

PEER GROUP 02

12/31/2005

12/31/2004

12/31/2003

12/31/2002

12/31/2001

Number of BHCs in Peer Group

90

83

76

75

68

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.58	3.61	3.63	3.85	3.83
+ Non-interest Income	1.15	1.26	1.37	1.32	1.41
- Overhead Expense	2.79	2.96	2.99	3.00	3.24
- Provision for Losses	0.15	0.14	0.27	0.32	0.33
+ Securities Gains (Losses)	0.00	0.03	0.07	0.05	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.00
= Pretax Net Oper Income (TE)	1.78	1.82	1.82	1.91	1.84
Net Operating Income	1.14	1.15	1.14	1.21	1.16
Net Income	1.14	1.15	1.15	1.21	1.15
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	0.84

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.00	5.34	5.50	6.35	7.68
Interest Expense	2.11	1.43	1.59	2.19	3.57
Net Interest Income (TE)	3.90	3.93	3.92	4.16	4.18

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.18	0.21	0.33	0.42	0.43
Earnings Coverage of Net Losses (X)	24.19	18.24	14.76	12.75	13.07
Ln&Ls Allowance/Total Loans & Leases	1.29	1.39	1.55	1.54	1.52
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.49	0.58	0.76	0.90	0.82
30-89 Days Past Due Loans and Leases	0.66	0.64	0.83	1.03	1.20

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	29.12	27.41	28.23	28.80	29.03
Net ST Noncore Funding Dependence	19.29	17.60	17.39	17.78	18.74
Net Loans and Leases/Total Assets	65.12	61.79	60.36	59.86	60.50

CAPITALIZATION:

Tier 1 Leverage Ratio	8.64	8.55	8.32	8.16	7.99
Equity Capital/Total Assets	8.94	9.02	8.45	8.40	8.34
Net Loans&Ls/Equity Capital (X)	7.52	6.96	7.23	7.27	7.36
Cash Dividends/Net Income	28.97	30.52	31.72	28.35	31.11
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	16.32
Retained Earnings/Avg Equity Cap	8.92	8.86	9.10	10.16	8.88

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.44	0.22	1.29	1.21	1.52
Long-Term Debt/Equity Capital	2.79	2.94	4.59	3.37	4.07
Equity Investment in Subs/Equity Cap	112.42	109.88	109.96	108.42	105.54
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	127.39	146.67	198.50	158.96	173.91

PERCENT OF AVERAGE ASSETS	PEER GROUP 02				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Interest Income (TE)	5.52	4.92	5.10	5.89	7.09
Less: Interest Expense	1.95	1.32	1.48	2.03	3.30
Equals: Net Interest Income (TE)	3.58	3.61	3.63	3.85	3.83
Plus: Non-Interest Income	1.15	1.26	1.37	1.32	1.41
Equals: Adj Operating Income (TE)	4.76	4.92	5.03	5.21	5.30
Less: Overhead Expense	2.79	2.96	2.99	3.00	3.24
Less: Provision for Loan and Lease Losses	0.15	0.14	0.27	0.32	0.33
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	0.03	0.07	0.05	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.00
Equals: Pretax Net Oper Inc (TE)	1.78	1.82	1.82	1.91	1.84
Less: Applicable Income Taxes (TE)	0.64	0.65	0.65	0.68	0.67
Less: Minority Interest	0.00	0.00	0.01	0.01	0.01
Equals: Net Operating Income	1.14	1.15	1.14	1.21	1.16
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.14	1.15	1.15	1.21	1.15
Memo: Net Income (Last Four Qtrs)	1.14	1.16	1.15	1.21	1.14
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.15	92.19	92.65	92.89	92.38
Avg Int-Bearing Funds / Avg Assets	78.24	78.26	80.25	80.79	80.73
Int Income (TE) / Avg Earning Assets	6.00	5.34	5.50	6.35	7.68
Int Expense / Avg Earning Assets	2.11	1.43	1.59	2.19	3.57
Net Int Inc (TE) / Avg Earn Assets	3.90	3.93	3.92	4.16	4.18
YIELD OR COST:					
Total Loans and Leases (TE)	6.63	5.94	6.24	6.99	8.39
Interest-Bearing Bank Balances	3.43	1.78	1.55	2.12	4.03
Fed Funds Sold & Reverse Repos	3.11	1.32	1.11	1.67	4.02
Trading Assets	2.60	3.75	3.73	4.74	6.34
Total Earning Assets	5.89	5.22	5.39	6.23	7.54
Investment Securities (TE)	4.33	4.09	4.16	5.23	6.26
U.S. Treasury & Agency Sec (excl MBS)	3.58	3.15	3.21	4.35	6.33
Mortgage-Backed Securities	4.25	3.96	3.71	5.07	5.89
All Other Securities	6.70	6.59	6.79	7.01	8.41
Interest-Bearing Deposits	2.14	1.43	1.63	2.32	3.93
Time Deposits of \$100K or More	3.18	2.25	2.45	3.11	5.21
Time Deposits < \$100K	2.93	2.28	2.63	3.60	5.41
Other Domestic Deposits	1.31	0.72	0.74	1.17	2.16
Foreign Deposits	2.63	1.36	1.51	2.81	4.62
Fed Funds Purchased and Repos	2.91	1.46	1.38	1.96	4.04
Other Borrowed Funds & Trading Liab	3.80	3.11	3.37	4.23	5.37
All Interest-Bearing Funds	2.50	1.69	1.85	2.51	4.08

PEER GROUP 02

12/31/2005

12/31/2004

12/31/2003

12/31/2002

12/31/2001

Avg Personnel Exp Per Employee (\$000)

60

60

57

53

51

Avg Assets per Employee (\$000)

4,323

3,977

3,766

3,542

3,294

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

2.66

3.14

2.86

3.24

3.42

Overhead Exp / NII + Non-Int Income

60.54

61.73

61.00

58.32

60.92

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

2.79

2.96

2.99

3.00

3.24

Personnel Expense

1.51

1.59

1.60

1.58

1.61

Net Occupancy Expense

0.39

0.41

0.42

0.44

0.47

Other Operating Expenses

0.89

0.95

0.97

0.97

1.13

Overhead Less Non-Interest Income

1.63

1.66

1.59

1.64

1.72

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

59.13

60.35

59.72

57.19

59.64

Personnel Expense

31.99

32.67

32.22

30.34

30.06

Net Occupancy Expense

8.25

8.35

8.37

8.35

8.50

Other Operating Expenses

18.63

18.99

19.16

18.40

20.67

Total Non-Interest Income

23.71

25.48

26.88

24.73

26.17

Fiduciary Activities Income

1.80

1.88

2.02

1.98

2.35

Serv Charges on Deposit Accts - Domestic

7.34

7.86

8.00

7.42

7.21

Trading Revenue

0.06

0.22

0.27

0.26

0.34

Investment Banking Fees & Commissions

1.21

1.51

1.47

1.13

1.19

Venture Capital Revenue

0.00

0.00

-0.01

-0.02

0.00

Net Servicing Fees

0.37

0.34

0.35

0.22

0.86

Net Securitization Income

0.00

0.00

0.01

0.04

0.11

Insurance Activities Revenue

1.02

0.98

1.08

0.88

0.85

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

1.69

1.61

2.34

1.88

1.62

Other Non-Interest Income

7.06

7.00

7.59

7.34

7.53

Overhead Less Non-Interest Income

34.63

34.30

32.56

32.26

33.06

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

30.06

29.88

28.54

29.02

29.15

Appl Inc Tax+TE/Pretax NOI+TE

35.58

35.36

35.18

35.87

35.98

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Real Estate Loans	46.58	42.71	40.18	38.93	37.41
Commercial and Industrial Loans	11.17	11.37	11.41	11.73	11.99
Loans to Individuals	4.32	4.50	5.40	6.08	7.12
Loans to Depository Institutions	0.03	0.03	0.05	0.05	0.02
Agricultural Loans	0.38	0.36	0.47	0.52	0.58
Other Loans and Leases	1.52	1.62	1.80	1.76	2.02
Net Loans and Leases	65.12	61.79	60.36	59.86	60.50
Debt Securities Over 1 Year	19.53	23.18	25.16	23.85	20.42
Mutual Funds and Equity Securities	0.22	0.24	0.30	0.30	0.35
Subtotal	85.99	86.66	86.48	85.09	82.52
Interest-Bearing Bank Balances	0.23	0.32	0.31	0.39	0.44
Federal Funds Sold & Reverse Repos	0.87	1.00	0.69	1.04	1.17
Debt Securities 1 Year or Less	2.37	1.79	2.15	3.43	3.04
Trading Assets	0.03	0.03	0.04	0.05	0.04
Total Earning Assets	90.12	90.57	90.78	90.77	90.72
Non-Int Cash and Due From Dep Inst	2.64	2.28	2.86	3.17	3.28
Acceptances	0.01	0.02	0.02	0.02	0.01
Other Real Estate Owned	0.05	0.05	0.06	0.07	0.07
All Other Assets	7.08	6.96	6.21	5.89	5.80
MEMORANDA:					
Short-Term Investments	3.74	3.48	3.85	5.36	5.29
U. S. Treasury Securities	0.22	0.38	0.61	0.75	1.34
U. S. Agency Securities (excl MBS)	5.28	5.66	5.85	5.95	5.14
Municipal Securities	2.69	2.60	2.75	2.66	2.62
Mortgage-Backed Securities	12.06	14.50	16.01	14.94	13.05
Asset-Backed Securities	0.04	0.09	0.05	0.10	0.07
Other Debt Securities	0.64	0.65	0.84	1.14	1.26
RE Loans Secured by 1-4 Family	15.95	15.37	14.88	15.13	15.58
Revolving	3.10	3.45	2.57	2.25	1.86
Closed-End, Sec by First Liens	10.92	10.34	10.51	11.07	11.35
Closed-End, Sec by Junior Liens	1.32	1.19	1.17	1.29	1.60
Commercial Real Estate Loans	28.30	24.84	22.38	20.36	18.57
Construction and Land Dev	8.03	6.00	5.31	4.84	3.81
Multifamily	1.90	1.50	1.71	1.32	0.96
Nonfarm Nonresidential	16.79	16.32	14.90	13.91	12.48
RE Loans Secured by Farmland	0.60	0.57	0.64	0.58	0.60
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	70.82	68.58	65.89	63.95	60.73
RE Loans Secured by 1-4 Family	24.50	24.31	24.34	24.86	25.19
Revolving	4.63	5.47	4.09	3.61	2.93
Closed-End	19.50	18.55	19.55	20.60	21.60
Commercial Real Estate Loans	41.86	38.52	35.66	32.58	29.02
Construction and Land Dev	11.79	9.15	8.47	7.71	5.96
Multifamily	2.76	2.35	2.71	2.15	1.51
Nonfarm Nonresidential	25.12	25.47	23.89	22.21	19.49
RE Loans Secured by Farmland	0.91	0.88	1.05	0.95	0.94
Loans to Depository Institutions	0.04	0.05	0.08	0.09	0.03
Commercial and Industrial Loans	17.17	18.45	19.10	19.95	20.23
Loans to Individuals	6.75	7.21	8.91	10.15	11.90
Credit Card Loans	0.19	0.16	0.21	0.32	0.44
Agricultural Loans	0.58	0.56	0.77	0.85	0.91
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.41	2.74	3.08	2.96	3.44

