

	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
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Number of BHCs in Peer Group	240	214	200	170	167
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.76	3.68	3.73	3.97	3.83
+ Non-interest Income	1.00	1.06	1.24	1.20	1.11
- Overhead Expense	2.88	2.94	3.07	3.12	3.05
- Provision for Losses	0.17	0.19	0.23	0.30	0.27
+ Securities Gains (Losses)	0.00	0.02	0.05	0.05	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.74	1.71	1.81	1.82	1.72
Net Operating Income	1.15	1.12	1.16	1.18	1.09
Net Income	1.16	1.12	1.17	1.18	1.09
Net Income (Sub S Adjusted)	1.27	1.16	1.22	2.58	1.35

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.22	5.56	5.76	6.55	7.70
Interest Expense	2.14	1.57	1.69	2.26	3.57
Net Interest Income (TE)	4.08	3.99	4.05	4.28	4.14

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.15	0.19	0.25	0.30	0.30
Earnings Coverage of Net Losses (X)	37.99	25.28	17.88	16.96	15.13
Ln&Ls Allowance/Total Loans & Leases	1.23	1.30	1.38	1.44	1.38
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.53	0.61	0.76	0.75	0.68
30-89 Days Past Due Loans and Leases	0.57	0.58	0.73	0.88	1.06

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	25.38	24.19	23.15	22.35	23.82
Net ST Noncore Funding Dependence	15.30	13.71	12.75	11.79	14.49
Net Loans and Leases/Total Assets	69.63	67.83	64.49	63.54	64.67

CAPITALIZATION:

Tier 1 Leverage Ratio	8.80	8.65	8.68	8.54	8.23
Equity Capital/Total Assets	8.38	8.38	8.53	8.69	8.30
Net Loans&Ls/Equity Capital (X)	8.62	8.39	7.78	7.49	7.97
Cash Dividends/Net Income	27.20	27.11	26.94	25.95	26.96
Cash Dividends/Net Income (Sub S Adjusted)	17.90	31.75	45.24	24.95	45.68
Retained Earnings/Avg Equity Cap	9.71	9.31	9.62	9.72	9.09

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.58	0.29	0.42	0.68	0.93
Long-Term Debt/Equity Capital	1.29	1.61	1.31	1.21	2.22
Equity Investment in Subs/Equity Cap	114.77	113.71	111.00	107.71	108.01
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	116.12	108.77	125.58	130.72	151.77

PERCENT OF AVERAGE ASSETS	PEER GROUP 03				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Interest Income (TE)	5.73	5.14	5.31	6.07	7.14
Less: Interest Expense	1.98	1.45	1.56	2.10	3.31
Equals: Net Interest Income (TE)	3.76	3.68	3.73	3.97	3.83
Plus: Non-Interest Income	1.00	1.06	1.24	1.20	1.11
Equals: Adj Operating Income (TE)	4.82	4.80	5.04	5.21	5.00
Less: Overhead Expense	2.88	2.94	3.07	3.12	3.05
Less: Provision for Loan and Lease Losses	0.17	0.19	0.23	0.30	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	0.05	0.05	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.74	1.71	1.81	1.82	1.72
Less: Applicable Income Taxes (TE)	0.56	0.56	0.60	0.61	0.60
Less: Minority Interest	0.00	0.00	0.01	0.01	0.01
Equals: Net Operating Income	1.15	1.12	1.16	1.18	1.09
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.16	1.12	1.17	1.18	1.09
Memo: Net Income (Last Four Qtrs)	1.16	1.11	1.17	1.18	1.09
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.58	92.68	92.44	92.84	93.01
Avg Int-Bearing Funds / Avg Assets	77.99	77.97	78.45	78.89	79.44
Int Income (TE) / Avg Earning Assets	6.22	5.56	5.76	6.55	7.70
Int Expense / Avg Earning Assets	2.14	1.57	1.69	2.26	3.57
Net Int Inc (TE) / Avg Earn Assets	4.08	3.99	4.05	4.28	4.14
YIELD OR COST:					
Total Loans and Leases (TE)	6.82	6.14	6.48	7.19	8.36
Interest-Bearing Bank Balances	3.46	1.65	1.59	2.96	4.83
Fed Funds Sold & Reverse Repos	3.19	1.33	1.07	1.59	3.91
Trading Assets	1.21	1.27	2.99	2.59	2.02
Total Earning Assets	6.12	5.47	5.65	6.43	7.59
Investment Securities (TE)	4.30	4.08	4.24	5.34	6.25
U. S. Treasury & Agency Sec (excl MBS)	3.52	3.32	3.47	4.55	6.28
Mortgage-Backed Securities	4.09	3.91	3.89	5.27	6.00
All Other Securities	6.53	6.28	6.67	7.12	7.74
Interest-Bearing Deposits	2.23	1.57	1.73	2.41	3.99
Time Deposits of \$100K or More	3.13	2.34	2.56	3.34	5.25
Time Deposits < \$100K	3.06	2.46	2.79	3.70	5.53
Other Domestic Deposits	1.44	0.86	0.87	1.28	2.29
Foreign Deposits	2.16	1.81	1.68	2.31	3.99
Fed Funds Purchased and Repos	2.73	1.34	1.27	1.82	3.78
Other Borrowed Funds & Trading Liab	3.88	3.37	3.76	4.42	5.49
All Interest-Bearing Funds	2.53	1.85	1.99	2.65	4.18

PEER GROUP 03

12/31/2005

12/31/2004

12/31/2003

12/31/2002

12/31/2001

	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Avg Personnel Exp Per Employee (\$000)	59	56	54	51	48
Avg Assets per Employee (\$000)	3,794	3,620	3,344	3,190	3,124
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.04	2.08	1.94	2.21	2.07
Overhead Exp / NII + Non-Int Income	61.30	62.28	62.34	60.77	62.80
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.88	2.94	3.07	3.12	3.05
Personnel Expense	1.60	1.61	1.66	1.68	1.59
Net Occupancy Expense	0.41	0.42	0.43	0.44	0.45
Other Operating Expenses	0.85	0.88	0.95	0.97	1.00
Overhead Less Non-Interest Income	1.84	1.84	1.79	1.85	1.90
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	60.12	61.14	61.06	59.44	61.36
Personnel Expense	33.26	33.49	33.14	32.15	32.04
Net Occupancy Expense	8.60	8.72	8.55	8.45	8.99
Other Operating Expenses	17.76	18.45	18.83	18.62	20.04
Total Non-Interest Income	20.46	21.98	24.10	22.48	21.83
Fiduciary Activities Income	1.38	1.58	1.46	1.67	1.82
Serv Charges on Deposit Accts - Domestic	7.70	8.37	8.45	8.00	7.72
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.57	0.58	0.59	0.65	0.60
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.24	0.27	0.27	0.26	0.39
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.53	0.55	0.53	0.56	0.54
Net Gain (Loss) - Sales Loans, OREO, Oth	1.73	1.82	2.74	1.98	1.80
Other Non-Interest Income	5.83	6.23	6.76	6.65	6.24
Overhead Less Non-Interest Income	38.90	38.82	36.51	36.58	38.83
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	28.15	28.21	28.34	28.57	28.59
Appl Inc Tax+TE/Pretax NOI+TE	33.27	33.72	34.14	34.38	35.89

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Real Estate Loans	53.17	50.70	46.66	45.34	45.58
Commercial and Industrial Loans	9.95	10.39	10.55	10.20	10.63
Loans to Individuals	3.25	3.49	4.01	4.70	5.39
Loans to Depository Institutions	0.00	0.00	0.00	0.01	0.01
Agricultural Loans	0.67	0.68	0.62	0.73	0.73
Other Loans and Leases	0.98	0.99	1.12	1.08	1.11
Net Loans and Leases	69.63	67.83	64.49	63.54	64.67
Debt Securities Over 1 Year	16.11	18.86	21.02	21.51	18.50
Mutual Funds and Equity Securities	0.17	0.22	0.40	0.45	0.42
Subtotal	86.57	87.66	86.69	86.23	84.50
Interest-Bearing Bank Balances	0.25	0.25	0.31	0.35	0.28
Federal Funds Sold & Reverse Repos	1.05	0.87	0.82	1.11	1.24
Debt Securities 1 Year or Less	2.27	2.00	2.12	2.37	1.99
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.89	91.49	90.80	90.92	91.17
Non-Int Cash and Due From Dep Inst	2.86	2.49	3.09	3.38	3.25
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.07	0.08	0.10	0.09	0.07
All Other Assets	6.16	5.92	5.93	5.56	5.45
MEMORANDA:					
Short-Term Investments	4.03	3.57	3.77	4.39	4.04
U. S. Treasury Securities	0.17	0.26	0.41	0.41	0.43
U. S. Agency Securities (excl MBS)	6.32	6.22	6.35	5.62	5.24
Municipal Securities	2.88	2.63	3.26	3.13	3.53
Mortgage-Backed Securities	7.06	9.07	10.22	11.36	10.84
Asset-Backed Securities	0.00	0.00	0.02	0.05	0.06
Other Debt Securities	0.43	0.63	0.89	1.09	1.13
RE Loans Secured by 1-4 Family	15.59	15.71	15.93	17.50	18.85
Revolving	3.11	3.14	2.84	2.73	2.26
Closed-End, Sec by First Liens	10.95	10.91	11.34	13.09	14.57
Closed-End, Sec by Junior Liens	1.05	1.04	1.19	1.35	1.61
Commercial Real Estate Loans	34.75	32.22	28.42	25.50	24.55
Construction and Land Dev	10.39	8.36	6.71	5.78	5.54
Multifamily	1.92	2.03	1.69	1.62	1.63
Nonfarm Nonresidential	20.62	20.31	19.01	17.34	16.63
RE Loans Secured by Farmland	0.99	0.90	0.79	0.73	0.67
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.31	74.90	72.41	71.55	70.28
RE Loans Secured by 1-4 Family	22.76	23.90	25.28	27.84	28.96
Revolving	4.49	4.67	4.41	4.25	3.43
Closed-End	17.82	18.55	20.29	23.13	25.28
Commercial Real Estate Loans	49.69	47.16	43.63	39.62	37.79
Construction and Land Dev	14.78	12.17	10.21	8.80	8.41
Multifamily	2.73	2.98	2.63	2.56	2.51
Nonfarm Nonresidential	29.81	30.10	29.42	27.12	25.61
RE Loans Secured by Farmland	1.42	1.32	1.21	1.14	1.05
Loans to Depository Institutions	0.00	0.00	0.01	0.01	0.01
Commercial and Industrial Loans	14.38	15.23	16.09	15.73	16.35
Loans to Individuals	4.71	5.26	6.29	7.43	8.33
Credit Card Loans	0.07	0.09	0.11	0.16	0.16
Agricultural Loans	0.97	1.00	0.95	1.13	1.13
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.44	1.52	1.81	1.72	1.74

