

## PEER GROUP 05

09/30/2005

09/30/2004

12/31/2004

12/31/2003

12/31/2002

Number of BHCs in Peer Group

531

499

508

462

424

## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.87	3.79	3.80	3.80	4.02
+ Non-interest Income	0.86	0.93	0.92	1.02	0.97
- Overhead Expense	3.01	3.07	3.08	3.14	3.15
- Provision for Losses	0.16	0.17	0.18	0.21	0.26
+ Securities Gains (Losses)	0.00	0.02	0.02	0.04	0.03
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.58	1.51	1.49	1.53	1.63
Net Operating Income	1.11	1.04	1.04	1.05	1.09
Net Income	1.11	1.04	1.04	1.05	1.09
Net Income (Sub S Adjusted)	1.14	1.08	1.07	1.06	1.11

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.18	5.69	5.73	5.94	6.75
Interest Expense	2.01	1.59	1.62	1.82	2.41
Net Interest Income (TE)	4.19	4.10	4.11	4.12	4.34

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

Net Ln&Ls Losses/Avg Loans & Leases	0.10	0.14	0.16	0.21	0.22
Earnings Coverage of Net Losses (X)	15.57	30.43	24.21	22.37	26.75
Ln&Ls Allowance/Total Loans & Leases	1.22	1.26	1.24	1.30	1.33
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.58	0.63	0.61	0.73	0.76
30-89 Days Past Due Loans and Leases	0.73	0.69	0.72	0.87	1.03

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	21.47	20.46	20.28	18.57	16.37
Net ST Noncore Funding Dependence	10.97	10.30	9.90	8.73	6.72
Net Loans and Leases/Total Assets	69.40	67.78	67.85	65.33	65.14

## CAPITALIZATION:

Tier 1 Leverage Ratio	9.13	8.96	8.99	8.84	8.69
Equity Capital/Total Assets	8.39	8.53	8.48	8.56	8.71
Net Loans&Ls/Equity Capital (X)	8.68	8.31	8.39	8.05	7.88
Cash Dividends/Net Income	24.16	25.28	28.79	28.67	24.63
Cash Dividends/Net Income (Sub S Adjusted)	24.92	26.16	22.83	29.80	26.07
Retained Earnings/Avg Equity Cap	9.38	8.49	8.10	8.18	8.92

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.29	0.22	0.18	0.30	0.48
Long-Term Debt/Equity Capital	0.75	1.36	1.31	1.39	1.72
Equity Investment in Subs/Equity Cap	112.44	110.40	110.81	109.18	107.10
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	100.01	98.31	99.88	105.09	125.33

PERCENT OF AVERAGE ASSETS	PEER GROUP 05				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Interest Income (TE)	5.73	5.26	5.30	5.49	6.26
Less: Interest Expense	1.86	1.48	1.50	1.68	2.24
Equals: Net Interest Income (TE)	3.87	3.79	3.80	3.80	4.02
Plus: Non-Interest Income	0.86	0.93	0.92	1.02	0.97
Equals: Adj Operating Income (TE)	4.78	4.74	4.76	4.85	5.02
Less: Overhead Expense	3.01	3.07	3.08	3.14	3.15
Less: Provision for Loan and Lease Losses	0.16	0.17	0.18	0.21	0.26
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	0.02	0.02	0.04	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.58	1.51	1.49	1.53	1.63
Less: Applicable Income Taxes (TE)	0.43	0.44	0.42	0.45	0.51
Less: Minority Interest	0.00	0.00	0.00	0.01	0.01
Equals: Net Operating Income	1.11	1.04	1.04	1.05	1.09
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.11	1.04	1.04	1.05	1.09
Memo: Net Income (Last Four Qtrs)	1.10	1.02	1.04	1.05	1.08
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.92	92.69	92.73	92.56	92.87
Avg Int-Bearing Funds / Avg Assets	78.05	78.12	77.87	78.58	78.73
Int Income (TE) / Avg Earning Assets	6.18	5.69	5.73	5.94	6.75
Int Expense / Avg Earning Assets	2.01	1.59	1.62	1.82	2.41
Net Int Inc (TE) / Avg Earn Assets	4.19	4.10	4.11	4.12	4.34
YIELD OR COST:					
Total Loans and Leases (TE)	6.86	6.38	6.42	6.78	7.50
Interest-Bearing Bank Balances	3.14	1.28	1.50	1.59	2.20
Fed Funds Sold & Reverse Repos	2.89	1.06	1.29	1.05	1.57
Trading Assets	1.70	0.64	1.40	3.65	1.56
Total Earning Assets	6.08	5.57	5.61	5.82	6.61
Investment Securities (TE)	4.20	4.07	4.09	4.20	5.31
U.S. Treasury & Agency Sec (excl MBS)	3.42	3.32	3.31	3.53	4.72
Mortgage-Backed Securities	4.09	3.81	3.84	3.71	5.05
All Other Securities	6.01	6.06	6.13	6.37	6.94
Interest-Bearing Deposits	2.18	1.69	1.73	1.96	2.68
Time Deposits of \$100K or More	3.00	2.43	2.46	2.75	3.54
Time Deposits < \$100K	2.92	2.49	2.52	2.92	3.78
Other Domestic Deposits	1.28	0.85	0.88	0.94	1.44
Foreign Deposits	2.47	0.00	0.00	0.00	N/A
Fed Funds Purchased and Repos	2.59	1.31	1.45	1.28	1.87
Other Borrowed Funds & Trading Liab	3.99	3.58	3.61	3.98	4.54
All Interest-Bearing Funds	2.39	1.88	1.92	2.13	2.83

## PEER GROUP 05

09/30/2005

09/30/2004

12/31/2004

12/31/2003

12/31/2002

Avg Personnel Exp Per Employee (\$000)

40

38

51

49

47

Avg Assets per Employee (\$000)

3,314

3,083

3,126

2,959

2,846

## ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

1.93

2.03

1.95

1.45

1.65

Overhead Exp / NII + Non-Int Income

64.47

66.05

66.19

66.02

64.08

## PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.01

3.07

3.08

3.14

3.15

Personnel Expense

1.68

1.70

1.71

1.72

1.72

Net Occupancy Expense

0.42

0.43

0.43

0.44

0.45

Other Operating Expenses

0.90

0.92

0.93

0.95

0.96

Overhead Less Non-Interest Income

2.11

2.10

2.13

2.07

2.12

## PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

63.12

64.60

64.75

64.53

62.63

Personnel Expense

35.12

35.95

35.93

35.50

34.26

Net Occupancy Expense

8.77

9.06

8.99

8.98

8.80

Other Operating Expenses

18.87

19.37

19.57

19.62

19.18

Total Non-Interest Income

17.69

19.13

18.90

20.40

18.89

Fiduciary Activities Income

0.64

0.70

0.75

0.70

0.79

Serv Charges on Deposit Accts - Domestic

7.51

8.14

8.03

7.93

7.58

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees &amp; Commissions

0.41

0.43

0.41

0.35

0.39

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.19

0.27

0.23

0.26

0.23

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.36

0.38

0.38

0.41

0.39

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

1.06

1.34

1.27

2.26

1.56

Other Non-Interest Income

5.18

5.31

5.24

5.56

5.30

Overhead Less Non-Interest Income

44.71

44.96

45.31

43.47

43.05

## TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

21.41

22.28

21.97

22.32

24.86

Appl Inc Tax+TE/Pretax NOI+TE

28.62

30.12

29.56

30.25

31.84

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate Loans	52.41	50.31	50.76	47.53	47.04
Commercial and Industrial Loans	9.86	9.86	9.74	10.19	10.09
Loans to Individuals	3.42	3.82	3.74	4.07	4.58
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.35	1.42	1.29	1.26	1.24
Other Loans and Leases	0.71	0.76	0.73	0.79	0.81
Net Loans and Leases	69.40	67.78	67.85	65.33	65.14
Debt Securities Over 1 Year	16.17	18.46	18.35	20.02	18.83
Mutual Funds and Equity Securities	0.15	0.22	0.20	0.28	0.34
Subtotal	86.66	87.43	87.26	86.69	85.20
Interest-Bearing Bank Balances	0.36	0.47	0.42	0.46	0.66
Federal Funds Sold & Reverse Repos	1.57	1.29	1.52	1.32	2.11
Debt Securities 1 Year or Less	2.12	1.75	1.88	2.05	2.42
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.65	91.73	91.93	91.47	91.52
Non-Int Cash and Due From Dep Inst	2.94	2.92	2.74	3.34	3.49
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.09	0.09	0.09	0.09	0.09
All Other Assets	5.32	5.23	5.25	5.11	4.91
MEMORANDA:					
Short-Term Investments	4.71	4.06	4.41	4.53	6.13
U. S. Treasury Securities	0.08	0.11	0.13	0.20	0.33
U. S. Agency Securities (excl MBS)	7.09	7.31	7.34	7.79	6.64
Municipal Securities	3.74	3.79	3.82	4.12	3.92
Mortgage-Backed Securities	5.07	6.66	6.78	6.82	6.94
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.01
Other Debt Securities	0.33	0.49	0.44	0.69	0.83
RE Loans Secured by 1-4 Family	17.46	18.14	18.05	17.52	18.76
Revolving	2.51	2.59	2.59	2.33	2.08
Closed-End, Sec by First Liens	13.51	14.10	14.00	13.69	15.02
Closed-End, Sec by Junior Liens	1.00	1.03	1.01	1.10	1.25
Commercial Real Estate Loans	31.13	28.23	28.79	26.37	24.66
Construction and Land Dev	8.83	6.50	6.98	5.40	5.01
Multifamily	1.27	1.18	1.24	1.13	1.04
Nonfarm Nonresidential	19.74	19.41	19.38	18.95	17.82
RE Loans Secured by Farmland	1.59	1.64	1.64	1.47	1.45
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	75.41	74.16	74.67	72.56	71.97
RE Loans Secured by 1-4 Family	25.59	27.16	27.03	26.95	29.21
Revolving	3.59	3.77	3.77	3.52	3.15
Closed-End	21.64	23.07	22.91	23.13	25.81
Commercial Real Estate Loans	44.65	41.56	42.29	40.18	37.59
Construction and Land Dev	12.45	9.52	10.13	8.19	7.49
Multifamily	1.85	1.74	1.81	1.71	1.58
Nonfarm Nonresidential	28.55	28.52	28.52	28.83	27.22
RE Loans Secured by Farmland	2.30	2.37	2.41	2.23	2.21
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.18	14.50	14.43	15.53	15.49
Loans to Individuals	5.10	5.74	5.66	6.26	7.09
Credit Card Loans	0.11	0.14	0.14	0.16	0.18
Agricultural Loans	1.99	2.09	1.92	1.93	1.90
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.05	1.13	1.11	1.22	1.25

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Short-Term Investments	4.71	4.06	4.41	4.53	6.13
Liquid Assets	19.52	20.62	20.73	22.67	23.04
Investment Securities	19.15	21.19	21.11	23.23	22.31
Net Loans and Leases	69.40	67.78	67.85	65.33	65.14
Net Lns, Ls & Stdby Ltrs of Credit	70.08	68.42	68.51	65.96	65.70
Core Deposits	65.60	66.88	66.90	68.40	68.79
Noncore Funding	23.79	22.38	22.53	21.08	20.57
Time Deposits of \$100K or More	14.43	12.91	13.16	12.25	12.09
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.35	1.47	1.46	1.40	1.27
Net Fed Funds Purchased (Sold)	-0.17	0.21	0.01	0.12	-0.82
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.65	1.76	1.72	1.44	1.20
Earning Assets Repr in 1 Year	42.01	38.81	39.81	37.01	37.76
Int-Bearing Liab Repr in 1 Year	29.25	28.32	27.86	28.98	30.76
Long-Term Debt Repr in 1 Year	0.36	0.38	0.40	0.45	0.41
Net Assets Repriceable in 1 Year	11.52	9.29	10.72	6.81	6.08
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	21.47	20.46	20.28	18.57	16.37
Net ST Noncore Funding Dependence	10.97	10.30	9.90	8.73	6.72
Short-Term Inv/ST Noncore Funding	40.98	38.95	42.32	43.85	62.09
Liq Asts-ST Noncore Fndg/Nonliq Asts	7.39	10.65	10.81	14.51	15.30
Net Loans and Leases/Total Deposits	85.58	84.16	83.99	80.50	79.92
Net Loans and Leases/Core Deposits	107.57	102.63	102.83	96.42	95.20
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.06	0.57	0.35	0.85	1.39
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.26	1.62	0.53	2.60	5.34
Struct Notes Appr(Depr)/T1 Cap	-0.22	-0.05	-0.15	-0.15	0.11
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.31	8.14	7.87	7.91	9.27
Available-For-Sale Securities	91.69	91.71	92.13	92.09	90.73
U.S. Treasury Securities	0.52	0.71	0.82	1.02	1.74
U.S. Agency Securities (excl MBS)	39.90	38.03	37.45	36.16	32.71
Municipal Securities	19.63	18.24	18.43	18.43	18.46
Mortgage-Backed Securities	26.17	30.60	31.27	28.53	32.91
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.03
Other Debt Securities	1.70	2.23	2.03	2.93	3.69
Mutual Funds and Equity Securities	0.90	1.10	1.05	1.27	1.52
Debt Securities 1 Year or Less	12.62	9.54	10.23	10.45	11.98
Debt Securities 1 To 5 Years	40.47	40.21	39.97	36.63	38.60
Debt Securities Over 5 Years	41.68	45.04	44.78	47.10	43.70
Pledged Securities	46.05	46.99	46.81	41.82	41.33
Structured Notes, Fair Value	3.71	3.48	3.33	2.57	0.55

