

## PEER GROUP 04

06/30/2006

06/30/2005

12/31/2005

12/31/2004

12/31/2003

Number of BHCs in Peer Group

416

383

399

358

335

## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.78	3.76	3.81	3.73	3.75
+ Non-interest Income	0.92	0.95	0.96	1.03	1.11
- Overhead Expense	3.01	3.03	3.04	3.06	3.12
- Provision for Losses	0.14	0.16	0.17	0.18	0.23
+ Securities Gains (Losses)	0.00	0.01	0.00	0.02	0.04
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.58	1.59	1.61	1.56	1.62
Net Operating Income	1.09	1.08	1.10	1.06	1.08
Net Income	1.08	1.08	1.10	1.06	1.08
Net Income (Sub S Adjusted)	1.05	1.07	1.07	1.02	1.07

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.82	5.97	6.24	5.65	5.87
Interest Expense	2.74	1.94	2.15	1.63	1.81
Net Interest Income (TE)	4.07	4.05	4.10	4.03	4.05

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

Net Ln&Ls Losses/Avg Loans & Leases	0.08	0.10	0.12	0.17	0.25
Earnings Coverage of Net Losses (X)	19.41	34.37	34.04	28.88	27.46
Ln&Ls Allowance/Total Loans & Leases	1.19	1.22	1.19	1.25	1.32
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.47	0.51	0.46	0.56	0.69
30-89 Days Past Due Loans and Leases	0.59	0.57	0.58	0.62	0.74

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	24.29	23.25	23.02	21.71	19.92
Net ST Noncore Funding Dependence	14.55	11.75	12.02	10.81	9.67
Net Loans and Leases/Total Assets	70.58	69.17	69.49	68.24	65.51

## CAPITALIZATION:

Tier 1 Leverage Ratio	9.32	9.09	9.28	9.10	8.80
Equity Capital/Total Assets	8.48	8.53	8.54	8.68	8.62
Net Loans&Ls/Equity Capital (X)	8.70	8.43	8.47	8.17	7.91
Cash Dividends/Net Income	26.82	25.01	25.05	26.35	27.13
Cash Dividends/Net Income (Sub S Adjusted)	29.11	28.54	20.82	22.77	26.05
Retained Earnings/Avg Equity Cap	8.75	8.80	9.07	8.74	8.77

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.30	0.40	0.30	0.37	0.67
Long-Term Debt/Equity Capital	0.74	0.74	0.58	0.86	1.30
Equity Investment in Subs/Equity Cap	111.92	110.18	110.33	109.66	108.48
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	99.80	102.60	111.13	114.91	137.23

PERCENT OF AVERAGE ASSETS	PEER GROUP 04				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Interest Income (TE)	6.33	5.55	5.79	5.23	5.43
Less: Interest Expense	2.55	1.80	2.00	1.51	1.68
Equals: Net Interest Income (TE)	3.78	3.76	3.81	3.73	3.75
Plus: Non-Interest Income	0.92	0.95	0.96	1.03	1.11
Equals: Adj Operating Income (TE)	4.76	4.76	4.83	4.80	4.91
Less: Overhead Expense	3.01	3.03	3.04	3.06	3.12
Less: Provision for Loan and Lease Losses	0.14	0.16	0.17	0.18	0.23
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	0.01	0.00	0.02	0.04
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.58	1.59	1.61	1.56	1.62
Less: Applicable Income Taxes (TE)	0.47	0.49	0.49	0.48	0.50
Less: Minority Interest	0.00	0.00	0.00	0.00	0.01
Equals: Net Operating Income	1.09	1.08	1.10	1.06	1.08
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.08	1.08	1.10	1.06	1.08
Memo: Net Income (Last Four Qtrs)	1.09	1.07	1.10	1.07	1.09
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.09	93.03	93.02	92.85	92.71
Avg Int-Bearing Funds / Avg Assets	79.36	78.81	78.50	78.56	79.69
Int Income (TE) / Avg Earning Assets	6.82	5.97	6.24	5.65	5.87
Int Expense / Avg Earning Assets	2.74	1.94	2.15	1.63	1.81
Net Int Inc (TE) / Avg Earn Assets	4.07	4.05	4.10	4.03	4.05
YIELD OR COST:					
Total Loans and Leases (TE)	7.47	6.59	6.88	6.27	6.63
Interest-Bearing Bank Balances	4.87	3.08	3.36	1.77	1.72
Fed Funds Sold & Reverse Repos	4.61	2.63	3.22	1.30	1.04
Trading Assets	2.43	1.39	1.61	4.69	1.65
Total Earning Assets	6.71	5.88	6.13	5.55	5.77
Investment Securities (TE)	4.50	4.12	4.17	4.05	4.19
U. S. Treasury & Agency Sec (excl MBS)	3.92	3.37	3.40	3.33	3.61
Mortgage-Backed Securities	4.42	4.05	4.08	3.93	3.68
All Other Securities	5.93	5.89	6.13	6.27	6.18
Interest-Bearing Deposits	2.95	2.02	2.26	1.66	1.89
Time Deposits of \$100K or More	3.95	2.86	3.18	2.46	2.75
Time Deposits < \$100K	3.80	2.83	3.09	2.52	2.94
Other Domestic Deposits	1.94	1.20	1.40	0.86	0.91
Foreign Deposits	3.20	1.62	1.87	0.62	0.21
Fed Funds Purchased and Repos	3.94	2.28	2.74	1.37	1.19
Other Borrowed Funds & Trading Liab	4.52	3.78	4.00	3.54	3.96
All Interest-Bearing Funds	3.21	2.29	2.54	1.92	2.11

## PEER GROUP 04

06/30/2006

06/30/2005

12/31/2005

12/31/2004

12/31/2003

Avg Personnel Exp Per Employee (\$000)	29	28	56	53	52
Avg Assets per Employee (\$000)	3,514	3,429	3,395	3,253	3,089

## ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.99	1.86	1.80	1.92	1.56
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Overhead Exp / NII + Non-Int Income	65.27	64.84	64.31	64.96	64.50
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## PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.01	3.03	3.04	3.06	3.12
Personnel Expense	1.71	1.69	1.70	1.70	1.73
Net Occupancy Expense	0.42	0.43	0.43	0.43	0.44
Other Operating Expenses	0.87	0.88	0.89	0.90	0.93

Overhead Less Non-Interest Income	2.05	2.03	2.03	1.99	1.95
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## PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	63.93	63.66	63.00	63.75	63.29
Personnel Expense	36.21	35.70	35.35	35.46	35.14
Net Occupancy Expense	8.92	8.94	8.80	8.88	8.94
Other Operating Expenses	18.47	18.58	18.50	18.90	18.82

Total Non-Interest Income	19.07	19.65	19.62	20.95	22.19
Fiduciary Activities Income	1.12	1.14	1.09	1.10	1.22
Serv Charges on Deposit Accts - Domestic	6.99	7.14	7.21	7.91	8.09
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.49	0.50	0.46	0.52	0.50
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.28	0.27	0.28	0.27	0.28
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.53	0.52	0.54	0.48	0.49
Net Gain (Loss) - Sales Loans, OREO, Oth	1.30	1.49	1.49	1.80	2.74
Other Non-Interest Income	5.39	5.55	5.57	5.79	6.15

Overhead Less Non-Interest Income	44.24	43.43	42.72	42.11	40.28
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## TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	25.53	26.32	25.75	26.13	25.03
Appl Inc Tax+TE/Pretax NOI+TE	30.63	31.53	31.38	31.52	31.92

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Real Estate Loans	54.92	53.18	53.72	51.53	48.40
Commercial and Industrial Loans	9.53	9.55	9.38	9.71	9.69
Loans to Individuals	2.91	3.23	3.10	3.67	4.14
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.94	0.79	0.81	0.84	0.94
Other Loans and Leases	0.78	0.87	0.81	0.90	0.86
Net Loans and Leases	70.58	69.17	69.49	68.24	65.51
Debt Securities Over 1 Year	15.27	17.23	15.81	18.29	20.30
Mutual Funds and Equity Securities	0.18	0.21	0.18	0.28	0.26
Subtotal	86.76	87.38	86.45	87.75	86.97
Interest-Bearing Bank Balances	0.24	0.31	0.30	0.35	0.41
Federal Funds Sold & Reverse Repos	1.04	1.12	1.25	1.11	1.12
Debt Securities 1 Year or Less	2.65	1.93	2.63	1.94	2.06
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.53	91.58	91.49	91.83	91.34
Non-Int Cash and Due From Dep Inst	2.64	2.84	2.86	2.59	3.26
Other Real Estate Owned	0.06	0.06	0.06	0.08	0.09
All Other Assets	5.75	5.46	5.52	5.49	5.33
MEMORANDA:					
Short-Term Investments	4.53	4.01	4.81	3.87	4.14
U.S. Treasury Securities	0.14	0.17	0.15	0.25	0.32
U.S. Agency Securities (excl MBS)	6.66	6.53	6.88	6.96	7.52
Municipal Securities	3.14	2.98	3.00	3.09	3.50
Mortgage-Backed Securities	5.99	6.83	6.14	7.05	7.91
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.01
Other Debt Securities	0.37	0.53	0.43	0.59	0.81
RE Loans Secured by 1-4 Family	17.26	17.36	16.94	17.42	17.34
Revolving	2.70	2.95	2.77	2.94	2.67
Closed-End, Sec by First Liens	12.81	12.83	12.56	12.96	13.24
Closed-End, Sec by Junior Liens	1.35	1.17	1.22	1.13	1.10
Commercial Real Estate Loans	34.47	33.07	33.86	31.27	28.27
Construction and Land Dev	10.93	9.41	10.32	8.12	6.31
Multifamily	1.62	1.55	1.59	1.51	1.53
Nonfarm Nonresidential	20.56	20.77	20.52	20.52	19.25
RE Loans Secured by Farmland	1.32	1.13	1.19	1.19	1.20
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	77.79	77.00	77.36	75.60	73.87
RE Loans Secured by 1-4 Family	24.96	25.68	24.86	26.14	27.18
Revolving	3.81	4.25	3.96	4.28	4.05
Closed-End	20.81	21.11	20.56	21.59	22.96
Commercial Real Estate Loans	48.37	47.33	48.18	45.24	42.51
Construction and Land Dev	15.07	13.14	14.38	11.38	9.26
Multifamily	2.26	2.20	2.25	2.19	2.31
Nonfarm Nonresidential	29.08	29.90	29.46	29.88	29.15
RE Loans Secured by Farmland	1.86	1.62	1.72	1.72	1.78
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.50	13.80	13.54	14.09	14.68
Loans to Individuals	4.23	4.76	4.58	5.45	6.39
Credit Card Loans	0.09	0.09	0.10	0.10	0.12
Agricultural Loans	1.35	1.15	1.18	1.22	1.42
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.12	1.29	1.19	1.34	1.32

