

	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
--	------------	------------	------------	------------	------------

Number of BHCs in Peer Group	399	358	335	328	289
------------------------------	-----	-----	-----	-----	-----

## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.81	3.73	3.75	3.94	3.85
+ Non-interest Income	0.96	1.03	1.11	1.08	1.01
- Overhead Expense	3.04	3.06	3.12	3.15	3.13
- Provision for Losses	0.17	0.18	0.23	0.28	0.28
+ Securities Gains (Losses)	0.00	0.02	0.04	0.04	0.04
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.61	1.56	1.62	1.66	1.55
Net Operating Income	1.10	1.06	1.08	1.11	1.01
Net Income	1.10	1.06	1.08	1.11	1.01
Net Income (Sub S Adjusted)	1.07	1.02	1.07	1.09	1.03

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.24	5.65	5.87	6.65	7.82
Interest Expense	2.15	1.63	1.81	2.40	3.68
Net Interest Income (TE)	4.10	4.03	4.05	4.25	4.16

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

Net Ln&Ls Losses/Avg Loans & Leases	0.12	0.17	0.25	0.26	0.25
Earnings Coverage of Net Losses (X)	34.05	28.88	27.46	24.11	26.90
Ln&Ls Allowance/Total Loans & Leases	1.19	1.25	1.32	1.32	1.29
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.46	0.56	0.69	0.75	0.70
30-89 Days Past Due Loans and Leases	0.58	0.62	0.74	0.95	1.09

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	23.02	21.71	19.92	19.33	20.08
Net ST Noncore Funding Dependence	12.03	10.81	9.67	8.69	11.27
Net Loans and Leases/Total Assets	69.49	68.24	65.51	66.05	67.07

## CAPITALIZATION:

Tier 1 Leverage Ratio	9.29	9.10	8.80	8.56	8.55
Equity Capital/Total Assets	8.54	8.68	8.62	8.50	8.50
Net Loans&Ls/Equity Capital (X)	8.47	8.17	7.91	8.06	8.28
Cash Dividends/Net Income	25.01	26.35	27.13	23.98	27.98
Cash Dividends/Net Income (Sub S Adjusted)	21.02	22.77	26.05	24.15	49.29
Retained Earnings/Avg Equity Cap	9.08	8.74	8.77	9.38	7.98

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.30	0.37	0.67	0.74	0.80
Long-Term Debt/Equity Capital	0.58	0.86	1.30	1.76	1.76
Equity Investment in Subs/Equity Cap	110.33	109.66	108.48	109.05	107.44
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	110.99	114.91	137.23	127.87	127.32

## PEER GROUP 04

PERCENT OF AVERAGE ASSETS	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Interest Income (TE)	5.79	5.23	5.43	6.16	7.24
Less: Interest Expense	2.00	1.51	1.68	2.22	3.41
Equals: Net Interest Income (TE)	3.81	3.73	3.75	3.94	3.85
Plus: Non-Interest Income	0.96	1.03	1.11	1.08	1.01
Equals: Adj Operating Income (TE)	4.83	4.80	4.91	5.07	4.92
Less: Overhead Expense	3.04	3.06	3.12	3.15	3.13
Less: Provision for Loan and Lease Losses	0.17	0.18	0.23	0.28	0.28
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	0.04	0.04	0.04
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.61	1.56	1.62	1.66	1.55
Less: Applicable Income Taxes (TE)	0.49	0.48	0.50	0.53	0.51
Less: Minority Interest	0.00	0.00	0.01	0.00	0.00
Equals: Net Operating Income	1.10	1.06	1.08	1.11	1.01
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.10	1.06	1.08	1.11	1.01
Memo: Net Income (Last Four Qtrs)	1.10	1.07	1.09	1.11	1.01
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.02	92.85	92.71	92.76	92.93
Avg Int-Bearing Funds / Avg Assets	78.46	78.56	79.69	79.85	79.93
Int Income (TE) / Avg Earning Assets	6.24	5.65	5.87	6.65	7.82
Int Expense / Avg Earning Assets	2.15	1.63	1.81	2.40	3.68
Net Int Inc (TE) / Avg Earn Assets	4.10	4.03	4.05	4.25	4.16
YIELD OR COST:					
Total Loans and Leases (TE)	6.88	6.27	6.63	7.31	8.48
Interest-Bearing Bank Balances	3.36	1.77	1.72	2.33	4.40
Fed Funds Sold & Reverse Repos	3.22	1.30	1.04	1.59	3.79
Trading Assets	1.61	4.69	1.65	10.41	3.31
Total Earning Assets	6.13	5.55	5.77	6.55	7.71
Investment Securities (TE)	4.16	4.05	4.19	5.30	6.25
U. S. Treasury & Agency Sec (excl MBS)	3.40	3.33	3.61	4.76	6.37
Mortgage-Backed Securities	4.08	3.93	3.68	5.10	5.90
All Other Securities	6.15	6.27	6.18	6.79	7.50
Interest-Bearing Deposits	2.26	1.66	1.89	2.59	4.13
Time Deposits of \$100K or More	3.18	2.46	2.75	3.54	5.36
Time Deposits < \$100K	3.09	2.52	2.94	3.77	5.58
Other Domestic Deposits	1.40	0.86	0.91	1.40	2.45
Foreign Deposits	1.87	0.62	0.21	0.71	3.98
Fed Funds Purchased and Repos	2.73	1.37	1.19	1.79	3.85
Other Borrowed Funds & Trading Liab	4.01	3.54	3.96	4.41	5.57
All Interest-Bearing Funds	2.54	1.92	2.11	2.78	4.28

## PEER GROUP 04

12/31/2005

12/31/2004

12/31/2003

12/31/2002

12/31/2001

Avg Personnel Exp Per Employee (\$000)

56

53

52

49

47

Avg Assets per Employee (\$000)

3,395

3,253

3,089

2,956

2,895

## ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

1.80

1.92

1.56

1.47

1.37

Overhead Exp / NII + Non-Int Income

64.29

64.96

64.50

62.96

64.58

## PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.04

3.06

3.12

3.15

3.13

Personnel Expense

1.70

1.70

1.73

1.72

1.68

Net Occupancy Expense

0.43

0.43

0.44

0.45

0.46

Other Operating Expenses

0.89

0.90

0.93

0.95

0.97

Overhead Less Non-Interest Income

2.03

1.99

1.95

2.02

2.06

## PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

62.95

63.75

63.29

61.73

63.27

Personnel Expense

35.32

35.46

35.14

33.69

33.80

Net Occupancy Expense

8.79

8.88

8.94

8.85

9.21

Other Operating Expenses

18.49

18.90

18.82

18.75

19.68

Total Non-Interest Income

19.61

20.95

22.19

20.73

20.18

Fiduciary Activities Income

1.09

1.10

1.22

1.15

1.39

Serv Charges on Deposit Accts - Domestic

7.21

7.91

8.09

7.62

7.29

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees &amp; Commissions

0.46

0.52

0.50

0.42

0.41

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.28

0.27

0.28

0.26

0.36

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.54

0.48

0.49

0.41

0.41

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

1.48

1.80

2.74

1.89

1.41

Other Non-Interest Income

5.56

5.79

6.15

6.14

6.04

Overhead Less Non-Interest Income

42.68

42.11

40.28

40.51

42.31

## TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

25.78

26.13

25.03

26.84

26.54

Appl Inc Tax+TE/Pretax NOI+TE

31.40

31.52

31.92

32.70

33.85

PERCENT OF TOTAL ASSETS	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Real Estate Loans	53.71	51.53	48.40	47.31	46.57
Commercial and Industrial Loans	9.39	9.71	9.69	10.55	11.29
Loans to Individuals	3.10	3.67	4.14	4.57	4.99
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.81	0.84	0.94	0.89	0.95
Other Loans and Leases	0.81	0.90	0.86	0.85	0.92
Net Loans and Leases	69.49	68.24	65.51	66.05	67.07
Debt Securities Over 1 Year	15.81	18.29	20.30	18.35	16.48
Mutual Funds and Equity Securities	0.18	0.28	0.26	0.33	0.34
Subtotal	86.45	87.75	86.97	85.55	84.69
Interest-Bearing Bank Balances	0.30	0.35	0.41	0.51	0.45
Federal Funds Sold & Reverse Repos	1.25	1.11	1.12	1.83	1.73
Debt Securities 1 Year or Less	2.63	1.94	2.06	2.51	1.99
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.49	91.83	91.34	91.30	91.40
Non-Int Cash and Due From Dep Inst	2.86	2.59	3.26	3.42	3.43
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.06	0.08	0.09	0.10	0.10
All Other Assets	5.51	5.48	5.33	5.17	5.06

## MEMORANDA:

Short-Term Investments	4.81	3.87	4.14	5.53	4.80
U. S. Treasury Securities	0.15	0.25	0.32	0.41	0.46
U. S. Agency Securities (excl MBS)	6.88	6.96	7.52	6.30	6.00
Municipal Securities	3.00	3.09	3.50	3.15	2.88
Mortgage-Backed Securities	6.14	7.05	7.91	8.21	7.78
Asset-Backed Securities	0.00	0.00	0.01	0.02	0.01
Other Debt Securities	0.43	0.59	0.81	0.97	1.10
RE Loans Secured by 1-4 Family	16.94	17.42	17.34	17.70	19.07
Revolving	2.77	2.94	2.67	2.26	1.93
Closed-End, Sec by First Liens	12.56	12.96	13.24	13.80	15.26
Closed-End, Sec by Junior Liens	1.22	1.13	1.10	1.28	1.45
Commercial Real Estate Loans	33.85	31.27	28.27	27.01	24.90
Construction and Land Dev	10.32	8.12	6.31	5.96	5.40
Multifamily	1.59	1.51	1.53	1.48	1.35
Nonfarm Nonresidential	20.52	20.52	19.25	18.40	17.10
RE Loans Secured by Farmland	1.19	1.19	1.20	0.99	0.94
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	77.35	75.60	73.87	71.96	69.91
RE Loans Secured by 1-4 Family	24.86	26.14	27.18	27.42	29.00
Revolving	3.96	4.28	4.05	3.41	2.88
Closed-End	20.56	21.59	22.96	23.79	25.85
Commercial Real Estate Loans	48.17	45.24	42.51	40.52	36.58
Construction and Land Dev	14.38	11.38	9.26	8.69	7.72
Multifamily	2.25	2.19	2.31	2.23	1.99
Nonfarm Nonresidential	29.45	29.88	29.15	27.74	25.32
RE Loans Secured by Farmland	1.72	1.72	1.78	1.46	1.38
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.56	14.09	14.68	15.82	16.67
Loans to Individuals	4.58	5.45	6.39	7.01	7.52
Credit Card Loans	0.10	0.10	0.12	0.15	0.18
Agricultural Loans	1.18	1.22	1.42	1.34	1.40
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.19	1.34	1.32	1.29	1.39