ANALYSIS RATIOS	PEER GROUP 05				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Provision for Ln&Ls Losses/Avg Assets	0.16	0.17	0.18	0.21	0.26
Provision for Ln&Ls Losses/Avg Lns&Ls	0.23	0.25	0.26	0.32	0.38
Provision for Ln&Ls Losses/Net Losses	193.14	252.89	224.88	204.41	225.45
Ln&Ls Allowance/Total Loans & Leases	1.22	1.26	1.24	1.30	1.33
Ln&Ls Allowance/Net Ln&Ls Losses (X)	22.89	20.37	16.50	12.81	13.31
ALL/Nonaccrual Assets	667.47	558.79	595.05	506.58	467.78
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	433.96	366.49	450.96	343.16	321.74
Gross Ln&Ls Losses/Avg Loans & Leases	0.16	0.20	0.23	0.28	0.29
Recoveries/Avg Loans and Leases	0.05	0.05	0.06	0.06	0.06
Net Losses/Avg Loans and Leases	0.10	0.14	0.16	0.21	0.22
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	24.36	19.04	26.75	27.21	30.40
Earnings Coverage of Net Losses (X)	15.57	30.43	24.21	22.37	26.75
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.04	0.04	0.06	0.05
RE Loans Secured By 1-4 Family	0.03	0.05	0.05	0.07	0.06
Revolving	0.01	0.00	0.01	0.01	0.01
Closed-End	0.03	0.05	0.05	0.07	0.06
Commercial Real Estate Loans	0.01	0.02	0.03	0.05	0.05
Construction and Land Dev	0.00	0.00	0.01	0.01	0.02
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.01	0.02	0.03	0.05	0.04
RE Loans Secured by Farmland	0.00	0.00	0.00	0.01	0.00
Commercial and Industrial Loans	0.22	0.31	0.39	0.47	0.52
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.67	0.73	0.77	0.86	0.88
Credit Card Loans	1.48	1.96	1.79	2.37	2.39
Agricultural Loans	0.00	0.01	0.01	0.02	0.03
Loans to Foreign Governments & Inst	0.00	1.19	0.31	0.00	0.00
Other Loans and Leases	0.26	0.16	0.18	0.22	0.21

## PERCENT OF LOANS AND LEASES

09/30/2005

09/30/2004

12/31/2004

12/31/2003

12/31/2002

30-89 Days PD Loans and Leases	0.73	0.69	0.72	0.87	1.03
90+ Days PD Loans and Leases	0.11	0.10	0.09	0.12	0.13
Nonaccrual Loans and Leases	0.44	0.49	0.46	0.59	0.62
90+ Days PD and Nonaccrual Loans and Leases	0.58	0.63	0.59	0.75	0.80
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00

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

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.73	0.69	0.72	0.87	1.03
90+ Days Past Due Assets	0.11	0.10	0.09	0.12	0.13
Nonaccrual Assets	0.44	0.49	0.46	0.59	0.62
30+ Days PD & Nonaccrual Assets	1.37	1.38	1.37	1.69	1.91

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.40	0.42	0.39	0.49	0.53
90+ PD & Nonaccrual Assets + OREO	0.52	0.54	0.52	0.62	0.65

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

Total Assets	0.43	0.46	0.45	0.52	0.55
Allowance for Loan & Lease Losses	51.96	54.88	53.88	61.45	63.37
Equity Cap + ALLL	4.85	5.05	4.91	5.75	6.06
Tier 1 Cap + ALLL	4.50	4.84	4.65	5.57	6.00
Loans & Leases + RE Acquired	0.63	0.69	0.67	0.80	0.83

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate - 30-89 Days PD	0.66	0.60	0.67	0.78	0.88
- 90+ Days Past Due	0.09	0.08	0.08	0.10	0.11
- Nonaccrual	0.36	0.39	0.37	0.48	0.51
Coml & Indl - 30-89 Days PD	0.73	0.78	0.71	1.00	1.10
- 90+ Days Past Due	0.08	0.10	0.07	0.10	0.12
- Nonaccrual	0.52	0.68	0.56	0.72	0.87
Individuals - 30-89 Days PD	1.22	1.35	1.38	1.67	1.85
- 90+ Days Past Due	0.11	0.12	0.12	0.14	0.18
- Nonaccrual	0.23	0.26	0.25	0.28	0.27
Dep Inst Lns - 30-89 Days PD	0.00	0.09	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.02	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.10	0.10	0.10	0.14	0.20
- 90+ Days Past Due	0.00	0.01	0.00	0.01	0.01
- Nonaccrual	0.05	0.11	0.07	0.13	0.12
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	0.39	0.37	0.34	0.69
- 90+ Days Past Due	0.01	0.03	0.01	0.02	0.03
- Nonaccrual	0.05	0.11	0.04	0.06	0.11
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.80	0.72	0.80	1.02	1.23
- 90+ Days Past Due	0.09	0.10	0.09	0.12	0.12
- Nonaccrual	0.34	0.34	0.35	0.39	0.36
Revolving - 30-89 Days PD	0.27	0.24	0.24	0.30	0.34
- 90+ Days Past Due	0.01	0.02	0.01	0.01	0.01
- Nonaccrual	0.06	0.04	0.04	0.04	0.04
Closed-End - 30-89 Days PD	0.86	0.79	0.87	1.11	1.16
- 90+ Days Past Due	0.09	0.10	0.09	0.12	0.12
- Nonaccrual	0.37	0.37	0.38	0.43	0.40
- Jr Lien 30-89 Days PD	0.05	0.06	0.05	0.07	0.07
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.01	0.00
- Jr Lien Nonaccrual	0.02	0.03	0.03	0.04	0.03
Commercial RE - 30-89 Days PD	0.49	0.40	0.47	0.50	0.58
- 90+ Days Past Due	0.06	0.05	0.04	0.06	0.07
- Nonaccrual	0.33	0.39	0.35	0.49	0.58
Const & Dev - 30-89 Days PD	0.36	0.31	0.26	0.41	0.49
- 90+ Days Past Due	0.02	0.01	0.01	0.02	0.03
- Nonaccrual	0.13	0.10	0.07	0.20	0.28
Multi family - 30-89 Days PD	0.03	0.06	0.02	0.09	0.10
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.01
Nonfarm Nres- 30-89 Days PD	0.45	0.37	0.45	0.48	0.51
- 90+ Days Past Due	0.06	0.04	0.03	0.05	0.04
- Nonaccrual	0.33	0.40	0.35	0.49	0.57
Farmland - 30-89 Days PD	0.16	0.21	0.18	0.26	0.36
- 90+ Days Past Due	0.00	0.02	0.02	0.02	0.03
- Nonaccrual	0.27	0.28	0.24	0.32	0.45
Credit Card - 30-89 Days PD	1.26	1.29	1.29	1.57	1.70
- 90+ Days Past Due	0.36	0.39	0.42	0.50	0.47
- Nonaccrual	0.01	0.01	0.00	0.00	0.01



CAPITAL RATIOS	PEER GROUP 05				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Tier 1 Leverage Ratio	9.13	8.96	8.99	8.84	8.69
Tier 1 RBC Ratio	12.35	12.43	12.45	12.58	12.50
Total Risk-Based Capital Ratio	13.76	13.88	13.88	14.01	13.89
Tangible Tier 1 Leverage Ratio	9.10	8.91	8.95	8.80	8.65
Tangible Common Eq Cap/Tan Assets	7.91	8.03	7.97	8.08	8.26
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	14.44	13.42	13.25	12.61	11.78
Standby Letters of Credit	0.60	0.55	0.56	0.53	0.48
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	0.13	0.12	0.11	0.10	0.07
Interest Rate Contracts	0.12	0.10	0.09	0.07	0.05
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	0.02	0.02	0.02	0.00	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	21.92	20.89	21.01	20.18	19.00

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Interest Rate Contracts	88.01	86.02	83.34	84.41	81.30
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	11.99	13.98	15.44	14.10	16.37
Futures and Forwards	9.86	16.92	16.18	16.97	13.95
Written Options	33.36	28.93	24.08	27.23	11.02
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	32.09	27.60	24.00	24.25	9.79
Purchased Options	13.85	1.41	2.19	13.35	23.76
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	12.76	1.39	2.16	13.35	23.76
Swaps	38.03	45.61	49.20	42.45	47.13
Held for Trading	1.99	1.05	1.04	1.25	1.63
Interest Rate Contracts	0.00	1.05	1.04	1.25	1.63
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	98.01	98.95	98.96	98.75	98.37
Interest Rate Contracts	83.88	76.62	76.27	78.74	75.10
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	9.87	13.98	15.44	14.10	16.37
Deriv Contr (Excl Fut & FX LE 14 Days)	66.23	69.87	75.85	72.77	88.98
One Year or Less	12.35	20.94	24.51	24.20	26.42
Over 1 Year to 5 Years	38.53	38.55	39.01	41.85	50.53
Over 5 Years	5.53	4.64	5.40	0.79	0.98
Gross Negative Fair Value (Abs Val)	0.40	0.98	0.94	1.12	1.69
Gross Positive Fair Value	0.83	0.66	0.92	0.92	1.66
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.01	0.02	0.01	0.01	0.01

## INSURANCE ACTIVITIES

09/30/2005

09/30/2004

12/31/2004

12/31/2003

12/31/2002

## ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	12.87	22.05	15.84	29.22	38.37
Ins Under Assets(L/H)/Tot Ins Und Ast	87.13	77.95	84.16	70.78	61.63
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	8.52
Ins Activities Revenue/Adj Oper Inc	0.36	0.38	0.38	0.41	0.39
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.01	3.35
Credit Rel Prem Inc/Tot Prem Inc	83.81	85.21	77.49	81.81	72.24
Other Prem Inc/Total Prem Inc	16.19	14.79	22.51	18.19	27.76
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)	19.94	42.22	35.48	82.08	-82.97
Ins Net Inc (L/H)/Equity (L/H)	5.72	14.75	10.89	10.99	16.71
Insur Ben, Losses, Exp/Insur Premiums	62.72	66.68	66.19	317.14	21.93
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.35	0.64	1.08	0.60	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.85	0.35	0.32	5.12	5.77
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	6.42	6.63	6.28	5.96	N/A

## BROKER-DEALER ACTIVITIES

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

Yield: Foreign Loans	0.15	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	2.47	0.00	0.00	0.00	N/A

## 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	3.14	N/A	N/A	N/A	N/A
Foreign Governments and Inst	0.00	1.19	0.31	0.00	0.00
Leases	N/A	N/A	N/A	N/A	N/A

## GROWTH RATES:

Net Loans and Leases	27.86	-40.66	-21.12	-29.44	-24.73
Total Selected Assets	24.75	-27.21	-14.45	-18.73	-15.71
Deposits	-7.00	-72.13	38.10	-27.59	N/A