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Short-Term Investments	3.74	3.48	3.85	5.36	5.29
Liquid Assets	21.99	25.49	27.76	27.65	26.10
Investment Securities	22.91	26.00	28.26	28.70	27.29
Net Loans and Leases	65.12	61.79	60.36	59.86	60.50
Net Lns, Ls & Stdbly Ltrs of Credit	66.61	63.32	61.91	61.37	61.87
Core Deposits	57.92	59.34	59.55	58.49	58.53
Noncore Funding	29.61	28.17	28.80	30.21	29.50
Time Deposits of \$100K or More	14.24	11.26	11.27	12.68	11.47
Foreign Deposits	0.19	0.37	0.60	0.58	0.35
Fed Funds Purchased and Repos	5.39	5.31	6.69	6.14	6.61
Net Fed Funds Purchased (Sold)	4.16	4.51	5.69	5.30	5.47
Commercial Paper	0.00	0.00	0.01	0.02	0.02
Oth Borrowings W/Rem Mat 1 Yr or Less	2.95	3.06	2.62	2.40	2.00
Earning Assets Repr in 1 Year	40.55	40.30	39.20	40.42	36.90
Int-Bearing Liab Repr in 1 Year	25.23	24.19	25.88	27.82	27.46
Long-Term Debt Repr in 1 Year	0.46	0.52	0.60	0.56	0.39
Net Assets Repriceable in 1 Year	14.36	14.72	11.93	11.03	8.38
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	29.12	27.41	28.23	28.80	29.03
Net ST Noncore Funding Dependence	19.29	17.60	17.39	17.78	18.74
Short-Term Inv/ST Noncore Funding	22.98	25.16	25.58	32.87	30.79
Liq Asts-ST Noncore Fndg/Nonliq Asts	2.18	8.83	13.08	10.32	7.40
Net Loans and Leases/Total Deposits	88.21	85.20	82.51	81.61	82.87
Net Loans and Leases/Core Deposits	118.32	107.41	104.77	107.41	107.70
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.44	0.27	0.93	1.45	0.70
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.48	0.71	2.78	6.27	2.63
Struct Notes Appr(Depr)/T1 Cap	-0.10	-0.05	-0.06	0.16	-0.04
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	11.61	10.02	8.58	9.52	10.70
Available-For-Sale Securities	88.39	89.98	91.42	90.48	89.30
U.S. Treasury Securities	0.93	1.59	2.61	3.41	5.97
U.S. Agency Securities (excl MBS)	24.92	23.47	23.28	22.99	20.63
Municipal Securities	12.49	10.52	10.16	10.77	11.17
Mortgage-Backed Securities	53.32	55.55	55.17	51.99	47.31
Asset-Backed Securities	0.17	0.34	0.17	0.29	0.29
Other Debt Securities	2.51	2.29	3.10	4.11	4.82
Mutual Funds and Equity Securities	1.02	1.06	1.20	1.28	1.52
Debt Securities 1 Year or Less	11.21	8.23	9.88	13.67	12.72
Debt Securities 1 To 5 Years	28.46	31.20	25.71	31.06	29.18
Debt Securities Over 5 Years	56.62	57.05	60.95	51.24	46.09
Pledged Securities	62.30	59.61	53.96	54.76	58.63
Structured Notes, Fair Value	0.74	0.67	0.50	0.11	0.12

ANALYSIS RATIOS	PEER GROUP 02				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Provision for Ln&Ls Losses/Avg Assets	0.15	0.14	0.27	0.32	0.33
Provision for Ln&Ls Losses/Avg Lns&Ls	0.22	0.23	0.44	0.52	0.55
Provision for Ln&Ls Losses/Net Losses	128.62	110.01	129.88	135.31	142.47
Ln&Ls Allowance/Total Loans & Leases	1.29	1.39	1.55	1.54	1.52
Ln&Ls Allowance/Net Ln&Ls Losses (X)	12.07	9.62	6.57	5.31	5.57
ALL/Nonaccrual Assets	387.79	388.39	314.16	284.48	289.94
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	316.30	286.28	245.33	207.03	199.48
Gross Ln&Ls Losses/Avg Loans & Leases	0.27	0.34	0.47	0.54	0.55
Recoveries/Avg Loans and Leases	0.09	0.12	0.12	0.10	0.10
Net Losses/Avg Loans and Leases	0.18	0.21	0.33	0.42	0.43
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	N/A
Recoveries/Prior Year-End Losses	35.01	32.98	25.50	25.77	30.41
Earnings Coverage of Net Losses (X)	24.19	18.24	14.76	12.75	13.07
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.06	0.09	0.10	0.06
RE Loans Secured By 1-4 Family	0.04	0.05	0.08	0.08	0.07
Revolving	0.03	0.03	0.04	0.04	0.07
Closed-End	0.05	0.06	0.10	0.09	0.07
Commercial Real Estate Loans	0.04	0.05	0.09	0.10	0.05
Construction and Land Dev	0.02	0.03	0.06	0.10	0.02
Multifamily	0.02	0.01	0.01	0.03	0.01
Nonfarm Nonresidential	0.04	0.07	0.10	0.08	0.06
RE Loans Secured by Farmland	0.01	0.01	0.01	0.08	0.02
Commercial and Industrial Loans	0.29	0.37	0.64	0.80	0.75
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.94	0.93	1.04	1.05	1.07
Credit Card Loans	1.76	3.05	0.45	2.91	4.60
Agricultural Loans	0.03	0.07	0.38	0.17	0.12
Loans to Foreign Governments & Inst	0.00	0.12	0.00	0.00	0.00
Other Loans and Leases	0.63	0.47	1.00	0.97	0.74

PERCENT OF LOANS AND LEASES

12/31/2005

12/31/2004

12/31/2003

12/31/2002

12/31/2001

30-89 Days PD Loans and Leases	0.66	0.64	0.83	1.03	1.20
90+ Days PD Loans and Leases	0.08	0.08	0.11	0.14	0.19
Nonaccrual Loans and Leases	0.44	0.51	0.68	0.79	0.73
90+ Days PD and Nonaccrual Loans and Leases	0.54	0.61	0.82	0.94	0.94
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.01	0.01	0.01	0.00	0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.66	0.64	0.83	1.03	1.20
90+ Days Past Due Assets	0.08	0.08	0.11	0.14	0.19
Nonaccrual Assets	0.44	0.52	0.69	0.79	0.74
30+ Days PD & Nonaccrual Assets	1.21	1.29	1.69	1.98	2.14

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.36	0.38	0.50	0.57	0.59
90+ PD & Nonaccrual Assets + OREO	0.43	0.45	0.58	0.66	0.67

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

Total Assets	0.35	0.38	0.51	0.58	0.54
Allowance for Loan & Lease Losses	41.22	45.17	56.32	63.63	59.83
Equity Cap + ALLL	3.68	3.99	5.50	6.22	5.93
Tier 1 Cap + ALLL	3.85	4.26	5.69	6.55	6.21
Loans & Leases + RE Acquired	0.52	0.63	0.84	0.96	0.88