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Short-Term Investments	4.81	3.87	4.14	5.53	4.80
Liquid Assets	19.16	20.39	22.92	22.65	21.42
Investment Securities	19.39	21.24	23.44	21.96	21.24
Net Loans and Leases	69.49	68.24	65.51	66.05	67.07
Net Lns, Ls & Stdby Ltrs of Credit	70.29	69.02	66.21	66.80	67.75
Core Deposits	64.02	65.72	67.31	66.86	67.54
Noncore Funding	25.08	23.34	21.99	22.43	22.11
Time Deposits of \$100K or More	14.37	12.22	11.28	11.92	11.92
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.82	2.06	2.04	1.92	2.47
Net Fed Funds Purchased (Sold)	0.60	0.96	0.94	0.07	0.78
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.11	2.13	1.92	1.50	1.27
Earning Assets Repr in 1 Year	41.46	39.72	35.57	38.53	36.99
Int-Bearing Liab Repr in 1 Year	29.57	27.52	28.44	31.45	34.87
Long-Term Debt Repr in 1 Year	0.43	0.60	0.49	0.51	0.49
Net Assets Repriceable in 1 Year	10.39	10.72	5.89	6.01	1.10
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	23.02	21.71	19.92	19.33	20.08
Net ST Noncore Funding Dependence	12.03	10.81	9.67	8.69	11.27
Short-Term Inv/ST Noncore Funding	37.18	38.54	43.33	52.57	39.76
Liq Asts-ST Noncore Fndg/Nonliq Asts	5.56	9.65	14.34	13.51	9.31
Net Loans and Leases/Total Deposits	87.72	87.16	83.21	83.59	84.20
Net Loans and Leases/Core Deposits	111.06	105.85	99.15	100.79	101.22
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.34	0.30	0.82	1.42	0.65
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.29	0.64	2.61	5.44	2.53
Struct Notes Appr(Depr)/T1 Cap	-0.30	-0.12	-0.10	0.17	0.00
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.01	7.61	7.53	8.75	10.23
Available-For-Sale Securities	92.99	92.39	92.47	91.25	89.77
U.S. Treasury Securities	0.91	1.42	1.54	1.98	2.23
U.S. Agency Securities (excl MBS)	41.04	36.70	36.08	32.14	32.02
Municipal Securities	15.87	15.25	15.99	14.97	14.03
Mortgage-Backed Securities	30.21	32.58	33.14	37.43	36.41
Asset-Backed Securities	0.01	0.00	0.02	0.07	0.06
Other Debt Securities	2.32	2.96	3.66	4.30	5.01
Mutual Funds and Equity Securities	0.98	1.33	1.17	1.59	1.68
Debt Securities 1 Year or Less	16.43	11.33	10.53	12.67	10.26
Debt Securities 1 To 5 Years	39.76	39.96	39.32	36.44	32.87
Debt Securities Over 5 Years	38.61	43.84	45.44	45.06	43.40
Pledged Securities	52.76	51.07	47.46	49.37	48.71
Structured Notes, Fair Value	2.89	2.22	1.65	0.70	0.07

ANALYSIS RATIOS	PEER GROUP 04				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Provision for Ln&Ls Losses/Avg Assets	0.17	0.18	0.23	0.28	0.28
Provision for Ln&Ls Losses/Avg Lns&Ls	0.23	0.26	0.34	0.41	0.41
Provision for Ln&Ls Losses/Net Losses	322.70	205.12	174.51	212.51	245.23
Ln&Ls Allowance/Total Loans & Leases	1.19	1.25	1.32	1.32	1.29
Ln&Ls Allowance/Net Ln&Ls Losses (X)	24.82	18.43	13.86	11.31	14.24
ALL/Nonaccrual Assets	786.88	552.91	472.24	400.19	364.32
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	579.18	444.81	335.08	278.30	255.43
Gross Ln&Ls Losses/Avg Loans & Leases	0.18	0.23	0.31	0.33	0.31
Recoveries/Avg Loans and Leases	0.05	0.06	0.06	0.06	0.06
Net Losses/Avg Loans and Leases	0.12	0.17	0.25	0.26	0.25
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	N/A
Recoveries/Prior Year-End Losses	31.94	27.59	26.03	27.14	33.85
Earnings Coverage of Net Losses (X)	34.05	28.88	27.46	24.11	26.90
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.05	0.07	0.06	0.05
RE Loans Secured By 1-4 Family	0.04	0.06	0.07	0.07	0.05
Revolving	0.02	0.02	0.02	0.02	0.03
Closed-End	0.04	0.06	0.08	0.07	0.05
Commercial Real Estate Loans	0.02	0.03	0.05	0.06	0.04
Construction and Land Dev	0.01	0.01	0.02	0.02	0.03
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.02	0.04	0.05	0.05	0.03
RE Loans Secured by Farmland	0.00	0.00	0.02	0.01	0.01
Commercial and Industrial Loans	0.26	0.35	0.56	0.64	0.47
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.82	0.85	0.93	0.94	0.88
Credit Card Loans	2.19	2.28	2.38	3.04	2.61
Agricultural Loans	0.00	0.04	0.07	0.08	0.03
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	0.00
Other Loans and Leases	0.44	0.31	0.27	0.46	0.45

## 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	0.58	0.62	0.74	0.95	1.09
90+ Days PD Loans and Leases	0.06	0.08	0.11	0.13	0.17
Nonaccrual Loans and Leases	0.37	0.44	0.56	0.60	0.57
90+ Days PD and Nonaccrual Loans and Leases	0.46	0.56	0.71	0.79	0.79
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00

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

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.58	0.62	0.74	0.95	1.09
90+ Days Past Due Assets	0.06	0.08	0.11	0.13	0.17
Nonaccrual Assets	0.37	0.45	0.56	0.60	0.58
30+ Days PD & Nonaccrual Assets	1.08	1.22	1.51	1.78	1.93

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.32	0.39	0.47	0.53	0.54
90+ PD & Nonaccrual Assets + OREO	0.41	0.50	0.58	0.66	0.66

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

Total Assets	0.35	0.43	0.48	0.54	0.51
Allowance for Loan & Lease Losses	42.36	48.83	54.25	60.49	61.09
Equity Cap + ALLL	3.92	4.60	5.20	5.81	5.66
Tier 1 Cap + ALLL	3.63	4.40	5.10	5.83	5.64
Loans & Leases + RE Acquired	0.50	0.62	0.73	0.81	0.75

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	0.51	0.53	0.65	0.86	0.98
- 90+ Days Past Due	0.05	0.06	0.09	0.11	0.14
- Nonaccrual	0.32	0.43	0.51	0.55	0.49
Coml & Indl - 30-89 Days PD	0.55	0.63	0.78	1.01	0.98
- 90+ Days Past Due	0.04	0.06	0.10	0.12	0.16
- Nonaccrual	0.52	0.60	0.76	0.83	0.78
Individuals - 30-89 Days PD	1.22	1.32	1.43	1.58	1.68
- 90+ Days Past Due	0.09	0.12	0.14	0.17	0.21
- Nonaccrual	0.20	0.22	0.26	0.25	0.23
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	0.09	0.11	0.23	0.22	0.27
- 90+ Days Past Due	0.00	0.00	0.00	0.01	0.03
- Nonaccrual	0.06	0.11	0.19	0.21	0.16
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	0.00
- 90+ Days Past Due	N/A	N/A	N/A	N/A	0.00
- Nonaccrual	N/A	N/A	N/A	N/A	0.00
Other Lns&Ls - 30-89 Days PD	0.31	0.29	0.23	0.34	1.09
- 90+ Days Past Due	0.01	0.02	0.01	0.03	0.12
- Nonaccrual	0.04	0.09	0.15	0.15	0.32
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.67	0.81	0.97	1.09	1.24
- 90+ Days Past Due	0.08	0.08	0.11	0.14	0.15
- Nonaccrual	0.31	0.33	0.40	0.41	0.33
Revolving - 30-89 Days PD	0.29	0.25	0.29	0.32	0.52
- 90+ Days Past Due	0.01	0.01	0.02	0.02	0.04
- Nonaccrual	0.06	0.07	0.07	0.07	0.11
Closed-End - 30-89 Days PD	0.75	0.83	1.11	1.19	1.31
- 90+ Days Past Due	0.08	0.08	0.12	0.15	0.16
- Nonaccrual	0.35	0.39	0.45	0.45	0.35
- Jr Lien 30-89 Days PD	0.05	0.06	0.08	0.08	N/A
- Jr Lien 90+ Days PD	0.00	0.00	0.01	0.01	N/A
- Jr Lien Nonaccrual	0.03	0.04	0.06	0.05	N/A
Commercial RE - 30-89 Days PD	0.37	0.33	0.40	0.63	0.69
- 90+ Days Past Due	0.03	0.03	0.06	0.06	0.10
- Nonaccrual	0.30	0.40	0.50	0.51	0.47
Const & Dev - 30-89 Days PD	0.30	0.27	0.31	0.55	0.66
- 90+ Days Past Due	0.01	0.01	0.02	0.03	0.04
- Nonaccrual	0.14	0.16	0.20	0.28	0.32
Multi family - 30-89 Days PD	0.06	0.08	0.14	0.19	0.24
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.03	0.03	0.08	0.10	0.06
Nonfarm Nres- 30-89 Days PD	0.34	0.30	0.36	0.57	0.59
- 90+ Days Past Due	0.03	0.04	0.05	0.06	0.10
- Nonaccrual	0.32	0.43	0.49	0.55	0.45
Farmland - 30-89 Days PD	0.12	0.22	0.29	0.52	0.54
- 90+ Days Past Due	0.00	0.01	0.03	0.03	0.02
- Nonaccrual	0.15	0.23	0.35	0.48	0.33
Credit Card - 30-89 Days PD	1.24	1.30	1.53	1.42	1.74
- 90+ Days Past Due	0.37	0.46	0.53	0.58	0.58
- Nonaccrual	0.01	0.00	0.01	0.01	0.01



## CAPITAL RATIOS

12/31/2005

12/31/2004

12/31/2003

12/31/2002

12/31/2001

Tier 1 Leverage Ratio

9.29

9.10

8.80

8.56

8.55

Tier 1 RBC Ratio

12.24

12.37

12.38

12.00

11.96

Total Risk-Based Capital Ratio

13.57

13.69

13.75

13.39

13.25

Tangible Tier 1 Leverage Ratio

9.23

9.03

8.73

8.50

8.50

Tangible Common Eq Cap/Tan Assets

7.82

7.96

7.93

7.85

7.89

## DERIVATIVES AND

## OFF-BALANCE-SHEET TRANSACTIONS

## PERCENT OF TOTAL ASSETS:

Loan Commitments

16.42

15.40

14.11

13.28

12.98

Standby Letters of Credit

0.71

0.65

0.59

0.62

0.56

Commercial &amp; Similar Letters of Credit

0.03

0.02

0.02

0.01

0.01

Securities Lent

0.00

0.00

0.00

0.00

0.00

Credit Derivatives (BHC as Guarantor)

0.00

0.00

0.00

0.00

0.00

Credit Derivatives (BHC as Beneficiary)

0.00

0.00

0.00

0.00

0.00

## TYPE OF DERIVATIVE INSTRUMENT:

Derivative Contracts

0.47

0.33

0.33

0.35

0.09

Interest Rate Contracts

0.46

0.31

0.31

0.33

0.08

Interest Rate Futures &amp; Forward Contr

0.04

0.00

0.00

0.00

0.00

Written Options Contr (Int Rate)

0.03

0.02

0.00

0.00

0.00

Purchased Options Contr (Int Rate)

0.00

0.00

0.00

0.00

0.00

Interest Rate Swaps

0.11

0.12

0.14

0.07

0.00

Foreign Exchange Contracts

0.00

0.00

0.00

0.00

0.00

Futures &amp; 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, &amp; Other Deriv Contr

0.00

0.00

0.00

0.00

0.00

Commodity &amp; Other Fut &amp; Forward Contr

0.00

0.00

0.00

0.00

0.00

Written Options Contr (Comm &amp; Other)