PROFITABILITY:	PEER GROUP 05				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Net Income/Avg Equity Capital	12.22	11.53	11.38	11.55	12.02
Bank Net Inc/Avg Eq Inv in Banks	13.21	12.44	12.30	12.31	12.89
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.80	1.84	2.44	4.99	6.07
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.13	9.26	9.52	8.35	8.68
Bank Net Income/Parent Net Income	106.67	106.34	106.03	105.22	104.16
Nonbank Net Income/Parent Net Income	0.14	0.12	0.17	0.23	0.24
Sub BHCs Net Inc/Parent Net Income	95.96	91.54	87.16	85.78	78.78
LEVERAGE:					
Total Liabilities/Equity	18.45	16.98	17.62	15.74	13.63
Total Debt/Equity Capital	1.70	2.13	2.06	2.44	2.90
Tot Debt+NP to Subs Iss Tr Pref/Equity	17.13	14.95	15.92	13.12	11.25
Tot Debt+Lns Guaranteed for Affl/Equity	1.72	2.41	2.24	2.62	3.03
Total Debt/Eq Cap - Exc Over Fair Value	1.72	2.17	2.09	2.48	2.95
Long-Term Debt/Equity Capital	0.75	1.36	1.31	1.39	1.72
Short-Term Debt/Equity Capital	0.29	0.22	0.18	0.30	0.48
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.18	0.23	0.23	0.26	0.25
Long-Term Debt/Consolidated LT Debt	1.77	4.36	4.67	3.53	5.86
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	112.44	110.40	110.81	109.18	107.10
Total Investment in Subs/Equity	113.19	111.16	111.68	109.78	107.71
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.53	98.29	98.77	97.84	98.26
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.11	98.84	99.44	98.38	98.81
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.94	0.86	0.93	0.72	0.50
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.90	3.09	3.38	2.80	2.33
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	94.61	97.91	97.78	102.16	115.68
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	100.01	98.31	99.88	105.09	125.33
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	100.96	112.44	121.29	110.69	120.21
Pretax Oper Inc + Int Exp/Int Expense	3768.49	3938.29	5281.50	3286.52	3412.68
Div + Int From Subs/Int Exp + Div	133.46	150.83	140.54	145.26	167.03
Fees+Other Inc From Subs/Sal + Oth Exp	2.46	3.38	2.90	5.41	7.66
Net Inc/Curr Port of LT Debt+Pfd Div(X)	32.64	40.80	41.65	74.98	65.79
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.24	-0.13	0.05	-0.27	-0.29
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	0.19	0.28
Total	0.00	0.00	0.00	0.25	0.28
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	0.31	0.58	0.54	0.62	0.49
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 05				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Div Paid/Inc Before Undist Inc	80.98	85.32	92.75	91.09	77.25
Dividends Paid/Net Income	24.16	25.28	28.98	28.71	24.62
Net Income - Dividends/Avg Equity	9.38	8.49	8.08	8.16	8.91
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	109.14	102.98	112.36	117.10	134.55
Dividends From Nonbank Subs	0.17	0.09	0.11	0.12	0.22
Dividends From Subsidiary BHCs	0.32	0.00	0.08	0.01	0.08
Dividends From All Subsidiaries	117.38	109.49	121.30	126.58	146.20
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	29.02	29.43	33.61	34.44	33.57
Interest Income From Bank Subs	0.12	0.11	0.12	0.11	0.11
Mgt & Service Fees From Bank Subs	0.12	0.23	0.16	0.41	0.68
Other Income From Bank Subs	0.01	0.02	0.01	0.02	0.07
Operating Income From Bank Subs	30.92	31.81	35.81	37.59	36.48
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	65.85	43.67	49.59	36.51	37.28
Interest Income From Nonbank Subs	1.47	1.33	0.90	0.29	1.73
Mgt & Serv Fees From Nonbank Subs	0.00	0.15	0.35	0.18	1.38
Other Income From Nonbank Subs	0.00	0.04	0.00	0.00	0.01
Operating Inc From Nonbank Subs	75.72	51.79	61.02	43.11	49.17
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	30.17	25.40	29.42	27.93	34.63
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.01	0.00	0.00	1.76
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	30.19	25.79	29.68	27.98	38.50
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	68.82	69.71	72.38	70.20	71.16
Interest Income From Bank Subs	1.63	1.27	0.71	0.89	0.65
Mgt & Serv Fees From Bank Subs	0.25	0.51	0.38	0.76	1.30
Other Income From Bank Subs	0.02	0.07	0.04	0.06	0.22
Operating Income From Bank Subs	78.62	80.36	81.11	80.78	82.62
Dividends From Nonbank Subs	0.39	0.09	0.11	0.10	0.15
Interest Income From Nonbank Subs	0.02	0.01	0.01	0.00	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	2.40	0.87	0.66	0.44	0.50
Dividends From Subsidiary BHCs	0.11	0.00	0.05	0.00	0.02
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	0.17	0.01	0.08	0.23	0.11
Loans and Adv From Subs/ST Debt	855.62	661.64	1009.65	536.99	494.48
Loans and Adv From Subs/Total Debt	479.48	269.33	329.37	166.44	120.88

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									531
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.87	2.91	3.10	3.47	3.85	4.26	4.68	4.99	531
+ Non-interest Income	0.86	0.26	0.35	0.56	0.79	1.15	1.57	1.96	531
- Overhead Expense	3.00	1.83	2.03	2.47	2.98	3.49	4.03	4.61	531
- Provision for Losses	0.16	0.00	0.00	0.07	0.14	0.25	0.38	0.52	531
+ Securities Gains (Losses)	0.00	-0.02	-0.01	0.00	0.00	0.00	0.02	0.06	531
+ Other Tax Equiv Adjustments	0.00	-0.07	-0.00	0.00	0.00	0.00	0.00	0.04	531
= Pretax Net Oper Income (TE)	1.58	0.57	0.80	1.18	1.56	1.97	2.40	2.64	531
Net Operating Income	1.11	0.39	0.54	0.78	1.06	1.40	1.91	2.19	531
Net Income	1.11	0.39	0.54	0.78	1.06	1.40	1.91	2.20	531
Net Income (Sub S Adjusted)	1.14	0.43	0.58	0.88	1.12	1.43	1.67	1.81	125
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	6.18	5.17	5.42	5.78	6.14	6.54	7.04	7.46	531
Interest Expense	2.01	1.15	1.36	1.69	2.02	2.33	2.58	2.75	531
Net Interest Income (TE)	4.18	3.14	3.33	3.75	4.15	4.61	5.06	5.34	531
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.10	-0.04	-0.01	0.01	0.06	0.17	0.34	0.47	531
Earnings Coverage of Net Losses (X)	15.56	-469.99	-99.69	5.01	17.52	47.42	130.56	257.65	519
Ln&Ls Allowance/Total Loans & Leases	1.21	0.70	0.86	1.01	1.18	1.39	1.67	1.87	531
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.58	0.00	0.02	0.14	0.43	0.97	1.49	1.96	531
30-89 Days Past Due Loans and Leases	0.72	0.02	0.08	0.26	0.61	1.09	1.76	2.20	531
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	21.46	-1.46	4.16	11.94	20.56	30.94	39.48	45.42	531
Net ST Noncore Funding Dependence	10.97	-6.37	-1.89	4.22	10.28	17.72	25.86	31.20	531
Net Loans and Leases/Total Assets	69.40	46.25	51.86	61.54	70.53	77.84	82.93	85.73	531
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.13	6.48	7.07	7.97	8.91	10.02	12.11	13.36	531
Equity Capital/Total Assets	8.39	5.08	5.64	6.84	8.21	9.80	11.50	12.97	531
Net Loans&Ls/Equity Capital (X)	8.68	4.11	4.95	6.58	8.47	10.56	12.89	14.78	531
Cash Dividends/Net Income	24.16	0.00	0.00	0.00	22.88	44.72	66.37	77.33	525
Cash Dividends/Net Income (Sub S Adjusted)	24.91	-17.52	-8.84	3.02	22.68	42.95	63.71	87.87	125
Retained Earnings/Avg Equity Cap	9.38	1.42	3.55	6.16	9.18	12.43	15.55	17.59	531
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.29	0.00	0.00	0.00	0.00	0.00	1.91	9.07	531
Long-Term Debt/Equity Capital	0.74	0.00	0.00	0.00	0.00	0.00	5.79	12.59	531
Equity Investment in Subs/Equity Cap	112.44	87.66	93.60	98.59	104.01	126.87	147.44	161.00	531
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	100.01	0.00	9.36	62.25	99.50	122.28	204.83	376.08	523

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.72	4.80	4.99	5.36	5.70	6.07	6.50	6.97	531
Less: Interest Expense	1.86	1.05	1.22	1.56	1.88	2.16	2.43	2.59	531
Equals: Net Interest Income (TE)	3.87	2.91	3.10	3.47	3.85	4.26	4.68	4.99	531
Plus: Non-Interest Income	0.86	0.26	0.35	0.56	0.79	1.15	1.57	1.96	531
Equals: Adj Operating Income (TE)	4.78	3.40	3.77	4.21	4.75	5.31	5.88	6.49	531
Less: Overhead Expense	3.00	1.83	2.03	2.47	2.98	3.49	4.03	4.61	531
Less: Provision for Loan and Lease Losses	0.16	0.00	0.00	0.07	0.14	0.25	0.38	0.52	531
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Plus: Realized G/L on AFS Sec	0.00	-0.02	-0.01	0.00	0.00	0.00	0.02	0.06	531
Plus: Other Tax Equiv Adjustments	0.00	-0.07	-0.00	0.00	0.00	0.00	0.00	0.04	531
Equals: Pretax Net Oper Inc (TE)	1.58	0.57	0.80	1.18	1.56	1.97	2.40	2.64	531
Less: Applicable Income Taxes (TE)	0.43	0.00	0.02	0.20	0.45	0.63	0.79	0.92	531
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	531
Equals: Net Operating Income	1.11	0.39	0.54	0.78	1.06	1.40	1.91	2.19	531
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Equals: Net Income	1.11	0.39	0.54	0.78	1.06	1.40	1.91	2.20	531
Memo: Net Income (Last Four Qtrs)	1.10	0.38	0.54	0.77	1.05	1.38	1.84	2.14	525
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	92.92	87.47	89.01	91.43	93.12	94.74	95.83	96.70	531
Avg Int-Bearing Funds / Avg Assets	78.04	65.04	68.99	73.95	78.92	82.34	85.04	87.30	531
Int Income (TE) / Avg Earning Assets	6.18	5.17	5.42	5.78	6.14	6.54	7.04	7.46	531
Int Expense / Avg Earning Assets	2.01	1.15	1.36	1.69	2.02	2.33	2.58	2.75	531
Net Int Inc (TE) / Avg Earn Assets	4.18	3.14	3.33	3.75	4.15	4.61	5.06	5.34	531
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	6.86	6.00	6.16	6.49	6.80	7.20	7.74	8.06	531
Interest-Bearing Bank Balances	3.13	0.00	0.45	1.89	2.77	3.73	6.29	10.74	475
Fed Funds Sold & Reverse Repos	2.88	2.15	2.48	2.72	2.89	3.05	3.24	3.46	483
Trading Assets	1.69	0.00	0.00	0.00	0.00	2.39	4.20	5.39	7
Total Earning Assets	6.07	5.08	5.31	5.64	6.05	6.49	6.94	7.39	531
Investment Securities (TE)	4.19	2.92	3.24	3.72	4.13	4.66	5.18	5.82	530
U.S. Treasury & Agency Sec (excl MBS)	3.41	2.40	2.62	2.98	3.38	3.77	4.37	4.73	513
Mortgage-Backed Securities	4.08	2.85	3.33	3.68	4.03	4.40	5.11	5.90	477
All Other Securities	6.01	3.57	3.97	4.81	5.92	7.01	8.46	10.78	505
Interest-Bearing Deposits	2.17	1.27	1.49	1.85	2.17	2.50	2.79	2.98	530
Time Deposits of \$100K or More	3.00	2.24	2.44	2.76	3.02	3.25	3.52	3.68	530
Time Deposits < \$100K	2.91	2.24	2.42	2.65	2.90	3.19	3.43	3.59	528
Other Domestic Deposits	1.28	0.58	0.68	0.94	1.23	1.60	2.01	2.24	530
Foreign Deposits	2.46	2.28	2.28	2.28	2.28	2.46	2.58	2.61	2
Fed Funds Purchased and Repos	2.59	0.01	1.25	1.98	2.65	3.19	3.64	4.01	451
Other Borrowed Funds & Trading Liab	3.98	2.38	2.81	3.24	3.87	4.63	5.44	6.44	488
All Interest-Bearing Funds	2.39	1.54	1.74	2.10	2.41	2.68	2.95	3.13	531

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	40.12	29.01	30.51	34.01	38.50	45.90	53.61	60.84	531
Avg Assets per Employee (\$000)	3313.89	2022.58	2245.72	2579.55	3125.35	3940.26	5052.50	6044.78	531

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.93	0.00	0.00	0.00	0.00	4.11	8.26	11.51	531
Overhead Exp / NII + Non-Int Income	64.46	43.97	48.97	57.07	64.32	71.91	79.59	83.82	531

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.00	1.83	2.03	2.47	2.98	3.49	4.03	4.61	531
Personnel Expense	1.67	0.98	1.12	1.37	1.66	1.97	2.27	2.57	531
Net Occupancy Expense	0.42	0.20	0.24	0.32	0.41	0.50	0.62	0.71	531
Other Operating Expenses	0.89	0.48	0.57	0.72	0.87	1.06	1.28	1.54	531
Overhead Less Non-Interest Income	2.10	1.26	1.48	1.72	2.08	2.46	2.79	3.02	531

