

PEER GROUP 02

09/30/2006

09/30/2005

12/31/2005

12/31/2004

12/31/2003

Number of BHCs in Peer Group

94

89

90

83

76

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.57	3.57	3.58	3.61	3.63
+ Non-interest Income	1.14	1.14	1.14	1.26	1.37
- Overhead Expense	2.79	2.77	2.79	2.96	2.99
- Provision for Losses	0.14	0.14	0.15	0.14	0.27
+ Securities Gains (Losses)	0.00	0.02	0.00	0.03	0.07
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.01
= Pretax Net Oper Income (TE)	1.78	1.80	1.77	1.82	1.82
Net Operating Income	1.15	1.16	1.14	1.15	1.14
Net Income	1.15	1.16	1.14	1.15	1.15
Net Income (Sub S Adjusted)	1.14	N/A	N/A	N/A	N/A

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.81	5.88	6.00	5.34	5.50
Interest Expense	2.92	2.01	2.12	1.44	1.60
Net Interest Income (TE)	3.90	3.89	3.90	3.93	3.92

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.14	0.17	0.18	0.21	0.33
Earnings Coverage of Net Losses (X)	31.42	20.66	24.26	18.23	14.76
Ln&Ls Allowance/Total Loans & Leases	1.26	1.31	1.28	1.39	1.55
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.51	0.53	0.49	0.58	0.76
30-89 Days Past Due Loans and Leases	0.69	0.63	0.66	0.64	0.83

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	30.28	29.28	29.11	27.41	28.23
Net ST Noncore Funding Dependence	21.09	18.53	19.29	17.60	17.39
Net Loans and Leases/Total Assets	67.24	64.63	65.12	61.79	60.36

CAPITALIZATION:

Tier 1 Leverage Ratio	8.78	8.58	8.64	8.55	8.32
Equity Capital/Total Assets	9.18	8.93	8.93	9.02	8.45
Net Loans&Ls/Equity Capital (X)	7.53	7.45	7.52	6.96	7.23
Cash Dividends/Net Income	28.60	28.62	28.95	30.52	31.79
Cash Dividends/Net Income (Sub S Adjusted)	0.00	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	8.91	9.11	8.91	8.85	9.09

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.72	0.32	0.36	0.22	1.29
Long-Term Debt/Equity Capital	2.52	2.75	2.79	2.94	4.59
Equity Investment in Subs/Equity Cap	113.26	112.38	112.42	109.87	109.94
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	142.13	125.97	128.02	146.67	198.51

PERCENT OF AVERAGE ASSETS	PEER GROUP 02				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Interest Income (TE)	6.25	5.41	5.52	4.92	5.10
Less: Interest Expense	2.68	1.85	1.95	1.32	1.48
Equals: Net Interest Income (TE)	3.57	3.57	3.58	3.61	3.63
Plus: Non-Interest Income	1.14	1.14	1.14	1.26	1.37
Equals: Adj Operating Income (TE)	4.73	4.74	4.76	4.92	5.03
Less: Overhead Expense	2.79	2.77	2.79	2.96	2.99
Less: Provision for Loan and Lease Losses	0.14	0.14	0.15	0.14	0.27
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	0.00	0.03	0.07
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.01
Equals: Pretax Net Oper Inc (TE)	1.78	1.80	1.77	1.82	1.82
Less: Applicable Income Taxes (TE)	0.63	0.64	0.64	0.65	0.65
Less: Minority Interest	0.00	0.00	0.00	0.00	0.01
Equals: Net Operating Income	1.15	1.16	1.14	1.15	1.14
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.15	1.16	1.14	1.15	1.15
Memo: Net Income (Last Four Qtrs)	1.13	1.15	1.14	1.16	1.15
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.03	92.15	92.15	92.19	92.65
Avg Int-Bearing Funds / Avg Assets	78.25	78.14	78.26	78.26	80.25
Int Income (TE) / Avg Earning Assets	6.81	5.88	6.00	5.34	5.50
Int Expense / Avg Earning Assets	2.92	2.01	2.12	1.44	1.60
Net Int Inc (TE) / Avg Earn Assets	3.90	3.89	3.90	3.93	3.92
YIELD OR COST:					
Total Loans and Leases (TE)	7.48	6.50	6.63	5.94	6.24
Interest-Bearing Bank Balances	5.04	3.01	3.43	1.78	1.55
Fed Funds Sold & Reverse Repos	4.78	2.87	3.11	1.32	1.11
Trading Assets	3.12	3.58	2.60	3.75	3.73
Total Earning Assets	6.71	5.77	5.89	5.22	5.39
Investment Securities (TE)	4.78	4.29	4.33	4.09	4.16
U. S. Treasury & Agency Sec (excl MBS)	4.19	3.56	3.58	3.15	3.21
Mortgage-Backed Securities	4.58	4.22	4.25	3.96	3.71
All Other Securities	6.40	6.40	6.69	6.59	6.79
Interest-Bearing Deposits	3.09	2.00	2.14	1.43	1.63
Time Deposits of \$100K or More	4.18	2.97	3.18	2.25	2.45
Time Deposits < \$100K	3.92	2.80	2.93	2.28	2.63
Other Domestic Deposits	2.09	1.20	1.31	0.72	0.74
Foreign Deposits	4.65	2.37	2.63	1.36	1.51
Fed Funds Purchased and Repos	4.27	2.70	2.91	1.46	1.38
Other Borrowed Funds & Trading Liab	4.55	3.72	3.80	3.12	3.39
All Interest-Bearing Funds	3.44	2.36	2.50	1.70	1.85

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09/30/2006

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	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Avg Personnel Exp Per Employee (\$000)	48	46	60	60	57
Avg Assets per Employee (\$000)	4,513	4,374	4,323	3,977	3,766
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.89	2.67	2.66	3.13	2.86
Overhead Exp / NII + Non-Int Income	60.50	60.10	60.57	61.74	61.01
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.79	2.77	2.79	2.96	2.99
Personnel Expense	1.53	1.50	1.51	1.59	1.60
Net Occupancy Expense	0.38	0.39	0.39	0.41	0.42
Other Operating Expenses	0.86	0.86	0.89	0.95	0.97
Overhead Less Non-Interest Income	1.63	1.61	1.63	1.66	1.59
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	59.21	58.69	59.16	60.37	59.74
Personnel Expense	32.50	32.00	32.01	32.68	32.23
Net Occupancy Expense	8.12	8.30	8.27	8.35	8.37
Other Operating Expenses	18.19	18.16	18.62	19.00	19.17
Total Non-Interest Income	23.51	23.53	23.65	25.52	26.92
Fiduciary Activities Income	1.83	1.68	1.80	1.88	2.02
Serv Charges on Deposit Accts - Domestic	7.16	7.16	7.34	7.86	8.00
Trading Revenue	0.08	0.08	0.05	0.22	0.27
Investment Banking Fees & Commissions	1.35	1.25	1.22	1.51	1.47
Venture Capital Revenue	0.00	0.01	0.00	0.00	-0.01
Net Servicing Fees	0.34	0.37	0.37	0.34	0.35
Net Securitization Income	0.00	0.00	0.00	0.00	0.01
Insurance Activities Revenue	1.05	1.04	1.02	0.98	1.08
Net Gain (Loss) - Sales Loans, OREO, Oth	1.26	1.56	1.69	1.65	2.37
Other Non-Interest Income	7.37	6.97	6.99	7.00	7.60
Overhead Less Non-Interest Income	35.04	34.55	34.70	34.27	32.54
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	30.33	30.30	30.10	29.88	28.51
Appl Inc Tax+TE/Pretax NOI+TE	35.48	35.59	35.51	35.36	35.18

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Real Estate Loans	48.37	46.43	46.58	42.71	40.18
Commercial and Industrial Loans	11.54	11.25	11.17	11.37	11.41
Loans to Individuals	4.07	4.14	4.32	4.50	5.40
Loans to Depository Institutions	0.03	0.03	0.03	0.03	0.05
Agricultural Loans	0.48	0.35	0.38	0.36	0.47
Other Loans and Leases	1.72	1.49	1.52	1.63	1.85
Net Loans and Leases	67.24	64.63	65.12	61.79	60.36
Debt Securities Over 1 Year	17.29	20.47	19.53	23.18	25.16
Mutual Funds and Equity Securities	0.18	0.22	0.22	0.24	0.30
Subtotal	85.80	86.32	85.99	86.66	86.48
Interest-Bearing Bank Balances	0.23	0.34	0.23	0.32	0.31
Federal Funds Sold & Reverse Repos	0.93	0.79	0.87	1.00	0.69
Debt Securities 1 Year or Less	2.53	2.13	2.37	1.79	2.15
Trading Assets	0.03	0.02	0.03	0.03	0.04
Total Earning Assets	90.28	90.16	90.11	90.57	90.78
Non-Int Cash and Due From Dep Inst	2.27	2.53	2.64	2.28	2.86
Other Real Estate Owned	0.06	0.05	0.05	0.05	0.06
All Other Assets	7.37	7.16	7.11	6.99	6.24
MEMORANDA:					
Short-Term Investments	4.04	3.50	3.74	3.48	3.85
U.S. Treasury Securities	0.21	0.21	0.22	0.38	0.61
U.S. Agency Securities (excl MBS)	5.06	5.30	5.28	5.66	5.85
Municipal Securities	2.72	2.68	2.69	2.60	2.75
Mortgage-Backed Securities	10.03	12.79	12.06	14.50	16.01
Asset-Backed Securities	0.05	0.04	0.04	0.09	0.05
Other Debt Securities	0.61	0.58	0.64	0.65	0.84
RE Loans Secured by 1-4 Family	15.61	15.95	15.95	15.37	14.88
Revolving	2.83	3.18	3.10	3.45	2.57
Closed-End, Sec by First Liens	10.71	10.85	10.92	10.34	10.51
Closed-End, Sec by Junior Liens	1.51	1.28	1.32	1.19	1.17
Commercial Real Estate Loans	30.33	28.28	28.30	24.84	22.38
Construction and Land Dev	9.45	7.95	8.03	6.00	5.31
Multifamily	1.67	1.87	1.90	1.50	1.71
Nonfarm Nonresidential	17.68	17.00	16.79	16.32	14.90
RE Loans Secured by Farmland	0.68	0.61	0.60	0.57	0.64
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	71.35	71.36	70.82	68.58	65.89
RE Loans Secured by 1-4 Family	23.21	24.58	24.50	24.31	24.34
Revolving	4.09	4.77	4.63	5.47	4.09
Closed-End	18.71	19.44	19.50	18.55	19.55
Commercial Real Estate Loans	43.95	42.26	41.86	38.52	35.66
Construction and Land Dev	13.59	11.83	11.79	9.15	8.47
Multifamily	2.40	2.75	2.76	2.35	2.71
Nonfarm Nonresidential	25.76	25.57	25.12	25.47	23.89
RE Loans Secured by Farmland	1.00	0.92	0.91	0.88	1.05
Loans to Depository Institutions	0.04	0.04	0.04	0.05	0.08
Commercial and Industrial Loans	17.28	17.23	17.17	18.45	19.10
Loans to Individuals	6.09	6.46	6.75	7.21	8.91
Credit Card Loans	0.15	0.14	0.16	0.16	0.21
Agricultural Loans	0.68	0.54	0.58	0.56	0.77
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.64	2.42	2.42	2.77	3.18

