

## PEER GROUP 05

03/31/2006

03/31/2005

12/31/2005

12/31/2004

12/31/2003

Number of BHCs in Peer Group

172

519

537

508

462

## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.93	3.82	3.88	3.80	3.80
+ Non-interest Income	0.86	0.84	0.83	0.92	1.02
- Overhead Expense	3.16	3.02	3.01	3.08	3.14
- Provision for Losses	0.15	0.15	0.17	0.18	0.21
+ Securities Gains (Losses)	0.00	0.00	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)	1.50	1.52	1.56	1.49	1.53
Net Operating Income	1.05	1.06	1.10	1.04	1.05
Net Income	1.05	1.06	1.09	1.04	1.05
Net Income (Sub S Adjusted)	1.06	1.11	1.12	1.07	1.06

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.83	5.91	6.30	5.73	5.94
Interest Expense	2.59	1.79	2.12	1.62	1.82
Net Interest Income (TE)	4.23	4.13	4.19	4.11	4.12

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

Net Ln&Ls Losses/Avg Loans & Leases	0.05	0.07	0.13	0.16	0.21
Earnings Coverage of Net Losses (X)	-2.71	21.78	26.68	24.16	22.37
Ln&Ls Allowance/Total Loans & Leases	1.22	1.24	1.20	1.24	1.30
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.56	0.59	0.56	0.61	0.73
30-89 Days Past Due Loans and Leases	0.74	0.80	0.73	0.72	0.87

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	20.53	20.12	21.12	20.28	18.57
Net ST Noncore Funding Dependence	11.17	9.79	10.62	9.90	8.73
Net Loans and Leases/Total Assets	70.22	68.00	69.17	67.85	65.33

## CAPITALIZATION:

Tier 1 Leverage Ratio	9.51	9.08	9.15	8.99	8.84
Equity Capital/Total Assets	8.54	8.44	8.27	8.48	8.56
Net Loans&Ls/Equity Capital (X)	8.74	8.44	8.80	8.39	8.05
Cash Dividends/Net Income	24.41	22.53	27.42	28.78	28.67
Cash Dividends/Net Income (Sub S Adjusted)	32.31	23.12	25.80	22.76	29.80
Retained Earnings/Avg Equity Cap	8.62	8.91	8.90	8.10	8.18

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.54	0.19	0.26	0.18	0.30
Long-Term Debt/Equity Capital	0.71	0.99	0.89	1.31	1.39
Equity Investment in Subs/Equity Cap	114.48	110.38	113.01	110.81	109.18
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	88.30	108.80	105.45	99.88	105.09

PERCENT OF AVERAGE ASSETS	PEER GROUP 05				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Interest Income (TE)	6.34	5.47	5.84	5.30	5.49
Less: Interest Expense	2.41	1.66	1.97	1.50	1.68
Equals: Net Interest Income (TE)	3.93	3.82	3.88	3.80	3.80
Plus: Non-Interest Income	0.86	0.84	0.83	0.92	1.02
Equals: Adj Operating Income (TE)	4.85	4.71	4.75	4.76	4.85
Less: Overhead Expense	3.16	3.02	3.01	3.08	3.14
Less: Provision for Loan and Lease Losses	0.15	0.15	0.17	0.18	0.21
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	0.00	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)	1.50	1.52	1.56	1.49	1.53
Less: Applicable Income Taxes (TE)	0.41	0.44	0.44	0.42	0.45
Less: Minority Interest	0.00	0.00	0.00	0.00	0.01
Equals: Net Operating Income	1.05	1.06	1.10	1.04	1.05
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.05	1.06	1.09	1.04	1.05
Memo: Net Income (Last Four Qtrs)	1.07	1.06	1.10	1.04	1.05
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.20	92.82	92.99	92.73	92.56
Avg Int-Bearing Funds / Avg Assets	78.05	77.77	78.36	77.87	78.58
Int Income (TE) / Avg Earning Assets	6.83	5.91	6.30	5.73	5.94
Int Expense / Avg Earning Assets	2.59	1.79	2.12	1.62	1.82
Net Int Inc (TE) / Avg Earn Assets	4.23	4.13	4.19	4.11	4.12
YIELD OR COST:					
Total Loans and Leases (TE)	7.54	6.57	7.00	6.42	6.78
Interest-Bearing Bank Balances	3.72	2.19	3.42	1.50	1.59
Fed Funds Sold & Reverse Repos	4.43	2.39	3.17	1.29	1.05
Trading Assets	0.00	0.00	2.34	1.40	3.65
Total Earning Assets	6.75	5.80	6.19	5.61	5.82
Investment Securities (TE)	4.40	4.16	4.25	4.09	4.20
U. S. Treasury & Agency Sec (excl MBS)	3.75	3.28	3.48	3.31	3.53
Mortgage-Backed Securities	4.36	4.01	4.08	3.84	3.71
All Other Securities	6.28	5.76	6.08	6.13	6.37
Interest-Bearing Deposits	2.87	1.93	2.31	1.73	1.96
Time Deposits of \$100K or More	3.77	2.71	3.14	2.46	2.75
Time Deposits < \$100K	3.70	2.67	3.06	2.52	2.92
Other Domestic Deposits	1.84	1.10	1.38	0.88	0.94
Foreign Deposits	4.12	N/A	2.66	0.00	0.00
Fed Funds Purchased and Repos	3.57	2.13	2.82	1.45	1.28
Other Borrowed Funds & Trading Liab	4.48	3.77	4.07	3.61	3.98
All Interest-Bearing Funds	3.09	2.14	2.52	1.92	2.13

## PEER GROUP 05

03/31/2006

03/31/2005

12/31/2005

12/31/2004

12/31/2003

Avg Personnel Exp Per Employee (\$000)

15

14

54

51

49

Avg Assets per Employee (\$000)