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Short-Term Investments	4.03	3.57	3.77	4.39	4.04
Liquid Assets	18.97	20.63	22.80	23.44	22.35
Investment Securities	19.05	21.75	24.25	25.02	24.03
Net Loans and Leases	69.63	67.83	64.49	63.54	64.67
Net Lns, Ls & Stdbly Ltrs of Credit	70.66	68.91	65.55	64.44	65.54
Core Deposits	62.35	63.60	64.62	64.71	64.79
Noncore Funding	26.37	25.28	24.22	24.08	24.60
Time Deposits of \$100K or More	14.76	12.89	11.13	11.54	11.90
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.71	2.91	3.08	3.03	3.18
Net Fed Funds Purchased (Sold)	1.72	2.05	2.31	1.96	1.96
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.58	2.61	2.45	1.83	1.78
Earning Assets Repr in 1 Year	42.45	41.72	38.38	38.44	37.63
Int-Bearing Liab Repr in 1 Year	28.52	25.74	25.85	27.35	31.71
Long-Term Debt Repr in 1 Year	0.57	0.59	0.50	0.48	0.66
Net Assets Repriceable in 1 Year	12.49	14.52	11.45	9.79	4.20
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	25.38	24.19	23.15	22.35	23.82
Net ST Noncore Funding Dependence	15.30	13.71	12.75	11.79	14.49
Short-Term Inv/ST Noncore Funding	27.81	27.43	30.27	36.95	30.07
Liq Asts-ST Noncore Fndg/Nonliq Asts	2.87	7.13	11.15	12.22	8.47
Net Loans and Leases/Total Deposits	89.49	87.77	84.64	82.67	83.89
Net Loans and Leases/Core Deposits	113.92	108.03	101.54	100.01	101.65
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.38	0.32	0.79	1.42	0.66
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.40	0.55	2.45	6.32	2.90
Struct Notes Appr(Depr)/T1 Cap	-0.23	-0.07	-0.02	0.09	0.00
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.78	10.14	8.42	8.84	8.98
Available-For-Sale Securities	91.22	89.86	91.58	91.16	91.02
U.S. Treasury Securities	1.11	1.60	2.08	2.02	2.10
U.S. Agency Securities (excl MBS)	36.21	31.79	29.73	25.70	23.27
Municipal Securities	15.72	13.05	14.46	13.17	15.22
Mortgage-Backed Securities	36.10	40.96	41.01	43.93	44.93
Asset-Backed Securities	0.02	0.02	0.07	0.20	0.27
Other Debt Securities	2.30	3.02	3.73	4.21	4.60
Mutual Funds and Equity Securities	0.96	1.15	1.71	1.86	1.96
Debt Securities 1 Year or Less	13.37	10.50	9.85	10.94	9.57
Debt Securities 1 To 5 Years	38.66	36.65	31.29	32.44	26.20
Debt Securities Over 5 Years	43.28	48.14	53.47	51.12	48.00
Pledged Securities	60.08	58.55	55.08	51.53	52.23
Structured Notes, Fair Value	1.97	2.00	1.08	0.36	0.07

ANALYSIS RATIOS	PEER GROUP 03				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Provision for Ln&Ls Losses/Avg Assets	0.17	0.19	0.23	0.30	0.27
Provision for Ln&Ls Losses/Avg Lns&Ls	0.24	0.28	0.35	0.47	0.40
Provision for Ln&Ls Losses/Net Losses	223.78	207.65	154.29	168.41	155.37
Ln&Ls Allowance/Total Loans & Leases	1.23	1.30	1.38	1.44	1.38
Ln&Ls Allowance/Net Ln&Ls Losses (X)	19.71	13.23	9.21	8.82	7.61
ALL/Nonaccrual Assets	647.93	469.70	354.92	417.47	385.54
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	425.40	385.28	269.95	299.08	273.30
Gross Ln&Ls Losses/Avg Loans & Leases	0.23	0.26	0.33	0.38	0.37
Recoveries/Avg Loans and Leases	0.07	0.07	0.08	0.08	0.07
Net Losses/Avg Loans and Leases	0.15	0.19	0.25	0.30	0.30
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	N/A
Recoveries/Prior Year-End Losses	36.16	28.56	30.56	27.00	34.27
Earnings Coverage of Net Losses (X)	37.99	25.28	17.88	16.96	15.13
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.05	0.05	0.08	0.08	0.06
RE Loans Secured By 1-4 Family	0.06	0.06	0.07	0.07	0.07
Revolving	0.03	0.03	0.04	0.05	0.05
Closed-End	0.06	0.06	0.08	0.08	0.07
Commercial Real Estate Loans	0.04	0.04	0.07	0.08	0.05
Construction and Land Dev	0.01	0.02	0.03	0.06	0.04
Multifamily	0.01	0.00	0.02	0.01	0.00
Nonfarm Nonresidential	0.05	0.04	0.07	0.06	0.04
RE Loans Secured by Farmland	0.00	0.01	0.02	0.01	0.01
Commercial and Industrial Loans	0.29	0.44	0.51	0.72	0.74
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.91	0.94	1.02	0.94	0.89
Credit Card Loans	2.55	2.45	3.30	3.74	2.74
Agricultural Loans	0.03	0.06	0.05	0.12	0.19
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.43	0.32	0.39	0.41	0.24

PERCENT OF LOANS AND LEASES

12/31/2005

12/31/2004

12/31/2003

12/31/2002

12/31/2001

30-89 Days PD Loans and Leases	0.57	0.58	0.73	0.88	1.06
90+ Days PD Loans and Leases	0.06	0.07	0.09	0.10	0.12
Nonaccrual Loans and Leases	0.43	0.49	0.62	0.63	0.59
90+ Days PD and Nonaccrual Loans and Leases	0.52	0.57	0.73	0.78	0.75
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.57	0.58	0.73	0.88	1.06
90+ Days Past Due Assets	0.06	0.07	0.09	0.10	0.12
Nonaccrual Assets	0.43	0.49	0.63	0.64	0.60
30+ Days PD & Nonaccrual Assets	1.12	1.18	1.50	1.72	1.85

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.36	0.39	0.48	0.51	0.49
90+ PD & Nonaccrual Assets + OREO	0.46	0.51	0.62	0.63	0.58

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

Total Assets	0.39	0.46	0.53	0.53	0.49
Allowance for Loan & Lease Losses	44.94	51.45	59.13	56.57	54.11
Equity Cap + ALLL	4.31	5.01	5.80	5.61	5.40
Tier 1 Cap + ALLL	4.14	4.87	5.73	5.81	5.49
Loans & Leases + RE Acquired	0.56	0.67	0.82	0.83	0.74

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Real Estate - 30-89 Days PD	0.50	0.51	0.64	0.75	0.94
- 90+ Days Past Due	0.05	0.05	0.08	0.09	0.09
- Nonaccrual	0.39	0.44	0.53	0.54	0.52
Coml & Indl - 30-89 Days PD	0.55	0.55	0.74	0.92	1.12
- 90+ Days Past Due	0.06	0.07	0.10	0.09	0.15
- Nonaccrual	0.56	0.68	0.87	0.91	0.83
Individuals - 30-89 Days PD	1.12	1.07	1.36	1.52	1.60
- 90+ Days Past Due	0.07	0.09	0.12	0.15	0.18
- Nonaccrual	0.22	0.23	0.25	0.26	0.27
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	0.11	0.15	0.30	0.30	0.43
- 90+ Days Past Due	0.00	0.00	0.02	0.02	0.07
- Nonaccrual	0.13	0.23	0.44	0.57	0.27
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	0.41	0.45	0.52	0.52	0.74
- 90+ Days Past Due	0.01	0.01	0.05	0.05	0.08
- Nonaccrual	0.08	0.12	0.28	0.21	0.32
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.71	0.73	0.91	1.02	1.15
- 90+ Days Past Due	0.07	0.08	0.11	0.10	0.12
- Nonaccrual	0.38	0.42	0.48	0.45	0.42
Revolving - 30-89 Days PD	0.27	0.22	0.26	0.37	0.55
- 90+ Days Past Due	0.01	0.02	0.02	0.03	0.06
- Nonaccrual	0.12	0.10	0.10	0.10	0.13
Closed-End - 30-89 Days PD	0.71	0.77	1.06	1.10	1.21
- 90+ Days Past Due	0.07	0.09	0.13	0.11	0.12
- Nonaccrual	0.43	0.49	0.50	0.50	0.45
- Jr Lien 30-89 Days PD	0.06	0.06	0.07	0.10	N/A
- Jr Lien 90+ Days PD	0.00	0.01	0.01	0.01	N/A
- Jr Lien Nonaccrual	0.04	0.05	0.06	0.05	N/A
Commercial RE - 30-89 Days PD	0.37	0.38	0.43	0.57	0.82
- 90+ Days Past Due	0.04	0.03	0.04	0.06	0.07
- Nonaccrual	0.35	0.39	0.50	0.52	0.52
Const & Dev - 30-89 Days PD	0.38	0.33	0.40	0.62	0.79
- 90+ Days Past Due	0.02	0.01	0.01	0.04	0.07
- Nonaccrual	0.18	0.19	0.34	0.43	0.59
Multi family - 30-89 Days PD	0.13	0.11	0.13	0.15	0.29
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.09	0.08	0.20	0.10	0.09
Nonfarm Nres- 30-89 Days PD	0.35	0.37	0.42	0.44	0.67
- 90+ Days Past Due	0.04	0.03	0.03	0.05	0.06
- Nonaccrual	0.38	0.46	0.50	0.50	0.46
Farmland - 30-89 Days PD	0.21	0.18	0.34	0.52	0.61
- 90+ Days Past Due	0.00	0.01	0.06	0.05	0.05
- Nonaccrual	0.19	0.24	0.43	0.46	0.48
Credit Card - 30-89 Days PD	1.14	1.03	1.28	1.72	1.70
- 90+ Days Past Due	0.22	0.36	0.59	0.64	0.50
- Nonaccrual	0.02	0.02	0.02	0.01	0.06

