

## PEER GROUP 03

09/30/2006

09/30/2005

12/31/2005

12/31/2004

12/31/2003

Number of BHCs in Peer Group

252

229

239

214

200

## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.73	3.74	3.75	3.68	3.73
+ Non-interest Income	0.96	1.03	1.00	1.06	1.24
- Overhead Expense	2.85	2.91	2.88	2.94	3.07
- Provision for Losses	0.16	0.17	0.17	0.19	0.23
+ Securities Gains (Losses)	0.00	0.01	0.00	0.02	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.72	1.76	1.74	1.71	1.81
Net Operating Income	1.13	1.15	1.15	1.12	1.16
Net Income	1.13	1.16	1.15	1.12	1.17
Net Income (Sub S Adjusted)	1.28	1.25	1.27	1.16	1.22

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	7.00	6.07	6.21	5.56	5.76
Interest Expense	2.97	2.02	2.14	1.57	1.69
Net Interest Income (TE)	4.04	4.06	4.07	3.99	4.05

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

Net Ln&Ls Losses/Avg Loans & Leases	0.11	0.14	0.15	0.19	0.25
Earnings Coverage of Net Losses (X)	39.20	20.07	38.12	25.28	17.88
Ln&Ls Allowance/Total Loans & Leases	1.19	1.24	1.22	1.30	1.38
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.54	0.54	0.52	0.61	0.76
30-89 Days Past Due Loans and Leases	0.60	0.53	0.56	0.58	0.73

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	27.34	25.28	25.34	24.19	23.15
Net ST Noncore Funding Dependence	17.95	14.81	15.26	13.71	12.75
Net Loans and Leases/Total Assets	71.05	69.12	69.50	67.83	64.49

## CAPITALIZATION:

Tier 1 Leverage Ratio	8.93	8.83	8.80	8.64	8.68
Equity Capital/Total Assets	8.56	8.36	8.36	8.38	8.52
Net Loans&Ls/Equity Capital (X)	8.73	8.55	8.60	8.39	7.78
Cash Dividends/Net Income	27.14	26.08	27.04	27.11	26.95
Cash Dividends/Net Income (Sub S Adjusted)	33.66	25.32	18.23	31.75	45.24
Retained Earnings/Avg Equity Cap	9.42	9.82	9.68	9.31	9.61

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.66	0.67	0.59	0.29	0.42
Long-Term Debt/Equity Capital	1.25	1.25	1.25	1.61	1.31
Equity Investment in Subs/Equity Cap	116.58	114.25	114.59	113.72	111.01
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	107.82	107.74	115.35	108.77	125.58

PERCENT OF AVERAGE ASSETS	PEER GROUP 03				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Interest Income (TE)	6.45	5.60	5.73	5.14	5.31
Less: Interest Expense	2.75	1.86	1.97	1.45	1.56
Equals: Net Interest Income (TE)	3.73	3.74	3.75	3.68	3.73
Plus: Non-Interest Income	0.96	1.03	1.00	1.06	1.24
Equals: Adj Operating Income (TE)	4.74	4.83	4.82	4.80	5.04
Less: Overhead Expense	2.85	2.91	2.88	2.94	3.07
Less: Provision for Loan and Lease Losses	0.16	0.17	0.17	0.19	0.23
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.00	0.00	0.00	0.02	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.72	1.76	1.74	1.71	1.81
Less: Applicable Income Taxes (TE)	0.55	0.57	0.56	0.56	0.60
Less: Minority Interest	0.00	0.00	0.00	0.00	0.01
Equals: Net Operating Income	1.13	1.15	1.15	1.12	1.16
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.13	1.16	1.15	1.12	1.17
Memo: Net Income (Last Four Qtrs)	1.14	1.14	1.16	1.11	1.17
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.66	92.60	92.56	92.68	92.44
Avg Int-Bearing Funds / Avg Assets	78.89	77.89	77.91	77.97	78.45
Int Income (TE) / Avg Earning Assets	7.00	6.07	6.21	5.56	5.76
Int Expense / Avg Earning Assets	2.97	2.02	2.14	1.57	1.69
Net Int Inc (TE) / Avg Earn Assets	4.04	4.06	4.07	3.99	4.05
YIELD OR COST:					
Total Loans and Leases (TE)	7.63	6.67	6.82	6.14	6.48
Interest-Bearing Bank Balances	4.97	3.32	3.47	1.65	1.59
Fed Funds Sold & Reverse Repos	4.74	2.92	3.19	1.33	1.07
Trading Assets	1.98	1.29	1.21	1.27	2.99
Total Earning Assets	6.91	5.98	6.11	5.47	5.65
Investment Securities (TE)	4.71	4.20	4.29	4.08	4.24
U. S. Treasury & Agency Sec (excl MBS)	4.09	3.38	3.52	3.32	3.47
Mortgage-Backed Securities	4.51	4.06	4.09	3.91	3.89
All Other Securities	6.65	6.33	6.53	6.28	6.67
Interest-Bearing Deposits	3.18	2.08	2.22	1.57	1.73
Time Deposits of \$100K or More	4.20	2.96	3.12	2.34	2.56
Time Deposits < \$100K	3.98	2.90	3.05	2.46	2.79
Other Domestic Deposits	2.22	1.34	1.43	0.86	0.87
Foreign Deposits	2.33	2.22	2.16	1.81	1.68
Fed Funds Purchased and Repos	4.11	2.50	2.73	1.34	1.27
Other Borrowed Funds & Trading Liab	4.51	3.78	3.87	3.37	3.76
All Interest-Bearing Funds	3.48	2.39	2.53	1.85	1.99

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09/30/2006

09/30/2005

12/31/2005

12/31/2004

12/31/2003

	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Avg Personnel Exp Per Employee (\$000)	46	44	58	56	54
Avg Assets per Employee (\$000)	3,977	3,764	3,782	3,620	3,344
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.02	2.09	2.05	2.08	1.94
Overhead Exp / NII + Non-Int Income	62.01	61.32	61.27	62.28	62.36
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.85	2.91	2.88	2.94	3.07
Personnel Expense	1.60	1.62	1.60	1.61	1.67
Net Occupancy Expense	0.41	0.42	0.41	0.42	0.43
Other Operating Expenses	0.82	0.85	0.85	0.88	0.95
Overhead Less Non-Interest Income	1.86	1.83	1.84	1.83	1.79
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	60.86	60.19	60.10	61.13	61.07
Personnel Expense	34.15	33.46	33.25	33.48	33.14
Net Occupancy Expense	8.69	8.63	8.59	8.72	8.55
Other Operating Expenses	17.64	17.72	17.75	18.44	18.83
Total Non-Interest Income	20.15	20.94	20.43	21.98	24.10
Fiduciary Activities Income	1.34	1.42	1.39	1.58	1.46
Serv Charges on Deposit Accts - Domestic	7.56	7.90	7.69	8.37	8.45
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.56	0.60	0.57	0.58	0.59
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.24	0.24	0.24	0.27	0.27
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.65	0.56	0.53	0.55	0.53
Net Gain (Loss) - Sales Loans, OREO, Oth	1.59	1.80	1.72	1.82	2.74
Other Non-Interest Income	5.60	6.00	5.81	6.23	6.76
Overhead Less Non-Interest Income	40.10	38.54	38.85	38.82	36.52
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	27.91	28.62	28.22	28.21	28.33
Appl Inc Tax+TE/Pretax NOI+TE	32.73	33.89	33.37	33.72	34.14

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Real Estate Loans	55.16	52.27	53.00	50.70	46.66
Commercial and Industrial Loans	9.74	10.01	9.94	10.39	10.55
Loans to Individuals	3.10	3.52	3.24	3.49	4.01
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.64	0.71	0.67	0.68	0.62
Other Loans and Leases	1.01	0.99	0.98	0.99	1.13
Net Loans and Leases	71.05	69.12	69.50	67.83	64.49
Debt Securities Over 1 Year	14.49	16.64	16.08	18.86	21.02
Mutual Funds and Equity Securities	0.18	0.16	0.17	0.22	0.40
Subtotal	86.39	86.63	86.52	87.66	86.69
Interest-Bearing Bank Balances	0.22	0.27	0.25	0.25	0.31
Federal Funds Sold & Reverse Repos	1.14	1.18	1.04	0.87	0.82
Debt Securities 1 Year or Less	2.67	2.19	2.27	2.00	2.12
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.23	91.09	90.87	91.49	90.80
Non-Int Cash and Due From Dep Inst	2.37	2.82	2.86	2.49	3.09
Other Real Estate Owned	0.06	0.07	0.07	0.08	0.10
All Other Assets	6.34	6.01	6.15	5.93	5.95
MEMORANDA:					
Short-Term Investments	4.54	4.11	4.01	3.57	3.77
U.S. Treasury Securities	0.14	0.20	0.17	0.26	0.41
U.S. Agency Securities (excl MBS)	5.87	6.18	6.31	6.22	6.35
Municipal Securities	2.76	2.83	2.89	2.63	3.26
Mortgage-Backed Securities	6.66	7.51	7.04	9.07	10.22
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.02
Other Debt Securities	0.41	0.48	0.43	0.63	0.89
RE Loans Secured by 1-4 Family	15.63	15.69	15.52	15.71	15.93
Revolving	2.86	3.15	3.11	3.14	2.84
Closed-End, Sec by First Liens	11.07	11.05	10.89	10.91	11.34
Closed-End, Sec by Junior Liens	1.22	1.04	1.05	1.04	1.19
Commercial Real Estate Loans	36.67	33.76	34.60	32.22	28.42
Construction and Land Dev	12.74	9.87	10.30	8.36	6.71
Multifamily	1.88	1.90	1.91	2.03	1.69
Nonfarm Nonresidential	20.11	20.37	20.55	20.31	19.01
RE Loans Secured by Farmland	1.00	0.98	0.97	0.90	0.79
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	77.37	75.72	76.14	74.90	72.41
RE Loans Secured by 1-4 Family	22.34	23.20	22.67	23.90	25.28
Revolving	4.05	4.62	4.50	4.67	4.41
Closed-End	17.90	18.16	17.74	18.55	20.29
Commercial Real Estate Loans	51.21	48.68	49.52	47.16	43.63
Construction and Land Dev	17.63	14.19	14.68	12.17	10.21
Multifamily	2.61	2.70	2.72	2.98	2.63
Nonfarm Nonresidential	28.47	29.67	29.73	30.10	29.42
RE Loans Secured by Farmland	1.41	1.40	1.39	1.32	1.21
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.01
Commercial and Industrial Loans	13.78	14.52	14.36	15.23	16.09
Loans to Individuals	4.44	5.11	4.70	5.26	6.29
Credit Card Loans	0.06	0.08	0.07	0.09	0.11
Agricultural Loans	0.92	1.03	0.97	1.00	0.95
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.47	1.47	1.44	1.52	1.82