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Short-Term Investments	4.53	4.01	4.81	3.87	4.14
Liquid Assets	18.05	19.71	19.16	20.39	22.92
Investment Securities	18.85	20.04	19.39	21.24	23.44
Net Loans and Leases	70.58	69.17	69.49	68.24	65.51
Net Lns, Ls & Stdbly Ltrs of Credit	71.42	70.00	70.29	69.02	66.21
Core Deposits	63.09	64.57	64.03	65.72	67.31
Noncore Funding	26.05	24.74	25.08	23.34	21.99
Time Deposits of \$100K or More	15.21	13.50	14.38	12.22	11.28
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.06	1.96	1.82	2.06	2.04
Net Fed Funds Purchased (Sold)	1.03	0.85	0.60	0.96	0.94
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.33	2.17	2.11	2.13	1.92
Earning Assets Repr in 1 Year	40.82	41.05	41.46	39.72	35.57
Int-Bearing Liab Repr in 1 Year	33.04	28.28	29.57	27.52	28.44
Long-Term Debt Repr in 1 Year	0.49	0.55	0.43	0.60	0.49
Net Assets Repriceable in 1 Year	6.52	11.30	10.39	10.72	5.89
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	24.29	23.25	23.02	21.71	19.92
Net ST Noncore Funding Dependence	14.55	11.75	12.02	10.81	9.67
Short-Term Inv/ST Noncore Funding	31.62	34.46	37.24	38.54	43.33
Liq Asts-ST Noncore Fndg/Nonliq Asts	1.76	7.53	5.56	9.65	14.34
Net Loans and Leases/Total Deposits	89.13	87.98	87.71	87.16	83.21
Net Loans and Leases/Core Deposits	114.43	109.25	111.05	105.85	99.15
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.62	0.11	-0.34	0.30	0.82
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-4.37	-0.29	-2.30	0.64	2.61
Struct Notes Appr(Depr)/T1 Cap	-0.42	-0.11	-0.30	-0.12	-0.10
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.07	7.41	7.21	7.61	7.53
Available-For-Sale Securities	92.93	92.59	92.79	92.39	92.47
U.S. Treasury Securities	0.84	0.97	0.91	1.42	1.54
U.S. Agency Securities (excl MBS)	40.73	37.17	41.04	36.70	36.08
Municipal Securities	16.98	15.45	15.87	15.25	15.99
Mortgage-Backed Securities	30.21	32.84	30.21	32.58	33.14
Asset-Backed Securities	0.00	0.00	0.01	0.00	0.02
Other Debt Securities	2.06	2.85	2.32	2.96	3.66
Mutual Funds and Equity Securities	1.05	1.08	0.98	1.33	1.17
Debt Securities 1 Year or Less	16.78	11.56	16.43	11.33	10.53
Debt Securities 1 To 5 Years	38.55	40.65	39.77	39.96	39.32
Debt Securities Over 5 Years	39.40	42.58	38.60	43.84	45.44
Pledged Securities	53.07	52.54	52.80	51.07	47.46
Structured Notes, Fair Value	2.77	2.54	2.89	2.22	1.65

ANALYSIS RATIOS	PEER GROUP 04				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Provision for Ln&Ls Losses/Avg Assets	0.14	0.16	0.17	0.18	0.23
Provision for Ln&Ls Losses/Avg Lns&Ls	0.20	0.22	0.23	0.26	0.34
Provision for Ln&Ls Losses/Net Losses	253.77	271.60	323.76	205.12	174.51
Ln&Ls Allowance/Total Loans & Leases	1.19	1.22	1.19	1.25	1.32
Ln&Ls Allowance/Net Ln&Ls Losses (X)	37.91	31.33	24.90	18.43	13.86
ALL/Nonaccrual Assets	777.09	621.38	784.03	552.91	472.24
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	562.61	506.31	576.91	444.81	335.08
Gross Ln&Ls Losses/Avg Loans & Leases	0.14	0.15	0.18	0.23	0.31
Recoveries/Avg Loans and Leases	0.05	0.05	0.05	0.06	0.06
Net Losses/Avg Loans and Leases	0.08	0.10	0.12	0.17	0.25
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	16.55	14.59	31.94	27.59	26.03
Earnings Coverage of Net Losses (X)	19.41	34.37	34.04	28.88	27.46
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.02	0.03	0.05	0.07
RE Loans Secured By 1-4 Family	0.03	0.03	0.04	0.06	0.07
Revolving	0.01	0.01	0.02	0.02	0.02
Closed-End	0.03	0.02	0.04	0.06	0.08
Commercial Real Estate Loans	0.02	0.01	0.02	0.03	0.05
Construction and Land Dev	0.01	0.00	0.01	0.01	0.02
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.02	0.01	0.02	0.04	0.05
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.02
Commercial and Industrial Loans	0.18	0.19	0.26	0.35	0.56
Loans to Depository Institutions	-0.01	0.00	0.00	0.00	0.00
Loans to Individuals	0.63	0.74	0.82	0.85	0.93
Credit Card Loans	1.41	1.79	2.19	2.28	2.38
Agricultural Loans	0.00	-0.01	0.00	0.04	0.07
Loans to Foreign Governments & Inst	0.00	0.00	N/A	N/A	N/A
Other Loans and Leases	0.29	0.29	0.44	0.31	0.27

## 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	0.59	0.57	0.58	0.62	0.74
90+ Days PD Loans and Leases	0.07	0.07	0.06	0.08	0.11
Nonaccrual Loans and Leases	0.38	0.41	0.37	0.44	0.56
90+ Days PD and Nonaccrual Loans and Leases	0.49	0.51	0.46	0.56	0.71
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	0.59	0.57	0.58	0.62	0.74
90+ Days Past Due Assets	0.07	0.07	0.06	0.08	0.11
Nonaccrual Assets	0.38	0.41	0.37	0.45	0.56
30+ Days PD & Nonaccrual Assets	1.12	1.12	1.08	1.22	1.51

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.34	0.36	0.32	0.39	0.47
90+ PD & Nonaccrual Assets + OREO	0.43	0.45	0.41	0.50	0.58

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

Total Assets	0.36	0.38	0.35	0.43	0.48
Allowance for Loan & Lease Losses	42.85	44.34	42.27	48.83	54.25
Equity Cap + ALLL	4.06	4.20	3.92	4.60	5.20
Tier 1 Cap + ALLL	3.69	3.97	3.63	4.40	5.10
Loans & Leases + RE Acquired	0.51	0.54	0.50	0.62	0.73

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	0.49	0.51	0.53	0.65
- 90+ Days Past Due	0.06	0.05	0.05	0.06	0.09
- Nonaccrual	0.34	0.34	0.32	0.43	0.51
Coml & Indl - 30-89 Days PD	0.62	0.66	0.55	0.63	0.78
- 90+ Days Past Due	0.06	0.06	0.04	0.06	0.10
- Nonaccrual	0.45	0.59	0.52	0.60	0.76
Individuals - 30-89 Days PD	1.04	1.13	1.22	1.32	1.43
- 90+ Days Past Due	0.07	0.09	0.09	0.12	0.14
- Nonaccrual	0.18	0.20	0.20	0.22	0.26
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	0.15	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.07	0.11	0.09	0.11	0.23
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.08	0.06	0.06	0.11	0.19
Foreign Govts- 30-89 Days PD	0.00	0.00	N/A	N/A	N/A
- 90+ Days Past Due	0.00	0.00	N/A	N/A	N/A
- Nonaccrual	0.00	0.00	N/A	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.30	0.33	0.31	0.29	0.23
- 90+ Days Past Due	0.01	0.01	0.01	0.02	0.01
- Nonaccrual	0.06	0.07	0.04	0.09	0.15
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.65	0.59	0.67	0.81	0.97
- 90+ Days Past Due	0.07	0.07	0.08	0.08	0.11
- Nonaccrual	0.31	0.31	0.31	0.33	0.40
Revolving - 30-89 Days PD	0.29	0.25	0.29	0.25	0.29
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.02
- Nonaccrual	0.07	0.05	0.06	0.07	0.07
Closed-End - 30-89 Days PD	0.69	0.64	0.75	0.83	1.11
- 90+ Days Past Due	0.07	0.07	0.08	0.08	0.12
- Nonaccrual	0.35	0.36	0.35	0.39	0.45
- Jr Lien 30-89 Days PD	0.05	0.05	0.05	0.06	0.08
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.01
- Jr Lien Nonaccrual	0.03	0.03	0.03	0.04	0.06
Commercial RE - 30-89 Days PD	0.41	0.36	0.37	0.33	0.40
- 90+ Days Past Due	0.04	0.03	0.03	0.03	0.06
- Nonaccrual	0.35	0.34	0.30	0.40	0.50
Const & Dev - 30-89 Days PD	0.32	0.25	0.30	0.27	0.31
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.02
- Nonaccrual	0.15	0.15	0.14	0.16	0.20
Multi family - 30-89 Days PD	0.08	0.07	0.06	0.08	0.14
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.03	0.02	0.03	0.03	0.08
Nonfarm Nres- 30-89 Days PD	0.39	0.35	0.34	0.30	0.36
- 90+ Days Past Due	0.04	0.03	0.03	0.04	0.05
- Nonaccrual	0.37	0.38	0.32	0.43	0.49
Farmland - 30-89 Days PD	0.18	0.18	0.12	0.22	0.29
- 90+ Days Past Due	0.01	0.01	0.00	0.01	0.03
- Nonaccrual	0.19	0.12	0.15	0.23	0.35
Credit Card - 30-89 Days PD	1.18	1.31	1.24	1.30	1.53
- 90+ Days Past Due	0.29	0.40	0.37	0.46	0.53
- Nonaccrual	0.01	0.01	0.01	0.00	0.01

## CAPITAL RATIOS

06/30/2006

06/30/2005

12/31/2005

12/31/2004

12/31/2003

Tier 1 Leverage Ratio	9.32	9.09	9.28	9.10	8.80
Tier 1 RBC Ratio	12.16	12.08	12.23	12.37	12.38
Total Risk-Based Capital Ratio	13.54	13.38	13.56	13.69	13.75
Tangible Tier 1 Leverage Ratio	9.27	9.03	9.22	9.03	8.73
Tangible Common Eq Cap/Tan Assets	7.70	7.80	7.82	7.96	7.93

## DERIVATIVES AND

## OFF-BALANCE-SHEET TRANSACTIONS

## PERCENT OF TOTAL ASSETS:

Loan Commitments	16.59	16.31	16.42	15.40	14.11
Standby Letters of Credit	0.74	0.70	0.71	0.65	0.59
Commercial & Similar Letters of Credit	0.03	0.02	0.03	0.02	0.02