3,374

3,306

3,343

3,126

2,959

## ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

1.65

1.93

1.92

1.95

1.45

Overhead Exp / NII + Non-Int Income

67.01

65.74

64.70

66.20

66.02

## PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.16

3.02

3.01

3.08

3.14

Personnel Expense

1.78

1.70

1.67

1.71

1.72

Net Occupancy Expense

0.45

0.43

0.42

0.43

0.44

Other Operating Expenses

0.93

0.89

0.90

0.93

0.95

Overhead Less Non-Interest Income

2.28

2.14

2.13

2.13

2.07

## PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

65.85

64.23

63.36

64.75

64.53

Personnel Expense

37.04

36.10

35.28

35.93

35.50

Net Occupancy Expense

9.29

9.03

8.76

8.99

8.98

Other Operating Expenses

19.31

18.87

19.05

19.57

19.62

Total Non-Interest Income

17.61

17.50

17.33

18.91

20.40

Fiduciary Activities Income

0.57

0.74

0.64

0.75

0.70

Serv Charges on Deposit Accts - Domestic

6.90

7.17

7.42

8.03

7.93

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees &amp; Commissions

0.37

0.40

0.38

0.42

0.35

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.16

0.19

0.18

0.23

0.26

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.50

0.36

0.35

0.38

0.41

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

1.10

0.95

1.06

1.27

2.26

Other Non-Interest Income

5.35

5.33

5.07

5.24

5.56

Overhead Less Non-Interest Income

47.94

46.04

45.35

45.31

43.47

## TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

21.75

21.94

21.42

21.97

22.32

Appl Inc Tax+TE/Pretax NOI+TE

29.26

29.52

28.74

29.56

30.25

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Real Estate Loans	53.29	51.37	52.68	50.76	47.53
Commercial and Industrial Loans	10.51	9.75	9.68	9.74	10.19
Loans to Individuals	2.88	3.53	3.33	3.74	4.07
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.38	1.15	1.15	1.29	1.26
Other Loans and Leases	0.74	0.68	0.67	0.73	0.79
Net Loans and Leases	70.22	68.00	69.17	67.85	65.33
Debt Securities Over 1 Year	14.03	17.95	15.82	18.35	20.02
Mutual Funds and Equity Securities	0.12	0.17	0.16	0.20	0.28
Subtotal	85.25	87.03	86.06	87.26	86.69
Interest-Bearing Bank Balances	0.39	0.44	0.42	0.42	0.46
Federal Funds Sold & Reverse Repos	2.41	1.60	1.77	1.52	1.32
Debt Securities 1 Year or Less	2.63	1.90	2.42	1.88	2.05
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.70	91.84	91.69	91.93	91.47
Non-Int Cash and Due From Dep Inst	2.77	2.75	2.92	2.74	3.34
Other Real Estate Owned	0.09	0.09	0.08	0.09	0.09
All Other Assets	5.48	5.29	5.31	5.25	5.11
MEMORANDA:					
Short-Term Investments	6.16	4.62	5.34	4.41	4.53
U.S. Treasury Securities	0.20	0.12	0.12	0.13	0.20
U.S. Agency Securities (excl MBS)	7.15	7.38	7.11	7.34	7.79
Municipal Securities	2.97	3.71	3.68	3.82	4.12
Mortgage-Backed Securities	4.98	6.52	5.59	6.78	6.82
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	0.23	0.39	0.34	0.44	0.69
RE Loans Secured by 1-4 Family	15.67	17.84	17.31	18.05	17.52
Revolving	2.65	2.55	2.44	2.59	2.33
Closed-End, Sec by First Liens	11.73	13.87	13.42	14.00	13.69
Closed-End, Sec by Junior Liens	0.97	0.99	1.01	1.01	1.10
Commercial Real Estate Loans	33.81	29.60	31.67	28.79	26.37
Construction and Land Dev	10.85	7.40	9.24	6.98	5.40
Multifamily	1.49	1.25	1.31	1.24	1.13
Nonfarm Nonresidential	19.99	19.68	19.77	19.38	18.95
RE Loans Secured by Farmland	1.67	1.58	1.56	1.64	1.47
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	75.47	75.31	76.00	74.67	72.56
RE Loans Secured by 1-4 Family	22.75	26.68	25.55	27.03	26.95
Revolving	3.70	3.70	3.50	3.77	3.52
Closed-End	18.79	22.65	21.73	22.91	23.13
Commercial Real Estate Loans	47.21	43.29	45.31	42.29	40.18
Construction and Land Dev	14.94	10.66	13.05	10.13	8.19
Multifamily	2.13	1.82	1.90	1.81	1.71
Nonfarm Nonresidential	28.42	28.89	28.51	28.52	28.83
RE Loans Secured by Farmland	2.50	2.34	2.29	2.41	2.23
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	15.03	14.33	13.97	14.43	15.53
Loans to Individuals	4.30	5.39	5.01	5.66	6.26
Credit Card Loans	0.08	0.12	0.10	0.14	0.16
Agricultural Loans	2.01	1.72	1.70	1.92	1.93
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.09	1.03	1.00	1.11	1.22

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Short-Term Investments	6.16	4.62	5.34	4.41	4.53
Liquid Assets	19.44	20.66	19.81	20.73	22.67
Investment Securities	17.42	20.63	19.16	21.11	23.23
Net Loans and Leases	70.22	68.00	69.17	67.85	65.33
Net Lns, Ls & Stdbly Ltrs of Credit	71.03	68.69	69.84	68.51	65.96
Core Deposits	64.53	66.85	65.37	66.90	68.40
Noncore Funding	24.26	22.52	24.05	22.53	21.08
Time Deposits of \$100K or More	16.19	13.60	14.99	13.16	12.25
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.21	1.34	1.27	1.46	1.40
Net Fed Funds Purchased (Sold)	-1.20	-0.23	-0.46	0.01	0.12
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.45	1.49	1.66	1.72	1.44
Earning Assets Repr in 1 Year	46.31	40.52	41.87	39.81	37.01
Int-Bearing Liab Repr in 1 Year	32.69	28.61	30.52	27.86	28.98
Long-Term Debt Repr in 1 Year	0.28	0.31	0.36	0.40	0.45
Net Assets Repriceable in 1 Year	12.23	10.72	10.00	10.72	6.81
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	20.53	20.12	21.12	20.28	18.57
Net ST Noncore Funding Dependence	11.17	9.79	10.62	9.90	8.73
Short-Term Inv/ST Noncore Funding	49.36	42.98	45.45	42.32	43.85
Liq Asts-ST Noncore Fndg/Nonliq Asts	5.29	10.53	7.23	10.81	14.51
Net Loans and Leases/Total Deposits	85.90	83.62	85.00	83.99	80.50
Net Loans and Leases/Core Deposits	111.97	103.07	107.61	102.83	96.42
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.29	-0.10	-0.34	0.35	0.85
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.82	-1.79	-2.51	0.53	2.60
Struct Notes Appr(Depr)/T1 Cap	-0.36	-0.36	-0.35	-0.15	-0.15
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.43	8.28	8.58	7.87	7.91
Available-For-Sale Securities	94.57	91.58	91.42	92.13	92.09
U.S. Treasury Securities	1.79	0.72	0.64	0.82	1.02
U.S. Agency Securities (excl MBS)	42.39	38.96	39.64	37.45	36.16
Municipal Securities	16.88	18.30	19.35	18.43	18.43
Mortgage-Backed Securities	27.66	30.94	29.08	31.27	28.53
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	1.29	1.82	1.85	2.03	2.93
Mutual Funds and Equity Securities	0.76	0.85	0.92	1.05	1.27
Debt Securities 1 Year or Less	16.70	10.53	13.76	10.23	10.45
Debt Securities 1 To 5 Years	41.04	40.59	39.58	39.97	36.63
Debt Securities Over 5 Years	37.07	43.91	41.27	44.78	47.10
Pledged Securities	45.34	46.41	46.02	46.81	41.82
Structured Notes, Fair Value	2.69	3.34	3.54	3.33	2.57

ANALYSIS RATIOS	PEER GROUP 05				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Provision for Ln&Ls Losses/Avg Assets	0.15	0.15	0.17	0.18	0.21
Provision for Ln&Ls Losses/Avg Lns&Ls	0.20	0.21	0.24	0.26	0.32
Provision for Ln&Ls Losses/Net Losses	-53.97	253.12	234.47	224.62	204.41
Ln&Ls Allowance/Total Loans & Leases	1.22	1.24	1.20	1.24	1.30
Ln&Ls Allowance/Net Ln&Ls Losses (X)	53.85	37.55	20.56	16.46	12.81
ALL/Nonaccrual Assets	797.78	699.10	748.76	591.99	506.58
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	522.30	490.37	483.41	449.41	343.16
Gross Ln&Ls Losses/Avg Loans & Leases	0.09	0.12	0.18	0.23	0.28
Recoveries/Avg Loans and Leases	0.04	0.05	0.05	0.06	0.06
Net Losses/Avg Loans and Leases	0.05	0.07	0.13	0.16	0.21
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	7.91	6.79	32.36	26.75	27.21
Earnings Coverage of Net Losses (X)	-2.71	21.78	26.68	24.16	22.37
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.01	0.01	0.03	0.04	0.06
RE Loans Secured By 1-4 Family	0.01	0.03	0.04	0.05	0.07
Revolving	0.00	0.00	0.01	0.01	0.01
Closed-End	0.01	0.03	0.04	0.05	0.07
Commercial Real Estate Loans	0.00	0.00	0.02	0.03	0.05
Construction and Land Dev	0.00	0.00	0.00	0.01	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.00	0.00	0.02	0.03	0.05
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.01
Commercial and Industrial Loans	0.07	0.12	0.28	0.39	0.47
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.58	0.73	0.74	0.78	0.86
Credit Card Loans	0.95	1.46	1.57	1.82	2.37
Agricultural Loans	0.00	0.00	0.01	0.01	0.02
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.31	0.00
Other Loans and Leases	0.39	0.09	0.41	0.18	0.22