0.00

0.00

0.00

0.00

0.00

Purchased Options Contr (Comm &amp; Oth)

0.00

0.00

0.00

0.00

0.00

Commodity &amp; Other Swaps

0.00

0.00

0.00

0.00

0.00

## PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments

25.18

23.99

22.31

21.00

20.57

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Interest Rate Contracts	98.68	99.19	89.79	89.56	82.01
Foreign Exchange Contracts	0.00	0.00	0.00	0.04	0.68
Equity, Comm, & Other Contracts	1.32	0.81	10.19	9.55	10.46
Futures and Forwards	23.75	12.99	7.48	21.07	30.84
Written Options	31.96	32.08	22.99	8.26	1.54
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	29.44	29.26	21.58	8.11	0.06
Purchased Options	3.47	1.09	1.55	3.86	25.72
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.12	1.09	1.42	3.69	25.72
Swaps	36.42	45.00	60.72	54.58	35.11
Held for Trading	0.00	0.00	0.00	0.00	0.00
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00
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	99.58	100.00	100.00	100.00	93.10
Interest Rate Contracts	87.58	87.55	89.79	88.44	75.12
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.68
Equity, Comm, & Other Contracts	1.31	0.81	10.19	9.55	10.46
Deriv Contr (Excl Fut & FX LE 14 Days)	64.79	67.36	76.25	90.44	84.78
One Year or Less	26.57	13.95	13.15	27.44	43.66
Over 1 Year to 5 Years	30.14	35.44	41.64	44.38	39.90
Over 5 Years	2.46	4.45	16.57	8.51	0.11
Gross Negative Fair Value (Abs Val)	0.70	0.96	1.54	1.77	0.27
Gross Positive Fair Value	0.33	0.28	0.50	1.55	0.69
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.01	0.00	0.00
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.05	0.16	0.26	0.12	0.03

## 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	27.62	20.00	16.67	25.00	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	72.38	80.00	83.33	75.00	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	16.67	N/A
Ins Activities Revenue/Adj Oper Inc	0.54	0.48	0.49	0.41	N/A
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	4.43	N/A
Credit Rel Prem Inc/Tot Prem Inc	65.14	77.78	63.28	75.82	N/A
Other Prem Inc/Total Prem Inc	34.86	22.22	36.72	18.57	N/A
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	N/A
Ins Net Inc (P/C)/Equity (P/C)	21.96	2.77	100.00	28.72	N/A
Ins Net Inc (L/H)/Equity (L/H)	0.88	10.36	28.74	23.26	N/A
Insur Ben, Losses, Exp/Insur Premiums	63.50	70.56	93.63	15.01	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.50	0.00	0.00	0.00	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.68	2.57	0.00	0.82	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	7.24	6.87	5.75	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	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	1.87	0.62	0.21	0.71	3.98

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

Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	2.71	1.90	N/A	50.84	N/A
Foreign Governments and Inst	N/A	N/A	N/A	N/A	0.00
Leases	3.33	N/A	N/A	N/A	N/A

## GROWTH RATES:

Net Loans and Leases	-1.43	-25.11	-30.79	33.57	-66.36
Total Selected Assets	-13.75	-28.15	-13.87	7.01	-45.52
Deposits	-7.99	-33.13	30.40	5.03	76.17

PROFITABILITY:	PEER GROUP 04				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Net Income/Avg Equity Capital	12.25	11.83	12.09	12.57	11.45
Bank Net Inc/Avg Eq Inv in Banks	13.34	12.75	13.23	13.44	12.57
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.39	2.30	3.66	4.56	3.09
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.18	9.42	9.48	10.75	9.13
Bank Net Income/Parent Net Income	106.58	94.03	105.11	103.80	105.11
Nonbank Net Income/Parent Net Income	0.24	0.26	0.47	0.40	0.47
Sub BHCs Net Inc/Parent Net Income	88.73	81.19	71.82	76.72	65.59
LEVERAGE:					
Total Liabilities/Equity	18.07	17.59	17.69	17.69	16.27
Total Debt/Equity Capital	1.54	1.93	2.71	3.35	3.50
Tot Debt+NP to Subs Iss Tr Pref/Equity	16.52	15.56	13.23	13.15	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	1.89	2.20	3.07	3.80	3.85
Total Debt/Eq Cap - Exc Over Fair Value	1.57	1.99	2.76	3.40	3.55
Long-Term Debt/Equity Capital	0.58	0.86	1.30	1.76	1.76
Short-Term Debt/Equity Capital	0.30	0.37	0.67	0.74	0.80
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.25	0.23	0.21	0.26	0.31
Long-Term Debt/Consolidated LT Debt	1.10	1.89	3.28	4.77	3.84
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	110.33	109.66	108.48	109.05	107.44
Total Investment in Subs/Equity	111.19	110.67	109.74	110.37	108.84
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	97.26	97.30	96.97	98.25	99.61
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	97.98	98.03	97.92	99.29	100.68
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.77	0.75	0.65	0.68	0.61
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.32	2.70	2.47	2.30	2.77
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	103.66	115.54	131.48	125.28	123.63
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	110.99	114.91	137.23	127.87	127.32
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	106.68	114.68	115.53	110.04	114.69
Pretax Oper Inc + Int Exp/Int Expense	5788.01	4784.04	5226.22	4686.35	3016.75
Div + Int From Subs/Int Exp + Div	157.03	173.41	214.41	207.16	166.68
Fees+Other Inc From Subs/Sal + Oth Exp	8.00	10.35	8.45	8.32	10.01
Net Inc/Curr Port of LT Debt+Pfd Div(X)	74.68	57.44	42.35	64.97	70.50
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.12	0.02	-0.11	-0.36	-0.58
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.00
Total	0.05	0.03	0.00	0.00	0.00
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	0.44	0.69	0.88	0.77	0.58
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 04				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Div Paid/Inc Before Undist Inc	80.43	77.83	67.64	70.01	66.94
Dividends Paid/Net Income	24.85	26.28	27.08	23.98	27.98
Net Income - Dividends/Avg Equity	9.10	8.73	8.81	9.35	7.98
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	116.51	124.17	142.97	137.06	139.73
Dividends From Nonbank Subs	0.26	0.26	0.61	0.49	0.38
Dividends From Subsidiary BHCs	1.25	2.51	3.68	3.10	1.64
Dividends From All Subsidiaries	136.28	140.56	176.64	169.49	173.19
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	33.68	35.40	40.61	38.49	43.24
Interest Income From Bank Subs	0.19	0.14	0.12	0.17	0.28
Mgt & Service Fees From Bank Subs	1.10	1.69	1.54	1.72	2.18
Other Income From Bank Subs	0.07	0.08	0.03	0.03	0.01
Operating Income From Bank Subs	38.64	41.24	50.93	48.84	49.67
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	52.63	58.27	43.55	44.55	36.37
Interest Income From Nonbank Subs	1.20	2.31	1.01	0.71	3.18
Mgt & Serv Fees From Nonbank Subs	1.06	0.25	1.34	1.07	1.94
Other Income From Nonbank Subs	0.06	0.50	0.05	0.00	0.00
Operating Inc From Nonbank Subs	82.17	79.94	52.96	65.16	53.07
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	24.84	25.42	28.29	28.71	39.21
Interest Inc From Subsidiary BHCs	0.00	0.00	0.02	0.06	1.60
Mgt & Serv Fees From Sub BHCs	0.00	0.01	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	25.08	31.16	31.71	28.86	43.51
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	65.38	64.18	66.96	69.03	66.96
Interest Income From Bank Subs	1.16	0.57	0.44	0.44	1.03
Mgt & Serv Fees From Bank Subs	2.31	2.70	2.28	2.67	3.89
Other Income From Bank Subs	0.18	0.18	0.05	0.04	0.03
Operating Income From Bank Subs	77.96	76.88	77.51	79.71	79.84
Dividends From Nonbank Subs	0.58	0.26	0.48	0.30	0.16
Interest Income From Nonbank Subs	0.04	0.07	0.03	0.02	0.07
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.55	1.83	1.84	1.04	1.09
Dividends From Subsidiary BHCs	0.66	2.30	2.67	2.21	1.01
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.86	3.24	3.18	2.52	1.22
Loans and Adv From Subs/ST Debt	765.30	526.55	633.76	332.08	56.11
Loans and Adv From Subs/Total Debt	303.06	214.16	245.67	146.35	46.85

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									399
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.80	2.72	2.94	3.36	3.73	4.24	4.79	5.13	399
+ Non-interest Income	0.96	0.23	0.37	0.61	0.91	1.25	1.67	2.46	399
- Overhead Expense	3.04	1.85	2.08	2.57	2.97	3.54	4.12	4.64	399
- Provision for Losses	0.16	0.00	0.01	0.07	0.14	0.24	0.39	0.51	399
+ Securities Gains (Losses)	0.00	-0.02	-0.01	-0.00	0.00	0.00	0.04	0.07	399
+ Other Tax Equiv Adjustments	0.00	-0.06	-0.00	0.00	0.00	0.00	0.01	0.04	399
= Pretax Net Oper Income (TE)	1.61	0.54	0.83	1.20	1.61	1.97	2.49	2.83	399
Net Operating Income	1.09	0.38	0.55	0.77	1.07	1.39	1.75	1.91	399
Net Income	1.09	0.38	0.56	0.78	1.07	1.39	1.75	1.91	399
Net Income (Sub S Adjusted)	1.07	0.42	0.52	0.90	1.06	1.25	1.55	1.73	67
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	6.23	5.14	5.41	5.78	6.19	6.69	7.23	7.59	399
Interest Expense	2.14	1.18	1.46	1.84	2.16	2.47	2.79	2.92	399
Net Interest Income (TE)	4.10	2.87	3.17	3.60	4.03	4.60	5.18	5.58	399
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.12	-0.01	-0.00	0.01	0.08	0.19	0.37	0.57	399
Earnings Coverage of Net Losses (X)	34.04	-310.65	-25.89	6.61	18.32	49.48	156.24	387.62	392
Ln&Ls Allowance/Total Loans & Leases	1.19	0.71	0.84	0.99	1.16	1.37	1.68	1.78	399
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.46	0.00	0.02	0.13	0.33	0.71	1.26	1.78	399
30-89 Days Past Due Loans and Leases	0.58	0.02	0.07	0.19	0.50	0.91	1.35	1.72	399
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	23.02	0.76	6.53	14.27	22.64	30.99	41.90	45.59	399
Net ST Noncore Funding Dependence	12.02	-4.49	-1.57	5.60	11.70	18.77	25.54	30.25	399
Net Loans and Leases/Total Assets	69.49	44.73	51.35	61.68	71.10	77.40	83.38	85.85	399
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.28	6.64	7.18	8.06	9.13	10.26	12.07	13.24	399
Equity Capital/Total Assets	8.54	5.43	5.87	6.96	8.39	9.97	11.54	12.78	399
Net Loans&Ls/Equity Capital (X)	8.47	4.31	5.12	6.39	8.16	10.46	12.56	13.77	399
Cash Dividends/Net Income	25.00	0.00	0.00	3.90	26.10	42.51	60.09	79.34	393
Cash Dividends/Net Income (Sub S Adjusted)	21.02	-31.12	-14.22	-1.75	12.04	36.72	75.67	122.05	67
Retained Earnings/Avg Equity Cap	9.07	0.16	3.26	5.90	8.80	12.02	15.90	18.82	399
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.30	0.00	0.00	0.00	0.00	0.00	1.96	8.35	399
Long-Term Debt/Equity Capital	0.57	0.00	0.00	0.00	0.00	0.00	4.34	13.75	399
Equity Investment in Subs/Equity Cap	110.33	81.00	88.70	97.69	107.00	123.52	137.83	151.43	399
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	110.99	5.74	28.93	73.92	100.96	136.34	215.66	395.23	382

