

PEER GROUP 02

06/30/2006

06/30/2005

12/31/2005

12/31/2004

12/31/2003

Number of BHCs in Peer Group

91

84

90

83

76

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.59	3.56	3.58	3.61	3.63
+ Non-interest Income	1.14	1.20	1.14	1.26	1.37
- Overhead Expense	2.81	2.80	2.79	2.96	2.99
- Provision for Losses	0.15	0.12	0.15	0.14	0.27
+ Securities Gains (Losses)	0.00	0.02	0.00	0.03	0.07
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.01
= Pretax Net Oper Income (TE)	1.78	1.83	1.77	1.82	1.82
Net Operating Income	1.15	1.18	1.14	1.15	1.14
Net Income	1.15	1.18	1.14	1.15	1.15
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.68	5.72	6.00	5.34	5.50
Interest Expense	2.77	1.85	2.12	1.44	1.60
Net Interest Income (TE)	3.92	3.88	3.90	3.93	3.92

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.14	0.16	0.18	0.21	0.33
Earnings Coverage of Net Losses (X)	26.30	26.39	24.26	18.23	14.76
Ln&Ls Allowance/Total Loans & Leases	1.27	1.32	1.28	1.39	1.55
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.49	0.54	0.49	0.58	0.76
30-89 Days Past Due Loans and Leases	0.62	0.59	0.66	0.64	0.83

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	30.55	29.44	29.11	27.41	28.23
Net ST Noncore Funding Dependence	20.72	18.83	19.29	17.60	17.39
Net Loans and Leases/Total Assets	66.97	63.95	65.12	61.79	60.36

CAPITALIZATION:

Tier 1 Leverage Ratio	8.81	8.56	8.64	8.55	8.32
Equity Capital/Total Assets	8.98	9.05	8.93	9.02	8.45
Net Loans&Ls/Equity Capital (X)	7.69	7.21	7.52	6.96	7.23
Cash Dividends/Net Income	28.69	28.57	28.95	30.52	31.79
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	8.92	8.94	8.91	8.85	9.09

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.68	0.28	0.36	0.22	1.29
Long-Term Debt/Equity Capital	2.81	2.97	2.79	2.94	4.59
Equity Investment in Subs/Equity Cap	112.77	111.23	112.42	109.87	109.94
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	133.04	128.28	128.02	146.67	198.51

PERCENT OF AVERAGE ASSETS	PEER GROUP 02				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Interest Income (TE)	6.13	5.26	5.52	4.92	5.10
Less: Interest Expense	2.55	1.70	1.95	1.32	1.48
Equals: Net Interest Income (TE)	3.59	3.56	3.58	3.61	3.63
Plus: Non-Interest Income	1.14	1.20	1.14	1.26	1.37
Equals: Adj Operating Income (TE)	4.75	4.79	4.76	4.92	5.03
Less: Overhead Expense	2.81	2.80	2.79	2.96	2.99
Less: Provision for Loan and Lease Losses	0.15	0.12	0.15	0.14	0.27
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.00	0.02	0.00	0.03	0.07
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.01
Equals: Pretax Net Oper Inc (TE)	1.78	1.83	1.77	1.82	1.82
Less: Applicable Income Taxes (TE)	0.63	0.65	0.64	0.65	0.65
Less: Minority Interest	0.00	0.00	0.00	0.00	0.01
Equals: Net Operating Income	1.15	1.18	1.14	1.15	1.14
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.15	1.18	1.14	1.15	1.15
Memo: Net Income (Last Four Qtrs)	1.14	1.16	1.14	1.16	1.15
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.10	92.16	92.15	92.19	92.65
Avg Int-Bearing Funds / Avg Assets	78.28	77.68	78.26	78.26	80.25
Int Income (TE) / Avg Earning Assets	6.68	5.72	6.00	5.34	5.50
Int Expense / Avg Earning Assets	2.77	1.85	2.12	1.44	1.60
Net Int Inc (TE) / Avg Earn Assets	3.92	3.88	3.90	3.93	3.92
YIELD OR COST:					
Total Loans and Leases (TE)	7.34	6.30	6.63	5.94	6.24
Interest-Bearing Bank Balances	4.79	2.62	3.43	1.78	1.55
Fed Funds Sold & Reverse Repos	4.53	2.58	3.11	1.32	1.11
Trading Assets	3.41	3.31	2.60	3.75	3.73
Total Earning Assets	6.58	5.60	5.89	5.22	5.39
Investment Securities (TE)	4.71	4.27	4.33	4.09	4.16
U. S. Treasury & Agency Sec (excl MBS)	4.05	3.58	3.58	3.15	3.21
Mortgage-Backed Securities	4.50	4.17	4.25	3.96	3.71
All Other Securities	6.25	6.50	6.69	6.59	6.79
Interest-Bearing Deposits	2.93	1.84	2.14	1.43	1.63
Time Deposits of \$100K or More	4.01	2.82	3.18	2.25	2.45
Time Deposits < \$100K	3.73	2.66	2.93	2.28	2.63
Other Domestic Deposits	1.96	1.07	1.31	0.72	0.74
Foreign Deposits	4.36	2.07	2.63	1.36	1.51
Fed Funds Purchased and Repos	4.08	2.48	2.91	1.46	1.38
Other Borrowed Funds & Trading Liab	4.45	3.56	3.80	3.12	3.39
All Interest-Bearing Funds	3.27	2.19	2.50	1.70	1.85

PEER GROUP 02

06/30/2006

06/30/2005

12/31/2005

12/31/2004

12/31/2003

Avg Personnel Exp Per Employee (\$000)

32

30

60

60

57

Avg Assets per Employee (\$000)

4,416

4,249

4,323

3,977

3,766

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

2.90

2.75

2.66

3.13

2.86

Overhead Exp / NII + Non-Int Income

60.47

60.44

60.57

61.74

61.01

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

2.81

2.80

2.79

2.96

2.99

Personnel Expense

1.55

1.53

1.51

1.59

1.60

Net Occupancy Expense

0.39

0.39

0.39

0.41

0.42

Other Operating Expenses

0.85

0.87

0.89

0.95

0.97

Overhead Less Non-Interest Income

1.63

1.59

1.63

1.66

1.59

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

59.22

58.97

59.16

60.37

59.74

Personnel Expense

32.72

32.24

32.01

32.68

32.23

Net Occupancy Expense

8.19

8.24

8.27

8.35

8.37

Other Operating Expenses

18.08

18.18

18.62

19.00

19.17

Total Non-Interest Income

23.29

24.41

23.65

25.52

26.92

Fiduciary Activities Income

1.85

1.86

1.80

1.88

2.02

Serv Charges on Deposit Accts - Domestic

7.11

7.11

7.34

7.86

8.00

Trading Revenue

0.09

0.08

0.05

0.22

0.27

Investment Banking Fees & Commissions

1.38

1.36

1.22

1.51

1.47

Venture Capital Revenue

0.00

0.01

0.00

0.00

-0.01

Net Servicing Fees

0.36

0.33

0.37

0.34

0.35

Net Securitization Income

0.00

0.00

0.00

0.00

0.01

Insurance Activities Revenue

1.10

1.05

1.02

0.98

1.08

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

1.18

1.58

1.69

1.65

2.37

Other Non-Interest Income

7.07

7.02

6.99

7.00

7.60

Overhead Less Non-Interest Income

35.21

34.29

34.70

34.27

32.54

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

30.81

30.44

30.10

29.88

28.51

Appl Inc Tax+TE/Pretax NOI+TE

35.61

35.68

35.51

35.36

35.18

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Real Estate Loans	47.87	45.26	46.58	42.71	40.18
Commercial and Industrial Loans	11.79	11.56	11.17	11.37	11.41
Loans to Individuals	4.06	4.41	4.32	4.50	5.40
Loans to Depository Institutions	0.02	0.02	0.03	0.03	0.05
Agricultural Loans	0.45	0.35	0.38	0.36	0.47
Other Loans and Leases	1.65	1.51	1.52	1.63	1.85
Net Loans and Leases	66.97	63.95	65.12	61.79	60.36
Debt Securities Over 1 Year	17.67	21.08	19.53	23.18	25.16
Mutual Funds and Equity Securities	0.20	0.24	0.22	0.24	0.30
Subtotal	85.84	86.49	85.99	86.66	86.48
Interest-Bearing Bank Balances	0.19	0.26	0.23	0.32	0.31
Federal Funds Sold & Reverse Repos	0.78	0.80	0.87	1.00	0.69
Debt Securities 1 Year or Less	2.30	2.07	2.37	1.79	2.15
Trading Assets	0.03	0.03	0.03	0.03	0.04
Total Earning Assets	89.98	90.27	90.11	90.57	90.78
Non-Int Cash and Due From Dep Inst	2.58	2.52	2.64	2.28	2.86
Other Real Estate Owned	0.05	0.05	0.05	0.05	0.06
All Other Assets	7.30	7.12	7.11	6.99	6.24
MEMORANDA:					
Short-Term Investments	3.57	3.35	3.74	3.48	3.85
U.S. Treasury Securities	0.20	0.24	0.22	0.38	0.61
U.S. Agency Securities (excl MBS)	4.83	5.45	5.28	5.66	5.85
Municipal Securities	2.68	2.76	2.69	2.60	2.75
Mortgage-Backed Securities	10.49	13.06	12.06	14.50	16.01
Asset-Backed Securities	0.05	0.04	0.04	0.09	0.05
Other Debt Securities	0.63	0.61	0.64	0.65	0.84
RE Loans Secured by 1-4 Family	15.59	16.42	15.95	15.37	14.88
Revolving	2.89	3.29	3.10	3.45	2.57
Closed-End, Sec by First Liens	10.69	11.12	10.92	10.34	10.51
Closed-End, Sec by Junior Liens	1.45	1.26	1.32	1.19	1.17
Commercial Real Estate Loans	29.76	26.80	28.30	24.84	22.38
Construction and Land Dev	9.16	7.36	8.03	6.00	5.31
Multifamily	1.67	1.62	1.90	1.50	1.71
Nonfarm Nonresidential	17.34	16.46	16.79	16.32	14.90
RE Loans Secured by Farmland	0.66	0.58	0.60	0.57	0.64
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	70.89	70.21	70.82	68.58	65.89
RE Loans Secured by 1-4 Family	23.26	25.45	24.50	24.31	24.34
Revolving	4.20	5.01	4.63	5.47	4.09
Closed-End	18.68	19.94	19.50	18.55	19.55
Commercial Real Estate Loans	43.11	40.32	41.86	38.52	35.66
Construction and Land Dev	13.14	11.03	11.79	9.15	8.47
Multifamily	2.42	2.46	2.76	2.35	2.71
Nonfarm Nonresidential	25.27	24.97	25.12	25.47	23.89
RE Loans Secured by Farmland	0.97	0.89	0.91	0.88	1.05
Loans to Depository Institutions	0.03	0.03	0.04	0.05	0.08
Commercial and Industrial Loans	17.67	17.83	17.17	18.45	19.10
Loans to Individuals	6.13	6.91	6.75	7.21	8.91
Credit Card Loans	0.14	0.15	0.16	0.16	0.21
Agricultural Loans	0.66	0.54	0.58	0.56	0.77
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.56	2.42	2.42	2.77	3.18