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Short-Term Investments	4.54	4.11	4.01	3.57	3.77
Liquid Assets	17.59	19.53	18.94	20.63	22.80
Investment Securities	17.89	19.47	19.03	21.75	24.25
Net Loans and Leases	71.05	69.12	69.50	67.83	64.49
Net Lns, Ls & Stdby Ltrs of Credit	72.00	70.14	70.52	68.91	65.55
Core Deposits	59.70	62.32	62.23	63.60	64.62
Noncore Funding	28.56	26.39	26.35	25.28	24.22
Time Deposits of \$100K or More	16.70	14.55	14.74	12.89	11.13
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.64	2.81	2.72	2.91	3.08
Net Fed Funds Purchased (Sold)	1.56	1.65	1.71	2.05	2.31
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.60	2.70	2.59	2.61	2.45
Earning Assets Repr in 1 Year	42.60	42.35	42.26	41.72	38.38
Int-Bearing Liab Repr in 1 Year	32.98	27.25	28.37	25.74	25.85
Long-Term Debt Repr in 1 Year	0.56	0.51	0.55	0.59	0.50
Net Assets Repriceable in 1 Year	8.10	13.48	12.36	14.52	11.45
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	27.34	25.28	25.34	24.19	23.15
Net ST Noncore Funding Dependence	17.95	14.81	15.26	13.71	12.75
Short-Term Inv/ST Noncore Funding	27.28	29.45	27.64	27.43	30.27
Liq Asts-ST Noncore Fndg/Nonliq Asts	-2.74	3.94	2.73	7.13	11.15
Net Loans and Leases/Total Deposits	91.68	89.17	89.33	87.77	84.64
Net Loans and Leases/Core Deposits	122.10	113.46	113.79	108.03	101.54
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.30	-0.09	-0.38	0.32	0.79
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.79	-1.30	-2.38	0.55	2.45
Struct Notes Appr(Depr)/T1 Cap	-0.15	-0.18	-0.23	-0.07	-0.02
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.21	9.03	8.82	10.14	8.42
Available-For-Sale Securities	91.79	90.97	90.91	89.86	91.58
U.S. Treasury Securities	0.91	1.37	1.11	1.60	2.08
U.S. Agency Securities (excl MBS)	36.19	34.87	36.12	31.79	29.73
Municipal Securities	15.91	15.35	15.72	13.05	14.46
Mortgage-Backed Securities	36.74	37.13	35.84	40.96	41.01
Asset-Backed Securities	0.06	0.02	0.02	0.02	0.07
Other Debt Securities	2.12	2.52	2.30	3.02	3.73
Mutual Funds and Equity Securities	1.05	0.95	0.95	1.15	1.71
Debt Securities 1 Year or Less	16.29	12.22	13.35	10.50	9.85
Debt Securities 1 To 5 Years	37.68	40.15	38.61	36.65	31.29
Debt Securities Over 5 Years	41.73	43.13	42.93	48.14	53.47
Pledged Securities	60.63	60.62	60.20	58.55	55.08
Structured Notes, Fair Value	1.87	2.01	1.97	2.00	1.08

ANALYSIS RATIOS	PEER GROUP 03				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Provision for Ln&Ls Losses/Avg Assets	0.16	0.17	0.17	0.19	0.23
Provision for Ln&Ls Losses/Avg Lns&Ls	0.22	0.25	0.23	0.28	0.35
Provision for Ln&Ls Losses/Net Losses	293.92	147.53	223.47	207.65	154.29
Ln&Ls Allowance/Total Loans & Leases	1.19	1.24	1.22	1.30	1.38
Ln&Ls Allowance/Net Ln&Ls Losses (X)	26.97	20.02	19.77	13.23	9.21
ALL/Nonaccrual Assets	596.62	603.88	649.56	469.70	354.92
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	395.46	416.09	436.27	385.28	269.95
Gross Ln&Ls Losses/Avg Loans & Leases	0.17	0.21	0.23	0.26	0.33
Recoveries/Avg Loans and Leases	0.06	0.06	0.07	0.07	0.08
Net Losses/Avg Loans and Leases	0.11	0.14	0.15	0.19	0.25
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	26.65	25.19	36.10	28.56	30.56
Earnings Coverage of Net Losses (X)	39.20	20.07	38.12	25.28	17.88
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.05	0.05	0.05	0.08
RE Loans Secured By 1-4 Family	0.05	0.05	0.06	0.06	0.07
Revolving	0.03	0.02	0.03	0.03	0.04
Closed-End	0.05	0.06	0.06	0.06	0.08
Commercial Real Estate Loans	0.02	0.04	0.04	0.04	0.07
Construction and Land Dev	0.02	0.00	0.01	0.02	0.03
Multifamily	0.00	0.00	0.01	0.00	0.02
Nonfarm Nonresidential	0.02	0.05	0.05	0.04	0.07
RE Loans Secured by Farmland	0.00	0.00	0.00	0.01	0.02
Commercial and Industrial Loans	0.19	0.23	0.29	0.44	0.51
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.75	0.81	0.91	0.94	1.02
Credit Card Loans	1.77	1.59	2.55	2.45	3.30
Agricultural Loans	0.01	0.01	0.03	0.06	0.05
Loans to Foreign Governments & Inst	N/A	N/A	0.00	0.00	0.00
Other Loans and Leases	0.50	0.35	0.42	0.32	0.39

PERCENT OF LOANS AND LEASES	PEER GROUP 03				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
30-89 Days PD Loans and Leases	0.60	0.53	0.56	0.58	0.73
90+ Days PD Loans and Leases	0.07	0.06	0.06	0.07	0.09
Nonaccrual Loans and Leases	0.45	0.44	0.43	0.49	0.62
90+ Days PD and Nonaccrual Loans and Leases	0.55	0.52	0.52	0.57	0.73
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					
30-89 Days Past Due Assets	0.60	0.53	0.56	0.58	0.73
90+ Days Past Due Assets	0.07	0.06	0.06	0.07	0.09
Nonaccrual Assets	0.45	0.44	0.43	0.49	0.63
30+ Days PD & Nonaccrual Assets	1.19	1.10	1.11	1.18	1.50
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.39	0.36	0.36	0.39	0.48
90+ PD & Nonaccrual Assets + OREO	0.49	0.47	0.46	0.51	0.62
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.41	0.40	0.39	0.46	0.53
Allowance for Loan & Lease Losses	47.16	46.67	44.92	51.45	59.13
Equity Cap + ALLL	4.33	4.45	4.29	5.02	5.80
Tier 1 Cap + ALLL	4.29	4.23	4.12	4.87	5.74
Loans & Leases + RE Acquired	0.57	0.58	0.55	0.67	0.82

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Real Estate - 30-89 Days PD	0.53	0.46	0.50	0.51	0.64
- 90+ Days Past Due	0.06	0.05	0.05	0.05	0.08
- Nonaccrual	0.42	0.36	0.39	0.44	0.53
Coml & Indl - 30-89 Days PD	0.66	0.69	0.56	0.55	0.74
- 90+ Days Past Due	0.07	0.06	0.06	0.07	0.10
- Nonaccrual	0.51	0.68	0.58	0.68	0.87
Individuals - 30-89 Days PD	1.02	1.04	1.12	1.07	1.36
- 90+ Days Past Due	0.07	0.07	0.07	0.09	0.12
- Nonaccrual	0.20	0.24	0.22	0.23	0.25
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	0.12	0.10	0.10	0.15	0.30
- 90+ Days Past Due	0.01	0.01	0.00	0.00	0.02
- Nonaccrual	0.14	0.14	0.13	0.23	0.44
Foreign Govts- 30-89 Days PD	N/A	N/A	0.00	0.00	0.00
- 90+ Days Past Due	N/A	N/A	0.00	0.00	0.00
- Nonaccrual	N/A	N/A	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.44	0.38	0.41	0.45	0.52
- 90+ Days Past Due	0.03	0.02	0.01	0.01	0.05
- Nonaccrual	0.09	0.12	0.08	0.12	0.28
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.71	0.55	0.71	0.73	0.91
- 90+ Days Past Due	0.07	0.06	0.06	0.08	0.11
- Nonaccrual	0.38	0.35	0.38	0.42	0.48
Revolving - 30-89 Days PD	0.34	0.25	0.27	0.22	0.26
- 90+ Days Past Due	0.01	0.02	0.01	0.02	0.02
- Nonaccrual	0.13	0.10	0.12	0.10	0.10
Closed-End - 30-89 Days PD	0.80	0.55	0.71	0.77	1.06
- 90+ Days Past Due	0.08	0.07	0.07	0.09	0.13
- Nonaccrual	0.42	0.40	0.43	0.49	0.50
- Jr Lien 30-89 Days PD	0.06	0.06	0.06	0.06	0.07
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.01	0.01
- Jr Lien Nonaccrual	0.05	0.04	0.04	0.05	0.06
Commercial RE - 30-89 Days PD	0.48	0.44	0.37	0.38	0.43
- 90+ Days Past Due	0.04	0.03	0.04	0.03	0.04
- Nonaccrual	0.40	0.34	0.36	0.39	0.50
Const & Dev - 30-89 Days PD	0.47	0.39	0.38	0.33	0.40
- 90+ Days Past Due	0.04	0.01	0.02	0.01	0.01
- Nonaccrual	0.26	0.16	0.17	0.19	0.34
Multi family - 30-89 Days PD	0.18	0.12	0.13	0.11	0.13
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.12	0.07	0.09	0.08	0.20
Nonfarm Nres- 30-89 Days PD	0.39	0.33	0.34	0.37	0.42
- 90+ Days Past Due	0.03	0.03	0.03	0.03	0.03
- Nonaccrual	0.40	0.39	0.38	0.46	0.50
Farmland - 30-89 Days PD	0.19	0.16	0.21	0.18	0.34
- 90+ Days Past Due	0.01	0.01	0.00	0.01	0.06
- Nonaccrual	0.17	0.22	0.19	0.24	0.43
Credit Card - 30-89 Days PD	1.17	1.12	1.14	1.03	1.28
- 90+ Days Past Due	0.35	0.44	0.22	0.36	0.59
- Nonaccrual	0.03	0.03	0.02	0.02	0.02