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Short-Term Investments	4.04	3.50	3.74	3.48	3.85
Liquid Assets	19.65	22.63	21.99	25.49	27.76
Investment Securities	20.70	23.60	22.91	26.00	28.26
Net Loans and Leases	67.24	64.63	65.12	61.79	60.36
Net Lns, Ls & Stdby Ltrs of Credit	68.74	66.17	66.60	63.32	61.91
Core Deposits	56.70	57.87	57.92	59.34	59.55
Noncore Funding	30.44	29.71	29.61	28.17	28.80
Time Deposits of \$100K or More	15.50	13.98	14.24	11.26	11.27
Foreign Deposits	0.23	0.23	0.19	0.37	0.60
Fed Funds Purchased and Repos	5.12	5.30	5.39	5.31	6.69
Net Fed Funds Purchased (Sold)	3.90	4.25	4.16	4.51	5.69
Commercial Paper	0.00	0.00	0.00	0.00	0.01
Oth Borrowings W/Rem Mat 1 Yr or Less	2.99	2.80	2.95	3.06	2.62
Earning Assets Repr in 1 Year	40.99	40.06	40.54	40.30	39.20
Int-Bearing Liab Repr in 1 Year	29.90	25.74	25.23	24.19	25.88
Long-Term Debt Repr in 1 Year	0.40	0.50	0.46	0.52	0.60
Net Assets Repriceable in 1 Year	10.57	13.15	14.36	14.72	11.93
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	30.28	29.28	29.11	27.41	28.23
Net ST Noncore Funding Dependence	21.09	18.53	19.29	17.60	17.39
Short-Term Inv/ST Noncore Funding	21.75	22.60	22.98	25.16	25.58
Liq Asts-ST Noncore Fndg/Nonliq Asts	-3.56	3.90	2.17	8.83	13.08
Net Loans and Leases/Total Deposits	90.95	87.85	88.21	85.19	82.51
Net Loans and Leases/Core Deposits	125.14	116.88	118.32	107.40	104.77
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.28	-0.18	-0.43	0.27	0.93
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.04	-1.69	-2.48	0.71	2.78
Struct Notes Appr(Depr)/T1 Cap	-0.08	-0.04	-0.10	-0.05	-0.06
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	11.94	11.61	11.61	10.02	8.58
Available-For-Sale Securities	88.06	88.39	88.39	89.98	91.42
U.S. Treasury Securities	1.16	0.96	0.93	1.59	2.61
U.S. Agency Securities (excl MBS)	26.29	24.39	24.92	23.47	23.28
Municipal Securities	13.76	12.08	12.49	10.52	10.16
Mortgage-Backed Securities	49.64	54.34	53.32	55.55	55.17
Asset-Backed Securities	0.24	0.16	0.17	0.34	0.17
Other Debt Securities	2.77	2.23	2.51	2.29	3.10
Mutual Funds and Equity Securities	0.98	1.03	1.03	1.06	1.20
Debt Securities 1 Year or Less	12.36	10.02	11.21	8.23	9.88
Debt Securities 1 To 5 Years	30.68	29.33	28.46	31.20	25.71
Debt Securities Over 5 Years	53.36	57.11	56.61	57.05	60.95
Pledged Securities	64.87	60.51	62.30	59.61	53.96
Structured Notes, Fair Value	0.83	0.76	0.74	0.67	0.50

ANALYSIS RATIOS	PEER GROUP 02				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Provision for Ln&Ls Losses/Avg Assets	0.14	0.14	0.15	0.14	0.27
Provision for Ln&Ls Losses/Avg Lns&Ls	0.21	0.22	0.22	0.23	0.44
Provision for Ln&Ls Losses/Net Losses	207.66	164.76	127.55	110.01	129.88
Ln&Ls Allowance/Total Loans & Leases	1.26	1.31	1.28	1.39	1.55
Ln&Ls Allowance/Net Ln&Ls Losses (X)	17.37	13.23	12.07	9.62	6.57
ALL/Nonaccrual Assets	395.64	415.38	387.47	388.39	314.16
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	319.20	289.15	316.73	286.28	245.33
Gross Ln&Ls Losses/Avg Loans & Leases	0.23	0.26	0.27	0.34	0.47
Recoveries/Avg Loans and Leases	0.08	0.09	0.09	0.12	0.12
Net Losses/Avg Loans and Leases	0.14	0.17	0.18	0.21	0.33
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	29.73	25.76	35.05	32.98	25.50
Earnings Coverage of Net Losses (X)	31.42	20.66	24.26	18.23	14.76
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.04	0.04	0.06	0.09
RE Loans Secured By 1-4 Family	0.04	0.04	0.04	0.05	0.08
Revolving	0.04	0.03	0.03	0.03	0.04
Closed-End	0.03	0.05	0.05	0.06	0.10
Commercial Real Estate Loans	0.02	0.04	0.04	0.05	0.09
Construction and Land Dev	0.02	0.02	0.02	0.03	0.06
Multifamily	0.03	0.02	0.02	0.01	0.01
Nonfarm Nonresidential	0.02	0.04	0.04	0.07	0.10
RE Loans Secured by Farmland	0.01	-0.01	0.01	0.01	0.01
Commercial and Industrial Loans	0.28	0.28	0.29	0.37	0.64
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.66	0.83	0.93	0.93	1.04
Credit Card Loans	-0.05	1.12	1.81	3.05	0.45
Agricultural Loans	0.01	0.05	0.03	0.07	0.38
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.12	0.00
Other Loans and Leases	0.58	0.49	0.63	0.47	0.99

PEER GROUP 02

PERCENT OF LOANS AND LEASES	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
30-89 Days PD Loans and Leases	0.69	0.63	0.66	0.64	0.83
90+ Days PD Loans and Leases	0.07	0.08	0.08	0.08	0.11
Nonaccrual Loans and Leases	0.45	0.47	0.44	0.51	0.68
90+ Days PD and Nonaccrual Loans and Leases	0.53	0.57	0.53	0.61	0.82
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	0.01	0.01	0.01
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.69	0.63	0.66	0.64	0.83
90+ Days Past Due Assets	0.07	0.08	0.08	0.08	0.11
Nonaccrual Assets	0.45	0.47	0.44	0.52	0.69
30+ Days PD & Nonaccrual Assets	1.23	1.22	1.21	1.29	1.69
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.36	0.38	0.36	0.38	0.50
90+ PD & Nonaccrual Assets + OREO	0.44	0.45	0.42	0.45	0.58
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.36	0.37	0.35	0.38	0.51
Allowance for Loan & Lease Losses	43.44	44.29	41.33	45.17	56.32
Equity Cap + ALLL	3.76	3.95	3.69	3.99	5.50
Tier 1 Cap + ALLL	3.91	4.09	3.85	4.26	5.69
Loans & Leases + RE Acquired	0.54	0.56	0.52	0.63	0.84