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Short-Term Investments	3.57	3.35	3.74	3.48	3.85
Liquid Assets	19.90	23.08	21.99	25.49	27.76
Investment Securities	20.91	24.34	22.91	26.00	28.26
Net Loans and Leases	66.97	63.95	65.12	61.79	60.36
Net Lns, Ls & Stdby Ltrs of Credit	68.45	65.51	66.60	63.32	61.91
Core Deposits	57.01	58.08	57.92	59.34	59.55
Noncore Funding	30.36	29.53	29.61	28.17	28.80
Time Deposits of \$100K or More	15.09	13.24	14.24	11.26	11.27
Foreign Deposits	0.23	0.22	0.19	0.37	0.60
Fed Funds Purchased and Repos	4.97	5.83	5.39	5.31	6.69
Net Fed Funds Purchased (Sold)	3.92	4.68	4.16	4.51	5.69
Commercial Paper	0.00	0.00	0.00	0.00	0.01
Oth Borrowings W/Rem Mat 1 Yr or Less	3.13	3.05	2.95	3.06	2.62
Earning Assets Repr in 1 Year	41.07	41.65	40.54	40.30	39.20
Int-Bearing Liab Repr in 1 Year	28.43	25.14	25.23	24.19	25.88
Long-Term Debt Repr in 1 Year	0.42	0.53	0.46	0.52	0.60
Net Assets Repriceable in 1 Year	11.85	15.29	14.36	14.72	11.93
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	30.55	29.44	29.11	27.41	28.23
Net ST Noncore Funding Dependence	20.72	18.83	19.29	17.60	17.39
Short-Term Inv/ST Noncore Funding	20.83	23.27	22.98	25.16	25.58
Liq Asts-ST Noncore Fndg/Nonliq Asts	-2.21	4.07	2.17	8.83	13.08
Net Loans and Leases/Total Deposits	90.76	87.76	88.21	85.19	82.51
Net Loans and Leases/Core Deposits	124.19	115.61	118.32	107.40	104.77
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.88	0.17	-0.43	0.27	0.93
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-5.23	0.08	-2.48	0.71	2.78
Struct Notes Appr(Depr)/T1 Cap	-0.19	-0.05	-0.10	-0.05	-0.06
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	11.46	11.22	11.61	10.02	8.58
Available-For-Sale Securities	88.54	88.78	88.39	89.98	91.42
U.S. Treasury Securities	1.18	1.11	0.93	1.59	2.61
U.S. Agency Securities (excl MBS)	24.97	24.41	24.92	23.47	23.28
Municipal Securities	13.47	11.87	12.49	10.52	10.16
Mortgage-Backed Securities	51.01	53.84	53.32	55.55	55.17
Asset-Backed Securities	0.24	0.17	0.17	0.34	0.17
Other Debt Securities	2.72	2.26	2.51	2.29	3.10
Mutual Funds and Equity Securities	1.04	1.11	1.03	1.06	1.20
Debt Securities 1 Year or Less	11.33	9.59	11.21	8.23	9.88
Debt Securities 1 To 5 Years	29.60	30.28	28.46	31.20	25.71
Debt Securities Over 5 Years	55.05	56.39	56.61	57.05	60.95
Pledged Securities	62.88	59.25	62.30	59.61	53.96
Structured Notes, Fair Value	0.94	0.77	0.74	0.67	0.50

ANALYSIS RATIOS	PEER GROUP 02				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Provision for Ln&Ls Losses/Avg Assets	0.15	0.12	0.15	0.14	0.27
Provision for Ln&Ls Losses/Avg Lns&Ls	0.21	0.19	0.22	0.23	0.44
Provision for Ln&Ls Losses/Net Losses	216.73	168.05	127.55	110.01	129.88
Ln&Ls Allowance/Total Loans & Leases	1.27	1.32	1.28	1.39	1.55
Ln&Ls Allowance/Net Ln&Ls Losses (X)	15.67	17.94	12.07	9.62	6.57
ALL/Nonaccrual Assets	431.44	363.24	387.47	388.39	314.16
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	345.34	289.93	316.73	286.28	245.33
Gross Ln&Ls Losses/Avg Loans & Leases	0.22	0.26	0.27	0.34	0.47
Recoveries/Avg Loans and Leases	0.08	0.09	0.09	0.12	0.12
Net Losses/Avg Loans and Leases	0.14	0.16	0.18	0.21	0.33
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	19.78	17.81	35.05	32.98	25.50
Earnings Coverage of Net Losses (X)	26.30	26.39	24.26	18.23	14.76
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.04	0.04	0.06	0.09
RE Loans Secured By 1-4 Family	0.04	0.04	0.04	0.05	0.08
Revolving	0.05	0.02	0.03	0.03	0.04
Closed-End	0.03	0.05	0.05	0.06	0.10
Commercial Real Estate Loans	0.02	0.03	0.04	0.05	0.09
Construction and Land Dev	0.01	0.01	0.02	0.03	0.06
Multifamily	0.01	0.01	0.02	0.01	0.01
Nonfarm Nonresidential	0.02	0.03	0.04	0.07	0.10
RE Loans Secured by Farmland	0.03	-0.01	0.01	0.01	0.01
Commercial and Industrial Loans	0.28	0.27	0.29	0.37	0.64
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.68	0.82	0.93	0.93	1.04
Credit Card Loans	-0.32	1.20	1.81	3.05	0.45
Agricultural Loans	0.00	0.06	0.03	0.07	0.38
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.12	0.00
Other Loans and Leases	0.64	0.37	0.63	0.47	0.99

PERCENT OF LOANS AND LEASES

06/30/2006

06/30/2005

12/31/2005

12/31/2004

12/31/2003

 30-89 Days PD Loans and Leases
 90+ Days PD Loans and Leases
 Nonaccrual Loans and Leases

0.62
 0.08
 0.44

0.59
 0.08
 0.48

0.66
 0.08
 0.44

0.64
 0.08
 0.51

0.83
 0.11
 0.68

90+ Days PD and Nonaccrual Loans and Leases

0.52

0.58

0.53

0.61

0.82

30-89 Days PD Restructured
 90+ Days PD Restructured
 Nonaccrual Restructured

0.00
 0.00
 0.00

0.00
 0.00
 0.00

0.00
 0.00
 0.01

0.00
 0.00
 0.01

0.00
 0.00
 0.01

 PERCENT OF LNS&LS + OTHER ASSETS
 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets
 90+ Days Past Due Assets
 Nonaccrual Assets

0.62
 0.08
 0.44

0.59
 0.08
 0.48

0.66
 0.08
 0.44

0.64
 0.08
 0.52

0.83
 0.11
 0.69

30+ Days PD & Nonaccrual Assets

1.15

1.20

1.21

1.29

1.69

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets
 90+ PD & Nonaccrual Assets + OREO

0.36
 0.43

0.38
 0.45

0.36
 0.42

0.38
 0.45

0.50
 0.58

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

Total Assets
 Allowance for Loan & Lease Losses
 Equity Cap + ALLL
 Tier 1 Cap + ALLL
 Loans & Leases + RE Acquired