## CAPITAL RATIOS

09/30/2006

09/30/2005

12/31/2005

12/31/2004

12/31/2003

Tier 1 Leverage Ratio	8.93	8.83	8.80	8.64	8.68
Tier 1 RBC Ratio	11.21	11.41	11.32	11.44	11.83
Total Risk-Based Capital Ratio	12.65	12.83	12.75	12.95	13.36
Tangible Tier 1 Leverage Ratio	8.88	8.77	8.74	8.59	8.62
Tangible Common Eq Cap/Tan Assets	7.17	7.23	7.12	7.28	7.41

## DERIVATIVES AND

## OFF-BALANCE-SHEET TRANSACTIONS

## PERCENT OF TOTAL ASSETS:

Loan Commitments	18.37	18.26	18.23	17.05	15.63
Standby Letters of Credit	0.88	0.92	0.90	0.96	0.91
Commercial & Similar Letters of Credit	0.02	0.02	0.02	0.02	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	0.98	0.90	0.85	0.99	1.37
Interest Rate Contracts	0.95	0.88	0.84	0.97	1.20
Interest Rate Futures & Forward Contr	0.08	0.08	0.05	0.04	0.05
Written Options Contr (Int Rate)	0.10	0.10	0.07	0.04	0.02
Purchased Options Contr (Int Rate)	0.01	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.27	0.30	0.30	0.52	0.62

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	27.12	27.90	28.23	27.20	25.69
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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Interest Rate Contracts	98.65	98.85	99.28	99.52	98.20
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	1.48
Equity, Comm, & Other Contracts	0.99	0.30	0.27	0.33	0.11
Futures and Forwards	19.80	17.91	20.03	20.83	14.25
Written Options	27.78	20.69	20.80	24.75	9.55
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	20.02	20.46	20.25	23.66	9.55
Purchased Options	3.05	2.80	3.64	0.82	1.63
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.01	2.72	3.12	0.76	1.51
Swaps	37.70	42.33	40.19	51.32	57.39
Held for Trading	0.00	0.59	0.31	0.45	0.00
Interest Rate Contracts	0.00	0.59	0.31	0.45	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	100.00	99.41	99.69	99.55	100.00
Interest Rate Contracts	98.08	87.03	86.54	87.02	87.52
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.84
Equity, Comm, & Other Contracts	0.99	0.30	0.27	0.33	0.11
Deriv Contr (Excl Fut & FX LE 14 Days)	74.42	77.61	75.67	73.47	85.25
One Year or Less	25.46	29.76	33.49	26.74	17.14
Over 1 Year to 5 Years	26.92	27.33	26.13	32.03	39.02
Over 5 Years	7.12	9.45	5.52	9.74	10.74
Gross Negative Fair Value (Abs Val)	0.54	0.54	0.55	0.67	0.74
Gross Positive Fair Value	0.55	0.59	0.44	0.55	0.57
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

09/30/2006

09/30/2005

12/31/2005

12/31/2004

12/31/2003

## ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	19.44	19.46	19.48	29.59	17.74
Ins Under Assets(L/H)/Tot Ins Und Ast	80.56	80.54	80.52	70.41	82.26
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	12.50	10.00
Ins Activities Revenue/Adj Oper Inc	0.65	0.56	0.53	0.55	0.53
Premium Inc/Ins Activities Revenue	0.05	0.06	0.05	0.17	0.40
Credit Rel Prem Inc/Tot Prem Inc	63.62	55.57	55.56	65.56	76.91
Other Prem Inc/Total Prem Inc	36.38	44.43	44.44	34.44	23.09
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)	12.67	18.15	18.20	77.70	12.54
Ins Net Inc (L/H)/Equity (L/H)	20.77	26.09	21.16	5.35	7.19
Insur Ben, Losses, Exp/Insur Premiums	817.32	354.97	327.39	206.13	468.98
Reinsurance Recov(P/C)/Tot Assets(P/C)	51.63	50.32	51.65	0.03	0.08
Reinsurance Recov(L/H)/Tot Assets(L/H)	11.97	12.03	12.37	0.17	0.27
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.68	8.00	8.17	7.72	7.18
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	0.22	0.00	0.00	0.00	0.25
Cost: Interest-Bearing Deposits	2.33	2.22	2.16	1.81	1.68
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	3.15	N/A	N/A	1.64	1.58
Foreign Governments and Inst	N/A	N/A	0.00	0.00	0.00
Leases	N/A	N/A	N/A	N/A	120.25
GROWTH RATES:					
Net Loans and Leases	-34.93	24.63	12.59	-9.49	-29.90
Total Selected Assets	-26.01	-16.10	-5.91	-3.69	-24.29
Deposits	-5.14	40.72	145.46	42.08	10.83

PROFITABILITY:	PEER GROUP 03				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Net Income/Avg Equity Capital	13.11	13.49	13.33	13.11	13.46
Bank Net Inc/Avg Eq Inv in Banks	13.63	13.78	13.74	13.28	13.74
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.41	4.09	3.79	3.64	4.70
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.56	11.36	10.93	11.02	11.70
Bank Net Income/Parent Net Income	107.08	94.18	94.51	105.97	103.68
Nonbank Net Income/Parent Net Income	1.00	0.73	0.78	0.93	1.11
Sub BHCs Net Inc/Parent Net Income	80.15	82.12	76.15	86.96	79.83
LEVERAGE:					
Total Liabilities/Equity	26.44	24.34	24.96	24.11	21.50
Total Debt/Equity Capital	2.71	2.73	2.65	2.63	2.50
Tot Debt+NP to Subs Iss Tr Pref/Equity	22.78	21.01	21.10	20.50	16.46
Tot Debt+Lns Guaranteed for Affl/Equity	3.29	3.19	3.01	3.10	3.25
Total Debt/Eq Cap - Exc Over Fair Value	2.76	2.77	2.67	2.67	2.56
Long-Term Debt/Equity Capital	1.25	1.25	1.25	1.61	1.31
Short-Term Debt/Equity Capital	0.66	0.67	0.59	0.29	0.42
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	0.14	0.15	0.23	0.32
Long-Term Debt/Consolidated LT Debt	1.92	1.91	1.89	4.13	2.69
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	116.58	114.25	114.59	113.72	111.01
Total Investment in Subs/Equity	118.24	116.24	116.61	115.68	112.80
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.05	97.99	97.99	98.73	96.06
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.37	99.48	99.43	100.08	97.43
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.17	1.03	1.07	1.09	0.90
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.71	2.62	2.49	2.44	2.11
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	103.25	109.42	112.53	109.43	125.07
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	107.82	107.74	115.35	108.77	125.58
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	99.58	99.85	108.68	100.94	117.39
Pretax Oper Inc + Int Exp/Int Expense	2826.26	4007.14	7523.43	4553.68	11012.5
Div + Int From Subs/Int Exp + Div	173.69	170.77	170.19	165.86	187.00
Fees+Other Inc From Subs/Sal + Oth Exp	8.74	10.55	9.90	12.10	11.56
Net Inc/Curr Port of LT Debt+Pfd Div(X)	58.32	74.25	75.57	53.47	172.89
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.04	0.24	0.37	0.82	0.73
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.46	0.00	0.00	0.00	8.00
Total	0.46	0.00	0.00	0.00	8.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.57	0.65	0.57	0.99	1.34
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				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Div Paid/Inc Before Undist Inc	90.82	86.66	85.63	90.65	84.27
Dividends Paid/Net Income	27.12	26.09	27.17	27.09	26.95
Net Income - Dividends/Avg Equity	9.46	9.82	9.68	9.24	9.61
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	133.54	140.87	131.99	137.39	151.35
Dividends From Nonbank Subs	0.69	0.67	0.64	0.94	1.64
Dividends From Subsidiary BHCs	5.93	4.24	4.29	3.07	1.65
Dividends From All Subsidiaries	165.29	165.59	158.88	172.45	189.43
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	37.17	36.83	38.31	37.86	40.41
Interest Income From Bank Subs	0.35	0.25	0.27	0.22	0.17
Mgt & Service Fees From Bank Subs	3.38	3.87	4.05	4.44	4.22
Other Income From Bank Subs	0.02	0.04	0.03	0.05	0.02
Operating Income From Bank Subs	45.14	48.82	50.48	46.45	49.57
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	50.60	46.54	48.65	42.04	57.13
Interest Income From Nonbank Subs	0.96	3.17	2.27	5.88	17.90
Mgt & Serv Fees From Nonbank Subs	2.02	3.69	3.17	1.07	0.71
Other Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	70.08	73.47	71.73	67.26	105.74
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	25.80	27.91	32.45	35.78	41.89
Interest Inc From Subsidiary BHCs	0.14	1.69	0.08	0.07	0.00
Mgt & Serv Fees From Sub BHCs	0.09	2.71	1.26	0.15	1.57
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	29.44	32.71	37.32	36.54	51.53
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	60.17	62.62	62.93	60.42	66.69
Interest Income From Bank Subs	1.92	1.23	1.37	0.87	0.78
Mgt & Serv Fees From Bank Subs	4.09	5.28	4.71	5.90	5.19
Other Income From Bank Subs	0.02	0.04	0.03	0.07	0.07
Operating Income From Bank Subs	77.37	80.33	79.06	78.07	90.31
Dividends From Nonbank Subs	1.04	0.62	0.68	0.97	1.26
Interest Income From Nonbank Subs	0.05	0.02	0.02	0.04	0.07
Mgt & Serv Fees From Nonbank Subs	0.03	0.03	0.03	0.06	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.08	1.36	1.71	2.20	2.22
Dividends From Subsidiary BHCs	3.46	3.04	4.10	2.30	1.68
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	4.00	3.60	4.66	2.94	1.76
Loans and Adv From Subs/ST Debt	1502.40	1267.47	1125.29	4174.58	670.73
Loans and Adv From Subs/Total Debt	430.21	528.40	466.55	524.87	500.55

