

## PEER GROUP 05

06/30/2006

06/30/2005

12/31/2005

12/31/2004

12/31/2003

Number of BHCs in Peer Group

152

529

537

508

462

## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.98	3.84	3.88	3.80	3.80
+ Non-interest Income	0.89	0.87	0.83	0.92	1.02
- Overhead Expense	3.17	3.02	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)	1.55	1.56	1.56	1.49	1.53
Net Operating Income	1.10	1.09	1.09	1.04	1.05
Net Income	1.10	1.09	1.09	1.04	1.05
Net Income (Sub S Adjusted)	1.12	1.16	1.12	1.07	1.06

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.95	6.05	6.30	5.73	5.94
Interest Expense	2.68	1.91	2.12	1.62	1.82
Net Interest Income (TE)	4.28	4.15	4.19	4.11	4.12

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

Net Ln&Ls Losses/Avg Loans & Leases	0.07	0.09	0.13	0.16	0.21
Earnings Coverage of Net Losses (X)	2.69	25.06	26.67	24.16	22.37
Ln&Ls Allowance/Total Loans & Leases	1.23	1.23	1.20	1.24	1.30
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.57	0.59	0.56	0.61	0.73
30-89 Days Past Due Loans and Leases	0.63	0.67	0.73	0.72	0.87

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	21.17	21.54	21.16	20.28	18.57
Net ST Noncore Funding Dependence	12.47	10.77	10.67	9.90	8.73
Net Loans and Leases/Total Assets	70.39	68.91	69.17	67.85	65.33

## CAPITALIZATION:

Tier 1 Leverage Ratio	9.63	9.09	9.15	8.99	8.84
Equity Capital/Total Assets	8.55	8.48	8.27	8.48	8.56
Net Loans&Ls/Equity Capital (X)	8.75	8.56	8.80	8.39	8.05
Cash Dividends/Net Income	31.07	26.01	27.43	28.78	28.67
Cash Dividends/Net Income (Sub S Adjusted)	45.14	30.41	25.80	22.76	29.80
Retained Earnings/Avg Equity Cap	8.22	8.83	8.90	8.10	8.18

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.26	0.26	0.26	0.18	0.30
Long-Term Debt/Equity Capital	0.70	0.92	0.89	1.31	1.39
Equity Investment in Subs/Equity Cap	113.84	111.70	113.01	110.81	109.18
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	95.49	103.12	105.45	99.88	105.09

PERCENT OF AVERAGE ASSETS	PEER GROUP 05				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Interest Income (TE)	6.47	5.60	5.84	5.30	5.49
Less: Interest Expense	2.50	1.77	1.97	1.50	1.68
Equals: Net Interest Income (TE)	3.98	3.84	3.88	3.80	3.80
Plus: Non-Interest Income	0.89	0.87	0.83	0.92	1.02
Equals: Adj Operating Income (TE)	4.93	4.75	4.75	4.76	4.85
Less: Overhead Expense	3.17	3.02	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)	1.55	1.56	1.56	1.49	1.53
Less: Applicable Income Taxes (TE)	0.40	0.43	0.44	0.42	0.45
Less: Minority Interest	0.00	0.00	0.00	0.00	0.01
Equals: Net Operating Income	1.10	1.09	1.09	1.04	1.05
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.10	1.09	1.09	1.04	1.05
Memo: Net Income (Last Four Qtrs)	1.08	1.08	1.10	1.04	1.05
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.26	92.87	92.99	92.73	92.56
Avg Int-Bearing Funds / Avg Assets	77.67	78.07	78.36	77.87	78.58
Int Income (TE) / Avg Earning Assets	6.95	6.05	6.30	5.73	5.94
Int Expense / Avg Earning Assets	2.68	1.91	2.12	1.62	1.82
Net Int Inc (TE) / Avg Earn Assets	4.28	4.15	4.19	4.11	4.12
YIELD OR COST:					
Total Loans and Leases (TE)	7.69	6.72	7.00	6.42	6.78
Interest-Bearing Bank Balances	4.22	2.48	3.42	1.50	1.59
Fed Funds Sold & Reverse Repos	4.69	2.64	3.17	1.29	1.05
Trading Assets	0.00	1.12	2.34	1.40	3.65
Total Earning Assets	6.85	5.93	6.19	5.61	5.82
Investment Securities (TE)	4.45	4.17	4.25	4.09	4.20
U.S. Treasury & Agency Sec (excl MBS)	3.90	3.41	3.48	3.31	3.53
Mortgage-Backed Securities	4.43	4.07	4.08	3.84	3.71
All Other Securities	6.14	5.89	6.08	6.13	6.37
Interest-Bearing Deposits	2.99	2.06	2.31	1.73	1.96
Time Deposits of \$100K or More	3.87	2.85	3.14	2.46	2.75
Time Deposits < \$100K	3.85	2.79	3.06	2.52	2.92
Other Domestic Deposits	1.94	1.19	1.38	0.88	0.94
Foreign Deposits	4.41	2.07	2.66	0.00	0.00
Fed Funds Purchased and Repos	3.57	2.36	2.82	1.45	1.28
Other Borrowed Funds & Trading Liab	4.68	3.87	4.07	3.61	3.98
All Interest-Bearing Funds	3.21	2.27	2.52	1.92	2.13

## PEER GROUP 05

06/30/2006

06/30/2005

12/31/2005

12/31/2004

12/31/2003

	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Avg Personnel Exp Per Employee (\$000)	29	27	54	51	49
Avg Assets per Employee (\$000)	3,333	3,295	3,343	3,126	2,959
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.79	1.96	1.92	1.95	1.45
Overhead Exp / NII + Non-Int Income	66.58	65.02	64.70	66.20	66.02
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.17	3.02	3.01	3.08	3.14
Personnel Expense	1.78	1.69	1.67	1.71	1.72
Net Occupancy Expense	0.45	0.42	0.42	0.43	0.44
Other Operating Expenses	0.94	0.90	0.90	0.93	0.95
Overhead Less Non-Interest Income	2.27	2.11	2.13	2.13	2.07
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	65.19	63.62	63.36	64.75	64.53
Personnel Expense	36.52	35.51	35.28	35.93	35.50
Net Occupancy Expense	9.26	8.81	8.76	8.99	8.98
Other Operating Expenses	19.24	19.00	19.05	19.57	19.62
Total Non-Interest Income	17.84	17.97	17.33	18.91	20.40
Fiduciary Activities Income	0.68	0.70	0.64	0.75	0.70
Serv Charges on Deposit Accts - Domestic	7.18	7.41	7.42	8.03	7.93
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.41	0.43	0.38	0.42	0.35
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.15	0.19	0.18	0.23	0.26
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.46	0.35	0.35	0.38	0.41
Net Gain (Loss) - Sales Loans, OREO, Oth	1.13	1.10	1.06	1.27	2.26
Other Non-Interest Income	5.43	5.32	5.07	5.24	5.56
Overhead Less Non-Interest Income	47.09	45.01	45.35	45.31	43.47
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	21.29	21.40	21.42	21.97	22.32
Appl Inc Tax+TE/Pretax NOI+TE	27.45	28.73	28.75	29.56	30.25