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	63.11	43.44	48.16	55.99	62.59	70.96	78.58	82.67	531
Personnel Expense	35.12	24.03	26.47	30.90	35.11	39.56	43.86	46.69	531
Net Occupancy Expense	8.77	4.71	5.64	6.95	8.66	10.51	12.43	13.63	531
Other Operating Expenses	18.87	11.58	13.01	15.77	18.46	21.83	25.72	28.84	531
Total Non-Interest Income	17.68	5.78	8.51	12.77	16.98	22.31	28.58	34.91	531
Fiduciary Activities Income	0.63	0.00	0.00	0.00	0.00	1.03	3.94	5.92	531
Serv Charges on Deposit Accts - Domestic	7.51	1.68	2.44	4.60	7.11	9.95	14.20	16.35	531
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Investment Banking Fees & Commissions	0.41	0.00	0.00	0.00	0.08	0.84	1.69	2.21	531
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Net Servicing Fees	0.19	0.00	0.00	0.00	0.00	0.22	1.21	2.03	531
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Insurance Activities Revenue	0.36	0.00	0.00	0.00	0.05	0.45	1.96	4.18	531
Net Gain (Loss) - Sales Loans, OREO, Oth	1.05	-0.40	-0.08	0.00	0.19	1.88	4.72	7.16	531
Other Non-Interest Income	5.17	1.25	1.94	3.08	4.70	6.93	9.92	13.40	531
Overhead Less Non-Interest Income	44.71	26.80	30.95	37.45	44.42	51.66	59.73	64.22	531

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	21.40	0.00	0.00	8.31	26.34	32.62	36.16	37.68	525
Appl Inc Tax+TE/Pretax NOI+TE	28.61	0.02	2.35	22.89	33.90	37.13	39.26	41.30	525



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	52.40	28.35	35.64	42.64	52.27	62.70	69.61	73.90	531
Commercial and Industrial Loans	9.85	2.14	3.66	5.90	9.21	13.33	18.46	22.09	531
Loans to Individuals	3.41	0.28	0.59	1.29	2.96	4.99	8.15	11.73	531
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Agricultural Loans	1.35	0.00	0.00	0.00	0.15	1.99	7.00	12.98	531
Other Loans and Leases	0.70	0.00	0.00	0.07	0.37	1.08	2.27	3.46	531
Net Loans and Leases	69.40	46.25	51.86	61.54	70.53	77.84	82.93	85.73	531
Debt Securities Over 1 Year	16.17	1.53	4.09	8.51	15.40	22.84	31.46	36.83	531
Mutual Funds and Equity Securities	0.15	0.00	0.00	0.00	0.00	0.15	0.92	1.88	531
Subtotal	86.65	73.99	79.48	83.61	87.37	90.17	91.90	93.13	531
Interest-Bearing Bank Balances	0.36	0.00	0.00	0.01	0.09	0.48	1.69	3.18	531
Federal Funds Sold & Reverse Repos	1.56	0.00	0.00	0.00	0.87	2.92	5.58	8.26	531
Debt Securities 1 Year or Less	2.11	0.00	0.03	0.36	1.39	3.46	5.67	9.59	531
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Total Earning Assets	91.64	86.99	88.40	90.13	91.75	93.21	94.60	95.44	531
Non-Int Cash and Due From Dep Inst	2.93	1.19	1.60	2.11	2.85	3.64	4.79	5.38	531
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Other Real Estate Owned	0.09	0.00	0.00	0.00	0.02	0.15	0.40	0.60	531
All Other Assets	5.31	2.30	2.89	4.07	5.27	6.52	7.90	8.73	531
<b>MEMORANDA:</b>									
Short-Term Investments	4.71	0.18	0.60	1.66	3.85	7.36	11.70	16.35	531
U.S. Treasury Securities	0.08	0.00	0.00	0.00	0.00	0.00	0.50	1.39	531
U.S. Agency Securities (excl MBS)	7.09	0.00	0.60	2.66	6.12	11.11	16.35	20.52	531
Municipal Securities	3.73	0.00	0.00	0.92	3.24	6.64	9.68	11.41	531
Mortgage-Backed Securities	5.06	0.00	0.00	0.62	3.87	9.33	14.35	20.19	531
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Other Debt Securities	0.32	0.00	0.00	0.00	0.00	0.48	1.81	3.11	531
RE Loans Secured by 1-4 Family	17.45	3.41	5.07	10.49	16.58	23.79	32.29	39.23	531
Revolving	2.51	0.00	0.05	0.58	1.86	4.24	6.10	7.93	531
Closed-End, Sec by First Liens	13.50	1.76	3.52	6.97	12.42	19.72	26.42	33.22	531
Closed-End, Sec by Junior Liens	0.99	0.01	0.09	0.36	0.83	1.50	2.48	3.33	531
Commercial Real Estate Loans	31.12	9.73	13.89	20.34	28.89	41.66	52.69	60.93	531
Construction and Land Dev	8.83	0.79	1.35	3.19	7.12	13.48	22.03	29.99	531
Multifamily	1.27	0.00	0.04	0.30	0.96	1.97	3.59	5.32	531
Nonfarm Nonresidential	19.74	6.02	9.13	13.48	18.73	25.68	33.07	38.12	531
RE Loans Secured by Farmland	1.58	0.00	0.00	0.02	0.45	2.82	6.86	10.40	531
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	75.40	51.60	56.65	66.94	76.97	84.13	90.69	93.61	531
RE Loans Secured by 1-4 Family	25.58	4.91	7.47	15.39	24.09	35.28	45.84	54.79	531
Revolving	3.59	0.00	0.07	0.85	2.73	5.90	9.16	11.28	531
Closed-End	21.64	2.66	5.72	11.41	19.71	31.04	41.85	48.62	531
Commercial Real Estate Loans	44.65	16.63	22.26	31.40	44.02	58.35	69.79	76.31	531
Construction and Land Dev	12.45	1.21	1.90	4.67	10.39	18.70	29.73	37.09	531
Multifamily	1.84	0.00	0.08	0.44	1.40	2.83	5.21	7.65	531
Nonfarm Nonresidential	28.54	9.97	13.29	20.44	27.63	36.47	45.58	51.67	531
RE Loans Secured by Farmland	2.30	0.00	0.00	0.03	0.64	4.35	10.29	14.32	531
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Commercial and Industrial Loans	14.17	3.01	5.42	9.13	13.58	18.95	25.79	30.71	531
Loans to Individuals	5.09	0.45	0.81	1.88	4.25	7.53	12.86	17.67	531
Credit Card Loans	0.10	0.00	0.00	0.00	0.00	0.20	0.55	0.82	531
Agricultural Loans	1.98	0.00	0.00	0.00	0.23	2.84	9.95	19.02	531
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Other Loans and Leases	1.05	0.00	0.00	0.10	0.54	1.56	3.23	5.48	531

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.71	0.18	0.60	1.66	3.85	7.36	11.70	16.35	531
Liquid Assets	19.51	7.00	8.75	12.80	18.13	26.03	33.50	37.98	531
Investment Securities	19.14	3.22	6.17	10.50	18.15	27.06	36.38	41.32	531
Net Loans and Leases	69.40	46.25	51.86	61.54	70.53	77.84	82.93	85.73	531
Net Lns, Ls & Stdbly Ltrs of Credit	70.07	46.83	52.97	61.88	71.41	78.59	83.82	86.63	531
Core Deposits	65.59	44.79	51.47	59.01	66.76	72.26	77.51	80.30	531
Noncore Funding	23.78	8.77	10.98	16.43	23.20	30.50	38.71	44.10	531
Time Deposits of \$100K or More	14.43	4.79	6.63	9.09	13.57	19.24	26.26	30.85	531
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Fed Funds Purchased and Repos	1.35	0.00	0.00	0.00	0.77	2.43	5.02	7.31	531
Net Fed Funds Purchased (Sold)	-0.16	-6.96	-5.00	-2.03	0.00	1.61	4.15	6.19	531
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Oth Borrowings W/Rem Mat 1 Yr or Less	1.64	0.00	0.00	0.00	1.00	3.06	6.23	8.62	531
Earning Assets Repr in 1 Year	42.00	17.90	22.59	30.70	40.13	53.34	64.72	73.58	531
Int-Bearing Liab Repr in 1 Year	29.24	7.80	12.05	18.79	26.65	37.99	55.31	60.57	531
Long-Term Debt Repr in 1 Year	0.36	0.00	0.00	0.00	0.00	0.24	2.32	4.37	531
Net Assets Repriceable in 1 Year	11.51	-20.55	-11.60	-0.02	11.06	23.93	35.51	45.94	531
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	21.46	-1.46	4.16	11.94	20.56	30.94	39.48	45.42	531
Net ST Noncore Funding Dependence	10.97	-6.37	-1.89	4.22	10.28	17.72	25.86	31.20	531
Short-Term Inv/ST Noncore Funding	40.98	1.07	3.46	10.25	29.50	59.82	120.88	165.61	530
Liq Asts-ST Noncore Fndg/Nonliq Asts	7.39	-20.91	-13.63	-3.84	5.23	19.39	33.03	42.34	531
Net Loans and Leases/Total Deposits	85.57	57.11	63.92	74.12	86.83	96.60	105.04	109.15	531
Net Loans and Leases/Core Deposits	107.57	66.54	74.75	86.85	105.62	125.53	151.43	173.42	531
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.05	-2.64	-1.48	0.12	0.00	0.20	0.78	1.33	267
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.26	-5.20	-3.84	-2.30	-1.12	-0.20	0.94	2.57	517
Struct Notes Appr(Depr)/T1 Cap	-0.21	-1.00	-0.77	-0.33	-0.12	-0.03	-0.00	-0.00	267
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	8.30	0.00	0.00	0.00	0.02	13.32	45.95	77.87	530
Available-For-Sale Securities	91.69	18.36	52.64	86.29	99.96	100.00	100.00	100.00	530
U.S. Treasury Securities	0.52	0.00	0.00	0.00	0.00	0.00	3.30	9.20	530
U.S. Agency Securities (excl MBS)	39.89	0.00	5.40	19.71	36.41	60.11	81.52	92.24	530
Municipal Securities	19.62	0.00	0.00	7.63	20.04	31.69	45.95	53.30	530
Mortgage-Backed Securities	26.16	0.00	0.00	5.50	25.53	47.32	64.23	71.45	530
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	530
Other Debt Securities	1.69	0.00	0.00	0.00	0.00	2.79	9.16	15.81	530
Mutual Funds and Equity Securities	0.89	0.00	0.00	0.00	0.00	0.87	5.34	11.89	530
Debt Securities 1 Year or Less	12.62	0.00	0.25	2.51	8.50	20.31	38.22	47.61	530
Debt Securities 1 To 5 Years	40.46	3.73	10.24	21.62	39.84	58.24	71.37	78.74	530
Debt Securities Over 5 Years	41.68	0.21	3.27	19.76	38.57	62.91	83.66	90.37	530
Pledged Securities	46.05	1.98	8.09	24.44	45.74	67.16	84.03	91.25	530
Structured Notes, Fair Value	3.70	0.00	0.00	0.00	0.14	7.29	15.62	24.01	530

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.16	0.00	0.00	0.07	0.14	0.25	0.38	0.52	531
Provision for Ln&Ls Losses/Avg Lns&Ls	0.23	0.00	0.00	0.11	0.20	0.36	0.52	0.69	531
Provision for Ln&Ls Losses/Net Losses	193.13	-610.15	-332.83	50.31	156.15	359.05	864.39	1696.38	519
Ln&Ls Allowance/Total Loans & Leases	1.21	0.70	0.86	1.01	1.18	1.39	1.67	1.87	531
Ln&Ls Allowance/Net Ln&Ls Losses (X)	22.89	2.21	3.19	5.84	13.06	33.02	78.45	134.50	428
ALLL/Nonaccrual Assets	667.47	74.15	100.14	171.42	325.47	745.60	2260.20	5654.37	491
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	433.95	60.17	79.54	130.70	239.38	530.87	1435.21	3094.49	509
Gross Ln&Ls Losses/Avg Loans & Leases	0.15	0.00	0.00	0.04	0.11	0.24	0.46	0.61	531
Recoveries/Avg Loans and Leases	0.04	0.00	0.00	0.01	0.03	0.07	0.14	0.21	531
Net Losses/Avg Loans and Leases	0.10	-0.04	-0.01	0.01	0.06	0.17	0.34	0.47	531
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Recoveries/Prior Year-End Losses	24.35	1.59	3.76	8.74	16.96	34.92	66.66	128.75	511
Earnings Coverage of Net Losses (X)	15.56	-469.99	-99.69	5.01	17.52	47.42	130.56	257.65	519
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.02	-0.03	-0.01	0.00	0.00	0.04	0.13	0.25	531
RE Loans Secured By 1-4 Family	0.03	-0.03	-0.00	0.00	0.00	0.05	0.15	0.32	531
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.17	494
Closed-End	0.03	-0.04	-0.01	0.00	0.00	0.04	0.17	0.35	530
Commercial Real Estate Loans	0.01	-0.04	-0.00	0.00	0.00	0.00	0.10	0.26	531
Construction and Land Dev	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.10	527
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	500
Nonfarm Nonresidential	0.01	-0.03	-0.00	0.00	0.00	0.00	0.08	0.30	531
RE Loans Secured by Farmland	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	408
Commercial and Industrial Loans	0.22	-0.30	-0.11	-0.00	0.06	0.40	0.98	1.64	531
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Loans to Individuals	0.67	0.05	0.10	0.26	0.51	0.97	1.64	2.45	431
Credit Card Loans	1.48	-0.42	0.00	0.00	1.21	2.39	4.35	5.67	217
Agricultural Loans	0.00	-0.04	-0.00	0.00	0.00	0.00	0.00	0.19	350
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.26	-0.03	0.00	0.00	0.00	0.00	1.72	5.75	480