0.35
 41.47
 3.70
 3.77
 0.52

0.38
 45.00
 3.97
 4.17
 0.58

0.35
 41.33
 3.69
 3.85
 0.52

0.38
 45.17
 3.99
 4.26
 0.63

0.51
 56.32
 5.50
 5.69
 0.84

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Real Estate - 30-89 Days PD	0.52	0.50	0.57	0.56	0.73
- 90+ Days Past Due	0.06	0.08	0.06	0.07	0.10
- Nonaccrual	0.38	0.44	0.40	0.44	0.62
Coml & Indl - 30-89 Days PD	0.78	0.76	0.67	0.70	1.01
- 90+ Days Past Due	0.07	0.06	0.06	0.07	0.10
- Nonaccrual	0.76	0.79	0.75	0.87	1.24
Individuals - 30-89 Days PD	1.09	1.10	1.35	1.22	1.49
- 90+ Days Past Due	0.08	0.11	0.11	0.12	0.15
- Nonaccrual	0.15	0.17	0.22	0.19	0.19
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.46	0.42	0.23	0.22	0.48
- 90+ Days Past Due	0.01	0.04	0.00	0.01	0.08
- Nonaccrual	0.23	0.37	0.21	0.30	0.50
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.01	0.29
- 90+ Days Past Due	0.00	0.00	0.00	0.02	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.26	0.44	0.64	0.48	0.81
- 90+ Days Past Due	0.02	0.05	0.04	0.04	0.05
- Nonaccrual	0.10	0.12	0.11	0.23	0.21
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.60	0.63	0.78	0.76	0.95
- 90+ Days Past Due	0.08	0.09	0.09	0.09	0.14
- Nonaccrual	0.38	0.43	0.40	0.38	0.52
Revolving - 30-89 Days PD	0.37	0.34	0.44	0.35	0.41
- 90+ Days Past Due	0.03	0.05	0.04	0.04	0.03
- Nonaccrual	0.16	0.10	0.13	0.09	0.13
Closed-End - 30-89 Days PD	0.67	0.72	0.88	0.90	1.04
- 90+ Days Past Due	0.09	0.11	0.11	0.10	0.16
- Nonaccrual	0.39	0.50	0.42	0.42	0.65
- Jr Lien 30-89 Days PD	0.09	0.08	0.10	0.08	0.11
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.06	0.06	0.05	0.06	0.08
Commercial RE - 30-89 Days PD	0.42	0.42	0.43	0.37	0.57
- 90+ Days Past Due	0.04	0.05	0.04	0.04	0.05
- Nonaccrual	0.41	0.46	0.43	0.50	0.69
Const & Dev - 30-89 Days PD	0.55	0.43	0.48	0.45	0.50
- 90+ Days Past Due	0.04	0.04	0.03	0.04	0.06
- Nonaccrual	0.23	0.16	0.14	0.21	0.42
Multi family - 30-89 Days PD	0.18	0.23	0.21	0.28	0.32
- 90+ Days Past Due	0.01	0.01	0.01	0.02	0.01
- Nonaccrual	0.28	0.18	0.15	0.20	0.16
Nonfarm Nres- 30-89 Days PD	0.40	0.40	0.40	0.33	0.52
- 90+ Days Past Due	0.03	0.05	0.03	0.04	0.05
- Nonaccrual	0.39	0.51	0.49	0.51	0.66
Farmland - 30-89 Days PD	0.41	0.31	0.33	0.39	0.44
- 90+ Days Past Due	0.05	0.03	0.01	0.03	0.03
- Nonaccrual	0.38	0.51	0.35	0.49	0.59
Credit Card - 30-89 Days PD	1.23	1.38	1.37	1.72	1.36
- 90+ Days Past Due	0.33	0.50	0.43	0.84	0.57
- Nonaccrual	0.09	0.08	0.06	0.10	0.10

CAPITAL RATIOS	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Tier 1 Leverage Ratio	8.81	8.56	8.64	8.55	8.32
Tier 1 RBC Ratio	11.11	11.46	11.28	11.80	11.85
Total Risk-Based Capital Ratio	12.61	13.09	12.85	13.49	13.70
Tangible Tier 1 Leverage Ratio	8.72	8.41	8.50	8.40	8.18
Tangible Common Eq Cap/Tan Assets	6.76	6.96	6.78	6.92	7.02
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	19.42	18.53	19.47	17.52	17.08
Standby Letters of Credit	1.25	1.34	1.25	1.26	1.29
Commercial & Similar Letters of Credit	0.10	0.11	0.10	0.12	0.13
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	4.37	4.90	4.10	3.67	3.65
Interest Rate Contracts	3.61	4.25	3.53	3.00	3.08
Interest Rate Futures & Forward Contr	0.30	0.39	0.24	0.19	0.15
Written Options Contr (Int Rate)	0.21	0.24	0.15	0.08	0.06
Purchased Options Contr (Int Rate)	0.17	0.05	0.13	0.03	0.19
Interest Rate Swaps	1.79	2.53	2.03	2.16	1.97
Foreign Exchange Contracts	0.04	0.07	0.06	0.10	0.08
Futures & Forward Foreign Exch Contr	0.02	0.04	0.03	0.07	0.04
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.03	0.05	0.03	0.03	0.03
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.01	0.02	0.01	0.01	0.01
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	29.98	29.66	31.73	30.57	29.94

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Interest Rate Contracts	95.16	91.47	93.96	89.30	91.16
Foreign Exchange Contracts	3.10	4.58	4.49	8.28	5.03
Equity, Comm, & Other Contracts	0.61	1.25	1.53	1.07	2.44
Futures and Forwards	20.86	19.10	19.84	19.44	22.62
Written Options	14.43	13.30	13.59	8.75	9.49
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	13.91	12.60	13.11	8.38	9.49
Purchased Options	4.99	3.80	5.16	4.12	5.43
Exchange-Traded	0.00	0.00	0.00	0.00	0.02
Over-The-Counter	4.73	3.38	4.76	3.67	4.79
Swaps	47.79	55.57	51.98	56.51	57.81
Held for Trading	10.15	11.57	8.15	9.53	8.51
Interest Rate Contracts	5.06	5.36	4.69	1.96	4.01
Foreign Exchange Contracts	1.32	2.69	0.69	3.96	2.44
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	89.85	88.43	91.85	90.47	91.49
Interest Rate Contracts	80.69	85.05	78.63	77.76	79.53
Foreign Exchange Contracts	0.36	0.25	1.33	0.93	1.14
Equity, Comm, & Other Contracts	0.42	0.86	1.40	0.95	2.32
Deriv Contr (Excl Fut & FX LE 14 Days)	77.55	80.38	78.37	84.33	83.43
One Year or Less	23.33	24.92	24.44	24.79	20.28
Over 1 Year to 5 Years	28.69	26.51	26.67	26.13	32.71
Over 5 Years	10.52	15.75	13.26	17.84	15.76
Gross Negative Fair Value (Abs Val)	0.77	0.70	0.77	0.89	1.05
Gross Positive Fair Value	0.69	0.53	0.60	0.73	1.08
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.01	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	0.03	0.02	0.02	0.02	0.03

INSURANCE ACTIVITIES

06/30/2006

06/30/2005

12/31/2005

12/31/2004

12/31/2003

ANALYSIS RATIOS:

	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Ins Underwriting Assets/Consol Assets	0.02	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	26.49	27.93	26.47	29.55	33.40
Ins Under Assets(L/H)/Tot Ins Und Ast	73.51	72.07	73.53	70.45	66.60
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	1.10	1.05	1.02	0.98	1.08
Premium Inc/Ins Activities Revenue	3.41	4.02	3.72	6.28	3.74
Credit Rel Prem Inc/Tot Prem Inc	72.66	76.47	77.78	71.06	79.48
Other Prem Inc/Total Prem Inc	27.34	23.53	22.22	28.94	20.52
Ins Under Net Income/Consol Net Income	0.07	0.06	0.08	0.08	0.09
Ins Net Inc (P/C)/Equity (P/C)	11.96	13.08	11.45	11.01	14.22
Ins Net Inc (L/H)/Equity (L/H)	7.10	7.72	9.55	9.00	10.63
Insur Ben, Losses, Exp/Insur Premiums	184.75	125.48	147.10	114.83	101.68
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.03
Reinsurance Recov(L/H)/Tot Assets(L/H)	4.28	4.63	4.09	2.00	2.28
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.75	9.42	9.87	9.17	7.22
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.63	0.56	0.50	0.92	69.44
Cost: Interest-Bearing Deposits	4.36	2.07	2.63	1.36	1.51
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	10.49
Commercial and Industrial Loans	0.21	0.08	3.72	3.11	2.50
Foreign Governments and Inst	0.00	0.00	0.00	0.12	0.00
Leases	0.47	0.95	0.85	0.95	3.05
GROWTH RATES:					
Net Loans and Leases	-12.92	128.91	523.83	10.96	-2.96
Total Selected Assets	-1.84	31.81	17.49	25.11	9.39
Deposits	50.13	17.20	36.12	44.03	286.51