## PERCENT OF LOANS AND LEASES

03/31/2006

03/31/2005

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

0.74  
 0.07  
 0.38

0.80  
 0.08  
 0.44

0.73  
 0.09  
 0.42

0.72  
 0.09  
 0.46

0.87  
 0.12  
 0.59

90+ Days PD and Nonaccrual Loans and Leases

0.54

0.54

0.53

0.59

0.75

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  
 0.00

0.00  
 0.00  
 0.00

0.00  
 0.00  
 0.00

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

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

0.74  
 0.07  
 0.38  
 1.31

0.80  
 0.08  
 0.44  
 1.41

0.73  
 0.09  
 0.42  
 1.31

0.72  
 0.09  
 0.46  
 1.37

0.87  
 0.12  
 0.59  
 1.69

## PERCENT OF TOTAL ASSETS

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

0.37  
 0.49

0.36  
 0.49

0.37  
 0.48

0.39  
 0.52

0.49  
 0.62

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

0.44  
 51.90  
 4.95  
 4.51  
 0.64

0.43  
 51.69  
 4.77  
 4.45  
 0.64

0.42  
 51.95  
 4.79  
 4.37  
 0.62

0.45  
 53.91  
 4.91  
 4.65  
 0.67

0.52  
 61.45  
 5.75  
 5.57  
 0.80

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Real Estate - 30-89 Days PD	0.63	0.74	0.68	0.67	0.78
- 90+ Days Past Due	0.05	0.07	0.07	0.08	0.10
- Nonaccrual	0.36	0.35	0.34	0.37	0.48
Coml & Indl - 30-89 Days PD	0.74	0.81	0.69	0.71	1.00
- 90+ Days Past Due	0.04	0.05	0.07	0.07	0.10
- Nonaccrual	0.46	0.56	0.49	0.56	0.72
Individuals - 30-89 Days PD	0.96	1.32	1.31	1.38	1.67
- 90+ Days Past Due	0.05	0.10	0.11	0.12	0.14
- Nonaccrual	0.17	0.22	0.23	0.25	0.28
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	0.17	0.19	0.11	0.10	0.14
- 90+ Days Past Due	0.00	0.02	0.00	0.00	0.01
- Nonaccrual	0.03	0.08	0.07	0.07	0.13
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.33	0.39	0.32	0.37	0.34
- 90+ Days Past Due	0.02	0.02	0.01	0.01	0.02
- Nonaccrual	0.00	0.03	0.01	0.04	0.06
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.83	0.84	0.88	0.80	1.02
- 90+ Days Past Due	0.05	0.08	0.09	0.09	0.12
- Nonaccrual	0.32	0.32	0.33	0.35	0.39
Revolving - 30-89 Days PD	0.25	0.24	0.29	0.24	0.30
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.01
- Nonaccrual	0.03	0.04	0.05	0.04	0.04
Closed-End - 30-89 Days PD	0.91	0.92	0.95	0.87	1.11
- 90+ Days Past Due	0.05	0.09	0.10	0.09	0.12
- Nonaccrual	0.37	0.36	0.37	0.38	0.43
- Jr Lien 30-89 Days PD	0.04	0.06	0.05	0.05	0.07
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.01
- Jr Lien Nonaccrual	0.02	0.02	0.03	0.03	0.04
Commercial RE - 30-89 Days PD	0.46	0.52	0.44	0.47	0.50
- 90+ Days Past Due	0.03	0.04	0.04	0.04	0.06
- Nonaccrual	0.35	0.32	0.31	0.35	0.49
Const & Dev - 30-89 Days PD	0.43	0.33	0.32	0.26	0.41
- 90+ Days Past Due	0.01	0.00	0.01	0.01	0.02
- Nonaccrual	0.19	0.11	0.12	0.07	0.20
Multi family - 30-89 Days PD	0.01	0.02	0.03	0.02	0.09
- 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
Nonfarm Nres- 30-89 Days PD	0.37	0.49	0.42	0.45	0.48
- 90+ Days Past Due	0.02	0.03	0.03	0.03	0.05
- Nonaccrual	0.32	0.32	0.32	0.35	0.49
Farmland - 30-89 Days PD	0.35	0.38	0.14	0.18	0.26
- 90+ Days Past Due	0.00	0.01	0.00	0.02	0.02
- Nonaccrual	0.20	0.25	0.21	0.24	0.32
Credit Card - 30-89 Days PD	0.82	1.32	1.20	1.29	1.57
- 90+ Days Past Due	0.21	0.41	0.30	0.42	0.50
- Nonaccrual	0.00	0.01	0.01	0.00	0.00



CAPITAL RATIOS	PEER GROUP 05				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Tier 1 Leverage Ratio	9.51	9.08	9.15	8.99	8.84
Tier 1 RBC Ratio	12.43	12.50	12.41	12.45	12.58
Total Risk-Based Capital Ratio	13.97	13.94	13.84	13.88	14.01
Tangible Tier 1 Leverage Ratio	9.48	9.05	9.12	8.95	8.80
Tangible Common Eq Cap/Tan Assets	7.93	7.94	7.79	7.97	8.08
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	16.19	13.78	14.37	13.25	12.61
Standby Letters of Credit	0.69	0.57	0.60	0.56	0.53
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.21	0.10	0.14	0.11	0.10
Interest Rate Contracts	0.19	0.08	0.12	0.09	0.07
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.01	0.00	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.01	0.01	0.03	0.02	0.00
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	23.51	20.57	22.04	21.01	20.18

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Interest Rate Contracts	100.00	84.15	88.00	83.34	84.41
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	14.63	12.00	15.44	14.10
Futures and Forwards	17.86	16.68	19.21	16.18	16.97
Written Options	34.78	24.26	27.93	24.08	27.23
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	34.78	24.15	26.81	24.00	24.25
Purchased Options	19.78	13.01	15.06	2.19	13.35
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	19.78	3.55	14.34	2.16	13.35
Swaps	27.58	46.05	37.81	49.20	42.45
Held for Trading	0.00	1.04	1.34	1.04	1.25
Interest Rate Contracts	0.00	1.03	0.71	1.04	1.25
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	100.00	98.96	98.66	98.96	98.75
Interest Rate Contracts	87.50	78.29	81.33	76.27	78.74
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	13.41	11.40	15.44	14.10
Deriv Contr (Excl Fut & FX LE 14 Days)	60.53	75.15	67.61	75.85	72.77
One Year or Less	17.99	22.17	21.50	24.51	24.20
Over 1 Year to 5 Years	34.66	39.97	36.21	39.01	41.85
Over 5 Years	4.91	4.90	5.16	5.40	0.79
Gross Negative Fair Value (Abs Val)	0.37	0.76	0.48	0.94	1.12
Gross Positive Fair Value	1.74	1.03	0.85	0.92	0.92
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

03/31/2006

03/31/2005

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	5.54	13.91	11.04	15.84	29.22
Ins Under Assets(L/H)/Tot Ins Und Ast	94.46	86.09	88.96	84.16	70.78
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.50	0.36	0.35	0.38	0.41
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.01
Credit Rel Prem Inc/Tot Prem Inc	50.00	80.63	92.66	77.49	81.81
Other Prem Inc/Total Prem Inc	50.00	19.37	7.34	22.51	18.19
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)	48.98	64.00	9.11	35.48	82.08
Ins Net Inc (L/H)/Equity (L/H)	6.74	21.50	16.96	10.89	10.99
Insur Ben, Losses, Exp/Insur Premiums	46.27	81.82	63.16	66.19	317.14
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	1.08	0.00	1.08	0.60
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.91	5.07	1.15	0.32	5.12
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	7.89	6.40	6.80	6.28	5.96

## BROKER-DEALER ACTIVITIES

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

Yield: Foreign Loans	0.61	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	4.12	N/A	2.66	0.00	0.00

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

Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	0.28	N/A	3.47	N/A	N/A
Foreign Governments and Inst	0.00	0.00	0.00	0.31	0.00
Leases	N/A	N/A	N/A	N/A	N/A

## GROWTH RATES:

Net Loans and Leases	-44.32	-14.31	-34.05	-21.12	-29.44
Total Selected Assets	28.16	22.05	-10.77	-14.45	-18.73
Deposits	-47.51	28.57	-18.21	38.10	-27.59