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Real Estate - 30-89 Days PD	0.59	0.52	0.57	0.56	0.73
- 90+ Days Past Due	0.06	0.07	0.06	0.07	0.10
- Nonaccrual	0.44	0.42	0.40	0.44	0.62
Coml & Indl - 30-89 Days PD	0.78	0.83	0.67	0.70	1.01
- 90+ Days Past Due	0.09	0.08	0.06	0.07	0.10
- Nonaccrual	0.64	0.80	0.75	0.87	1.24
Individuals - 30-89 Days PD	1.14	1.23	1.35	1.22	1.49
- 90+ Days Past Due	0.10	0.13	0.11	0.12	0.15
- Nonaccrual	0.15	0.21	0.22	0.19	0.19
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	0.23	0.20	0.23	0.22	0.48
- 90+ Days Past Due	0.02	0.04	0.00	0.01	0.08
- Nonaccrual	0.13	0.36	0.21	0.30	0.50
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.01	0.29
- 90+ Days Past Due	0.00	0.00	0.00	0.02	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.32	0.69	0.64	0.48	0.81
- 90+ Days Past Due	0.03	0.06	0.04	0.04	0.05
- Nonaccrual	0.09	0.12	0.11	0.23	0.21
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.72	0.69	0.78	0.76	0.95
- 90+ Days Past Due	0.09	0.09	0.09	0.09	0.14
- Nonaccrual	0.42	0.43	0.40	0.38	0.52
Revolving - 30-89 Days PD	0.50	0.40	0.44	0.35	0.41
- 90+ Days Past Due	0.04	0.05	0.04	0.04	0.03
- Nonaccrual	0.16	0.12	0.13	0.09	0.13
Closed-End - 30-89 Days PD	0.78	0.80	0.88	0.90	1.04
- 90+ Days Past Due	0.10	0.10	0.11	0.10	0.16
- Nonaccrual	0.48	0.45	0.42	0.42	0.65
- Jr Lien 30-89 Days PD	0.08	0.10	0.10	0.08	0.11
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.07	0.06	0.05	0.06	0.08
Commercial RE - 30-89 Days PD	0.52	0.42	0.43	0.37	0.57
- 90+ Days Past Due	0.03	0.04	0.04	0.04	0.05
- Nonaccrual	0.41	0.41	0.43	0.50	0.69
Const & Dev - 30-89 Days PD	0.73	0.49	0.48	0.45	0.50
- 90+ Days Past Due	0.04	0.04	0.03	0.04	0.06
- Nonaccrual	0.34	0.15	0.14	0.21	0.42
Multi family - 30-89 Days PD	0.34	0.24	0.21	0.28	0.32
- 90+ Days Past Due	0.01	0.01	0.01	0.02	0.01
- Nonaccrual	0.24	0.18	0.15	0.20	0.16
Nonfarm Nres- 30-89 Days PD	0.38	0.38	0.40	0.33	0.52
- 90+ Days Past Due	0.03	0.03	0.03	0.04	0.05
- Nonaccrual	0.44	0.52	0.49	0.51	0.66
Farmland - 30-89 Days PD	0.32	0.41	0.33	0.39	0.44
- 90+ Days Past Due	0.02	0.04	0.01	0.03	0.03
- Nonaccrual	0.42	0.40	0.35	0.49	0.59
Credit Card - 30-89 Days PD	1.41	1.96	1.37	1.72	1.36
- 90+ Days Past Due	0.38	0.68	0.43	0.84	0.57
- Nonaccrual	0.11	0.06	0.06	0.10	0.10

CAPITAL RATIOS	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Tier 1 Leverage Ratio	8.78	8.58	8.64	8.55	8.32
Tier 1 RBC Ratio	11.15	11.30	11.28	11.80	11.85
Total Risk-Based Capital Ratio	12.71	12.86	12.85	13.49	13.70
Tangible Tier 1 Leverage Ratio	8.69	8.43	8.50	8.40	8.18
Tangible Common Eq Cap/Tan Assets	6.92	6.78	6.78	6.92	7.02
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	19.79	19.01	19.47	17.52	17.08
Standby Letters of Credit	1.24	1.31	1.25	1.26	1.29
Commercial & Similar Letters of Credit	0.10	0.11	0.10	0.12	0.13
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	4.38	4.54	4.10	3.67	3.65
Interest Rate Contracts	3.42	4.00	3.53	3.00	3.08
Interest Rate Futures & Forward Contr	0.24	0.37	0.24	0.19	0.15
Written Options Contr (Int Rate)	0.17	0.18	0.15	0.08	0.06
Purchased Options Contr (Int Rate)	0.35	0.10	0.13	0.03	0.19
Interest Rate Swaps	1.79	2.32	2.03	2.16	1.97
Foreign Exchange Contracts	0.12	0.07	0.06	0.10	0.08
Futures & Forward Foreign Exch Contr	0.03	0.04	0.03	0.07	0.04
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.03	0.04	0.03	0.03	0.03
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.01	0.02	0.01	0.01	0.01
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	30.67	30.59	31.73	30.57	29.94

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Interest Rate Contracts	93.76	93.47	93.96	89.30	91.16
Foreign Exchange Contracts	4.27	4.16	4.49	8.28	5.03
Equity, Comm, & Other Contracts	0.72	1.31	1.53	1.07	2.44
Futures and Forwards	19.34	20.57	19.84	19.44	22.62
Written Options	14.98	12.23	13.59	8.75	9.49
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	14.34	11.70	13.11	8.38	9.49
Purchased Options	7.77	4.20	5.16	4.12	5.43
Exchange-Traded	0.02	0.00	0.00	0.00	0.02
Over-The-Counter	7.36	3.78	4.76	3.67	4.79
Swaps	46.93	54.05	51.98	56.51	57.81
Held for Trading	12.62	11.00	8.15	9.53	8.51
Interest Rate Contracts	7.67	5.49	4.69	1.96	4.01
Foreign Exchange Contracts	1.22	2.32	0.69	3.96	2.44
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	87.38	89.00	91.85	90.47	91.49
Interest Rate Contracts	77.02	77.78	78.63	77.76	79.53
Foreign Exchange Contracts	0.52	0.55	1.33	0.93	1.14
Equity, Comm, & Other Contracts	0.47	1.17	1.40	0.95	2.32
Deriv Contr (Excl Fut & FX LE 14 Days)	78.04	81.69	78.37	84.33	83.43
One Year or Less	22.91	25.09	24.44	24.79	20.28
Over 1 Year to 5 Years	25.10	27.19	26.67	26.13	32.71
Over 5 Years	11.96	14.78	13.26	17.84	15.76
Gross Negative Fair Value (Abs Val)	0.51	0.79	0.77	0.89	1.05
Gross Positive Fair Value	0.67	0.59	0.60	0.73	1.08
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	0.02	0.02	0.02	0.02	0.03

INSURANCE ACTIVITIES	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.02	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	31.90	26.50	26.47	29.55	33.40
Ins Under Assets(L/H)/Tot Ins Und Ast	68.10	73.50	73.53	70.45	66.60
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	1.05	1.04	1.02	0.98	1.08
Premium Inc/Ins Activities Revenue	3.07	3.96	3.72	6.28	3.74
Credit Rel Prem Inc/Tot Prem Inc	68.85	77.78	77.78	71.06	79.48
Other Prem Inc/Total Prem Inc	31.15	22.22	22.22	28.94	20.52
Ins Under Net Income/Consol Net Income	0.06	0.08	0.08	0.08	0.09
Ins Net Inc (P/C)/Equity (P/C)	14.74	12.87	11.45	11.01	14.22
Ins Net Inc (L/H)/Equity (L/H)	6.00	7.61	9.55	9.00	10.63
Insur Ben, Losses, Exp/Insur Premiums	51.47	129.39	147.10	114.83	101.68
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.03
Reinsurance Recov(L/H)/Tot Assets(L/H)	4.42	4.15	4.09	2.00	2.28
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.87	9.97	9.87	9.17	7.22
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.60	0.44	0.50	0.92	69.44
Cost: Interest-Bearing Deposits	4.65	2.37	2.63	1.36	1.51
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	10.49
Commercial and Industrial Loans	2.39	0.05	3.72	3.11	2.50
Foreign Governments and Inst	0.00	0.00	0.00	0.12	0.00
Leases	0.48	0.86	0.85	0.95	3.05
GROWTH RATES:					
Net Loans and Leases	3.79	470.77	523.83	10.96	-2.96
Total Selected Assets	-6.41	18.38	17.49	25.11	9.39
Deposits	21.08	13.66	36.12	44.03	286.51