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.79	4.73	5.01	5.35	5.73	6.18	6.71	7.08	399
Less: Interest Expense	1.99	1.08	1.34	1.68	2.01	2.30	2.59	2.79	399
Equals: Net Interest Income (TE)	3.80	2.72	2.94	3.36	3.73	4.24	4.79	5.13	399
Plus: Non-Interest Income	0.96	0.23	0.37	0.61	0.91	1.25	1.67	2.46	399
Equals: Adj Operating Income (TE)	4.83	3.29	3.67	4.19	4.76	5.41	6.09	6.81	399
Less: Overhead Expense	3.04	1.85	2.08	2.57	2.97	3.54	4.12	4.64	399
Less: Provision for Loan and Lease Losses	0.16	0.00	0.01	0.07	0.14	0.24	0.39	0.51	399
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Plus: Realized G/L on AFS Sec	0.00	-0.02	-0.01	-0.00	0.00	0.00	0.03	0.07	399
Plus: Other Tax Equiv Adjustments	0.00	-0.06	-0.00	0.00	0.00	0.00	0.01	0.04	399
Equals: Pretax Net Oper Inc (TE)	1.61	0.54	0.83	1.20	1.61	1.97	2.49	2.83	399
Less: Applicable Income Taxes (TE)	0.48	0.01	0.10	0.27	0.49	0.67	0.89	1.01	399
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	399
Equals: Net Operating Income	1.09	0.38	0.55	0.77	1.07	1.39	1.75	1.91	399
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Equals: Net Income	1.09	0.38	0.56	0.78	1.07	1.39	1.75	1.91	399
Memo: Net Income (Last Four Qtrs)	1.10	0.38	0.56	0.78	1.07	1.39	1.75	1.91	396
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	93.02	88.81	89.77	91.64	93.10	94.62	95.71	96.45	399
Avg Int-Bearing Funds / Avg Assets	78.46	65.44	67.67	74.37	79.49	82.73	85.95	87.68	399
Int Income (TE) / Avg Earning Assets	6.23	5.14	5.41	5.78	6.19	6.69	7.23	7.59	399
Int Expense / Avg Earning Assets	2.14	1.18	1.46	1.84	2.16	2.47	2.79	2.92	399
Net Int Inc (TE) / Avg Earn Assets	4.10	2.87	3.17	3.60	4.03	4.60	5.18	5.58	399
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	6.88	5.96	6.17	6.42	6.79	7.25	7.89	8.21	399
Interest-Bearing Bank Balances	3.36	0.00	0.60	2.06	3.03	4.35	6.94	10.63	363
Fed Funds Sold & Reverse Repos	3.21	2.42	2.72	3.01	3.22	3.40	3.66	3.82	344
Trading Assets	1.60	0.00	0.00	0.09	1.68	2.24	2.85	3.23	9
Total Earning Assets	6.13	5.05	5.30	5.62	6.06	6.60	7.12	7.40	399
Investment Securities (TE)	4.16	3.09	3.37	3.78	4.12	4.56	4.99	5.43	399
U.S. Treasury & Agency Sec (excl MBS)	3.39	2.54	2.75	3.02	3.29	3.76	4.26	4.56	389
Mortgage-Backed Securities	4.08	2.82	3.28	3.65	4.07	4.42	5.04	5.67	374
All Other Securities	6.14	3.17	4.04	4.96	6.08	6.82	8.69	14.52	383
Interest-Bearing Deposits	2.26	1.34	1.61	1.94	2.25	2.58	2.85	3.24	399
Time Deposits of \$100K or More	3.18	2.35	2.63	2.93	3.19	3.44	3.67	3.86	399
Time Deposits < \$100K	3.08	2.34	2.53	2.85	3.08	3.31	3.62	3.90	399
Other Domestic Deposits	1.39	0.73	0.82	1.01	1.31	1.75	2.16	2.47	399
Foreign Deposits	1.87	0.30	0.30	0.30	1.35	2.52	2.75	2.83	3
Fed Funds Purchased and Repos	2.73	0.93	1.54	2.25	2.75	3.21	3.69	4.01	355
Other Borrowed Funds & Trading Liab	4.01	2.76	3.00	3.47	3.90	4.54	5.17	5.86	386
All Interest-Bearing Funds	2.54	1.57	1.90	2.23	2.55	2.88	3.11	3.33	399

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	55.86	39.80	42.25	47.55	53.42	62.93	76.28	81.81	399
Avg Assets per Employee (\$000)	3395.01	2057.33	2311.08	2676.82	3171.04	4009.49	5205.17	6459.31	399

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.80	0.00	0.00	0.00	0.53	3.40	7.50	9.96	399
Overhead Exp / NII + Non-Int Income	64.29	45.43	50.37	57.29	64.20	71.45	77.34	84.57	399

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.04	1.85	2.08	2.57	2.97	3.54	4.12	4.64	399
Personnel Expense	1.70	1.02	1.16	1.40	1.68	1.96	2.32	2.56	399
Net Occupancy Expense	0.42	0.20	0.24	0.33	0.41	0.52	0.63	0.70	399
Other Operating Expenses	0.89	0.47	0.55	0.71	0.86	1.04	1.30	1.51	399
Overhead Less Non-Interest Income	2.02	1.18	1.42	1.73	1.99	2.35	2.67	2.92	399

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	62.95	44.82	49.08	55.98	62.91	69.85	76.60	83.54	399
Personnel Expense	35.31	24.66	27.17	31.12	35.46	39.01	43.32	46.10	399
Net Occupancy Expense	8.79	4.92	5.57	6.99	8.67	10.41	12.22	14.39	399
Other Operating Expenses	18.49	11.41	12.84	15.23	18.26	21.25	24.69	28.09	399
Total Non-Interest Income	19.60	7.27	9.03	13.48	19.28	24.91	31.78	37.45	399
Fiduciary Activities Income	1.09	0.00	0.00	0.00	0.00	2.32	5.14	8.98	399
Serv Charges on Deposit Accts - Domestic	7.20	1.51	2.29	4.27	6.94	10.08	12.74	14.81	399
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Investment Banking Fees & Commissions	0.45	0.00	0.00	0.00	0.24	0.92	1.67	2.27	399
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Net Servicing Fees	0.28	0.00	0.00	0.00	0.00	0.45	1.50	2.12	399
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Insurance Activities Revenue	0.53	0.00	0.00	0.00	0.06	0.57	3.36	6.65	399
Net Gain (Loss) - Sales Loans, OREO, Oth	1.48	-0.31	-0.10	0.00	0.69	2.53	5.75	9.06	399
Other Non-Interest Income	5.56	1.28	2.26	3.44	5.17	7.23	10.14	14.18	399
Overhead Less Non-Interest Income	42.68	26.46	29.50	35.72	42.33	49.67	57.46	63.00	399

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	25.77	0.00	1.54	19.61	29.10	33.90	36.84	38.22	393
Appl Inc Tax+TE/Pretax NOI+TE	31.39	3.34	8.38	29.67	34.32	37.38	39.33	41.27	393



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	53.71	30.79	35.61	43.47	54.40	63.11	70.80	76.26	399
Commercial and Industrial Loans	9.39	1.97	3.24	5.49	8.67	12.92	18.50	21.87	399
Loans to Individuals	3.10	0.17	0.36	0.99	2.31	4.76	8.46	11.13	399
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Agricultural Loans	0.81	0.00	0.00	0.00	0.07	1.08	4.46	8.30	399
Other Loans and Leases	0.80	0.00	0.00	0.09	0.46	1.27	2.56	3.84	399
Net Loans and Leases	69.49	44.73	51.35	61.68	71.10	77.40	83.38	85.85	399
Debt Securities Over 1 Year	15.81	1.87	3.84	8.35	14.60	22.53	32.56	38.52	399
Mutual Funds and Equity Securities	0.17	0.00	0.00	0.00	0.00	0.25	0.86	2.00	399
Subtotal	86.45	74.80	78.87	83.68	87.05	89.64	91.53	92.59	399
Interest-Bearing Bank Balances	0.30	0.00	0.00	0.01	0.08	0.42	1.49	2.39	399
Federal Funds Sold & Reverse Repos	1.24	0.00	0.00	0.00	0.64	2.41	4.50	6.47	399
Debt Securities 1 Year or Less	2.63	0.00	0.09	0.65	1.82	4.43	7.52	9.75	399
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Total Earning Assets	91.49	87.40	88.51	89.98	91.63	93.14	94.38	95.02	399
Non-Int Cash and Due From Dep Inst	2.86	1.21	1.48	2.09	2.87	3.50	4.42	5.27	399
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Other Real Estate Owned	0.05	0.00	0.00	0.00	0.01	0.08	0.26	0.45	399
All Other Assets	5.51	2.83	3.28	4.28	5.36	6.65	8.24	8.99	399
<b>MEMORANDA:</b>									
Short-Term Investments	4.80	0.37	0.78	2.01	3.91	7.29	11.28	14.93	399
U.S. Treasury Securities	0.14	0.00	0.00	0.00	0.00	0.15	0.88	1.71	399
U.S. Agency Securities (excl MBS)	6.87	0.00	0.75	2.53	5.99	10.84	16.54	20.65	399
Municipal Securities	2.99	0.00	0.00	0.46	2.27	5.27	9.18	11.92	399
Mortgage-Backed Securities	6.14	0.00	0.02	0.84	4.18	10.11	17.61	23.86	399
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	399
Other Debt Securities	0.42	0.00	0.00	0.00	0.00	0.71	2.15	3.98	399
RE Loans Secured by 1-4 Family	16.94	3.66	5.36	9.83	15.84	23.81	31.18	36.60	399
Revolving	2.76	0.00	0.22	1.01	2.65	4.35	6.07	7.13	399
Closed-End, Sec by First Liens	12.56	1.70	2.65	6.35	11.82	18.05	24.89	30.62	399
Closed-End, Sec by Junior Liens	1.21	0.04	0.15	0.40	1.00	1.76	3.08	4.21	399
Commercial Real Estate Loans	33.85	12.70	15.80	23.34	32.12	44.25	54.26	62.56	399
Construction and Land Dev	10.31	0.73	1.90	4.07	8.26	15.86	24.73	32.39	399
Multifamily	1.58	0.05	0.13	0.55	1.21	2.45	4.07	6.55	399
Nonfarm Nonresidential	20.51	7.41	10.28	14.75	20.12	25.70	33.61	37.32	399
RE Loans Secured by Farmland	1.19	0.00	0.00	0.01	0.38	2.23	5.44	6.83	399
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	77.34	52.11	58.24	69.78	78.07	86.09	91.71	95.03	399
RE Loans Secured by 1-4 Family	24.86	5.31	7.45	14.06	23.59	34.59	45.73	56.51	399
Revolving	3.96	0.00	0.41	1.35	3.69	5.93	8.83	10.58	399
Closed-End	20.56	2.80	4.65	10.70	19.51	30.31	40.96	50.08	399
Commercial Real Estate Loans	48.16	20.66	26.96	36.31	47.78	61.48	71.38	77.08	399
Construction and Land Dev	14.37	1.13	2.92	6.70	11.75	21.51	32.67	42.30	399
Multifamily	2.25	0.09	0.20	0.85	1.77	3.29	5.84	8.60	399
Nonfarm Nonresidential	29.45	12.22	17.21	22.38	28.63	35.80	44.35	50.31	399
RE Loans Secured by Farmland	1.72	0.00	0.00	0.01	0.54	3.00	7.64	10.82	399
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Commercial and Industrial Loans	13.55	2.94	4.72	8.42	12.37	18.48	25.46	29.90	399
Loans to Individuals	4.57	0.23	0.52	1.35	3.50	7.07	12.08	17.87	399
Credit Card Loans	0.09	0.00	0.00	0.00	0.00	0.15	0.51	0.92	399
Agricultural Loans	1.18	0.00	0.00	0.00	0.09	1.61	6.67	12.67	399
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Other Loans and Leases	1.18	0.00	0.00	0.13	0.69	1.80	3.76	5.55	399