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									252
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.72	2.57	2.81	3.19	3.69	4.20	4.66	5.02	252
+ Non-interest Income	0.96	0.25	0.35	0.59	0.94	1.25	1.72	2.13	252
- Overhead Expense	2.84	1.72	1.96	2.40	2.80	3.23	3.76	4.33	252
- Provision for Losses	0.15	0.00	0.02	0.07	0.13	0.22	0.34	0.47	252
+ Securities Gains (Losses)	-0.00	-0.09	-0.03	-0.00	0.00	0.00	0.02	0.05	252
+ Other Tax Equiv Adjustments	0.00	-0.05	-0.00	0.00	0.00	0.00	0.02	0.07	252
= Pretax Net Oper Income (TE)	1.71	0.56	0.86	1.31	1.68	2.06	2.57	2.91	252
Net Operating Income	1.13	0.37	0.58	0.86	1.10	1.37	1.77	2.13	252
Net Income	1.13	0.37	0.57	0.86	1.10	1.38	1.77	2.15	252
Net Income (Sub S Adjusted)	1.28	0.51	0.66	0.85	1.13	1.60	2.01	2.31	32
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	6.99	5.78	5.94	6.49	6.93	7.44	7.98	8.43	252
Interest Expense	2.97	1.98	2.24	2.57	3.01	3.37	3.67	3.86	252
Net Interest Income (TE)	4.04	2.76	3.04	3.46	4.04	4.52	5.12	5.44	252
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.10	-0.02	-0.00	0.01	0.08	0.16	0.30	0.46	252
Earnings Coverage of Net Losses (X)	39.20	-208.53	-24.95	8.51	19.19	51.34	172.97	364.88	247
Ln&Ls Allowance/Total Loans & Leases	1.18	0.75	0.84	0.99	1.16	1.35	1.64	1.83	252
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.54	0.01	0.05	0.18	0.44	0.82	1.31	1.77	252
30-89 Days Past Due Loans and Leases	0.59	0.05	0.11	0.27	0.50	0.82	1.42	1.83	252
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	27.34	4.68	10.47	17.25	27.16	36.89	43.36	50.02	252
Net ST Noncore Funding Dependence	17.95	0.12	2.77	10.01	16.91	26.86	33.53	37.50	252
Net Loans and Leases/Total Assets	71.04	51.78	58.53	64.93	70.78	78.08	82.80	84.58	252
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	8.92	6.32	6.79	7.93	8.81	9.78	11.22	12.70	252
Equity Capital/Total Assets	8.55	5.03	5.72	7.05	8.40	9.92	11.77	12.98	252
Net Loans&Ls/Equity Capital (X)	8.72	4.57	5.55	6.65	8.51	10.35	12.82	14.51	252
Cash Dividends/Net Income	27.14	0.00	0.00	10.62	28.44	42.79	62.61	73.87	250
Cash Dividends/Net Income (Sub S Adjusted)	33.65	-10.33	-3.60	12.21	27.61	53.46	64.31	77.37	32
Retained Earnings/Avg Equity Cap	9.41	2.19	3.94	6.22	9.09	12.08	16.27	19.48	252
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.65	0.00	0.00	0.00	0.00	0.00	5.63	13.42	252
Long-Term Debt/Equity Capital	1.25	0.00	0.00	0.00	0.00	0.00	8.30	14.69	252
Equity Investment in Subs/Equity Cap	116.58	89.28	94.23	99.97	113.38	129.64	146.68	164.41	252
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	107.81	9.36	35.19	67.14	100.10	137.15	212.24	267.72	248

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.45	5.31	5.52	5.97	6.41	6.92	7.43	7.95	252
Less: Interest Expense	2.74	1.76	2.04	2.35	2.74	3.11	3.44	3.65	252
Equals: Net Interest Income (TE)	3.72	2.57	2.81	3.19	3.69	4.20	4.66	5.02	252
Plus: Non-Interest Income	0.96	0.25	0.35	0.59	0.94	1.25	1.72	2.13	252
Equals: Adj Operating Income (TE)	4.74	3.09	3.54	4.17	4.68	5.34	5.99	6.33	252
Less: Overhead Expense	2.84	1.72	1.96	2.40	2.80	3.23	3.76	4.33	252
Less: Provision for Loan and Lease Losses	0.15	0.00	0.02	0.07	0.13	0.22	0.34	0.47	252
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Plus: Realized G/L on AFS Sec	-0.00	-0.09	-0.02	-0.00	0.00	0.00	0.02	0.05	252
Plus: Other Tax Equiv Adjustments	0.00	-0.05	-0.00	0.00	0.00	0.00	0.02	0.07	252
Equals: Pretax Net Oper Inc (TE)	1.71	0.56	0.86	1.31	1.68	2.06	2.57	2.91	252
Less: Applicable Income Taxes (TE)	0.54	0.01	0.09	0.33	0.56	0.73	0.97	1.11	252
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Equals: Net Operating Income	1.13	0.37	0.58	0.86	1.10	1.37	1.77	2.13	252
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Equals: Net Income	1.13	0.37	0.57	0.86	1.10	1.38	1.77	2.15	252
Memo: Net Income (Last Four Qtrs)	1.14	0.36	0.64	0.86	1.10	1.39	1.76	2.23	250
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	92.65	87.38	89.02	91.00	92.88	94.46	95.82	96.57	252
Avg Int-Bearing Funds / Avg Assets	78.89	65.55	68.94	74.13	79.06	83.78	87.36	89.19	252
Int Income (TE) / Avg Earning Assets	6.99	5.78	5.94	6.49	6.93	7.44	7.98	8.43	252
Int Expense / Avg Earning Assets	2.97	1.98	2.24	2.57	3.01	3.37	3.67	3.86	252
Net Int Inc (TE) / Avg Earn Assets	4.04	2.76	3.04	3.46	4.04	4.52	5.12	5.44	252
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	7.62	6.43	6.70	7.16	7.56	8.11	8.70	8.99	252
Interest-Bearing Bank Balances	4.96	0.00	1.38	3.06	4.51	5.86	10.16	16.20	239
Fed Funds Sold & Reverse Repos	4.74	3.01	4.15	4.57	4.81	4.96	5.15	5.28	231
Trading Assets	1.98	0.00	0.00	0.00	1.59	2.81	3.76	4.22	7
Total Earning Assets	6.90	5.63	5.91	6.41	6.86	7.35	7.95	8.34	252
Investment Securities (TE)	4.71	3.88	4.02	4.29	4.67	5.03	5.54	6.07	252
U.S. Treasury & Agency Sec (excl MBS)	4.09	3.31	3.48	3.77	4.04	4.37	4.81	5.10	250
Mortgage-Backed Securities	4.51	3.59	3.92	4.22	4.48	4.77	5.15	5.73	243
All Other Securities	6.65	3.68	4.18	5.44	6.42	7.43	10.14	14.60	246
Interest-Bearing Deposits	3.18	2.07	2.33	2.79	3.18	3.54	4.04	4.31	252
Time Deposits of \$100K or More	4.20	3.42	3.64	3.95	4.18	4.46	4.74	5.00	252
Time Deposits < \$100K	3.98	3.27	3.42	3.70	3.95	4.26	4.57	4.80	252
Other Domestic Deposits	2.21	1.10	1.36	1.67	2.13	2.67	3.28	3.78	252
Foreign Deposits	2.33	0.00	0.00	0.00	1.01	3.70	4.24	4.43	4
Fed Funds Purchased and Repos	4.10	2.12	2.71	3.58	4.18	4.76	5.04	5.35	235
Other Borrowed Funds & Trading Liab	4.50	2.79	3.35	4.03	4.50	4.98	5.53	6.03	244
All Interest-Bearing Funds	3.48	2.57	2.80	3.08	3.48	3.88	4.17	4.39	252

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	46.01	32.24	33.78	38.25	44.70	53.22	61.10	67.66	252
Avg Assets per Employee (\$000)	3976.79	2327.87	2637.90	3038.24	3652.96	4839.92	6086.52	7164.07	252

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.01	0.00	0.00	0.00	0.89	3.75	7.79	9.54	252
Overhead Exp / NII + Non-Int Income	62.00	42.49	46.29	55.13	62.89	69.58	74.26	81.24	252

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.84	1.72	1.96	2.40	2.80	3.23	3.76	4.33	252
Personnel Expense	1.60	0.97	1.08	1.34	1.58	1.83	2.13	2.38	252
Net Occupancy Expense	0.40	0.21	0.24	0.30	0.39	0.49	0.60	0.68	252
Other Operating Expenses	0.82	0.42	0.52	0.67	0.80	0.97	1.13	1.24	252
Overhead Less Non-Interest Income	1.86	1.03	1.27	1.53	1.87	2.16	2.50	2.68	252

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	60.85	41.56	46.19	53.47	61.32	67.85	73.29	80.11	252
Personnel Expense	34.14	22.33	24.89	30.22	34.21	38.37	42.23	46.03	252
Net Occupancy Expense	8.68	4.68	5.74	6.92	8.63	10.11	12.22	13.76	252
Other Operating Expenses	17.64	10.32	11.82	14.81	17.39	20.66	23.51	24.11	252
Total Non-Interest Income	20.14	6.39	9.08	13.38	19.51	26.28	32.70	36.12	252
Fiduciary Activities Income	1.33	0.00	0.00	0.00	0.41	2.59	5.42	7.53	252
Serv Charges on Deposit Accts - Domestic	7.56	1.11	2.30	4.37	7.36	10.49	13.45	15.31	252
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Investment Banking Fees & Commissions	0.55	0.00	0.00	0.00	0.32	1.03	2.07	2.64	252
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Net Servicing Fees	0.23	0.00	0.00	0.00	0.02	0.40	1.07	1.76	252
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Insurance Activities Revenue	0.65	0.00	0.00	0.00	0.09	0.63	3.98	6.84	252
Net Gain (Loss) - Sales Loans, OREO, Oth	1.59	-0.13	-0.00	0.12	0.83	2.94	5.21	6.66	252
Other Non-Interest Income	5.59	1.19	2.25	3.44	5.20	6.95	10.71	13.67	252
Overhead Less Non-Interest Income	40.09	22.25	27.12	32.99	39.88	45.73	54.66	59.09	252

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	27.91	0.00	2.63	22.86	30.34	34.25	37.34	38.91	249
Appl Inc Tax+TE/Pretax NOI+TE	32.72	1.58	6.95	31.73	35.43	37.73	40.58	43.34	249