CAPITAL RATIOS	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Tier 1 Leverage Ratio	8.80	8.65	8.68	8.54	8.23
Tier 1 RBC Ratio	11.33	11.44	11.84	12.05	11.57
Total Risk-Based Capital Ratio	12.79	12.95	13.36	13.48	12.95
Tangible Tier 1 Leverage Ratio	8.75	8.59	8.62	8.47	8.16
Tangible Common Eq Cap/Tan Assets	7.13	7.28	7.41	7.72	7.45
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	18.25	17.05	15.63	15.18	14.81
Standby Letters of Credit	0.90	0.96	0.91	0.76	0.72
Commercial & Similar Letters of Credit	0.02	0.02	0.03	0.03	0.03
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	0.85	0.99	1.37	1.31	0.98
Interest Rate Contracts	0.84	0.97	1.20	1.15	0.88
Interest Rate Futures & Forward Contr	0.05	0.04	0.05	0.07	0.01
Written Options Contr (Int Rate)	0.07	0.04	0.02	0.02	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.01	0.15
Interest Rate Swaps	0.30	0.52	0.62	0.41	0.30
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	28.23	27.20	25.69	25.28	23.80

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Interest Rate Contracts	99.28	99.52	98.20	98.24	98.28
Foreign Exchange Contracts	0.00	0.00	1.48	0.00	0.93
Equity, Comm, & Other Contracts	0.27	0.33	0.11	0.12	0.24
Futures and Forwards	19.93	20.83	14.25	20.75	18.85
Written Options	20.90	24.75	9.55	6.44	0.54
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	20.35	23.66	9.55	6.35	0.41
Purchased Options	3.05	0.82	1.63	5.92	27.92
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	2.52	0.76	1.51	5.79	26.36
Swaps	41.16	51.32	57.39	57.90	50.30
Held for Trading	0.85	0.45	0.00	0.00	0.14
Interest Rate Contracts	0.85	0.45	0.00	0.00	0.14
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	99.15	99.55	100.00	100.00	99.86
Interest Rate Contracts	86.03	87.02	87.52	97.59	87.13
Foreign Exchange Contracts	0.00	0.00	0.84	0.00	0.04
Equity, Comm, & Other Contracts	0.27	0.33	0.11	0.12	0.24
Deriv Contr (Excl Fut & FX LE 14 Days)	75.57	73.47	85.25	90.81	95.98
One Year or Less	33.40	26.74	17.14	33.55	38.80
Over 1 Year to 5 Years	26.13	32.03	39.02	36.52	45.73
Over 5 Years	5.52	9.74	10.74	9.34	3.35
Gross Negative Fair Value (Abs Val)	0.54	0.67	0.74	1.06	0.35
Gross Positive Fair Value	0.44	0.55	0.57	1.20	0.87
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	0.01	0.01
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	0.16	0.17	0.08	0.01
Decr (Incr) in Int Expense/Net Income	-0.01	0.06	0.11	0.06	0.04
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.01	0.00	0.00
Incr (Decr) in Net Income/Net Income	-0.02	0.53	0.91	0.49	0.24

INSURANCE ACTIVITIES	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	19.48	29.59	17.74	32.21	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	80.52	70.41	82.26	67.79	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	12.50	10.00	20.00	N/A
Ins Activities Revenue/Adj Oper Inc	0.53	0.55	0.53	0.56	N/A
Premium Inc/Ins Activities Revenue	0.05	0.17	0.40	3.52	N/A
Credit Rel Prem Inc/Tot Prem Inc	55.56	65.56	76.91	68.02	N/A
Other Prem Inc/Total Prem Inc	44.44	34.44	23.09	31.98	N/A
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.01	N/A
Ins Net Inc (P/C)/Equity (P/C)	18.20	77.70	12.54	8.30	N/A
Ins Net Inc (L/H)/Equity (L/H)	21.16	5.35	7.19	8.71	N/A
Insur Ben, Losses, Exp/Insur Premiums	327.39	206.13	468.98	28.50	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	51.65	0.03	0.08	0.14	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	12.37	0.17	0.27	0.11	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	8.09	7.72	7.18	N/A	N/A
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	N/A
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.25	0.33	0.19
Cost: Interest-Bearing Deposits	2.16	1.81	1.68	2.31	3.99
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	1.64	1.58	0.01	N/A
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
Leases	N/A	N/A	120.25	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	12.59	-9.49	-29.90	78.78	40.75
Total Selected Assets	-5.91	-3.69	-24.29	52.66	-0.70
Deposits	145.46	42.08	10.83	6.48	1.75

PROFITABILITY:	PEER GROUP 03				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Net Income/Avg Equity Capital	13.41	13.11	13.46	13.51	13.04
Bank Net Inc/Avg Eq Inv in Banks	13.80	13.28	13.74	14.19	13.67
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.81	3.64	4.70	3.84	7.84
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.94	11.02	11.70	10.12	10.24
Bank Net Income/Parent Net Income	94.43	105.97	103.67	103.74	103.67
Nonbank Net Income/Parent Net Income	0.78	0.93	1.11	1.04	1.46
Sub BHCs Net Inc/Parent Net Income	77.04	86.96	79.83	72.15	76.90
LEVERAGE:					
Total Liabilities/Equity	25.09	24.10	21.49	16.43	16.12
Total Debt/Equity Capital	2.68	2.63	2.50	2.60	4.12
Tot Debt+NP to Subs Iss Tr Pref/Equity	21.11	20.50	16.46	12.26	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	3.04	3.10	3.25	3.51	5.12
Total Debt/Eq Cap - Exc Over Fair Value	2.70	2.67	2.56	2.62	4.15
Long-Term Debt/Equity Capital	1.29	1.61	1.31	1.21	2.22
Short-Term Debt/Equity Capital	0.58	0.29	0.42	0.68	0.93
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.16	0.23	0.32	0.31	0.60
Long-Term Debt/Consolidated LT Debt	1.92	4.13	2.69	3.59	6.44
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	114.77	113.71	111.00	107.71	108.01
Total Investment in Subs/Equity	116.81	115.68	112.80	109.04	109.40
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.16	98.73	96.06	96.61	99.20
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.58	100.08	97.42	97.70	100.38
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.08	1.09	0.90	0.60	0.65
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.52	2.44	2.11	1.88	2.25
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	113.37	109.43	125.07	127.26	140.77
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	116.12	108.77	125.58	130.72	151.77
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	108.63	100.94	117.39	115.07	111.15
Pretax Oper Inc + Int Exp/Int Expense	8610.27	4553.68	11012.5	18295.5	3820.63
Div + Int From Subs/Int Exp + Div	171.63	165.86	187.00	178.74	190.76
Fees+Other Inc From Subs/Sal + Oth Exp	10.04	12.10	11.56	10.60	11.08
Net Inc/Curr Port of LT Debt+Pfd Div(X)	75.64	53.47	172.89	60.23	65.38
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.43	0.82	0.73	0.83	-0.17
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	8.00	0.00	1.04
Total	0.00	0.00	8.00	0.00	1.04
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	0.08	0.11
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.09	0.14
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.59	0.99	1.34	1.22	0.99
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 03				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Div Paid/Inc Before Undist Inc	85.39	90.65	84.27	72.18	67.67
Dividends Paid/Net Income	27.33	27.09	26.94	25.95	26.96
Net Income - Dividends/Avg Equity	9.71	9.24	9.62	9.72	9.09
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	131.82	137.39	151.35	160.79	187.37
Dividends From Nonbank Subs	0.64	0.94	1.64	1.52	1.45
Dividends From Subsidiary BHCs	4.50	3.07	1.65	2.73	4.56
Dividends From All Subsidiaries	160.49	172.45	189.43	190.86	221.75
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	38.47	37.86	40.41	43.60	52.54
Interest Income From Bank Subs	0.27	0.22	0.17	0.21	0.23
Mgt & Service Fees From Bank Subs	4.09	4.44	4.22	3.48	4.45
Other Income From Bank Subs	0.03	0.05	0.02	0.03	0.04
Operating Income From Bank Subs	50.65	46.45	49.57	55.62	65.23
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	49.16	42.04	57.13	41.25	47.54
Interest Income From Nonbank Subs	2.25	5.88	17.90	3.56	4.15
Mgt & Serv Fees From Nonbank Subs	3.14	1.07	0.71	1.61	2.35
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	72.01	67.26	105.74	60.09	75.25
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	34.73	35.78	41.89	40.95	28.69
Interest Inc From Subsidiary BHCs	0.08	0.07	0.00	3.07	0.13
Mgt & Serv Fees From Sub BHCs	1.23	0.15	1.57	2.44	0.75
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	39.47	36.54	51.53	46.46	31.69
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	62.97	60.42	66.69	67.34	66.77
Interest Income From Bank Subs	1.37	0.87	0.78	1.12	0.43
Mgt & Serv Fees From Bank Subs	4.75	5.90	5.19	4.22	4.40
Other Income From Bank Subs	0.03	0.07	0.07	0.07	0.04
Operating Income From Bank Subs	79.08	78.07	90.31	81.38	79.24
Dividends From Nonbank Subs	0.68	0.97	1.26	0.81	0.52
Interest Income From Nonbank Subs	0.02	0.04	0.07	0.05	0.05
Mgt & Serv Fees From Nonbank Subs	0.03	0.06	0.02	0.02	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.70	2.20	2.22	1.32	1.23
Dividends From Subsidiary BHCs	4.14	2.30	1.68	1.73	5.20
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	4.70	2.94	1.76	1.80	5.60
Loans and Adv From Subs/ST Debt	1392.20	4174.58	670.73	398.60	31.31
Loans and Adv From Subs/Total Debt	462.96	524.87	500.55	221.43	41.22