PROFITABILITY:	PEER GROUP 05				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Net Income/Avg Equity Capital	11.46	11.52	12.14	11.38	11.55
Bank Net Inc/Avg Eq Inv in Banks	12.87	12.58	13.12	12.30	12.31
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.64	2.70	3.19	2.44	4.99
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.56	10.51	11.36	9.52	8.35
Bank Net Income/Parent Net Income	111.85	106.79	107.43	106.03	105.22
Nonbank Net Income/Parent Net Income	0.28	0.14	0.15	0.17	0.23
Sub BHCs Net Inc/Parent Net Income	94.61	97.20	97.99	87.15	85.78
LEVERAGE:					
Total Liabilities/Equity	22.04	16.91	19.94	17.62	15.74
Total Debt/Equity Capital	1.89	1.74	1.74	2.06	2.44
Tot Debt+NP to Subs Iss Tr Pref/Equity	20.71	15.67	18.30	15.92	13.12
Tot Debt+Lns Guaranteed for Affl/Equity	1.96	1.89	1.79	2.24	2.62
Total Debt/Eq Cap - Exc Over Fair Value	1.92	1.77	1.77	2.09	2.48
Long-Term Debt/Equity Capital	0.71	0.99	0.89	1.31	1.39
Short-Term Debt/Equity Capital	0.54	0.19	0.26	0.18	0.30
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.40	0.17	0.18	0.23	0.26
Long-Term Debt/Consolidated LT Debt	1.41	2.12	1.77	4.67	3.53
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	114.48	110.38	113.01	110.81	109.18
Total Investment in Subs/Equity	114.89	111.30	113.77	111.68	109.78
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.24	98.86	99.25	98.77	97.84
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.60	99.64	99.87	99.44	98.38
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.08	0.81	1.01	0.93	0.72
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.71	2.76	3.01	3.38	2.80
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	81.87	92.18	98.99	97.78	102.16
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	88.30	108.80	105.45	99.88	105.09
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	83.84	100.88	114.68	121.29	110.69
Pretax Oper Inc + Int Exp/Int Expense	1728.14	2653.66	4796.93	5281.50	3286.52
Div + Int From Subs/Int Exp + Div	154.91	130.87	133.47	140.54	145.26
Fees+Other Inc From Subs/Sal + Oth Exp	3.82	2.54	2.21	2.90	5.41
Net Inc/Curr Port of LT Debt+Pfd Div(X)	59.42	16.99	46.11	41.65	74.98
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.16	0.09	-0.10	0.05	-0.27
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.19
Total	0.00	0.00	0.00	0.00	0.25
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	0.51	0.36	0.33	0.54	0.62
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 05				
	03/31/2006	03/31/2005	12/31/2005	12/31/2004	12/31/2003
Div Paid/Inc Before Undist Inc	67.24	71.18	85.55	92.75	91.09
Dividends Paid/Net Income	24.41	22.52	27.42	28.97	28.71
Net Income - Dividends/Avg Equity	8.62	8.89	8.91	8.09	8.16
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	110.80	103.84	116.82	112.36	117.10
Dividends From Nonbank Subs	0.16	0.11	0.16	0.11	0.12
Dividends From Subsidiary BHCs	0.00	0.00	0.18	0.08	0.01
Dividends From All Subsidiaries	124.40	111.53	137.48	121.30	126.58
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	26.96	27.38	34.62	33.61	34.44
Interest Income From Bank Subs	0.24	0.12	0.14	0.12	0.11
Mgt & Service Fees From Bank Subs	0.39	0.15	0.07	0.16	0.41
Other Income From Bank Subs	0.08	0.00	0.01	0.01	0.02
Operating Income From Bank Subs	29.89	29.83	36.74	35.81	37.59
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	60.75	51.21	64.48	49.59	36.51
Interest Income From Nonbank Subs	0.00	1.93	1.60	0.90	0.29
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.35	0.18
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	71.97	60.23	76.66	61.02	43.11
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	31.94	29.49	26.82	29.28	27.93
Interest Inc From Subsidiary BHCs	0.05	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	31.98	29.52	26.92	29.54	27.98
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	56.80	60.61	72.06	72.38	70.20
Interest Income From Bank Subs	3.56	2.67	0.98	0.71	0.89
Mgt & Serv Fees From Bank Subs	0.69	0.41	0.13	0.38	0.76
Other Income From Bank Subs	0.48	0.03	0.05	0.04	0.06
Operating Income From Bank Subs	75.87	74.12	80.95	81.11	80.78
Dividends From Nonbank Subs	2.11	0.23	0.27	0.11	0.10
Interest Income From Nonbank Subs	0.03	0.01	0.02	0.01	0.00
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	3.46	1.68	1.19	0.66	0.44
Dividends From Subsidiary BHCs	0.00	0.02	0.15	0.05	0.00
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	0.00	0.07	0.15	0.08	0.23
Loans and Adv From Subs/ST Debt	332.61	904.53	752.79	1009.65	536.99
Loans and Adv From Subs/Total Debt	355.57	375.62	483.70	329.37	166.44

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									172
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.93	2.78	3.00	3.48	3.91	4.33	4.93	5.15	172
+ Non-interest Income	0.86	0.18	0.28	0.51	0.77	1.07	1.63	2.27	172
- Overhead Expense	3.16	1.99	2.28	2.68	3.14	3.63	4.13	4.41	172
- Provision for Losses	0.14	0.00	0.00	0.03	0.10	0.24	0.39	0.49	172
+ Securities Gains (Losses)	-0.00	-0.03	-0.00	0.00	0.00	0.00	0.00	0.01	172
+ Other Tax Equiv Adjustments	0.00	-0.10	-0.00	0.00	0.00	0.00	0.01	0.05	172
= Pretax Net Oper Income (TE)	1.49	0.31	0.64	1.05	1.51	1.91	2.36	2.79	172
Net Operating Income	1.05	0.22	0.49	0.69	0.98	1.36	1.82	2.11	172
Net Income	1.05	0.22	0.49	0.69	0.98	1.36	1.82	2.11	172
Net Income (Sub S Adjusted)	1.05	0.28	0.49	0.74	1.07	1.24	1.54	1.88	40
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	6.83	5.37	5.75	6.28	6.83	7.34	7.93	8.15	172
Interest Expense	2.58	1.43	1.71	2.15	2.61	3.03	3.39	3.49	172
Net Interest Income (TE)	4.23	2.96	3.18	3.72	4.19	4.67	5.30	5.47	172
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.04	-0.08	-0.03	-0.00	0.00	0.09	0.22	0.38	172
Earnings Coverage of Net Losses (X)	-2.71	-847.58	-309.88	-38.93	10.00	57.19	295.75	470.80	157
Ln&Ls Allowance/Total Loans & Leases	1.21	0.72	0.84	0.99	1.19	1.39	1.77	2.02	172
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.56	0.00	0.01	0.12	0.36	0.89	1.83	2.20	172
30-89 Days Past Due Loans and Leases	0.74	0.00	0.04	0.18	0.61	1.07	1.99	2.75	172
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	20.53	-6.70	1.07	9.93	19.35	29.84	40.90	51.61	172
Net ST Noncore Funding Dependence	11.16	-11.65	-3.21	2.66	10.93	18.87	27.22	36.34	172
Net Loans and Leases/Total Assets	70.22	44.02	49.63	63.72	73.00	78.33	82.47	86.37	172
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.50	6.59	7.06	8.33	9.11	10.76	12.50	13.58	171
Equity Capital/Total Assets	8.53	5.34	5.81	6.82	8.12	10.07	12.36	14.70	172
Net Loans&Ls/Equity Capital (X)	8.74	3.81	4.74	6.45	8.76	10.86	13.45	14.52	172
Cash Dividends/Net Income	24.41	0.00	0.00	0.00	15.62	43.69	78.94	113.29	167
Cash Dividends/Net Income (Sub S Adjusted)	32.30	-30.41	-3.11	0.00	12.45	52.78	108.09	122.22	40
Retained Earnings/Avg Equity Cap	8.61	-3.34	-0.08	4.65	8.24	12.74	16.91	19.15	172
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.53	0.00	0.00	0.00	0.00	0.00	3.68	11.63	172
Long-Term Debt/Equity Capital	0.71	0.00	0.00	0.00	0.00	0.00	3.68	12.85	172
Equity Investment in Subs/Equity Cap	114.47	86.00	93.21	99.28	109.15	129.15	145.92	169.10	172
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	88.30	-78.85	-7.76	30.74	89.67	118.57	203.54	346.83	163