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.80	0.37	0.78	2.01	3.91	7.29	11.28	14.93	399
Liquid Assets	19.16	7.67	9.01	13.22	18.04	24.09	34.48	41.67	399
Investment Securities	19.39	3.88	6.34	11.19	17.94	26.34	37.64	45.32	399
Net Loans and Leases	69.49	44.73	51.35	61.68	71.10	77.40	83.38	85.85	399
Net Lns, Ls & Stdbly Ltrs of Credit	70.29	45.06	51.91	62.59	71.76	78.49	84.59	86.82	399
Core Deposits	64.02	43.53	48.74	57.93	64.76	70.82	75.85	78.22	399
Noncore Funding	25.07	9.52	12.68	17.87	24.88	31.10	40.77	45.42	399
Time Deposits of \$100K or More	14.37	5.27	6.38	9.18	13.27	18.88	25.40	31.32	399
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Fed Funds Purchased and Repos	1.82	0.00	0.00	0.00	1.24	3.40	6.13	7.91	399
Net Fed Funds Purchased (Sold)	0.60	-5.69	-3.46	-1.14	0.39	2.40	5.07	6.60	399
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Oth Borrowings W/Rem Mat 1 Yr or Less	2.11	0.00	0.00	0.20	1.48	3.50	7.10	10.36	399
Earning Assets Repr in 1 Year	41.46	16.07	20.65	29.27	41.31	51.81	65.29	70.14	399
Int-Bearing Liab Repr in 1 Year	29.57	9.63	12.57	18.12	26.66	40.23	55.69	60.65	399
Long-Term Debt Repr in 1 Year	0.43	0.00	0.00	0.00	0.00	0.49	2.81	5.27	399
Net Assets Repriceable in 1 Year	10.38	-23.86	-15.92	-1.96	10.92	24.29	35.73	45.93	399
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	23.02	0.76	6.53	14.27	22.64	30.99	41.90	45.59	399
Net ST Noncore Funding Dependence	12.02	-4.49	-1.57	5.60	11.70	18.77	25.54	30.25	399
Short-Term Inv/ST Noncore Funding	37.17	2.02	4.34	11.29	28.54	52.43	111.62	147.75	399
Liq Asts-ST Noncore Fndg/Nonliq Asts	5.55	-22.35	-15.57	-5.24	3.01	15.42	33.31	50.87	399
Net Loans and Leases/Total Deposits	87.72	57.23	65.11	79.05	88.68	97.60	105.85	112.85	399
Net Loans and Leases/Core Deposits	111.05	64.19	76.25	93.15	108.55	128.01	152.95	178.99	399
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.34	-3.61	-2.27	-0.39	-0.00	0.03	0.26	0.53	210
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.28	-8.18	-5.82	-3.74	-2.06	-0.75	0.39	2.57	392
Struct Notes Appr(Depr)/T1 Cap	-0.29	-1.75	-1.13	-0.41	-0.14	-0.04	-0.01	-0.00	178
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.01	0.00	0.00	0.00	0.10	9.61	39.70	67.05	398
Available-For-Sale Securities	92.98	29.41	58.86	89.65	99.86	100.00	100.00	100.00	398
U.S. Treasury Securities	0.90	0.00	0.00	0.00	0.00	1.07	5.56	11.73	398
U.S. Agency Securities (excl MBS)	41.04	0.21	6.32	21.10	39.58	61.14	81.29	89.72	398
Municipal Securities	15.86	0.00	0.00	3.47	15.00	27.68	41.38	50.11	398
Mortgage-Backed Securities	30.21	0.00	0.31	6.97	26.94	48.89	65.36	78.98	398
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.41	398
Other Debt Securities	2.32	0.00	0.00	0.00	0.00	3.73	12.65	18.00	398
Mutual Funds and Equity Securities	0.97	0.00	0.00	0.00	0.01	1.31	4.87	9.51	398
Debt Securities 1 Year or Less	16.42	0.00	0.72	4.41	11.87	25.56	45.89	59.94	398
Debt Securities 1 To 5 Years	39.76	3.85	9.39	25.50	41.04	53.41	66.33	74.74	398
Debt Securities Over 5 Years	38.60	1.33	5.00	18.00	37.21	57.11	79.96	90.28	398
Pledged Securities	52.75	5.72	13.86	32.30	52.70	74.20	88.29	92.83	398
Structured Notes, Fair Value	2.88	0.00	0.00	0.00	0.00	4.36	14.22	28.53	398

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	0.14	0.24	0.39	0.51	399
Provision for Ln&Ls Losses/Avg Lns&Ls	0.23	0.00	0.03	0.11	0.20	0.35	0.53	0.70	399
Provision for Ln&Ls Losses/Net Losses	322.69	-871.78	-7.38	89.96	168.77	423.52	1198.49	3072.73	392
Ln&Ls Allowance/Total Loans & Leases	1.19	0.71	0.84	0.99	1.16	1.37	1.68	1.78	399
Ln&Ls Allowance/Net Ln&Ls Losses (X)	24.81	2.32	3.15	5.68	12.10	29.96	95.54	192.93	348
ALLL/Nonaccrual Assets	786.88	70.84	113.62	192.49	400.58	898.54	3061.60	6647.07	379
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	579.17	66.47	101.02	153.64	314.66	688.71	1902.77	4315.89	390
Gross Ln&Ls Losses/Avg Loans & Leases	0.17	0.00	0.01	0.05	0.13	0.26	0.51	0.72	399
Recoveries/Avg Loans and Leases	0.05	0.00	0.00	0.01	0.03	0.07	0.15	0.23	399
Net Losses/Avg Loans and Leases	0.12	-0.01	-0.00	0.01	0.08	0.19	0.37	0.57	399
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Recoveries/Prior Year-End Losses	31.94	2.63	5.26	12.22	23.75	44.40	81.08	164.23	386
Earnings Coverage of Net Losses (X)	34.04	-310.65	-25.89	6.61	18.32	49.48	156.24	387.62	392
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.02	-0.01	-0.00	0.00	0.00	0.04	0.15	0.20	399
RE Loans Secured By 1-4 Family	0.04	-0.02	-0.00	0.00	0.00	0.06	0.19	0.29	399
Revolving	0.01	-0.00	0.00	0.00	0.00	0.00	0.11	0.24	379
Closed-End	0.04	-0.02	-0.00	0.00	0.00	0.06	0.19	0.32	398
Commercial Real Estate Loans	0.02	-0.03	-0.00	0.00	0.00	0.03	0.12	0.21	399
Construction and Land Dev	0.00	-0.00	0.00	0.00	0.00	0.00	0.05	0.14	399
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	386
Nonfarm Nonresidential	0.02	-0.03	-0.00	0.00	0.00	0.01	0.16	0.26	399
RE Loans Secured by Farmland	-0.00	-0.06	0.00	0.00	0.00	0.00	0.00	0.09	311
Commercial and Industrial Loans	0.25	-0.16	-0.07	0.00	0.13	0.44	0.96	1.55	397
Loans to Depository Institutions	0.00	-4.73	0.00	0.00	0.00	0.00	0.00	0.00	20
Loans to Individuals	0.82	0.06	0.12	0.30	0.62	1.14	2.21	3.03	353
Credit Card Loans	2.19	-0.13	0.00	0.78	1.82	3.09	4.49	10.43	146
Agricultural Loans	0.00	-0.23	-0.03	0.00	0.00	0.00	0.03	0.23	257
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	0.44	-0.07	0.00	0.00	0.00	0.05	2.68	10.23	368

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									
30-89 Days PD Loans and Leases	0.58	0.02	0.07	0.19	0.50	0.91	1.35	1.72	399
90+ Days PD Loans and Leases	0.05	0.00	0.00	0.00	0.01	0.11	0.25	0.38	399
Nonaccrual Loans and Leases	0.36	0.00	0.01	0.10	0.28	0.56	1.00	1.36	399
90+ Days PD and Nonaccrual Loans and Leases	0.45	0.01	0.03	0.15	0.36	0.72	1.14	1.63	399
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	399
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
-----									
30-89 Days Past Due Assets	0.58	0.02	0.07	0.19	0.50	0.91	1.35	1.72	399
90+ Days Past Due Assets	0.05	0.00	0.00	0.00	0.01	0.11	0.25	0.38	399
Nonaccrual Assets	0.36	0.00	0.01	0.10	0.28	0.56	1.00	1.36	399
30+ Days PD & Nonaccrual Assets	1.07	0.10	0.21	0.46	0.98	1.59	2.31	2.94	399
PERCENT OF TOTAL ASSETS									
-----									
90+ Days PD and Nonaccrual Assets	0.32	0.00	0.02	0.10	0.25	0.49	0.86	1.26	399
90+ PD & Nonaccrual Assets + OREO	0.41	0.00	0.03	0.13	0.31	0.64	1.09	1.54	399
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	0.35	0.00	0.01	0.09	0.25	0.55	1.04	1.39	399
Allowance for Loan & Lease Losses	42.36	0.60	2.31	12.80	31.55	67.39	114.69	160.60	399
Equity Cap + ALLL	3.91	0.03	0.17	1.09	2.73	6.09	11.98	15.95	399
Tier 1 Cap + ALLL	3.62	0.03	0.17	1.04	2.58	5.72	10.45	13.75	399
Loans & Leases + RE Acquired	0.50	0.00	0.02	0.14	0.36	0.80	1.36	2.00	399