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									240
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.76	2.66	2.92	3.33	3.72	4.19	4.59	4.85	240
+ Non-interest Income	0.99	0.26	0.34	0.63	0.96	1.35	1.69	2.02	240
- Overhead Expense	2.88	1.70	1.98	2.42	2.86	3.34	3.85	4.31	240
- Provision for Losses	0.16	0.00	0.01	0.07	0.15	0.24	0.36	0.50	240
+ Securities Gains (Losses)	0.00	-0.07	-0.02	-0.00	0.00	0.00	0.02	0.04	240
+ Other Tax Equiv Adjustments	0.00	-0.05	-0.00	0.00	0.00	0.00	0.01	0.03	240
= Pretax Net Oper Income (TE)	1.74	0.60	1.03	1.35	1.72	2.09	2.57	2.74	240
Net Operating Income	1.15	0.40	0.66	0.88	1.12	1.36	1.70	2.09	240
Net Income	1.15	0.40	0.66	0.90	1.13	1.36	1.70	2.09	240
Net Income (Sub S Adjusted)	1.26	0.14	0.65	0.85	1.26	1.48	1.87	2.19	28
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	6.21	5.27	5.47	5.81	6.18	6.59	6.94	7.14	240
Interest Expense	2.14	1.33	1.51	1.79	2.15	2.48	2.76	2.88	240
Net Interest Income (TE)	4.07	2.89	3.20	3.63	4.04	4.50	5.00	5.29	240
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.15	-0.00	0.00	0.03	0.11	0.24	0.43	0.62	240
Earnings Coverage of Net Losses (X)	37.98	-59.47	2.56	7.34	16.63	45.56	145.18	373.46	237
Ln&Ls Allowance/Total Loans & Leases	1.22	0.74	0.85	1.05	1.21	1.37	1.62	1.97	240
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.52	0.01	0.06	0.18	0.41	0.80	1.37	1.73	240
30-89 Days Past Due Loans and Leases	0.56	0.03	0.07	0.20	0.53	0.81	1.30	1.69	240
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	25.38	4.52	8.18	16.33	25.10	34.50	42.04	48.38	240
Net ST Noncore Funding Dependence	15.30	-1.65	2.33	8.09	14.74	21.36	29.81	35.82	240
Net Loans and Leases/Total Assets	69.62	48.79	56.09	62.89	69.45	76.46	81.60	84.48	240
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.80	6.56	6.94	7.89	8.67	9.67	10.74	12.15	240
Equity Capital/Total Assets	8.37	5.06	5.65	6.93	8.27	9.68	11.34	12.62	240
Net Loans&Ls/Equity Capital (X)	8.61	4.88	5.55	6.77	8.36	10.22	12.25	14.58	240
Cash Dividends/Net Income	27.19	0.00	0.00	12.11	30.00	41.72	58.28	70.14	236
Cash Dividends/Net Income (Sub S Adjusted)	17.89	-186.19	-25.29	-5.46	23.28	41.30	53.71	61.21	28
Retained Earnings/Avg Equity Cap	9.71	2.40	4.37	7.03	9.28	12.20	16.00	18.70	240
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.58	0.00	0.00	0.00	0.00	0.00	4.57	10.00	240
Long-Term Debt/Equity Capital	1.29	0.00	0.00	0.00	0.00	0.89	9.17	13.85	240
Equity Investment in Subs/Equity Cap	114.76	85.39	91.11	99.34	113.74	127.04	146.95	161.17	240
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	116.12	0.42	29.88	81.79	108.91	149.61	212.22	287.41	237

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.73	4.91	5.06	5.33	5.71	6.15	6.43	6.64	240
Less: Interest Expense	1.97	1.19	1.38	1.66	1.98	2.29	2.54	2.73	240
Equals: Net Interest Income (TE)	3.76	2.66	2.92	3.33	3.72	4.19	4.59	4.85	240
Plus: Non-Interest Income	0.99	0.26	0.34	0.63	0.96	1.35	1.69	2.02	240
Equals: Adj Operating Income (TE)	4.82	3.11	3.71	4.23	4.79	5.38	5.99	6.36	240
Less: Overhead Expense	2.88	1.70	1.98	2.42	2.86	3.34	3.85	4.31	240
Less: Provision for Loan and Lease Losses	0.16	0.00	0.01	0.07	0.15	0.24	0.36	0.50	240
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Plus: Realized G/L on AFS Sec	-0.00	-0.07	-0.03	-0.00	0.00	0.00	0.02	0.04	240
Plus: Other Tax Equiv Adjustments	0.00	-0.05	-0.00	0.00	0.00	0.00	0.01	0.03	240
Equals: Pretax Net Oper Inc (TE)	1.74	0.60	1.03	1.35	1.72	2.09	2.57	2.74	240
Less: Applicable Income Taxes (TE)	0.55	0.01	0.12	0.38	0.58	0.73	0.93	1.03	240
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Equals: Net Operating Income	1.15	0.40	0.66	0.88	1.12	1.36	1.70	2.09	240
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Equals: Net Income	1.15	0.40	0.66	0.90	1.13	1.36	1.70	2.09	240
Memo: Net Income (Last Four Qtrs)	1.16	0.41	0.67	0.90	1.13	1.36	1.71	2.09	237
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.58	87.55	89.41	91.10	92.67	94.29	95.46	96.29	240
Avg Int-Bearing Funds / Avg Assets	77.99	63.53	68.44	73.63	78.59	82.08	86.35	87.68	240
Int Income (TE) / Avg Earning Assets	6.21	5.27	5.47	5.81	6.18	6.59	6.94	7.14	240
Int Expense / Avg Earning Assets	2.14	1.33	1.51	1.79	2.15	2.48	2.76	2.88	240
Net Int Inc (TE) / Avg Earn Assets	4.07	2.89	3.20	3.63	4.04	4.50	5.00	5.29	240
YIELD OR COST:									
Total Loans and Leases (TE)	6.82	5.90	6.14	6.46	6.81	7.16	7.51	7.82	240
Interest-Bearing Bank Balances	3.46	0.00	1.09	2.21	3.02	4.19	7.18	10.90	227
Fed Funds Sold & Reverse Repos	3.19	2.22	2.57	2.99	3.20	3.43	3.64	3.75	226
Trading Assets	1.21	0.00	0.00	0.00	0.00	2.45	3.25	3.41	12
Total Earning Assets	6.11	5.20	5.40	5.71	6.08	6.49	6.90	7.03	240
Investment Securities (TE)	4.29	3.15	3.51	3.82	4.24	4.71	5.20	5.65	240
U.S. Treasury & Agency Sec (excl MBS)	3.51	2.62	2.82	3.11	3.48	3.89	4.37	4.79	239
Mortgage-Backed Securities	4.09	3.17	3.40	3.80	4.09	4.35	4.71	5.06	231
All Other Securities	6.52	3.80	4.17	5.30	6.24	7.23	9.65	14.09	235
Interest-Bearing Deposits	2.23	1.30	1.63	1.87	2.23	2.57	2.83	3.04	240
Time Deposits of \$100K or More	3.13	2.34	2.54	2.84	3.19	3.38	3.52	3.63	240
Time Deposits < \$100K	3.05	2.39	2.50	2.82	3.06	3.29	3.54	3.92	240
Other Domestic Deposits	1.43	0.66	0.84	1.06	1.39	1.73	2.12	2.49	240
Foreign Deposits	2.16	0.00	0.00	0.00	1.09	3.15	3.90	4.15	4
Fed Funds Purchased and Repos	2.72	1.25	1.68	2.34	2.77	3.16	3.53	3.87	224
Other Borrowed Funds & Trading Liab	3.87	2.68	2.84	3.26	3.76	4.41	5.10	5.47	233
All Interest-Bearing Funds	2.53	1.68	1.90	2.21	2.53	2.83	3.15	3.26	240

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	58.55	39.54	42.40	47.91	57.01	68.42	78.52	83.63	240
Avg Assets per Employee (\$000)	3794.24	2312.27	2481.46	2943.42	3495.89	4620.18	5949.76	6829.15	240

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.03	0.00	0.00	0.00	1.11	3.67	7.94	9.23	238
Overhead Exp / NII + Non-Int Income	61.29	42.31	47.05	55.07	61.63	67.89	73.78	79.09	240

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.88	1.70	1.98	2.42	2.86	3.34	3.85	4.31	240
Personnel Expense	1.59	0.94	1.13	1.33	1.57	1.87	2.14	2.29	240
Net Occupancy Expense	0.41	0.22	0.24	0.33	0.40	0.49	0.59	0.64	240
Other Operating Expenses	0.85	0.46	0.52	0.68	0.83	1.01	1.19	1.39	240
Overhead Less Non-Interest Income	1.84	1.08	1.27	1.53	1.81	2.16	2.48	2.62	240

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	60.11	42.31	46.84	53.86	60.20	66.25	71.88	77.91	240
Personnel Expense	33.25	22.65	25.24	29.73	33.15	36.89	40.68	43.86	240
Net Occupancy Expense	8.59	4.84	6.01	7.15	8.46	10.02	11.54	12.68	240
Other Operating Expenses	17.76	10.66	12.00	15.12	17.62	20.46	23.44	27.92	240
Total Non-Interest Income	20.46	6.66	8.35	13.45	20.46	26.78	31.77	35.51	240
Fiduciary Activities Income	1.38	0.00	0.00	0.00	0.44	2.82	5.62	7.18	240
Serv Charges on Deposit Accts - Domestic	7.70	1.41	2.71	4.45	7.49	10.35	13.47	15.15	240
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Investment Banking Fees & Commissions	0.56	0.00	0.00	0.00	0.35	1.06	1.86	2.43	240
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Net Servicing Fees	0.24	0.00	0.00	0.00	0.01	0.36	1.11	2.15	240
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Insurance Activities Revenue	0.52	0.00	0.00	0.00	0.10	0.58	2.93	4.93	240
Net Gain (Loss) - Sales Loans, OREO, Oth	1.73	-0.35	-0.07	0.11	1.09	3.09	5.22	9.03	240
Other Non-Interest Income	5.83	1.54	2.21	3.45	5.52	7.56	10.59	14.13	240
Overhead Less Non-Interest Income	38.90	20.02	27.23	32.71	38.71	44.96	51.88	58.72	240

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	28.15	0.00	3.64	23.83	30.44	34.28	37.36	39.59	235
Appl Inc Tax+TE/Pretax NOI+TE	33.27	1.72	13.50	32.07	35.16	37.60	40.48	42.25	235

