

## PEER GROUP 03

09/30/2005

09/30/2004

12/31/2004

12/31/2003

12/31/2002

Number of BHCs in Peer Group

229

207

214

200

170

## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.74	3.67	3.69	3.73	3.97
+ Non-interest Income	1.03	1.08	1.06	1.24	1.20
- Overhead Expense	2.91	2.92	2.94	3.07	3.12
- Provision for Losses	0.17	0.19	0.19	0.23	0.30
+ Securities Gains (Losses)	0.01	0.03	0.02	0.05	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.76	1.73	1.71	1.81	1.82
Net Operating Income	1.15	1.13	1.12	1.16	1.18
Net Income	1.16	1.13	1.12	1.17	1.18
Net Income (Sub S Adjusted)	1.25	1.09	1.16	1.22	2.58

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.07	5.50	5.56	5.76	6.55
Interest Expense	2.02	1.53	1.57	1.69	2.26
Net Interest Income (TE)	4.06	3.96	3.99	4.05	4.28

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

Net Ln&Ls Losses/Avg Loans & Leases	0.14	0.16	0.19	0.25	0.30
Earnings Coverage of Net Losses (X)	20.20	28.11	25.28	17.88	16.96
Ln&Ls Allowance/Total Loans & Leases	1.24	1.32	1.30	1.38	1.44
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.54	0.67	0.61	0.76	0.75
30-89 Days Past Due Loans and Leases	0.53	0.57	0.58	0.73	0.88

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	25.28	24.84	24.19	23.15	22.35
Net ST Noncore Funding Dependence	14.81	14.15	13.71	12.75	11.79
Net Loans and Leases/Total Assets	69.12	67.29	67.83	64.49	63.54

## CAPITALIZATION:

Tier 1 Leverage Ratio	8.82	8.62	8.65	8.68	8.54
Equity Capital/Total Assets	8.36	8.40	8.38	8.53	8.69
Net Loans&Ls/Equity Capital (X)	8.55	8.31	8.39	7.78	7.49
Cash Dividends/Net Income	26.17	26.31	27.11	26.94	25.95
Cash Dividends/Net Income (Sub S Adjusted)	25.32	29.81	31.75	45.24	24.95
Retained Earnings/Avg Equity Cap	9.84	9.55	9.31	9.62	9.72

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.67	0.49	0.29	0.42	0.68
Long-Term Debt/Equity Capital	1.25	1.57	1.61	1.31	1.21
Equity Investment in Subs/Equity Cap	114.24	113.78	113.71	111.00	107.71
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	106.39	106.48	108.77	125.58	130.72

PERCENT OF AVERAGE ASSETS	PEER GROUP 03				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Interest Income (TE)	5.60	5.09	5.14	5.31	6.07
Less: Interest Expense	1.86	1.42	1.45	1.56	2.10
Equals: Net Interest Income (TE)	3.74	3.67	3.69	3.73	3.97
Plus: Non-Interest Income	1.03	1.08	1.06	1.24	1.20
Equals: Adj Operating Income (TE)	4.83	4.80	4.80	5.04	5.21
Less: Overhead Expense	2.91	2.92	2.94	3.07	3.12
Less: Provision for Loan and Lease Losses	0.17	0.19	0.19	0.23	0.30
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	0.03	0.02	0.05	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.76	1.73	1.71	1.81	1.82
Less: Applicable Income Taxes (TE)	0.57	0.57	0.56	0.60	0.61
Less: Minority Interest	0.00	0.00	0.00	0.01	0.01
Equals: Net Operating Income	1.15	1.13	1.12	1.16	1.18
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.16	1.13	1.12	1.17	1.18
Memo: Net Income (Last Four Qtrs)	1.14	1.12	1.11	1.17	1.18
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.58	92.68	92.68	92.44	92.84
Avg Int-Bearing Funds / Avg Assets	77.87	78.36	77.97	78.45	78.89
Int Income (TE) / Avg Earning Assets	6.07	5.50	5.56	5.76	6.55
Int Expense / Avg Earning Assets	2.02	1.53	1.57	1.69	2.26
Net Int Inc (TE) / Avg Earn Assets	4.06	3.96	3.99	4.05	4.28
YIELD OR COST:					
Total Loans and Leases (TE)	6.67	6.09	6.14	6.48	7.19
Interest-Bearing Bank Balances	3.32	1.36	1.65	1.59	2.96
Fed Funds Sold & Reverse Repos	2.92	1.10	1.33	1.07	1.59
Trading Assets	1.29	1.57	1.27	2.99	2.59
Total Earning Assets	5.98	5.40	5.47	5.65	6.43
Investment Securities (TE)	4.20	4.11	4.08	4.24	5.34
U. S. Treasury & Agency Sec (excl MBS)	3.38	3.34	3.32	3.47	4.55
Mortgage-Backed Securities	4.06	3.90	3.91	3.89	5.27
All Other Securities	6.30	6.39	6.28	6.67	7.12
Interest-Bearing Deposits	2.08	1.53	1.57	1.73	2.41
Time Deposits of \$100K or More	2.96	2.29	2.34	2.56	3.34
Time Deposits < \$100K	2.90	2.43	2.46	2.79	3.70
Other Domestic Deposits	1.34	0.81	0.86	0.87	1.28
Foreign Deposits	2.22	1.38	1.81	1.68	2.31
Fed Funds Purchased and Repos	2.51	1.18	1.34	1.27	1.82
Other Borrowed Funds & Trading Liab	3.77	3.31	3.37	3.76	4.42
All Interest-Bearing Funds	2.39	1.80	1.85	1.99	2.65

## PEER GROUP 03

09/30/2005

09/30/2004

12/31/2004

12/31/2003

12/31/2002

Avg Personnel Exp Per Employee (\$000)

44

42

56

54

51

Avg Assets per Employee (\$000)

3,764

3,595

3,620

3,344

3,190

## ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

2.09

2.03

2.08

1.94

2.21

Overhead Exp / NII + Non-Int Income

61.30

62.26

62.28

62.34

60.77

## PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

2.91

2.92

2.94

3.07

3.12

Personnel Expense

1.62

1.62

1.61

1.66

1.68

Net Occupancy Expense

0.42

0.42

0.42

0.43

0.44

Other Operating Expenses

0.85

0.87

0.88

0.95

0.97

Overhead Less Non-Interest Income

1.83

1.80

1.84

1.79

1.85

## PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

60.19

61.07

61.14

61.06

59.44

Personnel Expense

33.46

33.68

33.49

33.14

32.15

Net Occupancy Expense

8.63

8.76

8.72

8.55

8.45

Other Operating Expenses

17.71

18.29

18.45

18.83

18.62

Total Non-Interest Income

20.94

22.25

21.97

24.10

22.48

Fiduciary Activities Income

1.42

1.63

1.58

1.46

1.67

Serv Charges on Deposit Accts - Domestic

7.90

8.61

8.37

8.45

8.00

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees &amp; Commissions

0.60

0.60

0.58

0.59

0.65

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.24

0.28

0.27

0.27

0.26

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.56

0.58

0.55

0.53

0.56

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

1.80

1.77

1.82

2.74

1.98

Other Non-Interest Income

6.00

6.31

6.22

6.76

6.65

Overhead Less Non-Interest Income

38.54

38.44

38.83

36.51

36.58

## TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

28.66

28.07

28.21

28.34

28.57

Appl Inc Tax+TE/Pretax NOI+TE

33.78

33.61

33.72

34.14

34.38

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate Loans	52.27	49.72	50.70	46.66	45.34
Commercial and Industrial Loans	10.01	10.44	10.39	10.55	10.20
Loans to Individuals	3.52	3.73	3.49	4.01	4.70
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.01
Agricultural Loans	0.71	0.69	0.68	0.62	0.73
Other Loans and Leases	0.99	1.07	0.99	1.12	1.08
Net Loans and Leases	69.12	67.29	67.83	64.49	63.54
Debt Securities Over 1 Year	16.64	19.61	18.86	21.02	21.51
Mutual Funds and Equity Securities	0.16	0.23	0.22	0.40	0.45
Subtotal	86.63	87.82	87.66	86.69	86.23
Interest-Bearing Bank Balances	0.27	0.24	0.25	0.31	0.35
Federal Funds Sold & Reverse Repos	1.18	0.72	0.87	0.82	1.11
Debt Securities 1 Year or Less	2.19	1.80	2.00	2.12	2.37
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.09	91.29	91.49	90.80	90.92
Non-Int Cash and Due From Dep Inst	2.82	2.73	2.49	3.09	3.38
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.07	0.09	0.08	0.10	0.09
All Other Assets	6.01	5.89	5.92	5.93	5.56

## MEMORANDA:

Short-Term Investments	4.11	3.18	3.57	3.77	4.39
U. S. Treasury Securities	0.20	0.22	0.26	0.41	0.41
U. S. Agency Securities (excl MBS)	6.18	6.29	6.22	6.35	5.62
Municipal Securities	2.83	2.68	2.63	3.26	3.13
Mortgage-Backed Securities	7.51	9.43	9.07	10.22	11.36
Asset-Backed Securities	0.00	0.01	0.00	0.02	0.05
Other Debt Securities	0.48	0.64	0.63	0.89	1.09
RE Loans Secured by 1-4 Family	15.69	15.92	15.71	15.93	17.50
Revolving	3.15	3.13	3.14	2.84	2.73
Closed-End, Sec by First Liens	11.05	11.01	10.91	11.34	13.09
Closed-End, Sec by Junior Liens	1.04	1.09	1.04	1.19	1.35
Commercial Real Estate Loans	33.76	31.13	32.22	28.42	25.50
Construction and Land Dev	9.87	7.93	8.36	6.71	5.78
Multifamily	1.90	1.88	2.03	1.69	1.62
Nonfarm Nonresidential	20.37	19.95	20.31	19.01	17.34
RE Loans Secured by Farmland	0.98	0.84	0.90	0.79	0.73
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	75.72	73.98	74.90	72.41	71.55
RE Loans Secured by 1-4 Family	23.20	24.26	23.90	25.28	27.84
Revolving	4.62	4.67	4.67	4.41	4.25
Closed-End	18.16	18.84	18.55	20.29	23.13
Commercial Real Estate Loans	48.68	45.93	47.16	43.63	39.62
Construction and Land Dev	14.19	11.64	12.17	10.21	8.80
Multifamily	2.70	2.79	2.98	2.63	2.56
Nonfarm Nonresidential	29.67	29.76	30.10	29.42	27.12
RE Loans Secured by Farmland	1.40	1.25	1.32	1.21	1.14
Loans to Depository Institutions	0.00	0.00	0.00	0.01	0.01
Commercial and Industrial Loans	14.52	15.35	15.23	16.09	15.73
Loans to Individuals	5.11	5.64	5.26	6.29	7.43
Credit Card Loans	0.08	0.09	0.09	0.11	0.16
Agricultural Loans	1.03	1.02	1.00	0.95	1.13
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.47	1.65	1.52	1.81	1.72