PROFITABILITY:	PEER GROUP 02				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Net Income/Avg Equity Capital	12.93	13.19	12.97	13.15	13.53
Bank Net Inc/Avg Eq Inv in Banks	13.04	13.66	13.10	13.49	13.99
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.55	7.38	7.07	5.05	4.25
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	12.17	7.42	5.87	9.54	8.83
Bank Net Income/Parent Net Income	94.33	90.57	94.30	88.17	86.88
Nonbank Net Income/Parent Net Income	1.71	1.95	1.81	1.83	1.47
Sub BHCs Net Inc/Parent Net Income	90.61	100.41	103.02	65.56	83.42
LEVERAGE:					
Total Liabilities/Equity	24.81	22.87	24.23	22.95	23.85
Total Debt/Equity Capital	4.08	3.80	3.82	3.60	6.23
Tot Debt+NP to Subs Iss Tr Pref/Equity	20.78	18.65	19.48	18.74	19.25
Tot Debt+Lns Guaranteed for Affl/Equity	4.08	3.80	3.83	3.66	6.29
Total Debt/Eq Cap - Exc Over Fair Value	4.26	3.88	3.91	3.66	6.29
Long-Term Debt/Equity Capital	2.81	2.97	2.79	2.94	4.59
Short-Term Debt/Equity Capital	0.68	0.28	0.36	0.22	1.29
Current Portion of LT Debt/Equity	0.02	0.02	0.00	0.03	0.07
Exc Cost Over Fair Value/Equity Cap	0.14	0.13	0.14	0.31	0.34
Long-Term Debt/Consolidated LT Debt	4.14	4.36	3.79	8.07	9.99
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	112.77	111.23	112.42	109.87	109.94
Total Investment in Subs/Equity	114.64	113.76	114.29	112.60	113.21
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	96.96	97.04	97.17	95.40	96.42
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	98.42	99.36	98.90	98.29	99.64
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.01	0.86	1.03	0.85	0.83
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.45	2.19	2.64	2.33	2.41
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	129.04	117.32	128.75	144.40	194.09
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	133.04	128.28	128.02	146.67	198.51
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	109.27	97.72	101.74	104.04	120.14
Pretax Oper Inc + Int Exp/Int Expense	3915.71	9786.62	8846.05	38174.4	12394.8
Div + Int From Subs/Int Exp + Div	196.20	166.41	213.76	218.58	359.10
Fees+Other Inc From Subs/Sal + Oth Exp	12.49	12.77	14.57	14.34	15.36
Net Inc/Curr Port of LT Debt+Pfd Div(X)	494.74	2190.86	4926.82	3661.92	3879.21
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	1.05	1.64	1.27	2.06	1.91
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.07
Nonaccrual	8.19	0.00	8.33	0.00	0.25
Total	8.19	0.00	8.33	0.00	0.32
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.86	1.11	0.87	1.16	1.80
Combined Thrift Assets	0.00	0.01	0.00	0.00	0.03
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 02				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Div Paid/Inc Before Undist Inc	66.74	96.17	67.14	63.75	60.35
Dividends Paid/Net Income	28.61	28.55	28.95	30.52	32.24
Net Income - Dividends/Avg Equity	8.93	8.96	8.92	8.85	9.06
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	137.78	119.51	139.78	143.39	162.44
Dividends From Nonbank Subs	2.30	2.62	3.73	2.42	2.56
Dividends From Subsidiary BHCs	6.97	8.04	7.38	11.14	10.55
Dividends From All Subsidiaries	178.01	144.44	187.53	207.75	238.11
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	43.38	44.77	46.15	53.21	66.21
Interest Income From Bank Subs	0.95	0.78	0.77	0.74	0.41
Mgt & Service Fees From Bank Subs	4.05	3.98	4.12	5.66	3.67
Other Income From Bank Subs	0.02	0.07	0.05	0.04	0.02
Operating Income From Bank Subs	52.48	54.14	56.56	66.73	80.31
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	57.76	47.99	75.64	43.01	53.29
Interest Income From Nonbank Subs	14.75	3.88	6.43	4.82	8.49
Mgt & Serv Fees From Nonbank Subs	3.24	1.37	2.00	1.80	2.16
Other Income From Nonbank Subs	0.61	0.00	2.31	0.00	0.09
Operating Inc From Nonbank Subs	83.14	63.81	101.39	61.28	93.58
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	63.13	38.06	52.89	39.60	47.59
Interest Inc From Subsidiary BHCs	0.41	0.14	0.20	0.03	0.12
Mgt & Serv Fees From Sub BHCs	3.63	3.14	3.77	2.35	2.93
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	67.16	41.34	56.85	51.31	50.63
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	55.43	58.04	60.75	62.55	64.79
Interest Income From Bank Subs	2.65	2.49	1.42	0.84	0.72
Mgt & Serv Fees From Bank Subs	4.03	5.01	4.90	5.39	4.86
Other Income From Bank Subs	0.05	0.06	0.06	0.01	0.05
Operating Income From Bank Subs	71.65	75.59	74.53	76.85	76.51
Dividends From Nonbank Subs	1.07	1.25	1.86	0.85	1.17
Interest Income From Nonbank Subs	0.20	0.21	0.15	0.17	0.19
Mgt & Serv Fees From Nonbank Subs	0.04	0.04	0.04	0.03	0.07
Other Income From Nonbank Subs	0.03	0.00	0.01	0.00	0.00
Operating Inc From Nonbank Subs	2.22	2.31	2.69	1.48	1.80
Dividends From Subsidiary BHCs	2.82	4.25	4.10	4.97	9.17
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	3.57	4.67	4.55	5.67	10.08
Loans and Adv From Subs/ST Debt	1288.82	4047.90	31657.6	2182.18	643.37
Loans and Adv From Subs/Total Debt	471.52	295.08	379.61	635.17	274.58

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									91
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.58	2.08	2.80	3.19	3.52	3.96	4.40	5.13	91
+ Non-interest Income	1.13	0.19	0.48	0.65	1.07	1.44	2.19	2.74	91
- Overhead Expense	2.80	1.34	1.74	2.22	2.82	3.20	4.07	4.79	91
- Provision for Losses	0.14	-0.06	0.00	0.05	0.12	0.22	0.29	0.49	91
+ Securities Gains (Losses)	0.00	-0.05	-0.03	-0.00	0.00	0.00	0.02	0.03	91
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.01	91
= Pretax Net Oper Income (TE)	1.77	0.75	0.85	1.33	1.77	2.22	2.54	3.00	91
Net Operating Income	1.14	0.43	0.56	0.89	1.14	1.40	1.62	1.84	91
Net Income	1.14	0.35	0.56	0.89	1.14	1.40	1.62	1.84	91
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	6.67	5.37	5.70	6.16	6.66	7.08	7.60	8.05	91
Interest Expense	2.77	1.92	2.09	2.36	2.74	3.06	3.53	3.81	91
Net Interest Income (TE)	3.91	2.11	2.97	3.46	3.84	4.36	4.85	5.50	91
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.13	-0.05	-0.00	0.03	0.09	0.21	0.35	0.64	91
Earnings Coverage of Net Losses (X)	26.29	-198.43	-35.92	6.14	21.69	45.29	90.40	185.71	91
Ln&Ls Allowance/Total Loans & Leases	1.26	0.70	0.91	1.03	1.20	1.44	1.77	2.02	91
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.49	0.04	0.13	0.25	0.45	0.65	1.02	1.23	91
30-89 Days Past Due Loans and Leases	0.61	0.07	0.11	0.23	0.56	0.83	1.30	1.73	91
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	30.54	1.50	12.75	19.44	29.53	38.08	51.27	60.42	91
Net ST Noncore Funding Dependence	20.72	-1.49	2.08	11.97	19.86	27.77	39.80	45.39	91
Net Loans and Leases/Total Assets	66.96	40.50	47.53	60.13	68.95	73.92	77.78	81.02	91
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.81	6.29	6.83	7.61	8.66	9.55	11.33	12.07	91
Equity Capital/Total Assets	8.97	5.69	6.25	7.39	8.64	10.14	12.39	14.68	91
Net Loans&Ls/Equity Capital (X)	7.68	3.41	4.74	6.02	7.52	9.08	11.23	11.94	91
Cash Dividends/Net Income	28.68	0.00	0.00	9.80	30.62	48.21	59.15	75.37	91
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Retained Earnings/Avg Equity Cap	8.91	0.85	2.72	5.50	8.32	12.40	15.05	17.58	91
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.67	0.00	0.00	0.00	0.00	0.00	3.97	6.89	91
Long-Term Debt/Equity Capital	2.81	0.00	0.00	0.00	0.00	3.64	16.35	23.05	91
Equity Investment in Subs/Equity Cap	112.76	81.36	88.53	99.99	112.83	123.05	130.91	140.82	91
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	133.04	18.68	35.49	80.95	106.54	146.73	308.48	487.18	90

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.13	4.85	5.35	5.63	6.09	6.53	7.07	7.30	91
Less: Interest Expense	2.54	1.75	1.85	2.10	2.51	2.83	3.33	3.48	91
Equals: Net Interest Income (TE)	3.58	2.08	2.80	3.19	3.52	3.96	4.40	5.13	91
Plus: Non-Interest Income	1.13	0.19	0.48	0.65	1.07	1.44	2.19	2.74	91
Equals: Adj Operating Income (TE)	4.74	2.44	3.24	4.18	4.71	5.29	6.06	6.83	91
Less: Overhead Expense	2.80	1.34	1.74	2.22	2.82	3.20	4.07	4.79	91
Less: Provision for Loan and Lease Losses	0.14	-0.06	0.00	0.05	0.12	0.22	0.29	0.49	91
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Plus: Realized G/L on AFS Sec	0.00	-0.05	-0.03	-0.00	0.00	0.00	0.02	0.03	91
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.01	91
Equals: Pretax Net Oper Inc (TE)	1.77	0.75	0.85	1.33	1.77	2.22	2.54	3.00	91
Less: Applicable Income Taxes (TE)	0.63	0.24	0.29	0.45	0.62	0.79	0.99	1.14	91
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	91
Equals: Net Operating Income	1.14	0.43	0.56	0.89	1.14	1.40	1.62	1.84	91
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Equals: Net Income	1.14	0.35	0.56	0.89	1.14	1.40	1.62	1.84	91
Memo: Net Income (Last Four Qtrs)	1.14	0.41	0.60	0.90	1.14	1.38	1.66	1.76	91
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.09	86.43	87.67	90.01	92.16	93.88	96.10	97.80	91
Avg Int-Bearing Funds / Avg Assets	78.27	64.69	70.14	73.48	78.32	82.87	86.41	88.03	91
Int Income (TE) / Avg Earning Assets	6.67	5.37	5.70	6.16	6.66	7.08	7.60	8.05	91
Int Expense / Avg Earning Assets	2.77	1.92	2.09	2.36	2.74	3.06	3.53	3.81	91
Net Int Inc (TE) / Avg Earn Assets	3.91	2.11	2.97	3.46	3.84	4.36	4.85	5.50	91
YIELD OR COST:									
Total Loans and Leases (TE)	7.33	6.01	6.47	6.82	7.31	7.69	8.31	8.86	91
Interest-Bearing Bank Balances	4.79	0.31	0.89	2.46	3.97	5.57	8.61	26.38	82
Fed Funds Sold & Reverse Repos	4.53	2.85	3.81	4.44	4.60	4.71	4.83	4.99	83
Trading Assets	3.41	0.00	0.00	0.00	2.94	5.60	9.27	10.18	24
Total Earning Assets	6.57	5.25	5.47	6.07	6.58	7.04	7.57	8.05	91
Investment Securities (TE)	4.71	3.79	4.01	4.36	4.66	5.02	5.41	5.77	91
U.S. Treasury & Agency Sec (excl MBS)	4.05	3.06	3.18	3.69	4.00	4.35	5.02	5.55	89
Mortgage-Backed Securities	4.49	3.66	3.89	4.21	4.49	4.78	4.98	5.40	90
All Other Securities	6.24	3.71	4.61	5.27	5.96	7.09	8.14	9.63	91
Interest-Bearing Deposits	2.92	1.79	2.17	2.53	2.87	3.19	3.86	4.11	91
Time Deposits of \$100K or More	4.00	3.27	3.42	3.74	4.04	4.30	4.49	4.56	91
Time Deposits < \$100K	3.73	2.64	3.21	3.46	3.73	3.95	4.25	4.52	91
Other Domestic Deposits	1.95	0.83	1.06	1.51	1.87	2.39	2.75	3.15	91
Foreign Deposits	4.36	2.21	2.21	3.82	4.55	4.82	5.03	5.06	7
Fed Funds Purchased and Repos	4.08	2.95	3.27	3.66	4.10	4.42	4.90	4.99	89
Other Borrowed Funds & Trading Liab	4.45	2.93	3.30	3.87	4.57	4.82	5.58	6.44	89
All Interest-Bearing Funds	3.27	2.36	2.49	2.93	3.27	3.56	4.03	4.22	91