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									-----
30-89 Days PD Loans and Leases	0.72	0.02	0.08	0.26	0.61	1.09	1.76	2.20	531
90+ Days PD Loans and Leases	0.10	0.00	0.00	0.00	0.03	0.17	0.44	0.71	531
Nonaccrual Loans and Leases	0.44	0.00	0.00	0.10	0.33	0.66	1.17	1.60	531
90+ Days PD and Nonaccrual Loans and Leases	0.58	0.00	0.03	0.18	0.46	0.91	1.48	1.95	531
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	531
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
-----									
30-89 Days Past Due Assets	0.72	0.02	0.08	0.26	0.61	1.09	1.76	2.20	531
90+ Days Past Due Assets	0.10	0.00	0.00	0.00	0.03	0.17	0.44	0.71	531
Nonaccrual Assets	0.44	0.00	0.00	0.10	0.34	0.66	1.18	1.60	531
30+ Days PD & Nonaccrual Assets	1.36	0.11	0.30	0.61	1.22	1.98	2.87	3.43	531
PERCENT OF TOTAL ASSETS									
-----									
90+ Days PD and Nonaccrual Assets	0.39	0.00	0.02	0.12	0.31	0.62	0.99	1.32	531
90+ PD & Nonaccrual Assets + OREO	0.52	0.00	0.04	0.17	0.40	0.83	1.27	1.69	531
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	0.43	0.00	0.02	0.11	0.32	0.69	1.13	1.59	531
Allowance for Loan & Lease Losses	51.96	0.00	2.70	15.77	38.35	82.12	137.05	182.60	531
Equity Cap + ALLL	4.84	0.00	0.23	1.30	3.46	7.38	13.80	18.24	531
Tier 1 Cap + ALLL	4.49	0.00	0.22	1.19	3.26	6.96	12.44	17.45	531
Loans & Leases + RE Acquired	0.62	0.00	0.03	0.17	0.46	1.01	1.67	2.27	531

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	0.65	0.00	0.02	0.18	0.52	1.02	1.66	2.28	531
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.14	0.41	0.73	531
	- Nonaccrual	0.36	0.00	0.00	0.04	0.24	0.61	1.18	1.72	531
Coml & Indl	- 30-89 Days PD	0.72	0.00	0.00	0.12	0.46	1.22	2.46	3.75	531
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.10	0.49	0.91	531
	- Nonaccrual	0.51	0.00	0.00	0.00	0.20	0.99	2.04	3.20	531
Individuals	- 30-89 Days PD	1.21	0.00	0.00	0.49	1.13	2.00	2.85	3.95	530
	- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.03	0.20	0.48	0.81	530
	- Nonaccrual	0.23	0.00	0.00	0.00	0.09	0.37	0.96	1.63	530
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	0.09	0.00	0.00	0.00	0.00	0.07	0.61	1.19	350
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	350
	- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.29	1.50	350
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&Ls	- 30-89 Days PD	0.32	0.00	0.00	0.00	0.00	0.11	2.26	5.35	480
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.58	480
	- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.19	2.00	480
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.79	0.00	0.00	0.18	0.64	1.38	2.26	2.94	531
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.15	0.41	0.69	531
	- Nonaccrual	0.34	0.00	0.00	0.00	0.20	0.63	1.22	1.78	531
Revolving	- 30-89 Days PD	0.26	0.00	0.00	0.00	0.00	0.46	1.28	1.89	494
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.32	494
	- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.40	0.98	494
Closed-End	- 30-89 Days PD	0.85	0.00	0.00	0.14	0.68	1.47	2.49	3.18	530
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.15	0.49	0.75	530
	- Nonaccrual	0.37	0.00	0.00	0.00	0.23	0.67	1.39	1.96	530
	- Jr Lien 30-89 Days PD	0.04	0.00	0.00	0.00	0.00	0.08	0.22	0.41	530
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	530
	- Jr Lien Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.02	0.13	0.26	530
Commercial RE	- 30-89 Days PD	0.48	0.00	0.00	0.02	0.30	0.88	1.69	2.46	531
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.04	0.42	0.83	531
	- Nonaccrual	0.33	0.00	0.00	0.00	0.10	0.56	1.39	2.22	531
Const & Dev	- 30-89 Days PD	0.35	0.00	0.00	0.00	0.00	0.55	1.95	3.26	527
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.56	527
	- Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.00	1.00	1.96	527
Multifamily	- 30-89 Days PD	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.85	500
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	500
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	500
Nonfarm Nres-	- 30-89 Days PD	0.45	0.00	0.00	0.00	0.23	0.80	1.65	2.51	531
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.00	0.44	0.90	531
	- Nonaccrual	0.32	0.00	0.00	0.00	0.04	0.63	1.55	2.24	531
Farmland	- 30-89 Days PD	0.15	0.00	0.00	0.00	0.00	0.13	1.01	1.70	408
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.28	408
	- Nonaccrual	0.27	0.00	0.00	0.00	0.00	0.00	1.91	4.29	408
Credit Card	- 30-89 Days PD	1.25	0.00	0.00	0.00	1.02	2.14	4.22	5.88	217
	- 90+ Days Past Due	0.36	0.00	0.00	0.00	0.00	0.60	1.75	2.29	217
	- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.69	217

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.13	6.48	7.07	7.97	8.91	10.02	12.11	13.36	531
Tier 1 RBC Ratio	12.34	8.17	9.03	10.26	11.70	14.07	17.52	20.57	531
Total Risk-Based Capital Ratio	13.76	10.10	10.66	11.61	13.10	15.46	18.85	21.75	531
Tangible Tier 1 Leverage Ratio	9.10	6.43	7.03	7.94	8.90	10.01	12.11	13.36	531
Tangible Common Eq Cap/Tan Assets	7.91	4.34	5.05	6.35	7.88	9.29	11.24	12.87	531
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	14.44	4.47	6.38	9.56	13.88	18.65	24.41	28.32	531
Standby Letters of Credit	0.59	0.00	0.01	0.16	0.44	0.89	1.66	2.03	531
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.36	531
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.13	0.00	0.00	0.00	0.00	0.00	1.10	3.08	531
Interest Rate Contracts	0.11	0.00	0.00	0.00	0.00	0.00	1.07	2.91	531
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.36	531
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Interest Rate Swaps	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.30	531
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	21.92	7.90	9.83	15.38	20.56	27.78	36.60	45.02	531

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	88.01	0.00	0.00	100.00	100.00	100.00	100.00	100.00	92
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Equity, Comm, & Other Contracts	11.98	0.00	0.00	0.00	0.00	0.00	100.00	100.00	92
Futures and Forwards	9.85	0.00	0.00	0.00	0.00	0.00	62.25	84.26	92
Written Options	33.36	0.00	0.00	0.00	0.00	51.53	100.00	100.00	92
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Over-The-Counter	32.09	0.00	0.00	0.00	0.00	50.00	100.00	100.00	92
Purchased Options	13.84	0.00	0.00	0.00	0.00	0.00	95.51	100.00	92
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Over-The-Counter	12.76	0.00	0.00	0.00	0.00	0.00	75.40	100.00	92
Swaps	38.03	0.00	0.00	0.00	0.00	100.00	100.00	100.00	92
Held for Trading	1.98	0.00	0.00	0.00	0.00	0.00	0.00	85.93	92
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Non-Traded	98.01	3.10	100.00	100.00	100.00	100.00	100.00	100.00	92
Interest Rate Contracts	83.88	0.00	0.00	100.00	100.00	100.00	100.00	100.00	92
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Equity, Comm, & Other Contracts	9.87	0.00	0.00	0.00	0.00	0.00	4.74	100.00	92
Deriv Contr (Excl Fut & FX LE 14 Days)	66.22	0.00	0.00	38.33	87.93	100.00	100.00	100.00	92
One Year or Less	12.34	0.00	0.00	0.00	0.00	29.84	71.41	100.00	92
Over 1 Year to 5 Years	38.52	0.00	0.00	0.00	0.00	94.18	100.00	100.00	92
Over 5 Years	5.52	0.00	0.00	0.00	0.00	0.00	37.09	72.31	92
Gross Negative Fair Value (Abs Val)	0.39	0.00	0.00	0.00	0.00	0.38	2.21	4.54	92
Gross Positive Fair Value	0.82	0.00	0.00	0.00	0.38	1.16	2.87	7.39	92
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
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	531
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	525
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	525
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	525
Incr (Decr) in Net Income/Net Income	0.00	-0.15	0.00	0.00	0.00	0.00	0.00	0.61	525







PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	80.98	0.00	0.00	56.61	93.40	105.82	149.77	240.68	363
Dividends Paid/Net Income	24.15	0.00	0.00	0.00	22.88	44.72	65.96	77.33	525
Net Income - Dividends/Avg Equity	9.38	1.42	3.51	6.16	9.18	12.45	15.55	17.59	531
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	109.13	0.00	0.00	82.29	104.44	148.57	246.20	383.86	373
Dividends From Nonbank Subs	0.17	0.00	0.00	0.00	0.00	0.00	1.17	4.47	373
Dividends From Subsidiary BHCs	0.32	0.00	0.00	0.00	0.00	0.00	0.00	43.82	373
Dividends From All Subsidiaries	117.37	0.00	0.00	97.23	110.66	156.10	248.23	399.77	373
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	29.01	0.00	0.00	0.00	27.46	51.92	77.39	100.15	495
Interest Income From Bank Subs	0.11	0.00	0.00	0.00	0.00	0.03	0.78	2.29	495
Mgt & Service Fees From Bank Subs	0.12	0.00	0.00	0.00	0.00	0.00	0.00	5.55	495
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.48	495
Operating Income From Bank Subs	30.91	0.00	0.00	2.48	29.29	54.68	84.85	102.94	495
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	65.84	0.00	0.00	0.00	100.00	100.00	100.16	181.49	138
Interest Income From Nonbank Subs	1.46	0.00	0.00	0.00	0.00	0.00	0.00	50.55	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	75.72	0.00	0.00	22.47	100.00	100.00	130.12	227.76	138
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	30.16	0.00	0.00	0.00	27.39	48.30	67.75	99.14	38
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38
Operating Income From Sub BHCs	30.19	0.00	0.00	0.00	27.39	48.30	67.75	99.14	38
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	68.81	0.00	0.00	0.00	95.83	99.85	100.00	100.00	483
Interest Income From Bank Subs	1.62	0.00	0.00	0.00	0.00	0.13	5.03	71.58	483
Mgt & Serv Fees From Bank Subs	0.25	0.00	0.00	0.00	0.00	0.00	0.00	11.66	483
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.64	483
Operating Income From Bank Subs	78.61	0.00	0.00	82.13	98.92	100.00	100.00	100.00	483
Dividends From Nonbank Subs	0.38	0.00	0.00	0.00	0.00	0.00	2.00	22.28	483
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.77	483
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	483
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	483
Operating Inc From Nonbank Subs	2.39	0.00	0.00	0.00	0.00	0.48	7.02	92.43	483
Dividends From Subsidiary BHCs	0.11	0.00	0.00	0.00	0.00	0.00	0.00	22.85	483
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	483
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	483
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	483
Operating Income From Sub BHCs	0.17	0.00	0.00	0.00	0.00	0.00	0.00	24.74	483
Loans and Adv From Subs/ST Debt	855.61	0.00	0.00	0.00	240.04	895.67	3311.59	7217.00	78
Loans and Adv From Subs/Total Debt	479.48	0.00	0.00	0.00	156.45	572.77	2291.11	5891.42	160