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	0.69	0.42	0.47	0.33	0.33
Interest Rate Contracts	0.68	0.40	0.46	0.31	0.31
Interest Rate Futures & Forward Contr	0.06	0.02	0.04	0.00	0.00
Written Options Contr (Int Rate)	0.07	0.04	0.03	0.02	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.13	0.10	0.11	0.12	0.14

Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00

Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00

## PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments	24.28	24.52	25.17	23.99	22.31
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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Interest Rate Contracts	99.17	96.92	98.68	99.19	89.79
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.83	3.08	1.32	0.81	10.19
Futures and Forwards	24.30	12.79	24.47	12.99	7.48
Written Options	32.79	34.75	31.24	32.08	22.99
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	30.14	30.82	28.72	29.26	21.58
Purchased Options	5.26	1.80	3.47	1.09	1.55
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	4.75	1.80	3.12	1.09	1.42
Swaps	33.33	39.76	36.42	45.00	60.72
Held for Trading	0.20	0.00	0.00	0.00	0.00
Interest Rate Contracts	0.20	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	99.80	100.00	99.58	100.00	100.00
Interest Rate Contracts	88.68	85.08	87.58	87.55	89.79
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.83	3.05	1.31	0.81	10.19
Deriv Contr (Excl Fut & FX LE 14 Days)	63.83	63.28	65.99	67.36	76.25
One Year or Less	27.02	14.01	27.29	13.95	13.15
Over 1 Year to 5 Years	29.68	32.48	30.62	35.44	41.64
Over 5 Years	2.67	3.37	2.46	4.45	16.57
Gross Negative Fair Value (Abs Val)	0.68	0.82	0.70	0.96	1.54
Gross Positive Fair Value	0.47	0.33	0.33	0.28	0.50
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

## INSURANCE ACTIVITIES

06/30/2006

06/30/2005

12/31/2005

12/31/2004

12/31/2003

## 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	27.95	16.67	27.62	20.00	16.67
Ins Under Assets(L/H)/Tot Ins Und Ast	72.05	83.33	72.38	80.00	83.33
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.53	0.52	0.54	0.48	0.49
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	67.58	80.40	65.14	77.78	63.28
Other Prem Inc/Total Prem Inc	32.42	19.60	34.86	22.22	36.72
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	33.47	18.77	21.96	2.77	100.00
Ins Net Inc (L/H)/Equity (L/H)	4.60	3.22	0.88	10.36	28.74
Insur Ben, Losses, Exp/Insur Premiums	67.03	59.18	63.50	70.56	93.63
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.50	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	2.01	1.68	2.57	0.00
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.17	6.63	7.24	6.87	5.75
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	0.00	0.13	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	3.20	1.62	1.87	0.62	0.21
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	2.71	1.90	N/A
Foreign Governments and Inst	0.00	0.00	N/A	N/A	N/A
Leases	3.30	0.54	3.33	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	9.08	-23.99	-1.43	-25.11	-30.79
Total Selected Assets	5.82	-22.72	-13.75	-28.15	-13.87
Deposits	8.58	-50.46	-7.99	-33.13	30.40

PROFITABILITY:	PEER GROUP 04				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Net Income/Avg Equity Capital	12.11	12.03	12.24	11.83	12.09
Bank Net Inc/Avg Eq Inv in Banks	13.30	12.96	13.34	12.75	13.23
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.29	2.65	2.36	2.30	3.66
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.09	11.59	10.32	9.42	9.48
Bank Net Income/Parent Net Income	108.57	105.72	106.64	94.03	105.11
Nonbank Net Income/Parent Net Income	0.31	0.28	0.23	0.26	0.47
Sub BHCs Net Inc/Parent Net Income	94.33	84.79	89.04	81.19	71.82
LEVERAGE:					
Total Liabilities/Equity	19.36	17.48	18.07	17.59	17.69
Total Debt/Equity Capital	1.72	1.92	1.54	1.93	2.71
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.01	15.84	16.52	15.56	13.23
Tot Debt+Lns Guaranteed for Affl/Equity	1.98	2.39	1.89	2.20	3.07
Total Debt/Eq Cap - Exc Over Fair Value	1.75	1.95	1.57	1.99	2.76
Long-Term Debt/Equity Capital	0.74	0.74	0.58	0.86	1.30
Short-Term Debt/Equity Capital	0.30	0.40	0.30	0.37	0.67
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.19	0.27	0.25	0.23	0.21
Long-Term Debt/Consolidated LT Debt	1.58	1.33	1.10	1.89	3.28
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	111.92	110.18	110.33	109.66	108.48
Total Investment in Subs/Equity	112.75	111.05	111.19	110.67	109.74
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	97.91	97.96	97.26	97.30	96.97
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.55	98.54	97.98	98.03	97.92
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.93	0.75	0.77	0.75	0.65
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.95	2.53	2.32	2.70	2.47
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	100.97	98.88	103.68	115.54	131.48
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	99.80	102.60	111.13	114.91	137.23
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	104.00	94.34	106.64	114.68	115.53
Pretax Oper Inc + Int Exp/Int Expense	3012.38	5989.21	5786.30	4784.04	5226.22
Div + Int From Subs/Int Exp + Div	143.72	144.14	157.13	173.41	214.41
Fees+Other Inc From Subs/Sal + Oth Exp	5.79	8.61	7.94	10.35	8.45
Net Inc/Curr Port of LT Debt+Pfd Div(X)	71.35	70.02	74.60	57.44	42.35
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.21	-0.21	0.12	0.02	-0.11
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.02	0.00	0.00	0.00	0.00
Total	0.02	0.25	0.05	0.03	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	0.43	0.48	0.42	0.69	0.88
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				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Div Paid/Inc Before Undist Inc	84.82	90.90	80.43	77.83	67.64
Dividends Paid/Net Income	26.84	25.27	24.83	26.28	27.08
Net Income - Dividends/Avg Equity	8.79	8.79	9.10	8.73	8.81
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	112.11	102.52	116.64	124.17	142.97
Dividends From Nonbank Subs	0.24	0.14	0.26	0.26	0.61
Dividends From Subsidiary BHCs	0.22	1.43	1.25	2.51	3.68
Dividends From All Subsidiaries	137.90	116.53	136.40	140.56	176.64
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	33.02	31.13	33.45	35.40	40.61
Interest Income From Bank Subs	0.29	0.18	0.19	0.14	0.12
Mgt & Service Fees From Bank Subs	0.56	1.58	1.10	1.69	1.54
Other Income From Bank Subs	0.04	0.05	0.07	0.08	0.03
Operating Income From Bank Subs	37.54	37.00	38.36	41.24	50.93
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	53.66	42.92	52.63	58.27	43.55
Interest Income From Nonbank Subs	1.10	1.22	1.20	2.31	1.01
Mgt & Serv Fees From Nonbank Subs	0.39	4.03	1.06	0.25	1.34
Other Income From Nonbank Subs	0.10	0.00	0.06	0.50	0.05
Operating Inc From Nonbank Subs	76.88	62.29	82.17	79.94	52.96
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	34.03	27.37	24.22	25.42	28.29
Interest Inc From Subsidiary BHCs	0.01	0.00	0.00	0.00	0.02
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.01	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	34.30	29.48	24.46	31.16	31.71
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	64.56	59.84	65.38	64.18	66.96
Interest Income From Bank Subs	2.26	1.75	1.16	0.57	0.44
Mgt & Serv Fees From Bank Subs	0.99	2.97	2.31	2.70	2.28
Other Income From Bank Subs	0.20	0.12	0.18	0.18	0.05
Operating Income From Bank Subs	77.58	75.09	77.96	76.88	77.51
Dividends From Nonbank Subs	0.44	0.52	0.58	0.26	0.48
Interest Income From Nonbank Subs	0.03	0.04	0.04	0.07	0.03
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	1.81	3.57	2.55	1.83	1.84
Dividends From Subsidiary BHCs	0.22	1.32	0.66	2.30	2.67
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	0.59	1.50	0.86	3.24	3.18
Loans and Adv From Subs/ST Debt	604.61	454.60	765.30	526.55	633.76
Loans and Adv From Subs/Total Debt	272.01	213.09	303.06	214.16	245.67

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									416
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.78	2.53	2.85	3.24	3.70	4.29	4.82	5.31	416
+ Non-interest Income	0.91	0.22	0.34	0.58	0.88	1.20	1.53	1.92	416
- Overhead Expense	3.01	1.78	2.10	2.56	2.97	3.50	3.99	4.48	416
- Provision for Losses	0.14	0.00	0.00	0.05	0.12	0.22	0.35	0.46	416
+ Securities Gains (Losses)	0.00	-0.05	-0.02	0.00	0.00	0.00	0.03	0.09	416
+ Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.01	0.04	416
= Pretax Net Oper Income (TE)	1.57	0.54	0.77	1.12	1.55	1.98	2.43	2.73	416
Net Operating Income	1.08	0.38	0.51	0.73	1.04	1.40	1.77	2.05	416
Net Income	1.08	0.37	0.51	0.73	1.04	1.40	1.77	2.05	416
Net Income (Sub S Adjusted)	1.05	0.35	0.62	0.85	1.01	1.27	1.52	1.59	76
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	6.81	5.46	5.77	6.23	6.75	7.41	7.97	8.32	416
Interest Expense	2.73	1.67	1.93	2.39	2.77	3.10	3.46	3.62	416
Net Interest Income (TE)	4.07	2.72	3.04	3.48	4.01	4.60	5.25	5.81	416
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.08	-0.02	-0.00	0.00	0.03	0.13	0.28	0.45	416
Earnings Coverage of Net Losses (X)	19.41	-174.35	-186.71	5.63	21.04	77.10	207.21	446.82	401
Ln&Ls Allowance/Total Loans & Leases	1.18	0.74	0.85	1.00	1.16	1.34	1.63	1.79	416
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.46	0.00	0.02	0.12	0.36	0.71	1.22	1.70	416
30-89 Days Past Due Loans and Leases	0.58	0.04	0.08	0.24	0.49	0.88	1.38	1.82	416
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	24.29	1.70	6.74	15.88	23.87	32.67	43.18	47.80	416
Net ST Noncore Funding Dependence	14.55	-3.77	1.73	8.46	13.92	20.83	28.39	33.08	416
Net Loans and Leases/Total Assets	70.57	46.99	52.91	62.79	71.84	77.96	84.01	86.53	416
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.31	6.74	7.21	8.13	9.11	10.34	12.13	13.10	416
Equity Capital/Total Assets	8.47	5.34	5.87	6.91	8.25	9.92	11.66	12.81	416
Net Loans&Ls/Equity Capital (X)	8.69	4.54	5.08	6.70	8.52	10.56	12.78	14.17	416
Cash Dividends/Net Income	26.82	0.00	0.00	0.10	27.76	45.69	67.79	84.78	411
Cash Dividends/Net Income (Sub S Adjusted)	29.11	-18.37	-5.03	0.90	20.24	56.38	80.10	102.72	76
Retained Earnings/Avg Equity Cap	8.75	0.66	2.66	5.11	8.36	12.26	15.64	18.99	416
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.29	0.00	0.00	0.00	0.00	0.00	1.34	8.99	416
Long-Term Debt/Equity Capital	0.73	0.00	0.00	0.00	0.00	0.00	5.42	13.77	416
Equity Investment in Subs/Equity Cap	111.91	82.50	91.45	98.42	108.02	125.90	142.81	156.42	416
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	99.80	-52.93	1.56	53.79	100.04	135.88	206.46	311.60	398