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Short-Term Investments	4.11	3.18	3.57	3.77	4.39
Liquid Assets	19.54	21.11	20.63	22.80	23.44
Investment Securities	19.47	22.21	21.75	24.25	25.02
Net Loans and Leases	69.12	67.29	67.83	64.49	63.54
Net Lns, Ls & Stdby Ltrs of Credit	70.14	68.39	68.91	65.55	64.44
Core Deposits	62.32	63.51	63.60	64.62	64.71
Noncore Funding	26.39	25.41	25.28	24.22	24.08
Time Deposits of \$100K or More	14.55	12.64	12.89	11.13	11.54
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.81	2.89	2.91	3.08	3.03
Net Fed Funds Purchased (Sold)	1.65	2.16	2.05	2.31	1.96
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.70	2.58	2.61	2.45	1.83
Earning Assets Repr in 1 Year	42.35	40.53	41.72	38.38	38.44
Int-Bearing Liab Repr in 1 Year	27.25	25.43	25.74	25.85	27.35
Long-Term Debt Repr in 1 Year	0.50	0.56	0.59	0.50	0.48
Net Assets Repriceable in 1 Year	13.49	13.63	14.52	11.45	9.79
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	25.28	24.84	24.19	23.15	22.35
Net ST Noncore Funding Dependence	14.81	14.15	13.71	12.75	11.79
Short-Term Inv/ST Noncore Funding	29.45	24.49	27.43	30.27	36.95
Liq Asts-ST Noncore Fndg/Nonliq Asts	3.96	7.80	7.13	11.15	12.22
Net Loans and Leases/Total Deposits	89.17	87.53	87.77	84.64	82.67
Net Loans and Leases/Core Deposits	113.47	107.39	108.03	101.54	100.01
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.09	0.56	0.32	0.79	1.42
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.29	1.35	0.55	2.45	6.32
Struct Notes Appr(Depr)/T1 Cap	-0.17	-0.02	-0.07	-0.02	0.09
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.03	9.93	10.14	8.42	8.84
Available-For-Sale Securities	90.97	90.07	89.86	91.58	91.16
U.S. Treasury Securities	1.37	1.50	1.60	2.08	2.02
U.S. Agency Securities (excl MBS)	34.87	31.64	31.79	29.73	25.70
Municipal Securities	15.35	12.99	13.05	14.46	13.17
Mortgage-Backed Securities	37.13	41.37	40.96	41.01	43.93
Asset-Backed Securities	0.02	0.03	0.02	0.07	0.20
Other Debt Securities	2.52	2.97	3.02	3.73	4.21
Mutual Funds and Equity Securities	0.95	1.14	1.15	1.71	1.86
Debt Securities 1 Year or Less	12.22	9.42	10.50	9.85	10.94
Debt Securities 1 To 5 Years	40.15	36.81	36.65	31.29	32.44
Debt Securities Over 5 Years	43.13	49.77	48.14	53.47	51.12
Pledged Securities	60.62	57.83	58.55	55.08	51.53
Structured Notes, Fair Value	1.94	1.94	2.00	1.08	0.36

ANALYSIS RATIOS	PEER GROUP 03				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Provision for Ln&Ls Losses/Avg Assets	0.17	0.19	0.19	0.23	0.30
Provision for Ln&Ls Losses/Avg Lns&Ls	0.25	0.28	0.28	0.35	0.47
Provision for Ln&Ls Losses/Net Losses	147.14	217.57	207.65	154.29	168.41
Ln&Ls Allowance/Total Loans & Leases	1.24	1.32	1.30	1.38	1.44
Ln&Ls Allowance/Net Ln&Ls Losses (X)	20.02	15.13	13.23	9.21	8.82
ALL/Nonaccrual Assets	603.70	473.63	469.70	354.92	417.47
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	416.01	371.20	385.28	269.95	299.08
Gross Ln&Ls Losses/Avg Loans & Leases	0.21	0.23	0.26	0.33	0.38
Recoveries/Avg Loans and Leases	0.06	0.07	0.07	0.08	0.08
Net Losses/Avg Loans and Leases	0.14	0.16	0.19	0.25	0.30
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	25.19	21.13	28.56	30.56	27.00
Earnings Coverage of Net Losses (X)	20.20	28.11	25.28	17.88	16.96
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.05	0.04	0.05	0.08	0.08
RE Loans Secured By 1-4 Family	0.05	0.05	0.06	0.07	0.07
Revolving	0.02	0.02	0.03	0.04	0.05
Closed-End	0.06	0.05	0.06	0.08	0.08
Commercial Real Estate Loans	0.04	0.03	0.04	0.07	0.08
Construction and Land Dev	0.00	0.02	0.02	0.03	0.06
Multifamily	0.00	0.00	0.00	0.02	0.01
Nonfarm Nonresidential	0.05	0.03	0.04	0.07	0.06
RE Loans Secured by Farmland	0.00	0.00	0.01	0.02	0.01
Commercial and Industrial Loans	0.23	0.34	0.44	0.51	0.72
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.81	0.81	0.94	1.02	0.94
Credit Card Loans	1.57	2.96	2.45	3.30	3.74
Agricultural Loans	0.01	0.05	0.06	0.05	0.12
Loans to Foreign Governments & Inst	N/A	0.00	0.00	0.00	0.00
Other Loans and Leases	0.36	0.27	0.32	0.39	0.41

PERCENT OF LOANS AND LEASES	PEER GROUP 03				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
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30-89 Days PD Loans and Leases	0.53	0.57	0.58	0.73	0.88
90+ Days PD Loans and Leases	0.06	0.07	0.07	0.09	0.10
Nonaccrual Loans and Leases	0.44	0.54	0.49	0.62	0.63
90+ Days PD and Nonaccrual Loans and Leases	0.52	0.63	0.57	0.73	0.78
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
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30-89 Days Past Due Assets	0.53	0.57	0.58	0.73	0.88
90+ Days Past Due Assets	0.06	0.07	0.07	0.09	0.10
Nonaccrual Assets	0.44	0.54	0.49	0.63	0.64
30+ Days PD & Nonaccrual Assets	1.10	1.22	1.18	1.50	1.72
PERCENT OF TOTAL ASSETS					
-----					
90+ Days PD and Nonaccrual Assets	0.36	0.43	0.39	0.48	0.51
90+ PD & Nonaccrual Assets + OREO	0.47	0.56	0.51	0.62	0.63
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
-----					
Total Assets	0.40	0.49	0.46	0.53	0.53
Allowance for Loan & Lease Losses	46.84	53.98	51.45	59.13	56.57
Equity Cap + ALLL	4.45	5.34	5.02	5.80	5.61
Tier 1 Cap + ALLL	4.23	5.23	4.87	5.73	5.81
Loans & Leases + RE Acquired	0.58	0.72	0.67	0.82	0.83

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate - 30-89 Days PD	0.46	0.47	0.51	0.64	0.75
- 90+ Days Past Due	0.05	0.06	0.05	0.08	0.09
- Nonaccrual	0.36	0.46	0.44	0.53	0.54
Coml & Indl - 30-89 Days PD	0.69	0.66	0.55	0.74	0.92
- 90+ Days Past Due	0.06	0.08	0.07	0.10	0.09
- Nonaccrual	0.68	0.86	0.68	0.87	0.91
Individuals - 30-89 Days PD	1.04	1.12	1.07	1.36	1.52
- 90+ Days Past Due	0.07	0.11	0.09	0.12	0.15
- Nonaccrual	0.24	0.25	0.23	0.25	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	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.10	0.21	0.15	0.30	0.30
- 90+ Days Past Due	0.01	0.01	0.00	0.02	0.02
- Nonaccrual	0.14	0.23	0.23	0.44	0.57
Foreign Govts- 30-89 Days PD	N/A	0.00	0.00	0.00	0.00
- 90+ Days Past Due	N/A	0.00	0.00	0.00	0.00
- Nonaccrual	N/A	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.38	0.39	0.45	0.52	0.52
- 90+ Days Past Due	0.02	0.02	0.01	0.05	0.05
- Nonaccrual	0.12	0.12	0.12	0.28	0.21
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.55	0.64	0.73	0.91	1.02
- 90+ Days Past Due	0.06	0.09	0.08	0.11	0.10
- Nonaccrual	0.35	0.43	0.42	0.48	0.45
Revolving - 30-89 Days PD	0.25	0.24	0.22	0.26	0.37
- 90+ Days Past Due	0.02	0.02	0.02	0.02	0.03
- Nonaccrual	0.10	0.12	0.10	0.10	0.10
Closed-End - 30-89 Days PD	0.55	0.67	0.77	1.06	1.10
- 90+ Days Past Due	0.07	0.10	0.09	0.13	0.11
- Nonaccrual	0.40	0.50	0.49	0.50	0.50
- Jr Lien 30-89 Days PD	0.06	0.06	0.06	0.07	0.10
- Jr Lien 90+ Days PD	0.00	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.04	0.06	0.05	0.06	0.05
Commercial RE - 30-89 Days PD	0.44	0.35	0.38	0.43	0.57
- 90+ Days Past Due	0.03	0.03	0.03	0.04	0.06
- Nonaccrual	0.34	0.44	0.39	0.50	0.52
Const & Dev - 30-89 Days PD	0.39	0.26	0.33	0.40	0.62
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.04
- Nonaccrual	0.16	0.23	0.19	0.34	0.43
Multi family - 30-89 Days PD	0.12	0.09	0.11	0.13	0.15
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.07	0.06	0.08	0.20	0.10
Nonfarm Nres- 30-89 Days PD	0.33	0.33	0.37	0.42	0.44
- 90+ Days Past Due	0.03	0.02	0.03	0.03	0.05
- Nonaccrual	0.39	0.48	0.46	0.50	0.50
Farmland - 30-89 Days PD	0.16	0.26	0.18	0.34	0.52
- 90+ Days Past Due	0.01	0.02	0.01	0.06	0.05
- Nonaccrual	0.22	0.22	0.24	0.43	0.46
Credit Card - 30-89 Days PD	1.11	1.26	1.03	1.28	1.72
- 90+ Days Past Due	0.43	0.46	0.36	0.59	0.64
- Nonaccrual	0.03	0.03	0.02	0.02	0.01