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Real Estate Loans	53.32	51.92	52.68	50.76	47.53
Commercial and Industrial Loans	10.41	9.98	9.68	9.74	10.19
Loans to Individuals	2.95	3.49	3.33	3.74	4.07
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.60	1.28	1.15	1.29	1.26
Other Loans and Leases	0.73	0.71	0.67	0.73	0.79
Net Loans and Leases	70.39	68.91	69.17	67.85	65.33
Debt Securities Over 1 Year	13.94	17.03	15.86	18.35	20.02
Mutual Funds and Equity Securities	0.12	0.16	0.16	0.20	0.28
Subtotal	85.49	86.98	86.07	87.26	86.69
Interest-Bearing Bank Balances	0.48	0.38	0.42	0.42	0.46
Federal Funds Sold & Reverse Repos	1.78	1.44	1.77	1.52	1.32
Debt Securities 1 Year or Less	2.66	2.07	2.40	1.88	2.05
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.53	91.70	91.69	91.93	91.47
Non-Int Cash and Due From Dep Inst	2.92	2.89	2.92	2.74	3.34
Other Real Estate Owned	0.09	0.09	0.08	0.09	0.09
All Other Assets	5.48	5.31	5.31	5.25	5.11
MEMORANDA:					
Short-Term Investments	5.80	4.53	5.33	4.41	4.53
U.S. Treasury Securities	0.16	0.10	0.12	0.13	0.20
U.S. Agency Securities (excl MBS)	7.13	7.15	7.11	7.34	7.79
Municipal Securities	3.11	3.78	3.68	3.82	4.12
Mortgage-Backed Securities	4.89	5.50	5.59	6.78	6.82
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	0.20	0.36	0.34	0.44	0.69
RE Loans Secured by 1-4 Family	15.82	17.93	17.31	18.05	17.52
Revolving	2.55	2.57	2.44	2.59	2.33
Closed-End, Sec by First Liens	11.93	13.92	13.42	14.00	13.69
Closed-End, Sec by Junior Liens	0.99	1.01	1.01	1.01	1.10
Commercial Real Estate Loans	33.76	30.02	31.67	28.79	26.37
Construction and Land Dev	10.91	7.93	9.24	6.98	5.40
Multifamily	1.53	1.29	1.31	1.24	1.13
Nonfarm Nonresidential	19.74	19.52	19.77	19.38	18.95
RE Loans Secured by Farmland	1.83	1.60	1.56	1.64	1.47
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	75.27	75.08	76.00	74.67	72.56
RE Loans Secured by 1-4 Family	22.81	26.47	25.55	27.03	26.95
Revolving	3.54	3.69	3.50	3.77	3.52
Closed-End	18.99	22.45	21.73	22.91	23.13
Commercial Real Estate Loans	46.93	43.30	45.31	42.29	40.18
Construction and Land Dev	14.90	11.27	13.05	10.13	8.19
Multifamily	2.16	1.87	1.90	1.81	1.71
Nonfarm Nonresidential	27.99	28.32	28.51	28.52	28.83
RE Loans Secured by Farmland	2.70	2.34	2.29	2.41	2.23
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.81	14.49	13.97	14.43	15.53
Loans to Individuals	4.36	5.26	5.01	5.66	6.26
Credit Card Loans	0.09	0.12	0.10	0.14	0.16
Agricultural Loans	2.34	1.89	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	1.06	1.06	1.00	1.11	1.22

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Short-Term Investments	5.80	4.53	5.33	4.41	4.53
Liquid Assets	19.12	19.84	19.81	20.73	22.67
Investment Securities	17.38	19.89	19.16	21.11	23.23
Net Loans and Leases	70.39	68.91	69.17	67.85	65.33
Net Lns, Ls & Stbby Ltrs of Credit	71.15	69.59	69.84	68.51	65.96
Core Deposits	64.26	65.74	65.37	66.90	68.40
Noncore Funding	24.50	23.65	24.05	22.53	21.08
Time Deposits of \$100K or More	16.04	14.06	14.99	13.16	12.25
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.26	1.40	1.27	1.46	1.40
Net Fed Funds Purchased (Sold)	-0.54	0.01	-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	1.67	1.69	1.66	1.72	1.44
Earning Assets Repr in 1 Year	46.13	40.84	41.87	39.81	37.01
Int-Bearing Liab Repr in 1 Year	33.00	28.53	30.52	27.86	28.98
Long-Term Debt Repr in 1 Year	0.25	0.37	0.35	0.40	0.45
Net Assets Repriceable in 1 Year	11.61	10.99	10.01	10.72	6.81
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	21.17	21.54	21.16	20.28	18.57
Net ST Noncore Funding Dependence	12.47	10.77	10.67	9.90	8.73
Short-Term Inv/ST Noncore Funding	43.04	39.78	45.35	42.32	43.85
Liq Asts-ST Noncore Fndg/Nonliq Asts	3.69	8.34	7.23	10.81	14.51
Net Loans and Leases/Total Deposits	86.43	85.24	85.00	83.99	80.50
Net Loans and Leases/Core Deposits	112.74	106.85	107.61	102.83	96.42
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.88	0.20	-0.34	0.35	0.85
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-4.16	-0.31	-2.51	0.53	2.60
Struct Notes Appr(Depr)/T1 Cap	-0.45	-0.13	-0.35	-0.15	-0.15
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.05	7.96	8.58	7.87	7.91
Available-For-Sale Securities	94.95	92.04	91.42	92.13	92.09
U.S. Treasury Securities	1.18	0.59	0.64	0.82	1.02
U.S. Agency Securities (excl MBS)	44.17	39.24	39.64	37.45	36.16
Municipal Securities	17.29	19.14	19.35	18.43	18.43
Mortgage-Backed Securities	26.68	27.13	29.08	31.27	28.53
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	1.08	1.70	1.85	2.03	2.93
Mutual Funds and Equity Securities	0.72	0.86	0.92	1.05	1.27
Debt Securities 1 Year or Less	17.30	11.74	13.66	10.23	10.45
Debt Securities 1 To 5 Years	40.02	40.58	39.57	39.97	36.63
Debt Securities Over 5 Years	38.00	42.62	41.40	44.78	47.10
Pledged Securities	46.82	47.20	46.02	46.81	41.82
Structured Notes, Fair Value	2.83	3.47	3.54	3.33	2.57

ANALYSIS RATIOS	PEER GROUP 05				
	06/30/2006	06/30/2005	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	0.19	0.23	0.24	0.26	0.32
Provision for Ln&Ls Losses/Net Losses	22.45	217.33	234.47	224.62	204.41
Ln&Ls Allowance/Total Loans & Leases	1.23	1.23	1.20	1.24	1.30
Ln&Ls Allowance/Net Ln&Ls Losses (X)	37.97	28.26	20.56	16.46	12.81
ALL/Nonaccrual Assets	846.84	581.97	748.76	591.99	506.58
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	625.24	440.96	483.41	449.41	343.16
Gross Ln&Ls Losses/Avg Loans & Leases	0.10	0.15	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	0.07	0.09	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	17.49	15.25	32.36	26.75	27.21
Earnings Coverage of Net Losses (X)	2.69	25.06	26.67	24.16	22.37
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.02	0.03	0.04	0.06
RE Loans Secured By 1-4 Family	0.04	0.03	0.04	0.05	0.07
Revolving	0.00	0.00	0.01	0.01	0.01
Closed-End	0.05	0.03	0.04	0.05	0.07
Commercial Real Estate Loans	0.02	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	0.00	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	0.09	0.18	0.28	0.39	0.47
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.50	0.66	0.74	0.78	0.86
Credit Card Loans	0.90	1.43	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	0.60	0.16	0.41	0.18	0.22

PERCENT OF LOANS AND LEASES	PEER GROUP 05				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
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30-89 Days PD Loans and Leases	0.63	0.67	0.73	0.72	0.87
90+ Days PD Loans and Leases	0.06	0.08	0.09	0.09	0.12
Nonaccrual Loans and Leases	0.37	0.44	0.42	0.46	0.59
90+ Days PD and Nonaccrual Loans and Leases	0.54	0.54	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					
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30-89 Days Past Due Assets	0.63	0.67	0.73	0.72	0.87
90+ Days Past Due Assets	0.06	0.08	0.09	0.09	0.12
Nonaccrual Assets	0.37	0.44	0.42	0.46	0.59
30+ Days PD & Nonaccrual Assets	1.18	1.28	1.31	1.37	1.69
PERCENT OF TOTAL ASSETS					
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90+ Days PD and Nonaccrual Assets	0.37	0.37	0.37	0.39	0.49
90+ PD & Nonaccrual Assets + OREO	0.48	0.50	0.48	0.52	0.62
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
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Total Assets	0.44	0.44	0.42	0.45	0.52
Allowance for Loan & Lease Losses	51.03	51.99	51.95	53.91	61.45
Equity Cap + ALLL	4.75	4.86	4.79	4.91	5.75
Tier 1 Cap + ALLL	4.27	4.56	4.37	4.65	5.57
Loans & Leases + RE Acquired	0.64	0.64	0.62	0.67	0.80