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.33	5.11	5.36	5.78	6.26	6.87	7.35	7.76	416
Less: Interest Expense	2.54	1.55	1.77	2.18	2.57	2.89	3.25	3.43	416
Equals: Net Interest Income (TE)	3.78	2.53	2.85	3.24	3.70	4.29	4.82	5.31	416
Plus: Non-Interest Income	0.91	0.22	0.34	0.58	0.88	1.20	1.53	1.92	416
Equals: Adj Operating Income (TE)	4.76	3.07	3.49	4.13	4.72	5.29	6.26	7.12	416
Less: Overhead Expense	3.01	1.78	2.10	2.56	2.97	3.50	3.99	4.48	416
Less: Provision for Loan and Lease Losses	0.14	0.00	0.00	0.05	0.12	0.22	0.35	0.46	416
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Plus: Realized G/L on AFS Sec	0.00	-0.05	-0.02	0.00	0.00	0.00	0.03	0.09	416
Plus: Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.01	0.04	416
Equals: Pretax Net Oper Inc (TE)	1.57	0.54	0.77	1.12	1.55	1.98	2.43	2.73	416
Less: Applicable Income Taxes (TE)	0.46	0.00	0.07	0.24	0.46	0.67	0.86	1.03	416
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	416
Equals: Net Operating Income	1.08	0.38	0.51	0.73	1.04	1.40	1.77	2.05	416
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Equals: Net Income	1.08	0.37	0.51	0.73	1.04	1.40	1.77	2.05	416
Memo: Net Income (Last Four Qtrs)	1.08	0.35	0.53	0.74	1.06	1.38	1.79	1.99	409
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	93.09	88.17	90.02	91.48	93.27	94.67	95.94	96.64	416
Avg Int-Bearing Funds / Avg Assets	79.35	65.59	69.30	75.16	80.16	83.58	86.44	88.00	416
Int Income (TE) / Avg Earning Assets	6.81	5.46	5.77	6.23	6.75	7.41	7.97	8.32	416
Int Expense / Avg Earning Assets	2.73	1.67	1.93	2.39	2.77	3.10	3.46	3.62	416
Net Int Inc (TE) / Avg Earn Assets	4.07	2.72	3.04	3.48	4.01	4.60	5.25	5.81	416
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	7.46	6.23	6.50	6.92	7.42	7.94	8.59	8.94	416
Interest-Bearing Bank Balances	4.87	0.00	0.27	2.47	4.14	5.92	10.15	16.57	373
Fed Funds Sold & Reverse Repos	4.61	3.43	4.17	4.48	4.62	4.74	5.01	5.40	363
Trading Assets	2.42	0.00	0.00	0.44	2.05	3.84	4.17	4.31	7
Total Earning Assets	6.71	5.38	5.68	6.08	6.64	7.32	7.90	8.28	416
Investment Securities (TE)	4.50	3.57	3.84	4.13	4.47	4.84	5.23	5.44	416
U.S. Treasury & Agency Sec (excl MBS)	3.91	2.95	3.25	3.55	3.90	4.23	4.66	4.95	405
Mortgage-Backed Securities	4.41	3.35	3.74	4.08	4.37	4.70	5.26	5.87	389
All Other Securities	5.93	3.32	3.98	4.92	5.82	6.68	8.24	11.92	401
Interest-Bearing Deposits	2.94	1.93	2.12	2.56	2.97	3.32	3.77	3.97	416
Time Deposits of \$100K or More	3.95	3.09	3.33	3.64	3.99	4.22	4.47	4.74	416
Time Deposits < \$100K	3.80	3.09	3.24	3.53	3.78	4.06	4.38	4.54	416
Other Domestic Deposits	1.93	0.85	1.05	1.44	1.85	2.45	3.02	3.41	416
Foreign Deposits	3.19	1.25	1.25	1.25	2.64	4.09	4.22	4.26	3
Fed Funds Purchased and Repos	3.94	1.63	2.19	3.30	4.10	4.69	5.13	5.45	370
Other Borrowed Funds & Trading Liab	4.51	2.95	3.33	4.04	4.51	4.99	5.67	6.41	397
All Interest-Bearing Funds	3.21	2.20	2.38	2.86	3.21	3.58	3.89	4.11	416

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	28.84	20.50	21.93	24.74	27.55	32.53	38.82	43.24	416
Avg Assets per Employee (\$000)	3514.37	2173.95	2377.38	2753.01	3314.80	4144.07	5244.13	6916.67	416

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.98	0.00	0.00	0.00	0.52	3.79	7.85	10.51	416
Overhead Exp / NII + Non-Int Income	65.27	44.72	51.65	58.11	64.87	72.80	80.18	85.46	416

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.01	1.78	2.10	2.56	2.97	3.50	3.99	4.48	416
Personnel Expense	1.70	1.00	1.17	1.44	1.69	1.97	2.29	2.55	416
Net Occupancy Expense	0.42	0.19	0.25	0.33	0.41	0.51	0.61	0.69	416
Other Operating Expenses	0.86	0.47	0.56	0.70	0.84	1.01	1.26	1.40	416
Overhead Less Non-Interest Income	2.05	1.19	1.43	1.69	2.03	2.39	2.72	3.00	416

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	63.93	44.07	49.82	56.53	63.52	71.78	79.03	84.54	416
Personnel Expense	36.21	24.45	27.43	31.94	36.16	40.24	45.45	48.82	416
Net Occupancy Expense	8.92	4.65	5.68	7.38	8.65	10.63	12.53	13.67	416
Other Operating Expenses	18.47	11.01	12.52	15.22	18.07	21.37	25.11	27.62	416
Total Non-Interest Income	19.07	5.80	8.36	13.18	19.13	24.47	29.96	35.36	416
Fiduciary Activities Income	1.11	0.00	0.00	0.00	0.00	2.16	5.58	8.96	416
Serv Charges on Deposit Accts - Domestic	6.99	1.37	2.24	4.13	6.78	9.68	12.35	14.01	416
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Investment Banking Fees & Commissions	0.49	0.00	0.00	0.00	0.26	0.97	1.71	2.67	416
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Net Servicing Fees	0.27	0.00	0.00	0.00	0.00	0.44	1.44	2.38	416
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Insurance Activities Revenue	0.52	0.00	0.00	0.00	0.04	0.56	2.92	6.43	416
Net Gain (Loss) - Sales Loans, OREO, Oth	1.30	-0.16	-0.00	0.01	0.57	1.90	5.37	9.23	416
Other Non-Interest Income	5.39	1.24	1.71	3.24	5.08	7.07	9.72	14.21	416
Overhead Less Non-Interest Income	44.24	25.88	29.91	36.64	43.98	51.40	58.76	64.72	416

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	25.53	0.00	0.64	16.40	28.69	33.84	36.92	37.90	411
Appl Inc Tax+TE/Pretax NOI+TE	30.62	0.71	5.47	29.00	34.33	37.22	39.48	41.38	411

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	54.92	31.11	37.85	45.85	55.39	64.22	71.56	75.28	416
Commercial and Industrial Loans	9.53	2.18	3.07	5.71	8.70	12.97	17.96	21.91	416
Loans to Individuals	2.90	0.18	0.40	0.96	2.11	4.28	7.69	11.14	416
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Agricultural Loans	0.94	0.00	0.00	0.00	0.09	1.37	4.68	9.44	416
Other Loans and Leases	0.77	0.00	0.00	0.09	0.41	1.21	2.47	3.89	416
Net Loans and Leases	70.57	46.99	52.91	62.79	71.84	77.96	84.01	86.53	416
Debt Securities Over 1 Year	15.27	1.36	4.14	8.31	14.03	21.57	30.46	36.77	416
Mutual Funds and Equity Securities	0.18	0.00	0.00	0.00	0.00	0.26	0.86	1.88	416
Subtotal	86.76	74.98	80.07	84.33	87.05	90.06	91.92	92.70	416
Interest-Bearing Bank Balances	0.24	0.00	0.00	0.01	0.06	0.31	1.13	1.96	416
Federal Funds Sold & Reverse Repos	1.04	0.00	0.00	0.00	0.33	1.91	3.97	6.21	416
Debt Securities 1 Year or Less	2.65	0.02	0.14	0.66	1.93	4.33	7.05	10.76	416
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Total Earning Assets	91.52	87.01	88.43	90.08	91.62	93.09	94.32	94.96	416
Non-Int Cash and Due From Dep Inst	2.64	1.19	1.45	2.00	2.54	3.22	4.03	4.74	416
Other Real Estate Owned	0.05	0.00	0.00	0.00	0.02	0.10	0.23	0.45	416
All Other Assets	5.74	2.96	3.42	4.44	5.61	6.86	8.56	9.49	416
<b>MEMORANDA:</b>									
Short-Term Investments	4.52	0.45	0.71	1.74	3.70	6.68	10.59	15.12	416
U.S. Treasury Securities	0.14	0.00	0.00	0.00	0.00	0.09	0.98	2.23	416
U.S. Agency Securities (excl MBS)	6.65	0.03	0.81	2.66	5.82	10.00	15.65	18.82	416
Municipal Securities	3.13	0.00	0.00	0.48	2.58	5.55	9.11	11.19	416
Mortgage-Backed Securities	5.98	0.00	0.02	0.81	4.07	9.55	16.36	22.38	416
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	416
Other Debt Securities	0.37	0.00	0.00	0.00	0.00	0.60	1.77	3.38	416
RE Loans Secured by 1-4 Family	17.26	4.09	5.52	9.93	16.39	24.03	31.49	37.77	416
Revolving	2.70	0.00	0.27	0.98	2.59	4.20	5.88	6.99	416
Closed-End, Sec by First Liens	12.80	1.94	2.84	6.14	11.98	18.58	25.77	31.14	416
Closed-End, Sec by Junior Liens	1.35	0.07	0.18	0.51	1.07	1.93	3.53	4.43	416
Commercial Real Estate Loans	34.46	13.90	16.40	23.66	33.63	44.33	54.42	61.28	416
Construction and Land Dev	10.93	1.19	2.11	4.63	8.82	16.25	25.64	31.86	416
Multifamily	1.61	0.06	0.18	0.54	1.29	2.39	4.39	6.26	416
Nonfarm Nonresidential	20.55	8.07	10.18	14.54	20.05	25.96	33.24	36.56	416
RE Loans Secured by Farmland	1.31	0.00	0.00	0.01	0.43	2.46	5.68	7.85	416
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	77.79	52.89	59.32	70.28	78.59	86.65	91.89	95.22	416
RE Loans Secured by 1-4 Family	24.96	5.26	7.29	13.68	23.37	35.32	45.92	55.56	416
Revolving	3.81	0.00	0.50	1.34	3.53	5.88	8.01	10.32	416
Closed-End	20.81	3.14	4.82	10.51	19.48	30.54	41.21	50.69	416
Commercial Real Estate Loans	48.37	21.92	27.06	36.55	47.99	60.70	70.51	75.90	416
Construction and Land Dev	15.06	1.81	3.26	7.24	12.24	22.25	33.02	41.12	416
Multifamily	2.25	0.09	0.28	0.86	1.83	3.14	5.72	8.62	416
Nonfarm Nonresidential	29.07	12.68	16.51	21.53	28.35	35.85	42.87	49.21	416
RE Loans Secured by Farmland	1.86	0.00	0.00	0.01	0.61	3.53	7.89	11.37	416
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Commercial and Industrial Loans	13.50	3.29	4.69	8.34	12.26	18.85	24.50	28.13	416
Loans to Individuals	4.22	0.29	0.55	1.35	3.24	6.40	10.95	16.49	416
Credit Card Loans	0.09	0.00	0.00	0.00	0.00	0.15	0.48	0.83	416
Agricultural Loans	1.34	0.00	0.00	0.00	0.12	1.96	6.39	13.88	416
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Other Loans and Leases	1.12	0.00	0.00	0.14	0.59	1.67	3.76	5.75	416