CAPITAL RATIOS	PEER GROUP 03				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Tier 1 Leverage Ratio	8.82	8.62	8.65	8.68	8.54
Tier 1 RBC Ratio	11.41	11.42	11.44	11.84	12.05
Total Risk-Based Capital Ratio	12.82	12.90	12.95	13.36	13.48
Tangible Tier 1 Leverage Ratio	8.77	8.57	8.59	8.62	8.47
Tangible Common Eq Cap/Tan Assets	7.23	7.27	7.28	7.41	7.72
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	18.26	16.88	17.05	15.63	15.18
Standby Letters of Credit	0.92	0.95	0.96	0.91	0.76
Commercial & Similar Letters of Credit	0.02	0.02	0.02	0.03	0.03
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.90	1.22	0.99	1.37	1.31
Interest Rate Contracts	0.88	1.21	0.97	1.20	1.15
Interest Rate Futures & Forward Contr	0.08	0.05	0.04	0.05	0.07
Written Options Contr (Int Rate)	0.10	0.06	0.04	0.02	0.02
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.01
Interest Rate Swaps	0.31	0.63	0.52	0.62	0.41
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	27.90	26.70	27.20	25.69	25.28

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Interest Rate Contracts	98.85	98.86	99.52	98.20	98.24
Foreign Exchange Contracts	0.00	0.00	0.00	1.48	0.00
Equity, Comm, & Other Contracts	0.30	0.14	0.33	0.11	0.12
Futures and Forwards	17.91	19.82	20.83	14.25	20.75
Written Options	20.69	21.42	24.75	9.55	6.44
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	20.46	13.29	23.66	9.55	6.35
Purchased Options	2.16	0.90	0.82	1.63	5.92
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	2.08	0.81	0.76	1.51	5.79
Swaps	43.36	55.47	51.32	57.39	57.90
Held for Trading	0.59	0.00	0.45	0.00	0.00
Interest Rate Contracts	0.59	0.00	0.45	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	99.41	100.00	99.55	100.00	100.00
Interest Rate Contracts	87.03	88.92	87.02	87.52	97.59
Foreign Exchange Contracts	0.00	0.00	0.00	0.84	0.00
Equity, Comm, & Other Contracts	0.30	0.14	0.33	0.11	0.12
Deriv Contr (Excl Fut & FX LE 14 Days)	76.51	75.48	73.47	85.25	90.81
One Year or Less	29.76	22.69	26.74	17.14	33.55
Over 1 Year to 5 Years	26.32	32.15	32.03	39.02	36.52
Over 5 Years	9.45	20.64	9.74	10.74	9.34
Gross Negative Fair Value (Abs Val)	0.54	0.62	0.67	0.74	1.06
Gross Positive Fair Value	0.59	0.39	0.55	0.57	1.20
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	0.01
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.01	0.21	0.16	0.17	0.08
Decr (Incr) in Int Expense/Net Income	0.00	0.13	0.08	0.11	0.06
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.01	0.00
Incr (Decr) in Net Income/Net Income	0.01	0.68	0.53	0.91	0.49

## INSURANCE ACTIVITIES

09/30/2005

09/30/2004

12/31/2004

12/31/2003

12/31/2002

## ANALYSIS RATIOS:

	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	19.46	26.91	29.59	17.74	32.21
Ins Under Assets(L/H)/Tot Ins Und Ast	80.54	73.09	70.41	82.26	67.79
Sep Acct Assets(L/H)/Total Life Ast	0.00	11.11	12.50	10.00	20.00
Ins Activities Revenue/Adj Oper Inc	0.56	0.58	0.55	0.53	0.56
Premium Inc/Ins Activities Revenue	0.06	0.23	0.17	0.40	3.52
Credit Rel Prem Inc/Tot Prem Inc	55.57	68.90	65.56	76.91	68.02
Other Prem Inc/Total Prem Inc	44.43	31.10	34.44	23.09	31.98
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.01
Ins Net Inc (P/C)/Equity (P/C)	18.15	68.02	77.70	12.54	8.30
Ins Net Inc (L/H)/Equity (L/H)	26.09	5.36	5.35	7.19	8.71
Insur Ben, Losses, Exp/Insur Premiums	354.97	172.34	206.13	468.98	28.50
Reinsurance Recov(P/C)/Tot Assets(P/C)	50.32	33.49	0.03	0.08	0.14
Reinsurance Recov(L/H)/Tot Assets(L/H)	12.03	0.19	0.17	0.27	0.11
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	7.90	7.37	7.72	7.18	N/A
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	0.00	0.00	0.25	0.33
Cost: Interest-Bearing Deposits	2.22	1.38	1.81	1.68	2.31
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	1.64	1.58	0.01
Foreign Governments and Inst	N/A	0.00	0.00	0.00	0.00
Leases	N/A	N/A	N/A	120.25	N/A
GROWTH RATES:					
Net Loans and Leases	24.63	-13.09	-9.49	-29.90	78.78
Total Selected Assets	-16.10	-8.51	-3.69	-24.29	52.66
Deposits	40.72	129.05	42.08	10.83	6.48

PROFITABILITY:	PEER GROUP 03				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Net Income/Avg Equity Capital	13.51	13.28	13.11	13.46	13.51
Bank Net Inc/Avg Eq Inv in Banks	13.78	13.40	13.33	13.74	14.19
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.21	3.87	3.64	4.70	3.84
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.28	11.64	10.66	11.70	10.12
Bank Net Income/Parent Net Income	94.72	105.67	105.99	103.67	103.74
Nonbank Net Income/Parent Net Income	0.73	1.05	0.93	1.11	1.04
Sub BHCs Net Inc/Parent Net Income	83.70	84.02	86.08	79.83	72.15
LEVERAGE:					
Total Liabilities/Equity	24.33	23.28	24.10	21.49	16.43
Total Debt/Equity Capital	2.73	2.97	2.63	2.50	2.60
Tot Debt+NP to Subs Iss Tr Pref/Equity	21.01	18.84	20.50	16.46	12.26
Tot Debt+Lns Guaranteed for Affl/Equity	3.19	3.45	3.10	3.25	3.51
Total Debt/Eq Cap - Exc Over Fair Value	2.77	2.99	2.67	2.56	2.62
Long-Term Debt/Equity Capital	1.25	1.57	1.61	1.31	1.21
Short-Term Debt/Equity Capital	0.67	0.49	0.29	0.42	0.68
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.14	0.22	0.23	0.32	0.31
Long-Term Debt/Consolidated LT Debt	1.91	3.83	4.13	2.69	3.59
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	114.24	113.78	113.71	111.00	107.71
Total Investment in Subs/Equity	116.23	115.70	115.68	112.80	109.04
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.12	98.71	98.74	96.06	96.61
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.61	100.04	100.08	97.42	97.70
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.03	1.06	1.09	0.90	0.60
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.62	2.59	2.44	2.11	1.88
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	108.03	109.02	109.41	125.07	127.26
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	106.39	106.48	108.77	125.58	130.72
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	98.76	93.74	100.94	117.39	115.07
Pretax Oper Inc + Int Exp/Int Expense	3930.48	3755.52	4361.07	11012.5	18295.5
Div + Int From Subs/Int Exp + Div	168.82	163.38	165.61	187.00	178.74
Fees+Other Inc From Subs/Sal + Oth Exp	10.55	11.47	12.10	11.56	10.60
Net Inc/Curr Port of LT Debt+Pfd Div(X)	74.25	58.04	53.47	172.89	60.23
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.24	0.30	0.82	0.73	0.83
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	8.00	0.00
Total	0.00	0.00	0.00	8.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.08
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.09
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.64	1.01	0.99	1.34	1.22
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 03				
	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
Div Paid/Inc Before Undist Inc	87.19	87.45	91.05	84.27	72.18
Dividends Paid/Net Income	26.17	26.24	27.09	26.94	25.95
Net Income - Dividends/Avg Equity	9.84	9.47	9.24	9.62	9.72
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	139.96	138.54	138.45	151.35	160.79
Dividends From Nonbank Subs	0.60	0.77	0.94	1.64	1.52
Dividends From Subsidiary BHCs	3.59	3.18	2.31	1.65	2.73
Dividends From All Subsidiaries	163.42	172.96	172.45	189.43	190.86
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	36.40	36.61	37.89	40.41	43.60
Interest Income From Bank Subs	0.25	0.20	0.23	0.17	0.21
Mgt & Service Fees From Bank Subs	3.85	4.32	4.42	4.22	3.48
Other Income From Bank Subs	0.04	0.03	0.05	0.02	0.03
Operating Income From Bank Subs	48.12	44.99	46.44	49.57	55.62
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	43.46	37.73	42.04	57.13	41.25
Interest Income From Nonbank Subs	3.62	4.71	5.88	17.90	3.56
Mgt & Serv Fees From Nonbank Subs	4.98	2.27	1.07	0.71	1.61
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	73.17	64.23	67.26	105.74	60.09
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	29.07	30.35	35.41	41.89	40.95
Interest Inc From Subsidiary BHCs	1.75	0.06	0.06	0.00	3.07
Mgt & Serv Fees From Sub BHCs	2.72	0.13	0.13	1.57	2.44
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	33.97	30.99	36.17	51.53	46.46
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	62.46	64.03	60.94	66.69	67.34
Interest Income From Bank Subs	1.26	0.80	0.87	0.78	1.12
Mgt & Serv Fees From Bank Subs	5.29	5.37	5.91	5.19	4.22
Other Income From Bank Subs	0.04	0.05	0.07	0.07	0.07
Operating Income From Bank Subs	80.40	79.04	78.56	90.31	81.38
Dividends From Nonbank Subs	0.60	0.86	0.97	1.26	0.81
Interest Income From Nonbank Subs	0.02	0.03	0.04	0.07	0.05
Mgt & Serv Fees From Nonbank Subs	0.03	0.05	0.06	0.02	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.34	1.99	2.20	2.22	1.32
Dividends From Subsidiary BHCs	2.61	1.97	1.80	1.68	1.73
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	3.13	2.41	2.44	1.76	1.80
Loans and Adv From Subs/ST Debt	1267.47	1159.07	4174.58	670.73	398.60
Loans and Adv From Subs/Total Debt	528.34	431.79	524.87	500.55	221.43