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Real Estate - 30-89 Days PD	0.57	0.56	0.73	0.84	0.94
- 90+ Days Past Due	0.06	0.07	0.10	0.11	0.13
- Nonaccrual	0.40	0.44	0.62	0.77	0.63
Coml & Indl - 30-89 Days PD	0.67	0.70	1.01	1.04	1.16
- 90+ Days Past Due	0.06	0.07	0.10	0.13	0.15
- Nonaccrual	0.75	0.87	1.24	1.13	1.24
Individuals - 30-89 Days PD	1.35	1.22	1.49	1.67	2.13
- 90+ Days Past Due	0.11	0.12	0.15	0.17	0.25
- Nonaccrual	0.21	0.19	0.19	0.21	0.23
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.31
- 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	0.23	0.22	0.48	0.67	0.47
- 90+ Days Past Due	0.00	0.01	0.08	0.03	0.03
- Nonaccrual	0.21	0.30	0.50	1.12	0.91
Foreign Govts- 30-89 Days PD	0.00	0.01	0.29	2.04	2.33
- 90+ Days Past Due	0.00	0.02	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	16.67	0.00
Other Lns&Ls - 30-89 Days PD	0.64	0.48	0.82	1.03	0.99
- 90+ Days Past Due	0.04	0.04	0.06	0.06	0.17
- Nonaccrual	0.11	0.24	0.21	0.39	0.43
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.78	0.76	0.95	1.09	1.14
- 90+ Days Past Due	0.09	0.09	0.14	0.15	0.16
- Nonaccrual	0.40	0.38	0.52	0.56	0.48
Revolving - 30-89 Days PD	0.44	0.35	0.41	0.45	0.67
- 90+ Days Past Due	0.04	0.04	0.03	0.03	0.08
- Nonaccrual	0.13	0.09	0.13	0.11	0.23
Closed-End - 30-89 Days PD	0.88	0.90	1.04	1.23	1.21
- 90+ Days Past Due	0.11	0.10	0.16	0.17	0.17
- Nonaccrual	0.42	0.42	0.65	0.60	0.52
- Jr Lien 30-89 Days PD	0.10	0.08	0.11	0.11	N/A
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.02	N/A
- Jr Lien Nonaccrual	0.05	0.06	0.08	0.06	N/A
Commercial RE - 30-89 Days PD	0.43	0.37	0.57	0.62	0.73
- 90+ Days Past Due	0.04	0.04	0.05	0.08	0.09
- Nonaccrual	0.43	0.50	0.69	0.85	0.60
Const & Dev - 30-89 Days PD	0.48	0.45	0.50	0.66	1.08
- 90+ Days Past Due	0.03	0.04	0.06	0.07	0.09
- Nonaccrual	0.15	0.21	0.42	0.61	0.42
Multi family - 30-89 Days PD	0.21	0.28	0.32	0.33	0.14
- 90+ Days Past Due	0.01	0.02	0.01	0.01	0.07
- Nonaccrual	0.15	0.20	0.16	0.43	0.37
Nonfarm Nres- 30-89 Days PD	0.40	0.33	0.52	0.63	0.58
- 90+ Days Past Due	0.03	0.04	0.05	0.07	0.07
- Nonaccrual	0.49	0.51	0.66	0.75	0.55
Farmland - 30-89 Days PD	0.33	0.39	0.44	0.96	0.59
- 90+ Days Past Due	0.01	0.03	0.03	0.03	0.13
- Nonaccrual	0.35	0.49	0.59	0.88	0.82
Credit Card - 30-89 Days PD	1.33	1.72	1.36	1.56	1.82
- 90+ Days Past Due	0.42	0.84	0.57	0.78	0.86
- Nonaccrual	0.06	0.10	0.10	0.15	0.13

CAPITAL RATIOS	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Tier 1 Leverage Ratio	8.64	8.55	8.32	8.16	7.99
Tier 1 RBC Ratio	11.28	11.80	11.85	11.73	11.45
Total Risk-Based Capital Ratio	12.85	13.49	13.70	13.42	13.02
Tangible Tier 1 Leverage Ratio	8.50	8.40	8.18	8.01	7.82
Tangible Common Eq Cap/Tan Assets	6.78	6.92	7.02	7.18	7.11
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	19.48	17.52	17.08	15.78	15.72
Standby Letters of Credit	1.25	1.26	1.29	1.18	1.05
Commercial & Similar Letters of Credit	0.10	0.12	0.13	0.14	0.10
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	4.10	3.67	3.65	3.50	3.18
Interest Rate Contracts	3.53	3.00	3.08	3.09	2.81
Interest Rate Futures & Forward Contr	0.24	0.19	0.15	0.31	0.23
Written Options Contr (Int Rate)	0.15	0.08	0.06	0.05	0.00
Purchased Options Contr (Int Rate)	0.13	0.03	0.19	0.23	0.33
Interest Rate Swaps	2.03	2.16	1.97	1.60	1.33
Foreign Exchange Contracts	0.06	0.10	0.08	0.08	0.06
Futures & Forward Foreign Exch Contr	0.03	0.07	0.04	0.06	0.06
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.03	0.03	0.03	0.01	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)	0.01	0.01	0.01	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	31.73	30.57	29.94	27.15	27.43

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Interest Rate Contracts	93.97	89.30	91.16	92.70	95.41
Foreign Exchange Contracts	4.47	8.28	5.03	6.25	3.55
Equity, Comm, & Other Contracts	1.53	1.07	2.44	0.50	0.18
Futures and Forwards	19.84	19.44	22.62	33.10	36.48
Written Options	13.59	8.75	9.49	5.50	0.79
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	13.11	8.38	9.49	5.48	0.37
Purchased Options	5.17	4.12	5.43	5.67	10.02
Exchange-Traded	0.00	0.00	0.02	0.04	0.00
Over-The-Counter	4.76	3.67	4.79	5.27	8.56
Swaps	51.98	56.51	57.81	50.05	47.13
Held for Trading	7.44	9.53	8.51	10.27	9.25
Interest Rate Contracts	3.98	1.96	4.01	5.78	5.09
Foreign Exchange Contracts	0.69	3.96	2.44	1.86	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.07	0.03
Non-Traded	92.56	90.47	91.49	89.73	90.75
Interest Rate Contracts	79.33	77.76	79.53	77.77	88.41
Foreign Exchange Contracts	1.31	0.93	1.14	1.93	1.46
Equity, Comm, & Other Contracts	1.41	0.95	2.32	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	78.39	84.33	83.43	89.93	82.67
One Year or Less	24.44	24.79	20.28	37.91	32.05
Over 1 Year to 5 Years	26.68	26.13	32.71	23.58	36.01
Over 5 Years	13.27	17.84	15.76	15.63	10.97
Gross Negative Fair Value (Abs Val)	0.74	0.89	1.05	1.30	0.76
Gross Positive Fair Value	0.60	0.73	1.08	0.96	0.44
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	0.01	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.02	0.02	0.03	0.04	0.02
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.04	0.17	0.13	0.00	-0.02
Decr (Incr) in Int Expense/Net Income	0.23	0.85	0.81	0.75	0.25
Net Incr (Decr) Nonint Alloc/Net Income	-0.01	0.07	0.15	0.17	0.02
Incr (Decr) in Net Income/Net Income	0.24	1.82	1.36	2.34	0.36

INSURANCE ACTIVITIES

12/31/2005

12/31/2004

12/31/2003

12/31/2002

12/31/2001

ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.02	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	26.47	29.55	33.40	33.82	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	73.53	70.45	66.60	66.18	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	9.98	N/A
Ins Activities Revenue/Adj Oper Inc	1.02	0.98	1.08	0.88	N/A
Premium Inc/Ins Activities Revenue	3.72	6.28	3.74	3.79	N/A
Credit Rel Prem Inc/Tot Prem Inc	77.78	71.06	79.48	72.25	N/A
Other Prem Inc/Total Prem Inc	22.22	28.94	20.52	27.75	N/A
Ins Under Net Income/Consol Net Income	0.08	0.08	0.09	0.03	N/A
Ins Net Inc (P/C)/Equity (P/C)	11.45	11.01	14.22	1.62	N/A
Ins Net Inc (L/H)/Equity (L/H)	9.55	9.00	10.63	16.07	N/A
Insur Ben, Losses, Exp/Insur Premiums	147.10	114.83	101.68	75.42	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.03	0.12	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	4.09	2.00	2.28	3.99	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	9.87	9.17	7.23	N/A	N/A

BROKER-DEALER ACTIVITIES

Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	N/A
---	------	------	------	------	-----

FOREIGN ACTIVITIES

Yield: Foreign Loans	0.50	0.92	69.44	110.63	651.18
Cost: Interest-Bearing Deposits	2.63	1.36	1.51	2.81	4.62

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

Real Estate Loans	N/A	N/A	10.49	11.72	1.03
Commercial and Industrial Loans	3.72	3.11	2.50	0.92	0.67
Foreign Governments and Inst	0.00	0.12	0.00	0.00	0.00
Leases	0.85	0.95	3.05	144.08	37.91

GROWTH RATES:

Net Loans and Leases	521.88	10.96	-2.96	-12.08	-0.10
Total Selected Assets	16.03	25.11	9.39	64.19	18.57
Deposits	36.12	44.03	286.51	42.21	78.42