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	53.16	31.99	36.67	44.56	53.48	60.97	69.54	75.21	240
Commercial and Industrial Loans	9.95	2.31	3.55	6.05	9.20	13.49	17.81	22.93	240
Loans to Individuals	3.25	0.10	0.30	0.88	2.44	4.52	9.42	13.86	240
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	240
Agricultural Loans	0.67	0.00	0.00	0.00	0.12	0.97	3.16	5.21	240
Other Loans and Leases	0.97	0.00	0.04	0.20	0.66	1.48	3.04	4.53	240
Net Loans and Leases	69.62	48.79	56.09	62.89	69.45	76.46	81.60	84.48	240
Debt Securities Over 1 Year	16.11	3.15	5.52	9.41	14.28	22.03	30.94	35.84	240
Mutual Funds and Equity Securities	0.16	0.00	0.00	0.00	0.05	0.26	0.70	1.50	240
Subtotal	86.57	75.27	79.16	83.96	87.28	89.43	91.72	92.58	240
Interest-Bearing Bank Balances	0.25	0.00	0.00	0.01	0.07	0.32	1.13	2.14	240
Federal Funds Sold & Reverse Repos	1.05	0.00	0.00	0.00	0.52	1.98	3.51	5.86	240
Debt Securities 1 Year or Less	2.27	0.02	0.12	0.52	1.54	3.99	6.19	7.53	240
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Total Earning Assets	90.88	86.42	87.53	89.15	90.92	92.39	93.91	94.40	240
Non-Int Cash and Due From Dep Inst	2.85	1.13	1.62	2.05	2.79	3.62	4.38	4.82	240
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Other Real Estate Owned	0.06	0.00	0.00	0.00	0.02	0.13	0.24	0.48	240
All Other Assets	6.16	2.81	3.58	4.60	6.02	7.37	9.21	10.36	240
MEMORANDA:									
Short-Term Investments	4.02	0.17	0.48	1.48	3.17	6.55	9.72	11.99	240
U.S. Treasury Securities	0.17	0.00	0.00	0.00	0.00	0.18	0.78	2.29	240
U.S. Agency Securities (excl MBS)	6.31	0.07	0.53	2.28	5.21	9.33	14.67	19.71	240
Municipal Securities	2.88	0.00	0.05	0.50	2.05	4.91	6.71	9.06	240
Mortgage-Backed Securities	7.06	0.00	0.10	1.61	5.78	12.23	18.19	23.41	240
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	240
Other Debt Securities	0.42	0.00	0.00	0.00	0.12	0.67	2.09	2.91	240
RE Loans Secured by 1-4 Family	15.58	2.87	4.88	8.45	13.67	22.56	30.62	37.54	240
Revolving	3.10	0.00	0.20	1.11	2.69	4.78	7.28	8.98	240
Closed-End, Sec by First Liens	10.95	1.57	2.62	5.63	9.47	15.87	23.48	27.66	240
Closed-End, Sec by Junior Liens	1.05	0.06	0.11	0.43	0.90	1.59	2.50	3.12	240
Commercial Real Estate Loans	34.74	14.19	17.67	23.74	34.50	43.10	54.53	64.31	240
Construction and Land Dev	10.38	0.72	2.00	4.64	9.49	14.47	22.66	28.34	240
Multifamily	1.91	0.10	0.27	0.73	1.39	2.76	5.09	10.13	240
Nonfarm Nonresidential	20.62	9.53	11.83	15.62	20.04	25.25	31.50	38.73	240
RE Loans Secured by Farmland	0.98	0.00	0.00	0.03	0.44	1.99	3.58	4.91	240
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	76.30	51.35	56.52	68.07	77.70	85.53	91.53	95.19	240
RE Loans Secured by 1-4 Family	22.75	4.14	6.87	12.67	21.61	30.99	44.95	53.44	240
Revolving	4.49	0.00	0.30	1.68	3.89	6.94	10.96	11.94	240
Closed-End	17.81	2.62	4.53	9.15	15.68	26.09	35.40	45.52	240
Commercial Real Estate Loans	49.69	23.45	28.49	36.32	49.25	60.64	74.54	81.18	240
Construction and Land Dev	14.78	1.16	3.30	7.20	13.92	20.23	31.68	39.08	240
Multifamily	2.73	0.18	0.40	1.10	1.98	3.75	7.10	12.85	240
Nonfarm Nonresidential	29.80	15.28	18.08	22.58	28.84	36.44	44.37	53.02	240
RE Loans Secured by Farmland	1.41	0.00	0.00	0.04	0.70	3.03	5.00	6.72	240
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	240
Commercial and Industrial Loans	14.37	3.57	5.34	8.46	13.85	19.22	26.00	30.48	240
Loans to Individuals	4.71	0.19	0.44	1.16	3.39	7.22	14.35	20.39	240
Credit Card Loans	0.06	0.00	0.00	0.00	0.00	0.08	0.39	0.70	240
Agricultural Loans	0.97	0.00	0.00	0.00	0.18	1.50	4.70	7.13	240
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Other Loans and Leases	1.43	0.00	0.07	0.28	0.92	2.00	4.49	7.04	240

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.02	0.17	0.48	1.48	3.17	6.55	9.72	11.99	240
Liquid Assets	18.97	7.97	9.01	12.89	18.12	24.64	30.56	36.34	240
Investment Securities	19.04	5.20	7.80	11.76	18.10	25.46	33.66	40.63	240
Net Loans and Leases	69.62	48.79	56.09	62.89	69.45	76.46	81.60	84.48	240
Net Lns, Ls & Stdbdy Ltrs of Credit	70.65	49.15	57.79	63.38	70.96	77.57	82.25	86.11	240
Core Deposits	62.35	42.51	48.68	54.98	62.69	70.00	74.06	75.92	240
Noncore Funding	26.37	11.39	14.68	18.07	25.32	33.90	40.46	47.55	240
Time Deposits of \$100K or More	14.75	5.79	7.39	9.77	13.88	18.94	24.44	30.86	240
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Fed Funds Purchased and Repos	2.71	0.00	0.00	0.28	1.98	4.53	8.19	10.44	240
Net Fed Funds Purchased (Sold)	1.72	-5.10	-2.85	-0.50	1.13	3.82	7.36	10.28	240
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Oth Borrowings W/Rem Mat 1 Yr or Less	2.58	0.00	0.00	0.38	1.58	3.97	7.93	11.24	240
Earning Assets Repr in 1 Year	42.44	16.57	23.96	32.56	41.73	53.89	61.56	70.45	240
Int-Bearing Liab Repr in 1 Year	28.52	8.93	14.01	18.66	26.10	37.26	51.94	57.84	240
Long-Term Debt Repr in 1 Year	0.56	0.00	0.00	0.00	0.00	0.84	3.09	4.65	240
Net Assets Repriceable in 1 Year	12.48	-17.65	-10.23	-0.57	12.87	23.88	34.38	45.66	240
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	25.38	4.52	8.18	16.33	25.10	34.50	42.04	48.38	240
Net ST Noncore Funding Dependence	15.30	-1.65	2.33	8.09	14.74	21.36	29.81	35.82	240
Short-Term Inv/ST Noncore Funding	27.80	1.10	2.67	8.59	17.83	43.71	78.34	113.82	240
Liq Asts-ST Noncore Fndg/Nonliq Asts	2.86	-23.85	-15.40	-6.96	1.12	13.32	23.45	32.35	240
Net Loans and Leases/Total Deposits	89.49	60.99	71.72	79.66	89.80	98.23	108.31	114.26	240
Net Loans and Leases/Core Deposits	113.92	74.08	80.86	96.00	112.77	129.00	152.91	171.25	240
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.38	-3.09	-1.86	-0.80	-0.02	0.03	0.33	0.59	144
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.39	-7.17	-6.16	-4.04	-2.21	-0.80	0.36	2.39	239
Struct Notes Appr(Depr)/T1 Cap	-0.22	-1.19	-0.97	-0.37	-0.12	-0.03	-0.00	-0.00	103
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	8.78	0.00	0.00	0.00	1.09	12.40	44.56	67.53	240
Available-For-Sale Securities	91.21	30.20	54.89	87.44	98.39	100.00	100.00	100.00	240
U.S. Treasury Securities	1.10	0.00	0.00	0.00	0.00	1.17	5.99	13.46	240
U.S. Agency Securities (excl MBS)	36.21	0.70	3.30	15.16	32.11	56.65	74.80	83.98	240
Municipal Securities	15.71	0.00	0.38	4.28	12.51	25.30	38.16	44.79	240
Mortgage-Backed Securities	36.10	0.03	1.16	11.63	34.44	57.64	75.41	85.40	240
Asset-Backed Securities	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.70	240
Other Debt Securities	2.29	0.00	0.00	0.00	0.78	3.65	9.54	14.73	240
Mutual Funds and Equity Securities	0.96	0.00	0.00	0.00	0.25	1.67	3.66	8.41	240
Debt Securities 1 Year or Less	13.37	0.16	0.74	2.94	9.75	21.07	34.74	46.30	240
Debt Securities 1 To 5 Years	38.66	4.53	9.69	20.80	39.20	54.55	64.53	71.43	240
Debt Securities Over 5 Years	43.27	1.64	6.99	21.11	42.49	63.49	83.17	89.98	240
Pledged Securities	60.07	10.16	23.49	40.37	65.09	78.88	88.73	94.40	240
Structured Notes, Fair Value	1.97	0.00	0.00	0.00	0.00	3.22	10.09	15.42	240

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.16	0.00	0.01	0.07	0.15	0.24	0.36	0.50	240
Provision for Ln&Ls Losses/Avg Lns&Ls	0.23	0.00	0.03	0.11	0.21	0.34	0.48	0.66	240
Provision for Ln&Ls Losses/Net Losses	223.78	-214.93	-0.42	79.99	148.61	313.89	689.22	1093.45	237
Ln&Ls Allowance/Total Loans & Leases	1.22	0.74	0.85	1.05	1.21	1.37	1.62	1.97	240
Ln&Ls Allowance/Net Ln&Ls Losses (X)	19.70	1.93	2.77	5.18	9.73	25.22	68.81	140.39	217
ALLL/Nonaccrual Assets	647.93	81.62	109.97	186.84	361.57	770.14	1974.90	4420.44	237
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	425.39	77.19	102.16	158.97	288.39	544.81	1224.47	2414.45	239
Gross Ln&Ls Losses/Avg Loans & Leases	0.22	0.01	0.02	0.07	0.16	0.37	0.56	0.77	240
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.02	0.04	0.10	0.17	0.22	240
Net Losses/Avg Loans and Leases	0.15	-0.00	0.00	0.03	0.11	0.24	0.43	0.62	240
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Recoveries/Prior Year-End Losses	36.16	5.58	9.83	17.00	29.73	50.08	83.65	111.53	233
Earnings Coverage of Net Losses (X)	37.98	-59.47	2.56	7.34	16.63	45.56	145.18	373.46	237
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.05	-0.01	-0.00	0.00	0.01	0.07	0.24	0.34	240
RE Loans Secured By 1-4 Family	0.06	-0.02	-0.00	0.00	0.03	0.10	0.23	0.38	240
Revolving	0.02	-0.02	0.00	0.00	0.00	0.03	0.17	0.31	228
Closed-End	0.06	-0.02	-0.00	0.00	0.02	0.10	0.26	0.41	240
Commercial Real Estate Loans	0.03	-0.02	-0.00	0.00	0.00	0.05	0.21	0.39	240
Construction and Land Dev	0.00	-0.02	-0.00	0.00	0.00	0.00	0.05	0.13	240
Multifamily	0.00	-0.00	0.00	0.00	0.00	0.00	0.02	0.22	237
Nonfarm Nonresidential	0.04	-0.03	-0.00	0.00	0.00	0.04	0.29	0.57	240
RE Loans Secured by Farmland	-0.00	-0.07	-0.01	0.00	0.00	0.00	0.00	0.07	193
Commercial and Industrial Loans	0.29	-0.24	-0.10	0.03	0.18	0.52	1.03	1.69	239
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Loans to Individuals	0.91	0.07	0.15	0.33	0.69	1.35	2.50	3.58	217
Credit Card Loans	2.54	-0.25	0.00	0.38	1.59	3.05	6.19	25.74	90
Agricultural Loans	0.02	-0.21	-0.04	0.00	0.00	0.00	0.21	0.61	171
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	0.42	-0.13	-0.01	0.00	0.00	0.46	2.14	4.52	232