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									229
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.74	2.68	2.87	3.36	3.69	4.12	4.53	4.78	229
+ Non-interest Income	1.02	0.28	0.37	0.64	0.99	1.38	1.75	2.10	229
- Overhead Expense	2.90	1.72	2.09	2.43	2.85	3.32	3.88	4.36	229
- Provision for Losses	0.17	0.00	0.02	0.08	0.14	0.24	0.37	0.45	229
+ Securities Gains (Losses)	0.00	-0.02	-0.01	0.00	0.00	0.00	0.03	0.06	229
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.01	0.03	229
= Pretax Net Oper Income (TE)	1.76	0.63	1.02	1.37	1.73	2.12	2.54	2.83	229
Net Operating Income	1.15	0.41	0.67	0.89	1.13	1.37	1.71	2.09	229
Net Income	1.15	0.41	0.67	0.89	1.14	1.37	1.71	2.09	229
Net Income (Sub S Adjusted)	1.25	-0.36	0.64	0.84	1.24	1.49	1.86	2.06	25
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	6.07	5.18	5.35	5.71	6.03	6.40	6.80	6.94	229
Interest Expense	2.01	1.20	1.39	1.66	2.01	2.35	2.59	2.76	229
Net Interest Income (TE)	4.05	2.90	3.16	3.65	4.02	4.44	4.97	5.27	229
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.13	-0.01	-0.00	0.02	0.09	0.20	0.41	0.64	229
Earnings Coverage of Net Losses (X)	20.20	-540.86	-101.36	6.19	16.23	42.75	134.80	253.03	226
Ln&Ls Allowance/Total Loans & Leases	1.24	0.75	0.86	1.05	1.22	1.39	1.63	1.92	229
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.54	0.02	0.06	0.19	0.42	0.76	1.44	1.79	229
30-89 Days Past Due Loans and Leases	0.53	0.04	0.10	0.23	0.44	0.80	1.19	1.47	229
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	25.28	2.55	8.82	15.58	24.41	35.33	42.53	49.96	229
Net ST Noncore Funding Dependence	14.80	-2.96	2.22	7.59	14.24	21.12	28.76	37.88	229
Net Loans and Leases/Total Assets	69.11	46.66	55.73	61.79	69.40	76.53	80.93	83.69	229
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	8.82	6.64	7.04	7.89	8.65	9.71	10.92	12.08	229
Equity Capital/Total Assets	8.35	5.09	5.90	7.02	8.20	9.57	11.39	12.48	229
Net Loans&Ls/Equity Capital (X)	8.54	4.67	5.50	6.74	8.39	10.23	11.97	13.48	229
Cash Dividends/Net Income	26.16	0.00	0.00	10.82	28.09	42.00	57.67	70.31	224
Cash Dividends/Net Income (Sub S Adjusted)	25.31	-66.79	-26.82	-7.74	23.17	51.24	58.95	72.74	25
Retained Earnings/Avg Equity Cap	9.84	2.35	3.94	7.18	9.55	12.48	16.73	18.86	229
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.66	0.00	0.00	0.00	0.00	0.00	4.35	11.76	229
Long-Term Debt/Equity Capital	1.25	0.00	0.00	0.00	0.00	0.15	7.89	13.89	229
Equity Investment in Subs/Equity Cap	114.23	86.12	91.50	99.31	113.86	125.51	145.13	157.12	229
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	106.39	-4.18	20.50	73.70	100.22	135.20	216.66	267.11	226

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.60	4.76	4.96	5.20	5.57	5.94	6.26	6.49	229
Less: Interest Expense	1.86	1.07	1.28	1.55	1.85	2.17	2.42	2.58	229
Equals: Net Interest Income (TE)	3.74	2.68	2.87	3.36	3.69	4.12	4.53	4.78	229
Plus: Non-Interest Income	1.02	0.28	0.37	0.64	0.99	1.38	1.75	2.10	229
Equals: Adj Operating Income (TE)	4.83	3.19	3.71	4.24	4.79	5.42	5.96	6.34	229
Less: Overhead Expense	2.90	1.72	2.09	2.43	2.85	3.32	3.88	4.36	229
Less: Provision for Loan and Lease Losses	0.17	0.00	0.02	0.08	0.14	0.24	0.37	0.45	229
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Plus: Realized G/L on AFS Sec	0.00	-0.02	-0.01	0.00	0.00	0.00	0.03	0.06	229
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.01	0.03	229
Equals: Pretax Net Oper Inc (TE)	1.76	0.63	1.02	1.37	1.73	2.12	2.54	2.83	229
Less: Applicable Income Taxes (TE)	0.57	0.02	0.11	0.38	0.59	0.74	0.93	1.07	229
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	229
Equals: Net Operating Income	1.15	0.41	0.67	0.89	1.13	1.37	1.71	2.09	229
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Equals: Net Income	1.15	0.41	0.67	0.89	1.14	1.37	1.71	2.09	229
Memo: Net Income (Last Four Qtrs)	1.14	0.44	0.64	0.88	1.13	1.34	1.67	2.06	227
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	92.58	87.25	89.40	91.13	92.73	94.28	95.26	96.22	229
Avg Int-Bearing Funds / Avg Assets	77.86	63.10	67.59	73.34	78.39	82.33	86.31	88.01	229
Int Income (TE) / Avg Earning Assets	6.07	5.18	5.35	5.71	6.03	6.40	6.80	6.94	229
Int Expense / Avg Earning Assets	2.01	1.20	1.39	1.66	2.01	2.35	2.59	2.76	229
Net Int Inc (TE) / Avg Earn Assets	4.05	2.90	3.16	3.65	4.02	4.44	4.97	5.27	229
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	6.67	5.90	6.06	6.32	6.65	6.98	7.33	7.60	229
Interest-Bearing Bank Balances	3.31	0.00	0.59	2.04	2.66	4.01	6.56	11.63	215
Fed Funds Sold & Reverse Repos	2.92	2.21	2.46	2.73	2.93	3.11	3.30	3.43	217
Trading Assets	1.29	0.00	0.00	0.00	0.00	2.54	2.97	3.29	13
Total Earning Assets	5.98	5.04	5.27	5.60	5.94	6.34	6.73	6.87	229
Investment Securities (TE)	4.19	3.03	3.39	3.76	4.16	4.61	5.06	5.41	229
U.S. Treasury & Agency Sec (excl MBS)	3.38	2.39	2.63	2.97	3.31	3.81	4.17	4.50	228
Mortgage-Backed Securities	4.05	3.10	3.35	3.72	4.06	4.37	4.66	5.26	220
All Other Securities	6.30	3.63	4.23	5.20	6.16	7.14	9.28	11.02	224
Interest-Bearing Deposits	2.07	1.16	1.47	1.73	2.07	2.40	2.72	2.85	229
Time Deposits of \$100K or More	2.96	2.12	2.40	2.71	3.02	3.20	3.39	3.54	229
Time Deposits < \$100K	2.89	2.22	2.35	2.67	2.87	3.13	3.39	3.76	229
Other Domestic Deposits	1.33	0.61	0.77	1.00	1.29	1.64	1.99	2.43	229
Foreign Deposits	2.22	0.00	0.00	0.26	1.90	3.06	3.64	3.88	5
Fed Funds Purchased and Repos	2.50	1.00	1.51	2.08	2.52	2.95	3.31	3.63	213
Other Borrowed Funds & Trading Liab	3.77	2.51	2.71	3.13	3.67	4.35	5.08	5.43	221
All Interest-Bearing Funds	2.38	1.57	1.72	2.06	2.40	2.69	2.97	3.11	229

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	44.10	31.11	32.87	36.09	43.26	50.60	59.04	64.60	229
Avg Assets per Employee (\$000)	3764.43	2311.67	2501.97	2944.74	3458.27	4448.53	5904.68	6851.45	229

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.08	0.00	0.00	0.00	1.27	3.94	8.17	9.56	228
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Overhead Exp / NII + Non-Int Income	61.29	42.84	47.36	55.36	61.47	67.53	73.38	79.47	229
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PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.90	1.72	2.09	2.43	2.85	3.32	3.88	4.36	229
Personnel Expense	1.61	1.00	1.16	1.34	1.58	1.87	2.15	2.32	229
Net Occupancy Expense	0.41	0.22	0.25	0.32	0.40	0.49	0.60	0.65	229
Other Operating Expenses	0.85	0.45	0.53	0.67	0.83	1.00	1.20	1.46	229

Overhead Less Non-Interest Income	1.83	1.02	1.24	1.50	1.81	2.13	2.47	2.65	229
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PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	60.18	42.84	46.56	54.55	60.42	65.73	73.31	78.38	229
Personnel Expense	33.46	23.12	25.82	29.63	33.15	36.92	41.14	43.11	229
Net Occupancy Expense	8.63	4.85	5.87	7.22	8.48	9.94	11.76	12.63	229
Other Operating Expenses	17.71	10.57	12.09	15.01	17.35	20.32	23.99	28.01	229

Total Non-Interest Income	20.94	7.15	8.71	14.76	20.69	26.74	31.96	36.10	229
Fiduciary Activities Income	1.42	0.00	0.00	0.00	0.54	2.88	5.15	6.89	229
Serv Charges on Deposit Accts - Domestic	7.90	1.47	2.64	4.71	7.64	10.53	13.62	15.80	229
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Investment Banking Fees & Commissions	0.59	0.00	0.00	0.00	0.38	1.10	1.94	2.35	229
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Net Servicing Fees	0.24	0.00	0.00	0.00	0.01	0.34	1.10	2.27	229
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Insurance Activities Revenue	0.55	0.00	0.00	0.00	0.11	0.62	2.98	5.33	229
Net Gain (Loss) - Sales Loans, OREO, Oth	1.79	-0.18	-0.06	0.12	1.15	3.01	5.52	8.41	229
Other Non-Interest Income	6.00	1.25	2.27	3.37	5.59	7.56	12.41	15.73	229

Overhead Less Non-Interest Income	38.54	20.21	27.18	32.02	38.32	44.62	51.83	57.69	229
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TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	28.66	0.00	4.95	24.70	30.73	34.39	37.28	39.12	225
Appl Inc Tax+TE/Pretax NOI+TE	33.78	1.83	13.83	32.58	35.34	37.64	40.41	42.20	225