PROFITABILITY:	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Net Income/Avg Equity Capital	12.96	13.16	13.54	14.46	13.39
Bank Net Inc/Avg Eq Inv in Banks	13.08	13.49	14.00	15.05	13.87
Nonbk Net Inc/Avg Eq Inv in Nonbanks	7.05	5.05	4.25	4.39	13.60
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	5.87	9.54	8.83	11.52	14.21
Bank Net Income/Parent Net Income	94.28	88.11	86.82	85.84	86.58
Nonbank Net Income/Parent Net Income	1.81	1.82	1.47	1.85	4.03
Sub BHCs Net Inc/Parent Net Income	103.02	65.56	83.42	89.23	67.07
LEVERAGE:					
Total Liabilities/Equity	23.97	22.96	23.87	19.41	17.72
Total Debt/Equity Capital	3.97	3.60	6.23	4.92	6.21
Tot Debt+NP to Subs Iss Tr Pref/Equity	19.65	18.75	19.25	14.12	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	3.97	3.66	6.29	5.15	6.43
Total Debt/Eq Cap - Exc Over Fair Value	4.06	3.66	6.30	4.95	6.25
Long-Term Debt/Equity Capital	2.79	2.94	4.59	3.37	4.07
Short-Term Debt/Equity Capital	0.44	0.22	1.29	1.21	1.52
Current Portion of LT Debt/Equity	0.00	0.03	0.07	0.02	0.01
Exc Cost Over Fair Value/Equity Cap	0.14	0.31	0.34	0.23	0.19
Long-Term Debt/Consolidated LT Debt	3.79	8.07	9.99	9.41	12.85
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	112.42	109.88	109.96	108.42	105.54
Total Investment in Subs/Equity	114.31	112.60	113.23	111.05	109.65
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	97.18	95.40	96.43	97.32	97.89
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.90	98.30	99.66	99.86	101.82
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.03	0.85	0.83	0.67	0.44
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.65	2.33	2.38	1.98	1.66
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	128.81	144.45	194.12	153.00	177.80
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	127.39	146.67	198.50	158.96	173.91
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	101.75	104.04	120.14	104.77	111.65
Pretax Oper Inc + Int Exp/Int Expense	8848.76	38177.5	12397.1	6513.60	1696.22
Div + Int From Subs/Int Exp + Div	213.58	218.58	359.10	233.52	203.20
Fees+Other Inc From Subs/Sal + Oth Exp	14.58	14.46	15.50	16.69	17.88
Net Inc/Curr Port of LT Debt+Pfd Div(X)	4926.78	3661.92	3879.21	1032.61	4127.39
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	1.18	2.06	1.91	0.64	0.96
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.07	0.63	0.00
Nonaccrual	8.33	0.00	0.25	12.92	4.90
Total	8.33	0.00	0.32	13.55	4.90
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	0.87	1.16	1.80	1.45	1.65
Combined Thrift Assets	0.00	0.00	0.03	0.07	0.03
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 02				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Div Paid/Inc Before Undist Inc	67.13	63.70	60.27	53.70	49.79
Dividends Paid/Net Income	28.97	30.52	32.17	28.34	31.10
Net Income - Dividends/Avg Equity	8.92	8.86	9.07	10.17	8.89
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	139.78	143.39	162.44	158.52	179.35
Dividends From Nonbank Subs	3.73	2.42	2.56	2.44	5.80
Dividends From Subsidiary BHCs	7.38	11.14	10.55	14.80	12.53
Dividends From All Subsidiaries	187.53	207.75	238.11	221.85	222.69
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	46.17	53.17	66.17	54.76	72.64
Interest Income From Bank Subs	0.77	0.74	0.41	0.47	0.63
Mgt & Service Fees From Bank Subs	4.12	5.66	3.65	3.85	5.73
Other Income From Bank Subs	0.05	0.04	0.02	0.00	0.00
Operating Income From Bank Subs	56.58	66.68	80.24	68.72	88.37
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	75.68	43.01	53.29	56.33	33.73
Interest Income From Nonbank Subs	6.04	4.82	8.49	35.70	10.51
Mgt & Serv Fees From Nonbank Subs	2.01	1.80	2.16	2.83	2.03
Other Income From Nonbank Subs	2.35	0.00	0.09	0.00	0.00
Operating Inc From Nonbank Subs	101.09	61.28	93.58	157.48	58.17
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	52.89	39.60	47.59	35.40	52.62
Interest Inc From Subsidiary BHCs	0.20	0.03	0.12	1.16	2.42
Mgt & Serv Fees From Sub BHCs	3.77	2.35	2.93	5.63	5.10
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	56.85	51.31	50.63	42.20	60.14
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	60.76	62.57	64.84	62.86	60.71
Interest Income From Bank Subs	1.42	0.84	0.72	0.48	0.69
Mgt & Serv Fees From Bank Subs	4.90	5.40	4.88	3.65	3.91
Other Income From Bank Subs	0.06	0.01	0.05	0.00	0.00
Operating Income From Bank Subs	74.83	76.88	76.58	70.73	77.06
Dividends From Nonbank Subs	1.86	0.85	1.17	0.94	1.13
Interest Income From Nonbank Subs	0.15	0.17	0.19	0.20	0.43
Mgt & Serv Fees From Nonbank Subs	0.04	0.03	0.07	0.08	0.10
Other Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.67	1.48	1.80	1.71	2.69
Dividends From Subsidiary BHCs	4.10	4.97	9.17	9.29	4.94
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.03
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.01	0.01	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	4.55	5.67	10.08	10.91	5.37
Loans and Adv From Subs/ST Debt	6811.57	2182.18	643.37	416.57	370.77
Loans and Adv From Subs/Total Debt	376.93	635.17	274.58	156.97	98.04

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									90
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.57	2.20	2.74	3.20	3.60	3.93	4.36	4.66	90
+ Non-interest Income	1.14	0.34	0.46	0.72	1.07	1.45	2.09	2.66	90
- Overhead Expense	2.79	1.58	1.80	2.14	2.81	3.18	3.83	4.83	90
- Provision for Losses	0.14	-0.01	0.00	0.07	0.13	0.21	0.36	0.42	90
+ Securities Gains (Losses)	0.00	-0.18	-0.06	-0.01	0.00	0.02	0.06	0.15	90
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.04	90
= Pretax Net Oper Income (TE)	1.77	0.67	0.95	1.40	1.69	2.16	2.64	2.91	90
Net Operating Income	1.13	0.43	0.62	0.90	1.09	1.39	1.68	1.80	90
Net Income	1.13	0.43	0.62	0.91	1.09	1.39	1.68	1.80	90
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	6.00	4.71	5.15	5.64	5.99	6.29	6.79	7.23	90
Interest Expense	2.11	1.30	1.54	1.74	2.03	2.46	2.73	2.99	90
Net Interest Income (TE)	3.89	2.45	3.01	3.50	3.89	4.26	4.82	4.99	90
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.17	-0.01	0.02	0.05	0.15	0.25	0.40	0.54	90
Earnings Coverage of Net Losses (X)	24.19	-131.26	3.04	7.58	13.72	32.25	77.96	158.73	90
Ln&Ls Allowance/Total Loans & Leases	1.28	0.80	0.89	1.04	1.21	1.46	1.83	2.07	90
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.49	0.03	0.12	0.26	0.40	0.59	1.09	1.37	90
30-89 Days Past Due Loans and Leases	0.66	0.08	0.11	0.34	0.66	0.95	1.17	1.57	90
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	29.12	0.87	7.86	18.62	29.67	36.94	49.82	57.87	90
Net ST Noncore Funding Dependence	19.29	-4.76	-0.12	9.60	19.00	29.06	37.51	41.56	90
Net Loans and Leases/Total Assets	65.12	37.02	47.25	58.22	67.20	71.88	76.33	80.22	90
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.64	6.26	6.72	7.68	8.36	9.59	10.69	11.73	90
Equity Capital/Total Assets	8.93	5.93	6.65	7.46	8.53	10.05	12.49	14.02	90
Net Loans&Ls/Equity Capital (X)	7.52	3.08	4.05	5.82	7.40	9.09	10.70	11.21	90
Cash Dividends/Net Income	28.96	0.00	0.00	9.48	32.90	45.48	57.33	76.14	89
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Retained Earnings/Avg Equity Cap	8.91	1.27	2.16	5.27	8.36	12.07	15.58	16.99	90
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.44	0.00	0.00	0.00	0.00	0.00	3.34	6.60	90
Long-Term Debt/Equity Capital	2.79	0.00	0.00	0.00	0.00	3.60	14.72	22.89	90
Equity Investment in Subs/Equity Cap	112.41	80.57	95.43	101.27	112.10	122.23	130.29	136.90	90
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	127.39	20.36	45.96	87.75	114.05	151.19	240.37	396.51	89

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.52	4.34	4.53	5.20	5.53	5.79	6.22	6.65	90
Less: Interest Expense	1.94	1.16	1.36	1.62	1.87	2.30	2.59	2.80	90
Equals: Net Interest Income (TE)	3.57	2.20	2.74	3.20	3.60	3.93	4.36	4.66	90
Plus: Non-Interest Income	1.14	0.34	0.46	0.72	1.07	1.45	2.09	2.66	90
Equals: Adj Operating Income (TE)	4.75	3.01	3.43	4.13	4.76	5.19	5.95	6.76	90
Less: Overhead Expense	2.79	1.58	1.80	2.14	2.81	3.18	3.83	4.83	90
Less: Provision for Loan and Lease Losses	0.14	-0.01	0.00	0.07	0.13	0.21	0.36	0.42	90
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
Plus: Realized G/L on AFS Sec	0.00	-0.18	-0.06	-0.01	0.00	0.02	0.06	0.15	90
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.04	90
Equals: Pretax Net Oper Inc (TE)	1.77	0.67	0.95	1.40	1.69	2.16	2.64	2.91	90
Less: Applicable Income Taxes (TE)	0.63	0.15	0.29	0.47	0.63	0.76	0.97	1.15	90
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	90
Equals: Net Operating Income	1.13	0.43	0.62	0.90	1.09	1.39	1.68	1.80	90
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
Equals: Net Income	1.13	0.43	0.62	0.91	1.09	1.39	1.68	1.80	90
Memo: Net Income (Last Four Qtrs)	1.14	0.42	0.62	0.93	1.09	1.39	1.68	1.80	89
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.14	87.40	88.28	90.22	92.25	93.92	95.99	97.59	90
Avg Int-Bearing Funds / Avg Assets	78.24	65.05	70.68	74.22	78.13	82.58	86.13	87.08	90
Int Income (TE) / Avg Earning Assets	6.00	4.71	5.15	5.64	5.99	6.29	6.79	7.23	90
Int Expense / Avg Earning Assets	2.11	1.30	1.54	1.74	2.03	2.46	2.73	2.99	90
Net Int Inc (TE) / Avg Earn Assets	3.89	2.45	3.01	3.50	3.89	4.26	4.82	4.99	90
YIELD OR COST:									
Total Loans and Leases (TE)	6.62	5.60	5.95	6.22	6.55	6.93	7.45	7.81	90
Interest-Bearing Bank Balances	3.43	0.12	1.20	2.27	2.96	3.88	6.47	15.54	84
Fed Funds Sold & Reverse Repos	3.11	1.72	2.14	2.89	3.16	3.38	3.69	4.14	82
Trading Assets	2.59	0.00	0.00	0.07	2.42	4.40	5.96	6.50	25
Total Earning Assets	5.88	4.69	5.06	5.50	5.88	6.19	6.63	7.08	90
Investment Securities (TE)	4.33	3.07	3.33	3.89	4.32	4.64	5.36	5.76	90
U.S. Treasury & Agency Sec (excl MBS)	3.57	2.45	2.70	3.00	3.53	4.03	4.66	5.33	89
Mortgage-Backed Securities	4.25	3.38	3.56	3.95	4.21	4.54	4.88	5.13	90
All Other Securities	6.69	2.94	4.16	5.29	6.49	7.45	10.84	14.90	90
Interest-Bearing Deposits	2.14	1.23	1.47	1.81	2.09	2.47	2.84	3.03	90
Time Deposits of \$100K or More	3.17	2.28	2.58	2.87	3.15	3.44	3.78	3.93	90
Time Deposits < \$100K	2.93	1.73	2.29	2.63	2.93	3.21	3.54	3.64	90
Other Domestic Deposits	1.31	0.53	0.79	0.97	1.25	1.61	1.86	2.49	90
Foreign Deposits	2.63	0.00	0.00	1.46	3.12	3.27	3.37	3.44	8
Fed Funds Purchased and Repos	2.91	1.72	2.05	2.55	2.93	3.25	3.80	4.10	89
Other Borrowed Funds & Trading Liab	3.80	2.33	2.92	3.28	3.65	4.24	4.91	6.12	88
All Interest-Bearing Funds	2.49	1.56	1.84	2.19	2.45	2.82	3.25	3.31	90