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Real Estate - 30-89 Days PD	0.53	0.62	0.68	0.67	0.78
- 90+ Days Past Due	0.05	0.07	0.07	0.08	0.10
- Nonaccrual	0.35	0.35	0.34	0.37	0.48
Coml & Indl - 30-89 Days PD	0.58	0.69	0.69	0.71	1.00
- 90+ Days Past Due	0.04	0.07	0.07	0.07	0.10
- Nonaccrual	0.41	0.52	0.49	0.56	0.72
Individuals - 30-89 Days PD	0.95	1.35	1.31	1.38	1.67
- 90+ Days Past Due	0.07	0.11	0.11	0.12	0.14
- Nonaccrual	0.19	0.24	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	0.07	0.09	0.11	0.10	0.14
- 90+ Days Past Due	0.00	0.01	0.00	0.00	0.01
- Nonaccrual	0.04	0.08	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	0.32	0.35	0.32	0.37	0.34
- 90+ Days Past Due	0.00	0.03	0.01	0.01	0.02
- Nonaccrual	0.01	0.02	0.01	0.04	0.06
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.67	0.72	0.88	0.80	1.02
- 90+ Days Past Due	0.05	0.08	0.09	0.09	0.12
- Nonaccrual	0.32	0.33	0.33	0.35	0.39
Revolving - 30-89 Days PD	0.30	0.26	0.29	0.24	0.30
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.01
- Nonaccrual	0.04	0.04	0.05	0.04	0.04
Closed-End - 30-89 Days PD	0.71	0.76	0.95	0.87	1.11
- 90+ Days Past Due	0.05	0.08	0.10	0.09	0.12
- Nonaccrual	0.36	0.37	0.37	0.38	0.43
- Jr Lien 30-89 Days PD	0.03	0.04	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	0.03	0.03	0.03	0.04
Commercial RE - 30-89 Days PD	0.41	0.43	0.44	0.47	0.50
- 90+ Days Past Due	0.02	0.04	0.04	0.04	0.06
- Nonaccrual	0.30	0.32	0.31	0.35	0.49
Const & Dev - 30-89 Days PD	0.37	0.30	0.32	0.26	0.41
- 90+ Days Past Due	0.00	0.01	0.01	0.01	0.02
- Nonaccrual	0.14	0.08	0.12	0.07	0.20
Multi family - 30-89 Days PD	0.02	0.02	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	0.31	0.39	0.42	0.45	0.48
- 90+ Days Past Due	0.01	0.04	0.03	0.03	0.05
- Nonaccrual	0.33	0.33	0.32	0.35	0.49
Farmland - 30-89 Days PD	0.25	0.23	0.14	0.18	0.26
- 90+ Days Past Due	0.00	0.01	0.00	0.02	0.02
- Nonaccrual	0.15	0.24	0.21	0.24	0.32
Credit Card - 30-89 Days PD	1.28	1.31	1.20	1.29	1.57
- 90+ Days Past Due	0.26	0.32	0.30	0.42	0.50
- Nonaccrual	0.00	0.01	0.01	0.00	0.00



CAPITAL RATIOS	PEER GROUP 05				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Tier 1 Leverage Ratio	9.63	9.09	9.15	8.99	8.84
Tier 1 RBC Ratio	12.64	12.42	12.41	12.45	12.58
Total Risk-Based Capital Ratio	14.19	13.85	13.84	13.88	14.01
Tangible Tier 1 Leverage Ratio	9.60	9.06	9.12	8.95	8.80
Tangible Common Eq Cap/Tan Assets	8.05	8.00	7.79	7.97	8.08
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.89	14.07	14.37	13.25	12.61
Standby Letters of Credit	0.69	0.59	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	0.14	0.14	0.11	0.10
Interest Rate Contracts	0.14	0.11	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	0.00	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.01	0.03	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	23.49	21.23	22.04	21.01	20.18

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Interest Rate Contracts	92.02	86.76	88.00	83.34	84.41
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	7.98	12.12	12.00	15.44	14.10
Futures and Forwards	10.01	11.43	19.21	16.18	16.97
Written Options	41.13	28.62	27.93	24.08	27.23
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	41.13	28.48	26.81	24.00	24.25
Purchased Options	18.86	4.04	15.06	2.19	13.35
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	17.70	4.04	14.34	2.16	13.35
Swaps	27.80	42.69	37.81	49.20	42.45
Held for Trading	0.00	1.31	1.34	1.04	1.25
Interest Rate Contracts	0.00	0.39	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	98.69	98.66	98.96	98.75
Interest Rate Contracts	92.02	82.22	81.33	76.27	78.74
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	7.98	11.02	11.40	15.44	14.10
Deriv Contr (Excl Fut & FX LE 14 Days)	56.95	70.23	67.61	75.85	72.77
One Year or Less	13.94	14.37	21.50	24.51	24.20
Over 1 Year to 5 Years	36.16	37.76	36.21	39.01	41.85
Over 5 Years	1.68	4.14	5.16	5.40	0.79
Gross Negative Fair Value (Abs Val)	0.47	0.64	0.48	0.94	1.12
Gross Positive Fair Value	1.15	0.96	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

06/30/2006

06/30/2005

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	4.72	15.12	11.04	15.84	29.22
Ins Under Assets(L/H)/Tot Ins Und Ast	95.28	84.88	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	0.46	0.35	0.35	0.38	0.41
Premium Inc/Ins Activities Revenue	0.01	0.00	0.00	0.00	0.01
Credit Rel Prem Inc/Tot Prem Inc	60.00	79.65	92.66	77.49	81.81
Other Prem Inc/Total Prem Inc	40.00	20.35	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)	16.33	21.31	9.11	35.48	82.08
Ins Net Inc (L/H)/Equity (L/H)	15.44	15.78	16.96	10.89	10.99
Insur Ben, Losses, Exp/Insur Premiums	70.83	62.58	63.16	66.19	317.14
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	1.08	0.00	1.08	0.60
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.03	1.05	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	7.71	6.44	6.84	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	0.57	0.15	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	4.41	2.07	2.66	0.00	0.00

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

Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	0.98	0.31	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	-43.79	115.39	-34.05	-21.12	-29.44
Total Selected Assets	-27.14	32.22	-10.77	-14.45	-18.73
Deposits	-56.66	12.13	-18.21	38.10	-27.59