PROFITABILITY:	PEER GROUP 02				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Net Income/Avg Equity Capital	12.92	13.15	12.97	13.15	13.53
Bank Net Inc/Avg Eq Inv in Banks	12.99	13.39	13.10	13.49	13.99
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.55	6.48	7.07	5.05	4.25
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.10	7.30	5.87	9.54	8.83
Bank Net Income/Parent Net Income	93.68	92.45	94.30	88.17	86.88
Nonbank Net Income/Parent Net Income	1.67	1.99	1.81	1.83	1.47
Sub BHCs Net Inc/Parent Net Income	89.79	115.40	103.02	65.56	83.42
LEVERAGE:					
Total Liabilities/Equity	24.89	23.90	24.23	22.95	23.85
Total Debt/Equity Capital	3.96	3.55	3.82	3.60	6.23
Tot Debt+NP to Subs Iss Tr Pref/Equity	20.85	19.69	19.48	18.74	19.25
Tot Debt+Lns Guaranteed for Affl/Equity	3.97	3.56	3.83	3.66	6.29
Total Debt/Eq Cap - Exc Over Fair Value	4.08	3.64	3.91	3.66	6.29
Long-Term Debt/Equity Capital	2.52	2.75	2.79	2.94	4.59
Short-Term Debt/Equity Capital	0.72	0.32	0.36	0.22	1.29
Current Portion of LT Debt/Equity	0.02	0.00	0.00	0.03	0.07
Exc Cost Over Fair Value/Equity Cap	0.13	0.14	0.14	0.31	0.34
Long-Term Debt/Consolidated LT Debt	4.26	3.73	3.79	8.07	9.99
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	113.26	112.38	112.42	109.87	109.94
Total Investment in Subs/Equity	115.04	114.68	114.29	112.60	113.21
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	97.34	96.90	97.17	95.40	96.42
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	98.73	99.09	98.90	98.29	99.64
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.05	1.04	1.03	0.85	0.83
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.48	2.53	2.64	2.33	2.41
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	136.28	128.82	128.75	144.40	194.09
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	142.13	125.97	128.02	146.67	198.51
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	110.11	99.37	101.74	104.04	120.14
Pretax Oper Inc + Int Exp/Int Expense	7122.58	11712.4	8846.05	38174.4	12394.8
Div + Int From Subs/Int Exp + Div	213.34	180.34	213.76	218.58	359.10
Fees+Other Inc From Subs/Sal + Oth Exp	11.88	14.05	14.57	14.34	15.36
Net Inc/Curr Port of LT Debt+Pfd Div(X)	4525.22	4000.11	4926.82	3661.92	3879.21
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.67	1.76	1.27	2.06	1.91
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.07
Nonaccrual	8.61	8.33	8.33	0.00	0.25
Total	8.61	8.33	8.33	0.00	0.32
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	0.95	0.94	0.86	1.16	1.80
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.03
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 02				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Div Paid/Inc Before Undist Inc	79.19	72.49	67.14	63.75	60.35
Dividends Paid/Net Income	28.49	28.65	28.95	30.52	32.24
Net Income - Dividends/Avg Equity	8.93	9.10	8.92	8.85	9.06
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	147.97	134.09	139.78	143.39	162.44
Dividends From Nonbank Subs	2.43	3.50	3.73	2.42	2.56
Dividends From Subsidiary BHCs	6.66	9.46	7.38	11.14	10.55
Dividends From All Subsidiaries	185.42	169.69	187.53	207.75	238.11
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	46.44	46.72	46.15	53.21	66.21
Interest Income From Bank Subs	0.89	0.82	0.77	0.74	0.41
Mgt & Service Fees From Bank Subs	3.71	4.53	4.12	5.66	3.67
Other Income From Bank Subs	0.02	0.07	0.05	0.04	0.02
Operating Income From Bank Subs	56.15	56.18	56.56	66.73	80.31
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	62.80	74.96	75.64	43.01	53.29
Interest Income From Nonbank Subs	12.14	3.71	6.43	4.82	8.49
Mgt & Serv Fees From Nonbank Subs	1.99	1.46	2.00	1.80	2.16
Other Income From Nonbank Subs	0.50	0.10	2.31	0.00	0.09
Operating Inc From Nonbank Subs	86.15	104.11	101.39	61.28	93.58
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	54.49	53.30	52.89	39.60	47.59
Interest Inc From Subsidiary BHCs	0.44	0.16	0.20	0.03	0.12
Mgt & Serv Fees From Sub BHCs	3.98	3.24	3.77	2.35	2.93
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	58.91	56.70	56.85	51.31	50.63
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	60.38	59.57	60.75	62.55	64.79
Interest Income From Bank Subs	1.84	1.94	1.42	0.84	0.72
Mgt & Serv Fees From Bank Subs	3.92	4.93	4.90	5.39	4.86
Other Income From Bank Subs	0.05	0.06	0.06	0.01	0.05
Operating Income From Bank Subs	73.80	75.52	74.53	76.85	76.51
Dividends From Nonbank Subs	1.18	1.39	1.86	0.85	1.17
Interest Income From Nonbank Subs	0.30	0.19	0.15	0.17	0.19
Mgt & Serv Fees From Nonbank Subs	0.04	0.03	0.04	0.03	0.07
Other Income From Nonbank Subs	0.02	0.01	0.01	0.00	0.00
Operating Inc From Nonbank Subs	2.44	2.40	2.69	1.48	1.80
Dividends From Subsidiary BHCs	2.88	5.35	4.10	4.97	9.17
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	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	3.55	5.78	4.55	5.67	10.08
Loans and Adv From Subs/ST Debt	573.96	41149.2	31657.6	2182.18	643.37
Loans and Adv From Subs/Total Debt	488.57	354.52	379.61	635.17	274.58

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									94
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.57	2.04	2.81	3.19	3.50	3.94	4.42	5.09	94
+ Non-interest Income	1.14	0.24	0.47	0.66	1.07	1.48	2.21	2.64	94
- Overhead Expense	2.79	1.33	1.78	2.19	2.78	3.16	4.00	4.71	94
- Provision for Losses	0.14	-0.08	0.00	0.05	0.12	0.20	0.33	0.46	94
+ Securities Gains (Losses)	0.00	-0.07	-0.02	-0.00	0.00	0.00	0.02	0.05	94
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.02	94
= Pretax Net Oper Income (TE)	1.78	0.66	0.88	1.35	1.74	2.11	2.67	2.92	94
Net Operating Income	1.15	0.40	0.60	0.90	1.13	1.39	1.65	1.78	94
Net Income	1.14	0.34	0.59	0.90	1.13	1.39	1.65	1.78	94
Net Income (Sub S Adjusted)	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	6.80	5.52	5.86	6.29	6.75	7.23	7.74	8.13	94
Interest Expense	2.91	2.04	2.22	2.49	2.88	3.20	3.69	3.94	94
Net Interest Income (TE)	3.90	2.08	2.95	3.46	3.81	4.34	4.81	5.47	94
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.14	-0.00	0.00	0.04	0.10	0.22	0.34	0.67	94
Earnings Coverage of Net Losses (X)	31.41	-298.42	2.46	7.49	22.06	51.25	113.35	150.91	94
Ln&Ls Allowance/Total Loans & Leases	1.26	0.71	0.93	1.03	1.22	1.42	1.69	1.86	94
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.51	0.09	0.14	0.24	0.45	0.70	1.02	1.26	94
30-89 Days Past Due Loans and Leases	0.69	0.10	0.20	0.33	0.59	0.89	1.46	1.94	94
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	30.27	4.14	10.88	20.04	29.66	39.09	50.53	60.34	94
Net ST Noncore Funding Dependence	21.09	-1.23	3.52	11.83	20.65	28.12	41.96	46.59	94
Net Loans and Leases/Total Assets	67.23	41.00	49.27	59.94	69.88	73.70	78.61	83.03	94
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.78	6.36	6.78	7.64	8.58	9.76	10.94	11.58	94
Equity Capital/Total Assets	9.17	5.98	6.46	7.58	8.81	10.28	12.41	14.97	94
Net Loans&Ls/Equity Capital (X)	7.52	3.58	4.81	5.86	7.29	8.75	10.70	11.67	94
Cash Dividends/Net Income	28.60	0.00	0.00	10.99	30.69	48.05	57.90	67.53	93
Cash Dividends/Net Income (Sub S Adjusted)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Retained Earnings/Avg Equity Cap	8.91	1.25	2.67	5.23	8.38	12.13	14.80	18.37	94
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.71	0.00	0.00	0.00	0.00	0.00	4.52	7.28	94
Long-Term Debt/Equity Capital	2.52	0.00	0.00	0.00	0.00	2.64	15.04	21.12	94
Equity Investment in Subs/Equity Cap	113.25	82.30	92.15	100.02	112.47	122.62	136.89	146.89	94
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	142.12	17.85	51.94	86.06	115.17	176.04	303.27	429.11	93

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.25	4.96	5.44	5.75	6.21	6.66	7.23	7.43	94
Less: Interest Expense	2.68	1.85	1.99	2.24	2.64	2.99	3.50	3.58	94
Equals: Net Interest Income (TE)	3.57	2.04	2.81	3.19	3.50	3.94	4.42	5.09	94
Plus: Non-Interest Income	1.14	0.24	0.47	0.66	1.07	1.48	2.21	2.64	94
Equals: Adj Operating Income (TE)	4.73	2.64	3.21	4.12	4.67	5.29	6.06	6.72	94
Less: Overhead Expense	2.79	1.33	1.78	2.19	2.78	3.16	4.00	4.71	94
Less: Provision for Loan and Lease Losses	0.14	-0.08	0.00	0.05	0.12	0.20	0.33	0.46	94
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Plus: Realized G/L on AFS Sec	0.00	-0.06	-0.02	-0.00	0.00	0.00	0.02	0.05	94
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.02	94
Equals: Pretax Net Oper Inc (TE)	1.78	0.66	0.88	1.35	1.74	2.11	2.67	2.92	94
Less: Applicable Income Taxes (TE)	0.63	0.18	0.26	0.45	0.61	0.77	1.00	1.18	94
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	94
Equals: Net Operating Income	1.15	0.40	0.60	0.90	1.13	1.39	1.65	1.78	94
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Equals: Net Income	1.14	0.34	0.59	0.90	1.13	1.39	1.65	1.78	94
Memo: Net Income (Last Four Qtrs)	1.13	0.34	0.59	0.88	1.14	1.35	1.66	1.76	94
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.03	86.30	87.75	89.97	91.97	93.77	96.11	97.89	94
Avg Int-Bearing Funds / Avg Assets	78.25	65.02	69.03	73.52	78.66	82.81	85.91	87.73	94
Int Income (TE) / Avg Earning Assets	6.80	5.52	5.86	6.29	6.75	7.23	7.74	8.13	94
Int Expense / Avg Earning Assets	2.91	2.04	2.22	2.49	2.88	3.20	3.69	3.94	94
Net Int Inc (TE) / Avg Earn Assets	3.90	2.08	2.95	3.46	3.81	4.34	4.81	5.47	94
YIELD OR COST:									
Total Loans and Leases (TE)	7.47	6.18	6.57	6.94	7.47	7.84	8.48	8.88	94
Interest-Bearing Bank Balances	5.04	0.74	1.48	2.69	4.12	5.30	10.25	31.34	85
Fed Funds Sold & Reverse Repos	4.78	3.90	4.28	4.57	4.83	4.94	5.11	5.34	85
Trading Assets	3.12	0.00	0.00	0.00	2.48	5.66	9.22	11.03	31
Total Earning Assets	6.70	5.37	5.59	6.21	6.66	7.21	7.71	8.13	94
Investment Securities (TE)	4.77	3.93	4.09	4.42	4.73	5.07	5.46	5.94	94
U.S. Treasury & Agency Sec (excl MBS)	4.18	3.13	3.51	3.75	4.12	4.47	5.23	5.66	92
Mortgage-Backed Securities	4.58	3.72	3.96	4.31	4.56	4.85	5.12	5.56	93
All Other Securities	6.40	3.67	4.67	5.38	6.25	7.19	8.32	9.58	94
Interest-Bearing Deposits	3.08	1.95	2.29	2.71	3.03	3.37	4.04	4.30	94
Time Deposits of \$100K or More	4.17	3.22	3.49	3.92	4.19	4.47	4.65	4.77	94
Time Deposits < \$100K	3.92	2.85	3.37	3.66	3.86	4.15	4.47	4.86	94
Other Domestic Deposits	2.09	0.94	1.22	1.64	2.05	2.55	2.89	3.26	94
Foreign Deposits	4.64	2.49	2.49	4.51	4.71	5.01	5.32	5.43	8
Fed Funds Purchased and Repos	4.27	3.12	3.60	3.89	4.22	4.59	5.10	5.23	93
Other Borrowed Funds & Trading Liab	4.54	2.76	3.39	4.01	4.56	4.97	5.61	6.36	93
All Interest-Bearing Funds	3.43	2.52	2.67	3.03	3.44	3.72	4.21	4.43	94