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	55.15	34.95	37.92	47.19	54.49	62.90	71.91	76.11	252
Commercial and Industrial Loans	9.74	2.17	3.21	5.80	8.75	13.20	18.06	22.16	252
Loans to Individuals	3.10	0.08	0.29	0.64	2.13	4.70	8.29	12.86	252
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	252
Agricultural Loans	0.63	0.00	0.00	0.00	0.09	0.95	2.93	4.96	252
Other Loans and Leases	1.00	0.00	0.02	0.12	0.59	1.49	3.19	5.34	252
Net Loans and Leases	71.04	51.78	58.53	64.93	70.78	78.08	82.80	84.58	252
Debt Securities Over 1 Year	14.48	3.40	4.62	8.71	13.41	20.40	27.30	30.79	252
Mutual Funds and Equity Securities	0.18	0.00	0.00	0.00	0.05	0.23	0.84	1.56	252
Subtotal	86.39	75.66	79.52	83.53	86.90	89.49	91.58	92.44	252
Interest-Bearing Bank Balances	0.21	0.00	0.00	0.00	0.06	0.26	0.99	1.70	252
Federal Funds Sold & Reverse Repos	1.14	0.00	0.00	0.00	0.52	2.22	4.31	5.74	252
Debt Securities 1 Year or Less	2.67	0.05	0.20	0.73	2.37	4.07	6.80	9.28	252
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Total Earning Assets	91.23	86.44	87.90	89.55	91.31	92.96	94.45	95.28	252
Non-Int Cash and Due From Dep Inst	2.37	0.82	1.10	1.74	2.33	2.94	3.57	3.98	252
Other Real Estate Owned	0.06	0.00	0.00	0.00	0.02	0.12	0.21	0.36	252
All Other Assets	6.33	2.96	3.65	4.89	6.19	7.77	9.54	10.43	252
<b>MEMORANDA:</b>									
Short-Term Investments	4.54	0.37	0.67	1.83	3.62	7.14	10.31	13.44	252
U.S. Treasury Securities	0.14	0.00	0.00	0.00	0.00	0.10	0.66	2.22	252
U.S. Agency Securities (excl MBS)	5.87	0.06	0.52	2.50	5.06	9.06	13.63	16.54	252
Municipal Securities	2.75	0.00	0.01	0.48	1.96	4.43	6.96	9.07	252
Mortgage-Backed Securities	6.65	0.00	0.17	1.69	5.48	11.05	16.05	20.39	252
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.28	252
Other Debt Securities	0.41	0.00	0.00	0.00	0.07	0.53	2.26	3.47	252
RE Loans Secured by 1-4 Family	15.62	2.78	4.46	8.21	14.56	22.10	31.86	36.86	252
Revolving	2.86	0.00	0.24	1.01	2.39	4.45	6.71	8.16	252
Closed-End, Sec by First Liens	11.07	1.42	2.27	5.50	9.79	15.93	23.90	29.05	252
Closed-End, Sec by Junior Liens	1.22	0.03	0.16	0.50	0.99	1.75	2.83	3.78	252
Commercial Real Estate Loans	36.67	15.13	20.04	25.52	36.20	44.57	60.07	66.40	252
Construction and Land Dev	12.74	1.43	2.89	5.91	11.65	18.35	27.48	38.69	252
Multifamily	1.88	0.10	0.22	0.67	1.38	2.58	4.93	10.28	252
Nonfarm Nonresidential	20.11	10.10	11.77	15.60	19.79	23.69	30.74	37.31	252
RE Loans Secured by Farmland	0.99	0.00	0.00	0.03	0.50	1.84	3.66	5.03	252
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	77.37	53.12	57.77	70.31	78.83	85.70	92.75	95.77	252
RE Loans Secured by 1-4 Family	22.34	3.53	6.22	11.49	20.51	31.60	45.03	53.57	252
Revolving	4.05	0.00	0.39	1.49	3.34	6.62	9.98	10.83	252
Closed-End	17.90	2.35	4.07	9.28	15.74	26.45	37.18	45.60	252
Commercial Real Estate Loans	51.21	24.38	29.99	37.61	50.14	62.77	77.56	84.88	252
Construction and Land Dev	17.63	1.97	4.31	8.26	15.88	25.04	35.96	46.73	252
Multifamily	2.60	0.18	0.31	0.99	1.89	3.73	6.54	12.98	252
Nonfarm Nonresidential	28.47	14.30	17.18	22.04	27.75	34.05	42.91	51.96	252
RE Loans Secured by Farmland	1.40	0.00	0.00	0.04	0.74	2.62	5.19	6.94	252
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	252
Commercial and Industrial Loans	13.77	2.77	4.79	8.20	12.69	19.01	24.99	30.06	252
Loans to Individuals	4.43	0.12	0.40	0.97	2.92	7.12	12.60	18.43	252
Credit Card Loans	0.05	0.00	0.00	0.00	0.00	0.07	0.30	0.59	252
Agricultural Loans	0.92	0.00	0.00	0.00	0.14	1.34	4.56	8.21	252
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Other Loans and Leases	1.46	0.00	0.03	0.18	0.86	2.15	5.19	7.42	252

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.54	0.37	0.67	1.83	3.62	7.14	10.31	13.44	252
Liquid Assets	17.58	7.36	9.09	12.37	16.63	22.31	29.29	33.09	252
Investment Securities	17.88	5.52	7.02	11.41	16.83	23.44	31.12	34.81	252
Net Loans and Leases	71.04	51.78	58.53	64.93	70.78	78.08	82.80	84.58	252
Net Lns, Ls & Stdbdy Ltrs of Credit	72.00	52.98	59.24	65.86	71.73	78.82	83.22	86.36	252
Core Deposits	59.70	41.19	44.35	52.92	59.50	67.56	72.44	75.34	252
Noncore Funding	28.56	11.84	15.36	20.59	28.00	36.86	44.33	47.65	252
Time Deposits of \$100K or More	16.70	6.13	8.45	10.81	15.32	21.32	30.08	35.62	252
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Fed Funds Purchased and Repos	2.64	0.00	0.00	0.30	2.11	4.50	7.92	9.49	252
Net Fed Funds Purchased (Sold)	1.55	-5.20	-3.08	-0.53	0.99	3.75	7.30	8.99	252
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Oth Borrowings W/Rem Mat 1 Yr or Less	2.59	0.00	0.00	0.47	1.64	4.72	8.61	10.90	252
Earning Assets Repr in 1 Year	42.59	16.56	23.63	32.83	41.48	53.40	62.66	69.70	252
Int-Bearing Liab Repr in 1 Year	32.98	9.91	16.31	22.97	30.95	42.03	55.36	63.94	252
Long-Term Debt Repr in 1 Year	0.56	0.00	0.00	0.00	0.00	0.96	2.83	4.69	252
Net Assets Repriceable in 1 Year	8.10	-23.94	-15.92	-2.54	7.06	19.06	35.43	42.94	252
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	27.34	4.68	10.47	17.25	27.16	36.89	43.36	50.02	252
Net ST Noncore Funding Dependence	17.95	0.12	2.77	10.01	16.91	26.86	33.53	37.50	252
Short-Term Inv/ST Noncore Funding	27.28	1.48	3.08	8.59	19.83	40.32	73.54	98.79	252
Liq Asts-ST Noncore Fndg/Nonliq Asts	-2.73	-27.65	-24.03	-12.25	-3.48	6.80	18.61	28.86	252
Net Loans and Leases/Total Deposits	91.68	66.06	74.55	82.96	91.95	100.24	108.79	115.43	252
Net Loans and Leases/Core Deposits	122.09	79.54	86.75	100.43	117.15	140.94	165.04	186.97	252
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.29	-2.90	-1.50	-0.60	-0.00	0.01	0.25	0.51	146
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.78	-6.71	-5.24	-2.89	-1.47	-0.42	0.45	2.24	248
Struct Notes Appr(Depr)/T1 Cap	-0.15	-0.81	-0.50	-0.22	-0.07	-0.01	-0.00	0.00	119
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	8.20	0.00	0.00	0.00	0.82	10.04	44.45	69.17	251
Available-For-Sale Securities	91.79	23.50	54.72	89.92	99.08	100.00	100.00	100.00	251
U.S. Treasury Securities	0.90	0.00	0.00	0.00	0.00	0.74	4.55	13.69	251
U.S. Agency Securities (excl MBS)	36.19	1.63	6.34	14.72	32.21	57.62	75.38	82.83	251
Municipal Securities	15.90	0.00	0.07	4.00	12.57	26.66	35.31	44.00	251
Mortgage-Backed Securities	36.73	0.08	1.17	13.18	36.72	56.14	74.46	86.07	251
Asset-Backed Securities	0.05	0.00	0.00	0.00	0.00	0.00	0.39	1.44	251
Other Debt Securities	2.11	0.00	0.00	0.00	0.52	2.70	10.86	16.12	251
Mutual Funds and Equity Securities	1.04	0.00	0.00	0.00	0.31	1.56	4.25	10.34	251
Debt Securities 1 Year or Less	16.29	0.55	1.57	5.35	12.58	25.09	38.58	52.97	251
Debt Securities 1 To 5 Years	37.67	8.62	12.56	22.77	38.14	50.33	65.32	70.61	251
Debt Securities Over 5 Years	41.73	3.39	7.46	19.74	42.33	60.00	77.57	85.45	251
Pledged Securities	60.63	11.08	23.11	40.00	62.89	80.21	91.49	93.62	251
Structured Notes, Fair Value	1.87	0.00	0.00	0.00	0.00	3.47	9.05	13.35	251

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.15	0.00	0.02	0.07	0.13	0.22	0.34	0.47	252
Provision for Ln&Ls Losses/Avg Lns&Ls	0.22	0.00	0.02	0.11	0.18	0.30	0.45	0.58	252
Provision for Ln&Ls Losses/Net Losses	293.91	-496.43	-28.35	81.31	164.91	381.54	1237.23	2318.84	247
Ln&Ls Allowance/Total Loans & Leases	1.18	0.75	0.84	0.99	1.16	1.35	1.64	1.83	252
Ln&Ls Allowance/Net Ln&Ls Losses (X)	26.97	2.64	3.45	6.54	12.52	33.96	106.34	190.94	218
ALLL/Nonaccrual Assets	596.61	83.86	111.76	163.36	336.81	712.99	1951.81	4866.38	250
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	395.45	72.13	99.06	135.82	275.57	505.20	1006.46	1984.67	251
Gross Ln&Ls Losses/Avg Loans & Leases	0.16	0.00	0.01	0.04	0.13	0.25	0.44	0.58	252
Recoveries/Avg Loans and Leases	0.05	0.00	0.00	0.01	0.03	0.09	0.16	0.23	252
Net Losses/Avg Loans and Leases	0.10	-0.02	-0.00	0.01	0.08	0.16	0.30	0.46	252
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Recoveries/Prior Year-End Losses	26.64	3.29	6.23	12.84	22.60	40.02	58.92	79.05	247
Earnings Coverage of Net Losses (X)	39.20	-208.53	-24.95	8.51	19.19	51.34	172.97	364.88	247
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.03	-0.02	-0.00	0.00	0.01	0.05	0.12	0.19	252
RE Loans Secured By 1-4 Family	0.04	-0.02	-0.00	0.00	0.01	0.07	0.20	0.36	252
Revolving	0.02	-0.02	-0.00	0.00	0.00	0.01	0.15	0.35	241
Closed-End	0.04	-0.03	-0.00	0.00	0.00	0.06	0.21	0.38	252
Commercial Real Estate Loans	0.02	-0.02	-0.00	0.00	0.00	0.04	0.10	0.19	252
Construction and Land Dev	0.01	-0.00	0.00	0.00	0.00	0.00	0.09	0.21	252
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	249
Nonfarm Nonresidential	0.02	-0.03	-0.01	0.00	0.00	0.03	0.14	0.18	252
RE Loans Secured by Farmland	0.00	-0.08	0.00	0.00	0.00	0.00	0.00	0.05	204
Commercial and Industrial Loans	0.18	-0.30	-0.09	-0.00	0.08	0.35	0.82	1.14	251
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
Loans to Individuals	0.75	0.05	0.11	0.25	0.51	1.20	2.02	2.99	203
Credit Card Loans	1.76	-1.18	0.00	0.45	1.26	2.93	4.58	8.84	87
Agricultural Loans	0.01	-0.34	-0.09	0.00	0.00	0.00	0.16	0.39	177
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	0.50	-0.13	-0.02	0.00	0.00	0.51	2.91	5.99	245