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.52	0.45	0.71	1.74	3.70	6.68	10.59	15.12	416
Liquid Assets	18.05	5.93	8.17	12.18	16.50	23.29	31.31	39.83	416
Investment Securities	18.84	3.48	6.08	10.86	17.47	25.66	35.44	42.91	416
Net Loans and Leases	70.57	46.99	52.91	62.79	71.84	77.96	84.01	86.53	416
Net Lns, Ls & Stdbly Ltrs of Credit	71.41	47.13	53.76	63.74	72.89	79.03	85.17	88.17	416
Core Deposits	63.09	42.25	49.01	56.94	64.25	69.87	74.90	78.61	416
Noncore Funding	26.05	11.05	13.97	19.21	25.16	31.87	41.65	45.91	416
Time Deposits of \$100K or More	15.21	5.34	7.07	10.15	14.12	19.99	26.97	31.02	416
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Fed Funds Purchased and Repos	2.06	0.00	0.00	0.00	1.58	3.97	6.24	9.20	416
Net Fed Funds Purchased (Sold)	1.03	-5.64	-3.38	-1.00	0.61	3.05	5.57	8.35	416
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Oth Borrowings W/Rem Mat 1 Yr or Less	2.33	0.00	0.00	0.21	1.60	3.76	7.73	10.32	416
Earning Assets Repr in 1 Year	40.81	16.07	21.70	29.34	40.58	50.32	61.73	69.14	416
Int-Bearing Liab Repr in 1 Year	33.04	11.12	15.93	22.35	30.10	43.33	57.35	63.65	416
Long-Term Debt Repr in 1 Year	0.49	0.00	0.00	0.00	0.00	0.71	2.62	5.77	416
Net Assets Repriceable in 1 Year	6.52	-27.97	-19.10	-6.25	6.58	18.52	32.69	39.26	416
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	24.29	1.70	6.74	15.88	23.87	32.67	43.18	47.80	416
Net ST Noncore Funding Dependence	14.55	-3.77	1.73	8.46	13.92	20.83	28.39	33.08	416
Short-Term Inv/ST Noncore Funding	31.61	2.19	3.77	8.73	22.53	46.23	86.33	142.63	416
Liq Asts-ST Noncore Fndg/Nonliq Asts	1.75	-23.63	-17.90	-9.23	0.56	10.21	25.70	36.56	416
Net Loans and Leases/Total Deposits	89.12	59.51	66.58	80.38	90.76	98.84	106.80	111.99	416
Net Loans and Leases/Core Deposits	114.43	69.84	78.82	95.96	111.02	131.70	155.34	185.15	416
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.62	-6.56	-3.15	-0.75	-0.04	0.00	0.07	0.18	223
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-4.36	-14.00	-10.63	-6.78	-3.68	-1.55	-0.12	0.58	410
Struct Notes Appr(Depr)/T1 Cap	-0.41	-2.59	-1.33	-0.65	-0.22	-0.07	-0.02	-0.00	195
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.07	0.00	0.00	0.00	0.15	10.26	39.53	63.87	416
Available-For-Sale Securities	92.92	34.98	59.95	89.54	99.83	100.00	100.00	100.00	416
U.S. Treasury Securities	0.83	0.00	0.00	0.00	0.00	0.60	5.56	12.79	416
U.S. Agency Securities (excl MBS)	40.73	0.48	6.26	20.26	38.19	59.72	80.86	89.94	416
Municipal Securities	16.98	0.00	0.00	4.39	16.87	28.84	42.26	49.67	416
Mortgage-Backed Securities	30.21	0.00	0.19	6.80	27.09	49.05	65.37	76.66	416
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.35	416
Other Debt Securities	2.06	0.00	0.00	0.00	0.00	3.23	10.80	15.51	416
Mutual Funds and Equity Securities	1.04	0.00	0.00	0.00	0.01	1.48	5.50	10.61	416
Debt Securities 1 Year or Less	16.77	0.13	0.85	4.76	13.15	26.50	45.15	56.50	416
Debt Securities 1 To 5 Years	38.55	4.74	10.21	23.23	39.53	51.98	64.57	71.04	416
Debt Securities Over 5 Years	39.40	1.70	5.57	20.53	36.88	58.15	78.98	87.56	416
Pledged Securities	53.06	5.33	14.36	32.36	54.58	74.11	87.52	92.81	416
Structured Notes, Fair Value	2.77	0.00	0.00	0.00	0.00	4.89	12.47	24.24	416

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.14	0.00	0.00	0.05	0.12	0.22	0.35	0.46	416
Provision for Ln&Ls Losses/Avg Lns&Ls	0.19	0.00	0.00	0.07	0.17	0.30	0.46	0.59	416
Provision for Ln&Ls Losses/Net Losses	253.76	-990.00	-623.81	24.70	167.05	454.60	1507.11	2851.90	401
Ln&Ls Allowance/Total Loans & Leases	1.18	0.74	0.85	1.00	1.16	1.34	1.63	1.79	416
Ln&Ls Allowance/Net Ln&Ls Losses (X)	37.90	2.16	3.54	7.28	17.46	51.08	127.35	294.81	333
ALLL/Nonaccrual Assets	777.09	84.00	111.98	186.03	366.64	887.01	2781.21	8440.13	394
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	562.60	74.67	97.45	157.61	279.16	672.57	1955.57	4754.09	406
Gross Ln&Ls Losses/Avg Loans & Leases	0.13	0.00	0.00	0.02	0.08	0.20	0.43	0.67	416
Recoveries/Avg Loans and Leases	0.04	0.00	0.00	0.01	0.03	0.07	0.14	0.22	416
Net Losses/Avg Loans and Leases	0.08	-0.02	-0.00	0.00	0.03	0.13	0.28	0.45	416
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Recoveries/Prior Year-End Losses	16.55	0.88	2.23	6.72	12.90	25.50	42.64	60.55	397
Earnings Coverage of Net Losses (X)	19.41	-174.35	-186.71	5.63	21.04	77.10	207.21	446.82	401
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.02	-0.01	-0.00	0.00	0.00	0.04	0.12	0.20	416
RE Loans Secured By 1-4 Family	0.03	-0.03	-0.01	0.00	0.00	0.05	0.16	0.29	416
Revolving	0.00	-0.01	0.00	0.00	0.00	0.00	0.05	0.18	396
Closed-End	0.03	-0.03	-0.00	0.00	0.00	0.04	0.18	0.32	415
Commercial Real Estate Loans	0.01	-0.02	-0.00	0.00	0.00	0.01	0.12	0.22	416
Construction and Land Dev	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.17	416
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	404
Nonfarm Nonresidential	0.01	-0.03	-0.00	0.00	0.00	0.00	0.10	0.27	416
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	326
Commercial and Industrial Loans	0.18	-0.22	-0.09	-0.00	0.02	0.27	0.87	2.03	415
Loans to Depository Institutions	-0.00	-0.14	-0.01	0.00	0.00	0.00	0.00	0.00	19
Loans to Individuals	0.62	0.03	0.06	0.20	0.44	0.93	1.81	2.82	315
Credit Card Loans	1.41	-0.41	-0.06	0.00	0.74	2.31	4.86	7.53	155
Agricultural Loans	-0.00	-0.08	-0.00	0.00	0.00	0.00	0.00	0.05	277
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Loans and Leases	0.29	-0.12	0.00	0.00	0.00	0.00	1.93	7.47	379

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	0.04	0.08	0.24	0.49	0.88	1.38	1.82	416
90+ Days PD Loans and Leases	0.06	0.00	0.00	0.00	0.01	0.11	0.30	0.46	416
Nonaccrual Loans and Leases	0.38	0.00	0.01	0.10	0.30	0.58	1.04	1.42	416
90+ Days PD and Nonaccrual Loans and Leases	0.48	0.00	0.03	0.15	0.40	0.75	1.19	1.64	416
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	416
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
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30-89 Days Past Due Assets	0.58	0.04	0.08	0.24	0.49	0.88	1.38	1.82	416
90+ Days Past Due Assets	0.06	0.00	0.00	0.00	0.01	0.11	0.30	0.46	416
Nonaccrual Assets	0.38	0.00	0.01	0.10	0.30	0.58	1.04	1.42	416
30+ Days PD & Nonaccrual Assets	1.12	0.11	0.24	0.52	0.96	1.64	2.46	2.97	416
PERCENT OF TOTAL ASSETS									
-----									
90+ Days PD and Nonaccrual Assets	0.34	0.00	0.02	0.10	0.28	0.51	0.89	1.26	416
90+ PD & Nonaccrual Assets + OREO	0.42	0.00	0.03	0.14	0.34	0.66	1.08	1.38	416
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	0.36	0.00	0.01	0.09	0.27	0.57	0.98	1.33	416
Allowance for Loan & Lease Losses	42.85	0.11	2.42	11.60	33.03	66.78	114.67	153.80	416
Equity Cap + ALLL	4.05	0.01	0.18	0.97	2.93	6.29	11.12	13.80	416
Tier 1 Cap + ALLL	3.69	0.00	0.17	0.96	2.87	5.76	10.22	12.32	416
Loans & Leases + RE Acquired	0.50	0.00	0.02	0.14	0.38	0.77	1.37	1.87	416