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	52.27	31.31	35.64	43.62	52.27	60.85	68.78	73.62	229
Commercial and Industrial Loans	10.01	2.18	3.49	6.13	8.91	13.53	18.52	23.02	229
Loans to Individuals	3.51	0.14	0.35	0.87	2.57	5.16	10.44	14.32	229
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	229
Agricultural Loans	0.71	0.00	0.00	0.00	0.13	1.03	3.47	5.28	229
Other Loans and Leases	0.98	0.00	0.04	0.17	0.68	1.36	3.22	4.77	229
Net Loans and Leases	69.11	46.66	55.73	61.79	69.40	76.53	80.93	83.69	229
Debt Securities Over 1 Year	16.63	3.27	5.76	9.52	14.97	23.10	31.23	36.15	229
Mutual Funds and Equity Securities	0.16	0.00	0.00	0.00	0.03	0.27	0.80	1.37	229
Subtotal	86.62	76.11	79.26	83.67	87.37	89.91	91.24	91.80	229
Interest-Bearing Bank Balances	0.26	0.00	0.00	0.00	0.05	0.32	1.29	2.32	229
Federal Funds Sold & Reverse Repos	1.17	0.00	0.00	0.00	0.64	2.05	4.32	5.77	229
Debt Securities 1 Year or Less	2.18	0.00	0.06	0.44	1.42	3.48	6.39	8.49	229
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Total Earning Assets	91.09	85.76	88.19	89.76	91.16	92.50	94.01	94.43	229
Non-Int Cash and Due From Dep Inst	2.82	1.13	1.69	2.07	2.73	3.49	4.15	4.73	229
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Other Real Estate Owned	0.07	0.00	0.00	0.00	0.03	0.12	0.27	0.51	229
All Other Assets	6.00	2.80	3.42	4.52	5.95	7.12	9.06	10.50	229
<b>MEMORANDA:</b>									
Short-Term Investments	4.10	0.30	0.60	1.37	3.13	6.38	10.05	12.58	229
U.S. Treasury Securities	0.20	0.00	0.00	0.00	0.00	0.24	1.03	2.64	229
U.S. Agency Securities (excl MBS)	6.17	0.06	0.37	2.14	5.11	9.46	14.56	19.12	229
Municipal Securities	2.83	0.00	0.07	0.45	1.92	4.73	6.95	9.51	229
Mortgage-Backed Securities	7.51	0.00	0.11	1.67	5.65	13.11	19.87	23.00	229
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.12	229
Other Debt Securities	0.48	0.00	0.00	0.00	0.13	0.71	2.18	3.99	229
RE Loans Secured by 1-4 Family	15.69	3.11	4.97	8.67	14.25	22.76	28.50	34.77	229
Revolving	3.15	0.00	0.18	1.08	2.61	4.96	7.33	8.76	229
Closed-End, Sec by First Liens	11.05	1.85	2.80	5.66	9.61	16.04	22.50	26.29	229
Closed-End, Sec by Junior Liens	1.03	0.08	0.13	0.42	0.85	1.51	2.41	3.08	229
Commercial Real Estate Loans	33.75	14.82	17.42	23.44	34.03	42.26	54.04	61.56	229
Construction and Land Dev	9.87	0.60	2.17	4.41	9.32	13.97	20.92	27.13	229
Multifamily	1.89	0.11	0.22	0.57	1.35	2.66	5.53	10.60	229
Nonfarm Nonresidential	20.36	9.79	11.59	15.08	19.55	24.81	31.90	36.97	229
RE Loans Secured by Farmland	0.97	0.00	0.00	0.04	0.46	1.80	3.39	4.69	229
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	75.72	50.12	56.34	67.28	76.77	85.22	90.31	95.44	229
RE Loans Secured by 1-4 Family	23.19	4.49	7.19	13.03	21.84	32.30	43.50	53.34	229
Revolving	4.61	0.00	0.27	1.60	3.87	7.17	11.05	12.52	229
Closed-End	18.15	2.82	4.79	9.35	15.76	26.50	35.78	44.95	229
Commercial Real Estate Loans	48.67	24.08	28.70	35.46	48.14	59.60	71.95	78.68	229
Construction and Land Dev	14.18	1.05	3.10	6.97	13.39	19.02	28.79	38.04	229
Multifamily	2.69	0.19	0.35	0.91	1.93	3.82	7.67	12.37	229
Nonfarm Nonresidential	29.66	15.60	17.74	21.84	28.54	36.15	45.19	51.64	229
RE Loans Secured by Farmland	1.39	0.00	0.00	0.06	0.69	2.80	4.98	6.75	229
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	229
Commercial and Industrial Loans	14.51	3.27	4.97	8.89	13.51	19.31	26.81	30.12	229
Loans to Individuals	5.10	0.27	0.52	1.23	3.58	7.77	15.15	21.46	229
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.11	0.42	0.82	229
Agricultural Loans	1.02	0.00	0.00	0.00	0.17	1.51	4.84	7.46	229
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Other Loans and Leases	1.46	0.00	0.07	0.26	0.96	1.95	4.45	7.63	229

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.10	0.30	0.60	1.37	3.13	6.38	10.05	12.58	229
Liquid Assets	19.54	8.06	10.08	13.98	18.38	25.12	31.34	37.63	229
Investment Securities	19.47	5.09	7.96	11.92	18.07	26.06	34.91	40.58	229
Net Loans and Leases	69.11	46.66	55.73	61.79	69.40	76.53	80.93	83.69	229
Net Lns, Ls & Stdbly Ltrs of Credit	70.14	47.17	56.99	62.76	70.47	78.04	82.13	85.26	229
Core Deposits	62.31	41.19	47.30	54.15	63.03	70.34	74.87	77.59	229
Noncore Funding	26.39	11.36	13.64	18.33	24.85	34.03	41.66	46.96	229
Time Deposits of \$100K or More	14.54	5.98	7.07	9.07	13.63	18.56	26.14	32.17	229
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Fed Funds Purchased and Repos	2.80	0.00	0.00	0.54	2.08	4.95	8.09	10.63	229
Net Fed Funds Purchased (Sold)	1.65	-4.77	-3.17	-0.72	1.15	3.93	7.13	9.16	229
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Oth Borrowings W/Rem Mat 1 Yr or Less	2.69	0.00	0.02	0.46	1.65	3.95	8.21	12.44	229
Earning Assets Repr in 1 Year	42.34	14.87	23.17	31.39	41.31	54.46	61.72	68.06	229
Int-Bearing Liab Repr in 1 Year	27.24	7.02	12.16	17.27	23.72	36.32	49.72	55.15	229
Long-Term Debt Repr in 1 Year	0.49	0.00	0.00	0.00	0.00	0.70	2.71	4.44	229
Net Assets Repriceable in 1 Year	13.48	-17.70	-9.95	0.61	14.15	24.39	34.15	46.67	229
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	25.28	2.55	8.82	15.58	24.41	35.33	42.53	49.96	229
Net ST Noncore Funding Dependence	14.80	-2.96	2.22	7.59	14.24	21.12	28.76	37.88	229
Short-Term Inv/ST Noncore Funding	29.45	1.28	2.91	7.60	19.08	45.59	78.85	121.07	229
Liq Asts-ST Noncore Fndg/Nonliq Asts	3.95	-27.24	-15.11	-6.00	3.14	13.36	26.69	35.62	229
Net Loans and Leases/Total Deposits	89.16	62.94	69.24	78.93	89.86	97.65	108.19	112.65	229
Net Loans and Leases/Core Deposits	113.46	72.78	78.47	95.28	112.29	128.68	153.58	168.03	229
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.09	-1.98	-1.30	-0.32	0.00	0.13	0.64	1.09	141
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.29	-5.46	-4.40	-2.55	-1.17	-0.11	1.54	2.71	228
Struct Notes Appr(Depr)/T1 Cap	-0.17	-0.85	-0.63	-0.23	-0.08	-0.03	-0.00	0.00	95
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	9.03	0.00	0.00	0.00	1.73	12.85	44.66	67.47	229
Available-For-Sale Securities	90.96	29.42	55.21	86.17	98.16	100.00	100.00	100.00	229
U.S. Treasury Securities	1.37	0.00	0.00	0.00	0.05	1.36	6.96	19.07	229
U.S. Agency Securities (excl MBS)	34.87	0.48	2.41	12.45	31.43	55.99	74.15	82.89	229
Municipal Securities	15.34	0.00	0.30	3.40	11.79	25.87	37.71	46.02	229
Mortgage-Backed Securities	37.13	0.02	1.25	12.84	36.99	58.23	78.11	84.89	229
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.71	229
Other Debt Securities	2.51	0.00	0.00	0.00	0.84	4.18	12.69	16.74	229
Mutual Funds and Equity Securities	0.94	0.00	0.00	0.00	0.22	1.58	4.04	8.62	229
Debt Securities 1 Year or Less	12.21	0.04	0.54	2.34	9.12	18.85	35.54	47.33	229
Debt Securities 1 To 5 Years	40.14	3.35	8.87	22.07	40.86	57.74	68.91	77.12	229
Debt Securities Over 5 Years	43.12	3.30	7.86	20.45	42.72	62.71	83.30	91.26	229
Pledged Securities	60.62	11.53	23.68	42.02	62.89	79.65	89.15	92.64	229
Structured Notes, Fair Value	1.94	0.00	0.00	0.00	0.00	2.97	9.41	15.04	229