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.34	5.07	5.35	5.81	6.29	6.85	7.31	7.66	172
Less: Interest Expense	2.40	1.30	1.55	1.99	2.43	2.84	3.12	3.31	172
Equals: Net Interest Income (TE)	3.93	2.78	3.00	3.48	3.91	4.33	4.93	5.15	172
Plus: Non-Interest Income	0.86	0.18	0.28	0.51	0.77	1.07	1.63	2.27	172
Equals: Adj Operating Income (TE)	4.85	3.42	3.77	4.30	4.80	5.32	6.01	6.92	172
Less: Overhead Expense	3.16	1.99	2.28	2.68	3.14	3.63	4.13	4.41	172
Less: Provision for Loan and Lease Losses	0.14	0.00	0.00	0.03	0.10	0.24	0.39	0.49	172
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Plus: Realized G/L on AFS Sec	-0.00	-0.03	-0.00	0.00	0.00	0.00	0.00	0.01	172
Plus: Other Tax Equiv Adjustments	0.00	-0.10	-0.00	0.00	0.00	0.00	0.01	0.05	172
Equals: Pretax Net Oper Inc (TE)	1.49	0.31	0.64	1.05	1.51	1.91	2.36	2.79	172
Less: Applicable Income Taxes (TE)	0.40	0.00	0.00	0.11	0.43	0.65	0.83	0.94	172
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Equals: Net Operating Income	1.05	0.22	0.49	0.69	0.98	1.36	1.82	2.11	172
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Equals: Net Income	1.05	0.22	0.49	0.69	0.98	1.36	1.82	2.11	172
Memo: Net Income (Last Four Qtrs)	1.06	0.32	0.51	0.73	1.01	1.37	1.69	2.17	170
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	93.20	87.65	89.09	91.48	93.55	94.99	96.13	97.15	172
Avg Int-Bearing Funds / Avg Assets	78.04	63.23	68.35	73.95	78.99	82.60	86.09	87.28	172
Int Income (TE) / Avg Earning Assets	6.83	5.37	5.75	6.28	6.83	7.34	7.93	8.15	172
Int Expense / Avg Earning Assets	2.58	1.43	1.71	2.15	2.61	3.03	3.39	3.49	172
Net Int Inc (TE) / Avg Earn Assets	4.23	2.96	3.18	3.72	4.19	4.67	5.30	5.47	172
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	7.53	6.36	6.65	7.01	7.51	8.03	8.50	8.87	172
Interest-Bearing Bank Balances	3.71	0.00	0.00	1.52	3.80	5.33	8.52	15.09	151
Fed Funds Sold & Reverse Repos	4.43	3.69	4.14	4.27	4.37	4.48	4.98	5.97	163
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Total Earning Assets	6.74	5.26	5.70	6.13	6.69	7.28	7.88	8.04	172
Investment Securities (TE)	4.39	3.47	3.60	4.02	4.33	4.74	5.30	5.90	171
U.S. Treasury & Agency Sec (excl MBS)	3.75	2.67	3.00	3.39	3.74	4.02	4.54	4.83	166
Mortgage-Backed Securities	4.35	2.84	3.48	3.93	4.26	4.58	5.80	6.26	158
All Other Securities	6.27	2.89	3.51	4.38	5.57	6.68	8.93	41.36	155
Interest-Bearing Deposits	2.87	1.72	1.95	2.40	2.85	3.37	3.69	3.88	172
Time Deposits of \$100K or More	3.77	2.75	3.14	3.48	3.82	4.06	4.23	4.38	172
Time Deposits < \$100K	3.70	2.89	3.08	3.41	3.70	4.01	4.25	4.48	172
Other Domestic Deposits	1.84	0.68	0.88	1.22	1.78	2.30	2.93	3.27	172
Foreign Deposits	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	1
Fed Funds Purchased and Repos	3.57	0.00	1.36	2.88	3.65	4.40	5.06	5.86	123
Other Borrowed Funds & Trading Liab	4.47	2.87	3.34	3.92	4.42	4.88	5.67	6.78	147
All Interest-Bearing Funds	3.08	1.97	2.28	2.69	3.07	3.55	3.84	3.95	172

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	14.63	10.34	11.04	12.37	14.10	16.63	18.73	22.42	172
Avg Assets per Employee (\$000)	3373.62	2150.07	2341.09	2680.47	3131.95	3916.47	5037.88	6276.95	172

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.64	0.00	0.00	0.00	0.00	2.87	8.25	10.70	171
Overhead Exp / NII + Non-Int Income	67.01	46.59	52.09	59.27	65.64	74.63	82.94	88.96	172

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.16	1.99	2.28	2.68	3.14	3.63	4.13	4.41	172
Personnel Expense	1.78	1.10	1.23	1.46	1.74	2.06	2.38	2.64	172
Net Occupancy Expense	0.44	0.19	0.24	0.34	0.44	0.53	0.65	0.74	172
Other Operating Expenses	0.93	0.56	0.66	0.76	0.91	1.06	1.25	1.38	172
Overhead Less Non-Interest Income	2.27	1.31	1.61	1.86	2.21	2.64	3.06	3.44	172

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	65.84	46.33	50.77	58.25	64.73	73.62	82.58	88.96	172
Personnel Expense	37.03	25.34	27.10	32.42	36.58	41.35	47.50	51.77	172
Net Occupancy Expense	9.29	4.55	5.54	7.28	9.28	11.07	13.11	14.74	172
Other Operating Expenses	19.30	13.56	14.26	16.40	18.68	22.13	26.11	28.69	172
Total Non-Interest Income	17.60	3.78	6.31	11.58	16.71	22.36	29.65	37.82	172
Fiduciary Activities Income	0.57	0.00	0.00	0.00	0.00	0.54	3.64	5.81	172
Serv Charges on Deposit Accts - Domestic	6.89	0.92	1.84	4.38	6.85	9.21	12.21	14.18	172
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Investment Banking Fees & Commissions	0.36	0.00	0.00	0.00	0.07	0.60	1.53	2.10	172
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Net Servicing Fees	0.16	0.00	0.00	0.00	0.00	0.06	0.90	1.70	172
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Insurance Activities Revenue	0.49	0.00	0.00	0.00	0.00	0.32	2.58	6.60	172
Net Gain (Loss) - Sales Loans, OREO, Oth	1.09	-0.15	-0.01	0.00	0.08	1.60	4.96	6.93	172
Other Non-Interest Income	5.34	0.82	1.48	2.88	4.70	7.24	10.36	16.51	172
Overhead Less Non-Interest Income	47.93	24.11	31.10	41.31	47.11	55.49	62.49	74.51	172

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	21.74	0.00	0.00	5.27	27.96	33.98	37.52	38.77	167
Appl Inc Tax+TE/Pretax NOI+TE	29.25	0.00	0.53	20.42	34.98	37.65	39.68	42.94	167



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	53.29	26.49	33.04	42.34	52.46	64.20	72.07	75.63	172
Commercial and Industrial Loans	10.50	2.13	3.54	6.35	9.77	14.11	19.96	23.45	172
Loans to Individuals	2.87	0.45	0.63	1.17	2.31	4.05	6.53	9.20	172
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Agricultural Loans	1.38	0.00	0.00	0.00	0.08	1.55	8.53	15.06	172
Other Loans and Leases	0.74	0.00	0.00	0.06	0.46	1.03	2.08	3.82	172
Net Loans and Leases	70.22	44.02	49.63	63.72	73.00	78.33	82.47	86.37	172
Debt Securities Over 1 Year	14.02	1.32	3.68	6.84	12.80	19.36	30.06	35.26	172
Mutual Funds and Equity Securities	0.12	0.00	0.00	0.00	0.00	0.04	0.75	1.83	172
Subtotal	85.25	70.62	75.92	82.00	85.63	89.11	92.05	93.25	172
Interest-Bearing Bank Balances	0.39	0.00	0.00	0.01	0.09	0.60	2.03	3.02	172
Federal Funds Sold & Reverse Repos	2.40	0.00	0.00	0.19	1.79	4.38	7.22	9.18	172
Debt Securities 1 Year or Less	2.63	0.00	0.07	0.51	1.61	4.42	7.69	9.82	172
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Total Earning Assets	91.69	86.34	88.13	90.11	91.93	93.37	94.61	95.11	172
Non-Int Cash and Due From Dep Inst	2.76	1.07	1.48	2.06	2.50	3.52	4.31	5.02	172
Other Real Estate Owned	0.08	0.00	0.00	0.00	0.00	0.14	0.37	0.56	172
All Other Assets	5.47	2.15	2.70	4.14	5.37	6.77	8.30	9.64	172
<b>MEMORANDA:</b>									
Short-Term Investments	6.16	0.40	0.93	2.24	5.22	9.32	14.30	17.74	172
U.S. Treasury Securities	0.20	0.00	0.00	0.00	0.00	0.02	1.57	3.55	172
U.S. Agency Securities (excl MBS)	7.14	0.00	0.55	2.73	6.18	9.76	17.22	20.52	172
Municipal Securities	2.97	0.00	0.00	0.24	2.48	5.09	9.05	10.43	172
Mortgage-Backed Securities	4.97	0.00	0.01	0.52	3.26	8.25	13.32	18.71	172
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Other Debt Securities	0.23	0.00	0.00	0.00	0.00	0.21	1.57	2.14	172
RE Loans Secured by 1-4 Family	15.66	2.74	3.80	9.29	14.70	22.11	29.56	36.62	172
Revolving	2.64	0.00	0.02	0.53	2.02	4.41	6.10	7.76	172
Closed-End, Sec by First Liens	11.72	1.31	2.61	5.72	10.26	17.91	24.53	28.87	172
Closed-End, Sec by Junior Liens	0.97	0.00	0.05	0.26	0.78	1.53	2.64	3.08	172
Commercial Real Estate Loans	33.80	8.21	11.96	19.53	33.07	46.33	58.28	63.73	172
Construction and Land Dev	10.84	0.61	1.18	3.89	9.00	15.55	26.18	35.63	172
Multifamily	1.48	0.00	0.03	0.35	0.98	2.33	3.90	5.57	172
Nonfarm Nonresidential	19.99	4.97	8.72	12.87	18.61	27.03	32.69	39.69	172
RE Loans Secured by Farmland	1.67	0.00	0.00	0.03	0.45	3.06	6.62	10.31	172
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	75.47	48.06	54.96	65.67	76.31	85.49	90.80	94.54	172
RE Loans Secured by 1-4 Family	22.74	3.71	5.54	12.06	21.16	31.37	45.28	52.25	172
Revolving	3.69	0.00	0.03	0.88	2.64	6.14	8.46	10.07	172
Closed-End	18.79	1.99	4.25	8.63	16.50	27.34	40.65	45.29	172
Commercial Real Estate Loans	47.21	13.87	20.84	30.87	47.79	62.20	73.01	81.75	172
Construction and Land Dev	14.93	1.00	1.92	5.36	13.14	21.48	33.52	43.49	172
Multifamily	2.12	0.00	0.06	0.46	1.52	3.34	5.80	7.06	172
Nonfarm Nonresidential	28.42	8.94	12.49	19.55	27.67	37.49	45.55	50.86	172
RE Loans Secured by Farmland	2.49	0.00	0.00	0.04	0.63	4.18	10.02	15.28	172
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Commercial and Industrial Loans	15.03	3.24	5.34	9.12	14.00	20.43	27.23	36.64	172
Loans to Individuals	4.29	0.55	0.81	1.66	3.58	6.28	10.07	15.54	172
Credit Card Loans	0.08	0.00	0.00	0.00	0.00	0.13	0.44	0.65	172
Agricultural Loans	2.01	0.00	0.00	0.00	0.13	2.16	12.19	19.55	172
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Other Loans and Leases	1.09	0.00	0.01	0.10	0.68	1.53	3.35	5.29	172