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	0.51	0.00	0.02	0.14	0.40	0.83	1.26	1.73	399
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.09	0.24	0.32	399
	- Nonaccrual	0.31	0.00	0.00	0.05	0.22	0.54	1.03	1.53	399
Coml & Indl	- 30-89 Days PD	0.55	0.00	0.00	0.07	0.33	0.94	1.94	3.13	397
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.05	0.26	0.49	397
	- Nonaccrual	0.52	0.00	0.00	0.02	0.31	0.82	1.90	3.39	397
Individuals	- 30-89 Days PD	1.21	0.00	0.04	0.43	0.98	1.87	2.77	3.52	399
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.01	0.16	0.47	0.71	399
	- Nonaccrual	0.19	0.00	0.00	0.00	0.09	0.35	0.81	1.09	399
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Agricultural	- 30-89 Days PD	0.08	0.00	0.00	0.00	0.00	0.05	0.52	1.21	257
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	257
	- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.41	1.28	257
Foreign Govts	- 30-89 Days PD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
	- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
	- Nonaccrual	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Lns&Ls	- 30-89 Days PD	0.30	0.00	0.00	0.00	0.00	0.21	1.94	4.94	368
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.43	368
	- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.32	1.42	368
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.66	0.00	0.00	0.17	0.57	1.13	1.94	2.50	399
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.12	0.36	0.61	399
	- Nonaccrual	0.30	0.00	0.00	0.02	0.24	0.55	1.02	1.27	399
Revolving	- 30-89 Days PD	0.28	0.00	0.00	0.00	0.14	0.53	1.17	1.77	379
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.08	0.27	379
	- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.07	0.37	0.60	379
Closed-End	- 30-89 Days PD	0.75	0.00	0.00	0.14	0.63	1.30	2.16	3.05	398
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.13	0.44	0.67	398
	- Nonaccrual	0.35	0.00	0.00	0.01	0.28	0.62	1.14	1.50	398
	- Jr Lien 30-89 Days PD	0.05	0.00	0.00	0.00	0.01	0.09	0.23	0.35	398
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	398
	- Jr Lien Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.04	0.17	0.28	398
Commercial RE	- 30-89 Days PD	0.36	0.00	0.00	0.03	0.22	0.69	1.24	1.72	399
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.02	0.17	0.33	399
	- Nonaccrual	0.30	0.00	0.00	0.00	0.13	0.49	1.32	2.08	399
Const & Dev	- 30-89 Days PD	0.29	0.00	0.00	0.00	0.02	0.51	1.33	2.48	399
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.25	399
	- Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.13	0.90	1.76	399
Multifamily	- 30-89 Days PD	0.06	0.00	0.00	0.00	0.00	0.00	0.31	2.26	386
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	386
	- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.25	386
Nonfarm Nres	- 30-89 Days PD	0.33	0.00	0.00	0.00	0.17	0.59	1.35	1.84	399
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.17	0.41	399
	- Nonaccrual	0.31	0.00	0.00	0.00	0.10	0.54	1.47	2.48	399
Farmland	- 30-89 Days PD	0.11	0.00	0.00	0.00	0.00	0.09	0.76	1.44	311
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	311
	- Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.00	0.83	3.06	311
Credit Card	- 30-89 Days PD	1.24	0.00	0.00	0.03	0.98	1.94	3.74	6.68	146
	- 90+ Days Past Due	0.37	0.00	0.00	0.00	0.05	0.52	1.66	3.20	146
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.28	146

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.28	6.64	7.18	8.06	9.13	10.26	12.07	13.24	399
Tier 1 RBC Ratio	12.23	8.38	9.17	10.26	11.52	14.02	17.31	19.26	399
Total Risk-Based Capital Ratio	13.56	10.35	10.70	11.52	12.77	15.20	19.07	21.00	399
Tangible Tier 1 Leverage Ratio	9.22	6.63	7.08	8.01	9.07	10.23	12.06	13.24	399
Tangible Common Eq Cap/Tan Assets	7.81	4.44	5.24	6.33	7.72	9.30	10.94	12.23	399
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	16.41	6.83	8.26	11.26	15.25	20.82	29.14	32.35	399
Standby Letters of Credit	0.70	0.00	0.00	0.18	0.50	1.11	1.74	2.41	399
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.00	0.18	0.56	399
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.47	0.00	0.00	0.00	0.00	0.51	2.74	6.73	399
Interest Rate Contracts	0.45	0.00	0.00	0.00	0.00	0.37	2.74	6.73	399
Interest Rate Futures & Forward Contr	0.03	0.00	0.00	0.00	0.00	0.00	0.26	0.99	399
Written Options Contr (Int Rate)	0.03	0.00	0.00	0.00	0.00	0.00	0.31	0.71	399
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Interest Rate Swaps	0.11	0.00	0.00	0.00	0.00	0.00	0.85	2.73	399
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	25.17	11.53	13.55	18.09	23.29	31.41	42.45	49.25	399

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	98.67	0.00	92.75	100.00	100.00	100.00	100.00	100.00	139
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Equity, Comm, & Other Contracts	1.32	0.00	0.00	0.00	0.00	0.00	0.58	100.00	139
Futures and Forwards	23.74	0.00	0.00	0.00	0.00	50.00	78.82	100.00	139
Written Options	31.96	0.00	0.00	0.00	1.50	52.77	100.00	100.00	139
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Over-The-Counter	29.44	0.00	0.00	0.00	0.00	50.00	100.00	100.00	139
Purchased Options	3.46	0.00	0.00	0.00	0.00	0.00	28.51	60.33	139
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Over-The-Counter	3.12	0.00	0.00	0.00	0.00	0.00	23.90	60.00	139
Swaps	36.41	0.00	0.00	0.00	0.00	100.00	100.00	100.00	139
Held for Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.82	139
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Non-Traded	99.57	41.32	100.00	100.00	100.00	100.00	100.00	100.00	139
Interest Rate Contracts	87.57	0.00	0.00	100.00	100.00	100.00	100.00	100.00	139
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Equity, Comm, & Other Contracts	1.31	0.00	0.00	0.00	0.00	0.00	0.03	100.00	139
Deriv Contr (Excl Fut & FX LE 14 Days)	64.78	0.00	0.00	34.37	81.09	100.00	100.00	100.00	139
One Year or Less	26.57	0.00	0.00	0.00	0.00	50.00	100.00	100.00	139
Over 1 Year to 5 Years	30.13	0.00	0.00	0.00	0.00	67.68	100.00	100.00	139
Over 5 Years	2.46	0.00	0.00	0.00	0.00	0.00	7.87	100.00	139
Gross Negative Fair Value (Abs Val)	0.69	0.00	0.00	0.00	0.10	0.85	3.57	6.67	139
Gross Positive Fair Value	0.32	0.00	0.00	0.00	0.03	0.36	2.00	3.67	139
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
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	399
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	-0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	393
Decr (Incr) in Int Expense/Net Income	0.00	-0.09	0.00	0.00	0.00	0.00	0.00	0.42	393
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.23	393
Incr (Decr) in Net Income/Net Income	0.04	-0.78	-0.01	0.00	0.00	0.00	0.33	1.28	393

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	399
Ins Under Assets(P/C)/Tot Ins Und Ast	27.62	0.00	0.00	0.00	0.00	43.35	100.00	100.00	14
Ins Under Assets(L/H)/Tot Ins Und Ast	72.37	0.00	0.00	21.09	100.00	100.00	100.00	100.00	14
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Ins Activities Revenue/Adj Oper Inc	0.53	0.00	0.00	0.00	0.06	0.57	3.36	6.65	399
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.41	251
Credit Rel Prem Inc/Tot Prem Inc	65.14	0.00	0.00	0.00	100.00	100.00	100.00	100.00	14
Other Prem Inc/Total Prem Inc	34.85	0.00	0.00	0.00	0.00	93.99	100.00	100.00	14
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
Ins Net Inc (P/C)/Equity (P/C)	21.95	1.88	1.88	5.36	19.36	31.60	34.59	34.64	5
Ins Net Inc (L/H)/Equity (L/H)	0.88	-38.82	-38.82	-1.92	2.66	7.10	11.71	14.51	10
Insur Ben, Losses, Exp/Insur Premiums	63.49	0.00	0.00	0.00	60.85	84.12	138.29	141.03	14
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.50	0.00	0.00	0.00	0.00	0.00	1.25	1.87	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.67	0.00	0.00	0.00	0.00	0.00	0.00	8.29	11
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399
CSV Life Insurance/Tier 1 Cap + ALLL	7.23	0.00	0.00	0.00	6.17	15.59	20.30	23.23	399
-----									
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	399
-----									
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
Cost: Interest-Bearing Deposits	1.87	0.30	0.30	0.30	1.35	2.52	2.75	2.83	3
-----									
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	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	1
Foreign Governments and Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Leases	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	1
-----									
GROWTH RATES:									
Net Loans and Leases	-1.42	-100.00	-100.00	-100.00	-8.60	22.84	168.24	225.13	32
Total Selected Assets	-13.74	-100.00	-100.00	-93.44	-2.92	17.92	138.98	167.10	45
Deposits	-7.99	-18.76	-18.76	-18.76	-18.76	-7.99	-1.52	0.62	2





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	80.43	0.00	0.04	48.76	86.63	105.73	167.35	304.50	291
Dividends Paid/Net Income	24.84	0.00	0.00	3.90	25.95	42.26	59.61	79.34	393
Net Income - Dividends/Avg Equity	9.10	0.16	3.32	5.98	8.84	12.02	15.90	18.82	399
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	116.51	0.00	0.00	56.74	111.19	175.43	293.69	419.94	312
Dividends From Nonbank Subs	0.25	0.00	0.00	0.00	0.00	0.00	1.99	4.91	312
Dividends From Subsidiary BHCs	1.25	0.00	0.00	0.00	0.00	0.00	0.00	99.47	312
Dividends From All Subsidiaries	136.28	0.00	0.01	93.25	119.16	191.11	339.80	472.04	312
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	33.68	0.00	0.00	0.33	34.82	60.13	85.62	111.74	363
Interest Income From Bank Subs	0.18	0.00	0.00	0.00	0.00	0.15	1.15	3.31	363
Mgt & Service Fees From Bank Subs	1.10	0.00	0.00	0.00	0.00	0.00	7.59	28.28	363
Other Income From Bank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.29	2.47	363
Operating Income From Bank Subs	38.63	0.00	0.00	6.25	38.90	65.97	103.05	133.82	363
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	52.62	0.00	0.00	0.00	54.78	100.00	100.00	325.94	122
Interest Income From Nonbank Subs	1.19	0.00	0.00	0.00	0.00	0.00	5.73	46.77	122
Mgt & Serv Fees From Nonbank Subs	1.05	0.00	0.00	0.00	0.00	0.00	0.00	33.27	122
Other Income From Nonbank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	5.70	122
Operating Inc From Nonbank Subs	82.16	0.00	0.00	0.00	100.00	100.00	262.19	653.26	122
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	24.84	0.00	0.00	0.00	10.89	45.08	82.59	99.96	41
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	25.08	0.00	0.00	0.00	11.80	45.08	82.59	100.13	41
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	65.37	0.00	0.00	1.92	90.76	99.21	100.00	100.00	367
Interest Income From Bank Subs	1.16	0.00	0.00	0.00	0.00	0.39	6.81	31.23	367
Mgt & Serv Fees From Bank Subs	2.31	0.00	0.00	0.00	0.00	0.00	15.30	49.56	367
Other Income From Bank Subs	0.18	0.00	0.00	0.00	0.00	0.00	0.68	6.96	367
Operating Income From Bank Subs	77.95	0.00	0.00	77.49	97.86	100.00	100.00	100.00	367
Dividends From Nonbank Subs	0.57	0.00	0.00	0.00	0.00	0.00	2.55	23.68	367
Interest Income From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.18	1.85	367
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	367
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	367
Operating Inc From Nonbank Subs	2.54	0.00	0.00	0.00	0.00	0.63	11.61	79.98	367
Dividends From Subsidiary BHCs	0.65	0.00	0.00	0.00	0.00	0.00	0.00	56.11	367
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	367
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	367
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	367
Operating Income From Sub BHCs	0.85	0.00	0.00	0.00	0.00	0.00	0.00	62.09	367
Loans and Adv From Subs/ST Debt	765.30	0.00	0.00	0.00	186.88	514.35	3455.05	6799.37	53
Loans and Adv From Subs/Total Debt	303.05	0.00	0.00	0.00	167.06	456.01	1112.35	3204.69	101