PROFITABILITY:	PEER GROUP 05				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Net Income/Avg Equity Capital	11.86	11.95	12.13	11.38	11.55
Bank Net Inc/Avg Eq Inv in Banks	13.35	13.07	13.11	12.30	12.31
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.95	2.64	3.19	2.44	4.99
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.14	10.76	11.36	9.52	8.35
Bank Net Income/Parent Net Income	110.34	106.90	107.44	106.03	105.22
Nonbank Net Income/Parent Net Income	0.43	0.12	0.15	0.17	0.23
Sub BHCs Net Inc/Parent Net Income	108.83	98.62	97.99	87.15	85.78
LEVERAGE:					
Total Liabilities/Equity	21.06	17.81	19.94	17.62	15.74
Total Debt/Equity Capital	1.56	1.77	1.74	2.06	2.44
Tot Debt+NP to Subs Iss Tr Pref/Equity	19.67	16.49	18.31	15.92	13.12
Tot Debt+Lns Guaranteed for Affl/Equity	1.66	1.84	1.79	2.24	2.62
Total Debt/Eq Cap - Exc Over Fair Value	1.58	1.80	1.77	2.09	2.48
Long-Term Debt/Equity Capital	0.70	0.92	0.89	1.31	1.39
Short-Term Debt/Equity Capital	0.26	0.26	0.26	0.18	0.30
Current Portion of LT Debt/Equity	0.01	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.28	0.17	0.18	0.23	0.26
Long-Term Debt/Consolidated LT Debt	1.50	1.96	1.77	4.67	3.53
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	113.84	111.70	113.01	110.81	109.18
Total Investment in Subs/Equity	114.15	112.55	113.77	111.68	109.78
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.81	99.42	99.24	98.77	97.84
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.09	100.17	99.86	99.44	98.38
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.03	0.92	1.01	0.93	0.72
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.90	3.00	3.01	3.38	2.80
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	86.00	92.81	98.97	97.78	102.16
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	95.49	103.12	105.45	99.88	105.09
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	88.70	101.28	114.68	121.29	110.69
Pretax Oper Inc + Int Exp/Int Expense	3206.55	4349.61	4796.93	5281.50	3286.52
Div + Int From Subs/Int Exp + Div	143.85	132.44	133.47	140.54	145.26
Fees+Other Inc From Subs/Sal + Oth Exp	4.22	2.52	2.21	2.90	5.41
Net Inc/Curr Port of LT Debt+Pfd Div(X)	38.97	21.23	46.11	41.65	74.98
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.59	-0.02	-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	0.43	0.33	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				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Div Paid/Inc Before Undist Inc	82.17	81.48	85.55	92.75	91.09
Dividends Paid/Net Income	31.07	26.07	27.42	28.97	28.71
Net Income - Dividends/Avg Equity	8.22	8.82	8.90	8.09	8.16
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	104.80	105.65	116.82	112.36	117.10
Dividends From Nonbank Subs	0.36	0.14	0.16	0.11	0.12
Dividends From Subsidiary BHCs	0.00	0.11	0.18	0.08	0.01
Dividends From All Subsidiaries	114.06	113.36	137.48	121.30	126.58
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	35.11	30.33	34.63	33.61	34.44
Interest Income From Bank Subs	0.21	0.13	0.14	0.12	0.11
Mgt & Service Fees From Bank Subs	0.58	0.10	0.07	0.16	0.41
Other Income From Bank Subs	0.09	0.01	0.01	0.01	0.02
Operating Income From Bank Subs	38.09	32.38	36.75	35.81	37.59
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	68.75	64.28	64.48	49.59	36.51
Interest Income From Nonbank Subs	4.31	0.96	1.60	0.90	0.29
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.35	0.18
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	87.03	74.10	76.66	61.02	43.11
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	27.03	27.26	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	27.07	27.28	26.92	29.54	27.98
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	67.07	67.81	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	0.96	0.22	0.13	0.38	0.76
Other Income From Bank Subs	0.21	0.04	0.05	0.04	0.06
Operating Income From Bank Subs	79.89	77.67	80.95	81.11	80.78
Dividends From Nonbank Subs	2.05	0.41	0.27	0.11	0.10
Interest Income From Nonbank Subs	0.06	0.01	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	3.28	2.33	1.19	0.66	0.44
Dividends From Subsidiary BHCs	0.00	0.06	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	0.11	0.15	0.08	0.23
Loans and Adv From Subs/ST Debt	618.76	959.12	752.79	1009.65	536.99
Loans and Adv From Subs/Total Debt	513.22	494.24	483.70	329.37	166.44

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									152
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.97	2.80	3.05	3.49	3.90	4.51	5.02	5.15	152
+ Non-interest Income	0.88	0.21	0.33	0.56	0.80	1.12	1.71	2.37	152
- Overhead Expense	3.17	2.07	2.39	2.68	3.09	3.59	4.13	4.72	152
- Provision for Losses	0.13	0.00	0.00	0.03	0.12	0.22	0.33	0.50	152
+ Securities Gains (Losses)	-0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.00	152
+ Other Tax Equiv Adjustments	0.00	-0.06	-0.00	0.00	0.00	0.00	0.00	0.04	152
= Pretax Net Oper Income (TE)	1.54	0.10	0.67	1.11	1.50	1.97	2.39	2.74	152
Net Operating Income	1.10	0.13	0.48	0.72	1.00	1.41	1.88	2.23	152
Net Income	1.10	0.13	0.48	0.72	1.00	1.41	1.88	2.23	152
Net Income (Sub S Adjusted)	1.12	0.14	0.56	0.78	1.15	1.40	1.52	2.02	40
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	6.95	5.41	5.75	6.44	6.91	7.49	8.02	8.24	152
Interest Expense	2.67	1.50	1.81	2.20	2.68	3.14	3.52	3.65	152
Net Interest Income (TE)	4.28	3.00	3.18	3.74	4.24	4.88	5.36	5.58	152
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.06	-0.06	-0.02	0.00	0.04	0.11	0.21	0.44	152
Earnings Coverage of Net Losses (X)	2.69	-747.26	-204.97	-15.48	16.50	48.88	151.17	308.26	144
Ln&Ls Allowance/Total Loans & Leases	1.22	0.74	0.86	1.01	1.18	1.40	1.76	1.93	152
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.56	0.00	0.00	0.12	0.31	0.77	1.80	2.39	152
30-89 Days Past Due Loans and Leases	0.63	0.00	0.04	0.14	0.47	1.00	1.59	2.31	152
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	21.16	-10.99	-0.16	12.38	21.62	30.06	42.10	50.21	152
Net ST Noncore Funding Dependence	12.46	-13.89	-5.99	5.12	12.97	19.84	29.70	36.35	152
Net Loans and Leases/Total Assets	70.39	44.01	51.47	63.35	72.17	78.39	83.33	85.28	152
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.62	6.53	7.25	8.19	9.24	10.83	12.76	14.51	152
Equity Capital/Total Assets	8.54	4.89	5.55	6.72	8.09	10.31	12.42	14.39	152
Net Loans&Ls/Equity Capital (X)	8.74	3.77	4.77	6.49	8.48	10.99	13.34	15.05	151
Cash Dividends/Net Income	31.06	0.00	0.00	0.00	28.09	58.35	82.23	98.55	147
Cash Dividends/Net Income (Sub S Adjusted)	45.13	-36.25	0.19	10.81	35.31	64.26	98.82	180.44	40
Retained Earnings/Avg Equity Cap	8.21	-3.13	0.90	4.24	8.17	11.96	15.08	17.57	151
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.25	0.00	0.00	0.00	0.00	0.00	1.05	7.22	151
Long-Term Debt/Equity Capital	0.70	0.00	0.00	0.00	0.00	0.00	4.35	11.83	151
Equity Investment in Subs/Equity Cap	113.83	87.03	92.96	99.13	106.50	128.00	149.89	167.37	151
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	95.48	-108.95	0.73	68.77	98.62	114.70	194.42	326.25	148

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.46	5.09	5.43	5.97	6.35	7.00	7.55	7.80	152
Less: Interest Expense	2.49	1.35	1.59	2.08	2.52	2.92	3.28	3.39	152
Equals: Net Interest Income (TE)	3.97	2.80	3.05	3.49	3.90	4.51	5.02	5.15	152
Plus: Non-Interest Income	0.88	0.21	0.33	0.56	0.80	1.12	1.71	2.37	152
Equals: Adj Operating Income (TE)	4.93	3.37	3.70	4.38	4.96	5.42	6.19	6.91	152
Less: Overhead Expense	3.17	2.07	2.39	2.68	3.09	3.59	4.13	4.72	152
Less: Provision for Loan and Lease Losses	0.13	0.00	0.00	0.03	0.12	0.22	0.33	0.50	152
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Plus: Realized G/L on AFS Sec	-0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.00	152
Plus: Other Tax Equiv Adjustments	0.00	-0.06	-0.00	0.00	0.00	0.00	0.00	0.04	152
Equals: Pretax Net Oper Inc (TE)	1.54	0.10	0.67	1.11	1.50	1.97	2.39	2.74	152
Less: Applicable Income Taxes (TE)	0.40	0.00	0.00	0.10	0.41	0.62	0.82	0.90	152
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Equals: Net Operating Income	1.10	0.13	0.48	0.72	1.00	1.41	1.88	2.23	152
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Equals: Net Income	1.10	0.13	0.48	0.72	1.00	1.41	1.88	2.23	152
Memo: Net Income (Last Four Qtrs)	1.08	0.20	0.50	0.71	1.01	1.39	1.77	2.14	147
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	93.26	87.43	89.41	91.72	93.49	94.99	96.15	97.02	152
Avg Int-Bearing Funds / Avg Assets	77.66	63.18	66.77	73.54	78.17	82.53	85.47	87.25	152
Int Income (TE) / Avg Earning Assets	6.95	5.41	5.75	6.44	6.91	7.49	8.02	8.24	152
Int Expense / Avg Earning Assets	2.67	1.50	1.81	2.20	2.68	3.14	3.52	3.65	152
Net Int Inc (TE) / Avg Earn Assets	4.28	3.00	3.18	3.74	4.24	4.88	5.36	5.58	152
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	7.68	6.39	6.73	7.12	7.67	8.22	8.67	9.29	152
Interest-Bearing Bank Balances	4.22	0.00	0.00	3.13	4.36	5.68	8.27	9.90	135
Fed Funds Sold & Reverse Repos	4.68	3.69	4.36	4.50	4.63	4.79	5.18	6.61	144
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Total Earning Assets	6.85	5.34	5.60	6.31	6.83	7.41	7.97	8.18	152
Investment Securities (TE)	4.44	3.58	3.72	4.07	4.35	4.72	5.27	6.11	151
U.S. Treasury & Agency Sec (excl MBS)	3.90	3.03	3.26	3.56	3.93	4.16	4.56	4.81	147
Mortgage-Backed Securities	4.43	3.40	3.72	4.05	4.30	4.60	5.73	6.51	139
All Other Securities	6.13	3.13	3.51	4.80	5.78	6.94	9.32	13.89	136
Interest-Bearing Deposits	2.98	1.67	2.05	2.49	2.94	3.46	3.87	4.06	152
Time Deposits of \$100K or More	3.86	2.73	3.11	3.56	3.92	4.17	4.33	4.50	152
Time Deposits < \$100K	3.84	3.04	3.15	3.52	3.83	4.16	4.43	4.77	152
Other Domestic Deposits	1.94	0.72	0.89	1.33	1.92	2.46	3.05	3.57	152
Foreign Deposits	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	1
Fed Funds Purchased and Repos	3.57	0.00	0.00	2.69	4.01	4.89	5.61	7.00	123
Other Borrowed Funds & Trading Liab	4.67	3.05	3.50	4.00	4.58	5.24	6.02	6.57	136
All Interest-Bearing Funds	3.21	1.88	2.30	2.81	3.21	3.65	3.99	4.15	152