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									
30-89 Days PD Loans and Leases	0.59	0.05	0.11	0.27	0.50	0.82	1.42	1.83	252
90+ Days PD Loans and Leases	0.06	0.00	0.00	0.00	0.02	0.12	0.26	0.39	252
Nonaccrual Loans and Leases	0.45	0.01	0.04	0.14	0.32	0.73	1.15	1.55	252
90+ Days PD and Nonaccrual Loans and Leases	0.55	0.04	0.08	0.22	0.43	0.80	1.37	1.69	252
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	252
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
-----									
30-89 Days Past Due Assets	0.59	0.05	0.11	0.27	0.50	0.82	1.42	1.83	252
90+ Days Past Due Assets	0.06	0.00	0.00	0.00	0.02	0.12	0.26	0.39	252
Nonaccrual Assets	0.45	0.01	0.04	0.14	0.32	0.74	1.15	1.55	252
30+ Days PD & Nonaccrual Assets	1.18	0.17	0.30	0.66	1.02	1.61	2.64	3.31	252
PERCENT OF TOTAL ASSETS									
-----									
90+ Days PD and Nonaccrual Assets	0.39	0.02	0.05	0.16	0.29	0.60	0.95	1.30	252
90+ PD & Nonaccrual Assets + OREO	0.48	0.03	0.07	0.19	0.39	0.73	1.18	1.48	252
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	0.40	0.02	0.04	0.13	0.32	0.65	1.02	1.32	252
Allowance for Loan & Lease Losses	47.16	2.88	6.53	18.14	39.39	76.34	113.67	146.35	252
Equity Cap + ALLL	4.32	0.23	0.54	1.49	3.48	6.50	11.70	15.56	252
Tier 1 Cap + ALLL	4.28	0.21	0.47	1.45	3.44	6.37	10.44	14.00	252
Loans & Leases + RE Acquired	0.57	0.03	0.07	0.18	0.46	0.83	1.36	1.90	252

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	0.53	0.03	0.07	0.21	0.42	0.77	1.25	1.65	252
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.01	0.10	0.26	0.36	252
	- Nonaccrual	0.41	0.00	0.01	0.09	0.30	0.66	1.15	1.51	252
Coml & Indl	- 30-89 Days PD	0.66	0.00	0.01	0.19	0.46	0.98	1.96	2.71	251
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.10	0.39	0.72	251
	- Nonaccrual	0.51	0.00	0.00	0.08	0.33	0.86	1.63	2.94	251
Individuals	- 30-89 Days PD	1.01	0.00	0.04	0.34	0.86	1.49	2.45	3.23	252
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.02	0.11	0.29	0.46	252
	- Nonaccrual	0.19	0.00	0.00	0.00	0.10	0.36	0.70	1.05	252
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
Agricultural	- 30-89 Days PD	0.12	0.00	0.00	0.00	0.00	0.13	0.57	1.67	177
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.16	177
	- Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.05	0.85	2.27	177
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	0.43	0.00	0.00	0.00	0.00	0.67	2.22	4.14	245
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.16	0.90	245
	- Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.00	0.54	2.05	245
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.70	0.00	0.03	0.19	0.57	1.08	1.68	2.48	252
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.01	0.10	0.31	0.54	252
	- Nonaccrual	0.38	0.00	0.00	0.07	0.26	0.63	1.19	1.78	252
Revolving	- 30-89 Days PD	0.33	0.00	0.00	0.00	0.24	0.60	1.09	1.49	241
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.18	241
	- Nonaccrual	0.13	0.00	0.00	0.00	0.01	0.23	0.57	0.89	241
Closed-End	- 30-89 Days PD	0.80	0.00	0.00	0.17	0.59	1.19	1.82	3.07	252
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.13	0.38	0.62	252
	- Nonaccrual	0.42	0.00	0.00	0.06	0.31	0.67	1.31	1.94	252
	- Jr Lien 30-89 Days PD	0.06	0.00	0.00	0.00	0.03	0.08	0.24	0.48	252
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	252
	- Jr Lien Nonaccrual	0.04	0.00	0.00	0.00	0.01	0.08	0.24	0.39	252
Commercial RE	- 30-89 Days PD	0.48	0.00	0.01	0.11	0.33	0.75	1.24	1.81	252
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.06	0.22	0.42	252
	- Nonaccrual	0.40	0.00	0.00	0.04	0.25	0.65	1.28	2.02	252
Const & Dev	- 30-89 Days PD	0.46	0.00	0.00	0.00	0.21	0.80	2.02	2.39	252
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.30	0.75	252
	- Nonaccrual	0.26	0.00	0.00	0.00	0.04	0.40	1.21	2.28	252
Multifamily	- 30-89 Days PD	0.17	0.00	0.00	0.00	0.00	0.00	1.19	2.32	249
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.10	0.10	249
	- Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.00	0.77	2.36	249
Nonfarm Nres-	- 30-89 Days PD	0.39	0.00	0.00	0.04	0.25	0.65	1.35	1.83	252
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.02	0.24	0.36	252
	- Nonaccrual	0.39	0.00	0.00	0.00	0.21	0.69	1.46	2.16	252
Farmland	- 30-89 Days PD	0.18	0.00	0.00	0.00	0.00	0.28	1.14	1.79	204
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.45	204
	- Nonaccrual	0.16	0.00	0.00	0.00	0.00	0.06	0.90	2.99	204
Credit Card	- 30-89 Days PD	1.17	0.00	0.00	0.00	0.72	2.22	3.74	6.07	87
	- 90+ Days Past Due	0.34	0.00	0.00	0.00	0.00	0.40	1.56	4.43	87
	- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.52	87

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.92	6.32	6.79	7.93	8.81	9.78	11.22	12.70	252
Tier 1 RBC Ratio	11.21	7.62	8.63	9.83	10.94	12.42	14.70	16.55	252
Total Risk-Based Capital Ratio	12.65	10.13	10.53	11.18	12.33	13.70	15.80	18.02	252
Tangible Tier 1 Leverage Ratio	8.87	6.28	6.79	7.87	8.75	9.76	11.22	12.70	252
Tangible Common Eq Cap/Tan Assets	7.16	4.38	4.85	5.89	7.03	8.33	9.86	11.12	252
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	18.37	8.19	9.94	12.98	17.36	23.43	29.27	32.79	252
Standby Letters of Credit	0.87	0.03	0.20	0.37	0.67	1.31	1.99	2.41	252
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.43	252
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.97	0.00	0.00	0.00	0.00	1.37	5.21	9.70	252
Interest Rate Contracts	0.95	0.00	0.00	0.00	0.00	1.26	5.21	9.70	252
Interest Rate Futures & Forward Contr	0.08	0.00	0.00	0.00	0.00	0.00	0.60	1.19	252
Written Options Contr (Int Rate)	0.10	0.00	0.00	0.00	0.00	0.00	0.74	1.26	252
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.81	252
Interest Rate Swaps	0.26	0.00	0.00	0.00	0.00	0.00	1.84	4.62	252
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	27.11	12.95	15.01	19.79	26.74	32.65	43.25	47.25	252

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	98.65	0.00	99.21	100.00	100.00	100.00	100.00	100.00	116
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	116
Equity, Comm, & Other Contracts	0.99	0.00	0.00	0.00	0.00	0.00	0.00	26.48	116
Futures and Forwards	19.80	0.00	0.00	0.00	0.00	50.00	71.09	90.60	116
Written Options	27.77	0.00	0.00	0.00	13.63	48.82	84.19	100.00	116
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	116
Over-The-Counter	20.02	0.00	0.00	0.00	11.74	48.57	76.82	100.00	116
Purchased Options	3.05	0.00	0.00	0.00	0.00	0.00	49.39	100.00	116
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	116
Over-The-Counter	3.00	0.00	0.00	0.00	0.00	0.00	49.39	100.00	116
Swaps	37.69	0.00	0.00	0.00	0.00	95.33	100.00	100.00	116
Held for Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	116
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	116
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	116
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	116
Non-Traded	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	116
Interest Rate Contracts	98.08	0.00	54.54	100.00	100.00	100.00	100.00	100.00	116
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	116
Equity, Comm, & Other Contracts	0.99	0.00	0.00	0.00	0.00	0.00	0.00	26.48	116
Deriv Contr (Excl Fut & FX LE 14 Days)	74.41	0.00	0.79	46.59	79.70	100.00	100.00	100.00	116
One Year or Less	25.45	0.00	0.00	0.00	17.53	57.28	79.74	100.00	116
Over 1 Year to 5 Years	26.92	0.00	0.00	0.00	0.00	50.00	100.00	100.00	116
Over 5 Years	7.11	0.00	0.00	0.00	0.00	0.00	44.87	80.98	116
Gross Negative Fair Value (Abs Val)	0.53	0.00	0.00	0.00	0.06	0.97	2.37	4.36	116
Gross Positive Fair Value	0.54	0.00	0.00	0.01	0.24	0.91	1.73	3.80	116
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	252
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
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	252
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	252