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.17	0.00	0.02	0.08	0.14	0.24	0.37	0.45	229
Provision for Ln&Ls Losses/Avg Lns&Ls	0.24	0.00	0.03	0.12	0.21	0.35	0.51	0.60	229
Provision for Ln&Ls Losses/Net Losses	147.14	-399.01	-442.95	68.50	157.58	312.35	652.76	1147.68	226
Ln&Ls Allowance/Total Loans & Leases	1.24	0.75	0.86	1.05	1.22	1.39	1.63	1.92	229
Ln&Ls Allowance/Net Ln&Ls Losses (X)	20.01	1.91	2.72	5.58	10.46	25.35	65.76	118.10	197
ALLL/Nonaccrual Assets	603.70	82.30	107.04	186.03	330.03	774.86	1916.87	3218.46	227
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	416.01	78.62	96.93	159.43	298.27	582.77	1082.50	2013.61	228
Gross Ln&Ls Losses/Avg Loans & Leases	0.21	0.00	0.01	0.06	0.16	0.31	0.59	0.77	229
Recoveries/Avg Loans and Leases	0.06	0.00	0.01	0.02	0.04	0.10	0.18	0.23	229
Net Losses/Avg Loans and Leases	0.13	-0.01	-0.00	0.02	0.09	0.20	0.41	0.64	229
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Recoveries/Prior Year-End Losses	25.18	3.60	6.55	11.42	21.64	35.80	58.38	75.25	224
Earnings Coverage of Net Losses (X)	20.20	-540.86	-101.36	6.19	16.23	42.75	134.80	253.03	226
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.04	-0.02	-0.00	0.00	0.01	0.07	0.24	0.39	229
RE Loans Secured By 1-4 Family	0.05	-0.02	-0.01	0.00	0.01	0.09	0.20	0.26	229
Revolving	0.02	-0.03	-0.00	0.00	0.00	0.00	0.14	0.28	218
Closed-End	0.05	-0.03	-0.01	0.00	0.01	0.09	0.22	0.34	229
Commercial Real Estate Loans	0.03	-0.03	-0.00	0.00	0.00	0.04	0.20	0.43	229
Construction and Land Dev	0.00	-0.03	-0.00	0.00	0.00	0.00	0.03	0.09	229
Multifamily	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.13	225
Nonfarm Nonresidential	0.04	-0.04	-0.00	0.00	0.00	0.04	0.25	0.66	229
RE Loans Secured by Farmland	0.00	-0.03	-0.00	0.00	0.00	0.00	0.00	0.07	186
Commercial and Industrial Loans	0.22	-0.26	-0.08	0.00	0.12	0.40	0.94	1.26	229
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Loans to Individuals	0.80	0.05	0.11	0.27	0.59	1.25	2.27	3.02	201
Credit Card Loans	1.57	-1.59	0.00	0.00	1.35	2.78	3.68	5.58	90
Agricultural Loans	0.00	-0.21	-0.06	0.00	0.00	0.00	0.09	0.42	165
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	0.36	-0.09	0.00	0.00	0.00	0.43	1.90	5.07	222

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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30-89 Days PD Loans and Leases	0.53	0.04	0.10	0.23	0.44	0.80	1.19	1.47	229
90+ Days PD Loans and Leases	0.06	0.00	0.00	0.00	0.02	0.10	0.27	0.33	229
Nonaccrual Loans and Leases	0.43	0.02	0.04	0.14	0.35	0.64	1.18	1.51	229
90+ Days PD and Nonaccrual Loans and Leases	0.52	0.03	0.09	0.20	0.43	0.72	1.36	1.64	229
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	229
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
-----									
30-89 Days Past Due Assets	0.53	0.04	0.10	0.23	0.44	0.80	1.19	1.47	229
90+ Days Past Due Assets	0.06	0.00	0.00	0.00	0.02	0.10	0.27	0.33	229
Nonaccrual Assets	0.43	0.02	0.04	0.14	0.35	0.64	1.18	1.51	229
30+ Days PD & Nonaccrual Assets	1.09	0.12	0.27	0.59	0.94	1.47	2.30	2.81	229
PERCENT OF TOTAL ASSETS									
-----									
90+ Days PD and Nonaccrual Assets	0.35	0.01	0.06	0.13	0.30	0.48	0.90	1.20	229
90+ PD & Nonaccrual Assets + OREO	0.46	0.03	0.07	0.18	0.38	0.68	1.09	1.40	229
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	0.40	0.02	0.05	0.13	0.32	0.58	1.02	1.39	229
Allowance for Loan & Lease Losses	46.83	3.83	7.12	16.08	35.83	68.41	117.62	137.31	229
Equity Cap + ALLL	4.44	0.30	0.60	1.62	3.27	6.26	11.95	15.75	229
Tier 1 Cap + ALLL	4.23	0.30	0.61	1.53	3.35	5.97	10.71	13.07	229
Loans & Leases + RE Acquired	0.58	0.04	0.07	0.20	0.46	0.83	1.50	1.92	229

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	0.46	0.02	0.05	0.14	0.34	0.74	1.13	1.47	229
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.01	0.08	0.23	0.35	229
	- Nonaccrual	0.36	0.00	0.01	0.09	0.27	0.56	1.00	1.51	229
Coml & Indl	- 30-89 Days PD	0.68	0.00	0.00	0.15	0.47	0.96	1.90	2.53	229
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.09	0.28	0.54	229
	- Nonaccrual	0.67	0.00	0.00	0.11	0.47	1.07	2.17	3.91	229
Individuals	- 30-89 Days PD	1.03	0.00	0.09	0.37	0.89	1.57	2.40	2.80	228
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.01	0.11	0.33	0.54	228
	- Nonaccrual	0.24	0.00	0.00	0.00	0.13	0.37	0.89	1.54	228
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Agricultural	- 30-89 Days PD	0.09	0.00	0.00	0.00	0.00	0.10	0.62	1.00	165
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	165
	- Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.09	0.83	2.23	165
Foreign Govts-	- 30-89 Days PD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
	- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
	- Nonaccrual	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Lns&Ls	- 30-89 Days PD	0.37	0.00	0.00	0.00	0.00	0.52	2.13	4.10	222
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.53	222
	- Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.00	0.58	3.10	222
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.55	0.00	0.02	0.16	0.45	0.80	1.33	1.89	229
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.10	0.31	0.46	229
	- Nonaccrual	0.34	0.00	0.00	0.05	0.24	0.64	1.04	1.45	229
Revolving	- 30-89 Days PD	0.25	0.00	0.00	0.00	0.16	0.44	0.88	1.23	218
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.22	218
	- Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.18	0.39	0.66	218
Closed-End	- 30-89 Days PD	0.54	0.00	0.00	0.14	0.51	0.85	1.50	1.89	229
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.11	0.40	0.51	229
	- Nonaccrual	0.40	0.00	0.00	0.07	0.28	0.76	1.20	1.75	229
	- Jr Lien 30-89 Days PD	0.05	0.00	0.00	0.00	0.02	0.09	0.22	0.31	229
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	229
	- Jr Lien Nonaccrual	0.04	0.00	0.00	0.00	0.01	0.07	0.21	0.36	229
Commercial RE	- 30-89 Days PD	0.43	0.00	0.00	0.07	0.23	0.64	1.23	1.73	229
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.05	0.19	0.28	229
	- Nonaccrual	0.33	0.00	0.00	0.05	0.21	0.53	1.21	1.98	229
Const & Dev	- 30-89 Days PD	0.38	0.00	0.00	0.00	0.13	0.62	1.54	2.93	229
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.30	229
	- Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.26	0.74	1.25	229
Multifamily	- 30-89 Days PD	0.11	0.00	0.00	0.00	0.00	0.00	0.62	1.75	225
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	225
	- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.52	1.77	225
Nonfarm Nres-	- 30-89 Days PD	0.33	0.00	0.00	0.04	0.20	0.59	1.22	1.70	229
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.02	0.19	0.25	229
	- Nonaccrual	0.38	0.00	0.00	0.01	0.20	0.64	1.51	2.25	229
Farmland	- 30-89 Days PD	0.15	0.00	0.00	0.00	0.00	0.22	0.79	1.77	186
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.20	186
	- Nonaccrual	0.22	0.00	0.00	0.00	0.00	0.19	1.30	2.80	186
Credit Card	- 30-89 Days PD	1.10	0.00	0.00	0.01	0.88	1.69	3.46	5.00	90
	- 90+ Days Past Due	0.43	0.00	0.00	0.00	0.10	0.71	1.70	3.49	90
	- Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.25	0.45	90

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.82	6.64	7.04	7.89	8.65	9.71	10.92	12.08	229
Tier 1 RBC Ratio	11.40	7.93	8.92	9.84	11.08	12.60	15.06	16.91	229
Total Risk-Based Capital Ratio	12.82	10.13	10.50	11.27	12.46	13.85	16.46	18.53	229
Tangible Tier 1 Leverage Ratio	8.77	6.51	6.96	7.83	8.57	9.65	10.92	11.89	229
Tangible Common Eq Cap/Tan Assets	7.22	4.30	4.89	6.03	7.08	8.31	9.73	11.35	229
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	18.25	8.13	9.71	12.89	17.34	22.56	30.21	35.04	229
Standby Letters of Credit	0.92	0.04	0.18	0.37	0.76	1.38	2.19	2.90	229
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.26	229
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.89	0.00	0.00	0.00	0.00	1.12	4.93	8.54	229
Interest Rate Contracts	0.88	0.00	0.00	0.00	0.00	1.07	4.93	8.54	229
Interest Rate Futures & Forward Contr	0.07	0.00	0.00	0.00	0.00	0.00	0.53	1.44	229
Written Options Contr (Int Rate)	0.09	0.00	0.00	0.00	0.00	0.00	0.64	1.39	229
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Interest Rate Swaps	0.30	0.00	0.00	0.00	0.00	0.00	2.51	5.43	229
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	27.90	13.40	15.87	20.36	26.74	33.65	44.16	49.75	229

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	98.84	0.00	91.62	100.00	100.00	100.00	100.00	100.00	97
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Equity, Comm, & Other Contracts	0.30	0.00	0.00	0.00	0.00	0.00	0.77	100.00	97
Futures and Forwards	17.90	0.00	0.00	0.00	0.00	49.98	74.96	100.00	97
Written Options	20.68	0.00	0.00	0.00	8.18	50.00	76.49	100.00	97
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Over-The-Counter	20.45	0.00	0.00	0.00	6.19	49.74	67.05	100.00	97
Purchased Options	2.15	0.00	0.00	0.00	0.00	0.00	5.73	50.15	97
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Over-The-Counter	2.07	0.00	0.00	0.00	0.00	0.00	5.70	50.15	97
Swaps	43.35	0.00	0.00	0.00	0.00	100.00	100.00	100.00	97
Held for Trading	0.58	0.00	0.00	0.00	0.00	0.00	0.00	23.04	97
Interest Rate Contracts	0.58	0.00	0.00	0.00	0.00	0.00	0.00	23.04	97
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Non-Traded	99.41	56.52	100.00	100.00	100.00	100.00	100.00	100.00	97
Interest Rate Contracts	87.02	0.00	0.00	100.00	100.00	100.00	100.00	100.00	97
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Equity, Comm, & Other Contracts	0.30	0.00	0.00	0.00	0.00	0.00	0.77	100.00	97
Deriv Contr (Excl Fut & FX LE 14 Days)	76.51	0.00	0.19	49.03	85.08	100.00	100.00	100.00	97
One Year or Less	29.75	0.00	0.00	0.00	11.10	52.97	93.00	100.00	97
Over 1 Year to 5 Years	26.32	0.00	0.00	0.00	0.00	49.74	94.01	100.00	97
Over 5 Years	9.45	0.00	0.00	0.00	0.00	4.09	62.04	84.18	97
Gross Negative Fair Value (Abs Val)	0.54	0.00	0.00	0.00	0.10	0.91	2.14	3.79	97
Gross Positive Fair Value	0.59	0.00	0.00	0.00	0.16	0.61	2.71	5.00	97
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	229
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.00	-0.36	0.00	0.00	0.00	0.00	0.04	0.40	224
Decr (Incr) in Int Expense/Net Income	-0.00	-0.70	0.00	0.00	0.00	0.00	0.00	0.28	224
Net Incr (Decr) Nonint Alloc/Net Income	0.00	-0.60	0.00	0.00	0.00	0.00	0.01	0.28	224
Incr (Decr) in Net Income/Net Income	0.01	-1.63	-0.59	0.00	0.00	0.00	0.49	2.51	224