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	0.03	0.17	0.42	0.81	1.28	1.80	416
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.10	0.27	0.42	416
	- Nonaccrual	0.34	0.00	0.00	0.06	0.23	0.56	1.11	1.61	416
Coml & Indl	- 30-89 Days PD	0.62	0.00	0.00	0.12	0.43	1.05	2.16	3.05	415
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.07	0.31	0.62	415
	- Nonaccrual	0.44	0.00	0.00	0.00	0.23	0.76	1.64	2.71	415
Individuals	- 30-89 Days PD	1.04	0.00	0.04	0.37	0.84	1.59	2.39	3.09	416
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.12	0.32	0.69	416
	- Nonaccrual	0.18	0.00	0.00	0.00	0.08	0.30	0.78	1.17	416
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	19
Agricultural	- 30-89 Days PD	0.06	0.00	0.00	0.00	0.00	0.00	0.49	1.02	277
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	277
	- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.52	1.46	277
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Lns&Ls	- 30-89 Days PD	0.30	0.00	0.00	0.00	0.00	0.23	1.81	4.76	379
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.66	379
	- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.28	2.53	379
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.64	0.00	0.00	0.20	0.55	1.10	1.79	2.39	416
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.11	0.35	0.53	416
	- Nonaccrual	0.30	0.00	0.00	0.02	0.21	0.53	1.05	1.36	416
Revolving	- 30-89 Days PD	0.29	0.00	0.00	0.00	0.09	0.53	1.30	1.71	396
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.34	396
	- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.08	0.43	0.74	396
Closed-End	- 30-89 Days PD	0.68	0.00	0.00	0.20	0.54	1.18	1.96	2.84	415
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.12	0.40	0.59	415
	- Nonaccrual	0.35	0.00	0.00	0.00	0.24	0.61	1.23	1.67	415
	- Jr Lien 30-89 Days PD	0.04	0.00	0.00	0.00	0.00	0.08	0.21	0.41	415
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	415
	- Jr Lien Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.04	0.15	0.23	415
Commercial RE	- 30-89 Days PD	0.41	0.00	0.00	0.03	0.24	0.74	1.46	1.86	416
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.03	0.22	0.52	416
	- Nonaccrual	0.34	0.00	0.00	0.00	0.17	0.57	1.41	2.26	416
Const & Dev	- 30-89 Days PD	0.31	0.00	0.00	0.00	0.00	0.51	1.55	2.64	416
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.31	416
	- Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.14	0.95	2.07	416
Multifamily	- 30-89 Days PD	0.08	0.00	0.00	0.00	0.00	0.00	0.77	1.82	404
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	404
	- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.23	404
Nonfarm Nres-	- 30-89 Days PD	0.38	0.00	0.00	0.00	0.20	0.63	1.49	2.11	416
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.21	0.54	416
	- Nonaccrual	0.37	0.00	0.00	0.00	0.11	0.63	1.71	2.65	416
Farmland	- 30-89 Days PD	0.17	0.00	0.00	0.00	0.00	0.10	1.05	2.64	326
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.43	326
	- Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.00	1.38	3.09	326
Credit Card	- 30-89 Days PD	1.18	0.00	0.00	0.00	0.86	1.73	4.14	7.48	155
	- 90+ Days Past Due	0.29	0.00	0.00	0.00	0.00	0.43	1.10	3.23	155
	- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.32	155

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.31	6.74	7.21	8.13	9.11	10.34	12.13	13.10	416
Tier 1 RBC Ratio	12.15	8.42	9.21	10.18	11.54	13.80	17.18	18.82	416
Total Risk-Based Capital Ratio	13.53	10.33	10.70	11.54	12.79	15.08	18.54	20.10	416
Tangible Tier 1 Leverage Ratio	9.26	6.63	7.18	8.09	9.04	10.24	12.05	13.07	416
Tangible Common Eq Cap/Tan Assets	7.69	4.30	5.14	6.15	7.56	9.01	10.83	12.26	416
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	16.58	7.06	8.41	11.33	15.58	21.06	28.11	33.73	416
Standby Letters of Credit	0.74	0.00	0.00	0.19	0.54	1.13	1.87	2.56	416
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.00	0.17	0.60	416
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.69	0.00	0.00	0.00	0.00	0.68	3.92	10.23	416
Interest Rate Contracts	0.67	0.00	0.00	0.00	0.00	0.61	3.92	10.23	416
Interest Rate Futures & Forward Contr	0.05	0.00	0.00	0.00	0.00	0.00	0.37	1.30	416
Written Options Contr (Int Rate)	0.06	0.00	0.00	0.00	0.00	0.00	0.53	1.41	416
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	416
Interest Rate Swaps	0.12	0.00	0.00	0.00	0.00	0.00	0.76	3.80	416
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	24.27	12.04	13.81	17.58	22.50	30.07	40.16	46.23	416



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	416
Ins Under Assets(P/C)/Tot Ins Und Ast	27.94	0.00	0.00	0.00	0.00	44.75	100.00	100.00	13
Ins Under Assets(L/H)/Tot Ins Und Ast	72.05	0.00	0.00	10.53	100.00	100.00	100.00	100.00	13
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Ins Activities Revenue/Adj Oper Inc	0.52	0.00	0.00	0.00	0.04	0.56	2.92	6.43	416
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	250
Credit Rel Prem Inc/Tot Prem Inc	67.58	0.00	0.00	0.00	100.00	100.00	100.00	100.00	12
Other Prem Inc/Total Prem Inc	32.41	0.00	0.00	0.00	0.00	89.02	100.00	100.00	12
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Ins Net Inc (P/C)/Equity (P/C)	33.46	-9.23	-9.23	-5.04	11.11	27.85	77.17	99.63	5
Ins Net Inc (L/H)/Equity (L/H)	4.59	-25.64	-25.64	2.34	5.31	11.32	14.91	15.49	9
Insur Ben, Losses, Exp/Insur Premiums	67.03	0.00	0.00	0.00	56.77	70.58	161.97	185.79	12
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
CSV Life Insurance/Tier 1 Cap + ALLL	9.17	0.00	0.00	0.03	10.16	17.09	21.25	23.74	416
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	416
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Cost: Interest-Bearing Deposits	3.19	1.25	1.25	1.25	2.64	4.09	4.22	4.26	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Leases	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	1
GROWTH RATES:									
Net Loans and Leases	9.07	-100.00	-100.00	-100.00	-8.98	12.29	94.77	468.00	32
Total Selected Assets	5.81	-100.00	-100.00	-59.66	-2.11	20.04	97.77	506.60	50
Deposits	8.58	-14.52	-14.52	-14.52	-7.94	9.38	28.72	35.17	3



PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	84.82	0.00	0.00	49.61	89.74	107.12	182.57	365.77	293
Dividends Paid/Net Income	26.84	0.00	0.00	0.23	27.85	45.79	67.94	84.92	410
Net Income - Dividends/Avg Equity	8.78	0.55	2.63	5.13	8.41	12.28	15.97	19.06	416
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	112.10	0.00	0.00	67.73	110.20	160.60	258.72	366.44	310
Dividends From Nonbank Subs	0.24	0.00	0.00	0.00	0.00	0.00	1.75	4.51	310
Dividends From Subsidiary BHCs	0.21	0.00	0.00	0.00	0.00	0.00	0.00	26.79	310
Dividends From All Subsidiaries	137.90	0.00	0.76	95.58	114.32	168.79	286.76	443.21	310
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	33.02	0.00	0.00	0.00	31.09	59.96	85.40	116.68	381
Interest Income From Bank Subs	0.28	0.00	0.00	0.00	0.00	0.24	1.59	5.02	381
Mgt & Service Fees From Bank Subs	0.56	0.00	0.00	0.00	0.00	0.00	4.29	19.94	381
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.07	1.89	381
Operating Income From Bank Subs	37.53	0.00	0.00	5.03	36.13	67.34	96.53	128.68	381
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	53.65	0.00	0.00	0.00	93.30	100.00	100.00	112.57	129
Interest Income From Nonbank Subs	1.09	0.00	0.00	0.00	0.00	0.00	3.95	37.34	129
Mgt & Serv Fees From Nonbank Subs	0.39	0.00	0.00	0.00	0.00	0.00	0.00	14.77	129
Other Income From Nonbank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.00	4.38	129
Operating Inc From Nonbank Subs	76.88	0.00	0.00	0.75	100.00	100.00	238.95	386.15	129
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	34.02	0.00	0.00	0.00	17.75	59.51	100.29	157.68	38
Interest Inc From Subsidiary BHCs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.18	38
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38
Operating Income From Sub BHCs	34.29	0.00	0.00	0.00	17.75	59.71	100.34	157.68	38
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	64.55	0.00	0.00	0.00	90.12	98.95	100.00	100.00	382
Interest Income From Bank Subs	2.25	0.00	0.00	0.00	0.00	0.73	9.63	56.41	382
Mgt & Serv Fees From Bank Subs	0.99	0.00	0.00	0.00	0.00	0.00	7.13	28.32	382
Other Income From Bank Subs	0.20	0.00	0.00	0.00	0.00	0.00	0.21	9.14	382
Operating Income From Bank Subs	77.57	0.00	0.00	73.58	98.03	100.00	100.00	100.00	382
Dividends From Nonbank Subs	0.44	0.00	0.00	0.00	0.00	0.00	2.24	20.29	382
Interest Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.33	382
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	382
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	382
Operating Inc From Nonbank Subs	1.80	0.00	0.00	0.00	0.00	0.68	8.47	60.60	382
Dividends From Subsidiary BHCs	0.22	0.00	0.00	0.00	0.00	0.00	0.00	45.72	382
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	382
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	382
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	382
Operating Income From Sub BHCs	0.58	0.00	0.00	0.00	0.00	0.00	0.00	65.90	382
Loans and Adv From Subs/ST Debt	604.61	0.00	0.00	0.00	165.91	480.32	2731.12	4720.74	53
Loans and Adv From Subs/Total Debt	272.01	0.00	0.00	0.00	139.02	413.40	1017.30	2071.82	111