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.16	0.40	0.93	2.24	5.22	9.32	14.30	17.74	172
Liquid Assets	19.43	6.32	8.74	12.03	17.13	26.61	34.29	39.34	172
Investment Securities	17.42	3.71	6.48	9.12	15.65	23.51	35.15	38.58	172
Net Loans and Leases	70.22	44.02	49.63	63.72	73.00	78.33	82.47	86.37	172
Net Lns, Ls & Stdbly Ltrs of Credit	71.02	45.18	51.20	63.90	74.24	79.20	83.30	87.48	172
Core Deposits	64.53	38.79	47.82	57.16	65.41	71.82	77.46	80.57	172
Noncore Funding	24.26	7.92	10.38	16.79	22.89	31.04	40.78	48.78	172
Time Deposits of \$100K or More	16.19	5.04	7.41	10.04	14.64	20.87	28.46	39.11	172
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Fed Funds Purchased and Repos	1.21	0.00	0.00	0.00	0.42	2.15	5.44	7.19	172
Net Fed Funds Purchased (Sold)	-1.20	-8.14	-6.70	-3.58	-1.28	1.45	3.98	5.53	172
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Oth Borrowings W/Rem Mat 1 Yr or Less	1.44	0.00	0.00	0.00	0.73	2.50	5.38	6.49	172
Earning Assets Repr in 1 Year	46.30	18.15	24.51	35.22	47.03	57.36	65.19	69.87	172
Int-Bearing Liab Repr in 1 Year	32.69	11.59	14.70	20.45	30.39	44.92	57.66	67.21	172
Long-Term Debt Repr in 1 Year	0.28	0.00	0.00	0.00	0.00	0.17	1.53	3.10	172
Net Assets Repriceable in 1 Year	12.22	-19.12	-12.45	-1.88	12.33	25.04	35.66	45.61	172
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	20.53	-6.70	1.07	9.93	19.35	29.84	40.90	51.61	172
Net ST Noncore Funding Dependence	11.16	-11.65	-3.21	2.66	10.93	18.87	27.22	36.34	172
Short-Term Inv/ST Noncore Funding	49.35	2.17	3.57	11.28	39.85	72.98	135.22	179.16	171
Liq Asts-ST Noncore Fndg/Nonliq Asts	5.28	-28.17	-17.89	-7.50	3.90	16.71	33.14	46.47	172
Net Loans and Leases/Total Deposits	85.89	54.96	60.82	75.10	88.93	95.81	105.27	107.73	172
Net Loans and Leases/Core Deposits	111.97	65.51	72.60	89.57	107.83	132.48	162.02	198.96	172
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.28	-4.42	-1.93	-0.37	-0.03	0.02	0.25	0.90	67
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.81	-10.22	-7.55	-4.01	-2.33	-1.05	-0.28	0.06	168
Struct Notes Appr(Depr)/T1 Cap	-0.36	-1.57	-1.21	-0.48	-0.22	-0.05	-0.02	-0.00	72
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.43	0.00	0.00	0.00	0.00	3.72	33.74	53.73	171
Available-For-Sale Securities	94.56	43.47	66.21	95.85	100.00	100.00	100.00	100.00	171
U.S. Treasury Securities	1.79	0.00	0.00	0.00	0.00	0.06	9.12	34.64	171
U.S. Agency Securities (excl MBS)	42.39	0.00	5.60	20.68	37.44	62.72	81.27	90.00	171
Municipal Securities	16.87	0.00	0.00	3.25	15.76	30.42	42.86	47.50	171
Mortgage-Backed Securities	27.65	0.00	0.15	4.28	23.46	47.27	62.47	74.10	171
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	171
Other Debt Securities	1.28	0.00	0.00	0.00	0.00	1.30	8.66	12.59	171
Mutual Funds and Equity Securities	0.76	0.00	0.00	0.00	0.00	0.43	3.90	12.29	171
Debt Securities 1 Year or Less	16.69	0.00	0.65	3.99	11.73	24.04	47.71	65.02	171
Debt Securities 1 To 5 Years	41.03	4.17	13.44	23.81	42.39	56.55	68.04	73.53	171
Debt Securities Over 5 Years	37.07	0.00	2.84	14.29	36.15	59.21	75.52	83.89	171
Pledged Securities	45.34	0.61	10.85	26.55	45.02	62.98	82.35	92.12	171
Structured Notes, Fair Value	2.69	0.00	0.00	0.00	0.00	5.29	13.08	20.25	171

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	0.03	0.10	0.24	0.39	0.49	172
Provision for Ln&Ls Losses/Avg Lns&Ls	0.20	0.00	0.00	0.05	0.15	0.33	0.51	0.66	172
Provision for Ln&Ls Losses/Net Losses	-53.96	-150.00	-737.50	-40.86	98.29	394.29	1407.71	2864.00	157
Ln&Ls Allowance/Total Loans & Leases	1.21	0.72	0.84	0.99	1.19	1.39	1.77	2.02	172
Ln&Ls Allowance/Net Ln&Ls Losses (X)	53.84	2.39	3.80	6.38	18.68	57.29	253.67	367.89	103
ALLL/Nonaccrual Assets	797.77	70.76	91.11	164.15	392.20	965.33	3286.86	5287.07	154
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	522.29	58.90	77.62	140.70	258.12	678.14	1986.96	3318.12	159
Gross Ln&Ls Losses/Avg Loans & Leases	0.08	0.00	0.00	0.00	0.04	0.13	0.31	0.51	172
Recoveries/Avg Loans and Leases	0.03	0.00	0.00	0.00	0.02	0.06	0.12	0.16	172
Net Losses/Avg Loans and Leases	0.04	-0.08	-0.03	-0.00	0.00	0.09	0.22	0.38	172
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Recoveries/Prior Year-End Losses	7.91	0.00	0.61	2.57	5.89	11.35	20.88	39.81	161
Earnings Coverage of Net Losses (X)	-2.71	-847.58	-309.88	-38.93	10.00	57.19	295.75	470.80	157
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.01	-0.02	-0.00	0.00	0.00	0.00	0.07	0.14	172
RE Loans Secured By 1-4 Family	0.01	-0.04	-0.01	0.00	0.00	0.00	0.12	0.24	172
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	158
Closed-End	0.01	-0.05	-0.01	0.00	0.00	0.00	0.13	0.26	172
Commercial Real Estate Loans	0.00	-0.01	-0.00	0.00	0.00	0.00	0.03	0.07	172
Construction and Land Dev	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	169
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	160
Nonfarm Nonresidential	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.07	172
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
Commercial and Industrial Loans	0.06	-0.54	-0.20	-0.01	0.00	0.05	0.47	1.21	172
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Loans to Individuals	0.58	0.03	0.06	0.13	0.43	0.79	1.57	2.03	95
Credit Card Loans	0.95	-6.79	-2.10	0.00	0.00	1.61	6.48	8.08	63
Agricultural Loans	-0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	114
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.39	-0.09	0.00	0.00	0.00	0.00	2.44	5.76	159