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	60.42	41.87	43.72	49.93	57.52	68.70	85.39	92.31	90
Avg Assets per Employee (\$000)	4323.05	2133.54	2638.27	3182.79	3803.12	5043.35	7190.82	10658.7	90

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income 2.65 0.00 0.00 0.22 1.95 4.79 6.96 10.79 90

Overhead Exp / NII + Non-Int Income 60.54 40.99 44.42 53.13 60.53 67.05 73.99 78.73 90

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense 2.79 1.58 1.80 2.14 2.81 3.18 3.83 4.83 90

Personnel Expense 1.51 0.79 0.86 1.14 1.45 1.78 2.18 2.65 90

Net Occupancy Expense 0.39 0.20 0.25 0.30 0.38 0.44 0.57 0.61 90

Other Operating Expenses 0.88 0.51 0.58 0.65 0.82 1.12 1.28 1.49 90

Overhead Less Non-Interest Income 1.63 0.79 1.02 1.26 1.60 1.92 2.36 2.70 90

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense 59.12 40.75 42.46 51.16 59.47 65.58 72.90 78.41 90

Personnel Expense 31.98 20.29 22.22 27.81 32.25 36.11 39.69 41.92 90

Net Occupancy Expense 8.25 5.01 5.42 7.15 8.30 9.21 10.72 11.93 90

Other Operating Expenses 18.63 11.99 13.34 15.24 18.23 20.46 27.01 29.05 90

Total Non-Interest Income 23.70 8.14 11.99 18.22 22.74 30.13 35.90 41.55 90

Fiduciary Activities Income 1.80 0.00 0.00 0.00 1.19 3.35 5.62 7.56 90

Serv Charges on Deposit Accts - Domestic 7.33 0.99 1.58 3.89 6.95 10.17 12.93 16.37 90

Trading Revenue 0.05 -0.01 0.00 0.00 0.00 0.00 0.15 1.01 90

Investment Banking Fees & Commissions 1.21 0.00 0.00 0.25 1.02 1.75 3.17 6.92 90

Venture Capital Revenue 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.12 90

Net Servicing Fees 0.36 0.00 0.00 0.00 0.16 0.51 1.34 2.71 90

Net Securitization Income 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 90

Insurance Activities Revenue 1.02 0.00 0.00 0.00 0.27 1.58 3.66 6.71 90

Net Gain (Loss) - Sales Loans, OREO, Oth 1.68 -0.06 0.00 0.27 1.01 2.88 5.09 6.62 90

Other Non-Interest Income 7.06 2.86 3.33 4.72 6.67 9.00 11.64 15.17 90

Overhead Less Non-Interest Income 34.63 17.19 23.38 27.78 33.36 41.32 46.13 52.55 90

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE) 30.06 13.50 19.91 25.62 30.55 34.64 37.73 39.21 89

Appl Inc Tax+TE/Pretax NOI+TE 35.57 26.64 31.28 32.70 35.72 38.16 39.96 41.10 89

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	46.58	9.28	22.89	38.41	49.25	53.92	62.54	70.44	90
Commercial and Industrial Loans	11.17	0.90	3.51	7.63	10.49	14.78	19.47	27.55	90
Loans to Individuals	4.31	0.05	0.26	1.04	3.09	7.62	10.99	12.95	90
Loans to Depository Institutions	0.02	0.00	0.00	0.00	0.00	0.00	0.10	0.71	90
Agricultural Loans	0.38	0.00	0.00	0.00	0.08	0.68	1.47	3.47	90
Other Loans and Leases	1.51	0.02	0.06	0.26	0.95	2.69	4.10	4.96	90
Net Loans and Leases	65.12	37.02	47.25	58.22	67.20	71.88	76.33	80.22	90
Debt Securities Over 1 Year	19.53	2.75	6.03	12.77	18.48	25.57	34.33	40.10	90
Mutual Funds and Equity Securities	0.22	0.00	0.00	0.00	0.10	0.33	0.84	1.25	90
Subtotal	85.99	71.97	77.01	83.21	86.73	89.26	91.24	92.21	90
Interest-Bearing Bank Balances	0.23	0.00	0.00	0.00	0.06	0.27	1.22	2.04	90
Federal Funds Sold & Reverse Repos	0.86	0.00	0.00	0.00	0.16	1.53	3.64	4.07	90
Debt Securities 1 Year or Less	2.37	0.00	0.10	0.32	1.36	3.70	7.80	9.12	90
Trading Assets	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.44	90
Total Earning Assets	90.11	85.23	86.37	88.06	90.33	91.69	93.92	95.19	90
Non-Int Cash and Due From Dep Inst	2.63	0.92	1.40	1.88	2.52	3.13	4.39	4.55	90
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.15	90
Other Real Estate Owned	0.04	0.00	0.00	0.00	0.03	0.08	0.16	0.23	90
All Other Assets	7.08	3.66	3.98	5.16	6.77	8.88	11.07	12.14	90
MEMORANDA:									
Short-Term Investments	3.74	0.14	0.29	0.75	2.14	6.29	11.22	12.88	90
U.S. Treasury Securities	0.21	0.00	0.00	0.00	0.01	0.19	1.23	2.36	90
U.S. Agency Securities (excl MBS)	5.27	0.00	0.15	2.05	4.26	8.20	12.83	14.81	90
Municipal Securities	2.68	0.00	0.01	0.61	2.06	3.65	7.47	9.08	90
Mortgage-Backed Securities	12.05	0.46	1.56	6.03	11.16	16.01	27.38	31.38	90
Asset-Backed Securities	0.03	0.00	0.00	0.00	0.00	0.00	0.21	0.51	90
Other Debt Securities	0.63	0.00	0.00	0.00	0.14	1.11	2.22	4.43	90
RE Loans Secured by 1-4 Family	15.94	2.46	3.33	8.50	15.90	23.20	29.21	33.31	90
Revolving	3.10	0.00	0.01	1.11	2.53	4.54	6.66	8.44	90
Closed-End, Sec by First Liens	10.92	1.00	2.12	4.77	10.22	15.91	22.51	25.14	90
Closed-End, Sec by Junior Liens	1.31	0.00	0.03	0.26	1.01	2.05	3.37	4.78	90
Commercial Real Estate Loans	28.30	4.28	9.16	17.96	25.90	39.05	50.18	54.33	90
Construction and Land Dev	8.02	0.52	1.29	3.66	6.51	11.88	17.68	22.87	90
Multifamily	1.89	0.02	0.18	0.66	1.32	2.49	4.75	10.53	90
Nonfarm Nonresidential	16.78	2.27	5.43	11.74	16.72	20.91	27.13	35.62	90
RE Loans Secured by Farmland	0.59	0.00	0.00	0.01	0.31	0.97	2.41	2.74	90
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	70.81	22.70	44.72	62.86	71.87	78.54	89.33	93.48	90
RE Loans Secured by 1-4 Family	24.49	4.00	6.11	11.80	23.66	35.95	45.57	57.62	90
Revolving	4.63	0.00	0.02	1.45	4.06	6.84	10.02	11.50	90
Closed-End	19.50	2.14	4.05	8.81	18.12	28.18	36.16	52.10	90
Commercial Real Estate Loans	41.85	14.15	18.18	27.97	39.49	55.18	65.34	71.52	90
Construction and Land Dev	11.79	1.12	2.15	5.62	10.16	16.39	25.26	30.00	90
Multifamily	2.76	0.04	0.29	1.14	2.07	3.80	6.50	13.77	90
Nonfarm Nonresidential	25.12	7.42	14.02	18.08	24.11	31.05	39.89	47.20	90
RE Loans Secured by Farmland	0.91	0.00	0.00	0.02	0.46	1.44	3.59	4.43	90
Loans to Depository Institutions	0.03	0.00	0.00	0.00	0.00	0.00	0.16	1.00	90
Commercial and Industrial Loans	17.16	2.25	5.34	11.52	14.76	21.23	29.48	53.52	90
Loans to Individuals	6.75	0.08	0.31	1.75	4.90	12.05	17.62	20.89	90
Credit Card Loans	0.19	0.00	0.00	0.00	0.00	0.13	0.98	2.42	90
Agricultural Loans	0.57	0.00	0.00	0.00	0.12	1.06	2.33	4.42	90
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
Other Loans and Leases	2.40	0.05	0.10	0.40	1.66	3.81	6.59	9.04	90