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	29.03	19.95	21.58	24.60	28.30	33.08	37.17	44.23	152
Avg Assets per Employee (\$000)	3333.16	2096.02	2287.12	2644.77	3157.65	3712.94	5085.50	5801.23	152

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.78	0.00	0.00	0.00	0.00	3.09	7.83	9.75	152
Overhead Exp / NII + Non-Int Income	66.58	47.40	51.24	58.36	65.33	73.48	82.47	91.16	152

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.17	2.07	2.39	2.68	3.09	3.59	4.13	4.72	152
Personnel Expense	1.77	1.11	1.30	1.46	1.71	2.06	2.38	2.64	152
Net Occupancy Expense	0.44	0.21	0.25	0.36	0.45	0.52	0.67	0.74	152
Other Operating Expenses	0.93	0.58	0.66	0.79	0.89	1.07	1.31	1.54	152
Overhead Less Non-Interest Income	2.26	1.33	1.64	1.89	2.21	2.64	3.01	3.36	152

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	65.18	46.62	51.24	57.92	64.32	72.24	81.35	89.79	152
Personnel Expense	36.52	25.83	27.82	31.63	35.77	40.13	47.28	51.19	152
Net Occupancy Expense	9.26	4.79	5.66	7.47	9.03	11.25	12.67	15.14	152
Other Operating Expenses	19.23	13.44	14.18	16.04	18.70	21.64	25.45	29.39	152
Total Non-Interest Income	17.84	4.92	7.76	12.24	17.03	22.40	31.26	36.73	152
Fiduciary Activities Income	0.68	0.00	0.00	0.00	0.00	0.94	3.85	6.62	152
Serv Charges on Deposit Accts - Domestic	7.18	1.19	2.33	4.44	7.18	9.50	13.46	15.80	152
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Investment Banking Fees & Commissions	0.40	0.00	0.00	0.00	0.14	0.68	1.53	2.25	152
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Net Servicing Fees	0.15	0.00	0.00	0.00	0.00	0.06	0.92	1.53	152
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Insurance Activities Revenue	0.46	0.00	0.00	0.00	0.01	0.34	2.34	5.92	152
Net Gain (Loss) - Sales Loans, OREO, Oth	1.12	-0.32	-0.04	0.00	0.12	1.57	5.32	7.20	152
Other Non-Interest Income	5.42	1.04	1.63	2.95	4.80	7.29	10.72	14.89	152
Overhead Less Non-Interest Income	47.08	24.70	31.33	40.89	46.12	54.04	62.32	71.20	152

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	21.29	-0.17	0.00	2.78	26.25	33.90	36.76	37.70	147
Appl Inc Tax+TE/Pretax NOI+TE	27.45	0.00	0.17	14.57	34.49	37.08	38.91	41.41	147



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	53.31	26.13	31.77	42.32	53.05	63.89	71.36	75.02	152
Commercial and Industrial Loans	10.41	1.74	3.21	6.02	9.77	14.13	19.83	22.35	152
Loans to Individuals	2.95	0.32	0.60	1.30	2.47	4.09	6.52	8.49	152
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Agricultural Loans	1.60	0.00	0.00	0.00	0.10	1.94	9.13	15.42	152
Other Loans and Leases	0.72	0.00	0.01	0.06	0.49	1.17	2.06	2.85	152
Net Loans and Leases	70.39	44.01	51.47	63.35	72.17	78.39	83.33	85.28	152
Debt Securities Over 1 Year	13.93	1.64	2.81	6.32	12.71	20.36	30.86	34.70	152
Mutual Funds and Equity Securities	0.12	0.00	0.00	0.00	0.00	0.04	0.75	1.77	152
Subtotal	85.48	71.44	75.07	82.40	86.04	89.39	91.66	93.05	152
Interest-Bearing Bank Balances	0.48	0.00	0.00	0.01	0.07	0.39	2.02	5.26	152
Federal Funds Sold & Reverse Repos	1.78	0.00	0.00	0.00	0.84	3.04	7.17	10.61	152
Debt Securities 1 Year or Less	2.65	0.00	0.06	0.46	1.55	4.43	8.00	10.43	152
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Total Earning Assets	91.53	86.73	88.11	89.85	91.76	93.07	94.20	95.33	152
Non-Int Cash and Due From Dep Inst	2.91	1.15	1.49	2.13	2.80	3.65	4.66	5.31	152
Other Real Estate Owned	0.08	0.00	0.00	0.00	0.00	0.18	0.35	0.61	152
All Other Assets	5.47	2.16	2.87	4.09	5.38	6.69	8.42	9.52	152
<b>MEMORANDA:</b>									
Short-Term Investments	5.79	0.13	0.76	1.89	4.71	8.87	13.14	20.40	152
U.S. Treasury Securities	0.15	0.00	0.00	0.00	0.00	0.02	0.98	3.03	152
U.S. Agency Securities (excl MBS)	7.12	0.00	0.62	2.73	6.25	9.55	16.94	18.84	152
Municipal Securities	3.10	0.00	0.00	0.20	2.73	5.44	9.24	10.39	152
Mortgage-Backed Securities	4.88	0.00	0.00	0.39	2.82	8.48	15.10	18.39	152
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Other Debt Securities	0.20	0.00	0.00	0.00	0.00	0.16	1.26	2.04	152
RE Loans Secured by 1-4 Family	15.82	2.83	4.70	9.20	14.26	21.99	29.86	35.36	152
Revolving	2.55	0.00	0.03	0.57	1.97	4.28	6.08	7.59	152
Closed-End, Sec by First Liens	11.93	2.11	3.13	5.61	10.34	17.76	24.22	28.81	152
Closed-End, Sec by Junior Liens	0.99	0.00	0.04	0.25	0.74	1.59	2.65	3.06	152
Commercial Real Estate Loans	33.75	8.49	12.23	19.69	32.48	48.46	59.08	64.22	152
Construction and Land Dev	10.91	0.53	1.16	3.71	9.19	15.37	27.59	37.02	152
Multifamily	1.53	0.00	0.00	0.33	0.98	2.28	4.19	5.83	152
Nonfarm Nonresidential	19.73	5.07	8.49	12.16	18.85	26.71	32.37	40.85	152
RE Loans Secured by Farmland	1.82	0.00	0.00	0.02	0.51	3.14	7.44	11.40	152
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	75.26	48.14	55.66	65.52	76.00	85.78	91.10	93.87	152
RE Loans Secured by 1-4 Family	22.80	4.22	6.89	12.16	20.47	31.50	45.22	49.70	152
Revolving	3.53	0.00	0.05	0.82	2.56	5.91	8.45	9.91	152
Closed-End	18.99	3.33	4.80	9.38	16.44	27.85	40.90	45.37	152
Commercial Real Estate Loans	46.93	14.73	20.26	30.24	47.38	63.17	72.40	79.71	152
Construction and Land Dev	14.90	0.82	1.78	5.43	13.15	20.10	36.13	46.73	152
Multifamily	2.16	0.00	0.01	0.45	1.56	3.27	6.05	7.64	152
Nonfarm Nonresidential	27.99	8.13	11.19	18.77	27.41	36.72	46.03	51.96	152
RE Loans Secured by Farmland	2.70	0.00	0.00	0.04	0.79	4.79	10.72	16.49	152
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Commercial and Industrial Loans	14.80	2.92	5.36	8.93	13.64	19.77	25.39	36.20	152
Loans to Individuals	4.35	0.45	0.75	1.94	3.74	6.54	9.47	14.19	152
Credit Card Loans	0.08	0.00	0.00	0.00	0.00	0.15	0.48	0.69	152
Agricultural Loans	2.34	0.00	0.00	0.00	0.13	2.60	13.63	19.85	152
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Other Loans and Leases	1.06	0.00	0.01	0.09	0.75	1.69	3.05	4.32	152