BHCPR Reporters for Quarter Ending 09/30/2005  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2005 and Other Notes
1075500	333,709	ABIGAIL ADAMS NATIONAL BANCORP	WASHINGTON, DC	Moved from Peer 6
1055623	388,434	ADBANC, INC.	OGALLALA, NE	
2467474	382,970	ADIRONDACK BANCORP	UTICA, NY	
1107821	308,543	ALAMO CORPORATION OF TEXAS	ALAMO, TX	
2022444	427,828	ALBANY BANCORP, INC.	ALBANY, KY	
1247419	317,468	ALLEGHENY VALLEY BANCORP, INC.	PITTSBURGH, PA	
1136595	398,807	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
2550657	347,980	AMB FINANCIAL SERVICES CORPORA	BAINBRIDGE ISLAND, WA	
1201457	489,251	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	468,152	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
3017326	442,226	AMERIANA BANCORP	NEW CASTLE, IN	
2507183	323,837	AMERIBANCSHARES, INC.	WICHITA FALLS, TX	Moved from Peer 6
3192773	385,559	AMERICA BANCSHARES, INC.	SANTA ANA, CA	
1136269	321,355	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
3047172	311,784	AMERICAN BANCORPORATION OF MIN	BRAINERD, MN	
1052220	477,506	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1095414	459,291	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
2900784	444,799	AMERICAN COMMUNITY BANCSHARES,	CHARLOTTE, NC	
3035049	402,013	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
1083635	313,941	AMERICAN GATEWAY FINANCIAL COR	PORT ALLEN, LA	Moved from Peer 6
2356886	358,199	AMERICAN STATE BANK CORPORATIO	JONESBORO, AR	
1138197	303,070	ANDERSON BANCSHARES, INC.	MULLINS, SC	Moved from Peer 6
1472257	322,262	ANNAPOLIS BANCORP, INC.	ANNAPOLIS, MD	
2454380	428,257	ARBOR BANCORP, INC.	ANN ARBOR, MI	
2293516	341,266	ARMSTRONG BANCSHARES, INC.	MUSKOGEE, OK	
3196584	493,811	ARTHUR FINANCIAL CORPORATION	UNION, SC	
1144125	392,195	ASIA BANCSHARES, INC.	FLUSHING, NY	
2863946	336,555	ASSOCIATED COMMUNITY BANCORP,	GREENWICH, CT	Moved from Peer 6
1081613	434,685	B. P. C. CORPORATION	COOKEVILLE, TN	
3033746	391,747	BAC FINANCIAL INC.	STOCKTON, CA	
1141870	377,810	BAKER BOYER BANCORP	WALLA WALLA, WA	
1048728	310,746	BALLSTON SPA BANCORP, INC.	BALLSTON SPA, NY	
1082209	414,309	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1126028	453,386	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
1098590	342,878	BANCORP OF SOUTHERN INDIANA	SEYMOUR, IN	
1895397	304,570	BANCSHARES OF JACKSON HOLE, IN	JACKSON, WY	Moved from Peer 6
1101735	325,771	BANCSHARES, INC.	HOUSTON, TX	
1097445	323,092	BANCSTAR, INC.	SAINT LOUIS, MO	
3192997	318,921	BANK HOLDINGS, THE	RENO, NV	Moved from Peer 6
3229473	471,388	BANK OF CHOICE HOLDING COMPANY	GREELEY, CO	
1030040	488,163	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1076105	451,898	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
3053146	304,977	BANK OF ST. PETERSBURG HOLDING	TAMPA, FL	Moved from Peer 6
1139215	471,359	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	
1209958	315,399	BANKERS' BANCORPORATION, INC.	MADISON, WI	
2249401	415,769	BANKERS' BANK OF THE WEST BANC	DENVER, CO	
3109968	311,567	BANKFIRST BANCORP, INC.	WINTER PARK, FL	
1247455	478,098	BANKFIRST CAPITAL CORPORATION	MACON, MS	
2808330	347,334	BANKING CORPORATION OF FLORIDA	NAPLES, FL	
2516970	388,193	BANKSHARES OF FAYETTEVILLE, IN	FAYETTEVILLE, AR	
1084780	327,848	BARTOW BANCSHARES, INC.	CARTERSVILLE, GA	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2005 and Other Notes
2560665	305, 130	BAY BANKS OF VIRGINIA, INC.	KILMARNOCK, VA	
2339571	451, 795	BB&T BANCSHARES CORP.	BLOOMINGDALE, IL	
3170539	446, 887	BCB BANCORP, INC.	BAYONNE, NJ	
3274996	394, 727	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
2391243	341, 817	BEACH FIRST NATIONAL BANCSHARE	MYRTLE BEACH, SC	
1985131	343, 968	BERKSHIRE FINANCIAL SERVICES,	LEE, MA	
1115433	395, 848	BEVERLY NATIONAL CORPORATION	BEVERLY, MA	
1137248	306, 561	BIG LAKE FINANCIAL CORPORATION	OKEECHOBEE, FL	
1491913	413, 437	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1891317	470, 902	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
3326176	323, 535	BNA BANCSHARES, INC.	NEW ALBANY, MS	
1119244	357, 837	BOYLE BANCORP, INC.	DANVILLE, KY	
3353631	439, 350	BPD HOLDING, INC.	NEW YORK, NY	
1082375	483, 398	BRANNEN BANKS OF FLORIDA, INC.	INVERNESS, FL	
3134102	361, 058	BRIDGEWATER FINANCIAL, MHC	RAYNHAM, MA	
1084212	397, 570	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
1471960	456, 321	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
2640585	346, 513	BUCKHEAD COMMUNITY BANCORP, IN	ATLANTA, GA	
2595939	382, 505	BUILDERS FINANCIAL CORPORATION	CHI CAGO, IL	
3189728	348, 185	BUSINESS BANCSHARES, INC.	CLAYTON, MO	
2752796	409, 452	BUSINESS BANK CORPORATION	LAS VEGAS, NV	
2672483	356, 256	CAB HOLDING, LLC	WILMINGTON, DE	
2391300	411, 853	CALVIN B. TAYLOR BANKSHARES	BERLIN, MD	
1083336	488, 170	CAMERON BANCSHARES, INC.	CAMERON, LA	
2297448	315, 049	CAMPELLO BANCORP	BROCKTON, MA	Moved from Peer 6
3019964	445, 511	CAPITAL BANCORP, INC.	NASHVILLE, TN	
1055427	381, 965	CAPITAL CITY BANCSHARES, INC.	TOPEKA, KS	
1925968	391, 149	CAPITALSOUTH BANCORP	BIRMINGHAM, AL	Name change from FINANCIAL INVESTORS OF THE SOUTH, INC.
1140930	416, 594	CARDINAL BANCORP, INC.	SAINT LOUIS, MO	
1245460	373, 540	CARLINVILLE NATIONAL BANK SHAR	CARLINVILLE, IL	
2943473	331, 359	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
1203451	353, 043	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
1469800	353, 911	CARROLLTON BANCORP	BALTIMORE, MD	
2254508	321, 866	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
2708159	362, 988	CCF HOLDING COMPANY	JONESBORO, GA	
1207815	313, 489	CEDAR VALLEY BANKSHARES, LTD.	CHARLES CITY, IA	
1106132	437, 145	CENTRABANC CORPORATION	WACO, TX	
1250035	399, 260	CENTRAL BANCORP, INC.	GARLAND, TX	
1025662	452, 902	CENTRAL BANCORPORATION	PROVO, UT	
1250295	345, 731	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
2910055	498, 594	CENTRAL JERSEY BANCORP	LONG BRANCH, NJ	
1051465	350, 977	CENTRAL SERVICE CORPORATION	ENID, OK	
2935405	461, 688	CENTRAL VALLEY COMMUNITY BANCO	CLOVIS, CA	
1140677	394, 052	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	
1124538	386, 578	CHARTER 95 CORPORATION	SAINT PAUL, MN	
2349404	341, 712	CHATUGE BANK SHARES, INC.	HI AWASSEE, GA	
1075881	384, 354	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
2485076	305, 921	CHI CAGO SHORE CORPORATION (F. K	CHI CAGO, IL	Moved from Peer 6
1125030	321, 106	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	Moved from Peer 6
2519038	348, 852	CITIZENS BANCORP	CORVALLIS, OR	
1140239	373, 647	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2005 and Other Notes
1078958	324, 185	CITIZENS BANCSHARES CORPORATIO	ATLANTA, GA	
1131077	443, 283	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
1070484	302, 830	CITIZENS BANCSHARES, INC.	SOMERSET, KY	
3248821	404, 669	CITIZENS BANCSHARES, INC.	BLUFFTON, OH	
1207132	490, 073	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	480, 667	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1122084	416, 214	CITIZENS DEVELOPMENT COMPANY	BILLINGS, MT	
1070569	469, 762	CITIZENS INCORPORATED	EVANS CITY, PA	
1249589	430, 847	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
1071623	345, 325	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1048849	367, 330	CITY NATIONAL BANCSHARES CORPO	NEWARK, NJ	
3153242	404, 539	CLAYTON BANCORP, INC	HENDERSON, TN	
3195756	411, 144	CLINTON FINANCIAL SERVICES, MH	CLINTON, MA	
1399747	404, 141	CNB BANCORP, INC.	GLOVERSVILLE, NY	
3155769	483, 397	COAST FINANCIAL HOLDINGS, INC	BRADENTON, FL	
1083671	366, 332	COASTAL BANKSHARES, INC.	SAVANNAH, GA	
1142475	449, 519	CODORUS VALLEY BANCORP, INC.	YORK, PA	
2146359	373, 512	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1132122	369, 124	COLUMBIAN FINANCIAL CORPORATIO	OVERLAND PARK, KS	
1250905	374, 782	COMMERCE BANCORP, INC.	BERKELEY, IL	
1838974	428, 876	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	440, 824	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1823738	325, 039	COMMERCIAL NATIONAL FINANCIAL	LATROBE, PA	
2227687	387, 348	COMMONWEALTH COMMUNITY BANCORP	GRUNDY, VA	
1125843	451, 766	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1115040	350, 247	COMMUNITY BANCORP.	DERBY, VT	
1247398	420, 388	COMMUNITY BANCORP, INC.	CHANUTE, KS	
2247612	303, 701	COMMUNITY BANCSHARES, INC.	JOSEPH, OR	Moved from Peer 6
1084511	446, 006	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
1134014	360, 467	COMMUNITY BANKERS, INC.	GRANBURY, TX	
2443526	448, 394	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
1097986	316, 667	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
2593083	302, 558	COMMUNITY FIRST BANCORPORATION	WALHALLA, SC	
2754585	361, 297	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
3108194	312, 098	COMMUNITY FIRST, INC.	COLUMBIA, TN	Moved from Peer 6
2576965	319, 739	COMMUNITY NATIONAL BANCORPORAT	WATERLOO, IA	
3108091	498, 517	COMMUNITY VALLEY BANCORP	CHI CO, CA	
2626299	414, 355	COMMUNITY WEST BANCSHARES	GOLETA, CA	
2557414	402, 825	CONCORDIA CAPITAL CORPORATION	VIDALIA, LA	
2937100	464, 432	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
1131497	315, 358	CORNERSTONE BANCSHARES, INC.	HIXSON, TN	Moved from Peer 6
1142372	343, 222	CORNERSTONE FINANCIAL SERVICES	OTTUMWA, IA	
1130931	449, 579	CORTLAND BANCORP	CORTLAND, OH	
1053339	420, 022	COUNTRY AGENCIES & INVESTMENTS	ODESSA, MO	
3200230	331, 176	COUNTRY BANK HOLDING COMPANY,	NEW YORK, NY	
2524788	347, 145	COUNTY BANCORP, INC.	MANITOWOC, WI	
1984040	311, 616	COWLITZ BANCORPORATION	LONGVIEW, WA	
3027709	405, 105	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1207543	410, 969	CRETE BANCORPORATION, INC.	CRETE, IL	
1071726	457, 420	CROGHAN BANCSHARES, INC.	FREMONT, OH	
1126149	356, 995	CROSSTOWN HOLDING COMPANY	BLAINE, MN	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2005 and Other Notes
1210244	325, 399	CRYSTAL VALLEY FINANCIAL CORPO	MIDDLEBURY, IN	
1967865	319, 412	CSB BANCORP, INC.	MILLERSBURG, OH	
1885307	456, 515	CTB FINANCIAL CORPORATION	RUSTON, LA	
1071463	449, 886	CUMBERLAND VALLEY FINANCIAL CO	LONDON, KY	
1209789	406, 146	DENMARK BANCSHARES, INC.	DENMARK, WI	
2294812	477, 994	DIAMOND BANCORP, INC	WASHINGTON, MO	
2065432	349, 909	DIMECO, INC	HONESDALE, PA	
1117455	457, 647	DNB FINANCIAL CORPORATION	DOWNTOWN, PA	
1951770	460, 366	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3186240	392, 848	EAST PENN FINANCIAL CORPORATIO	EMMAUS, PA	
1135909	405, 878	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
1098031	312, 933	EDMONTON BANCSHARES, INC.	EDMONTON, KY	
1205268	339, 617	ELGIN BANCSHARES, INC.	ELGIN, IL	
1133165	412, 924	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	459, 500	EVANS BANCORP, INC.	ANGOLA, NY	
1082731	310, 372	EXECUTIVE BANKING CORPORATION	MIAMI, FL	Moved from Peer 6
1076495	369, 311	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	479, 981	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1201532	393, 590	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1245479	333, 172	F. S. BANCORP	LAGRANGE, IN	
1138450	492, 248	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
1130089	323, 124	FACTORY POINT BANCORP, INC.	MANCHESTER CENTER, VT	
2270254	423, 293	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1842083	404, 425	FAR WEST BANCORPORATION	PROVO, UT	
1099672	318, 901	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1209538	415, 499	FARMERS BANCORP, FRANKFORT, IN	FRANKFORT, IN	
2142306	320, 249	FARMERS BANCORPORATION, INC.	BUHL, ID	
1123885	463, 003	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	457, 804	FAUQUIER BANCSHARES, INC.	WARRENTON, VA	
3211777	377, 518	FIDELITY & TRUST FINANCIAL COR	BETHESDA, MD	
1204337	338, 832	FIDELITY BAN CORPORATION	INDEPENDENCE, IA	
1137864	416, 116	FIDELITY BANCSHARES, INC.	EDINA, MN	
1203778	485, 330	FIDELITY COMPANY	DUBUQUE, IA	
2227182	328, 640	FINANCIAL CORPORATION OF LOUIS	CROWLEY, LA	
1126037	300, 754	FINLAYSON BANCSHARES, INC.	FINLAYSON, MN	
1108967	390, 820	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1105751	408, 335	FIRST BAIRD BANCSHARES, INC.	BEDFORD, TX	
1838590	323, 178	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
1416701	339, 219	FIRST BANCORP, INC.	KETCHIKAN, AK	
1404632	436, 861	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
2349468	355, 438	FIRST BANCSHARES, INC.	WINTER PARK, FL	
1123876	383, 275	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1133008	374, 696	FIRST BERNE FINANCIAL CORPORAT	BERNE, IN	
1928633	318, 457	FIRST CECILIAN BANCORP, INC.	CECILIA, KY	
1076365	381, 989	FIRST CENTURY BANCSHARES, INC.	BLUEFIELD, WV	
1427293	316, 480	FIRST CHEROKEE BANCSHARES, INC	WOODSTOCK, GA	Moved from Peer 6
1105470	411, 092	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
1983977	436, 158	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2641694	355, 260	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2337401	463, 534	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
2339656	372, 975	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2005 and Other Notes
1086122	319, 106	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	
1249039	481, 574	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	474, 787	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
1095889	336, 685	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
3044144	338, 358	FIRST INDEPENDENT CAPITAL OF	RENO, NV	
1247204	390, 305	FIRST IPSWICH BANCORP	IPSWICH, MA	
1139354	414, 746	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1209510	364, 967	FIRST LANSING BANCORP, INC.	LANSING, IL	
1363757	454, 698	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	
2031455	392, 182	FIRST MAINSTREET FINANCIAL, LT	LONGMONT, CO	
1086449	311, 095	FIRST MCMINNVILLE CORPORATION	MCMINNVILLE, TN	
1250370	337, 436	FIRST MIAMI BANCORP, INC.	SOUTH MIAMI, FL	
1063619	310, 656	FIRST MIDWEST ACQUISITION CORP	MIDWEST CITY, OK	
2619349	323, 053	FIRST NATIONAL BANCORP, INC.	GREEN FOREST, AR	
1065378	319, 520	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
2720067	358, 902	FIRST NATIONAL BANCSHARES, INC	BRADENTON, FL	
2859565	302, 541	FIRST NATIONAL BANCSHARES, INC	SPARTANBURG, SC	Moved from Peer 6
1076123	457, 572	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1125357	338, 938	FIRST NATIONAL FINANCIAL SERVI	ELK RIVER, MN	
1051081	397, 521	FIRST NEBRASKA BANCS, INC.	SIDNEY, NE	
1055762	374, 473	FIRST OF MCALESTER CORPORATION	MCALESTER, OK	
1119383	497, 506	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	450, 268	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
3070312	384, 166	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
2817314	312, 347	FIRST SOUTH BANCORP, INC.	SPARTANBURG, SC	
2349486	366, 915	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1070998	378, 527	FIRST STATE BANCSHARES, INC.	MIDDLESBORO, KY	
1083587	319, 335	FIRST STATE CORPORATION	WAYNESBORO, MS	
2621267	335, 154	FIRST STATE FINANCIAL CORPORAT	SARASOTA, FL	
1902754	359, 669	FIRST STAUNTON BANCSHARES, INC	STAUNTON, IL	
1109834	351, 917	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1108707	484, 979	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3303908	333, 302	FLORIDA CHOICE BANKSHARES, INC	MOUNT DORA, FL	Moved from Peer 6
1084128	363, 592	FMB BANKING CORPORATION	MONTICELLO, FL	
1099690	309, 909	FNBC BANCORP INC	ASH FLAT, AR	
1398795	489, 013	FNBH BANCORP, INC.	HOWELL, MI	
2052601	305, 939	FNBR HOLDING CORPORATION	GRAND JUNCTION, CO	Moved from Peer 6
1137828	306, 028	FNS BANCSHARES, INC.	SCOTTSBORO, AL	
1128134	401, 933	FORSTROM BANCORPORATION, INC.	CLARA CITY, MN	
2938349	412, 384	FOSTER BANKSHARES, INC.	CHICAGO, IL	
2557405	476, 512	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1139103	311, 567	FRANKLIN BANCORP, INC. DBA SUN	SAINT PAUL, MN	
1066067	406, 612	FREMONT BANK CORPORATION	CANON CITY, CO	
1142055	457, 724	FRONT RANGE CAPITAL CORPORATIO	LOUISVILLE, CO	
3157071	404, 254	FRONTENAC BANCSHARES, INC.	EARTH CITY, MO	
2600730	321, 342	FRONTIER NATIONAL CORPORATION	CHELSEA, AL	
2530097	360, 423	GBC BANCORP, INC.	LAWRENCEVILLE, GA	
2540292	374, 283	GEORGIA-CAROLINA BANCSHARES	AUGUSTA, GA	
2257620	339, 450	GILLMOR FINANCIAL SERVICES, IN	OLD FORT, OH	
2001328	318, 624	GLEN BURNIE BANCORP	GLEN BURNIE, MD	
1203714	416, 074	GOODENOW BANCORPORATION	OKOBOJI, IA	