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2351993	894, 197	ABINGTON MUTUAL HOLDING COMPAN	JENKINTOWN, PA	
3109904	591, 768	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	956, 965	ACNB CORPORATION	GETTYSBURG, PA	
1208933	551, 128	ALBANK CORPORATION	CHICAGO, IL	
2067007	715, 006	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	871, 805	ALIAN T FINANCIAL CORPORATION	ALEXANDER CITY, AL	
2533100	544, 995	ALI KAT INVESTMENTS, INC.	GURNEE, IL	
3047154	816, 851	ALLIANCE BANCSHARES CALI FORNIA	CULVER CITY, CA	
3123638	664, 582	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	
1140510	993, 834	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	Moved from Peer 3
1127146	569, 742	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1130098	746, 785	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1020676	701, 637	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	543, 270	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	507, 462	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
2772990	760, 333	AMERI - NATIONAL CORPORATION	OVERLAND PARK, KS	
1133781	516, 861	AMERICAN BANCOR, LTD.	DICKINSON, ND	
2173720	715, 607	AMERICAN BANCORPORATION	SAINT PAUL, MN	
1052220	513, 239	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	764, 501	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
3008753	533, 609	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
3416376	568, 731	AMERICAN FOUNDERS BANCORP, INC	FRANKFORT, KY	New Y-9C/BHCPR reporter
1076691	810, 568	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
2312837	612, 462	AMERICAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1107193	553, 446	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
1117316	887, 608	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	822, 004	AMES NATIONAL CORPORATION	AMES, IA	
2710796	555, 633	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2468293	674, 971	APPALACHIAN BANCSHARES, INC.	ELLI JAY, GA	
3196584	552, 178	ARTHUR FINANCIAL CORPORATION	UNION, SC	
2465528	659, 195	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	841, 955	ATBANCORP	DUBUQUE, IA	
1129533	650, 381	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1108350	757, 643	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
1082209	731, 587	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
2796624	756, 267	BANCSHARES OF FLORIDA, INC.	NAPLES, FL	
1135002	574, 934	BANCTENN CORPORATION	KINGSPORT, TN	
1202762	651, 353	BANK IOWA CORPORATION	WEST DES MOINES, IA	
3229473	912, 848	BANK OF CHOICE HOLDING COMPANY	GREELEY, CO	
1030040	564, 147	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1205398	917, 274	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	957, 144	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3320978	604, 956	BANKFIVE, MHC	FALL RIVER, MA	
1201363	728, 326	BANKMANAGERS CORP.	MILWAUKEE, WI	
3202832	954, 547	BANTERRA CORP	ELDORADO, IL	
1115385	801, 948	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1209248	713, 217	BARABOO BANCORPORATION, INC. ,	BARABOO, WI	
2325891	696, 395	BARNES BANCORPORATION	KAYSVILLE, UT	
2848710	785, 799	BCP HOLDINGS (USA), INC.	NEWARK, NJ	
3274996	532, 041	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	Moved from Peer 5
2333654	897, 299	BENJAMIN FRANKLIN BANCORP, INC	FRANKLIN, MA	

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2728157	936, 475	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1823345	655, 979	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1083680	579, 336	BLOSSMAN BANCSHARES, INC.	LACOMBE, LA	
1471849	675, 186	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
3141650	664, 306	BNC BANCORP	THOMASVILLE, NC	
1248162	701, 264	BNCCORP, INC.	BISMARCK, ND	
2935142	615, 349	BOU BANCORP, INC.	OGDEN, UT	
3244113	806, 275	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	525, 443	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	641, 681	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1140994	751, 482	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1029576	569, 927	BWC FINANCIAL CORP.	WALNUT CREEK, CA	
2183493	712, 856	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	748, 346	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1083336	593, 417	CAMERON BANCSHARES, INC.	CAMERON, LA	
3019964	513, 862	CAPITAL BANCORP, INC.	NASHVILLE, TN	Moved from Peer 5
1127294	540, 999	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
2507790	779, 828	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
3327025	748, 061	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
3390195	598, 297	CASTLE CREEK CAPITAL PARTNERS	RANCHO SANTA FE, CA	New Y-9C/BHCPR reporter
1493654	841, 447	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	659, 808	CBX CORPORATION	CARROLLTON, IL	
1053496	604, 563	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
2856498	633, 053	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
2746049	545, 479	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	505, 335	CENTRAL BANCORPORATION	PROVO, UT	Moved from Peer 5
1203899	600, 895	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1832048	828, 138	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
2910055	510, 682	CENTRAL JERSEY BANCORP	LONG BRANCH, NJ	
1064429	734, 666	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1209042	582, 958	CENTRE 1 BANCORP, INC.	BELOIT, WI	
2632898	634, 503	CENTRUE FINANCIAL CORPORATION	FAIRVIEW HEIGHTS, IL	
1141487	863, 358	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
1133594	715, 592	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
2244545	576, 588	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1207132	515, 713	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1118368	550, 978	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	608, 719	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
3186576	976, 826	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1097566	705, 018	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1081079	856, 611	CITRUS & CHEMICAL BANCORPORATI	BARTOW, FL	
2568595	827, 343	CITY BANCORP	SPRINGFIELD, MO	
1055007	885, 941	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
1493832	816, 240	CIVITAS BANKGROUP, INC.	FRANKLIN, TN	
3153242	619, 620	CLAYTON BANCORP, INC	HENDERSON, TN	New Y-9C/BHCPR reporter
1086270	582, 920	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1134108	821, 504	CNB CORPORATION	CONWAY, SC	
1118340	779, 310	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	920, 211	CNLBANCSHARES, INC.	ORLANDO, FL	
3155769	624, 673	COAST FINANCIAL HOLDINGS, INC	BRADENTON, FL	
2809560	660, 343	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	

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1142475	516, 521	CODORUS VALLEY BANCORP, INC.	YORK, PA	Moved from Peer 5
2378440	954, 921	COLUMBIA BANCORP	THE DALLES, OR	
1118229	538, 487	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
2467689	898, 838	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1118948	638, 904	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1250606	658, 554	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
1125843	500, 239	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	Moved from Peer 5
2801050	896, 822	COMMUNITY BANCORP, INC.	ESCONDIDO, CA	
1070765	576, 070	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1129430	571, 938	COMMUNITY BANCSHARES, INC.	BLOUNTSVILLE, AL	
2356073	687, 679	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
2074407	552, 167	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	
1398937	674, 578	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
2443526	504, 437	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	Moved from Peer 5
1140659	930, 982	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1099766	734, 620	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
3395668	511, 087	COMMUNITY PARTNERS BANCORP	MIDDLETOWN, NJ	New Y-9C/BHCPR reporter
3108091	519, 722	COMMUNITY VALLEY BANCORP	CHICO, CA	
2241937	827, 664	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	
1058594	875, 246	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1958827	754, 088	CRESCENT BANKING COMPANY	JASPER, GA	
1885307	578, 676	CTB FINANCIAL CORPORATION	RUSTON, LA	
1102581	841, 961	CU BANK SHARES, INC.	FARMERS BRANCH, TX	
2242523	612, 407	D. L. EVANS BANCORP	BURLEY, ID	
1493720	619, 641	DBT HOLDING COMPANY	VIDALIA, GA	
2497462	704, 654	DCB FINANCIAL CORP	LEWIS CENTER, OH	
2193906	762, 490	DEARBORN BANCORP, INC.	DEARBORN, MI	
1094613	766, 156	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
2294812	514, 848	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	576, 233	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1127913	619, 461	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
2652104	757, 536	EAGLE BANCORP, INC.	BETHESDA, MD	
3023466	587, 943	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	Moved from Peer 5
2626691	794, 321	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
2686659	579, 137	ECB BANCORP, INC.	ENGELHARD, NC	
1135824	808, 595	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2461016	982, 479	ENTERPRISE BANCORP, INC.	LOWELL, MA	
1125777	623, 015	EXCEL BANK CORPORATION	MINNEAPOLIS, MN	
1076619	549, 747	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1138450	514, 417	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
1134630	703, 984	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1055155	514, 879	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1071191	820, 157	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
3104860	642, 985	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	
1248818	628, 775	FENTURA FINANCIAL, INC.	FENTON, MI	
2121552	727, 767	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
2858773	575, 122	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
1201859	620, 249	FINA BANCORP, INC.	VALPARAISO, IN	
1096550	503, 809	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1988646	849, 231	FIRST BANCORP, INC.	LEBANON, VA	
1206715	677, 749	FIRST BANKING CENTER, INC.	BURLINGTON, WI	

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1119404	588, 849	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1247428	678, 056	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1118425	875, 091	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
1246533	748, 148	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1081060	699, 648	FIRST CITIZENS BANCORP	CLEVELAND, TN	
1098796	834, 030	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	907, 809	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	998, 874	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	866, 400	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	
2337401	538, 075	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	Moved from Peer 5
3407598	867, 921	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	New Y-9C/BHCPR reporter
1404687	624, 401	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
1083783	812, 992	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	503, 709	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	Moved from Peer 5
1064728	885, 669	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
2568102	549, 543	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3104280	952, 824	FIRST FINANCIAL HOLDINGS, MHC	RENTON, WA	
3150997	782, 163	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
1134078	924, 320	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1118265	515, 633	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1208009	644, 873	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
1206760	982, 513	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2624398	700, 153	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
1076123	510, 632	FIRST NATIONAL CORPORATION	STRASBURG, VA	Moved from Peer 5
1426755	851, 218	FIRST NATIONAL SECURITY COMPAN	DEQUEEN, AR	
2880626	652, 534	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1048894	979, 705	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1119383	512, 693	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
2521509	901, 756	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	712, 345	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2161165	592, 056	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	683, 422	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1204177	766, 110	FIRST STATE FINANCIAL CORPORAT	EASTPOINTE, MI	
1100813	739, 314	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
1081716	519, 099	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
1122123	860, 831	FIRST WESTERN BANCORP, INC.	HURON, SD	
1050646	559, 205	FIRST YORK BAN CORP.	YORK, NE	
1108707	597, 089	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
2127657	800, 764	FIRSTTRUST CORPORATION	NEW ORLEANS, LA	
3367106	889, 462	FLORENCE BANCORP, MHC	FLORENCE, MA	
3047743	581, 267	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	626, 051	FNB BANCORP, INC.	NEWTOWN, PA	
1137453	630, 662	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2557405	564, 963	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1118238	663, 492	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
3200463	979, 838	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
3180640	942, 124	GREAT LAKES BANCORP, INC.	BUFFALO, NY	
1206733	736, 321	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1134023	883, 127	GREATER COMMUNITY BANCORP	TOTOWA, NJ	
3309889	510, 732	GSB, MHC	GREENFIELD, MA	
1862036	564, 515	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	