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.79	0.13	0.76	1.89	4.71	8.87	13.14	20.40	152
Liquid Assets	19.11	6.19	8.58	12.28	17.03	26.28	33.64	38.00	152
Investment Securities	17.38	3.72	5.30	8.59	15.97	23.11	35.40	41.84	152
Net Loans and Leases	70.39	44.01	51.47	63.35	72.17	78.39	83.33	85.28	152
Net Lns, Ls & Stdbly Ltrs of Credit	71.15	45.17	52.52	63.49	73.04	79.35	83.72	85.94	152
Core Deposits	64.25	38.44	49.24	57.30	65.31	71.46	76.29	79.03	152
Noncore Funding	24.49	9.21	11.72	16.96	23.39	30.06	40.09	48.50	152
Time Deposits of \$100K or More	16.03	5.71	7.66	10.07	14.73	20.89	28.28	36.70	152
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Fed Funds Purchased and Repos	1.25	0.00	0.00	0.00	0.41	2.21	5.44	7.33	152
Net Fed Funds Purchased (Sold)	-0.53	-9.92	-7.10	-2.36	-0.23	1.74	4.33	6.23	152
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Oth Borrowings W/Rem Mat 1 Yr or Less	1.66	0.00	0.00	0.00	1.06	3.06	5.93	7.94	152
Earning Assets Repr in 1 Year	46.12	17.35	23.84	34.83	44.58	58.62	65.71	70.08	152
Int-Bearing Liab Repr in 1 Year	33.00	11.58	14.24	21.25	30.72	42.18	58.31	66.28	152
Long-Term Debt Repr in 1 Year	0.25	0.00	0.00	0.00	0.00	0.06	1.43	3.37	152
Net Assets Repriceable in 1 Year	11.60	-20.12	-10.95	-1.60	10.62	24.99	36.65	46.66	152
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	21.16	-10.99	-0.16	12.38	21.62	30.06	42.10	50.21	152
Net ST Noncore Funding Dependence	12.46	-13.89	-5.99	5.12	12.97	19.84	29.70	36.35	152
Short-Term Inv/ST Noncore Funding	43.04	0.85	2.69	8.93	30.22	59.30	130.24	201.27	151
Liq Asts-ST Noncore Fndg/Nonliq Asts	3.69	-31.89	-18.81	-8.89	1.86	15.97	31.76	38.50	152
Net Loans and Leases/Total Deposits	86.43	56.08	61.22	75.64	90.03	97.80	103.80	106.87	152
Net Loans and Leases/Core Deposits	112.73	65.63	72.78	90.60	110.97	129.86	156.00	191.41	152
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.87	-8.11	-4.02	-1.17	-0.12	0.00	0.07	0.15	56
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-4.15	-13.10	-11.20	-6.20	-3.48	-1.77	-0.43	-0.11	148
Struct Notes Appr(Depr)/T1 Cap	-0.45	-2.47	-1.84	-0.67	-0.24	-0.09	-0.03	-0.00	66
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.04	0.00	0.00	0.00	0.00	3.08	34.66	54.47	151
Available-For-Sale Securities	94.95	38.61	64.91	96.81	100.00	100.00	100.00	100.00	151
U.S. Treasury Securities	1.17	0.00	0.00	0.00	0.00	0.06	6.33	28.13	151
U.S. Agency Securities (excl MBS)	44.17	0.00	6.19	23.39	42.26	65.08	82.71	90.41	151
Municipal Securities	17.28	0.00	0.00	2.53	16.87	30.45	41.28	50.76	151
Mortgage-Backed Securities	26.68	0.00	0.08	3.29	22.18	45.10	61.42	74.10	151
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Other Debt Securities	1.08	0.00	0.00	0.00	0.00	1.30	6.51	10.15	151
Mutual Funds and Equity Securities	0.72	0.00	0.00	0.00	0.00	0.28	3.51	12.74	151
Debt Securities 1 Year or Less	17.29	0.00	0.63	4.10	12.55	25.54	50.31	64.54	151
Debt Securities 1 To 5 Years	40.01	6.77	11.97	23.50	38.30	54.81	68.37	75.93	151
Debt Securities Over 5 Years	38.00	0.00	2.01	12.31	36.96	59.88	77.50	85.19	151
Pledged Securities	46.82	0.65	10.06	26.21	44.05	68.75	85.87	93.60	151
Structured Notes, Fair Value	2.82	0.00	0.00	0.00	0.00	5.16	13.51	21.64	151

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.13	0.00	0.00	0.03	0.12	0.22	0.33	0.50	152
Provision for Ln&Ls Losses/Avg Lns&Ls	0.19	0.00	0.00	0.06	0.17	0.30	0.44	0.60	152
Provision for Ln&Ls Losses/Net Losses	22.45	-13.33	-927.24	0.00	103.44	383.56	1225.38	2688.03	144
Ln&Ls Allowance/Total Loans & Leases	1.22	0.74	0.86	1.01	1.18	1.40	1.76	1.93	152
Ln&Ls Allowance/Net Ln&Ls Losses (X)	37.97	2.00	3.70	6.88	18.16	33.81	101.87	427.11	107
ALLL/Nonaccrual Assets	846.84	66.05	89.49	211.83	392.84	1070.43	3121.83	5048.63	134
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	625.23	49.19	68.82	144.51	295.82	745.90	2526.51	4530.42	141
Gross Ln&Ls Losses/Avg Loans & Leases	0.10	0.00	0.00	0.01	0.07	0.16	0.29	0.54	152
Recoveries/Avg Loans and Leases	0.04	0.00	0.00	0.00	0.02	0.06	0.11	0.14	152
Net Losses/Avg Loans and Leases	0.06	-0.06	-0.02	0.00	0.04	0.11	0.21	0.44	152
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Recoveries/Prior Year-End Losses	17.49	0.21	3.37	6.15	13.82	22.39	46.38	99.00	143
Earnings Coverage of Net Losses (X)	2.69	-747.26	-204.97	-15.48	16.50	48.88	151.17	308.26	144
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.03	-0.02	-0.00	0.00	0.00	0.03	0.20	0.36	152
RE Loans Secured By 1-4 Family	0.04	-0.02	-0.00	0.00	0.00	0.04	0.21	0.62	152
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	142
Closed-End	0.04	-0.03	-0.00	0.00	0.00	0.03	0.20	0.76	152
Commercial Real Estate Loans	0.01	-0.01	-0.00	0.00	0.00	0.00	0.08	0.32	152
Construction and Land Dev	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.10	149
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140
Nonfarm Nonresidential	0.01	-0.00	0.00	0.00	0.00	0.00	0.05	0.26	152
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Commercial and Industrial Loans	0.09	-0.49	-0.15	-0.02	0.00	0.12	0.66	0.93	152
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Loans to Individuals	0.50	0.03	0.05	0.17	0.42	0.72	1.25	1.75	92
Credit Card Loans	0.90	-3.23	-1.06	0.00	0.00	2.03	3.42	6.19	57
Agricultural Loans	-0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	102
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Loans and Leases	0.60	-0.02	0.00	0.00	0.00	0.04	5.04	9.00	140