BHCPR Reporters for Quarter Ending 09/30/2005  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2005 and Other Notes
3047163	384, 058	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
1947102	355, 434	GREAT RIVER FINANCIAL GROUP	BURLINGTON, IA	
2298883	385, 407	GREATER DELAWARE VALLEY HOLDIN	BROOMALL, PA	
2849799	375, 252	GREENVILLE FIRST BANCSHARES	GREENVILLE, SC	
1121993	467, 129	GUARANTY DEVELOPMENT COMPANY	LIVINGSTON, MI	
2618940	491, 316	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
3001156	365, 196	GULFSTREAM BANCSHARES, INC.	STUART, FL	
2860057	464, 198	GWINNETT COMMERCIAL GROUP, INC	LAWRENCEVILLE, GA	
1086766	447, 228	HABERSHAM BANCORP	CORNELIA, GA	
1103391	313, 877	HALECO BANCSHARES, INC.	PLAINVIEW, TX	
3228702	434, 807	HAMPDEN BANCORP, MHC	SPRINGFIELD, MA	
3012554	393, 239	HAMPTON ROADS BANKSHARES, INC.	CHESAPEAKE, VA	
1843062	417, 369	HAPPY BANCSHARES, INC.	CANYON, TX	
1208102	304, 348	HARBOR SPRINGS FINANCIAL CORPO	HARBOR SPRINGS, MI	Moved from Peer 6
1142439	436, 133	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
2805375	331, 629	HCSB FINANCIAL CORPORATION	LORIS, SC	
1399073	411, 177	HEARTLAND BANCCORP	GAHANNA, OH	
3058057	370, 631	HEMET BANCORP	RIVERSIDE, CA	
1055089	435, 380	HERITAGE GROUP, INC.	AURORA, NE	
1245741	379, 968	HERKY HAWK FINANCIAL CORP.	MONTICELLO, IA	
1109496	356, 503	HERRING BANCORP, INC.	AMARILLO, TX	
1202986	479, 264	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1124659	440, 176	HIGHLAND BANCSHARES, INC.	SAINT MICHAEL, MN	
1131750	314, 125	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
2008158	496, 964	HINSBROOK BANCSHARES, INC.	WILLOWBROOK, IL	Moved from Peer 4
3234105	428, 137	HOME STATE BANCORP	LOVELAND, CO	
1209088	413, 326	HOMESTAR FINANCIAL GROUP, INC.	MANTENO, IL	
2482196	491, 834	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1144107	369, 080	HONAT BANCORP, INC.	HONESDALE, PA	
1125740	411, 803	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
1138049	345, 680	HPK FINANCIAL CORPORATION	CHICAGO, IL	
2876544	302, 705	HSB BANCORP, INC.	HEBRON, MD	Moved from Peer 6
2326179	331, 480	IBW FINANCIAL CORPORATION	WASHINGTON, DC	
1208054	369, 338	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
3140288	401, 980	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
3121193	466, 571	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
2112439	430, 842	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1122075	450, 998	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
2849388	463, 067	INTERMOUNTAIN FIRST BANCORP	LAS VEGAS, NV	
1245385	372, 110	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1209695	380, 709	ITASCA BANCORP INC.	ITASCA, IL	
1247295	309, 359	IXONIA BANCSHARES, INC.	IXONIA, WI	Moved from Peer 6
1833997	366, 391	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
1048504	381, 905	JEFFERSONVILLE BANCORP	JEFFERSONVILLE, NY	
1117512	412, 493	JUNIATA VALLEY FINANCIAL CORP.	MIFFLINTOWN, PA	
1050075	308, 705	KANSAS BANK CORPORATION	JOHNSON, KS	
1140127	359, 836	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1137109	368, 022	KAW VALLEY BANCORP, INC.	TOPEKA, KS	
3030192	304, 884	KENSINGTON BANKSHARES, INC.	TAMPA, FL	Moved from Peer 6
1495854	372, 204	KEWEENAW FINANCIAL CORPORATION	HANCOCK, MI	
1141889	404, 948	KISH BANCORP, INC.	BELLEVILLE, PA	