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	31.68	22.47	23.35	25.46	29.86	36.47	44.72	51.25	91
Avg Assets per Employee (\$000)	4415.97	2325.73	2870.66	3277.99	3759.73	4986.57	7636.67	10901.6	91

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.90	0.00	0.00	0.20	2.64	5.10	7.92	10.51	91
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Overhead Exp / NII + Non-Int Income	60.46	41.43	45.86	56.16	60.63	66.93	71.80	76.45	91
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PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.80	1.34	1.74	2.22	2.82	3.20	4.07	4.79	91
Personnel Expense	1.54	0.78	0.87	1.25	1.52	1.84	2.09	2.54	91
Net Occupancy Expense	0.38	0.19	0.25	0.30	0.37	0.46	0.56	0.62	91
Other Operating Expenses	0.85	0.42	0.54	0.63	0.78	1.04	1.27	1.73	91

Overhead Less Non-Interest Income	1.63	0.79	1.02	1.31	1.60	1.89	2.24	2.60	91
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PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	59.21	39.59	44.62	53.04	58.82	65.47	70.78	75.04	91
Personnel Expense	32.71	20.60	23.03	28.84	32.89	36.42	41.20	43.48	91
Net Occupancy Expense	8.19	4.90	5.51	7.01	8.13	9.24	10.47	11.45	91
Other Operating Expenses	18.08	11.49	13.04	15.20	17.54	20.81	24.11	27.55	91

Total Non-Interest Income	23.28	5.98	10.14	16.30	22.88	29.34	35.68	40.46	91
Fiduciary Activities Income	1.84	0.00	0.00	0.00	1.26	3.19	5.55	7.59	91
Serv Charges on Deposit Accts - Domestic	7.11	1.02	1.61	3.11	6.86	10.23	13.18	15.29	91
Trading Revenue	0.09	-0.16	0.00	0.00	0.00	0.00	0.29	2.37	91
Investment Banking Fees & Commissions	1.38	0.00	0.00	0.17	1.03	1.84	3.84	7.88	91
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	91
Net Servicing Fees	0.35	0.00	0.00	0.00	0.13	0.44	1.21	3.29	91
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Insurance Activities Revenue	1.09	0.00	0.00	0.00	0.27	1.58	4.38	7.49	91
Net Gain (Loss) - Sales Loans, OREO, Oth	1.18	-0.25	-0.00	0.10	0.52	2.17	3.82	4.64	91
Other Non-Interest Income	7.07	2.53	3.14	4.86	7.03	8.96	11.14	13.61	91

Overhead Less Non-Interest Income	35.21	20.08	23.84	27.70	33.20	41.98	48.90	56.12	91
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TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	30.80	15.00	21.64	27.37	31.90	34.14	37.37	39.47	91
Appl Inc Tax+TE/Pretax NOI+TE	35.60	29.13	31.47	33.44	35.41	37.61	39.53	40.83	91

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	47.87	10.38	25.45	39.69	50.73	55.83	63.81	71.30	91
Commercial and Industrial Loans	11.78	1.32	3.51	7.94	11.21	14.77	20.15	27.42	91
Loans to Individuals	4.05	0.05	0.26	1.07	2.62	6.73	11.06	13.06	91
Loans to Depository Institutions	0.02	0.00	0.00	0.00	0.00	0.00	0.09	0.48	91
Agricultural Loans	0.45	0.00	0.00	0.00	0.09	0.75	1.80	3.72	91
Other Loans and Leases	1.65	0.02	0.08	0.37	1.12	2.84	4.55	5.39	91
Net Loans and Leases	66.96	40.50	47.53	60.13	68.95	73.92	77.78	81.02	91
Debt Securities Over 1 Year	17.67	1.49	7.37	12.18	15.94	23.22	29.75	38.91	91
Mutual Funds and Equity Securities	0.19	0.00	0.00	0.00	0.11	0.32	0.68	0.88	91
Subtotal	85.83	74.16	77.35	83.02	86.28	89.49	91.17	92.41	91
Interest-Bearing Bank Balances	0.18	0.00	0.00	0.00	0.03	0.28	0.85	1.16	91
Federal Funds Sold & Reverse Repos	0.77	0.00	0.00	0.00	0.27	1.19	3.61	4.33	91
Debt Securities 1 Year or Less	2.30	0.00	0.11	0.33	1.67	3.36	7.02	7.89	91
Trading Assets	0.03	0.00	0.00	0.00	0.00	0.00	0.16	0.62	91
Total Earning Assets	89.98	84.19	85.07	88.04	89.93	91.85	93.71	95.13	91
Non-Int Cash and Due From Dep Inst	2.57	0.89	1.19	1.87	2.45	3.05	4.29	4.72	91
Other Real Estate Owned	0.05	0.00	0.00	0.00	0.03	0.07	0.17	0.26	91
All Other Assets	7.30	3.61	4.28	5.28	6.81	9.26	11.90	13.01	91
MEMORANDA:									
Short-Term Investments	3.56	0.18	0.22	0.81	2.76	5.44	10.48	13.11	91
U.S. Treasury Securities	0.20	0.00	0.00	0.00	0.04	0.21	0.92	2.08	91
U.S. Agency Securities (excl MBS)	4.83	0.00	0.15	1.64	3.90	7.25	11.98	14.02	91
Municipal Securities	2.68	0.00	0.06	0.80	2.06	3.86	7.41	9.27	91
Mortgage-Backed Securities	10.49	0.38	0.64	5.35	10.11	13.76	21.99	28.05	91
Asset-Backed Securities	0.05	0.00	0.00	0.00	0.00	0.00	0.33	0.68	91
Other Debt Securities	0.62	0.00	0.00	0.00	0.15	0.97	2.77	4.82	91
RE Loans Secured by 1-4 Family	15.59	2.05	3.29	8.60	14.34	22.00	28.10	31.22	91
Revolving	2.88	0.00	0.04	1.10	2.47	4.02	6.23	7.48	91
Closed-End, Sec by First Liens	10.69	1.07	2.45	4.77	9.92	15.40	22.51	25.78	91
Closed-End, Sec by Junior Liens	1.45	0.00	0.07	0.27	1.27	2.33	3.78	4.37	91
Commercial Real Estate Loans	29.75	4.53	9.50	19.34	28.22	40.70	50.84	53.94	91
Construction and Land Dev	9.15	0.76	1.54	3.76	7.82	13.35	20.75	27.29	91
Multifamily	1.66	0.03	0.18	0.65	1.38	2.28	4.16	5.29	91
Nonfarm Nonresidential	17.34	1.91	5.84	11.67	17.55	20.47	28.40	35.55	91
RE Loans Secured by Farmland	0.65	0.00	0.00	0.04	0.43	1.01	2.31	2.90	91
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	70.88	23.53	45.64	61.98	72.82	80.18	89.36	92.07	91
RE Loans Secured by 1-4 Family	23.26	3.10	6.41	12.07	21.61	32.47	41.45	57.18	91
Revolving	4.19	0.00	0.07	1.50	3.66	6.11	9.03	10.21	91
Closed-End	18.67	2.22	4.21	9.55	17.14	26.37	34.61	52.45	91
Commercial Real Estate Loans	43.11	10.14	17.40	30.71	41.28	58.37	66.19	71.73	91
Construction and Land Dev	13.13	1.46	2.66	5.81	11.33	18.28	27.59	34.70	91
Multifamily	2.41	0.05	0.30	0.99	2.04	3.32	5.88	6.99	91
Nonfarm Nonresidential	25.26	5.17	13.57	19.16	24.32	30.51	43.35	47.57	91
RE Loans Secured by Farmland	0.97	0.00	0.00	0.07	0.62	1.47	3.37	4.39	91
Loans to Depository Institutions	0.03	0.00	0.00	0.00	0.00	0.00	0.13	0.72	91
Commercial and Industrial Loans	17.67	2.13	6.94	11.96	15.80	21.53	29.91	54.99	91
Loans to Individuals	6.12	0.07	0.49	1.52	4.13	10.11	16.69	20.34	91
Credit Card Loans	0.13	0.00	0.00	0.00	0.00	0.12	0.82	1.46	91
Agricultural Loans	0.66	0.00	0.00	0.00	0.13	1.13	2.66	5.10	91
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Other Loans and Leases	2.55	0.03	0.13	0.55	1.65	3.99	7.39	9.45	91