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									
30-89 Days PD Loans and Leases	0.74	0.00	0.04	0.18	0.61	1.07	1.99	2.75	172
90+ Days PD Loans and Leases	0.06	0.00	0.00	0.00	0.01	0.11	0.29	0.50	172
Nonaccrual Loans and Leases	0.38	0.00	0.00	0.07	0.25	0.64	1.33	1.74	172
90+ Days PD and Nonaccrual Loans and Leases	0.53	0.00	0.01	0.11	0.39	0.86	1.42	1.99	172
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
-----									
30-89 Days Past Due Assets	0.74	0.00	0.04	0.18	0.61	1.07	1.99	2.75	172
90+ Days Past Due Assets	0.06	0.00	0.00	0.00	0.01	0.11	0.29	0.50	172
Nonaccrual Assets	0.38	0.00	0.00	0.07	0.25	0.64	1.33	1.74	172
30+ Days PD & Nonaccrual Assets	1.30	0.02	0.14	0.45	1.03	1.82	3.34	4.25	172
PERCENT OF TOTAL ASSETS									
-----									
90+ Days PD and Nonaccrual Assets	0.37	0.00	0.01	0.08	0.28	0.56	0.96	1.45	172
90+ PD & Nonaccrual Assets + OREO	0.49	0.00	0.02	0.09	0.36	0.75	1.33	1.95	172
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	0.44	0.00	0.00	0.07	0.26	0.69	1.41	1.77	172
Allowance for Loan & Lease Losses	51.90	0.00	1.31	10.74	31.57	78.93	158.91	193.40	172
Equity Cap + ALLL	4.94	0.00	0.08	0.91	2.95	6.94	15.63	19.89	172
Tier 1 Cap + ALLL	4.50	0.00	0.07	0.81	2.67	5.96	14.42	19.47	172
Loans & Leases + RE Acquired	0.63	0.00	0.01	0.12	0.38	0.93	1.95	2.62	172



CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.50	6.59	7.06	8.33	9.11	10.76	12.50	13.58	171
Tier 1 RBC Ratio	12.43	8.22	8.96	10.42	12.03	14.20	17.39	19.67	171
Total Risk-Based Capital Ratio	13.96	10.21	10.76	11.69	13.65	15.48	18.92	21.87	171
Tangible Tier 1 Leverage Ratio	9.48	6.59	7.05	8.27	9.11	10.69	12.39	13.58	171
Tangible Common Eq Cap/Tan Assets	7.92	4.29	5.21	6.10	7.66	9.37	11.60	13.49	171
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	16.18	4.85	7.05	11.26	15.20	20.89	26.63	31.37	172
Standby Letters of Credit	0.69	0.00	0.03	0.19	0.54	0.98	1.85	2.46	172
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.30	172
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.21	0.00	0.00	0.00	0.00	0.00	1.27	4.47	172
Interest Rate Contracts	0.19	0.00	0.00	0.00	0.00	0.00	1.26	4.47	172
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Written Options Contr (Int Rate)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.50	172
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Interest Rate Swaps	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.88	172
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	23.51	7.60	11.00	16.92	21.58	29.89	38.62	42.21	172









PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	67.23	0.00	0.00	22.27	84.69	103.08	126.30	154.37	92
Dividends Paid/Net Income	24.41	0.00	0.00	0.00	15.62	43.69	78.94	113.29	167
Net Income - Dividends/Avg Equity	8.61	-3.34	-0.08	4.65	8.24	12.74	16.91	19.15	172
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	110.79	0.00	0.00	69.25	103.44	147.97	280.28	466.21	92
Dividends From Nonbank Subs	0.15	0.00	0.00	0.00	0.00	0.00	0.87	2.44	92
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Dividends From All Subsidiaries	124.39	0.00	0.00	99.13	104.16	151.51	303.39	557.96	92
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	26.96	0.00	0.00	0.00	18.90	54.10	89.00	122.74	162
Interest Income From Bank Subs	0.24	0.00	0.00	0.00	0.00	0.08	1.66	4.72	162
Mgt & Service Fees From Bank Subs	0.38	0.00	0.00	0.00	0.00	0.00	2.28	11.10	162
Other Income From Bank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.00	2.78	162
Operating Income From Bank Subs	29.88	0.00	0.00	0.00	22.49	58.74	90.91	123.14	162
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	60.75	0.00	0.00	0.00	100.00	100.00	100.00	115.00	54
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54
Operating Inc From Nonbank Subs	71.96	0.00	0.00	0.00	100.00	100.00	130.00	194.58	54
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	31.93	0.00	0.00	0.00	17.41	48.29	71.75	86.46	10
Interest Inc From Subsidiary BHCs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.22	10
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Operating Income From Sub BHCs	31.98	0.00	0.00	0.00	17.41	48.29	72.20	86.69	10
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	56.79	0.00	0.00	0.00	84.39	98.81	100.00	100.00	144
Interest Income From Bank Subs	3.55	0.00	0.00	0.00	0.00	0.54	43.93	100.00	144
Mgt & Serv Fees From Bank Subs	0.68	0.00	0.00	0.00	0.00	0.00	6.20	16.95	144
Other Income From Bank Subs	0.48	0.00	0.00	0.00	0.00	0.00	1.00	17.30	144
Operating Income From Bank Subs	75.87	0.00	0.00	67.20	97.48	100.00	100.00	100.00	144
Dividends From Nonbank Subs	2.11	0.00	0.00	0.00	0.00	0.00	8.17	96.66	144
Interest Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	2.44	144
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Operating Inc From Nonbank Subs	3.45	0.00	0.00	0.00	0.00	0.63	38.42	100.00	144
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Loans and Adv From Subs/ST Debt	332.60	0.00	0.00	0.00	135.21	390.86	1333.02	2035.38	26
Loans and Adv From Subs/Total Debt	355.57	0.00	0.00	0.00	138.60	431.92	1421.10	2349.00	55

BHCPR Reporters for Quarter Ending 03/31/2006  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2005 and Other Notes
3017326	443, 230	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	410, 772	AMERICA BANCSHARES, INC.	SANTA ANA, CA	
3232512	225, 915	AMERICAN COMMUNITY BANCORP, IN	EVANSVILLE, IN	Moved from Peer 6
2900784	459, 808	AMERICAN COMMUNITY BANCSHARES,	CHARLOTTE, NC	
2454380	446, 816	ARBOR BANCORP, INC.	ANN ARBOR, MI	
3264812	435, 806	ATLANTIC SOUTHERN FINANCIAL GR	MACON, GA	
1081613	458, 894	B. P. C. CORPORATION	COOKEVILLE, TN	
1126028	470, 141	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
2297701	244, 784	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	Moved from Peer 6
1139215	491, 234	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	Moved from Peer 4
2808330	362, 226	BANKING CORPORATION OF FLORIDA	NAPLES, FL	
2339571	438, 272	BB&T BANCSHARES CORP.	BLOOMINGDALE, IL	
3274996	492, 108	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
2391243	426, 709	BEACH FIRST NATIONAL BANCSHARE	MYRTLE BEACH, SC	
1891317	488, 175	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
1082375	478, 314	BRANNEN BANKS OF FLORIDA, INC.	INVERNESS, FL	
1084212	382, 818	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
1471960	462, 448	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
2595939	394, 934	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
3019964	485, 312	CAPITAL BANCORP, INC.	NASHVILLE, TN	
2043346	131, 670	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	Moved from Peer 6
1025662	490, 772	CENTRAL BANCORPORATION	PROVO, UT	
1051465	372, 848	CENTRAL SERVICE CORPORATION	ENID, OK	
1140239	392, 994	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1131077	484, 584	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
1129065	187, 559	CITIZENS BANCSHARES OF WOODVIL	HUDSON, WI	Moved from Peer 6
1142475	489, 530	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1117772	264, 573	COLUMBIA FINANCIAL CORPORATION	BLOOMSBURG, PA	Moved from Peer 6
1838974	429, 644	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	478, 913	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1125843	482, 433	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1084511	441, 586	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2775142	329, 971	COMMUNITY CAPITAL BANCSHARES,	ALBANY, GA	
2443526	484, 463	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
2937100	481, 845	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
1130931	456, 658	CORTLAND BANCORP	CORTLAND, OH	
3027709	445, 063	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1207543	452, 506	CRETE BANCORPORATION, INC.	CRETE, IL	
1249918	310, 714	DELMAR BANCORP	DELMAR, MD	
1209789	410, 278	DENMARK BANCSHARES, INC.	DENMARK, WI	
3243358	343, 517	DESERT HILLS CAPITAL CORP.	PHOENIX, AZ	
1951770	479, 153	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3023466	489, 695	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	Moved from Peer 4
2721895	179, 364	EQUITABLE FINANCIAL GROUP, INC	FORT LAUDERDALE, FL	Moved from Peer 6
3001129	268, 745	EVERGREENBANCORP, INC.	SEATTLE, WA	Moved from Peer 6
3343351	26, 305	EVOLVE FINANCIAL GROUP, INC.	MEMPHIS, TN	Moved from Peer 6
1082731	295, 642	EXECUTIVE BANKING CORPORATION	MIAMI, FL	Moved from Peer 6
1076495	356, 650	F & M BANK CORP.	TIMBERVILLE, VA	
1201532	394, 281	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1842083	397, 643	FAR WEST BANCORPORATION	PROVO, UT	
1247615	248, 072	FARMERS BANCORP INC.	BLYTHEVILLE, AR	Moved from Peer 6