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.74	0.14	0.29	0.75	2.14	6.29	11.22	12.88	90
Liquid Assets	21.99	9.53	11.09	15.73	19.59	25.08	39.55	44.88	90
Investment Securities	22.91	7.91	11.71	15.87	20.43	29.37	40.40	44.27	90
Net Loans and Leases	65.12	37.02	47.25	58.22	67.20	71.88	76.33	80.22	90
Net Lns, Ls & Stdbly Ltrs of Credit	66.60	39.59	48.51	59.82	68.45	73.36	77.31	83.14	90
Core Deposits	57.91	20.78	39.17	51.27	58.44	66.45	72.42	75.25	90
Noncore Funding	29.60	10.65	15.09	20.94	28.26	36.34	46.97	61.23	90
Time Deposits of \$100K or More	14.24	5.02	5.77	7.88	10.96	19.37	30.19	34.16	90
Foreign Deposits	0.18	0.00	0.00	0.00	0.00	0.00	0.00	7.96	90
Fed Funds Purchased and Repos	5.38	0.00	0.05	1.89	4.50	8.04	11.40	14.68	90
Net Fed Funds Purchased (Sold)	4.15	-2.61	-1.19	0.49	4.04	7.14	10.34	12.97	90
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	90
Oth Borrowings W/Rem Mat 1 Yr or Less	2.95	0.00	0.02	0.38	2.30	4.75	7.43	9.95	90
Earning Assets Repr in 1 Year	40.54	5.06	15.24	29.63	42.30	51.28	60.57	65.48	90
Int-Bearing Liab Repr in 1 Year	25.23	3.79	11.34	16.30	21.58	34.99	44.85	50.99	90
Long-Term Debt Repr in 1 Year	0.45	0.00	0.00	0.00	0.00	0.58	2.57	4.08	90
Net Assets Repriceable in 1 Year	14.35	-11.63	-2.50	1.79	13.14	25.62	33.03	35.51	90
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	29.12	0.87	7.86	18.62	29.67	36.94	49.82	57.87	90
Net ST Noncore Funding Dependence	19.29	-4.76	-0.12	9.60	19.00	29.06	37.51	41.56	90
Short-Term Inv/ST Noncore Funding	22.97	0.66	1.34	3.84	12.79	31.23	93.79	112.16	90
Liq Asts-ST Noncore Fndg/Nonliq Asts	2.17	-25.98	-22.70	-8.92	1.45	12.44	29.23	35.98	90
Net Loans and Leases/Total Deposits	88.20	53.74	63.18	79.34	90.47	96.49	104.42	114.56	90
Net Loans and Leases/Core Deposits	118.31	68.46	86.48	96.75	110.93	133.89	170.37	207.01	90
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.43	-4.47	-3.33	-0.84	-0.05	0.05	0.67	1.05	66
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.47	-7.65	-5.93	-4.74	-2.85	-0.69	1.21	4.86	89
Struct Notes Appr(Depr)/T1 Cap	-0.10	-1.81	-0.45	-0.13	-0.05	-0.00	-0.00	0.05	31
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	11.60	0.00	0.00	0.00	4.06	17.32	53.40	72.93	90
Available-For-Sale Securities	88.39	25.07	46.55	81.82	95.70	100.00	100.00	100.00	90
U.S. Treasury Securities	0.92	0.00	0.00	0.00	0.08	0.97	5.34	9.42	90
U.S. Agency Securities (excl MBS)	24.92	0.00	0.63	8.64	22.03	38.08	54.93	71.99	90
Municipal Securities	12.49	0.00	0.73	3.23	10.08	18.27	29.30	41.16	90
Mortgage-Backed Securities	53.32	5.76	16.80	37.03	52.89	71.74	80.65	87.58	90
Asset-Backed Securities	0.16	0.00	0.00	0.00	0.00	0.00	0.58	3.35	90
Other Debt Securities	2.50	0.00	0.00	0.00	0.61	4.59	9.10	14.00	90
Mutual Funds and Equity Securities	1.02	0.00	0.00	0.02	0.53	1.58	4.02	5.70	90
Debt Securities 1 Year or Less	11.20	0.06	0.40	1.89	7.03	16.53	37.01	47.43	90
Debt Securities 1 To 5 Years	28.46	1.34	3.72	11.83	24.08	45.46	60.33	65.50	90
Debt Securities Over 5 Years	56.61	3.76	14.24	30.05	55.52	80.40	94.08	96.33	90
Pledged Securities	62.30	27.38	31.64	45.18	64.27	77.47	90.45	94.42	90
Structured Notes, Fair Value	0.73	0.00	0.00	0.00	0.00	0.87	3.95	7.65	90

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.14	-0.01	0.00	0.07	0.13	0.21	0.36	0.42	90
Provision for Ln&Ls Losses/Avg Lns&Ls	0.22	-0.02	0.00	0.11	0.21	0.33	0.48	0.60	90
Provision for Ln&Ls Losses/Net Losses	128.61	-284.92	-9.76	76.12	105.57	175.56	290.52	437.02	90
Ln&Ls Allowance/Total Loans & Leases	1.28	0.80	0.89	1.04	1.21	1.46	1.83	2.07	90
Ln&Ls Allowance/Net Ln&Ls Losses (X)	12.06	2.13	2.67	5.11	8.20	14.92	34.97	41.57	83
ALLL/Nonaccrual Assets	387.79	94.28	126.55	196.63	324.18	481.01	821.75	1241.11	88
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	316.29	85.55	127.49	161.41	252.86	357.86	797.60	968.38	88
Gross Ln&Ls Losses/Avg Loans & Leases	0.26	0.02	0.06	0.13	0.22	0.38	0.54	0.62	90
Recoveries/Avg Loans and Leases	0.08	0.02	0.03	0.04	0.06	0.10	0.20	0.28	90
Net Losses/Avg Loans and Leases	0.17	-0.01	0.02	0.05	0.15	0.25	0.40	0.54	90
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
Recoveries/Prior Year-End Losses	35.01	11.98	13.77	19.55	30.49	50.40	65.52	74.09	89
Earnings Coverage of Net Losses (X)	24.19	-131.26	3.04	7.58	13.72	32.25	77.96	158.73	90
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.04	-0.02	-0.01	0.00	0.02	0.06	0.13	0.24	90
RE Loans Secured By 1-4 Family	0.04	-0.07	-0.01	0.00	0.02	0.07	0.18	0.26	90
Revolving	0.02	-0.08	-0.03	0.00	0.00	0.04	0.15	0.19	84
Closed-End	0.04	-0.11	-0.01	0.00	0.01	0.08	0.20	0.30	90
Commercial Real Estate Loans	0.03	-0.03	-0.00	0.00	0.01	0.06	0.14	0.30	90
Construction and Land Dev	0.01	-0.03	-0.00	0.00	0.00	0.01	0.11	0.17	89
Multifamily	0.01	-0.00	0.00	0.00	0.00	0.00	0.10	0.46	86
Nonfarm Nonresidential	0.04	-0.04	-0.01	0.00	0.00	0.07	0.18	0.32	90
RE Loans Secured by Farmland	0.00	-0.47	-0.02	0.00	0.00	0.00	0.13	0.20	73
Commercial and Industrial Loans	0.29	-0.11	-0.04	0.05	0.22	0.48	0.72	1.12	90
Loans to Depository Institutions	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	22
Loans to Individuals	0.94	0.15	0.25	0.46	0.76	1.26	2.03	2.71	82
Credit Card Loans	1.76	-8.08	-1.35	0.00	2.00	3.22	4.28	5.84	42
Agricultural Loans	0.02	-0.16	-0.02	0.00	0.00	0.00	0.18	0.57	64
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Loans and Leases	0.63	-0.13	-0.03	0.00	0.04	0.44	2.49	8.19	88

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

30-89 Days PD Loans and Leases	0.66	0.08	0.11	0.34	0.66	0.95	1.17	1.57	90
90+ Days PD Loans and Leases	0.07	0.00	0.00	0.00	0.03	0.14	0.23	0.36	90
Nonaccrual Loans and Leases	0.44	0.02	0.12	0.24	0.37	0.54	1.00	1.26	90
90+ Days PD and Nonaccrual Loans and Leases	0.53	0.04	0.14	0.27	0.48	0.69	1.04	1.44	90
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.10	90
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.66	0.08	0.11	0.34	0.66	0.95	1.17	1.57	90
90+ Days Past Due Assets	0.07	0.00	0.00	0.00	0.03	0.14	0.23	0.36	90
Nonaccrual Assets	0.44	0.02	0.12	0.24	0.37	0.54	1.00	1.26	90
30+ Days PD & Nonaccrual Assets	1.21	0.26	0.33	0.73	1.15	1.70	2.14	2.48	90
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.35	0.02	0.09	0.20	0.32	0.47	0.72	0.90	90
90+ PD & Nonaccrual Assets + OREO	0.42	0.04	0.10	0.24	0.37	0.58	0.90	1.02	90
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.34	0.02	0.09	0.17	0.29	0.46	0.77	0.96	90
Allowance for Loan & Lease Losses	41.22	4.01	11.32	22.37	35.48	55.85	79.15	116.24	90
Equity Cap + ALLL	3.68	0.36	0.66	1.82	2.70	4.75	8.76	12.19	90
Tier 1 Cap + ALLL	3.84	0.33	0.79	1.96	3.35	4.93	8.59	11.98	90
Loans & Leases + RE Acquired	0.52	0.07	0.15	0.27	0.43	0.68	1.18	1.43	90