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.56	0.18	0.22	0.81	2.76	5.44	10.48	13.11	91
Liquid Assets	19.89	7.12	9.88	13.86	18.09	24.54	35.68	43.02	91
Investment Securities	20.90	4.20	10.01	14.25	18.66	27.82	36.15	44.38	91
Net Loans and Leases	66.96	40.50	47.53	60.13	68.95	73.92	77.78	81.02	91
Net Lns, Ls & Stdbdy Ltrs of Credit	68.45	41.23	49.33	61.62	70.54	75.44	79.43	82.84	91
Core Deposits	57.01	21.05	36.32	50.03	58.32	65.17	70.33	73.93	91
Noncore Funding	30.35	12.76	15.59	20.20	28.86	37.53	47.28	62.29	91
Time Deposits of \$100K or More	15.09	5.60	6.80	8.49	11.24	19.75	31.36	35.44	91
Foreign Deposits	0.22	0.00	0.00	0.00	0.00	0.00	0.00	9.72	91
Fed Funds Purchased and Repos	4.96	0.00	0.34	1.33	3.93	7.57	10.94	14.66	91
Net Fed Funds Purchased (Sold)	3.91	-2.91	-0.87	0.57	3.58	6.93	10.01	14.02	91
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Oth Borrowings W/Rem Mat 1 Yr or Less	3.12	0.00	0.02	0.56	1.99	5.46	8.69	10.16	91
Earning Assets Repr in 1 Year	41.06	11.46	17.64	31.09	42.49	50.17	60.05	66.48	91
Int-Bearing Liab Repr in 1 Year	28.42	11.03	14.27	19.18	23.33	37.91	52.21	56.70	91
Long-Term Debt Repr in 1 Year	0.41	0.00	0.00	0.00	0.00	0.38	2.80	3.94	91
Net Assets Repriceable in 1 Year	11.85	-14.83	-9.76	0.46	11.72	24.80	30.10	33.95	91
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	30.54	1.50	12.75	19.44	29.53	38.08	51.27	60.42	91
Net ST Noncore Funding Dependence	20.72	-1.49	2.08	11.97	19.86	27.77	39.80	45.39	91
Short-Term Inv/ST Noncore Funding	20.82	0.63	1.11	4.05	12.92	27.65	57.92	109.17	91
Liq Asts-ST Noncore Fndg/Nonliq Asts	-2.21	-28.53	-22.79	-12.33	-3.73	5.95	21.95	31.48	91
Net Loans and Leases/Total Deposits	90.75	55.27	66.02	81.57	92.64	98.41	106.66	120.98	91
Net Loans and Leases/Core Deposits	124.18	76.52	85.78	100.54	113.82	147.38	175.49	220.50	91
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.88	-9.98	-4.16	-1.40	-0.28	0.00	0.07	0.23	66
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-5.23	-12.95	-10.96	-8.08	-5.05	-2.34	-0.16	1.16	90
Struct Notes Appr(Depr)/T1 Cap	-0.19	-2.13	-0.63	-0.28	-0.11	-0.02	-0.00	-0.00	35
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	11.45	0.00	0.00	0.00	4.44	18.58	56.64	67.47	91
Available-For-Sale Securities	88.54	29.12	41.66	81.28	95.38	100.00	100.00	100.00	91
U.S. Treasury Securities	1.17	0.00	0.00	0.00	0.18	1.04	5.59	10.02	91
U.S. Agency Securities (excl MBS)	24.96	0.00	0.69	9.31	21.16	38.29	53.33	68.01	91
Municipal Securities	13.46	0.02	0.73	4.29	10.52	18.97	34.27	43.07	91
Mortgage-Backed Securities	51.00	3.73	11.28	38.14	50.92	67.64	80.09	84.50	91
Asset-Backed Securities	0.23	0.00	0.00	0.00	0.00	0.00	1.09	3.92	91
Other Debt Securities	2.71	0.00	0.00	0.00	0.90	5.27	11.73	16.48	91
Mutual Funds and Equity Securities	1.03	0.00	0.00	0.02	0.60	1.57	3.36	5.79	91
Debt Securities 1 Year or Less	11.33	0.18	0.62	2.22	9.73	16.39	26.00	41.46	91
Debt Securities 1 To 5 Years	29.59	3.50	5.29	12.29	26.94	42.62	62.98	70.74	91
Debt Securities Over 5 Years	55.05	3.80	10.17	32.13	55.65	77.34	90.54	95.00	91
Pledged Securities	62.88	18.93	31.36	45.39	64.67	77.64	91.97	94.21	91
Structured Notes, Fair Value	0.94	0.00	0.00	0.00	0.00	1.40	5.27	8.69	91

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.14	-0.06	0.00	0.05	0.12	0.22	0.29	0.49	91
Provision for Ln&Ls Losses/Avg Lns&Ls	0.21	-0.09	0.00	0.08	0.19	0.30	0.48	0.67	91
Provision for Ln&Ls Losses/Net Losses	216.72	-270.55	-13.46	90.87	131.23	250.51	857.30	1137.30	91
Ln&Ls Allowance/Total Loans & Leases	1.26	0.70	0.91	1.03	1.20	1.44	1.77	2.02	91
Ln&Ls Allowance/Net Ln&Ls Losses (X)	15.66	1.88	3.06	4.69	11.18	21.56	45.24	59.87	80
ALLL/Nonaccrual Assets	431.44	102.23	136.82	204.42	309.72	532.53	1064.01	1733.90	91
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	345.33	88.55	121.00	167.81	244.17	429.36	887.31	1158.21	91
Gross Ln&Ls Losses/Avg Loans & Leases	0.22	0.01	0.04	0.08	0.17	0.32	0.55	0.70	91
Recoveries/Avg Loans and Leases	0.08	0.00	0.02	0.03	0.06	0.10	0.21	0.28	91
Net Losses/Avg Loans and Leases	0.13	-0.05	-0.00	0.03	0.09	0.21	0.35	0.64	91
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Recoveries/Prior Year-End Losses	19.78	6.04	8.26	10.93	15.48	26.49	42.54	63.97	91
Earnings Coverage of Net Losses (X)	26.29	-198.43	-35.92	6.14	21.69	45.29	90.40	185.71	91
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.02	-0.09	-0.03	-0.00	0.00	0.05	0.13	0.21	91
RE Loans Secured By 1-4 Family	0.03	-0.05	-0.01	0.00	0.00	0.07	0.14	0.26	91
Revolving	0.04	-0.11	-0.03	0.00	0.00	0.06	0.27	0.37	85
Closed-End	0.03	-0.04	-0.01	-0.00	0.00	0.04	0.17	0.21	91
Commercial Real Estate Loans	0.02	-0.10	-0.04	-0.00	0.00	0.04	0.14	0.18	91
Construction and Land Dev	0.01	-0.07	-0.00	0.00	0.00	0.00	0.06	0.20	90
Multifamily	0.01	-0.00	0.00	0.00	0.00	0.00	0.03	0.27	87
Nonfarm Nonresidential	0.01	-0.20	-0.09	-0.00	0.00	0.03	0.16	0.33	91
RE Loans Secured by Farmland	0.03	-0.05	-0.00	0.00	0.00	0.00	0.09	0.71	74
Commercial and Industrial Loans	0.28	-0.21	-0.11	0.00	0.16	0.41	1.04	1.58	91
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Loans to Individuals	0.67	0.02	0.08	0.23	0.46	0.87	1.92	2.17	76
Credit Card Loans	-0.31	-50.46	-11.92	0.00	0.87	2.24	3.04	4.03	45
Agricultural Loans	0.00	-0.24	-0.11	0.00	0.00	0.00	0.05	0.20	66
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Loans and Leases	0.63	-0.18	-0.01	0.00	0.02	0.40	2.50	8.34	89

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

30-89 Days PD Loans and Leases	0.61	0.07	0.11	0.23	0.56	0.83	1.30	1.73	91
90+ Days PD Loans and Leases	0.07	0.00	0.00	0.00	0.03	0.13	0.23	0.35	91
Nonaccrual Loans and Leases	0.43	0.04	0.11	0.23	0.40	0.62	0.90	1.11	91
90+ Days PD and Nonaccrual Loans and Leases	0.52	0.07	0.11	0.30	0.45	0.77	0.98	1.15	91
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	91
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.61	0.07	0.11	0.23	0.56	0.83	1.30	1.73	91
90+ Days Past Due Assets	0.07	0.00	0.00	0.00	0.03	0.13	0.23	0.35	91
Nonaccrual Assets	0.43	0.04	0.11	0.23	0.40	0.62	0.90	1.11	91
30+ Days PD & Nonaccrual Assets	1.15	0.25	0.40	0.63	1.06	1.57	2.16	2.51	91
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.35	0.03	0.08	0.18	0.32	0.52	0.72	0.79	91
90+ PD & Nonaccrual Assets + OREO	0.43	0.04	0.10	0.22	0.35	0.64	0.88	1.02	91
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.35	0.02	0.08	0.16	0.32	0.45	0.74	0.82	91
Allowance for Loan & Lease Losses	41.46	4.38	10.66	21.49	38.39	55.56	80.18	107.84	91
Equity Cap + ALLL	3.69	0.37	0.73	1.60	3.04	5.15	8.63	11.08	91
Tier 1 Cap + ALLL	3.77	0.28	0.87	1.71	3.44	4.84	8.24	9.85	91
Loans & Leases + RE Acquired	0.51	0.04	0.14	0.26	0.47	0.71	1.05	1.36	91