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	48.27	33.78	35.26	38.33	45.09	55.85	66.01	77.96	94
Avg Assets per Employee (\$000)	4513.00	2331.16	2843.15	3328.57	3900.72	4953.04	7649.15	10888.3	94

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.88	0.00	0.00	0.22	2.56	5.06	8.71	10.46	94
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Overhead Exp / NII + Non-Int Income	60.50	41.95	46.22	55.20	59.92	66.63	72.38	75.91	94
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PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.79	1.33	1.78	2.19	2.78	3.16	4.00	4.71	94
Personnel Expense	1.53	0.76	0.87	1.23	1.49	1.81	2.07	2.55	94
Net Occupancy Expense	0.38	0.19	0.25	0.29	0.37	0.46	0.56	0.61	94
Other Operating Expenses	0.85	0.37	0.51	0.65	0.78	1.02	1.30	1.74	94

Overhead Less Non-Interest Income	1.62	0.71	1.05	1.34	1.56	1.93	2.26	2.48	94
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PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	59.20	39.74	45.80	52.78	58.65	65.89	71.14	74.58	94
Personnel Expense	32.49	20.99	23.39	28.74	32.50	36.34	40.08	43.04	94
Net Occupancy Expense	8.12	5.00	5.58	7.05	7.99	9.21	10.32	11.50	94
Other Operating Expenses	18.19	11.42	12.51	14.99	18.01	20.75	25.64	28.21	94

Total Non-Interest Income	23.50	6.89	9.88	16.53	23.53	29.50	36.23	39.72	94
Fiduciary Activities Income	1.83	0.00	0.00	0.00	1.26	3.28	5.61	7.35	94
Serv Charges on Deposit Accts - Domestic	7.16	1.11	1.66	3.23	6.89	10.29	13.00	15.40	94
Trading Revenue	0.08	-0.12	0.00	0.00	0.00	0.00	0.31	1.91	94
Investment Banking Fees & Commissions	1.35	0.00	0.00	0.25	1.05	1.76	3.73	7.78	94
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	94
Net Servicing Fees	0.34	0.00	0.00	0.00	0.11	0.40	1.22	2.76	94
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Insurance Activities Revenue	1.05	0.00	0.00	0.00	0.28	1.67	3.82	6.89	94
Net Gain (Loss) - Sales Loans, OREO, Oth	1.26	-0.10	0.00	0.11	0.67	2.09	4.10	5.28	94
Other Non-Interest Income	7.36	2.70	3.45	4.70	7.06	9.16	11.58	15.02	94

Overhead Less Non-Interest Income	35.04	20.57	23.89	28.15	33.44	41.08	48.13	56.85	94
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TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	30.33	14.33	21.62	26.81	31.51	34.22	35.94	38.66	94
Appl Inc Tax+TE/Pretax NOI+TE	35.47	26.51	31.68	33.33	35.47	37.27	39.27	40.96	94

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	48.37	12.75	27.29	40.73	50.34	56.68	64.53	71.51	94
Commercial and Industrial Loans	11.54	1.77	4.04	7.45	10.81	14.35	20.50	27.63	94
Loans to Individuals	4.06	0.04	0.25	1.04	2.63	6.81	10.74	13.25	94
Loans to Depository Institutions	0.02	0.00	0.00	0.00	0.00	0.00	0.09	0.47	94
Agricultural Loans	0.47	0.00	0.00	0.00	0.07	0.73	1.97	3.98	94
Other Loans and Leases	1.71	0.02	0.09	0.34	1.10	2.94	4.73	5.81	94
Net Loans and Leases	67.23	41.00	49.27	59.94	69.88	73.70	78.61	83.03	94
Debt Securities Over 1 Year	17.29	1.71	7.10	11.82	16.11	22.69	29.58	37.17	94
Mutual Funds and Equity Securities	0.18	0.00	0.00	0.00	0.10	0.29	0.70	0.90	94
Subtotal	85.79	75.12	77.56	82.99	86.15	89.08	91.31	91.92	94
Interest-Bearing Bank Balances	0.22	0.00	0.00	0.00	0.04	0.19	0.96	1.80	94
Federal Funds Sold & Reverse Repos	0.93	0.00	0.00	0.00	0.54	1.82	3.03	4.21	94
Debt Securities 1 Year or Less	2.52	0.01	0.10	0.39	1.71	3.87	7.50	9.55	94
Trading Assets	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.49	94
Total Earning Assets	90.28	84.86	86.09	88.23	90.34	92.33	93.80	94.92	94
Non-Int Cash and Due From Dep Inst	2.26	0.76	1.30	1.66	2.22	2.67	3.61	3.94	94
Other Real Estate Owned	0.05	0.00	0.00	0.00	0.03	0.08	0.22	0.27	94
All Other Assets	7.37	3.44	4.38	5.40	6.75	9.14	11.89	12.71	94

MEMORANDA:

Short-Term Investments	4.04	0.20	0.28	1.16	3.32	6.27	10.19	12.30	94
U.S. Treasury Securities	0.20	0.00	0.00	0.00	0.03	0.19	0.98	2.10	94
U.S. Agency Securities (excl MBS)	5.06	0.00	0.22	1.67	4.23	7.17	11.86	16.03	94
Municipal Securities	2.71	0.00	0.07	0.76	2.14	4.07	7.27	9.68	94
Mortgage-Backed Securities	10.02	0.41	0.70	4.95	9.63	13.50	20.36	26.58	94
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.00	0.28	0.61	94
Other Debt Securities	0.61	0.00	0.00	0.00	0.13	0.74	3.09	4.26	94
RE Loans Secured by 1-4 Family	15.61	2.08	4.21	8.86	13.94	21.92	28.67	31.20	94
Revolving	2.82	0.00	0.03	1.09	2.42	3.93	6.54	7.58	94
Closed-End, Sec by First Liens	10.70	1.12	2.44	5.12	9.65	15.95	22.26	25.83	94
Closed-End, Sec by Junior Liens	1.51	0.00	0.06	0.29	1.34	2.56	3.95	4.43	94
Commercial Real Estate Loans	30.32	5.25	11.33	19.75	29.36	41.60	51.07	55.38	94
Construction and Land Dev	9.45	0.98	1.55	4.29	7.80	14.03	21.21	26.81	94
Multifamily	1.67	0.06	0.23	0.68	1.39	2.26	4.20	5.05	94
Nonfarm Nonresidential	17.68	2.43	7.13	12.47	17.87	21.11	28.85	35.72	94
RE Loans Secured by Farmland	0.68	0.00	0.00	0.04	0.46	1.11	2.31	3.17	94
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	71.34	26.43	48.65	63.52	72.98	80.04	90.21	91.70	94
RE Loans Secured by 1-4 Family	23.20	2.94	6.71	12.58	20.96	33.54	41.62	55.97	94
Revolving	4.09	0.00	0.08	1.60	3.67	5.94	9.17	10.80	94
Closed-End	18.71	1.90	4.96	9.23	17.22	26.87	34.13	51.07	94
Commercial Real Estate Loans	43.94	11.18	19.52	31.02	42.33	58.85	67.23	72.88	94
Construction and Land Dev	13.59	1.87	2.74	6.14	11.76	19.50	28.52	36.02	94
Multifamily	2.40	0.11	0.34	1.11	2.07	3.16	5.72	6.66	94
Nonfarm Nonresidential	25.75	6.22	13.06	19.57	25.29	31.07	42.99	48.63	94
RE Loans Secured by Farmland	0.99	0.00	0.00	0.06	0.59	1.57	3.39	4.48	94
Loans to Depository Institutions	0.03	0.00	0.00	0.00	0.00	0.00	0.14	0.77	94
Commercial and Industrial Loans	17.28	2.44	6.11	11.34	15.56	21.97	29.16	53.82	94
Loans to Individuals	6.08	0.06	0.48	1.48	4.21	9.72	17.06	19.50	94
Credit Card Loans	0.14	0.00	0.00	0.00	0.00	0.17	0.80	1.44	94
Agricultural Loans	0.68	0.00	0.00	0.00	0.10	1.07	2.90	5.03	94
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Other Loans and Leases	2.64	0.04	0.15	0.49	1.56	4.11	7.86	9.97	94