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	229
Ins Under Assets(P/C)/Tot Ins Und Ast	19.46	0.00	0.00	0.00	0.00	0.00	94.62	97.31	10
Ins Under Assets(L/H)/Tot Ins Und Ast	80.53	0.00	0.00	52.68	100.00	100.00	100.00	100.00	10
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Ins Activities Revenue/Adj Oper Inc	0.55	0.00	0.00	0.00	0.11	0.62	2.98	5.33	229
Premium Inc/Ins Activities Revenue	0.05	0.00	0.00	0.00	0.00	0.00	0.00	4.67	159
Credit Rel Prem Inc/Tot Prem Inc	55.56	0.00	0.00	0.00	55.60	100.00	100.00	100.00	11
Other Prem Inc/Total Prem Inc	44.43	0.00	0.00	0.00	0.04	100.00	100.00	100.00	11
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Ins Net Inc (P/C)/Equity (P/C)	18.15	11.97	11.97	11.97	11.97	18.15	21.85	23.08	2
Ins Net Inc (L/H)/Equity (L/H)	26.08	-4.63	-4.63	-1.30	5.05	27.90	57.92	81.59	8
Insur Ben, Losses, Exp/Insur Premiums	354.97	0.00	0.00	0.00	25.11	78.50	95.45	1643.60	11
Reinsurance Recov(P/C)/Tot Assets(P/C)	50.32	0.64	0.64	0.64	0.64	50.32	80.12	90.06	2
Reinsurance Recov(L/H)/Tot Assets(L/H)	12.02	0.00	0.00	0.00	0.00	2.41	13.97	56.98	9
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
CSV Life Insurance/Tier 1 Cap + ALLL	7.90	0.00	0.00	0.00	7.92	16.12	20.43	22.67	229
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	229
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Cost: Interest-Bearing Deposits	2.22	0.00	0.00	0.26	1.90	3.06	3.64	3.88	5
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Leases	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
GROWTH RATES:									
Net Loans and Leases	24.63	-100.00	-100.00	-100.00	-4.44	65.46	408.38	474.51	22
Total Selected Assets	-16.09	-100.00	-100.00	-74.95	0.00	5.21	100.47	172.67	46
Deposits	40.71	-100.00	-100.00	-100.00	-49.70	63.65	201.48	259.89	5





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	87.19	0.00	15.29	46.32	88.97	114.65	159.09	214.45	179
Dividends Paid/Net Income	26.17	0.00	0.00	10.82	28.09	42.00	57.67	70.31	224
Net Income - Dividends/Avg Equity	9.84	2.35	3.94	7.18	9.55	12.48	16.73	18.86	229
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	139.95	0.00	0.00	79.87	121.83	193.25	331.45	690.20	191
Dividends From Nonbank Subs	0.60	0.00	0.00	0.00	0.00	0.62	3.28	10.15	191
Dividends From Subsidiary BHCs	3.59	0.00	0.00	0.00	0.00	0.00	0.00	106.40	191
Dividends From All Subsidiaries	163.42	0.00	19.00	98.59	125.55	205.76	362.81	690.20	191
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	36.39	0.00	0.00	15.59	35.15	59.58	86.35	102.42	204
Interest Income From Bank Subs	0.25	0.00	0.00	0.00	0.00	0.22	1.28	3.65	204
Mgt & Service Fees From Bank Subs	3.85	0.00	0.00	0.00	0.00	1.90	22.25	54.95	204
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.05	1.88	204
Operating Income From Bank Subs	48.12	0.00	0.21	22.37	42.47	68.37	101.06	128.25	204
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	43.46	0.00	0.00	0.00	25.70	100.00	100.00	196.66	105
Interest Income From Nonbank Subs	3.61	0.00	0.00	0.00	0.00	0.00	9.43	107.02	105
Mgt & Serv Fees From Nonbank Subs	4.98	0.00	0.00	0.00	0.00	0.00	24.92	121.48	105
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105
Operating Inc From Nonbank Subs	73.16	0.00	0.00	0.00	72.78	100.00	233.13	374.10	105
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	29.06	0.00	0.00	0.00	24.82	58.22	80.75	89.96	35
Interest Inc From Subsidiary BHCs	1.75	0.00	0.00	0.00	0.00	0.00	0.07	15.64	35
Mgt & Serv Fees From Sub BHCs	2.72	0.00	0.00	0.00	0.00	0.00	1.95	39.97	35
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35
Operating Income From Sub BHCs	33.96	0.00	0.00	0.00	26.87	58.22	84.73	136.37	35
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	62.45	0.00	0.00	26.71	85.78	98.65	99.95	100.00	221
Interest Income From Bank Subs	1.25	0.00	0.00	0.00	0.00	0.73	8.50	26.35	221
Mgt & Serv Fees From Bank Subs	5.29	0.00	0.00	0.00	0.00	2.04	37.96	62.52	221
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.58	221
Operating Income From Bank Subs	80.39	0.00	0.00	84.21	97.30	99.74	100.00	100.00	221
Dividends From Nonbank Subs	0.59	0.00	0.00	0.00	0.00	0.48	3.32	14.05	221
Interest Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.25	221
Mgt & Serv Fees From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.39	221
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	221
Operating Inc From Nonbank Subs	1.33	0.00	0.00	0.00	0.00	1.09	8.44	26.42	221
Dividends From Subsidiary BHCs	2.61	0.00	0.00	0.00	0.00	0.00	0.00	97.06	221
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	221
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	221
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	221
Operating Income From Sub BHCs	3.13	0.00	0.00	0.00	0.00	0.00	6.02	97.43	221
Loans and Adv From Subs/ST Debt	1267.46	0.00	0.00	9.25	254.53	958.50	4175.91	16732.3	47
Loans and Adv From Subs/Total Debt	528.33	0.00	0.00	56.26	199.28	738.45	1699.20	5190.79	91

BHCPR Reporters for Quarter Ending 09/30/2005  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2005 and Other Notes
1082067	1,370,439	ABC BANCORP	MOULTRIE, GA	
3283402	1,035,149	AFFINITY BANK HOLDINGS, INC.	VENTURA, CA	
1061679	1,584,903	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	1,712,335	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2,601,754	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	1,969,893	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1,525,798	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	1,918,291	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	1,139,763	AMERICANWEST BANCORPORATION	SPOKANE, WA	
2326629	1,230,038	ANB CORPORATION, THE	TERRELL, TX	
1126475	1,036,796	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	1,484,111	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2731858	1,376,259	BANC CORPORATION, THE	BIRMINGHAM, AL	
2066868	1,070,216	BANC ED CORP., THE	EDWARDSVILLE, IL	
2896458	1,417,180	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
1097306	1,575,684	BANCPLUS CORPORATION	BELZONI, MS	
1138012	1,296,277	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
1137798	1,115,607	BANK CALUMET, INC.	HAMMOND, IN	
1143481	1,111,522	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1097089	2,020,169	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
1202708	1,100,292	BAYLAKE CORP.	STURGEON BAY, WI	
3312227	1,410,434	BEVERLY HILLS BANCORP INC.	CALABASAS, CA	New Y-9C/BHCPR reporter
2835514	1,133,442	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
1209145	1,261,432	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	1,624,570	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1201671	1,962,831	BTC FINANCIAL CORPORATION	DES MOINES, IA	
2687795	2,069,025	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1251256	1,079,380	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1130249	1,655,611	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1,057,382	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
1085509	2,579,658	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2332750	1,581,084	CAPITAL CORP OF THE WEST	MERCED, CA	
2682996	1,539,626	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
1848003	1,357,667	CASCADE BANCORP	BEND, OR	
2568362	1,187,102	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
3254952	2,541,750	CENTENNIAL BANK HOLDINGS, INC.	DENVER, CO	
1048764	1,172,755	CENTER BANCORP, INC.	UNION, NJ	
3003178	1,594,996	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2158156	1,583,816	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
2263407	1,233,327	CENTRAL COAST BANCORP	SALINAS, CA	
1111088	1,626,162	CENTURY BANCORP, INC.	MEDFORD, MA	
1486517	1,867,792	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1139532	1,217,907	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	
1143623	1,183,599	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1050909	1,045,311	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1076262	2,533,142	CITY HOLDING COMPANY	CHARLESTON, WV	
1142448	2,786,698	CITY NATIONAL BANCSHARES, INC.	MIAMI, FL	
1060328	1,864,518	COBIZ INC.	DENVER, CO	
1085170	1,063,211	COLONY BANCORP, INC.	FITZGERALD, GA	
1249543	1,306,522	COLUMBIA BANCORP	COLUMBIA, MD	
2078816	2,323,688	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2005 and Other Notes
2467689	1, 012, 923	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	1, 142, 699	COMMERCE FINANCIAL CORPORATION	TOPEKA, KS	
1080595	1, 840, 024	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
1427501	1, 151, 565	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1070644	2, 833, 000	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1081239	1, 030, 635	CREWS BANKING CORPORATION	WAUCHULA, FL	
1121229	1, 124, 985	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	1, 112, 198	DANVERS BANCORP, INC.	DANVERS, MA	
1058398	1, 323, 943	DURANT BANCORP, INC.	DURANT, OK	
2303910	1, 169, 842	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
3106864	2, 380, 589	EUROBANCSHARES, INC.	HATO REY, PR	
2038409	1, 179, 761	EXCHANGE NATIONAL BANCSHARES,	JEFFERSON CITY, MO	
1055315	1, 217, 438	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1, 293, 758	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	1, 408, 974	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	1, 482, 951	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1249002	1, 256, 430	FIDELITY BANCSHARES (N. C.), IN	FUQUAY-VARINA, NC	
1081118	1, 381, 333	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2, 094, 971	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2, 245, 515	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	1, 759, 290	FIRST BANCORP	TROY, NC	
1204560	1, 519, 337	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1, 235, 567	FIRST BANK CORP	FORT SMITH, AR	
1203602	2, 277, 572	FIRST BUSEY CORPORATION	URBANA, IL	
1478017	1, 985, 443	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
1102312	2, 478, 260	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1208595	2, 174, 510	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
1145506	2, 003, 129	FIRST INDIANA CORPORATION	INDIANAPOLIS, IN	
1095982	1, 246, 883	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1, 386, 150	FIRST MARINER BANCORP	BALTIMORE, MD	
2833604	1, 063, 008	FIRST MUTUAL BANCSHARES, INC.	BELLEVUE, WA	
2560263	1, 003, 401	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	Moved from Peer 4
1209097	2, 183, 196	FIRST OAK BROOK BANCSHARES, IN	OAK BROOK, IL	
1048894	1, 003, 048	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	Moved from Peer 4
1063262	1, 353, 870	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1029428	1, 642, 598	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
1096505	2, 031, 116	FIRST SECURITY BANCORP	SEARCY, AR	
2836801	1, 061, 633	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	Moved from Peer 4
1132104	1, 240, 693	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1364071	2, 020, 147	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1132672	1, 299, 752	FIRST UNITED CORPORATION	OAKLAND, MD	
2432614	1, 457, 653	FNB CORPORATION	CHRISTIANSBURG, VA	
1130696	1, 015, 187	FNB FINANCIAL SERVICES CORPORA	GREENSBORO, NC	Moved from Peer 4
1143762	1, 098, 400	FOUNDERS GROUP, INC.	WORTH, IL	
1026801	1, 649, 904	FREMONT BANCORPORATION	FREMONT, CA	
1031346	2, 580, 898	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	
2697347	1, 076, 007	FVNB CORP.	VICTORIA, TX	Moved from Peer 4
2670573	1, 613, 806	GB&T BANCSHARES, INC.	GAINESVILLE, GA	
3030950	1, 065, 913	GEORGIAN BANCORPORATION, INC.	ATLANTA, GA	Moved from Peer 4
2339133	2, 028, 802	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1201233	2, 748, 407	GREAT WESTERN BANCORPORATION,	OMAHA, NE	