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	0.04	0.18	0.49	0.73	1.06	1.42	91
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.02	0.11	0.21	0.36	91
- Nonaccrual	0.38	0.00	0.04	0.13	0.32	0.52	0.97	1.18	91
Coml & Indl - 30-89 Days PD	0.78	0.01	0.08	0.28	0.61	1.22	1.68	2.40	91
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.14	0.27	0.41	91
- Nonaccrual	0.76	0.00	0.05	0.28	0.55	1.13	1.63	2.67	91
Individuals - 30-89 Days PD	1.09	0.11	0.27	0.51	0.92	1.40	2.62	3.72	91
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.03	0.12	0.24	0.52	91
- Nonaccrual	0.14	0.00	0.00	0.01	0.09	0.25	0.46	0.65	91
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	22
Agricultural - 30-89 Days PD	0.45	0.00	0.00	0.00	0.00	0.74	2.29	3.56	66
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.20	66
- Nonaccrual	0.22	0.00	0.00	0.00	0.00	0.23	1.10	2.96	66
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Lns&Ls - 30-89 Days PD	0.25	0.00	0.00	0.00	0.03	0.39	1.12	1.58	89
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.12	0.30	89
- Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.14	0.53	0.66	89
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.59	0.00	0.03	0.21	0.46	0.91	1.36	1.67	91
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.03	0.15	0.31	0.46	91
- Nonaccrual	0.38	0.00	0.00	0.09	0.25	0.62	0.96	1.14	91
Revolving - 30-89 Days PD	0.37	0.00	0.00	0.13	0.33	0.54	0.95	1.33	85
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.04	0.14	0.30	85
- Nonaccrual	0.15	0.00	0.00	0.00	0.06	0.30	0.60	0.78	85
Closed-End - 30-89 Days PD	0.67	0.00	0.01	0.16	0.51	1.04	1.64	1.94	91
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.03	0.17	0.37	0.47	91
- Nonaccrual	0.38	0.00	0.00	0.09	0.27	0.67	1.13	1.32	91
- Jr Lien 30-89 Days PD	0.08	0.00	0.00	0.00	0.03	0.13	0.28	0.70	91
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.08	91
- Jr Lien Nonaccrual	0.05	0.00	0.00	0.00	0.02	0.08	0.19	0.50	91
Commercial RE - 30-89 Days PD	0.42	0.00	0.00	0.12	0.38	0.76	1.11	1.36	91
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.06	0.14	0.31	91
- Nonaccrual	0.41	0.00	0.00	0.11	0.31	0.61	0.94	1.33	91
Const & Dev - 30-89 Days PD	0.55	0.00	0.00	0.00	0.24	1.00	2.16	2.37	90
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.07	0.17	0.47	90
- Nonaccrual	0.23	0.00	0.00	0.00	0.08	0.38	0.91	1.37	90
Multifamily - 30-89 Days PD	0.17	0.00	0.00	0.00	0.00	0.25	0.72	2.30	87
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.23	87
- Nonaccrual	0.28	0.00	0.00	0.00	0.00	0.30	1.36	3.05	87
Nonfarm Nres- 30-89 Days PD	0.39	0.00	0.00	0.08	0.30	0.65	1.09	1.41	91
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.03	0.12	0.30	91
- Nonaccrual	0.39	0.00	0.00	0.10	0.30	0.59	1.17	1.48	91
Farmland - 30-89 Days PD	0.41	0.00	0.00	0.00	0.00	0.65	1.34	2.53	74
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.00	0.25	0.79	74
- Nonaccrual	0.37	0.00	0.00	0.00	0.00	0.42	1.76	3.29	74
Credit Card - 30-89 Days PD	1.23	0.00	0.00	0.04	1.07	1.99	3.58	4.27	45
- 90+ Days Past Due	0.33	0.00	0.00	0.00	0.01	0.56	1.20	1.78	45
- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.57	1.14	45

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.81	6.29	6.83	7.61	8.66	9.55	11.33	12.07	91
Tier 1 RBC Ratio	11.11	8.36	8.65	9.70	10.85	11.85	14.69	17.24	91
Total Risk-Based Capital Ratio	12.60	10.48	10.87	11.22	12.03	13.50	16.09	18.27	91
Tangible Tier 1 Leverage Ratio	8.72	6.21	6.58	7.60	8.59	9.52	11.01	12.04	91
Tangible Common Eq Cap/Tan Assets	6.75	4.29	4.69	5.63	6.50	7.55	9.84	10.69	91
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	19.42	7.44	9.32	14.81	19.23	24.88	28.20	30.71	91
Standby Letters of Credit	1.24	0.05	0.23	0.48	1.02	1.86	2.99	3.75	91
Commercial & Similar Letters of Credit	0.10	0.00	0.00	0.00	0.01	0.14	0.47	1.05	91
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	4.36	0.00	0.00	0.00	1.00	5.10	19.66	42.41	91
Interest Rate Contracts	3.61	0.00	0.00	0.00	0.93	4.67	14.78	33.75	91
Interest Rate Futures & Forward Contr	0.30	0.00	0.00	0.00	0.00	0.39	1.24	3.90	91
Written Options Contr (Int Rate)	0.20	0.00	0.00	0.00	0.00	0.34	0.91	1.77	91
Purchased Options Contr (Int Rate)	0.17	0.00	0.00	0.00	0.00	0.00	0.91	3.54	91
Interest Rate Swaps	1.79	0.00	0.00	0.00	0.00	2.87	8.10	17.28	91
Foreign Exchange Contracts	0.03	0.00	0.00	0.00	0.00	0.00	0.14	0.96	91
Futures & Forward Foreign Exch Contr	0.02	0.00	0.00	0.00	0.00	0.00	0.05	0.65	91
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	91
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	91
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Equity, Commodity, & Other Deriv Contr	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.96	91
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	91
Purchased Options Contr (Comm & Oth)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.45	91
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	29.97	10.48	16.35	22.61	28.83	36.41	42.11	58.35	91

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	95.15	0.00	58.41	97.50	100.00	100.00	100.00	100.00	68
Foreign Exchange Contracts	3.10	0.00	0.00	0.00	0.00	0.00	15.33	55.56	68
Equity, Comm, & Other Contracts	0.61	0.00	0.00	0.00	0.00	0.00	2.97	11.47	68
Futures and Forwards	20.86	0.00	0.00	0.00	11.71	45.43	72.79	99.84	68
Written Options	14.42	0.00	0.00	0.00	2.93	24.48	54.39	85.86	68
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Over-The-Counter	13.90	0.00	0.00	0.00	1.53	24.48	54.39	85.86	68
Purchased Options	4.98	0.00	0.00	0.00	0.00	4.00	27.29	48.10	68
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Over-The-Counter	4.72	0.00	0.00	0.00	0.00	4.00	27.29	40.39	68
Swaps	47.78	0.00	0.00	0.00	57.30	90.23	100.00	100.00	68
Held for Trading	10.14	0.00	0.00	0.00	0.00	1.07	75.11	88.79	68
Interest Rate Contracts	5.05	0.00	0.00	0.00	0.00	0.00	32.14	75.65	68
Foreign Exchange Contracts	1.31	0.00	0.00	0.00	0.00	0.00	0.00	43.86	68
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Non-Traded	89.85	3.15	19.83	95.61	100.00	100.00	100.00	100.00	68
Interest Rate Contracts	80.69	0.00	3.75	77.14	100.00	100.00	100.00	100.00	68
Foreign Exchange Contracts	0.35	0.00	0.00	0.00	0.00	0.00	1.43	6.11	68
Equity, Comm, & Other Contracts	0.42	0.00	0.00	0.00	0.00	0.00	0.05	11.37	68
Deriv Contr (Excl Fut & FX LE 14 Days)	77.55	0.00	4.59	46.08	87.10	100.00	100.00	100.00	68
One Year or Less	23.33	0.00	0.00	0.05	20.05	46.08	73.23	100.00	68
Over 1 Year to 5 Years	28.68	0.00	0.00	0.00	7.40	55.44	86.27	100.00	68
Over 5 Years	10.52	0.00	0.00	0.00	0.00	10.47	59.93	78.04	68
Gross Negative Fair Value (Abs Val)	0.77	0.00	0.00	0.05	0.25	1.38	3.05	3.58	68
Gross Positive Fair Value	0.69	0.00	0.00	0.11	0.41	1.36	1.80	2.50	68
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	91
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	91
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	91
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	91
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	91
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
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	91
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.02	0.00	0.00	0.00	0.00	0.01	0.10	0.31	91

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.30	91
Ins Under Assets(P/C)/Tot Ins Und Ast	26.49	0.00	0.00	0.00	0.00	27.53	100.00	100.00	19
Ins Under Assets(L/H)/Tot Ins Und Ast	73.50	0.00	0.00	0.00	100.00	100.00	100.00	100.00	19
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Ins Activities Revenue/Adj Oper Inc	1.09	0.00	0.00	0.00	0.27	1.58	4.38	7.49	91
Premium Inc/Ins Activities Revenue	3.41	0.00	0.00	0.00	0.00	0.13	19.60	40.12	71
Credit Rel Prem Inc/Tot Prem Inc	72.65	0.00	0.00	3.92	100.00	100.00	100.00	100.00	18
Other Prem Inc/Total Prem Inc	27.34	0.00	0.00	0.00	0.00	46.07	100.00	100.00	18
Ins Under Net Income/Consol Net Income	0.06	0.00	0.00	0.00	0.00	0.00	0.47	0.93	91
Ins Net Inc (P/C)/Equity (P/C)	11.95	3.23	3.23	3.82	6.63	9.96	21.64	27.10	5
Ins Net Inc (L/H)/Equity (L/H)	7.09	1.68	1.82	2.82	5.33	7.49	15.01	18.12	12
Insur Ben, Losses, Exp/Insur Premiums	184.74	0.00	0.00	17.43	54.54	103.23	211.33	509.54	18
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Reinsurance Recov(L/H)/Tot Assets(L/H)	4.27	0.00	0.00	0.00	0.00	1.19	12.27	22.54	14
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
CSV Life Insurance/Tier 1 Cap + ALLL	9.74	0.00	0.00	1.01	9.40	16.86	23.28	26.79	91
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	91
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.63	0.00	0.00	0.00	0.00	0.00	4.56	8.25	42
Cost: Interest-Bearing Deposits	4.36	2.21	2.21	3.82	4.55	4.82	5.03	5.06	7
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	0.21	0.13	0.13	0.13	0.13	0.21	0.26	0.27	2
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Leases	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	1
GROWTH RATES:									
Net Loans and Leases	-12.92	-100.00	-99.98	-54.29	-13.53	25.26	48.85	114.94	34
Total Selected Assets	-1.83	-100.00	-100.00	-53.11	0.00	26.65	117.52	228.19	48
Deposits	50.12	-12.85	-12.85	-4.32	11.27	78.56	115.89	147.23	7