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									
30-89 Days PD Loans and Leases	0.63	0.00	0.04	0.14	0.47	1.00	1.59	2.31	152
90+ Days PD Loans and Leases	0.05	0.00	0.00	0.00	0.00	0.09	0.23	0.49	152
Nonaccrual Loans and Leases	0.36	0.00	0.00	0.05	0.22	0.51	1.24	2.04	152
90+ Days PD and Nonaccrual Loans and Leases	0.53	0.00	0.01	0.10	0.32	0.71	1.89	2.36	152
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	152
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
-----									
30-89 Days Past Due Assets	0.63	0.00	0.04	0.14	0.47	1.00	1.59	2.31	152
90+ Days Past Due Assets	0.05	0.00	0.00	0.00	0.00	0.09	0.23	0.49	152
Nonaccrual Assets	0.36	0.00	0.00	0.05	0.22	0.51	1.24	2.04	152
30+ Days PD & Nonaccrual Assets	1.17	0.01	0.13	0.39	0.89	1.72	2.89	4.53	152
PERCENT OF TOTAL ASSETS									
-----									
90+ Days PD and Nonaccrual Assets	0.36	0.00	0.01	0.07	0.23	0.52	1.05	1.76	152
90+ PD & Nonaccrual Assets + OREO	0.47	0.00	0.01	0.11	0.31	0.74	1.33	1.89	152
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	0.44	0.00	0.01	0.08	0.25	0.62	1.39	1.83	152
Allowance for Loan & Lease Losses	51.03	0.00	1.23	10.23	32.48	69.65	153.87	206.65	152
Equity Cap + ALLL	4.74	0.00	0.05	0.87	2.86	6.41	15.19	19.12	151
Tier 1 Cap + ALLL	4.26	0.00	0.03	0.77	2.57	6.06	14.65	17.20	152
Loans & Leases + RE Acquired	0.63	0.00	0.01	0.13	0.40	0.81	2.12	2.74	152



CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.62	6.53	7.25	8.19	9.24	10.83	12.76	14.51	152
Tier 1 RBC Ratio	12.64	7.87	8.81	10.29	12.32	14.23	17.98	20.37	152
Total Risk-Based Capital Ratio	14.18	10.07	10.59	11.60	13.83	15.59	19.65	21.98	152
Tangible Tier 1 Leverage Ratio	9.59	6.53	7.22	8.18	9.24	10.79	12.75	14.51	152
Tangible Common Eq Cap/Tan Assets	8.04	4.30	5.03	6.33	7.64	9.70	11.82	13.94	152
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	15.88	5.03	6.92	11.18	15.36	20.06	26.00	29.16	152
Standby Letters of Credit	0.69	0.00	0.05	0.18	0.45	1.08	1.71	2.32	152
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.21	152
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.16	0.00	0.00	0.00	0.00	0.00	1.04	3.48	152
Interest Rate Contracts	0.14	0.00	0.00	0.00	0.00	0.00	0.90	3.26	152
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Written Options Contr (Int Rate)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.41	152
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.29	152
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	23.49	7.77	12.05	16.97	21.83	29.82	37.56	43.69	152









PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	82.16	0.00	0.00	64.42	96.37	104.94	140.81	256.81	102
Dividends Paid/Net Income	31.06	0.00	0.00	0.00	28.09	58.35	82.23	98.55	147
Net Income - Dividends/Avg Equity	8.21	-3.13	0.90	4.24	8.17	11.96	15.08	17.57	151
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	104.80	0.00	0.00	83.97	101.57	136.77	212.42	364.25	105
Dividends From Nonbank Subs	0.35	0.00	0.00	0.00	0.00	0.06	2.25	5.44	105
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105
Dividends From All Subsidiaries	114.06	0.00	0.00	99.87	106.02	143.22	226.28	475.85	105
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	35.11	0.00	0.00	0.00	35.46	63.96	88.68	111.17	142
Interest Income From Bank Subs	0.20	0.00	0.00	0.00	0.00	0.06	0.71	4.72	142
Mgt & Service Fees From Bank Subs	0.57	0.00	0.00	0.00	0.00	0.00	5.20	12.63	142
Other Income From Bank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.32	2.88	142
Operating Income From Bank Subs	38.08	0.00	0.00	3.97	40.79	65.20	99.06	123.57	142
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	68.75	0.00	0.00	0.00	100.00	100.00	119.12	146.02	55
Interest Income From Nonbank Subs	4.30	0.00	0.00	0.00	0.00	0.00	0.00	57.06	55
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55
Operating Inc From Nonbank Subs	87.02	0.00	0.00	1.25	100.00	100.00	127.82	396.60	55
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	27.03	0.00	0.00	0.00	9.15	35.36	77.60	83.09	11
Interest Inc From Subsidiary BHCs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.16	11
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	27.06	0.00	0.00	0.00	9.15	35.36	77.94	83.29	11
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	67.07	0.00	0.00	0.00	91.68	99.75	100.00	100.00	138
Interest Income From Bank Subs	2.67	0.00	0.00	0.00	0.00	0.19	9.27	97.70	138
Mgt & Serv Fees From Bank Subs	0.96	0.00	0.00	0.00	0.00	0.00	6.32	19.80	138
Other Income From Bank Subs	0.20	0.00	0.00	0.00	0.00	0.00	0.43	7.52	138
Operating Income From Bank Subs	79.88	0.00	0.00	84.51	98.38	100.00	100.00	100.00	138
Dividends From Nonbank Subs	2.04	0.00	0.00	0.00	0.00	0.43	4.60	67.78	138
Interest Income From Nonbank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.26	138
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Operating Inc From Nonbank Subs	3.27	0.00	0.00	0.00	0.00	0.79	25.60	100.00	138
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Loans and Adv From Subs/ST Debt	618.76	0.00	0.00	0.00	193.66	823.86	2680.61	4145.99	19
Loans and Adv From Subs/Total Debt	513.22	0.00	0.00	0.00	143.68	506.95	2089.26	5149.88	45

BHCPR Reporters for Quarter Ending 06/30/2006  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2006 and Other Notes
3017326	434, 595	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	427, 644	AMERICA BANCSHARES, INC.	SANTA ANA, CA	
3232512	228, 306	AMERICAN COMMUNITY BANCORP, IN	EVANSVILLE, IN	
2900784	461, 283	AMERICAN COMMUNITY BANCSHARES,	CHARLOTTE, NC	
2454380	467, 074	ARBOR BANCORP, INC.	ANN ARBOR, MI	
3264812	492, 480	ATLANTIC SOUTHERN FINANCIAL GR	MACON, GA	
1081613	456, 143	B. P. C. CORPORATION	COOKEVILLE, TN	
1126028	479, 055	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
2297701	234, 000	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
1139215	489, 252	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	
2339571	463, 400	BB&T BANCSHARES CORP.	BLOOMINGDALE, IL	
2391243	461, 859	BEACH FIRST NATIONAL BANCSHARE	MYRTLE BEACH, SC	
1891317	489, 222	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
1082375	456, 444	BRANNEN BANKS OF FLORIDA, INC.	INVERNESS, FL	
1084212	377, 104	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
1471960	459, 981	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
2595939	436, 748	BUILDERS FINANCIAL CORPORATION	CHI CAGO, IL	
2710675	246, 455	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	New Y-9C/BHCPR reporter
2043346	133, 588	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
1051465	379, 729	CENTRAL SERVICE CORPORATION	ENID, OK	
1140239	394, 648	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1131077	497, 335	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
1129065	192, 715	CITIZENS BANCSHARES OF WOODVIL	HUDSON, WI	
1021682	496, 023	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	Moved from Peer 4
1117772	263, 124	COLUMBIA FINANCIAL CORPORATION	BLOOMSBURG, PA	
1838974	464, 780	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	485, 581	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1084511	429, 664	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2775142	344, 335	COMMUNITY CAPITAL BANCSHARES,	ALBANY, GA	
2937100	492, 132	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
1130931	460, 552	CORTLAND BANCORP	CORTLAND, OH	
3027709	470, 876	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1207543	461, 652	CRETE BANCORPORATION, INC.	CRETE, IL	
1249918	314, 431	DELMAR BANCORP	DELMAR, MD	
1209789	414, 516	DENMARK BANCSHARES, INC.	DENMARK, WI	
3243358	394, 834	DESERT HILLS CAPITAL CORP.	PHOENIX, AZ	
1951770	491, 695	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
1122851	290, 975	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	New Y-9C/BHCPR reporter
2721895	194, 292	EQUITABLE FINANCIAL GROUP, INC	FORT LAUDERDALE, FL	
3001129	285, 955	EVERGREENBANCORP, INC.	SEATTLE, WA	
3343351	36, 228	EVOLVE FINANCIAL GROUP, INC.	MEMPHIS, TN	
1082731	300, 141	EXECUTIVE BANKING CORPORATION	MIAMI, FL	
1076495	362, 140	F & M BANK CORP.	TIMBERVILLE, VA	
1201532	395, 723	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1842083	405, 339	FAR WEST BANCORPORATION	PROVO, UT	
1247615	274, 392	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
1123885	481, 663	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	495, 280	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
3287996	443, 622	FGBC BANCSHARES, INC.	FRANKLIN, GA	
1203778	498, 053	FIDELITY COMPANY	DUBUQUE, IA	
3362923	416, 249	FIDELITY HOLDING COMPANY	MINNETONKA, MN	