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	252
Ins Under Assets(P/C)/Tot Ins Und Ast	19.44	0.00	0.00	0.00	0.00	0.00	94.42	97.21	10
Ins Under Assets(L/H)/Tot Ins Und Ast	80.55	0.00	0.00	52.78	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	0.65	0.00	0.00	0.00	0.09	0.63	3.98	6.84	252
Premium Inc/Ins Activities Revenue	0.05	0.00	0.00	0.00	0.00	0.00	0.00	4.12	171
Credit Rel Prem Inc/Tot Prem Inc	63.62	0.00	0.00	0.00	99.93	100.00	100.00	100.00	11
Other Prem Inc/Total Prem Inc	36.37	0.00	0.00	0.00	0.00	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	252
Ins Net Inc (P/C)/Equity (P/C)	12.66	10.54	10.54	10.54	10.54	12.66	13.94	14.37	2
Ins Net Inc (L/H)/Equity (L/H)	20.76	2.84	2.84	3.70	7.86	25.05	41.57	53.21	8
Insur Ben, Losses, Exp/Insur Premiums	817.32	0.00	0.00	0.00	28.35	79.32	88.78	3925.60	11
Reinsurance Recov(P/C)/Tot Assets(P/C)	51.62	3.25	3.25	3.25	3.25	51.62	80.65	90.32	2
Reinsurance Recov(L/H)/Tot Assets(L/H)	11.97	0.00	0.00	0.00	0.00	1.38	15.33	57.66	9
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
CSV Life Insurance/Tier 1 Cap + ALLL	9.67	0.00	0.00	1.47	10.14	18.06	22.23	24.00	252
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	252
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.22	0.00	0.00	0.00	0.00	0.00	0.00	1.87	35
Cost: Interest-Bearing Deposits	2.33	0.00	0.00	0.00	1.01	3.70	4.24	4.43	4
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	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	1
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	-34.92	-100.00	-100.00	-100.00	-15.33	1.93	25.02	96.48	32
Total Selected Assets	-26.00	-100.00	-100.00	-100.00	-10.95	1.92	39.99	113.33	52
Deposits	-5.13	-18.30	-18.30	-18.30	-8.93	0.93	1.84	2.15	3





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	90.82	0.00	11.68	48.95	86.04	114.93	180.99	290.55	192
Dividends Paid/Net Income	27.12	0.00	0.00	10.62	28.44	42.79	62.61	73.87	250
Net Income - Dividends/Avg Equity	9.46	2.19	3.94	6.22	9.09	12.09	16.37	20.24	252
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	133.54	0.00	0.00	52.57	119.26	179.63	366.79	616.35	213
Dividends From Nonbank Subs	0.68	0.00	0.00	0.00	0.00	1.17	3.16	8.04	213
Dividends From Subsidiary BHCs	5.93	0.00	0.00	0.00	0.00	0.00	22.34	126.96	213
Dividends From All Subsidiaries	165.28	0.00	1.62	98.48	128.64	192.96	416.83	616.35	213
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	37.17	0.00	0.00	9.66	38.10	61.53	92.34	114.12	227
Interest Income From Bank Subs	0.34	0.00	0.00	0.00	0.00	0.22	2.01	7.12	227
Mgt & Service Fees From Bank Subs	3.38	0.00	0.00	0.00	0.00	0.00	19.58	47.62	227
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.11	227
Operating Income From Bank Subs	45.13	0.00	0.00	15.68	45.03	72.16	110.61	140.93	227
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	50.60	0.00	0.00	0.00	42.22	100.00	100.00	202.76	127
Interest Income From Nonbank Subs	0.96	0.00	0.00	0.00	0.00	0.00	2.02	44.50	127
Mgt & Serv Fees From Nonbank Subs	2.02	0.00	0.00	0.00	0.00	0.00	9.38	70.62	127
Other Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.67	127
Operating Inc From Nonbank Subs	70.07	0.00	0.00	7.33	65.88	100.00	234.11	336.46	127
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	25.79	0.00	0.00	0.00	22.55	54.08	68.62	84.47	42
Interest Inc From Subsidiary BHCs	0.14	0.00	0.00	0.00	0.00	0.00	0.20	3.01	42
Mgt & Serv Fees From Sub BHCs	0.09	0.00	0.00	0.00	0.00	0.00	0.56	1.96	42
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
Operating Income From Sub BHCs	29.43	0.00	0.00	0.00	30.07	55.47	79.93	92.27	42
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	60.16	0.00	0.00	0.00	84.65	98.19	99.83	100.00	242
Interest Income From Bank Subs	1.92	0.00	0.00	0.00	0.00	0.33	13.91	47.51	242
Mgt & Serv Fees From Bank Subs	4.09	0.00	0.00	0.00	0.00	0.00	24.98	55.78	242
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.31	242
Operating Income From Bank Subs	77.37	0.00	0.00	74.92	96.84	99.66	100.00	100.00	242
Dividends From Nonbank Subs	1.03	0.00	0.00	0.00	0.00	0.67	5.70	24.72	242
Interest Income From Nonbank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.11	2.85	242
Mgt & Serv Fees From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.18	242
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	242
Operating Inc From Nonbank Subs	2.07	0.00	0.00	0.00	0.00	1.61	11.91	44.04	242
Dividends From Subsidiary BHCs	3.46	0.00	0.00	0.00	0.00	0.00	7.51	96.69	242
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	242
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	242
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	242
Operating Income From Sub BHCs	3.99	0.00	0.00	0.00	0.00	0.00	19.50	97.62	242
Loans and Adv From Subs/ST Debt	1502.40	0.00	0.00	78.57	333.55	760.87	4969.40	23260.0	46
Loans and Adv From Subs/Total Debt	430.21	0.00	0.00	81.81	268.55	586.47	1455.69	2494.39	94