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2860057	625, 078	GWINNETT COMMERCIAL GROUP, INC	LAWRENCEVILLE, GA	
2861492	775, 256	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1208120	914, 608	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	668, 501	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1084623	663, 197	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
2166124	828, 309	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
2253529	520, 219	HERITAGE OAKS BANCORP	PASO ROBLES, CA	Moved from Peer 5
1472220	653, 549	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	620, 758	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
1052378	875, 197	HNB CORPORATION	ARKANSAS CITY, KS	
3059504	863, 050	HOME FEDERAL BANCORP	COLUMBUS, IN	
1209181	652, 271	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2482196	519, 356	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1141674	717, 006	IBT BANCORP, INC.	IRWIN, PA	
1401118	780, 149	IBT BANCORP, INC.	MOUNT PLEASANT, MI	
1205183	765, 714	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	589, 492	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	838, 326	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
1100000	512, 804	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	Moved from Peer 5
2924360	958, 103	INTEGRITY BANCSHARES, INC.	ALPHARETTA, GA	
2634490	784, 979	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
1137958	855, 640	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	
1245228	684, 127	ISB FINANCIAL CORP.	IOWA CITY, IA	
2805683	553, 140	JAMES MONROE BANCORP, INC.	ARLINGTON, VA	
1109290	594, 693	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
2040288	541, 998	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
2472928	677, 657	K CAPITAL CORPORATION	OWINGS MILLS, MD	
1070831	553, 227	KENTUCKY BANCSHARES, INC.	PARIS, KY	
2721112	606, 300	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
2128917	799, 941	LAKESIDE BANCORP, INC.	CHICAGO, IL	
3030307	597, 117	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	546, 081	LCNB CORP.	LEBANON, OH	
1136139	995, 138	LEESPORT FINANCIAL CORP.	WYOMISSING, PA	
2352226	631, 977	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3143784	803, 546	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	
1086748	523, 459	LIBERTY SHARES, INC.	HINESVILLE, GA	
1097173	588, 905	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
1071669	823, 623	LNB BANCORP INC.	LORAIN, OH	
1103766	824, 453	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
1076002	986, 270	LSB BANCSHARES, INC.	LEXINGTON, NC	
3019674	515, 949	LSB CORPORATION	NORTH ANDOVER, MA	
2545831	837, 197	LSB FINANCIAL	LACONIA, NH	
2052777	546, 667	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	682, 102	MACHIAS BANCORP, MHC	MACHIAS, ME	
2427665	948, 793	MACON BANCORP	FRANKLIN, NC	
1139363	538, 903	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	793, 367	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	605, 533	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	568, 939	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
3077236	685, 571	MARSHALL BANKFIRST CORPORATION	MINNEAPOLIS, MN	
1095254	542, 916	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	

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1966783	861, 926	MASSBANK CORP.	READING, MA	
1128769	728, 539	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	849, 873	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
1201916	544, 886	METROCORP, INC.	EAST MOLINE, IL	
2176413	771, 024	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
1086654	779, 848	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
1054091	514, 472	MIDSTATE BANCORP, INC.	HINTON, OK	Moved from Peer 5
2803719	970, 250	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1205053	701, 824	MIDWESTONE FINANCIAL GROUP, IN	OSKALOOSA, IA	
1126354	955, 897	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1210299	757, 456	MONROE BANCORP	BLOOMINGTON, IN	
1138919	733, 014	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	893, 677	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	974, 980	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	580, 561	MORRILL BANCSHARES, INC.	MERRIAM, KS	
2256539	666, 262	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	634, 314	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	551, 886	MSB MUTUAL HOLDING COMPANY	MANASQUAN, NJ	
1086001	525, 114	N W SERVICES CORPORATION	RINGGOLD, GA	
2623430	566, 957	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2947882	584, 068	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	Moved from Peer 5
2149622	949, 971	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	843, 407	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	633, 031	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
3047109	961, 570	NEW FRONTIER BANCORP	GREELEY, CO	
1023154	504, 102	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	583, 665	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1247110	864, 197	NEWMIL BANCORP, INC.	NEW MILFORD, CT	
1827893	507, 836	NI BANCSHARES CORPORATION	SYCAMORE, IL	
1066414	558, 727	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
2845175	635, 755	NORTH BAY BANCORP	NAPA, CA	
1029334	891, 266	NORTH VALLEY BANCORP	REDDING, CA	
2324111	563, 024	NORTHEAST BANCORP	LEWISTON, ME	
1210589	692, 449	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
2934305	533, 386	NORTHFIELD MHC	NORTHFIELD, VT	
3025385	879, 297	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
2582827	640, 262	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
2237118	622, 551	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2578718	525, 528	NORTHWEST SUBURBAN BANCORP, IN	MOUNT PROSPECT, IL	
2835475	753, 703	NORWAY BANCORP, MHC	NORWAY, ME	
2460569	567, 050	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	628, 597	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
2012436	753, 627	OHIO VALLEY BANC CORP.	GALLIPOLIS, OH	
1200311	620, 748	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	797, 020	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2233950	942, 383	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
2603991	685, 362	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
2485807	631, 663	OMNI BANCSHARES, INC.	METAIRIE, LA	
2868071	585, 684	OMNI FINANCIAL SERVICES, INC.	ATLANTA, GA	
1083729	636, 023	ONE AMERICAN CORP.	VACHERIE, LA	
1028533	626, 070	ORIENT BANCORPORATION	SAN FRANCISCO, CA	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2006 and Other Notes
1248153	767, 939	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1249383	516, 390	OXFORD BANK CORPORATION	OXFORD, MI	
1248032	508, 583	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	Moved from Peer 5
2762973	833, 115	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2560236	518, 067	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
1117213	526, 997	PALM BANCORP	PALMERTON, PA	
3021800	557, 982	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	Moved from Peer 5
3247468	765, 052	PARISH NATIONAL CORPORATION	COVINGTON, LA	
1209716	596, 034	PARK BANCORPORATION, INC.	MADISON, WI	
2787912	533, 317	PB FINANCIAL SERVICES CORPORAT	DULUTH, GA	
1117688	576, 305	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	559, 437	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	734, 684	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	771, 839	PEOPLES BANCORP	LYNDEN, WA	
2818245	783, 692	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1132298	867, 816	PEOPLES BANCTRUST COMPANY, INC	SELMA, AL	
1133174	878, 582	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1057702	639, 282	PEOPLES, INC.	COLORADO SPRINGS, CO	
1081314	574, 457	PERSONS BANKING CO., INC.	LITHONIA, GA	
1108163	529, 397	PLAINS BANCORP, INC.	DIMMITT, TX	
2511014	514, 330	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	Moved from Peer 5
3223855	779, 578	PONKAPOAG BANCORP, MHC	CANTON, MA	
2291389	575, 081	PRAIRIE FINANCIAL CORPORATION	BRIDGEVIEW, IL	
2306649	938, 658	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	
1826047	756, 131	PREMIER COMMUNITY BANKSHARES,	WINCHESTER, VA	
2007647	536, 368	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	985, 048	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	943, 960	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2625489	562, 371	PSB BANCORP, INC.	PHILADELPHIA, PA	
3176607	500, 795	PSB GROUP, INC.	MADISON HEIGHTS, MI	Moved from Peer 5
2321419	503, 716	PSB HOLDINGS, INC.	WAUSAU, WI	
1118434	591, 492	QNB CORP.	QUAKERTOWN, PA	
1130904	619, 918	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
3201518	920, 237	RAINIER PACIFIC FINANCIAL GROU	TACOMA, WA	
1029482	762, 572	RCB CORPORATION	SACRAMENTO, CA	
2787118	775, 405	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	714, 937	REPUBLIC BANCORP CO.	ORLAND PARK, IL	
3023680	602, 033	REPUBLIC BANCSHARES OF TEXAS,	HOUSTON, TX	
1398807	861, 934	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
2114938	739, 481	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	736, 402	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
2616085	579, 016	RIVERSIDE GULF COAST BANKING	CAPE CORAL, FL	
1885594	561, 161	ROYAL AMERICAN CORPORATION	INVERNESS, IL	
1071454	551, 845	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2603928	535, 565	SAEHAN BANCORP	LOS ANGELES, CA	
1139466	880, 482	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
1493560	772, 026	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1107308	545, 636	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1200348	843, 627	SECURITY NATIONAL CORPORATION	SIOUX CITY, IA	
2860226	636, 792	SECURITY PACIFIC BANCORP	LOS ANGELES, CA	
2429838	887, 585	SHORE BANCSHARES, INC.	EASTON, MD	

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2777614	953, 365	SILVER STATE BANCORP	HENDERSON, NV	
3438097	510, 974	SKAGIT STATE BANCORP	BURLINGTON, WA	New Y-9C/BHCPR reporter
1820700	605, 353	SLADE' S FERRY BANCORP	SOMERSET, MA	
1048997	976, 186	SMITHTOWN BANCORP, INC.	HAUPPAUGE, NY	
2810285	769, 062	SOUTH CENTRAL BANCSHARES OF KE	HORSE CAVE, KY	
1124060	558, 837	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	888, 597	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2640615	560, 408	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
1938865	938, 553	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	514, 240	SOUTHERN BANCORP, INC	ARCADELPHIA, AR	Moved from Peer 5
2169871	533, 383	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
3073779	518, 005	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	
1063552	503, 126	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1062135	934, 427	SPIRIT BANKCORP, INC.	BRISTOW, OK	
1097771	790, 346	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2327541	584, 245	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
2618388	756, 854	SUMMIT BANCORP, INC.	ARCADELPHIA, AR	
1247660	657, 076	SUMMIT BANK CORPORATION	ATLANTA, GA	
1246467	817, 345	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1138795	715, 932	TEAM FINANCIAL, INC.	PAOLA, KS	
2916169	504, 268	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	Moved from Peer 5
1142242	545, 485	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	609, 489	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2621548	556, 544	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
1118292	544, 887	TOWER BANCORP INC.	GREENCASTLE, PA	Moved from Peer 5
2745604	609, 781	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1070420	733, 372	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	712, 928	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
2523389	564, 580	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1080139	546, 898	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
2465519	634, 994	UFS BANCORP	WHITINSVILLE, MA	
1115424	561, 276	UNION BANKSHARES COMPANY	ELLSWORTH, ME	
1206591	657, 702	UNIONBANCORP, INC.	OTTAWA, IL	
1135516	731, 105	UNITED BANCORP, INC.	TECUMSEH, MI	
1136009	540, 933	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
1082777	596, 231	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	602, 539	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3125098	742, 128	UNITED HERITAGE BANKSHARES OF	ORLANDO, FL	
3015975	661, 433	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	636, 621	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	670, 874	UNITY BANCORP, INC.	CLINTON, NJ	
2141028	724, 138	VAIL BANKS, INC.	AVON, CO	
2314327	539, 250	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	751, 735	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
1032099	917, 269	VENTURE FINANCIAL GROUP, INC.	LACEY, WA	
2012315	843, 049	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2877877	695, 726	VISION BANCSHARES, INC.	PANAMA CITY, FL	
2721596	573, 494	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
2685054	614, 818	WARREN BANCORP, INC.	WARREN, MI	
2406174	768, 397	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3021659	590, 303	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	

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1135048	816,417	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
3122051	646,674	WEST FINANCIAL, INC.	EL PASO, TX	
1097249	500,127	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	Moved from Peer 5
1115367	822,096	WESTBANK CORPORATION	WEST SPRINGFIELD, MA	
1134911	552,759	WGNB CORP.	CARROLLTON, GA	
1048670	757,223	WILBER CORPORATION, THE	ONEONTA, NY	
1399671	636,314	WNB BANCSHARES, INC.	ODESSA, TX	
1035157	643,790	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 416 bank holding companies.