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.04	0.20	0.28	1.16	3.32	6.27	10.19	12.30	94
Liquid Assets	19.64	6.47	9.93	13.47	17.36	24.68	35.04	43.34	94
Investment Securities	20.69	4.08	9.90	13.78	18.94	27.24	37.59	42.02	94
Net Loans and Leases	67.23	41.00	49.27	59.94	69.88	73.70	78.61	83.03	94
Net Lns, Ls & Stdbly Ltrs of Credit	68.74	41.75	50.66	61.27	70.85	75.59	80.46	84.17	94
Core Deposits	56.70	20.93	36.50	50.59	58.00	65.32	70.25	73.49	94
Noncore Funding	30.43	12.68	15.67	20.22	29.41	36.83	47.48	60.92	94
Time Deposits of \$100K or More	15.50	5.09	7.41	9.69	11.63	20.53	30.70	36.28	94
Foreign Deposits	0.23	0.00	0.00	0.00	0.00	0.00	0.00	10.06	94
Fed Funds Purchased and Repos	5.11	0.00	0.25	1.60	3.98	6.96	12.03	16.53	94
Net Fed Funds Purchased (Sold)	3.90	-2.35	-1.15	0.38	3.51	6.65	10.37	14.47	94
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Oth Borrowings W/Rem Mat 1 Yr or Less	2.98	0.00	0.00	0.37	1.97	4.31	9.71	12.47	94
Earning Assets Repr in 1 Year	40.98	14.55	17.42	30.57	42.83	50.87	59.90	68.00	94
Int-Bearing Liab Repr in 1 Year	29.90	11.39	14.93	19.58	25.31	40.51	53.77	56.81	94
Long-Term Debt Repr in 1 Year	0.40	0.00	0.00	0.00	0.00	0.51	1.89	3.15	94
Net Assets Repriceable in 1 Year	10.57	-16.38	-9.50	1.43	8.79	22.19	29.55	35.26	94
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	30.27	4.14	10.88	20.04	29.66	39.09	50.53	60.34	94
Net ST Noncore Funding Dependence	21.09	-1.23	3.52	11.83	20.65	28.12	41.96	46.59	94
Short-Term Inv/ST Noncore Funding	21.74	0.75	1.49	4.92	15.51	30.25	64.43	98.71	94
Liq Asts-ST Noncore Fndg/Nonliq Asts	-3.55	-29.34	-27.45	-12.26	-5.63	6.24	18.12	24.91	94
Net Loans and Leases/Total Deposits	90.95	57.71	67.93	83.31	92.88	97.29	106.05	123.05	94
Net Loans and Leases/Core Deposits	125.13	76.46	88.60	101.48	114.97	143.19	183.68	232.86	94
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.28	-3.82	-2.37	-0.39	0.00	0.05	0.64	0.80	68
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.04	-6.52	-5.19	-3.90	-2.16	-0.31	1.32	3.07	93
Struct Notes Appr(Depr)/T1 Cap	-0.08	-0.75	-0.31	-0.14	-0.03	-0.00	0.00	0.02	36
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	11.94	0.00	0.00	0.00	4.20	18.46	57.51	68.28	94
Available-For-Sale Securities	88.05	29.47	40.88	81.35	95.50	100.00	100.00	100.00	94
U.S. Treasury Securities	1.15	0.00	0.00	0.00	0.17	1.05	5.39	9.21	94
U.S. Agency Securities (excl MBS)	26.29	0.12	0.91	12.01	22.46	42.11	55.82	70.95	94
Municipal Securities	13.75	0.02	0.89	4.20	10.06	20.08	35.33	43.91	94
Mortgage-Backed Securities	49.63	3.60	11.14	34.27	50.15	65.65	76.58	82.78	94
Asset-Backed Securities	0.24	0.00	0.00	0.00	0.00	0.00	1.04	3.70	94
Other Debt Securities	2.77	0.00	0.00	0.00	0.81	4.31	11.71	16.57	94
Mutual Funds and Equity Securities	0.98	0.00	0.00	0.00	0.53	1.52	3.90	5.25	94
Debt Securities 1 Year or Less	12.35	0.13	0.57	2.62	10.45	19.05	32.39	40.25	94
Debt Securities 1 To 5 Years	30.67	3.21	5.40	12.78	26.77	47.03	62.64	73.73	94
Debt Securities Over 5 Years	53.35	3.53	9.43	26.27	53.76	75.48	91.12	94.43	94
Pledged Securities	64.86	24.21	32.02	48.59	66.64	80.46	91.28	94.10	94
Structured Notes, Fair Value	0.83	0.00	0.00	0.00	0.00	1.19	3.85	9.14	94

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.14	-0.08	0.00	0.05	0.12	0.20	0.33	0.46	94
Provision for Ln&Ls Losses/Avg Lns&Ls	0.20	-0.13	0.00	0.09	0.19	0.28	0.43	0.63	94
Provision for Ln&Ls Losses/Net Losses	207.65	-545.07	-37.89	85.11	136.74	245.52	636.98	1383.58	94
Ln&Ls Allowance/Total Loans & Leases	1.26	0.71	0.93	1.03	1.22	1.42	1.69	1.86	94
Ln&Ls Allowance/Net Ln&Ls Losses (X)	17.36	1.89	2.90	5.70	10.72	23.20	50.67	90.40	86
ALLL/Nonaccrual Assets	395.64	95.83	127.35	187.35	298.08	534.48	949.68	1337.52	93
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	319.19	84.09	113.40	157.79	238.11	421.85	720.36	1011.70	93
Gross Ln&Ls Losses/Avg Loans & Leases	0.22	0.01	0.05	0.08	0.17	0.31	0.53	0.73	94
Recoveries/Avg Loans and Leases	0.08	0.00	0.02	0.03	0.06	0.10	0.19	0.26	94
Net Losses/Avg Loans and Leases	0.14	-0.00	0.00	0.04	0.10	0.22	0.34	0.67	94
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Recoveries/Prior Year-End Losses	29.73	9.84	11.68	18.50	25.39	35.69	61.14	81.38	94
Earnings Coverage of Net Losses (X)	31.41	-298.42	2.46	7.49	22.06	51.25	113.35	150.91	94
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.02	-0.03	-0.02	-0.00	0.00	0.04	0.12	0.16	94
RE Loans Secured By 1-4 Family	0.03	-0.04	-0.01	0.00	0.00	0.05	0.14	0.23	94
Revolving	0.03	-0.20	-0.04	0.00	0.00	0.06	0.23	0.34	88
Closed-End	0.03	-0.04	-0.01	0.00	0.00	0.05	0.15	0.18	94
Commercial Real Estate Loans	0.02	-0.05	-0.03	-0.00	0.00	0.03	0.12	0.14	94
Construction and Land Dev	0.01	-0.03	-0.00	0.00	0.00	0.02	0.08	0.13	93
Multifamily	0.02	-0.00	0.00	0.00	0.00	0.00	0.19	0.48	90
Nonfarm Nonresidential	0.02	-0.14	-0.05	-0.00	0.00	0.03	0.17	0.23	93
RE Loans Secured by Farmland	0.01	-0.06	-0.01	0.00	0.00	0.00	0.04	0.33	76
Commercial and Industrial Loans	0.28	-0.21	-0.08	0.03	0.17	0.41	0.97	1.69	94
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Loans to Individuals	0.66	0.07	0.10	0.28	0.50	0.98	1.73	2.15	79
Credit Card Loans	-0.04	-42.40	-10.87	0.00	1.26	2.40	2.77	3.28	48
Agricultural Loans	0.01	-0.25	-0.08	0.00	0.00	0.00	0.13	0.33	68
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Loans and Leases	0.58	-0.12	-0.00	0.00	0.05	0.41	2.25	7.28	92

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

30-89 Days PD Loans and Leases	0.69	0.10	0.20	0.33	0.59	0.89	1.46	1.94	94
90+ Days PD Loans and Leases	0.07	0.00	0.00	0.00	0.04	0.12	0.21	0.31	94
Nonaccrual Loans and Leases	0.44	0.05	0.13	0.22	0.38	0.60	0.91	1.08	94
90+ Days PD and Nonaccrual Loans and Leases	0.53	0.09	0.17	0.26	0.49	0.75	1.00	1.18	94
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	94
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.69	0.10	0.20	0.33	0.59	0.89	1.46	1.94	94
90+ Days Past Due Assets	0.07	0.00	0.00	0.00	0.04	0.12	0.21	0.31	94
Nonaccrual Assets	0.44	0.05	0.13	0.22	0.38	0.61	0.91	1.08	94
30+ Days PD & Nonaccrual Assets	1.22	0.34	0.43	0.70	1.11	1.67	2.32	2.77	94
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.36	0.04	0.11	0.16	0.35	0.49	0.71	0.85	94
90+ PD & Nonaccrual Assets + OREO	0.43	0.06	0.12	0.19	0.37	0.65	0.91	1.07	94
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.36	0.03	0.09	0.17	0.32	0.50	0.77	0.92	94
Allowance for Loan & Lease Losses	43.43	5.15	11.88	20.69	40.25	58.03	86.92	112.35	94
Equity Cap + ALLL	3.75	0.48	0.90	1.55	3.14	5.13	9.04	11.56	94
Tier 1 Cap + ALLL	3.91	0.38	1.03	1.59	3.53	5.01	8.46	11.06	94
Loans & Leases + RE Acquired	0.53	0.09	0.14	0.26	0.49	0.71	1.08	1.37	94