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2006 and Other Notes
3283402	1,062,732	AFFINITY BANK HOLDINGS, INC.	VENTURA, CA	
1140510	1,039,717	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	Moved from Peer 4
1061679	1,996,072	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	2,017,236	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2,797,054	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	2,279,506	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1,588,713	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	2,091,282	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	1,367,541	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1082067	1,945,904	AMERIS BANCORP	MOULTRIE, GA	
2366821	1,343,058	ANB BANCSHARES, INC	ROGERS, AR	
2326629	1,386,084	ANB CORPORATION, THE	TERRELL, TX	
1126475	1,087,321	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	1,523,376	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2066868	1,098,843	BANC ED CORP., THE	EDWARDSVILLE, IL	
2896458	1,497,240	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
2858951	1,253,063	BANCORP, INC., THE	WILMINGTON, DE	
1097306	1,787,964	BANCPPLUS CORPORATION	BELZONI, MS	
1138012	1,312,077	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
1143481	1,185,505	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1097089	2,516,173	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
1202708	1,094,525	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	1,079,830	BEACON BANCORP	TAUNTON, MA	
3312227	1,466,120	BEVERLY HILLS BANCORP INC.	CALABASAS, CA	
1919770	1,045,615	BIG SANDY HOLDING COMPANY	LIMON, CO	
2835514	1,141,209	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
1209145	1,314,086	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	1,716,926	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1201671	2,104,604	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1100037	1,763,260	CADENCE FINANCIAL CORPORATION	STARKVILLE, MS	
2687795	2,118,408	CAMBRI DGE FINANCIAL GROUP, INC	CAMBRI DGE, MA	
1251256	1,060,117	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1130249	1,749,188	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1,193,787	CANANDAI GUA NATIONAL CORPORATI	CANANDAI GUA, NY	
2741156	1,394,062	CAPITAL BANK CORPORATION	RALEIGH, NC	
1085509	2,550,007	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2332750	1,913,624	CAPITAL CORP OF THE WEST	MERCED, CA	
2682996	1,549,273	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
1848003	2,250,265	CASCADE BANCORP	BEND, OR	
2568362	1,315,150	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
3254952	2,886,597	CENTENNIAL BANK HOLDINGS, INC.	DENVER, CO	
1048764	1,030,597	CENTER BANCORP, INC.	UNION, NJ	
3003178	1,780,506	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2868129	1,024,690	CENTERSTATE BANKS OF FLORIDA,	WINTER HAVEN, FL	
2158156	1,684,015	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1111088	1,616,530	CENTURY BANCORP, INC.	MEDFORD, MA	
1109946	1,151,501	CENTURY BANCSHARES, INC.	NEW BOSTON, TX	
1486517	2,657,611	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1139532	1,032,547	CIB MARINE BANCSHARES, INC.	PEWAWKEE, WI	
1143623	1,125,287	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1076262	2,527,470	CITY HOLDING COMPANY	CHARLESTON, WV	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2006 and Other Notes
1142448	2, 756, 432	CITY NATIONAL BANCSHARES, INC.	MIAMI, FL	
1060328	2, 130, 468	COBIZ INC.	DENVER, CO	
1085170	1, 186, 382	COLONY BANKCORP, INC.	FITZGERALD, GA	
2078816	2, 507, 769	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1057588	1, 139, 772	COMMERCE FINANCIAL CORPORATION	TOPEKA, KS	
1250839	1, 061, 978	COMMERCIAL BANKSHARES, INC.	MIAMI, FL	
3124381	1, 121, 565	COMMUNITY BANCORP	LAS VEGAS, NV	
1080595	2, 020, 759	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
1081873	1, 039, 238	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
1427501	1, 268, 010	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1070644	2, 891, 827	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1081239	1, 033, 323	CREWS BANKING CORPORATION	WAUCHULA, FL	
1121229	1, 196, 377	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	1, 241, 830	DANVERS BANCORP, INC.	DANVERS, MA	
1058398	1, 584, 329	DURANT BANCORP, INC.	DURANT, OK	
1135824	1, 068, 529	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	Moved from Peer 4
2303910	1, 508, 175	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
3106864	2, 500, 978	EUROBANCSHARES, INC.	HATO REY, PR	
2038409	1, 148, 516	EXCHANGE NATIONAL BANCSHARES,	JEFFERSON CITY, MO	
1104923	1, 025, 418	EXTRACO CORPORATION	WACO, TX	
1055315	1, 209, 814	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1, 414, 782	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	1, 531, 505	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	1, 727, 521	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1249002	1, 381, 504	FIDELITY BANCSHARES (N. C.), IN	FUQUAY-VARINA, NC	
1081118	1, 571, 445	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	1, 952, 129	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2, 389, 847	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	2, 082, 783	FIRST BANCORP	TROY, NC	
1204560	1, 645, 883	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1, 344, 514	FIRST BANK CORP	FORT SMITH, AR	
1203602	2, 419, 221	FIRST BUSEY CORPORATION	URBANA, IL	
1478017	2, 007, 324	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
1102312	2, 711, 337	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1208595	2, 144, 054	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
1145506	2, 147, 097	FIRST INDIANA CORPORATION	INDIANAPOLIS, IN	
1095982	1, 535, 281	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1, 388, 486	FIRST MARINER BANCORP	BALTIMORE, MD	
1492219	1, 103, 106	FIRST MUTUAL BANCORP OF ILLINO	HARVEY, IL	
2833604	1, 093, 936	FIRST MUTUAL BANCSHARES, INC.	BELLEVUE, WA	
2560263	1, 083, 796	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1133932	1, 095, 440	FIRST NATIONAL LINCOLN CORPORA	DAMARISCOTTA, ME	
1063262	1, 390, 128	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1029428	2, 035, 075	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
1096505	2, 132, 609	FIRST SECURITY BANCORP	SEARCY, AR	
2836801	1, 110, 065	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	1, 443, 899	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1364071	2, 660, 101	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1132672	1, 321, 464	FIRST UNITED CORPORATION	OAKLAND, MD	
1134322	1, 080, 472	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1, 281, 191	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2006 and Other Notes
2650315	1, 776, 693	FLAG FINANCIAL CORPORATION	ATLANTA, GA	
3100358	1, 024, 443	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	
2432614	1, 508, 901	FNB CORPORATI ON	CHRISTIANSBURG, VA	
1130696	1, 014, 295	FNB FINANCIAL SERVICES CORPORA	GREENSBORO, NC	
1133473	1, 798, 010	FNB UNITED CORP.	ASHEBORO, NC	
1143762	1, 192, 364	FOUNDERS GROUP, INC.	WORTH, IL	
1128358	1, 025, 618	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	1, 889, 512	FREMONT BANCORPORATION	FREMONT, CA	
3200463	1, 004, 536	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	Moved from Peer 4
2697347	1, 131, 067	FVNB CORP.	VICTORIA, TX	
2973591	1, 125, 144	GATEWAY FINANCIAL HOLDINGS, IN	ELIZABETH CITY, NC	
2670573	1, 876, 062	GB&T BANCSHARES, INC.	GAINESVILLE, GA	
3030950	1, 471, 768	GEORGIAN BANCORPORATION, INC.	ATLANTA, GA	
1098620	1, 060, 721	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2339133	2, 210, 320	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1204346	1, 184, 146	GREATBANC, INC.	LISLE, IL	
1133277	1, 727, 268	GREENE COUNTY BANCSHARES, INC.	GREENEVILLE, TN	
2223997	1, 267, 208	HASTEN BANCSHARES	INDIANAPOLIS, IN	
2634874	1, 062, 828	HERITAGE COMMERCE CORP	SAN JOSE, CA	
1067804	1, 478, 603	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
1245291	1, 535, 395	HILLS BANCORPORATION	HILLS, IA	
1491409	2, 113, 498	HOME BANCSHARES, INC.	CONWAY, AR	
2592714	1, 409, 471	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1, 159, 189	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	1, 233, 198	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1048803	2, 237, 223	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1363690	1, 204, 955	INB FINANCIAL CORPORATION	MCALLEN, TX	
1136803	2, 934, 328	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1132654	2, 711, 306	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
2924360	1, 018, 997	INTEGRITY BANCSHARES, INC.	ALPHARETTA, GA	Moved from Peer 4
1138535	1, 621, 274	INTERCHANGE FINANCIAL SERVICES	SADDLE BROOK, NJ	
2049302	1, 970, 106	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1, 213, 760	INWOOD BANCSHARES, INC.	DALLAS, TX	
1123915	1, 272, 522	KLEIN FINANCIAL, INC.	CHASKA, MN	
3199567	2, 932, 579	KNBT BANCORP INC.	BETHLEHEM, PA	
1404799	2, 257, 810	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	1, 799, 508	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1054514	1, 170, 488	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1, 199, 632	LAURITZEN CORPORATION	OMAHA, NE	
1136139	1, 026, 954	LEESPORT FINANCIAL CORP.	WYOMISSING, PA	Moved from Peer 4
2345068	1, 201, 830	LEGACYTEXAS GROUP, INC.	PLANO, TX	
3101784	2, 180, 400	LIBERTY BANCSHARES, INC	JONESBORO, AR	
2325350	1, 577, 358	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	
2634696	2, 043, 643	MACATAWA BANK CORPORATION	HOLLAND, MI	
2427665	1, 003, 866	MACON BANCORP	FRANKLIN, NC	Moved from Peer 4
2856368	1, 558, 150	MAIN STREET TRUST, INC.	CHAMPAIGN, IL	
1209109	2, 389, 184	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1207486	1, 679, 669	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1, 588, 375	MBT FINANCIAL CORP.	MONROE, MI	
1099328	1, 222, 172	MERCANTILE BANCORP, INC.	QUINCY, IL	
2608763	2, 026, 991	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2006 and Other Notes
1208308	1, 485, 638	MERCHANTS & MANUFACTURERS BANC	NEW BERLIN, WI	
1023239	1, 125, 990	MERCHANTS BANCSHARES, INC.	BURLINGTON, VT	
2344799	1, 227, 157	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1204627	2, 775, 867	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2516943	2, 367, 264	MID-STATE BANCSHARES	ARROYO GRANDE, CA	
3142349	2, 090, 279	MIDAMERICA FINANCIAL CORPORATI	DES MOINES, IA	
1209828	2, 942, 301	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	
1141348	1, 283, 174	MINNWEST CORPORATION	MINNETONKA, MN	
2961879	1, 978, 805	NARA BANCORP, INC.	LOS ANGELES, CA	
2947882	1, 096, 168	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	Moved from Peer 4
1202052	1, 200, 923	NEB CORPORATION	FOND DU LAC, WI	
3047109	1, 200, 020	NEW FRONTIER BANCORP	GREELEY, CO	Moved from Peer 4
1109991	1, 584, 923	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1129887	1, 365, 356	NORTHERN EMPIRE BANCSHARES	SANTA ROSA, CA	
2244910	1, 338, 273	NSB HOLDING CORP.	STATEN ISLAND, NY	
1070747	1, 255, 520	OAK HILL FINANCIAL, INC.	JACKSON, OH	
3297481	1, 021, 617	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	2, 412, 664	OLD SECOND BANCORP, INC.	AURORA, IL	
1117259	1, 878, 859	OMEGA FINANCIAL CORPORATION	STATE COLLEGE, PA	
1249598	2, 364, 234	ORION BANCORP, INC.	NAPLES, FL	
1083934	1, 095, 836	PAB BANCSHARES, INC.	VALDOSTA, GA	
2869733	1, 043, 678	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	1, 132, 565	PALMETTO BANCSHARES, INC.	LAURENS, SC	
1200692	1, 829, 921	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2651590	1, 272, 194	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
2807614	1, 838, 963	PENNSYLVANIA COMMERCE BANCORP,	HARRISBURG, PA	
1070578	1, 886, 534	PEOPLES BANCORP INC.	MARIETTA, OH	
3296877	1, 053, 027	PEOPLES COMMUNITY BANCORP, INC	WEST CHESTER, OH	
3186585	1, 377, 473	PEOPLESBANCORP, MHC	HOLYOKE, MA	
2925657	2, 057, 910	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
3084953	2, 673, 603	PLACER SIERRA BANCSHARES	SACRAMENTO, CA	
1247893	2, 789, 202	PLAINS CAPITAL CORPORATION	DALLAS, TX	
2306649	1, 061, 688	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	Moved from Peer 4
2293329	1, 062, 416	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2125813	1, 241, 258	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	1, 055, 502	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1098844	2, 530, 892	RENASANT CORPORATION	TUPELO, MS	
1097025	2, 878, 502	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
2509413	1, 213, 190	ROCKVILLE FINANCIAL MHC, INC.	ROCKVILLE, CT	
2066886	1, 650, 092	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
2324429	1, 301, 670	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1249730	1, 355, 496	S. Y. BANCORP, INC.	LOUISVILLE, KY	
3365858	2, 412, 898	SALEM FIVE BANCORP	SALEM, MA	
1248304	2, 598, 458	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1204814	1, 128, 284	SBC, INCORPORATED	COUNTRYSIDE, IL	
1133437	2, 119, 049	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1085013	2, 351, 298	SEACOAST BANKING CORPORATION	STUART, FL	
2244358	2, 314, 913	SECURITY BANK CORPORATION	MACON, GA	
1199992	2, 038, 273	SHOREBANK CORPORATION, THE	CHICAGO, IL	
2976396	1, 173, 229	SIERRA BANCORP	PORTERVILLE, CA	
2777614	1, 150, 038	SILVER STATE BANCORP	HENDERSON, NV	Moved from Peer 4

BHCPR Reporters for Quarter Ending 09/30/2006  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2006 and Other Notes
1094828	2, 656, 942	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	1, 802, 142	SINOPAC BANCORP	LOS ANGELES, CA	
2033226	1, 280, 884	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1938865	1, 022, 290	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	Moved from Peer 4
1075694	1, 135, 146	SOUTHERN BANCSHARES (N. C.), IN	MOUNT OLIVE, NC	
2981831	1, 417, 056	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1245068	1, 881, 291	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	2, 156, 325	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1245590	1, 917, 408	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1, 513, 726	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1, 473, 686	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1, 613, 074	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1417333	1, 589, 875	STATE BANKSHARES, INC.	FARGO, ND	
2442640	1, 648, 368	STATE NATIONAL BANCSHARES, INC	FORT WORTH, TX	
1427275	1, 535, 605	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
1039454	1, 941, 215	STERLING BANCORP	NEW YORK, NY	
1126046	1, 183, 188	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
1135598	1, 217, 524	STOCKMEN' S BANCORP, INC., THE	KINGMAN, AZ	
2942702	2, 154, 548	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1, 412, 528	SUFFOLK BANCORP	RIVERHEAD, NY	
1104080	1, 177, 313	SUMMIT BANCSHARES, INC.	FORT WORTH, TX	
1247679	1, 209, 922	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1, 373, 446	SUNFLOWER BANKS, INC.	SALINA, KS	
3102585	1, 143, 971	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	
2663838	1, 858, 898	TEXAS UNITED BANCSHARES, INC.	LA GRANGE, TX	
2457943	1, 257, 218	TIB FINANCIAL CORP.	NAPLES, FL	
2367921	2, 179, 695	TOMPKINS TRUSTCO, INC.	ITHACA, NY	
3183771	1, 245, 549	TOTAL BANCSHARES CORP.	MIAMI, FL	
1030170	1, 908, 099	TRICO BANCSHARES	CHICO, CA	
1056161	1, 336, 685	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
1971693	2, 078, 835	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	
1062649	1, 433, 739	UNITED BANCORPORATION OF WYOMI	JACKSON, WY	
1116609	1, 937, 397	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
1050712	2, 498, 655	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1364110	2, 153, 110	VINEYARD NATIONAL BANCORP	CORONA, CA	
2856377	1, 878, 107	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
2502049	1, 593, 728	VIRGINIA FINANCIAL GROUP, INC.	CULPEPER, VA	
1115349	2, 403, 729	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
3357394	1, 692, 389	WAUWATOSA HOLDINGS, INC.	WAUWATOSA, WI	
1210066	1, 281, 619	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2, 369, 441	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1, 853, 773	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	1, 551, 863	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	1, 909, 912	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
2004141	1, 145, 624	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	2, 153, 307	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3432965	1, 095, 068	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	New Y-9C/BHCPR reporter
1399765	1, 914, 122	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 252 bank holding companies.