BHCPR Reporters for Quarter Ending 06/30/2006  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2006 and Other Notes
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1064812	42, 506	FIRST AINSWORTH COMPANY	AINSWORTH, NE	
2349468	382, 791	FIRST BANKSHARES, INC.	WINTER PARK, FL	
1983977	486, 205	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2508117	269, 219	FIRST GEORGIA COMMUNITY CORP.	JACKSON, GA	
3044144	370, 035	FIRST INDEPENDENT CAPITAL OF	RENO, NV	
1363757	494, 827	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	
1086449	315, 412	FIRST MCMINNVILLE CORPORATION	MCMINNVILLE, TN	
1065378	336, 628	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1107830	278, 147	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	New Y-9C/BHCPR reporter
1085844	256, 407	FIRST OF HOMESTEAD, INC.	HOMESTEAD, FL	
3070312	433, 133	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
1085572	304, 970	FIRST SECURITY BANCSHARES, INC	LAVONIA, GA	
2349486	376, 693	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
2621267	412, 634	FIRST STATE FINANCIAL CORPORAT	SARASOTA, FL	
1135404	251, 479	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1109834	382, 357	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
3053146	444, 728	FLORIDA BANK GROUP, INC.	TAMPA, FL	
1398795	460, 869	FNBH BANCORP, INC.	HOWELL, MI	
2938349	446, 986	FOSTER BANCSHARES, INC.	CHI CAGO, IL	
3157071	440, 543	FRONTENAC BANCSHARES, INC.	EARTH CITY, MO	
3019339	297, 684	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
1203714	434, 088	GOODENOW BANCORPORATION	OKOBOJI, IA	
2849799	454, 944	GREENVILLE FIRST BANCSHARES	GREENVILLE, SC	
1121993	493, 908	GUARANTY DEVELOPMENT COMPANY	LIVINGSTON, MI	Moved from Peer 4
3001156	430, 911	GULFSTREAM BANCSHARES, INC.	STUART, FL	
1086766	468, 237	HABERSHAM BANCORP	CORNELIA, GA	
3228702	468, 914	HAMPDEN BANCORP, MHC	SPRINGFIELD, MA	
3012554	424, 277	HAMPTON ROADS BANCSHARES, INC.	NORFOLK, VA	
1843062	462, 773	HAPPY BANCSHARES, INC.	CANYON, TX	
1109496	347, 535	HERRING BANCORP, INC.	AMARILLO, TX	
1202986	483, 466	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1124659	404, 436	HIGHLAND BANCSHARES, INC.	SAINT MICHAEL, MN	
1131750	335, 935	HIGHLANDS BANCSHARES, INC.	PETERSBURG, WV	
1142774	234, 998	ICNB FINANCIAL CORPORATION	IONIA, MI	
1245385	383, 790	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	173, 307	IRELAND BANCORP, LTD.	MALAD CITY, ID	
2737766	309, 986	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1833997	453, 933	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
1140127	381, 163	KATAHDIN BANCSHARES CORPORATIO	PATTEN, ME	
1210169	394, 832	LINCOLN BANCORP	REINBECK, IA	
1201103	223, 082	LINCOLNWOOD BANCORP INC.	LINCOLNWOOD, IL	
1995523	65, 535	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1123933	352, 497	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
2067959	219, 775	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1082469	312, 916	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
2217503	473, 793	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
2521899	278, 888	METRO BANK FINANCIAL SERVICES,	MIAMI, FL	
1208513	481, 595	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	456, 685	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1081136	401, 358	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1133455	475, 617	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	

BHCPR Reporters for Quarter Ending 06/30/2006  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2006 and Other Notes
1139185	441, 187	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
2868950	384, 143	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1054840	433, 009	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1491351	407, 230	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1064652	287, 219	MIDWEST BANC HOLDING CO.	PIERCE, NE	
2107789	204, 820	MYERS BANCSHARES, INC.	ALVA, OK	
1947045	442, 121	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1031681	492, 217	NATIONAL MERCANTILE BANCORP	LOS ANGELES, CA	
1082816	190, 964	NBANK. CORP	COMMERCE, GA	
1200124	473, 690	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	444, 922	NEW CENTURY BANCORP, INC.	DUNN, NC	
1070569	472, 249	NEXTIER INCORPORATED	BUTLER, PA	
3103603	456, 419	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
2088329	263, 483	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
2320618	464, 083	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2321428	442, 781	OGDEN BANCSHARES, INC.	AMES, IA	
1202799	358, 398	PEOTONE BANCORP, INC.	PEOTONE, IL	
2453114	213, 687	PIERCE COUNTY BANCORP	TACOMA, WA	
3098576	469, 891	PLUMAS BANCORP	QUINCY, CA	
3237786	322, 012	PRIVEE LLC	MIAMI, FL	
1246252	448, 726	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
2743235	477, 207	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
2891006	245, 686	REGENT BANCORP, INC.	DAVIE, FL	
2352280	414, 122	ROCKHOLD BANCORP	KIRKSVILLE, MO	
2336806	499, 077	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1121733	404, 592	S&C BANCO, INC.	NEW RICHMOND, WI	
1417203	222, 621	SAINT LANDRY BANCSHARES, INC.	OPELOUSAS, LA	
1135374	324, 946	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
1140323	495, 117	SECURITY NATIONAL CORPORATION	OMAHA, NE	
2124795	238, 752	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1129823	411, 113	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
1081538	308, 709	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
2526764	320, 852	SUN AMERICAN BANCORP	MIAMI, FL	
1082852	372, 733	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
3191712	187, 439	TOLLESON WEALTH MANAGEMENT, IN	DALLAS, TX	
1208531	379, 446	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	333, 945	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3030688	235, 896	TRAFALGAR HOLDINGS, LLC	VANCOUVER, WA	
3174911	432, 374	TRIANGLE FINANCIAL GROUP, INC.	LOGANVILLE, GA	
2246053	441, 142	TRUMAN BANCORP, INC.	CLAYTON, MO	
2856706	392, 748	TWENTY-FIRST CENTURY FINANCIAL	TULSA, OK	
1085358	320, 760	UNION BANCSHARES, INC.	PELL CITY, AL	
1207392	432, 357	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
2995164	440, 664	VALLEY BANCORP	LAS VEGAS, NV	
1084155	431, 564	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1085255	461, 989	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1051979	468, 871	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
2142445	474, 037	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
2484202	348, 648	1ST INDEPENDENCE FINANCIAL GRO	HARRODSBURG, KY	
1247576	343, 842	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 152 bank holding companies.