BHCPR Reporters for Quarter Ending 12/31/2005  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
2351993	843, 964	ABINGTON MUTUAL HOLDING COMPAN	JENKINTOWN, PA	
3109904	537, 050	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	945, 136	ACNB CORPORATION	GETTYSBURG, PA	
1208933	520, 154	ALBANK CORPORATION	CHICAGO, IL	
2067007	656, 831	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	856, 372	ALIAN T FINANCIAL CORPORATION	ALEXANDER CITY, AL	
2533100	527, 714	ALI KAT INVESTMENTS, INC.	GURNEE, IL	
3047154	674, 751	ALLIANCE BANCSHARES CALIFORNIA	CULVER CITY, CA	
3123638	611, 485	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	
1140510	982, 420	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1127146	568, 449	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1130098	707, 916	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	Name change from LANDMARK FINANCIAL GROUP, INC.
1020676	722, 732	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	520, 851	AMBANK COMPANY, INC.	SIOUX CENTER, IA	Moved from Peer 5
2772990	650, 795	AMERI - NATIONAL CORPORATION	LEAWOOD, KS	
2173720	716, 464	AMERICAN BANCORPORATION	SAINT PAUL, MN	
1109964	749, 640	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
3008753	529, 171	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
1076691	623, 503	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
2312837	612, 763	AMERICAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1107193	549, 680	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
1117316	880, 176	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	822, 076	AMES NATIONAL CORPORATION	AMES, IA	
2366821	968, 501	ANB BANCSHARES, INC	ROGERS, AR	
2710796	529, 313	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2468293	592, 606	APPALACHIAN BANCSHARES, INC.	ELLI JAY, GA	
3196584	514, 944	ARTHUR FINANCIAL CORPORATION	UNION, SC	Moved from Peer 5
2465528	636, 360	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	816, 198	ATBANCORP	DUBUQUE, IA	
1129533	608, 258	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1108350	746, 215	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
1082209	765, 981	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	Moved from Peer 5
2858951	917, 470	BANCORP, INC., THE	WILMINGTON, DE	
2796624	569, 782	BANCSHARES OF FLORIDA, INC.	NAPLES, FL	
1135002	542, 052	BANCTENN CORPORATION	KINGSPORT, TN	
1202762	634, 926	BANK IOWA CORPORATION	CLIVE, IA	
3229473	673, 932	BANK OF CHOICE HOLDING COMPANY	GREELEY, CO	Moved from Peer 5
1030040	511, 799	BANK OF COMMERCE HOLDINGS	REDDING, CA	Moved from Peer 5
1205398	833, 305	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	957, 338	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
1139215	504, 489	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	Moved from Peer 5
3320978	563, 900	BANKFIVE, MHC	FALL RIVER, MA	
1201363	702, 113	BANKMANAGERS CORP.	MILWAUKEE, WI	
3202832	963, 094	BANTERRA CORP	ELDORADO, IL	
1115385	747, 945	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1209248	691, 608	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
2325891	608, 410	BARNES BANCORPORATION	KAYSVILLE, UT	
2848710	709, 980	BCP HOLDINGS (USA), INC.	NEWARK, NJ	
2388878	978, 082	BEACON BANCORP	TAUNTON, MA	
2333654	867, 515	BENJAMIN FRANKLIN BANCORP, INC	FRANKLIN, MA	
2728157	977, 452	BERKSHIRE BANCORP INC.	NEW YORK, NY	

BHCPR Reporters for Quarter Ending 12/31/2005  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
1919770	836, 861	BIG SANDY HOLDING COMPANY	LIMON, CO	
1823345	642, 013	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1083680	548, 997	BLOSSMAN BANCSHARES, INC.	LACOMBE, LA	
1471849	689, 589	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
3141650	594, 550	BNC BANCORP	THOMASVILLE, NC	
1248162	740, 016	BNCCORP, INC.	BISMARCK, ND	
2935142	599, 636	BOU BANCORP, INC.	OGDEN, UT	
3244113	752, 161	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	533, 444	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	536, 767	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1140994	727, 226	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1029576	548, 219	BWC FINANCIAL CORP.	WALNUT CREEK, CA	
2183493	669, 278	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	743, 124	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1083336	597, 459	CAMERON BANCSHARES, INC.	CAMERON, LA	Moved from Peer 5
2741156	961, 068	CAPITAL BANK CORPORATION	RALEIGH, NC	
1127294	509, 091	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
2507790	661, 001	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
3327025	714, 659	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
3072923	638, 324	CAVALRY BANCORP, INC.	MURFREESBORO, TN	
1493654	759, 512	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	606, 589	CBX CORPORATION	CARROLLTON, IL	
1053496	592, 714	CCB CORPORATION	KANSAS CITY, MO	
2868129	871, 831	CENTERSTATE BANKS OF FLORIDA,	WINTER HAVEN, FL	
2856498	550, 785	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
2746049	536, 997	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1203899	586, 334	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1832048	743, 101	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
2910055	514, 746	CENTRAL JERSEY BANCORP	LONG BRANCH, NJ	Moved from Peer 5
1064429	717, 624	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1209042	593, 883	CENTRE 1 BANCORP, INC.	BELOIT, WI	
2632898	641, 341	CENTRUE FINANCIAL CORPORATION	KANKAKEE, IL	
1109946	924, 683	CENTURY BANCSHARES, INC.	NEW BOSTON, TX	
1141487	807, 057	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
1133594	718, 050	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
2244545	556, 578	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1207132	511, 088	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	Moved from Peer 5
1118368	529, 241	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	607, 709	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
3186576	937, 622	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1097566	700, 460	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1081079	804, 627	CITRUS & CHEMICAL BANCORPORATI	BARTOW, FL	
2568595	793, 424	CITY BANCORP	SPRINGFIELD, MO	
1055007	804, 898	CITYWIDE BANKS OF COLORADO, IN	AURORA, CO	
1493832	749, 516	CIVITAS BANKGROUP, INC.	FRANKLIN, TN	
1086270	540, 770	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1134108	793, 348	CNB CORPORATION	CONWAY, SC	
1118340	765, 056	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	732, 993	CNLBANCSHARES, INC.	ORLANDO, FL	
3155769	550, 294	COAST FINANCIAL HOLDINGS, INC	BRADENTON, FL	Moved from Peer 5
2809560	617, 984	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	

BHCPR Reporters for Quarter Ending 12/31/2005  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
2378440	844, 664	COLUMBIA BANCORP	THE DALLES, OR	
1118229	543, 577	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
1118948	607, 741	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1250606	549, 454	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
3124381	892, 708	COMMUNITY BANCORP	LAS VEGAS, NV	
2801050	908, 550	COMMUNITY BANCORP, INC.	ESCONDIDO, CA	
1070765	582, 525	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1129430	572, 468	COMMUNITY BANCSHARES, INC.	BLOUNTSVILLE, AL	
2356073	665, 008	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1081873	943, 598	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
2074407	556, 835	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	
1398937	599, 130	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
1140659	870, 805	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1099766	718, 937	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
2241937	746, 266	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	
1058594	826, 647	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1958827	704, 102	CRESCENT BANKING COMPANY	JASPER, GA	
1885307	585, 797	CTB FINANCIAL CORPORATION	RUSTON, LA	Moved from Peer 5
1102581	784, 135	CU BANK SHARES, INC.	FARMERS BRANCH, TX	
2242523	545, 485	D. L. EVANS BANCORP	BURLEY, ID	
1493720	566, 588	DBT HOLDING COMPANY	VIDALIA, GA	
2497462	691, 461	DCB FINANCIAL CORP	LEWIS CENTER, OH	
2193906	706, 497	DEARBORN BANCORP, INC.	DEARBORN, MI	
1094613	790, 812	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
2294812	518, 807	DIAMOND BANCORP, INC	WASHINGTON, MO	Moved from Peer 5
1104660	591, 448	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1127913	595, 936	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
2652104	672, 252	EAGLE BANCORP, INC.	BETHESDA, MD	
3023466	503, 259	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
2626691	764, 282	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
2686659	547, 685	ECB BANCORP, INC.	ENGELHARD, NC	
1135824	808, 217	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2461016	918, 118	ENTERPRISE BANCORP, INC.	LOWELL, MA	
1125777	585, 822	EXCEL BANK CORPORATION	MINNEAPOLIS, MN	
1104923	951, 132	EXTRACO CORPORATION	WACO, TX	
1076619	505, 841	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	Moved from Peer 5
1028038	612, 377	F & M HOLDING COMPANY	BOISE, ID	
1134630	720, 945	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1055155	505, 313	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1071191	827, 094	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
3104860	544, 705	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	
1248818	619, 089	FENTURA FINANCIAL, INC.	FENTON, MI	
2121552	698, 997	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
2858773	544, 060	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
1201859	647, 814	FINA BANCORP, INC.	VALPARAISO, IN	
1988646	792, 956	FIRST BANCORP, INC.	LEBANON, VA	
1206715	665, 365	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1119404	579, 909	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1247428	669, 235	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1118425	845, 108	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
1246533	750, 935	FIRST CITIZENS BANC CORP	SANDUSKY, OH	

BHCPR Reporters for Quarter Ending 12/31/2005  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
-----				
1081060	720, 961	FIRST CITIZENS BANCORP	CLEVELAND, TN	
1098796	815, 849	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	781, 360	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	947, 700	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	793, 198	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	
1404687	605, 806	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
1083783	811, 039	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1064728	769, 391	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
3104280	878, 928	FIRST FINANCIAL HOLDINGS, MHC	RENTON, WA	
3150997	766, 512	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
1134078	881, 812	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1118265	512, 399	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1208009	658, 331	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
1206760	850, 573	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
1492219	899, 611	FIRST MUTUAL BANCORP OF ILLINO	HARVEY, IL	
2624398	679, 742	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
1426755	868, 792	FIRST NATIONAL SECURITY COMPAN	DEQUEEN, AR	
2880626	660, 647	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1048894	944, 156	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	Moved from Peer 3
1119383	503, 524	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	Moved from Peer 5
2521509	834, 532	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	716, 347	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2161165	583, 682	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	630, 313	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1204177	709, 728	FIRST STATE FINANCIAL CORPORAT	EASTPOINTE, MI	
1100813	724, 890	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
1081716	508, 877	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
1122123	827, 148	FIRST WESTERN BANCORP, INC.	HURON, SD	
1050646	539, 348	FIRST YORK BAN CORP.	YORK, NE	
1108707	532, 067	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	Moved from Peer 5
2127657	778, 161	FIRSTTRUST CORPORATION	NEW ORLEANS, LA	
1123072	969, 016	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3100358	907, 082	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	
3047743	569, 141	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	633, 870	FNB BANCORP, INC.	NEWTOWN, PA	
1031430	798, 706	FOOTHILL INDEPENDENT BANCORP	GLENDORA, CA	
1137462	529, 313	FORBES FIRST FINANCIAL CORPORA	SAINT LOUIS, MO	
1137453	595, 167	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2557405	522, 509	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	Moved from Peer 5
1118238	622, 189	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
3200463	943, 762	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2973591	882, 422	GATEWAY FINANCIAL HOLDINGS, IN	ELIZABETH CITY, NC	
1098620	946, 467	GERMAN AMERICAN BANCORP	JASPER, IN	
3180640	775, 215	GREAT LAKES BANCORP, INC.	BUFFALO, NY	
1206733	735, 310	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1134023	925, 798	GREATER COMMUNITY BANCORP	TOTOWA, NJ	
3309889	506, 274	GSB, MHC	GREENFIELD, MA	
1862036	569, 026	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2861492	766, 733	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1208120	899, 446	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	655, 137	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	