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	0.59	0.01	0.07	0.24	0.50	0.82	1.33	1.73	94
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.03	0.10	0.16	0.32	94
- Nonaccrual	0.43	0.00	0.05	0.19	0.37	0.61	0.86	1.27	94
Coml & Indl - 30-89 Days PD	0.77	0.03	0.15	0.33	0.68	1.20	1.78	2.05	94
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.02	0.16	0.30	0.47	94
- Nonaccrual	0.63	0.00	0.03	0.18	0.53	0.98	1.37	1.67	94
Individuals - 30-89 Days PD	1.13	0.01	0.10	0.51	0.97	1.55	2.56	4.01	94
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.06	0.15	0.30	0.46	94
- Nonaccrual	0.14	0.00	0.00	0.01	0.09	0.23	0.46	0.69	94
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Agricultural - 30-89 Days PD	0.23	0.00	0.00	0.00	0.00	0.32	1.24	1.84	68
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.29	68
- Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.09	0.72	1.47	68
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Lns&Ls - 30-89 Days PD	0.32	0.00	0.00	0.00	0.04	0.46	1.45	2.54	92
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.01	0.21	0.34	92
- Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.07	0.44	0.87	92
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.71	0.00	0.09	0.18	0.61	1.13	1.47	1.96	94
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.03	0.13	0.32	0.50	94
- Nonaccrual	0.41	0.00	0.02	0.12	0.26	0.60	1.08	1.35	94
Revolving - 30-89 Days PD	0.50	0.00	0.00	0.13	0.38	0.79	1.43	1.96	88
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.05	0.15	0.36	88
- Nonaccrual	0.15	0.00	0.00	0.00	0.08	0.27	0.48	0.72	88
Closed-End - 30-89 Days PD	0.77	0.00	0.05	0.15	0.66	1.27	1.65	2.04	94
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.02	0.15	0.34	0.63	94
- Nonaccrual	0.47	0.00	0.02	0.12	0.33	0.68	1.13	1.51	94
- Jr Lien 30-89 Days PD	0.08	0.00	0.00	0.00	0.03	0.13	0.31	0.46	94
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	94
- Jr Lien Nonaccrual	0.06	0.00	0.00	0.00	0.02	0.07	0.22	0.60	94
Commercial RE - 30-89 Days PD	0.52	0.00	0.02	0.17	0.40	0.72	1.28	1.89	94
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.05	0.13	0.16	94
- Nonaccrual	0.41	0.00	0.00	0.16	0.38	0.61	0.96	1.31	94
Const & Dev - 30-89 Days PD	0.72	0.00	0.00	0.08	0.49	1.17	2.53	3.07	93
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.02	0.19	0.37	93
- Nonaccrual	0.34	0.00	0.00	0.00	0.20	0.53	1.26	2.02	93
Multifamily - 30-89 Days PD	0.33	0.00	0.00	0.00	0.02	0.38	1.58	2.46	90
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.16	90
- Nonaccrual	0.23	0.00	0.00	0.00	0.00	0.35	1.04	2.35	90
Nonfarm Nres- 30-89 Days PD	0.38	0.00	0.00	0.10	0.27	0.62	1.05	1.25	93
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.04	0.13	0.24	93
- Nonaccrual	0.44	0.00	0.00	0.10	0.32	0.72	1.15	1.83	93
Farmland - 30-89 Days PD	0.31	0.00	0.00	0.00	0.08	0.50	1.32	2.24	76
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.12	0.33	76
- Nonaccrual	0.41	0.00	0.00	0.00	0.00	0.45	2.06	4.07	76
Credit Card - 30-89 Days PD	1.41	0.00	0.00	0.20	1.27	2.37	3.39	4.66	48
- 90+ Days Past Due	0.37	0.00	0.00	0.00	0.19	0.63	1.01	1.99	48
- Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.00	0.52	1.87	48

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.78	6.36	6.78	7.64	8.58	9.76	10.94	11.58	94
Tier 1 RBC Ratio	11.14	8.47	8.86	9.65	10.78	12.08	14.44	16.11	94
Total Risk-Based Capital Ratio	12.71	10.49	10.84	11.38	12.24	13.51	15.67	17.29	94
Tangible Tier 1 Leverage Ratio	8.69	6.20	6.62	7.63	8.55	9.73	10.84	11.55	94
Tangible Common Eq Cap/Tan Assets	6.91	4.37	4.90	5.74	6.81	7.86	9.62	10.44	94
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	19.79	6.74	10.17	15.36	19.32	25.24	29.20	30.44	94
Standby Letters of Credit	1.23	0.06	0.26	0.49	1.04	1.66	2.73	4.17	94
Commercial & Similar Letters of Credit	0.10	0.00	0.00	0.00	0.00	0.12	0.53	1.03	94
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	4.38	0.00	0.00	0.00	0.92	5.65	17.08	37.55	94
Interest Rate Contracts	3.42	0.00	0.00	0.00	0.82	4.41	14.16	24.69	94
Interest Rate Futures & Forward Contr	0.23	0.00	0.00	0.00	0.00	0.31	1.08	2.53	94
Written Options Contr (Int Rate)	0.17	0.00	0.00	0.00	0.00	0.30	0.77	1.40	94
Purchased Options Contr (Int Rate)	0.34	0.00	0.00	0.00	0.00	0.00	2.11	5.96	94
Interest Rate Swaps	1.79	0.00	0.00	0.00	0.00	2.87	8.48	15.02	94
Foreign Exchange Contracts	0.12	0.00	0.00	0.00	0.00	0.00	0.16	3.13	94
Futures & Forward Foreign Exch Contr	0.03	0.00	0.00	0.00	0.00	0.00	0.11	0.96	94
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	94
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	94
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Equity, Commodity, & Other Deriv Contr	0.02	0.00	0.00	0.00	0.00	0.00	0.04	0.71	94
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	94
Purchased Options Contr (Comm & Oth)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.31	94
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	30.67	10.08	17.27	23.34	29.97	36.38	44.51	60.74	94

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	93.76	0.00	33.08	97.19	100.00	100.00	100.00	100.00	69
Foreign Exchange Contracts	4.26	0.00	0.00	0.00	0.00	0.00	33.99	67.64	69
Equity, Comm, & Other Contracts	0.71	0.00	0.00	0.00	0.00	0.00	3.03	14.39	69
Futures and Forwards	19.34	0.00	0.00	0.00	4.37	46.11	68.79	78.75	69
Written Options	14.97	0.00	0.00	0.00	2.89	35.08	52.15	81.00	69
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Over-The-Counter	14.34	0.00	0.00	0.00	2.12	32.99	52.15	81.00	69
Purchased Options	7.77	0.00	0.00	0.00	0.00	8.28	49.51	68.67	69
Exchange-Traded	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.62	69
Over-The-Counter	7.35	0.00	0.00	0.00	0.00	7.42	39.80	68.67	69
Swaps	46.92	0.00	0.00	0.00	37.10	94.35	100.00	100.00	69
Held for Trading	12.61	0.00	0.00	0.00	0.00	6.15	70.74	87.80	69
Interest Rate Contracts	7.67	0.00	0.00	0.00	0.00	1.94	58.01	66.67	69
Foreign Exchange Contracts	1.21	0.00	0.00	0.00	0.00	0.00	0.00	40.32	69
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Non-Traded	87.38	3.58	27.09	93.03	100.00	100.00	100.00	100.00	69
Interest Rate Contracts	77.02	0.00	4.52	51.77	100.00	100.00	100.00	100.00	69
Foreign Exchange Contracts	0.51	0.00	0.00	0.00	0.00	0.00	2.71	9.15	69
Equity, Comm, & Other Contracts	0.46	0.00	0.00	0.00	0.00	0.00	0.11	14.39	69
Deriv Contr (Excl Fut & FX LE 14 Days)	78.04	0.00	9.99	47.90	91.86	100.00	100.00	100.00	69
One Year or Less	22.91	0.00	0.00	0.00	18.10	47.03	71.27	95.23	69
Over 1 Year to 5 Years	25.10	0.00	0.00	0.00	14.73	48.70	88.01	99.19	69
Over 5 Years	11.96	0.00	0.00	0.00	0.00	17.50	57.92	74.43	69
Gross Negative Fair Value (Abs Val)	0.51	0.00	0.00	0.04	0.29	0.93	1.67	2.27	69
Gross Positive Fair Value	0.67	0.00	0.00	0.11	0.51	1.02	2.23	3.13	69
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	94
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	94
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	94
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	94
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	94
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
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	94
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.02	0.00	0.00	0.00	0.00	0.02	0.11	0.23	94

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.28	94
Ins Under Assets(P/C)/Tot Ins Und Ast	31.89	0.00	0.00	0.00	0.00	100.00	100.00	100.00	19
Ins Under Assets(L/H)/Tot Ins Und Ast	68.10	0.00	0.00	0.00	100.00	100.00	100.00	100.00	19
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Ins Activities Revenue/Adj Oper Inc	1.05	0.00	0.00	0.00	0.28	1.67	3.82	6.89	94
Premium Inc/Ins Activities Revenue	3.07	0.00	0.00	0.00	0.00	0.35	17.77	35.40	73
Credit Rel Prem Inc/Tot Prem Inc	68.85	0.00	0.00	0.00	100.00	100.00	100.00	100.00	19
Other Prem Inc/Total Prem Inc	31.14	0.00	0.00	0.00	0.00	93.82	100.00	100.00	19
Ins Under Net Income/Consol Net Income	0.05	0.00	0.00	0.00	0.00	0.00	0.48	0.72	94
Ins Net Inc (P/C)/Equity (P/C)	14.74	3.17	3.17	4.41	6.64	20.61	31.51	31.64	6
Ins Net Inc (L/H)/Equity (L/H)	5.99	0.76	0.91	2.72	5.62	5.94	9.44	13.07	11
Insur Ben, Losses, Exp/Insur Premiums	51.46	0.00	0.00	3.89	29.82	85.35	173.18	198.37	19
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Reinsurance Recov(L/H)/Tot Assets(L/H)	4.42	0.00	0.00	0.00	0.00	2.58	12.32	22.16	13
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
CSV Life Insurance/Tier 1 Cap + ALLL	9.87	0.00	0.00	0.93	9.22	17.76	23.14	26.92	94
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	94
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.60	0.00	0.00	0.00	0.00	0.00	4.59	7.76	44
Cost: Interest-Bearing Deposits	4.64	2.49	2.49	4.51	4.71	5.01	5.32	5.43	8
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	2.38	0.16	0.16	0.16	1.11	2.78	4.06	4.49	3
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Leases	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	1
GROWTH RATES:									
Net Loans and Leases	3.79	-100.00	-100.00	-59.31	-6.57	27.10	95.13	334.58	37
Total Selected Assets	-6.40	-100.00	-100.00	-52.46	-3.84	25.24	93.35	276.48	48
Deposits	21.07	-40.75	-40.75	-20.15	4.92	56.36	68.92	70.13	7