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	0.57	0.00	0.09	0.22	0.57	0.84	1.11	1.28	90
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.01	0.12	0.22	0.41	90
- Nonaccrual	0.39	0.00	0.02	0.16	0.31	0.53	0.99	1.45	90
Coml & Indl - 30-89 Days PD	0.66	0.02	0.07	0.20	0.52	0.95	1.71	2.42	90
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.08	0.33	0.44	90
- Nonaccrual	0.74	0.00	0.10	0.33	0.63	0.95	1.47	2.92	90
Individuals - 30-89 Days PD	1.35	0.00	0.19	0.67	1.15	1.80	2.81	3.90	90
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.06	0.17	0.37	0.71	90
- Nonaccrual	0.21	0.00	0.00	0.02	0.14	0.29	0.76	0.85	90
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Agricultural - 30-89 Days PD	0.23	0.00	0.00	0.00	0.00	0.42	0.86	2.51	64
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.09	64
- Nonaccrual	0.20	0.00	0.00	0.00	0.00	0.16	0.99	2.28	64
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Lns&Ls - 30-89 Days PD	0.63	0.00	0.00	0.00	0.06	0.85	2.04	9.41	88
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.02	0.18	0.75	88
- Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.08	0.60	0.99	88
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.78	0.00	0.10	0.24	0.72	1.15	1.64	2.28	90
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.03	0.15	0.36	0.72	90
- Nonaccrual	0.39	0.00	0.00	0.06	0.27	0.53	1.07	1.52	90
Revolving - 30-89 Days PD	0.43	0.00	0.00	0.13	0.38	0.68	1.03	1.63	84
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.07	0.19	0.29	84
- Nonaccrual	0.13	0.00	0.00	0.00	0.06	0.24	0.46	0.63	84
Closed-End - 30-89 Days PD	0.88	0.00	0.12	0.23	0.76	1.28	1.85	2.36	90
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.03	0.19	0.43	0.81	90
- Nonaccrual	0.42	0.00	0.00	0.07	0.32	0.65	1.21	1.59	90
- Jr Lien 30-89 Days PD	0.09	0.00	0.00	0.00	0.03	0.13	0.49	0.61	90
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.09	90
- Jr Lien Nonaccrual	0.05	0.00	0.00	0.00	0.02	0.08	0.22	0.33	90
Commercial RE - 30-89 Days PD	0.42	0.00	0.01	0.15	0.36	0.70	0.91	1.12	90
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.05	0.15	0.25	90
- Nonaccrual	0.42	0.00	0.02	0.16	0.28	0.56	0.91	1.70	90
Const & Dev - 30-89 Days PD	0.48	0.00	0.00	0.00	0.37	0.80	1.47	2.33	89
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.01	0.18	0.36	89
- Nonaccrual	0.14	0.00	0.00	0.00	0.05	0.24	0.54	0.91	89
Multifamily - 30-89 Days PD	0.20	0.00	0.00	0.00	0.00	0.27	0.88	2.25	86
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.12	86
- Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.17	0.73	1.81	86
Nonfarm Nres- 30-89 Days PD	0.39	0.00	0.00	0.12	0.36	0.62	1.00	1.27	90
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.05	0.14	0.30	90
- Nonaccrual	0.48	0.00	0.00	0.16	0.42	0.69	1.21	2.16	90
Farmland - 30-89 Days PD	0.32	0.00	0.00	0.00	0.00	0.58	1.59	1.99	73
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.15	73
- Nonaccrual	0.34	0.00	0.00	0.00	0.00	0.47	1.52	2.69	73
Credit Card - 30-89 Days PD	1.33	0.00	0.00	0.00	1.25	2.13	3.97	4.48	42
- 90+ Days Past Due	0.42	0.00	0.00	0.00	0.19	0.73	1.68	2.03	42
- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.32	0.85	42

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.64	6.26	6.72	7.68	8.36	9.59	10.69	11.73	90
Tier 1 RBC Ratio	11.27	8.59	9.01	9.87	10.68	12.04	15.88	18.69	90
Total Risk-Based Capital Ratio	12.85	10.50	10.77	11.41	12.06	13.69	16.99	19.49	90
Tangible Tier 1 Leverage Ratio	8.50	6.02	6.54	7.64	8.34	9.42	10.68	11.70	90
Tangible Common Eq Cap/Tan Assets	6.78	4.31	4.98	5.78	6.50	7.39	9.40	10.29	90
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	19.47	8.10	8.93	14.35	18.92	24.05	30.38	32.16	90
Standby Letters of Credit	1.25	0.07	0.20	0.53	0.96	1.82	2.98	4.10	90
Commercial & Similar Letters of Credit	0.10	0.00	0.00	0.00	0.00	0.15	0.46	1.03	90
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	4.10	0.00	0.00	0.00	1.15	5.19	18.82	34.27	90
Interest Rate Contracts	3.52	0.00	0.00	0.00	0.92	5.11	17.37	28.77	90
Interest Rate Futures & Forward Contr	0.24	0.00	0.00	0.00	0.00	0.31	1.08	3.17	90
Written Options Contr (Int Rate)	0.14	0.00	0.00	0.00	0.00	0.21	0.79	1.22	90
Purchased Options Contr (Int Rate)	0.12	0.00	0.00	0.00	0.00	0.00	0.60	3.08	90
Interest Rate Swaps	2.02	0.00	0.00	0.00	0.14	3.30	10.14	16.43	90
Foreign Exchange Contracts	0.05	0.00	0.00	0.00	0.00	0.00	0.39	1.12	90
Futures & Forward Foreign Exch Contr	0.02	0.00	0.00	0.00	0.00	0.00	0.05	0.75	90
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	90
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	90
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
Equity, Commodity, & Other Deriv Contr	0.03	0.00	0.00	0.00	0.00	0.00	0.09	1.16	90
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	90
Purchased Options Contr (Comm & Oth)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.60	90
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	31.72	12.91	17.64	21.82	30.19	40.16	50.15	65.98	90

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	93.97	0.00	26.50	95.30	100.00	100.00	100.00	100.00	66
Foreign Exchange Contracts	4.46	0.00	0.00	0.00	0.00	0.00	37.91	57.91	66
Equity, Comm, & Other Contracts	1.53	0.00	0.00	0.00	0.00	0.00	8.65	29.12	66
Futures and Forwards	19.83	0.00	0.00	0.00	8.02	41.86	67.91	93.68	66
Written Options	13.59	0.00	0.00	0.00	2.89	27.56	50.00	79.16	66
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Over-The-Counter	13.10	0.00	0.00	0.00	1.45	27.56	50.00	79.16	66
Purchased Options	5.16	0.00	0.00	0.00	0.00	4.89	24.87	46.81	66
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Over-The-Counter	4.75	0.00	0.00	0.00	0.00	2.65	24.77	46.81	66
Swaps	51.97	0.00	0.00	0.00	55.94	92.99	100.00	100.00	66
Held for Trading	7.43	0.00	0.00	0.00	0.00	0.00	58.03	78.66	66
Interest Rate Contracts	3.98	0.00	0.00	0.00	0.00	0.00	25.11	64.60	66
Foreign Exchange Contracts	0.69	0.00	0.00	0.00	0.00	0.00	0.00	29.83	66
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Non-Traded	92.56	16.66	32.92	100.00	100.00	100.00	100.00	100.00	66
Interest Rate Contracts	79.32	0.00	3.13	66.45	100.00	100.00	100.00	100.00	66
Foreign Exchange Contracts	1.31	0.00	0.00	0.00	0.00	0.00	4.58	30.68	66
Equity, Comm, & Other Contracts	1.40	0.00	0.00	0.00	0.00	0.00	8.35	29.12	66
Deriv Contr (Excl Fut & FX LE 14 Days)	78.38	1.85	13.47	50.26	94.19	100.00	100.00	100.00	66
One Year or Less	24.44	0.00	0.00	2.11	19.65	44.52	62.58	92.99	66
Over 1 Year to 5 Years	26.68	0.00	0.00	0.00	11.67	60.19	81.75	95.92	66
Over 5 Years	13.26	0.00	0.00	0.00	0.00	25.94	66.54	87.94	66
Gross Negative Fair Value (Abs Val)	0.73	0.00	0.00	0.06	0.37	1.27	2.55	3.10	66
Gross Positive Fair Value	0.59	0.00	0.00	0.04	0.39	1.04	2.01	2.84	66
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	90
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	90
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	90
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	90
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
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	90
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.01	0.00	0.00	0.00	0.00	0.02	0.09	0.17	90
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.03	-1.23	-0.32	0.00	0.00	0.00	0.36	1.51	89
Decr (Incr) in Int Expense/Net Income	0.22	-1.28	-0.32	0.00	0.00	0.07	1.60	3.29	89
Net Incr (Decr) Nonint Alloc/Net Income	-0.00	-3.54	-0.41	0.00	0.00	0.00	0.42	1.22	89
Incr (Decr) in Net Income/Net Income	0.23	-6.05	-1.80	-0.07	0.00	0.65	2.43	4.65	89

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.27	90
Ins Under Assets(P/C)/Tot Ins Und Ast	26.46	0.00	0.00	0.00	0.00	27.18	100.00	100.00	19
Ins Under Assets(L/H)/Tot Ins Und Ast	73.53	0.00	0.00	0.00	100.00	100.00	100.00	100.00	19
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Ins Activities Revenue/Adj Oper Inc	1.02	0.00	0.00	0.00	0.27	1.58	3.66	6.71	90
Premium Inc/Ins Activities Revenue	3.72	0.00	0.00	0.00	0.00	0.00	21.59	53.18	72
Credit Rel Prem Inc/Tot Prem Inc	77.77	0.00	0.00	50.00	100.00	100.00	100.00	100.00	18
Other Prem Inc/Total Prem Inc	22.22	0.00	0.00	0.00	0.00	0.00	100.00	100.00	18
Ins Under Net Income/Consol Net Income	0.08	0.00	0.00	0.00	0.00	0.00	0.54	1.15	90
Ins Net Inc (P/C)/Equity (P/C)	11.45	-0.38	-0.38	0.62	5.20	8.91	23.62	30.61	5
Ins Net Inc (L/H)/Equity (L/H)	9.55	2.38	2.42	2.58	5.95	8.38	16.84	26.57	12
Insur Ben, Losses, Exp/Insur Premiums	147.10	0.00	0.00	23.67	76.94	104.86	232.71	525.31	18
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Reinsurance Recov(L/H)/Tot Assets(L/H)	4.08	0.00	0.00	0.00	0.00	0.06	11.32	24.53	14
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
CSV Life Insurance/Tier 1 Cap + ALLL	9.86	0.00	0.00	0.00	9.09	18.43	24.02	26.76	90
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	90
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.50	0.00	0.00	0.00	0.00	0.00	4.49	4.91	43
Cost: Interest-Bearing Deposits	2.63	0.00	0.00	1.46	3.12	3.27	3.37	3.44	8
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	3.72	0.00	0.00	0.00	0.04	2.83	7.78	9.43	3
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Leases	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1
GROWTH RATES:									
Net Loans and Leases	521.87	-100.00	-91.24	-36.96	-7.52	21.81	221.63	6151.00	33
Total Selected Assets	16.02	-100.00	-74.52	-38.29	-0.57	17.97	163.36	374.85	47
Deposits	36.12	-100.00	-100.00	-30.61	4.22	69.07	128.28	187.20	8