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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2005 and Other Notes
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3030307	454, 497	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2265054	308, 670	LAUREL CAPITAL GROUP, INC.	ALLISON PARK, PA	
2585761	474, 792	LDF, INC.	CHICAGO, IL	
1031588	381, 783	LEARNER FINANCIAL CORPORATION	WALNUT CREEK, CA	
1416578	326, 791	LEGEND BANCORP, INC.	BOWIE, TX	
1130548	340, 501	LIBERTY FINANCIAL SERVICES, IN	NEW ORLEANS, LA	
1086748	310, 885	LIBERTY SHARES, INC.	HINESVILLE, GA	
1210169	363, 724	LINCOLN BANCORP	REINBECK, IA	
1246476	323, 242	LYONS BANCORP, INC.	LYONS, NY	
1135413	490, 696	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1099814	305, 859	MARIES COUNTY BANCORP., INC.	VIENNA, MO	
1095254	485, 940	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
3035647	321, 172	MARYLAND BANCORP, INC.	LEXINGTON PARK, MD	
3045011	312, 108	MAUCH CHUNK TRUST FINANCIAL CO	JIM THORPE, PA	
1871618	358, 638	MCINTOSH BANCSHARES, INC.	JACKSON, GA	
1127324	346, 220	MCLEOD BANCSHARES, INC.	SHOREWOOD, MN	
2395326	307, 927	MECHANICS FINANCIAL CORPORATIO	MANSFIELD, OH	
2485487	365, 017	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
2009294	408, 030	MERRILL MERCHANTS BANCSHARES,	BANGOR, ME	
2217503	437, 965	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
2820211	357, 953	METBANK HOLDING CORP.	NEW YORK, NY	
3027268	334, 457	METRO NORTH BANCSHARES, INC.	ELK RIVER, MN	
1208513	493, 235	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	435, 029	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1081136	369, 457	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1133455	450, 826	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1139185	423, 866	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
1206573	413, 916	MIDAMERICA NATIONAL BANCSHARES	CANTON, IL	
3104730	357, 489	MIDCAROLINA FINANCIAL CORPORAT	BURLINGTON, NC	
1398740	305, 322	MIDDLEFIELD BANC CORP.	MIDDLEFIELD, OH	
2868950	360, 120	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1054840	380, 039	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1491351	400, 749	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1054091	452, 939	MIDSTATE BANCORP, INC.	HINTON, OK	
1142309	301, 523	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	Moved from Peer 6
2767660	427, 715	MILLENNIUM BANKSHARES CORPORAT	RESTON, VA	
2651581	330, 970	MNB BANCORP	MILFORD, MA	
1099980	385, 186	MNB BANCSHARES, INC.	MALVERN, AR	
2351274	303, 404	MONTANA SECURITY, INC.	HAVRE, MT	Moved from Peer 6
1097922	369, 427	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	
1098415	355, 345	MOUNTAIN HOME BANCSHARES, INC.	MOUNTAIN HOME, AR	
3114748	336, 177	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	
2665739	363, 761	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
1947045	407, 204	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1137985	303, 930	NATIONAL BANCSHARES CORPORATIO	ORRVILLE, OH	
2947882	468, 982	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
1031681	428, 483	NATIONAL MERCANTILE BANCORP	LOS ANGELES, CA	
3059773	402, 299	NATIONAL UNITED BANCSHARES, IN	GATESVILLE, TX	
1082816	420, 619	NBANK CORP	COMMERCE, GA	
1066003	302, 787	NBC CORP. OF OKLAHOMA	OKLAHOMA CITY, OK	Moved from Peer 6
2711887	316, 111	NCB HOLDINGS, INC.	CHICAGO, IL	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2005 and Other Notes
1200124	458,886	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	401,520	NEW CENTURY BANCORP, INC.	DUNN, NC	
1023154	487,754	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
1830361	441,492	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
3103603	449,516	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
2621182	408,428	NORTH SHORE BANCORP	PEABODY, MA	
3109070	373,121	NORTH STATE BANCORP	RALEIGH, NC	
2962737	353,036	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	
1122422	355,805	NORTHEAST SECURITIES CORPORATI	MINNEAPOLIS, MN	
1246935	407,025	NORTHERN BANCORP, INC.	WOBURN, MA	
1109898	329,099	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	
2575726	310,875	NORTHUMBERLAND BANCORP	NORTHUMBERLAND, PA	
2578718	491,611	NORTHWEST SUBURBAN BANCORP, IN	MOUNT PROSPECT, IL	Moved from Peer 4
2365356	426,350	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
3110366	408,010	NOVA FINANCIAL HOLDINGS, INC	BERWYN, PA	
3264812	357,625	NSB HOLDINGS, INC.	MACON, GA	
2320618	428,848	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2321428	386,686	OGDEN BANCSHARES, INC.	AMES, IA	
3017885	318,797	OLD FLORIDA BANKSHARES, INC.	FORT MYERS, FL	Moved from Peer 6
2868071	461,048	OMNI FINANCIAL SERVICES, INC.	ATLANTA, GA	
2571269	329,679	ONEFINANCIAL CORPORATION	LITTLE ROCK, AR	
1124770	364,116	OSCEOLA BANCORPORATION, INC.	OSCEOLA, WI	
1056769	368,803	OTTAWA BANCSHARES, INC.	SALINA, KS	
1248032	475,150	OXFORD FINANCIAL CORPORATION	ADDISON, IL	
2731586	366,010	PACIFIC COAST BANKERS' BANCSHA	SAN FRANCISCO, CA	
2560236	485,577	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
1099908	403,016	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	498,947	PALM BANCORP	PALMERTON, PA	
1480663	306,590	PALM DESERT INVESTMENTS	PALM DESERT, CA	Moved from Peer 6
1205932	439,470	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
3021800	461,134	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
2337081	407,514	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
2840479	455,597	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	
2787912	438,451	PB FINANCIAL SERVICES CORPORAT	DULUTH, GA	
1974443	482,628	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1139541	387,600	PEOPLES FINANCIAL SERVICES COR	HALLSTEAD, PA	
1085611	310,040	PEOPLES HOLDING COMPANY	WINDER, GA	
1866155	378,095	PEOPLESSOUTH BANCSHARES, INC.	COLQUITT, GA	
1202799	301,622	PEOTONE BANCORP, INC.	PEOTONE, IL	
1845619	336,794	PETERSON HOLDING COMPANY	DECATUR, AR	
3145966	385,583	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
1059407	314,455	PIONEER BANCSHARES, INC.	PONCA CITY, OK	Moved from Peer 6
1108163	414,750	PLAINS BANCORP, INC.	DIMMITT, TX	
1096484	466,985	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	468,350	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3098576	471,545	PLUMAS BANCORP	QUINCY, CA	
2815468	308,103	PREMIER BANK HOLDING COMPANY	TALLAHASSEE, FL	Moved from Peer 6
1084575	358,061	PRIORITYONE CAPITAL CORPORATIO	MAGEE, MS	
3237786	306,087	PRIVEE LLC	MIAMI, FL	
2838159	328,116	PROVIDENT BANCORP	AMESBURY, MA	
3314575	446,592	PRUDENTIAL MUTUAL HOLDING COMP	PHILADELPHIA, PA	

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1109263	309,646	PSB FINANCIAL CORPORATION	MANY, LA	
3176607	497,413	PSB GROUP, INC.	MADISON HEIGHTS, MI	
2321419	494,704	PSB HOLDINGS, INC.	WAUSAU, WI	
1022997	356,689	PUEBLO BANCORPORATION	PUEBLO, CO	
1095423	465,816	PULASKI INVESTMENT CORPORATION	LITTLE ROCK, AR	
1139804	463,177	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
1246252	450,552	PUTNAM-GREENE FINANCIAL CORP	EATONTON, GA	
1057962	301,163	QUAIL CREEK BANCSHARES, INC.	OKLAHOMA CITY, OK	Moved from Peer 6
2618614	347,919	QUEENSTOWN BANCORP OF MARYLAND	QUEENSTOWN, MD	
3122846	371,514	RANDOLPH BANCORP	STOUGHTON, MA	
2743235	443,659	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	406,410	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
3271230	395,906	RHINEBECK BANCORP, MHC	POUGHKEEPSIE, NY	
1126121	363,067	RICE LAKE BANCORP, INC.	RICE LAKE, WI	
2616085	464,293	RIVERSIDE GULF COAST BANKING	CAPE CORAL, FL	
2492485	411,613	ROBERTSON HOLDING COMPANY, L.P	HARROGATE, TN	
2352280	398,877	ROCKHOLD BANCORP	KIRKSVILLE, MO	
2020824	341,698	ROCKWOOD BANCSHARES, INC.	EUREKA, MO	
1096372	324,381	ROYAL BANCSHARES, INC.	SAINT LOUIS, MO	
2702232	408,692	RSI BANCORP, MHC	RAHWAY, NJ	
1071454	438,582	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	449,615	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1121733	413,499	S&C BANCO, INC.	NEW RICHMOND, WI	
1108042	481,078	SABINE BANCSHARES, INC.	MANY, LA	
2603928	494,222	SAEHAN BANCORP	LOS ANGELES, CA	
2693273	402,269	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1204029	342,695	SEAWAY BANCSHARES, INC.	CHICAGO, IL	
1135374	320,524	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
1124789	334,327	SECURITY BANCSHARES CO.	GLENCOE, MN	
1098509	434,908	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1140323	480,873	SECURITY NATIONAL CORPORATION	OMAHA, NE	
2860226	494,043	SECURITY PACIFIC BANCORP	LOS ANGELES, CA	
1248573	378,394	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
1124257	311,154	SECURITY STATE BANK HOLDING CO	JAMESTOWN, ND	Moved from Peer 6
2572024	336,034	SECURITY STATE CORPORATION	CENTRALIA, WA	
1085330	352,180	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
2472423	364,949	SERVICE BANCORP, MHC	MEDWAY, MA	
1086458	335,190	SEVIER COUNTY BANCSHARES, INC.	SEVIERVILLE, TN	
1143342	452,219	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	424,762	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
2794778	428,282	SOUTHCOAST FINANCIAL CORPORATI	MOUNT PLEASANT, SC	
2497202	439,300	SOUTHCREST FINANCIAL GROUP, IN	FAYETTEVILLE, GA	
1082058	377,671	SOUTHEASTERN BANKING CORPORATI	DARIEN, GA	
1248939	498,795	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1099074	409,865	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
3058897	320,466	SOUTHERN COMMUNITY BANCSHARES,	FAYETTEVILLE, GA	
1207824	325,462	SOUTHERN MICHIGAN BANCORP, INC	COLDWATER, MI	
3266227	341,657	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	
1129823	450,071	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
2169871	486,556	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
3114056	382,332	SOUTHPORT FINANCIAL CORPORATIO	KENOSHA, WI	

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1063552	458,658	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1132391	325,719	SOUTHWEST VIRGINIA BANKSHARES,	MARION, VA	
1247361	407,078	SPRING BANCORP, INC.	SPRINGFIELD, IL	
2474931	450,767	ST. JOSEPH CAPITAL CORPORATION	MI SHAWAKA, IN	
1126729	454,648	STARION BANCORPORATION	BISMARCK, ND	
2623588	318,451	STATE OF FRANKLIN BANCSHARES,	JOHNSON CITY, TN	
3182783	301,275	STERLING BANCGROUP, INC.	LANTANA, FL	Moved from Peer 6
1486665	313,904	STEUBEN TRUST CORPORATION	HORNELL, NY	
2290560	474,092	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2728791	372,039	STOCKMANS FINANCIAL GROUP	ELK GROVE, CA	
2754334	359,557	STONEBRIDGE FINANCIAL CORP.	WEST CHESTER, PA	
3051571	316,369	STURGIS BANCORP, INC.	STURGIS, MI	
1846634	398,695	SUN FINANCIAL CORPORATION	SAINT PETERS, MO	
3209934	339,115	SUN WEST CAPITAL CORPORATION	LAS VEGAS, NV	
2461463	303,953	SUSSEX BANCORP	FRANKLIN, NJ	Moved from Peer 6
1202883	389,118	SWORD FINANCIAL CORPORATION	HORICON, WI	
2916169	356,009	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	
2127068	439,637	TEXAS SECURITY FIRST BANCSHARE	SULPHUR SPRINGS, TX	
1082852	339,934	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
1118292	347,275	TOWER BANCORP INC.	GREENCASTLE, PA	
1095722	394,451	TOWN & COUNTRY BANCSHARES, INC	SALEM, MO	
1208531	389,663	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	334,880	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
2730383	323,947	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	
3174911	382,112	TRIANGLE FINANCIAL GROUP, INC.	LOGANVILLE, GA	
1133848	330,560	TRIVOLI BANCORP, INC.	TRIVOLI, IL	
2246053	302,016	TRUMAN BANCORP, INC.	CLAYTON, MO	
2856706	334,156	TWENTY-FIRST CENTURY FINANCIAL	TULSA, OK	
1125085	345,707	TYSAN CORPORATION, THE	MINNEAPOLIS, MN	
3219577	369,647	UBT BANCSHARES, INC.	MARYSVILLE, KS	
1114940	376,992	UNION BANKSHARES, INC.	MORRISVILLE, VT	
3177341	359,173	UNION FINANCIAL BANCSHARES, IN	UNION, SC	
1141106	439,787	UNION NATIONAL FINANCIAL CORPO	MOUNT JOY, PA	
1141601	352,741	UNISOUTH, INC.	UMATILLA, FL	
1133781	484,204	UNITED BANCOR, LTD.	DICKINSON, ND	
1071502	405,694	UNITED BANCORP, INC.	MARTINS FERRY, OH	
2235598	373,600	UNITED BANCORPORATION	BILLINGS, MT	
1083895	339,019	UNITED BANCORPORATION OF ALABA	ATMORE, AL	
1207392	425,596	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
2713715	380,937	UNITED FINANCIAL CORP.	GREAT FALLS, MT	
2630746	315,957	UNITY BANCSHARES, L. L. C.	SAINT JOHN, MO	
1097511	356,223	UNIVERSAL BANCORP	BLOOMFIELD, IN	
2082532	342,851	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	
2995164	373,183	VALLEY BANCORP	LAS VEGAS, NV	
2314327	462,512	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1128581	313,910	VERMILLION BANCSHARES, INC.	VERMILLION, MN	
2364573	341,523	VIKING FINANCIAL SERVICES CORP	SEATTLE, WA	
3292253	392,306	VISION BANCSHARES, INC.	ADA, OK	
3004689	319,275	WACCAMAW BANKSHARES, INC	WHITEVILLE, NC	
1084155	395,656	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1126318	321,409	WALKER BAN CO.	WALKER, MN	

BHCPR Reporters for Quarter Ending 09/30/2005  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2005 and Other Notes
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1054813	374, 598	WASHINGTON INVESTMENT COMPANY	YUMA, CO	
1204104	417, 318	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
1085255	364, 264	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1057113	344, 776	WEST POINT BANCORP, INC.	WEST POINT, NE	
2560281	466, 098	WEST POINTE BANCORP, INC.	BELLEVILLE, IL	
1206667	308, 657	WEST SHORE BANK CORPORATION	LUDINGTON, MI	
1097249	452, 303	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1127650	386, 781	WESTBRAND, INC.	MINOT, ND	
1124891	381, 161	WESTERN BANCSHARES, INC.	SAINT PAUL, MN	
1051979	476, 401	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
2142445	402, 871	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
1058558	367, 745	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
1108761	359, 042	WORTH BANCORPORATION, INC.	LAKE WORTH, TX	
2140115	424, 240	WVS FINANCIAL CORP.	PITTSBURGH, PA	
1124921	324, 094	YELLOWSTONE HOLDING COMPANY	COLUMBUS, MT	
2847357	445, 566	1ST CENTENNIAL BANCORP	REDLANDS, CA	
2784920	356, 042	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
2484202	329, 534	1ST INDEPENDENCE FINANCIAL GRO	HARRODSBURG, KY	
2776813	367, 755	1ST STATE BANCORP, INC.	BURLINGTON, NC	
1830240	412, 809	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
1247576	345, 599	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 531 bank holding companies.