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

30-89 Days PD Loans and Leases	0.56	0.03	0.07	0.20	0.53	0.81	1.30	1.69	240
90+ Days PD Loans and Leases	0.06	0.00	0.00	0.00	0.02	0.09	0.27	0.37	240
Nonaccrual Loans and Leases	0.43	0.01	0.04	0.15	0.33	0.63	1.06	1.62	240
90+ Days PD and Nonaccrual Loans and Leases	0.52	0.03	0.07	0.21	0.43	0.75	1.21	1.63	240
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	240
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.56	0.03	0.07	0.20	0.53	0.81	1.30	1.69	240
90+ Days Past Due Assets	0.06	0.00	0.00	0.00	0.02	0.09	0.27	0.37	240
Nonaccrual Assets	0.43	0.01	0.04	0.15	0.33	0.63	1.06	1.62	240
30+ Days PD & Nonaccrual Assets	1.11	0.13	0.23	0.57	1.00	1.57	2.34	2.80	240
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.36	0.02	0.05	0.14	0.30	0.53	0.92	1.16	240
90+ PD & Nonaccrual Assets + OREO	0.46	0.02	0.05	0.18	0.39	0.71	1.09	1.37	240
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.38	0.01	0.05	0.13	0.29	0.61	0.96	1.22	240
Allowance for Loan & Lease Losses	44.93	2.57	5.85	15.99	34.21	66.10	107.31	133.73	240
Equity Cap + ALLL	4.31	0.16	0.51	1.48	3.17	6.53	11.26	14.14	240
Tier 1 Cap + ALLL	4.14	0.13	0.50	1.42	3.19	6.54	10.61	12.87	240
Loans & Leases + RE Acquired	0.55	0.02	0.07	0.19	0.42	0.86	1.39	1.85	240

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	0.50	0.01	0.05	0.14	0.44	0.76	1.36	1.63	240
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.01	0.08	0.24	0.34	240
	- Nonaccrual	0.39	0.00	0.01	0.10	0.26	0.61	1.10	1.49	240
Coml & Indl	- 30-89 Days PD	0.55	0.00	0.00	0.12	0.42	0.98	1.67	1.99	239
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.08	0.29	0.71	239
	- Nonaccrual	0.56	0.00	0.00	0.12	0.37	0.84	2.01	2.85	239
Individuals	- 30-89 Days PD	1.11	0.00	0.11	0.44	0.97	1.76	2.53	3.18	239
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.01	0.12	0.30	0.55	239
	- Nonaccrual	0.21	0.00	0.00	0.00	0.10	0.38	0.78	1.45	239
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Agricultural	- 30-89 Days PD	0.10	0.00	0.00	0.00	0.00	0.13	0.60	1.02	171
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.10	171
	- Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.05	0.89	1.83	171
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	0.40	0.00	0.00	0.00	0.00	0.54	2.37	4.10	232
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.33	232
	- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.56	1.81	232
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.71	0.00	0.04	0.19	0.49	1.14	1.80	2.46	240
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.12	0.32	0.43	240
	- Nonaccrual	0.38	0.00	0.00	0.05	0.28	0.70	1.17	1.83	240
Revolving	- 30-89 Days PD	0.27	0.00	0.00	0.00	0.19	0.49	0.89	1.12	228
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.21	228
	- Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.20	0.53	0.93	228
Closed-End	- 30-89 Days PD	0.70	0.00	0.00	0.16	0.57	1.26	1.95	2.73	240
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.12	0.35	0.51	240
	- Nonaccrual	0.43	0.00	0.00	0.05	0.30	0.78	1.27	2.03	240
	- Jr Lien 30-89 Days PD	0.05	0.00	0.00	0.00	0.02	0.09	0.21	0.34	240
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	240
	- Jr Lien Nonaccrual	0.04	0.00	0.00	0.00	0.01	0.07	0.18	0.36	240
Commercial RE	- 30-89 Days PD	0.37	0.00	0.00	0.07	0.32	0.61	1.08	1.60	240
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.06	0.19	0.35	240
	- Nonaccrual	0.35	0.00	0.00	0.05	0.22	0.56	1.37	1.76	240
Const & Dev	- 30-89 Days PD	0.38	0.00	0.00	0.00	0.13	0.62	1.59	3.99	240
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.37	240
	- Nonaccrual	0.17	0.00	0.00	0.00	0.01	0.29	0.82	1.43	240
Multifamily	- 30-89 Days PD	0.13	0.00	0.00	0.00	0.00	0.00	0.93	2.29	237
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	237
	- Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.00	0.52	1.99	237
Nonfarm Nres-	- 30-89 Days PD	0.34	0.00	0.00	0.05	0.24	0.63	1.06	1.47	240
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.03	0.22	0.36	240
	- Nonaccrual	0.38	0.00	0.00	0.01	0.18	0.58	1.49	2.41	240
Farmland	- 30-89 Days PD	0.21	0.00	0.00	0.00	0.00	0.36	1.13	2.09	193
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	193
	- Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.09	1.03	2.46	193
Credit Card	- 30-89 Days PD	1.13	0.00	0.00	0.07	1.05	1.76	3.18	4.72	90
	- 90+ Days Past Due	0.21	0.00	0.00	0.00	0.00	0.33	0.86	1.86	90
	- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.14	0.37	90

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.80	6.56	6.94	7.89	8.67	9.67	10.74	12.15	240
Tier 1 RBC Ratio	11.32	8.04	8.82	9.81	11.07	12.55	15.29	16.88	240
Total Risk-Based Capital Ratio	12.78	10.14	10.59	11.29	12.47	13.80	16.38	18.04	240
Tangible Tier 1 Leverage Ratio	8.74	6.55	6.91	7.81	8.61	9.63	10.72	12.05	240
Tangible Common Eq Cap/Tan Assets	7.12	4.32	4.77	5.92	7.00	8.37	9.72	11.08	240
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	18.24	7.80	9.67	13.24	17.75	23.00	28.53	34.73	240
Standby Letters of Credit	0.89	0.01	0.18	0.35	0.76	1.31	2.07	2.99	240
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.13	0.28	240
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.84	0.00	0.00	0.00	0.00	1.06	5.36	8.83	240
Interest Rate Contracts	0.83	0.00	0.00	0.00	0.00	0.95	5.36	8.83	240
Interest Rate Futures & Forward Contr	0.05	0.00	0.00	0.00	0.00	0.00	0.35	1.09	240
Written Options Contr (Int Rate)	0.06	0.00	0.00	0.00	0.00	0.00	0.51	1.31	240
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Interest Rate Swaps	0.30	0.00	0.00	0.00	0.00	0.00	1.87	5.94	240
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	28.22	13.27	15.64	20.10	26.85	34.80	44.83	51.12	240

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.28	0.00	96.76	100.00	100.00	100.00	100.00	100.00	104
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	104
Equity, Comm, & Other Contracts	0.27	0.00	0.00	0.00	0.00	0.00	0.00	83.99	104
Futures and Forwards	19.92	0.00	0.00	0.00	0.00	50.00	71.38	96.31	104
Written Options	20.89	0.00	0.00	0.00	15.06	46.74	78.16	100.00	104
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	104
Over-The-Counter	20.34	0.00	0.00	0.00	9.98	45.45	75.21	100.00	104
Purchased Options	3.04	0.00	0.00	0.00	0.00	0.00	18.13	53.00	104
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	104
Over-The-Counter	2.52	0.00	0.00	0.00	0.00	0.00	16.25	53.00	104
Swaps	41.15	0.00	0.00	0.00	0.00	100.00	100.00	100.00	104
Held for Trading	0.84	0.00	0.00	0.00	0.00	0.00	0.00	90.65	104
Interest Rate Contracts	0.84	0.00	0.00	0.00	0.00	0.00	0.00	90.65	104
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	104
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	104
Non-Traded	99.15	0.00	100.00	100.00	100.00	100.00	100.00	100.00	104
Interest Rate Contracts	86.03	0.00	0.00	100.00	100.00	100.00	100.00	100.00	104
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	104
Equity, Comm, & Other Contracts	0.27	0.00	0.00	0.00	0.00	0.00	0.00	83.99	104
Deriv Contr (Excl Fut & FX LE 14 Days)	75.56	0.00	0.60	50.00	81.59	100.00	100.00	100.00	104
One Year or Less	33.39	0.00	0.00	0.00	14.28	63.46	96.00	100.00	104
Over 1 Year to 5 Years	26.12	0.00	0.00	0.00	0.00	50.00	98.92	100.00	104
Over 5 Years	5.51	0.00	0.00	0.00	0.00	0.00	39.05	64.99	104
Gross Negative Fair Value (Abs Val)	0.54	0.00	0.00	0.00	0.16	0.97	2.35	3.38	104
Gross Positive Fair Value	0.44	0.00	0.00	0.00	0.12	0.63	1.73	5.02	104
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	0.01	240
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
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	240
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	240
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.00	-0.16	0.00	0.00	0.00	0.00	0.00	0.36	236
Decr (Incr) in Int Expense/Net Income	-0.00	-1.03	0.00	0.00	0.00	0.00	0.00	0.30	236
Net Incr (Decr) Nonint Alloc/Net Income	-0.00	-0.36	0.00	0.00	0.00	0.00	0.00	0.10	236
Incr (Decr) in Net Income/Net Income	-0.02	-1.88	-0.51	0.00	0.00	0.00	0.28	1.39	236

