

	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
--	------------	------------	------------	------------	------------

Number of BHCs in Peer Group	246	223	240	214	200
------------------------------	-----	-----	-----	-----	-----

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.72	3.74	3.76	3.68	3.73
+ Non-interest Income	0.96	1.01	1.00	1.06	1.24
- Overhead Expense	2.85	2.91	2.88	2.94	3.07
- Provision for Losses	0.15	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)	1.71	1.74	1.74	1.71	1.81
Net Operating Income	1.13	1.14	1.15	1.12	1.16
Net Income	1.13	1.14	1.16	1.12	1.17
Net Income (Sub S Adjusted)	1.28	1.21	1.27	1.16	1.22

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.83	5.96	6.21	5.56	5.76
Interest Expense	2.82	1.90	2.14	1.57	1.69
Net Interest Income (TE)	4.03	4.05	4.07	3.99	4.05

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.09	0.12	0.15	0.19	0.25
Earnings Coverage of Net Losses (X)	35.95	3.80	37.98	25.28	17.88
Ln&Ls Allowance/Total Loans & Leases	1.19	1.27	1.23	1.30	1.38
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.52	0.59	0.53	0.61	0.76
30-89 Days Past Due Loans and Leases	0.54	0.51	0.57	0.58	0.73

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	27.31	25.20	25.42	24.19	23.15
Net ST Noncore Funding Dependence	17.59	14.55	15.30	13.71	12.75
Net Loans and Leases/Total Assets	70.71	68.95	69.63	67.83	64.49

CAPITALIZATION:

Tier 1 Leverage Ratio	8.87	8.75	8.81	8.64	8.68
Equity Capital/Total Assets	8.31	8.36	8.37	8.38	8.52
Net Loans&Ls/Equity Capital (X)	8.96	8.55	8.62	8.39	7.78
Cash Dividends/Net Income	27.91	26.85	27.23	27.11	26.95
Cash Dividends/Net Income (Sub S Adjusted)	36.97	26.19	18.23	31.75	45.24
Retained Earnings/Avg Equity Cap	9.33	9.59	9.70	9.31	9.61

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.64	0.47	0.58	0.29	0.42
Long-Term Debt/Equity Capital	1.31	1.29	1.30	1.61	1.31
Equity Investment in Subs/Equity Cap	116.64	114.42	114.78	113.72	111.01
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	104.63	109.76	116.12	108.77	125.58

PERCENT OF AVERAGE ASSETS	PEER GROUP 03				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Interest Income (TE)	6.30	5.50	5.73	5.14	5.31
Less: Interest Expense	2.60	1.76	1.98	1.45	1.56
Equals: Net Interest Income (TE)	3.72	3.74	3.76	3.68	3.73
Plus: Non-Interest Income	0.96	1.01	1.00	1.06	1.24
Equals: Adj Operating Income (TE)	4.73	4.80	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	0.15	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	0.01	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)	1.71	1.74	1.74	1.71	1.81
Less: Applicable Income Taxes (TE)	0.54	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	1.14	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	1.14	1.16	1.12	1.17
Memo: Net Income (Last Four Qtrs)	1.16	1.12	1.16	1.11	1.17
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.67	92.52	92.60	92.68	92.44
Avg Int-Bearing Funds / Avg Assets	78.71	77.84	78.01	77.97	78.45
Int Income (TE) / Avg Earning Assets	6.83	5.96	6.21	5.56	5.76
Int Expense / Avg Earning Assets	2.82	1.90	2.14	1.57	1.69
Net Int Inc (TE) / Avg Earn Assets	4.03	4.05	4.07	3.99	4.05
YIELD OR COST:					
Total Loans and Leases (TE)	7.46	6.54	6.82	6.14	6.48
Interest-Bearing Bank Balances	4.77	2.65	3.46	1.65	1.59
Fed Funds Sold & Reverse Repos	4.59	2.64	3.19	1.33	1.07
Trading Assets	2.06	1.26	1.21	1.27	2.99
Total Earning Assets	6.74	5.86	6.12	5.47	5.65
Investment Securities (TE)	4.62	4.21	4.29	4.08	4.24
U. S. Treasury & Agency Sec (excl MBS)	3.99	3.40	3.52	3.32	3.47
Mortgage-Backed Securities	4.49	4.05	4.09	3.91	3.89
All Other Securities	6.29	6.35	6.53	6.28	6.67
Interest-Bearing Deposits	3.00	1.94	2.23	1.57	1.73
Time Deposits of \$100K or More	3.99	2.81	3.13	2.34	2.56
Time Deposits < \$100K	3.80	2.74	3.06	2.46	2.79
Other Domestic Deposits	2.06	1.23	1.44	0.86	0.87
Foreign Deposits	2.28	2.03	2.16	1.81	1.68
Fed Funds Purchased and Repos	3.86	2.32	2.73	1.34	1.27
Other Borrowed Funds & Trading Liab	4.41	3.71	3.87	3.37	3.76
All Interest-Bearing Funds	3.30	2.25	2.54	1.85	1.99