BHCPR Reporters for Quarter Ending 03/31/2006  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2005 and Other Notes
1123885	466,608	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	477,566	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
3287996	388,271	FGBC BANCSHARES, INC.	FRANKLIN, GA	
1203778	490,452	FIDELITY COMPANY	DUBUQUE, IA	
3362923	362,917	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
1064812	43,031	FIRST AINSWORTH COMPANY	AINSWORTH, NE	Moved from Peer 6
2349468	377,333	FIRST BANKSHARES, INC.	WINTER PARK, FL	
1983977	469,596	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2337401	487,897	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
1249039	481,857	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2180232	177,840	FIRST FINANCIAL BANCSHARES, IN	ROLAND, OK	Moved from Peer 6
2508117	242,716	FIRST GEORGIA COMMUNITY CORP.	JACKSON, GA	Moved from Peer 6
3044144	351,269	FIRST INDEPENDENT CAPITAL OF	RENO, NV	
1363757	460,843	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	
1086449	315,564	FIRST MCMINNVILLE CORPORATION	MCMINNVILLE, TN	
1065378	339,422	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1076123	492,624	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1085844	260,749	FIRST OF HOMESTEAD, INC.	HOMESTEAD, FL	Moved from Peer 6
3070312	420,071	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
2899851	212,479	FIRST SECURITY BANCORP, INC.	LEXINGTON, KY	Moved from Peer 6
1085572	310,730	FIRST SECURITY BANCSHARES, INC	LAVONIA, GA	Moved from Peer 6
2349486	403,081	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
2621267	401,671	FIRST STATE FINANCIAL CORPORAT	SARASOTA, FL	
1135404	249,841	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	Moved from Peer 6
1109834	384,046	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
3053146	386,989	FLORIDA BANK GROUP, INC.	TAMPA, FL	Name change from BANK OF ST. PETERSBURG HOLDINGS, INC.
1398795	467,813	FNBH BANCORP, INC.	HOWELL, MI	
2938349	440,949	FOSTER BANKSHARES, INC.	CHICAGO, IL	
3157071	427,959	FRONTENAC BANCSHARES, INC.	EARTH CITY, MO	
3019339	291,661	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	Moved from Peer 6
1203714	427,623	GOODENOW BANCORPORATION	OKOJOJI, IA	
2849799	417,539	GREENVILLE FIRST BANCSHARES	GREENVILLE, SC	
3001156	404,294	GULFSTREAM BANCSHARES, INC.	STUART, FL	
1086766	471,369	HABERSHAM BANCORP	CORNELIA, GA	
3228702	454,263	HAMPDEN BANCORP, MHC	SPRINGFIELD, MA	
3012554	412,469	HAMPTON ROADS BANKSHARES, INC.	NORFOLK, VA	
1843062	450,722	HAPPY BANCSHARES, INC.	CANYON, TX	
2253529	492,452	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1109496	357,248	HERRING BANCORP, INC.	AMARILLO, TX	
1202986	478,437	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1124659	422,002	HIGHLAND BANCSHARES, INC.	SAINT MICHAEL, MN	
1131750	339,787	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1142774	232,657	ICNB FINANCIAL CORPORATION	IONIA, MI	Moved from Peer 6
1100000	476,476	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	Moved from Peer 4
1245385	388,287	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	177,445	IRELAND BANCORP, LTD.	MALAD CITY, ID	Moved from Peer 6
2737766	304,072	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	Moved from Peer 6
1833997	473,287	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
1140127	378,124	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1210169	380,077	LINCOLN BANCORP	REINBECK, IA	
1201103	231,133	LINCOLNWOOD BANCORP INC.	LINCOLNWOOD, IL	Moved from Peer 6

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2005 and Other Notes
1995523	65, 594	M & F BANCORP, INC.	HOLLY SPRINGS, MS	Moved from Peer 6
1123933	334, 591	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	Moved from Peer 6
2067959	211, 402	MAINLINE BANCORP, INC.	EBENSBURG, PA	Moved from Peer 6
1082469	292, 634	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	Moved from Peer 6
2217503	462, 227	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
2521899	265, 062	METRO BANK FINANCIAL SERVICES,	MIAMI, FL	Moved from Peer 6
1208513	487, 401	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1081136	384, 054	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1133455	479, 068	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1139185	424, 504	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
2868950	385, 740	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1054840	395, 129	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1491351	394, 218	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1054091	496, 605	MIDSTATE BANCORP, INC.	HINTON, OK	
1064652	280, 994	MIDWEST BANC HOLDING CO.	PIERCE, NE	Moved from Peer 6
2107789	212, 288	MYERS BANCSHARES, INC.	ALVA, OK	Moved from Peer 6
1947045	441, 877	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
2947882	493, 018	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
1031681	479, 930	NATIONAL MERCANTILE BANCORP	LOS ANGELES, CA	
1082816	318, 467	NBANK. CORP	COMMERCE, GA	
1200124	470, 397	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	442, 970	NEW CENTURY BANCORP, INC.	DUNN, NC	
1070569	497, 999	NEXTIER INCORPORATED	BUTLER, PA	Moved from Peer 4
3103603	453, 364	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
2088329	259, 062	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	Moved from Peer 6
2320618	450, 193	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2321428	424, 640	OGDEN BANCSHARES, INC.	AMES, IA	
1248032	494, 415	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
3021800	494, 425	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1202799	366, 985	PEOTONE BANCORP, INC.	PEOTONE, IL	
2453114	203, 909	PIERCE COUNTY BANCORP	TACOMA, WA	Moved from Peer 6
1059407	332, 876	PIONEER BANCSHARES, INC.	PONCA CITY, OK	
2511014	494, 040	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSDLUFF, NE	
3098576	471, 649	PLUMAS BANCORP	QUINCY, CA	
3237786	323, 121	PRIVEE LLC	MIAMI, FL	
3176607	495, 428	PSB GROUP, INC.	MADISON HEIGHTS, MI	
1246252	465, 055	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
2743235	472, 039	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
2891006	235, 906	REGENT BANCORP, INC.	DAVIE, FL	Moved from Peer 6
2352280	412, 451	ROCKHOLD BANCORP	KIRKSVILLE, MO	
2336806	478, 653	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1121733	409, 293	S&C BANCO, INC.	NEW RICHMOND, WI	
1417203	226, 309	SAINT LANDRY BANCSHARES, INC.	OPELOUSAS, LA	Moved from Peer 6
1135374	332, 661	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
1140323	493, 667	SECURITY NATIONAL CORPORATION	OMAHA, NE	
2124795	240, 887	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	Moved from Peer 6
1248939	495, 167	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1129823	428, 641	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
1081538	323, 499	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
2526764	307, 982	SUN AMERICAN BANCORP	MIAMI, FL	Moved from Peer 6; Name change from PANAMERICAN BANCORP
2916169	438, 318	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	

BHCPR Reporters for Quarter Ending 03/31/2006  
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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2005 and Other Notes
1082852	365,098	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
3191712	184,611	TOLLESON WEALTH MANAGEMENT, IN	DALLAS, TX	Moved from Peer 6
1118292	345,582	TOWER BANCORP INC.	GREENCASTLE, PA	
1208531	382,747	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	332,225	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3030688	227,961	TRAFALGAR HOLDINGS, LLC	VANCOUVER, WA	Moved from Peer 6
3174911	414,568	TRIANGLE FINANCIAL GROUP, INC.	LOGANVILLE, GA	
2246053	426,709	TRUMAN BANCORP, INC.	CLAYTON, MD	
2856706	383,954	TWENTY-FIRST CENTURY FINANCIAL	TULSA, OK	
1085358	302,480	UNION BANCSHARES, INC.	PELL CITY, AL	Moved from Peer 6
1207392	430,056	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
2995164	407,688	VALLEY BANCORP	LAS VEGAS, NV	
1084155	444,110	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1085255	459,547	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1097249	478,327	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1051979	485,515	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
2142445	421,266	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
2484202	335,161	1ST INDEPENDENCE FINANCIAL GRO	HARRODSBURG, KY	
1247576	348,089	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 172 bank holding companies.