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2005 and Other Notes
1204346	1, 118, 209	GREATBANC, INC.	AURORA, IL	
1133277	1, 405, 580	GREENE COUNTY BANCSHARES, INC.	GREENEVILLE, TN	
2223997	1, 225, 877	HASTEN BANCSHARES	INDIANAPOLIS, IN	
1206546	2, 749, 118	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2634874	1, 160, 591	HERITAGE COMMERCE CORP	SAN JOSE, CA	
1067804	1, 220, 811	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
1245291	1, 405, 435	HILLS BANCORPORATION	HILLS, IA	
1491409	1, 931, 217	HOME BANCSHARES, INC.	CONWAY, AR	
2592714	1, 134, 400	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1, 084, 319	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	1, 055, 950	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1048803	2, 058, 116	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
2291914	2, 777, 192	IBERIABANK CORPORATION	LAFAYETTE, LA	
1363690	1, 066, 801	INB FINANCIAL CORPORATION	MCALLEN, TX	Moved from Peer 4
1136803	2, 983, 623	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1132654	2, 744, 858	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
1138535	1, 551, 940	INTERCHANGE FINANCIAL SERVICES	SADDLE BROOK, NJ	
2049302	1, 630, 845	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1064278	2, 899, 837	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1134498	1, 071, 509	INWOOD BANCSHARES, INC.	DALLAS, TX	
1123915	1, 222, 430	KLEIN FINANCIAL, INC.	CHASKA, MN	
1404799	2, 191, 208	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	1, 558, 168	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1054514	1, 075, 458	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1, 200, 402	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1, 013, 277	LEGACYTEXAS GROUP, INC.	PLANO, TX	Moved from Peer 4; Name change from LEGACY TEXAS GROUP, I
3101784	1, 374, 853	LIBERTY BANCSHARES, INC	JONESBORO, AR	
2325350	1, 323, 354	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	
2634696	1, 826, 728	MACATAWA BANK CORPORATION	HOLLAND, MI	
2236447	2, 473, 568	MAIN STREET BANKS, INC.	ATLANTA, GA	
2856368	1, 533, 419	MAIN STREET TRUST, INC.	CHAMPAIGN, IL	
1209109	1, 639, 510	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1207486	1, 409, 798	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1, 610, 326	MBT FINANCIAL CORP.	MONROE, MI	
1099328	1, 112, 882	MERCANTILE BANCORP, INC.	QUINCY, IL	
2608763	1, 796, 770	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1208308	1, 439, 029	MERCHANTS & MANUFACTURERS BANC	NEW BERLIN, WI	
1023239	1, 054, 446	MERCHANTS BANCSHARES, INC.	BURLINGTON, VT	
1204627	2, 473, 418	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2516943	2, 422, 373	MID-STATE BANCSHARES	ARROYO GRANDE, CA	
1209828	2, 225, 097	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	
1141348	1, 161, 222	MINNWEST CORPORATION	MINNETONKA, MN	
2961879	1, 789, 101	NARA BANCORP, INC.	LOS ANGELES, CA	
1100037	1, 401, 745	NBC CAPITAL CORPORATION	STARKVILLE, MS	
1202052	1, 136, 775	NEB CORPORATION	FOND DU LAC, WI	
1109991	1, 176, 536	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1129887	1, 217, 100	NORTHERN EMPIRE BANCSHARES	SANTA ROSA, CA	
2244910	1, 456, 661	NSB HOLDING CORP.	STATEN ISLAND, NY	
1070747	1, 229, 228	OAK HILL FINANCIAL, INC.	JACKSON, OH	
1206911	2, 346, 745	OLD SECOND BANCORP, INC.	AURORA, IL	
1117259	1, 978, 510	OMEGA FINANCIAL CORPORATION	STATE COLLEGE, PA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2005 and Other Notes
1249598	1,568,978	ORION BANCORP, INC.	NAPLES, FL	
1075984	1,065,284	PALMETTO BANCSHARES, INC.	LAURENS, SC	
1200692	1,611,697	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2651590	1,224,936	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
2807614	1,587,394	PENNSYLVANIA COMMERCE BANCORP,	CAMP HILL, PA	
1070578	1,856,387	PEOPLES BANCORP INC.	MARIETTA, OH	
3296877	1,005,431	PEOPLES COMMUNITY BANCORP, INC	WEST CHESTER, OH	Moved from Peer 4
3186585	1,195,092	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3084953	1,859,950	PLACER SIERRA BANCSHARES	SACRAMENTO, CA	
1247893	2,688,309	PLAINS CAPITAL CORPORATION	DALLAS, TX	
1098844	2,380,014	RENASANT CORPORATION	TUPELO, MS	
1097025	2,603,327	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1136670	2,951,029	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	
2509413	1,010,058	ROCKVILLE FINANCIAL MHC, INC.	ROCKVILLE, CT	Moved from Peer 4
2066886	1,247,855	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
2324429	1,275,025	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1249730	1,274,099	S. Y. BANCORP, INC.	LOUISVILLE, KY	
1248304	2,383,360	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1133437	1,757,390	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1085013	2,086,073	SEACOAST BANKING CORPORATION	STUART, FL	
2244358	1,345,566	SECURITY BANK CORPORATION	MACON, GA	
1199992	1,865,355	SHOREBANK CORPORATION, THE	CHICAGO, IL	
2976396	1,036,625	SIERRA BANCORP	PORTERVILLE, CA	
1094828	2,577,042	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	1,831,527	SINOPAC BANCORP	LOS ANGELES, CA	
2345077	1,122,167	SNB BANCSHARES, INC.	SUGAR LAND, TX	
2033226	1,053,089	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	1,093,391	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2981831	1,298,071	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1245068	1,733,658	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	2,106,012	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1245590	1,717,023	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,397,039	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1,132,158	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1,507,846	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1417333	1,421,213	STATE BANCSHARES, INC.	FARGO, ND	
1210413	1,680,071	STATE FINANCIAL SERVICES CORPO	MILWAUKEE, WI	
2442640	1,399,485	STATE NATIONAL BANCSHARES, INC	FORT WORTH, TX	
1427275	1,429,948	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
1039454	2,035,131	STERLING BANCORP	NEW YORK, NY	
1143829	2,938,355	STERLING FINANCIAL CORPORATION	LANCASTER, PA	
1126046	1,093,763	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
1135598	1,107,201	STOCKMEN'S BANCORP, INC., THE	KINGMAN, AZ	
2942702	1,905,410	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,398,632	SUFFOLK BANCORP	RIVERHEAD, NY	
1104080	1,074,261	SUMMIT BANCSHARES, INC.	FORT WORTH, TX	
1247679	1,029,070	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	Moved from Peer 4
1066713	1,225,401	SUNFLOWER BANKS, INC.	SALINA, KS	
2706735	2,935,046	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
2663838	1,256,540	TEXAS UNITED BANCSHARES, INC.	LA GRANGE, TX	
1139260	1,686,335	TEXASBANC HOLDING CO.	WEATHERFORD, TX	

BHCPR Reporters for Quarter Ending 09/30/2005  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2005 and Other Notes
2457943	1,053,050	TIB FINANCIAL CORP.	NAPLES, FL	
2367921	2,080,743	TOMPKINS TRUSTCO, INC.	ITHACA, NY	
1030170	1,787,677	TRICO BANCSHARES	CHICO, CA	
1056161	1,222,866	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
1048652	2,983,847	U. S. B. HOLDING CO., INC.	ORANGEBURG, NY	
1971693	1,791,446	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	
1062649	1,189,144	UNITED BANCORPORATION OF WYOMI	JACKSON, WY	
1116609	1,746,675	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
1071632	2,460,564	UNIZAN FINANCIAL CORP.	CANTON, OH	
1050712	2,478,105	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1364110	1,680,120	VINEYARD NATIONAL BANCORP	RANCHO CUCAMONGA, CA	
2856377	1,449,058	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
2502049	1,506,426	VIRGINIA FINANCIAL GROUP, INC.	CULPEPER, VA	
1029464	2,859,799	W. T. B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	2,403,595	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1210066	1,220,411	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	1,933,445	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,791,557	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
2349815	2,745,014	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	
2508788	1,298,763	WESTERN SIERRA BANCORP	CAMERON PARK, CA	
1966671	1,380,889	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	1,545,831	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
2004141	1,000,876	WILSON BANK HOLDING COMPANY	LEBANON, TN	Moved from Peer 4
1137770	1,848,500	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
1399765	1,863,997	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 229 bank holding companies.