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT

ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Ins Under Assets(P/C)/Tot Ins Und Ast	19.48	0.00	0.00	0.00	0.00	0.00	94.82	97.41	10
Ins Under Assets(L/H)/Tot Ins Und Ast	80.51	0.00	0.00	52.58	100.00	100.00	100.00	100.00	10
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Ins Activities Revenue/Adj Oper Inc	0.52	0.00	0.00	0.00	0.10	0.58	2.93	4.93	240
Premium Inc/Ins Activities Revenue	0.05	0.00	0.00	0.00	0.00	0.00	0.00	3.96	166
Credit Rel Prem Inc/Tot Prem Inc	55.56	0.00	0.00	0.00	55.59	100.00	100.00	100.00	11
Other Prem Inc/Total Prem Inc	44.43	0.00	0.00	0.00	0.04	100.00	100.00	100.00	11
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
Ins Net Inc (P/C)/Equity (P/C)	18.19	11.84	11.84	11.84	11.84	18.19	22.00	23.27	2
Ins Net Inc (L/H)/Equity (L/H)	21.16	-1.69	-1.69	0.00	5.07	25.67	42.05	61.56	8
Insur Ben, Losses, Exp/Insur Premiums	327.38	0.00	0.00	0.00	25.12	73.71	88.43	1513.72	11
Reinsurance Recov(P/C)/Tot Assets(P/C)	51.65	3.30	3.30	3.30	3.30	51.65	80.66	90.33	2
Reinsurance Recov(L/H)/Tot Assets(L/H)	12.37	0.00	0.00	0.00	0.00	3.79	14.82	57.41	9
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
CSV Life Insurance/Tier 1 Cap + ALLL	8.09	0.00	0.00	0.00	7.91	16.23	20.65	22.75	240
BROKER-DEALER ACTIVITIES									

Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
FOREIGN ACTIVITIES									

Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44
Cost: Interest-Bearing Deposits	2.16	0.00	0.00	0.00	1.09	3.15	3.90	4.15	4
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Leases	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
GROWTH RATES:									
Net Loans and Leases	12.59	-100.00	-100.00	-100.00	-35.16	15.82	333.99	489.48	27
Total Selected Assets	-5.91	-100.00	-100.00	-81.76	-0.44	9.90	99.57	472.56	46
Deposits	145.46	-100.00	-100.00	-100.00	-16.78	0.49	419.08	558.61	4

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	85.39	0.00	11.45	48.67	85.62	109.61	150.49	204.64	195
Dividends Paid/Net Income	27.32	0.00	0.00	12.26	30.03	41.91	58.30	70.14	235
Net Income - Dividends/Avg Equity	9.71	2.40	4.37	7.03	9.28	12.20	16.00	18.70	240
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	131.82	0.00	0.00	82.35	119.42	185.94	304.97	611.08	204
Dividends From Nonbank Subs	0.64	0.00	0.00	0.00	0.00	0.64	3.23	11.17	204
Dividends From Subsidiary BHCs	4.49	0.00	0.00	0.00	0.00	0.00	8.28	126.95	204
Dividends From All Subsidiaries	160.49	0.00	10.96	98.97	134.01	200.75	353.46	611.08	204
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	38.46	0.00	0.00	18.82	37.10	59.85	86.06	118.30	214
Interest Income From Bank Subs	0.26	0.00	0.00	0.00	0.00	0.22	1.47	3.79	214
Mgt & Service Fees From Bank Subs	4.08	0.00	0.00	0.00	0.00	0.02	25.64	54.43	214
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.02	1.28	214
Operating Income From Bank Subs	50.65	0.00	0.18	21.44	44.04	74.27	101.56	143.45	214
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	49.15	0.00	0.00	0.00	48.37	100.00	109.56	135.47	107
Interest Income From Nonbank Subs	2.24	0.00	0.00	0.00	0.00	0.00	2.30	96.22	107
Mgt & Serv Fees From Nonbank Subs	3.13	0.00	0.00	0.00	0.00	0.00	8.26	123.38	107
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107
Operating Inc From Nonbank Subs	72.01	0.00	0.00	0.00	92.40	100.85	164.75	314.66	107
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	34.72	0.00	0.00	0.00	32.21	65.62	100.00	117.75	41
Interest Inc From Subsidiary BHCs	0.07	0.00	0.00	0.00	0.00	0.00	0.18	1.44	41
Mgt & Serv Fees From Sub BHCs	1.22	0.00	0.00	0.00	0.00	0.00	3.36	34.13	41
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Operating Income From Sub BHCs	39.47	0.00	0.00	0.00	33.48	69.28	116.86	134.82	41
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	62.97	0.00	0.00	25.14	87.53	98.52	99.91	100.00	234
Interest Income From Bank Subs	1.36	0.00	0.00	0.00	0.00	0.80	6.93	34.77	234
Mgt & Serv Fees From Bank Subs	4.74	0.00	0.00	0.00	0.00	0.00	33.53	54.63	234
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.38	234
Operating Income From Bank Subs	79.08	0.00	0.00	82.87	97.00	99.66	100.00	100.00	234
Dividends From Nonbank Subs	0.68	0.00	0.00	0.00	0.00	0.49	3.92	19.49	234
Interest Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.01	1.07	234
Mgt & Serv Fees From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.20	234
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	234
Operating Inc From Nonbank Subs	1.69	0.00	0.00	0.00	0.00	1.20	6.55	41.30	234
Dividends From Subsidiary BHCs	4.14	0.00	0.00	0.00	0.00	0.00	14.74	98.93	234
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	234
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	234
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	234
Operating Income From Sub BHCs	4.70	0.00	0.00	0.00	0.00	0.00	23.44	99.44	234
Loans and Adv From Subs/ST Debt	1392.19	0.00	0.00	18.66	375.00	1085.21	3835.03	15876.9	48
Loans and Adv From Subs/Total Debt	462.96	0.00	0.00	57.75	213.38	749.19	1736.14	2185.43	95

BHCPR Reporters for Quarter Ending 12/31/2005
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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
3283402	1, 037, 953	AFFINITY BANK HOLDINGS, INC.	VENTURA, CA	
1061679	1, 610, 172	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	1, 862, 452	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2, 613, 591	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	2, 024, 021	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1, 539, 567	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	2, 043, 112	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	1, 109, 134	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1082067	1, 696, 051	AMERIS BANCORP	MOULTRIE, GA	
2326629	1, 255, 132	ANB CORPORATION, THE	TERRELL, TX	Name change from ABC BANCORP
1126475	1, 033, 132	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	1, 519, 603	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2066868	1, 066, 573	BANC ED CORP., THE	EDWARDSVILLE, IL	
2896458	1, 442, 157	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
1097306	1, 617, 703	BANCPPLUS CORPORATION	BELZONI, MS	
1138012	1, 306, 054	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
1137798	1, 198, 193	BANK CALUMET, INC.	HAMMOND, IN	
1143481	1, 107, 765	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1097089	2, 135, 584	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
1202708	1, 090, 065	BAYLAKE CORP.	STURGEON BAY, WI	
3312227	1, 407, 179	BEVERLY HILLS BANCORP INC.	CALABASAS, CA	
2835514	1, 156, 854	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
1209145	1, 357, 330	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	1, 717, 543	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1201671	1, 981, 764	BTC FINANCIAL CORPORATION	DES MOINES, IA	
2687795	2, 045, 808	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1251256	1, 074, 019	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1130249	1, 653, 257	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1, 071, 832	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
1085509	2, 618, 875	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2332750	1, 756, 756	CAPITAL CORP OF THE WEST	MERCED, CA	
2682996	1, 452, 287	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
1848003	1, 271, 659	CASCADE BANCORP	BEND, OR	
2568362	1, 211, 784	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
3254952	2, 974, 830	CENTENNIAL BANK HOLDINGS, INC.	DENVER, CO	
1048764	1, 114, 829	CENTER BANCORP, INC.	UNION, NJ	
3003178	1, 662, 780	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2158156	1, 647, 649	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
2263407	1, 258, 803	CENTRAL COAST BANCORP	SALINAS, CA	
1111088	1, 728, 769	CENTURY BANCORP, INC.	MEDFORD, MA	
1486517	2, 002, 757	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1139532	1, 132, 473	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	
1143623	1, 162, 954	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1050909	1, 039, 436	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1076262	2, 502, 630	CITY HOLDING COMPANY	CHARLESTON, WV	
1142448	2, 901, 190	CITY NATIONAL BANCSHARES, INC.	MIAMI, FL	
1060328	1, 933, 056	COBIZ INC.	DENVER, CO	
1085170	1, 107, 791	COLONY BANKCORP, INC.	FITZGERALD, GA	
1249543	1, 316, 762	COLUMBIA BANCORP	COLUMBIA, MD	
2078816	2, 377, 926	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
2467689	1, 012, 721	COMMERCE BANCSHARES CORP.	WORCESTER, MA	