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	66.74	0.00	0.00	38.22	64.67	99.87	133.79	181.64	72
Dividends Paid/Net Income	28.61	0.00	0.00	9.80	30.62	48.21	58.98	75.37	91
Net Income - Dividends/Avg Equity	8.93	0.85	2.72	5.50	8.32	12.40	15.05	17.58	91
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	137.77	0.00	0.00	34.28	125.49	204.84	270.19	595.46	75
Dividends From Nonbank Subs	2.30	0.00	0.00	0.00	0.00	1.55	13.16	22.37	75
Dividends From Subsidiary BHCs	6.96	0.00	0.00	0.00	0.00	0.00	0.00	137.72	75
Dividends From All Subsidiaries	178.01	0.00	0.00	96.23	154.42	226.96	561.46	820.77	75
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	43.37	0.00	0.00	7.12	40.16	78.70	103.30	125.48	82
Interest Income From Bank Subs	0.94	0.00	0.00	0.00	0.07	1.48	4.14	7.71	82
Mgt & Service Fees From Bank Subs	4.04	0.00	0.00	0.00	0.00	3.31	18.39	51.56	82
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.66	82
Operating Income From Bank Subs	52.48	0.00	0.00	15.93	47.08	93.18	126.50	154.01	82
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	57.75	0.00	0.00	0.00	56.89	100.00	172.00	227.56	57
Interest Income From Nonbank Subs	14.74	0.00	0.00	0.00	0.00	0.00	103.84	141.31	57
Mgt & Serv Fees From Nonbank Subs	3.23	0.00	0.00	0.00	0.00	0.00	22.22	43.22	57
Other Income From Nonbank Subs	0.61	0.00	0.00	0.00	0.00	0.00	0.93	9.65	57
Operating Inc From Nonbank Subs	83.13	0.00	0.00	0.00	76.73	111.22	288.04	323.00	57
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	63.12	0.00	0.00	0.00	31.54	87.95	140.09	211.10	12
Interest Inc From Subsidiary BHCs	0.40	0.00	0.00	0.00	0.00	0.00	0.27	2.03	12
Mgt & Serv Fees From Sub BHCs	3.62	0.00	0.00	0.00	0.00	0.00	9.50	17.69	12
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Operating Income From Sub BHCs	67.16	0.00	0.00	0.00	33.15	98.49	141.05	211.10	12
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	55.43	0.00	0.00	0.00	69.29	95.35	98.75	99.48	88
Interest Income From Bank Subs	2.65	0.00	0.00	0.00	0.02	1.99	10.66	50.43	88
Mgt & Serv Fees From Bank Subs	4.03	0.00	0.00	0.00	0.00	3.09	22.98	36.60	88
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.90	88
Operating Income From Bank Subs	71.65	0.00	0.00	68.78	94.74	99.22	99.86	100.00	88
Dividends From Nonbank Subs	1.06	0.00	0.00	0.00	0.00	0.53	7.00	10.39	88
Interest Income From Nonbank Subs	0.19	0.00	0.00	0.00	0.00	0.00	1.18	3.57	88
Mgt & Serv Fees From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.02	0.96	88
Other Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.18	88
Operating Inc From Nonbank Subs	2.21	0.00	0.00	0.00	0.10	2.85	11.91	19.68	88
Dividends From Subsidiary BHCs	2.81	0.00	0.00	0.00	0.00	0.00	0.00	84.28	88
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Operating Income From Sub BHCs	3.57	0.00	0.00	0.00	0.00	0.00	0.00	98.88	88
Loans and Adv From Subs/ST Debt	1288.82	0.00	3.64	101.74	509.09	743.84	1156.22	16336.0	22
Loans and Adv From Subs/Total Debt	471.51	0.00	17.43	84.73	200.07	751.28	1140.90	2935.82	44

BHCPR Reporters for Quarter Ending 06/30/2006
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2006 and Other Notes

1141786	6,791,621	ALABAMA NATIONAL BANCORPORATIO	BIRMINGHAM, AL	
1208661	5,425,357	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
1095674	8,557,839	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1133286	3,389,690	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1245620	5,753,126	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
2126977	3,397,000	BANNER CORPORATION	WALLA WALLA, WA	
2947435	6,741,877	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
1020180	6,638,952	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1247334	3,722,642	CAPITOL BANCORP LTD.	LANSING, MI	
1843080	7,457,769	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	6,972,829	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1022764	5,290,812	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	3,730,642	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1114605	6,565,858	CHITTENDEN CORPORATION	BURLINGTON, VT	
1205688	7,820,891	CITIZENS BANKING CORPORATION	FLINT, MI	
1135972	4,553,995	COMMERCEBANK HOLDING CORPORATI	CORAL GABLES, FL	
1048867	4,139,931	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1117709	3,385,599	COMMUNITY BANKS, INC.	HARRISBURG, PA	
1200393	9,571,933	CORUS BANKSHARES, INC.	CHICAGO, IL	
1029222	5,952,419	CVB FINANCIAL CORP.	ONTARIO, CA	
2107707	4,256,822	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	9,078,564	DISCOUNT BANCORP, INC.	NEW YORK, NY	
1427239	6,727,613	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	6,072,739	F. N. B. CORPORATION	HERMITAGE, PA	
1118797	9,613,289	FIRST BANKS, INC.	HAZELWOOD, MO	
1076132	4,363,387	FIRST CHARTER CORPORATION	CHARLOTTE, NC	
1075911	5,578,791	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	5,925,913	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
2875332	4,564,740	FIRST COMMUNITY BANCORP	RANCHO SANTA FE, CA	
1071276	3,455,385	FIRST FINANCIAL BANCORP	HAMILTON, OH	
1123670	4,777,269	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	3,408,263	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	8,698,018	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	3,491,888	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
2641201	3,711,542	FIRST NATIONAL BANK HOLDING CO	SCOTTSDALE, AZ	
1060627	7,604,490	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1031346	3,099,493	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	
2003975	3,913,450	GLACIER BANCORP, INC.	KALISPELL, MT	
1201233	3,111,484	GREAT WESTERN BANCORPORATION,	OMAHA, NE	
1136531	7,372,635	GREATER BAY BANCORP	EAST PALO ALTO, CA	
1086533	6,153,014	HANCOCK HOLDING COMPANY	GULFPORT, MS	
2900261	3,624,297	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1117192	3,217,018	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	
1201925	3,443,820	INDEPENDENT BANK CORPORATION	IONIA, MI	
1064278	3,176,135	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
2477754	5,495,437	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
1199732	6,521,518	IRWIN FINANCIAL CORPORATION	COLUMBUS, IN	
3114654	3,219,862	ITLA CAPITAL CORPORATION	LA JOLLA, CA	
1490701	4,049,921	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
1105162	4,276,879	LAREDO NATIONAL BANCSHARES, IN	LAREDO, TX	
1090987	5,908,883	MB FINANCIAL, INC	CHICAGO, IL	

BHCPR Reporters for Quarter Ending 06/30/2006
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2006 and Other Notes
1117026	5,225,420	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	4,995,912	NBT BANCORP INC.	NORWICH, NY	
3214095	7,112,275	NEWALLIANCE BANCSHARES, INC.	NEW HAVEN, CT	
1136661	5,856,502	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	8,306,719	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	4,848,886	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	7,169,532	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
1142336	5,412,447	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	4,140,442	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
1839319	3,650,855	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	4,531,430	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
1247633	6,410,506	PROVIDENT BANKSHARES CORPORATI	BALTIMORE, MD	
3133637	5,861,594	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1135600	6,346,590	REPUBLIC BANCORP INC.	OWOSSO, MI	
1136670	3,820,158	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	
1071397	3,288,860	S & T BANCORP, INC.	INDIANA, PA	
2847115	8,917,027	SANTANDER BANCORP	SAN JUAN, PR	
2368106	4,522,864	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1105425	3,793,319	STERLING BANCSHARES, INC.	HOUSTON, TX	
1143829	3,094,126	STERLING FINANCIAL CORPORATION	LANCASTER, PA	
3152245	8,049,930	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1139242	3,212,134	SUN BANCORP, INC	VINELAND, NJ	
1117156	8,256,165	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	5,311,864	SVB FINANCIAL GROUP	SANTA CLARA, CA	
2495039	3,376,763	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	3,414,830	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
1109656	6,846,144	TEXAS REGIONAL BANCSHARES, INC	MCALLEN, TX	
1079562	8,234,588	TRUSTMARK CORPORATION	JACKSON, MS	
2694814	8,291,093	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1049828	7,632,832	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	7,183,821	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	6,717,873	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	6,331,136	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1029464	3,171,388	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1070448	4,089,025	WESBANCO, INC.	WHEELING, WV	
1025541	4,911,961	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	3,889,969	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	
2260406	9,172,784	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1138517	3,023,908	YARDVILLE NATIONAL BANCORP	HAMILTON, NJ	Moved from Peer 3
1199602	3,608,385	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 91 bank holding companies.