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	79.18	0.00	0.00	31.34	74.50	101.34	175.97	509.29	80
Dividends Paid/Net Income	28.49	0.00	0.00	10.99	30.69	48.05	57.88	63.36	93
Net Income - Dividends/Avg Equity	8.92	1.25	3.04	5.23	8.39	12.13	14.80	18.37	94
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	147.96	0.00	0.00	66.96	133.25	211.18	369.49	535.46	78
Dividends From Nonbank Subs	2.43	0.00	0.00	0.00	0.00	3.17	12.19	17.12	78
Dividends From Subsidiary BHCs	6.66	0.00	0.00	0.00	0.00	0.00	0.00	127.52	78
Dividends From All Subsidiaries	185.41	0.00	3.16	101.34	149.37	230.26	409.05	835.99	78
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	46.43	0.00	0.00	20.47	41.57	78.67	111.58	128.75	85
Interest Income From Bank Subs	0.88	0.00	0.00	0.00	0.03	1.34	3.75	7.50	85
Mgt & Service Fees From Bank Subs	3.71	0.00	0.00	0.00	0.00	2.93	17.51	46.77	85
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.68	85
Operating Income From Bank Subs	56.14	0.00	0.13	24.38	48.72	96.92	133.67	149.18	85
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	62.80	0.00	0.00	0.00	68.75	100.00	188.74	248.20	57
Interest Income From Nonbank Subs	12.14	0.00	0.00	0.00	0.00	0.25	59.53	139.09	57
Mgt & Serv Fees From Nonbank Subs	1.98	0.00	0.00	0.00	0.00	0.00	8.05	30.42	57
Other Income From Nonbank Subs	0.49	0.00	0.00	0.00	0.00	0.00	0.00	12.77	57
Operating Inc From Nonbank Subs	86.15	0.00	0.00	0.87	84.57	110.98	242.49	324.52	57
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	54.49	0.00	0.00	0.00	32.34	89.52	108.10	148.45	12
Interest Inc From Subsidiary BHCs	0.43	0.00	0.00	0.00	0.00	0.00	0.29	2.17	12
Mgt & Serv Fees From Sub BHCs	3.97	0.00	0.00	0.00	0.00	0.00	11.65	18.79	12
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Operating Income From Sub BHCs	58.90	0.00	0.00	0.00	32.34	96.65	114.37	152.17	12
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	60.37	0.00	0.00	0.14	78.16	94.90	98.34	99.11	91
Interest Income From Bank Subs	1.84	0.00	0.00	0.00	0.01	1.66	6.84	21.63	91
Mgt & Serv Fees From Bank Subs	3.92	0.00	0.00	0.00	0.00	0.76	23.33	33.95	91
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.95	91
Operating Income From Bank Subs	73.80	0.00	0.00	76.41	93.88	98.69	99.63	100.00	91
Dividends From Nonbank Subs	1.18	0.00	0.00	0.00	0.00	1.53	7.34	8.75	91
Interest Income From Nonbank Subs	0.30	0.00	0.00	0.00	0.00	0.00	1.69	6.55	91
Mgt & Serv Fees From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.04	0.86	91
Other Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.73	91
Operating Inc From Nonbank Subs	2.44	0.00	0.00	0.00	0.17	3.28	10.84	20.65	91
Dividends From Subsidiary BHCs	2.88	0.00	0.00	0.00	0.00	0.00	0.00	88.57	91
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Operating Income From Sub BHCs	3.54	0.00	0.00	0.00	0.00	0.00	0.00	98.67	91
Loans and Adv From Subs/ST Debt	573.96	0.90	24.27	133.12	418.91	580.69	1726.69	1987.63	21
Loans and Adv From Subs/Total Debt	488.57	3.14	25.91	79.30	257.16	637.30	1625.09	3132.91	44

BHCPR Reporters for Quarter Ending 09/30/2006
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2006 and Other Notes
1141786	6, 869, 058	ALABAMA NATIONAL BANCORPORATIO	BIRMINGHAM, AL	
1208661	5, 450, 338	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
1095674	8, 458, 569	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1133286	3, 424, 495	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1245620	5, 605, 516	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
2126977	3, 453, 040	BANNER CORPORATION	WALLA WALLA, WA	
2947435	6, 726, 754	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
1020180	6, 694, 398	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1247334	3, 855, 633	CAPITOL BANCORP LTD.	LANSING, MI	
1843080	7, 638, 549	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	7, 051, 179	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1022764	5, 378, 890	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	3, 839, 306	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1114605	6, 577, 274	CHITTENDEN CORPORATION	BURLINGTON, VT	
1205688	7, 752, 045	CITIZENS BANKING CORPORATION	FLINT, MI	
1135972	4, 774, 466	COMMERCEBANK HOLDING CORPORATI	CORAL GABLES, FL	
1048867	4, 374, 194	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1117709	3, 431, 208	COMMUNITY BANKS, INC.	HARRISBURG, PA	
1200393	9, 848, 004	CORUS BANKSHARES, INC.	CHICAGO, IL	
1029222	5, 974, 648	CVB FINANCIAL CORP.	ONTARIO, CA	
2107707	4, 558, 997	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	9, 171, 429	DISCOUNT BANCORP, INC.	NEW YORK, NY	
1427239	6, 562, 748	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	6, 060, 285	F. N. B. CORPORATION	HERMITAGE, PA	
1118797	9, 752, 755	FIRST BANKS, INC.	HAZELWOOD, MO	
1076132	4, 384, 668	FIRST CHARTER CORPORATION	CHARLOTTE, NC	
1075911	5, 631, 413	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	6, 092, 987	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
2875332	4, 611, 584	FIRST COMMUNITY BANCORP	RANCHO SANTA FE, CA	
1071276	3, 307, 082	FIRST FINANCIAL BANCORP	HAMILTON, OH	
1123670	4, 820, 261	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	3, 472, 039	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	8, 602, 244	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	3, 464, 508	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
2641201	4, 014, 294	FIRST NATIONAL BANK HOLDING CO	SCOTTSDALE, AZ	
1060627	7, 761, 072	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1031346	3, 153, 903	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	
2003975	4, 126, 962	GLACIER BANCORP, INC.	KALISPELL, MT	
1201233	3, 145, 287	GREAT WESTERN BANCORPORATION,	OMAHA, NE	
1136531	7, 350, 485	GREATER BAY BANCORP	EAST PALO ALTO, CA	
1086533	6, 131, 487	HANCOCK HOLDING COMPANY	GULFPORT, MS	
2900261	3, 739, 788	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1117192	3, 363, 003	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	
1206546	3, 050, 940	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	Moved from Peer 3
2291914	3, 112, 264	IBERIABANK CORPORATION	LAFAYETTE, LA	Moved from Peer 3
1201925	3, 473, 648	INDEPENDENT BANK CORPORATION	IONIA, MI	
1064278	3, 142, 847	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
2477754	5, 631, 731	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
1199732	6, 045, 030	IRWIN FINANCIAL CORPORATION	COLUMBUS, IN	
3114654	3, 286, 523	ITLA CAPITAL CORPORATION	LA JOLLA, CA	
1490701	4, 091, 138	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	

BHCPR Reporters for Quarter Ending 09/30/2006
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2006 and Other Notes
1105162	4,388,371	LAREDO NATIONAL BANCSHARES, IN	LAREDO, TX	
1090987	7,961,124	MB FINANCIAL, INC	CHICAGO, IL	
1117026	5,347,548	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	5,059,171	NBT BANCORP INC.	NORWICH, NY	
3214095	7,198,531	NEWALLIANCE BANCSHARES, INC.	NEW HAVEN, CT	
1136661	5,824,161	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	7,920,236	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	4,662,329	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	7,207,672	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
1142336	5,393,333	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	4,265,086	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
1839319	3,876,892	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	4,454,690	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
1247633	6,411,540	PROVIDENT BANKSHARES CORPORATI	BALTIMORE, MD	
3133637	5,826,640	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1135600	6,208,248	REPUBLIC BANCORP INC.	OWOSSO, MI	
1136670	4,231,179	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	
1071397	3,265,020	S & T BANCORP, INC.	INDIANA, PA	
2847115	9,169,495	SANTANDER BANCORP	SAN JUAN, PR	
2368106	4,205,433	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1105425	4,266,378	STERLING BANCSHARES, INC.	HOUSTON, TX	
1143829	3,147,150	STERLING FINANCIAL CORPORATION	LANCASTER, PA	
3152245	8,921,820	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1139242	3,264,417	SUN BANCORP, INC	VINELAND, NJ	
1117156	8,082,863	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	5,683,515	SVB FINANCIAL GROUP	SANTA CLARA, CA	
2495039	3,383,710	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	3,495,878	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
1109656	6,951,782	TEXAS REGIONAL BANCSHARES, INC	MCALLEN, TX	
1079562	8,870,021	TRUSTMARK CORPORATION	JACKSON, MS	
1048652	3,004,520	U. S. B. HOLDING CO., INC.	ORANGEBURG, NY	Moved from Peer 3
2694814	8,351,727	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1049828	7,672,757	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	7,204,457	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	6,593,526	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	6,455,290	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1029464	3,308,284	W. T. B. FINANCIAL CORPORATION	SPOKANE, WA	
1070448	4,096,109	WESBANCO, INC.	WHEELING, WV	
1025541	4,849,118	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	4,005,033	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	
2260406	9,463,060	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1138517	3,003,653	YARDVILLE NATIONAL BANCORP	HAMILTON, NJ	
1199602	3,621,469	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 94 bank holding companies.