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
1057588	1, 137, 661	COMMERCE FINANCIAL CORPORATION	TOPEKA, KS	
1250839	1, 031, 709	COMMERCIAL BANKSHARES, INC.	MIAMI, FL	Moved from Peer 4
1080595	1, 967, 966	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
1427501	1, 177, 695	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1070644	2, 849, 213	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1081239	1, 048, 808	CREWS BANKING CORPORATION	WAUCHULA, FL	
1121229	1, 168, 740	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	1, 135, 391	DANVERS BANCORP, INC.	DANVERS, MA	
1058398	1, 553, 863	DURANT BANCORP, INC.	DURANT, OK	
2303910	1, 286, 968	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
3106864	2, 391, 283	EUROBANCSHARES, INC.	HATO REY, PR	
2038409	1, 126, 334	EXCHANGE NATIONAL BANCSHARES,	JEFFERSON CITY, MO	
1055315	1, 194, 306	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1, 353, 679	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	1, 371, 576	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	1, 672, 576	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1249002	1, 273, 239	FIDELITY BANCSHARES (N. C.), IN	FUQUAY-VARINA, NC	
1081118	1, 407, 057	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2, 022, 392	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2, 307, 872	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	1, 802, 901	FIRST BANCORP	TROY, NC	
1204560	1, 532, 339	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1, 280, 727	FIRST BANK CORP	FORT SMITH, AR	
1203602	2, 263, 422	FIRST BUSEY CORPORATION	URBANA, IL	
1478017	1, 950, 468	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
1102312	2, 733, 828	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1208595	2, 139, 024	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
1145506	1, 966, 390	FIRST INDIANA CORPORATION	INDIANAPOLIS, IN	
1095982	1, 267, 118	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1, 363, 196	FIRST MARINER BANCORP	BALTIMORE, MD	
2833604	1, 086, 165	FIRST MUTUAL BANCSHARES, INC.	BELLEVUE, WA	
2560263	1, 008, 089	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1133932	1, 042, 506	FIRST NATIONAL LINCOLN CORPORA	DAMARISCOTTA, ME	Moved from Peer 4
1209097	2, 234, 793	FIRST OAK BROOK BANCSHARES, IN	OAK BROOK, IL	
1063262	1, 386, 032	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1029428	1, 812, 065	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
1096505	2, 064, 074	FIRST SECURITY BANCORP	SEARCY, AR	
2836801	1, 040, 692	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	1, 258, 395	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1364071	2, 158, 069	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1132672	1, 310, 991	FIRST UNITED CORPORATION	OAKLAND, MD	
1134322	1, 061, 329	FIRSTBANK CORPORATION	ALMA, MI	Moved from Peer 4
2650315	1, 698, 139	FLAG FINANCIAL CORPORATION	ATLANTA, GA	Moved from Peer 4
1133473	1, 102, 085	FNB CORP.	ASHEBORO, NC	Moved from Peer 4
2432614	1, 481, 482	FNB CORPORATION	CHRISTIANSBURG, VA	
1130696	1, 014, 156	FNB FINANCIAL SERVICES CORPORA	GREENSBORO, NC	
1143762	1, 136, 433	FOUNDERS GROUP, INC.	WORTH, IL	
1128358	1, 099, 051	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	Moved from Peer 4
1026801	1, 674, 787	FREMONT BANCORPORATION	FREMONT, CA	
1031346	2, 640, 263	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	
2697347	1, 091, 422	FVNB CORP.	VICTORIA, TX	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
2670573	1, 590, 842	GB&T BANCSHARES, INC.	GAINESVILLE, GA	
3030950	1, 154, 393	GEORGIAN BANCORPORATION, INC.	ATLANTA, GA	
2339133	2, 082, 862	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1201233	2, 797, 774	GREAT WESTERN BANCORPORATION,	OMAHA, NE	
1204346	1, 158, 546	GREATBANC, INC.	LISLE, IL	
1133277	1, 619, 989	GREENE COUNTY BANCSHARES, INC.	GREENEVILLE, TN	
2223997	1, 255, 152	HASTEN BANCSHARES	INDIANAPOLIS, IN	
1206546	2, 818, 306	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2634874	1, 130, 509	HERITAGE COMMERCE CORP	SAN JOSE, CA	
1067804	1, 321, 060	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
1245291	1, 433, 649	HILLS BANCORPORATION	HILLS, IA	
1491409	1, 911, 491	HOME BANCSHARES, INC.	CONWAY, AR	
2592714	1, 279, 063	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1, 127, 875	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	1, 083, 743	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1048803	2, 032, 721	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
2291914	2, 850, 284	IBERIABANK CORPORATION	LAFAYETTE, LA	
1363690	1, 090, 428	INB FINANCIAL CORPORATION	MCALLEN, TX	
1132654	2, 708, 142	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
1138535	1, 631, 386	INTERCHANGE FINANCIAL SERVICES	SADDLE BROOK, NJ	
2049302	1, 706, 423	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1, 130, 419	INWOOD BANCSHARES, INC.	DALLAS, TX	
1123915	1, 245, 473	KLEIN FINANCIAL, INC.	CHASKA, MN	
1404799	2, 206, 102	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	1, 635, 389	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1054514	1, 074, 885	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1, 219, 398	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1, 051, 446	LEGACYTEXAS GROUP, INC.	PLANO, TX	
3101784	1, 959, 212	LIBERTY BANCSHARES, INC	JONESBORO, AR	
2325350	1, 407, 998	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	
2634696	1, 868, 464	MACATAWA BANK CORPORATION	HOLLAND, MI	
2236447	2, 350, 516	MAIN STREET BANKS, INC.	ATLANTA, GA	
2856368	1, 625, 137	MAIN STREET TRUST, INC.	CHAMPAIGN, IL	
1209109	1, 645, 605	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1207486	1, 397, 759	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1, 638, 866	MBT FINANCIAL CORP.	MONROE, MI	
1099328	1, 137, 122	MERCANTILE BANCORP, INC.	QUINCY, IL	
2608763	1, 838, 210	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1208308	1, 460, 442	MERCHANTS & MANUFACTURERS BANC	NEW BERLIN, WI	
1023239	1, 075, 211	MERCHANTS BANCSHARES, INC.	BURLINGTON, VT	
2344799	1, 129, 811	METROCORP BANCSHARES, INC.	HOUSTON, TX	Moved from Peer 4
1204627	2, 552, 831	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2516943	2, 391, 499	MID-STATE BANCSHARES	ARROYO GRANDE, CA	
1209828	2, 307, 608	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	
2803719	1, 005, 986	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	Moved from Peer 4
1126354	1, 036, 212	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	Moved from Peer 4
1141348	1, 197, 600	MINNWEST CORPORATION	MINNETONKA, MN	
2961879	1, 775, 821	NARA BANCORP, INC.	LOS ANGELES, CA	
1100037	1, 446, 117	NBC CAPITAL CORPORATION	STARKVILLE, MS	
1202052	1, 208, 976	NEB CORPORATION	FOND DU LAC, WI	
1109991	1, 498, 920	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
1129887	1, 231, 759	NORTHERN EMPIRE BANCSHARES	SANTA ROSA, CA	
2244910	1, 407, 606	NSB HOLDING CORP.	STATEN ISLAND, NY	
1070747	1, 241, 058	OAK HILL FINANCIAL, INC.	JACKSON, OH	
3297481	1, 002, 867	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	Moved from Peer 4
1206911	2, 367, 830	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	1, 003, 902	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	Moved from Peer 4
1117259	1, 947, 386	OMEGA FINANCIAL CORPORATION	STATE COLLEGE, PA	
1249598	1, 739, 901	ORION BANCORP, INC.	NAPLES, FL	
1083934	1, 017, 326	PAB BANKSHARES, INC.	VALDOSTA, GA	Moved from Peer 4
1075984	1, 075, 257	PALMETTO BANCSHARES, INC.	LAURENS, SC	
1200692	1, 661, 037	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2651590	1, 255, 259	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
2807614	1, 641, 121	PENNSYLVANIA COMMERCE BANCORP,	CAMP HILL, PA	
1070578	1, 855, 277	PEOPLES BANCORP INC.	MARIETTA, OH	
3296877	1, 040, 911	PEOPLES COMMUNITY BANCORP, INC	WEST CHESTER, OH	
3186585	1, 251, 064	PEOPLESBANCORP, MHC	HOLYOKE, MA	
2925657	1, 021, 183	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	Moved from Peer 4
3084953	1, 860, 381	PLACER SIERRA BANCSHARES	SACRAMENTO, CA	
1247893	2, 690, 305	PLAINS CAPITAL CORPORATION	DALLAS, TX	
1249712	1, 011, 157	PORTER BANCORP, INC.	SHEPHERDSVILLE, KY	Moved from Peer 4
2125813	1, 042, 614	QCR HOLDINGS, INC.	MOLINE, IL	Moved from Peer 4
1098844	2, 398, 173	RENASANT CORPORATION	TUPELO, MS	
1097025	2, 735, 556	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
2509413	1, 056, 179	ROCKVILLE FINANCIAL MHC, INC.	ROCKVILLE, CT	
2066886	1, 367, 904	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
2324429	1, 301, 065	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1249730	1, 332, 033	S. Y. BANCORP, INC.	LOUISVILLE, KY	
1248304	2, 459, 616	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1204814	1, 003, 375	SBC, INCORPORATED	COUNTRYSIDE, IL	Moved from Peer 4
1133437	1, 925, 958	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1085013	2, 132, 174	SEACOAST BANKING CORPORATION	STUART, FL	
2244358	1, 662, 413	SECURITY BANK CORPORATION	MACON, GA	
1199992	1, 809, 982	SHOREBANK CORPORATION, THE	CHICAGO, IL	
2976396	1, 052, 686	SIERRA BANCORP	PORTERVILLE, CA	
1094828	2, 523, 768	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	1, 781, 956	SINOPAC BANCORP	LOS ANGELES, CA	
2345077	1, 039, 514	SNB BANCSHARES, INC.	SUGAR LAND, TX	
2033226	1, 080, 335	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	1, 093, 142	SOUTHERN BANCSHARES (N. C.), IN	MOUNT OLIVE, NC	
2981831	1, 285, 778	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1245068	1, 783, 396	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	2, 098, 292	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1245590	1, 749, 015	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1, 409, 522	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1, 182, 009	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1, 598, 634	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1417333	1, 457, 154	STATE BANKSHARES, INC.	FARGO, ND	
2442640	1, 668, 050	STATE NATIONAL BANCSHARES, INC	FORT WORTH, TX	
1427275	1, 463, 211	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
1039454	2, 056, 042	STERLING BANCORP	NEW YORK, NY	
1143829	2, 965, 736	STERLING FINANCIAL CORPORATION	LANCASTER, PA	

BHCPR Reporters for Quarter Ending 12/31/2005
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
1126046	1,161,864	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MI	
1135598	1,152,186	STOCKMEN'S BANCORP, INC., THE	KINGMAN, AZ	
2942702	2,043,143	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,407,944	SUFFOLK BANCORP	RIVERHEAD, NY	
1104080	1,099,735	SUMMIT BANCSHARES, INC.	FORT WORTH, TX	
1247679	1,112,733	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1,302,568	SUNFLOWER BANKS, INC.	SALINA, KS	
2663838	1,554,238	TEXAS UNITED BANCSHARES, INC.	LA GRANGE, TX	
1139260	1,834,709	TEXASBANC HOLDING CO.	WEATHERFORD, TX	
2457943	1,074,793	TIB FINANCIAL CORP.	NAPLES, FL	
2367921	2,106,870	TOMPKINS TRUSTCO, INC.	ITHACA, NY	
1030170	1,842,682	TRICO BANCSHARES	CHICO, CA	
1056161	1,244,016	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
1048652	2,762,966	U.S.B. HOLDING CO., INC.	ORANGEBURG, NY	
1971693	1,826,179	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	
1062649	1,185,529	UNITED BANCORPORATION OF WYOMI	JACKSON, WY	
1116609	1,769,309	UNIVEST CORPORATION OF PENNSYLA	SOUDERTON, PA	
1071632	2,398,604	UNIZAN FINANCIAL CORP.	CANTON, OH	
1050712	2,466,666	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1364110	1,713,638	VINEYARD NATIONAL BANCORP	RANCHO CUCAMONGA, CA	
2856377	1,518,425	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
2502049	1,506,057	VIRGINIA FINANCIAL GROUP, INC.	CULPEPER, VA	
1029464	2,981,162	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	2,402,380	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
3357394	1,507,923	WUWATOSA HOLDINGS, INC.	WUWATOSA, WI	New Y-9C/BHCPR reporter
1210066	1,244,380	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	1,997,138	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,827,020	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
2349815	2,857,271	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	
2508788	1,292,573	WESTERN SIERRA BANCORP	CAMERON PARK, CA	
1966671	1,404,187	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	1,666,268	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
2004141	1,052,263	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	1,863,709	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
1138517	2,956,731	YARDVILLE NATIONAL BANCORP	HAMILTON, NJ	Moved from Peer 2
1399765	1,910,313	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 240 bank holding companies.