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	67.12	0.00	0.00	34.71	68.24	104.70	138.38	168.03	76
Dividends Paid/Net Income	28.97	0.00	0.00	9.48	32.90	45.48	57.33	76.14	89
Net Income - Dividends/Avg Equity	8.91	1.27	2.16	5.27	8.39	12.07	15.58	16.99	90
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	139.77	0.00	0.00	75.91	128.91	199.96	319.17	448.54	76
Dividends From Nonbank Subs	3.73	0.00	0.00	0.00	0.00	3.15	16.55	31.12	76
Dividends From Subsidiary BHCs	7.38	0.00	0.00	0.00	0.00	0.00	24.93	119.23	76
Dividends From All Subsidiaries	187.52	0.00	31.92	103.17	147.31	234.99	390.61	664.67	76
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	46.17	0.00	0.00	20.22	50.26	76.27	94.73	107.82	80
Interest Income From Bank Subs	0.76	0.00	0.00	0.00	0.09	1.09	3.46	6.88	80
Mgt & Service Fees From Bank Subs	4.12	0.00	0.00	0.00	0.00	4.05	25.50	41.57	80
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.13	80
Operating Income From Bank Subs	56.58	0.00	1.13	25.26	53.56	82.40	116.24	129.46	80
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	75.68	0.00	0.00	0.00	75.00	103.93	224.06	272.44	54
Interest Income From Nonbank Subs	6.04	0.00	0.00	0.00	0.00	0.00	24.42	89.00	54
Mgt & Serv Fees From Nonbank Subs	2.00	0.00	0.00	0.00	0.00	0.00	8.81	24.88	54
Other Income From Nonbank Subs	2.34	0.00	0.00	0.00	0.00	0.00	0.00	39.40	54
Operating Inc From Nonbank Subs	101.08	0.00	0.00	6.12	97.26	140.72	245.25	432.21	54
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	52.88	0.00	0.00	8.67	50.22	83.45	90.30	100.15	11
Interest Inc From Subsidiary BHCs	0.19	0.00	0.00	0.00	0.00	0.00	0.16	0.99	11
Mgt & Serv Fees From Sub BHCs	3.77	0.00	0.00	0.00	0.00	1.06	8.63	17.66	11
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Operating Income From Sub BHCs	56.85	0.00	0.00	8.67	50.87	94.90	109.40	111.25	11
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	60.75	0.00	0.00	32.95	75.66	93.95	98.75	99.21	88
Interest Income From Bank Subs	1.42	0.00	0.00	0.00	0.04	1.52	6.00	15.92	88
Mgt & Serv Fees From Bank Subs	4.89	0.00	0.00	0.00	0.00	4.80	28.06	37.48	88
Other Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	2.32	88
Operating Income From Bank Subs	74.82	0.00	0.00	57.08	94.87	99.14	99.85	100.00	88
Dividends From Nonbank Subs	1.86	0.00	0.00	0.00	0.00	1.74	9.59	19.57	88
Interest Income From Nonbank Subs	0.14	0.00	0.00	0.00	0.00	0.00	1.12	2.31	88
Mgt & Serv Fees From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.14	0.86	88
Other Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.67	88
Operating Inc From Nonbank Subs	2.67	0.00	0.00	0.00	0.26	2.79	13.50	21.91	88
Dividends From Subsidiary BHCs	4.10	0.00	0.00	0.00	0.00	0.00	2.47	92.20	88
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Operating Income From Sub BHCs	4.54	0.00	0.00	0.00	0.00	0.00	3.23	98.44	88
Loans and Adv From Subs/ST Debt	6811.56	0.00	0.00	147.06	387.44	1210.48	14054.2	128089	19
Loans and Adv From Subs/Total Debt	376.93	0.00	3.03	65.61	217.73	615.21	909.60	2042.78	42

BHCPR Reporters for Quarter Ending 12/31/2005
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
1141786	5,926,757	ALABAMA NATIONAL BANCORPORATIO	BIRMINGHAM, AL	
1208661	5,345,344	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
1095674	8,185,571	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1133286	3,222,820	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1245620	6,137,124	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
2126977	3,040,555	BANNER CORPORATION	WALLA WALLA, WA	
2947435	7,045,588	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
1020180	6,555,895	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1247334	3,475,721	CAPITOL BANCORP LTD.	LANSING, MI	
1843080	6,373,313	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	6,925,183	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1022764	5,239,139	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	3,749,316	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1114605	6,561,893	CHITTENDEN CORPORATION	BURLINGTON, VT	
1205688	7,754,062	CITIZENS BANKING CORPORATION	FLINT, MI	
1135972	4,224,240	COMMERCEBANK HOLDING CORPORATI	CORAL GABLES, FL	
1048867	4,152,734	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1117709	3,332,430	COMMUNITY BANKS, INC.	HARRISBURG, PA	
1200393	8,458,740	CORUS BANKSHARES, INC.	CHICAGO, IL	
1029222	5,422,971	CVB FINANCIAL CORP.	ONTARIO, CA	
2107707	4,031,356	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	9,108,054	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2734233	8,278,286	EAST WEST BANCORP, INC.	SAN MARINO, CA	
1427239	6,262,014	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	5,590,326	F. N. B. CORPORATION	HERMITAGE, PA	
1118797	9,166,274	FIRST BANKS, INC.	HAZELWOOD, MO	
1076132	4,232,534	FIRST CHARTER CORPORATION	CHARLOTTE, NC	
1075911	5,430,900	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	6,026,722	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
2875332	3,229,088	FIRST COMMUNITY BANCORP	RANCHO SANTA FE, CA	
1071276	3,690,808	FIRST FINANCIAL BANCORP	HAMILTON, OH	
1123670	4,559,490	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	3,237,079	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	7,213,404	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	3,136,731	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
2641201	3,647,565	FIRST NATIONAL BANK HOLDING CO	SCOTTSDALE, AZ	
1060627	7,245,166	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
2003975	3,706,869	GLACIER BANCORP, INC.	KALISPELL, MT	
1050600	4,179,144	GOLD BANC CORPORATION, INC.	LEAWOOD, KS	
1136531	7,125,412	GREATER BAY BANCORP	PALO ALTO, CA	
1086533	5,962,063	HANCOCK HOLDING COMPANY	GULFPORT, MS	
2900261	3,414,241	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1117192	3,117,359	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	
1048625	8,808,500	HUDSON UNITED BANCORP	MAHWAH, NJ	
1136803	3,041,685	INDEPENDENT BANK CORP.	ROCKLAND, MA	Moved from Peer 3
1201925	3,356,568	INDEPENDENT BANK CORPORATION	IONIA, MI	
1064278	3,085,909	INTRUST FINANCIAL CORPORATION	WICHITA, KS	Moved from Peer 3
2477754	5,132,549	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
1199732	6,654,053	IRWIN FINANCIAL CORPORATION	COLUMBUS, IN	
3114654	3,061,140	ITLA CAPITAL CORPORATION	LA JOLLA, CA	
1490701	3,647,312	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	

BHCPR Reporters for Quarter Ending 12/31/2005
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
3199567	3,084,968	KNBT BANCORP INC.	BETHLEHEM, PA	
1105162	4,147,469	LAREDO NATIONAL BANCSHARES, IN	LAREDO, TX	
1090987	5,714,131	MB FINANCIAL, INC	CHICAGO, IL	
1117026	4,600,609	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	4,426,773	NBT BANCORP INC.	NORWICH, NY	
3214095	6,571,567	NEWALLIANCE BANCSHARES, INC.	NEW HAVEN, CT	
1136661	5,676,460	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	8,492,623	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	4,545,462	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	6,876,159	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
1142336	5,436,048	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	3,971,468	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
1839319	3,494,210	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	3,593,056	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
1247633	6,356,987	PROVIDENT BANKSHARES CORPORATI	BALTIMORE, MD	
3133637	6,055,052	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1135600	6,081,766	REPUBLIC BANCORP INC.	OWOSSO, MI	
1136670	3,291,243	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	Moved from Peer 3
1071397	3,178,791	S & T BANCORP, INC.	INDIANA, PA	
2847115	8,268,141	SANTANDER BANCORP	SAN JUAN, PR	
2368106	4,441,300	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1105425	3,748,466	STERLING BANCSHARES, INC.	HOUSTON, TX	
3152245	7,562,234	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1139242	3,102,489	SUN BANCORP, INC	VINELAND, NJ	
1117156	7,466,007	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	5,405,318	SVB FINANCIAL GROUP	SANTA CLARA, CA	
2495039	3,280,672	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	3,042,547	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	Moved from Peer 3
1109656	6,588,319	TEXAS REGIONAL BANCSHARES, INC	MCALLEN, TX	
1079562	8,389,750	TRUSTMARK CORPORATION	JACKSON, MS	
2694814	7,967,103	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1049828	8,247,790	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	5,369,817	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	6,728,492	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	5,865,756	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1070448	4,422,137	WESBANCO, INC.	WHEELING, WV	
1025541	5,153,560	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2260406	8,177,042	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1199602	3,511,204	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 90 bank holding companies.