BHCPR Reporters for Quarter Ending 12/31/2005  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
1084623	631, 034	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
2166124	751, 152	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1472220	663, 030	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	601, 222	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
2008158	500, 338	HINSBROOK BANCSHARES, INC.	WILLOWBROOK, IL	Moved from Peer 5
1052378	836, 117	HNB CORPORATION	ARKANSAS CITY, KS	
3059504	850, 786	HOME FEDERAL BANCORP	COLUMBUS, IN	
1209181	659, 830	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2482196	513, 466	HOMETOWN BANC CORP	GRAND ISLAND, NE	Moved from Peer 5
1141674	685, 159	IBT BANCORP, INC.	IRWIN, PA	
1401118	735, 626	IBT BANCORP, INC.	MOUNT PLEASANT, MI	
1205183	716, 806	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	556, 951	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	831, 164	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
1100000	503, 368	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
2924360	753, 276	INTEGRITY BANCSHARES, INC.	ALPHARETTA, GA	
2803474	667, 050	INTEGRITY FINANCIAL CORPORATIO	HICKORY, NC	
2634490	733, 694	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
1137958	966, 936	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	
1245228	669, 769	ISB FINANCIAL CORP.	IOWA CITY, IA	
2805683	529, 921	JAMES MONROE BANCORP, INC.	ARLINGTON, VA	
1109290	595, 186	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
2040288	538, 760	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
2472928	654, 710	K CAPITAL CORPORATION	OWINGS MILLS, MD	
1070831	573, 178	KENTUCKY BANCSHARES, INC.	PARIS, KY	
2721112	561, 958	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
2128917	707, 166	LAKESIDE BANCORP, INC.	CHICAGO, IL	
2759900	539, 501	LCNB CORP.	LEBANON, OH	
1136139	967, 420	LEESPORT FINANCIAL CORP.	WYOMISSING, PA	
2352226	592, 722	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3143784	721, 499	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	
1097173	592, 114	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
1071669	801, 121	LNB BANCORP INC.	LORAIN, OH	
1103766	750, 308	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
1076002	975, 795	LSB BANCSHARES, INC.	LEXINGTON, NC	
3019674	521, 800	LSB CORPORATION	NORTH ANDOVER, MA	
2545831	844, 114	LSB FINANCIAL	LACONIA, NH	
2052777	520, 544	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	612, 603	MACHIAS BANCORP, MHC	MACHIAS, ME	
2427665	904, 087	MACON BANCORP	FRANKLIN, NC	
1139363	532, 771	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	795, 399	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	620, 929	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	538, 398	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
3077236	593, 529	MARSHALL BANKFIRST CORPORATION	MINNEAPOLIS, MN	
1095254	504, 770	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	Moved from Peer 5
1966783	898, 679	MASSBANK CORP.	READING, MA	
1128769	712, 073	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	827, 031	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
1201916	570, 536	METROCORP, INC.	EAST MOLINE, IL	
2176413	739, 911	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	

BHCPR Reporters for Quarter Ending 12/31/2005  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
-----				
1086654	698, 814	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
1205053	677, 989	MIDWESTONE FINANCIAL GROUP, IN	OSKALOOSA, IA	
1210299	713, 060	MONROE BANCORP	BLOOMINGTON, IN	
1138919	691, 648	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	805, 877	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	865, 335	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	573, 216	MORRILL BANCSHARES, INC.	MERRIAM, KS	
2256539	605, 788	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	611, 288	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	549, 288	MSB MUTUAL HOLDING COMPANY	MANASQUAN, NJ	
1086001	510, 389	N W SERVICES CORPORATION	RINGGOLD, GA	
2623430	559, 009	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2149622	928, 462	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	841, 498	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	651, 422	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
3047109	796, 408	NEW FRONTIER BANCORP	GREELEY, CO	
3049617	527, 770	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1247110	873, 043	NEWMIL BANCORP, INC.	NEW MILFORD, CT	
1070569	503, 525	NEXTIER INCORPORATED	BUTLER, PA	Moved from Peer 5; Name change from CITIZENS INCORPORATED
1827893	514, 811	NI BANCSHARES CORPORATION	SYCAMORE, IL	
1066414	547, 194	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MD	
2845175	600, 917	NORTH BAY BANCORP	NAPA, CA	
1029334	918, 415	NORTH VALLEY BANCORP	REDDING, CA	
2324111	567, 837	NORTHEAST BANCORP	LEWISTON, ME	
1210589	721, 819	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
2934305	515, 567	NORTHFIELD MHC	NORTHFIELD, VT	
3025385	895, 022	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
2582827	632, 734	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
2237118	627, 439	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2835475	739, 121	NORWAY BANCORP, MHC	NORWAY, ME	
2460569	586, 551	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	591, 085	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
2012436	749, 719	OHIO VALLEY BANC CORP.	GALLIPOLIS, OH	
1200311	605, 126	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	739, 993	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	614, 758	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
2485807	615, 400	OMNI BANCSHARES, INC.	METAIRIE, LA	
1083729	610, 632	ONE AMERICAN CORP.	VACHERIE, LA	
1028533	585, 708	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1248153	601, 460	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1249383	535, 936	OXFORD BANK CORPORATION	OXFORD, MI	
2762973	792, 617	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	981, 155	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
3247468	736, 390	PARISH NATIONAL CORPORATION	COVINGTON, LA	
1209716	532, 055	PARK BANCORPORATION, INC.	MADISON, WI	
1117688	568, 668	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	575, 514	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	638, 429	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	737, 707	PEOPLES BANCORP	LYNDEN, WA	
2818245	730, 280	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1132298	811, 467	PEOPLES BANCTRUST COMPANY, INC	SELMA, AL	



BHCPR Reporters for Quarter Ending 12/31/2005  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
1133174	845, 326	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1057702	647, 523	PEOPLES, INC.	COLORADO SPRINGS, CO	
1081314	551, 568	PERSONS BANKING CO., INC.	LITHONIA, GA	
3223855	721, 233	PONKAPOAG BANCORP, MHC	CANTON, MA	
2291389	533, 044	PRAIRIE FINANCIAL CORPORATION	BRIDGEVIEW, IL	
2306649	741, 718	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	
1826047	674, 396	PREMIER COMMUNITY BANKSHARES,	WINCHESTER, VA	
2007647	528, 324	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	913, 831	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	946, 130	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2293329	932, 317	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2625489	560, 682	PSB BANCORP, INC.	PHILADELPHIA, PA	
2321419	506, 158	PSB HOLDINGS, INC.	WAUSAU, WI	Moved from Peer 5
1118434	582, 205	QNB CORP.	QUAKERTOWN, PA	
1130904	583, 453	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
3201518	871, 686	RAINIERS PACIFIC FINANCIAL GROU	TACOMA, WA	
1029482	756, 198	RCB CORPORATION	SACRAMENTO, CA	
1130584	730, 016	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2787118	703, 981	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	734, 916	REPUBLIC BANCORP CO.	ORLAND PARK, IL	
3023680	634, 691	REPUBLIC BANCSHARES OF TEXAS,	HOUSTON, TX	
1398807	851, 041	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
2114938	630, 228	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	706, 921	RIVER VALLEY BANCORPORATION	MERRILL, WI	
1364101	672, 547	RIVERSIDE BANCSHARES, INC.	MARIETTA, GA	
2616085	527, 900	RIVERSIDE GULF COAST BANKING	CAPE CORAL, FL	Moved from Peer 5
1885594	530, 251	ROYAL AMERICAN CORPORATION	INVERNESS, IL	
1071454	530, 542	RURBAN FINANCIAL CORP.	DEFIANCE, OH	Moved from Peer 5
2603928	513, 140	SAEHAN BANCORP	LOS ANGELES, CA	Moved from Peer 5
1139466	872, 789	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
1493560	717, 901	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1107308	544, 742	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1200348	880, 057	SECURITY NATIONAL CORPORATION	SIOUX CITY, IA	
2860226	582, 087	SECURITY PACIFIC BANCORP	LOS ANGELES, CA	Moved from Peer 5
2429838	851, 638	SHORE BANCSHARES, INC.	EASTON, MD	
2777614	808, 161	SILVER STATE BANCORP	HENDERSON, NV	
1820700	586, 049	SLADE'S FERRY BANCORP	SOMERSET, MA	
1048997	878, 282	SMITHTOWN BANCORP, INC.	HAUPPAUGE, NY	
2810285	795, 800	SOUTH CENTRAL BANCSHARES OF KE	HORSE CAVE, KY	
1124060	536, 788	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	879, 469	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2640615	555, 819	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
1938865	864, 854	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
2169871	505, 368	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	Moved from Peer 5
3157473	656, 503	SOUTHWEST COMMUNITY BANCORP	CARLSBAD, CA	
3073779	552, 265	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	
1062135	882, 990	SPIRIT BANCORP, INC.	BRISTOW, OK	
1097771	777, 854	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2360454	504, 423	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2327541	572, 251	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
2618388	722, 257	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	

BHCPR Reporters for Quarter Ending 12/31/2005  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
1247660	527, 626	SUMMIT BANK CORPORATION	ATLANTA, GA	
1246467	815, 332	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1138795	696, 529	TEAM FINANCIAL, INC.	PAOLA, KS	
3102585	868, 988	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	
1142242	508, 316	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	531, 541	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2621548	547, 747	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
3183771	971, 346	TOTAL BANCSHARES CORP.	MIAMI, FL	
2745604	558, 672	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1070420	667, 721	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	744, 340	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
2523389	541, 287	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1080139	517, 589	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
2571906	748, 360	TRUSTCORP FINANCIAL INC	SAINT LOUIS, MO	
2465519	611, 836	UFS BANCORP	WHITINSVILLE, MA	
1115424	529, 864	UNION BANKSHARES COMPANY	ELLSWORTH, ME	
1206591	676, 621	UNIONBANCORP, INC.	OTTAWA, IL	
1133781	507, 183	UNITED BANCOR, LTD.	DICKINSON, ND	Moved from Peer 5
1135516	713, 779	UNITED BANCORP, INC.	TECUMSEH, MI	
1136009	536, 208	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
1082777	568, 463	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	591, 825	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3125098	707, 929	UNITED HERITAGE BANKSHARES OF	ORLANDO, FL	
3015975	626, 399	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	621, 483	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	614, 176	UNITY BANCORP, INC.	CLINTON, NJ	
2141028	686, 319	VAIL BANKS, INC.	AVON, CO	
1205026	746, 799	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
1032099	752, 509	VENTURE FINANCIAL GROUP, INC.	LACEY, WA	
2012315	809, 355	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2877877	587, 879	VISION BANCSHARES, INC.	PANAMA CITY, FL	
2721596	543, 640	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
2685054	577, 778	WARREN BANCORP, INC.	WARREN, MI	
2406174	725, 971	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3021659	560, 729	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1135048	728, 452	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
3122051	627, 620	WEST FINANCIAL, INC.	EL PASO, TX	
1115367	808, 707	WESTBANK CORPORATION	WEST SPRINGFIELD, MA	
1134911	523, 624	WGNB CORP.	CARROLLTON, GA	
1048670	752, 728	WILBER CORPORATION, THE	ONEONTA, NY	
1399671	609, 622	WNB BANCSHARES, INC.	ODESSA, TX	
1035157	600, 416	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 399 bank holding companies.