280	415,742	ROCKHOLD BANCORP	KIRKSVILLE, MO	
1121733	409,489	S&C BANCO, INC.	NEW RICHMOND, WI	
1417203	220,166	SAINT LANDRY BANCSHARES, INC.	OPELOUSAS, LA	
1135374	329,195	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	234,632	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1129823	406,246	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
1081538	309,107	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
1063552	476,343	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	Moved from Peer 4
2526764	330,568	SUN AMERICAN BANCORP	BOCA RATON, FL	
1082852	390,150	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
3191712	169,705	TOLLESON WEALTH MANAGEMENT, IN	DALLAS, TX	
1208531	379,194	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	336,915	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3030688	256,164	TRAFALGAR HOLDINGS, LLC	VANCOUVER, WA	
3174911	466,023	TRIANGLE FINANCIAL GROUP, INC.	LOGANVILLE, GA	
2246053	444,073	TRUMAN BANCORP, INC.	CLAYTON, MO	
2856706	398,971	TWENTY-FIRST CENTURY FINANCIAL	TULSA, OK	
1085358	329,445	UNION BANCSHARES, INC.	PELL CITY, AL	
1207392	413,304	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
2995164	407,461	VALLEY BANCORP	LAS VEGAS, NV	
1084155	436,205	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1085255	465,944	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1051979	461,662	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
2484202	338,209	1ST INDEPENDENCE FINANCIAL GRO	HARRODSBURG, KY	
1247576	336,194	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 143 bank holding companies.