PEER GROUP 03

06/30/2006

06/30/2005

12/31/2005

12/31/2004

12/31/2003

Avg Personnel Exp Per Employee (\$000)

31

29

59

56

54

Avg Assets per Employee (\$000)

3,966

3,735

3,794

3,620

3,344

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

2.12

2.08

2.04

2.08

1.94

Overhead Exp / NII + Non-Int Income

62.14

61.63

61.30

62.28

62.36

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

2.85

2.91

2.88

2.94

3.07

Personnel Expense

1.61

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

1.87

1.86

1.84

1.83

1.79

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

61.03

60.41

60.12

61.13

61.07

Personnel Expense

34.32

33.70

33.27

33.48

33.14

Net Occupancy Expense

8.69

8.70

8.60

8.72

8.55

Other Operating Expenses

17.61

17.68

17.76

18.44

18.83

Total Non-Interest Income

20.15

20.78

20.46

21.98

24.10

Fiduciary Activities Income

1.39

1.47

1.38

1.58

1.46

Serv Charges on Deposit Accts - Domestic

7.53

7.75

7.71

8.37

8.45

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees & Commissions

0.60

0.57

0.57

0.58

0.59

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.26

0.26

0.24

0.27

0.27

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.60

0.55

0.53

0.55

0.53

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

1.47

1.69

1.73

1.82

2.74

Other Non-Interest Income

5.71

6.06

5.82

6.23

6.76

Overhead Less Non-Interest Income

40.17

39.19

38.91

38.82

36.52

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

28.37

29.00

28.15

28.21

28.33

Appl Inc Tax+TE/Pretax NOI+TE

32.68

34.17

33.28

33.72

34.14

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Real Estate Loans	54.59	51.83	53.17	50.70	46.66
Commercial and Industrial Loans	9.81	10.26	9.95	10.39	10.55
Loans to Individuals	3.21	3.47	3.25	3.49	4.01
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.61	0.70	0.67	0.68	0.62
Other Loans and Leases	1.00	1.01	0.98	0.99	1.13
Net Loans and Leases	70.71	68.95	69.63	67.83	64.49
Debt Securities Over 1 Year	15.05	17.21	16.11	18.86	21.02
Mutual Funds and Equity Securities	0.18	0.19	0.17	0.22	0.40
Subtotal	86.64	87.11	86.58	87.66	86.69
Interest-Bearing Bank Balances	0.22	0.22	0.25	0.25	0.31
Federal Funds Sold & Reverse Repos	0.96	0.98	1.05	0.87	0.82
Debt Securities 1 Year or Less	2.42	2.04	2.27	2.00	2.12
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.97	91.12	90.89	91.49	90.80
Non-Int Cash and Due From Dep Inst	2.63	2.73	2.86	2.49	3.09
Other Real Estate Owned	0.06	0.08	0.07	0.08	0.10
All Other Assets	6.33	6.06	6.16	5.93	5.95
MEMORANDA:					
Short-Term Investments	4.06	3.64	4.03	3.57	3.77
U.S. Treasury Securities	0.12	0.21	0.17	0.26	0.41
U.S. Agency Securities (excl MBS)	6.14	6.07	6.32	6.22	6.35
Municipal Securities	2.68	2.84	2.88	2.63	3.26
Mortgage-Backed Securities	6.72	7.90	7.06	9.07	10.22
Asset-Backed Securities	0.01	0.01	0.00	0.00	0.02
Other Debt Securities	0.41	0.53	0.43	0.63	0.89
RE Loans Secured by 1-4 Family	15.67	15.53	15.59	15.71	15.93
Revolving	2.91	3.09	3.11	3.14	2.84
Closed-End, Sec by First Liens	11.14	10.86	10.95	10.91	11.34
Closed-End, Sec by Junior Liens	1.16	1.03	1.05	1.04	1.19
Commercial Real Estate Loans	36.15	33.39	34.75	32.22	28.42
Construction and Land Dev	11.89	9.16	10.39	8.36	6.71
Multifamily	1.93	1.96	1.92	2.03	1.69
Nonfarm Nonresidential	20.38	20.70	20.62	20.31	19.01
RE Loans Secured by Farmland	0.99	1.00	0.99	0.90	0.79
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	77.13	75.37	76.31	74.90	72.41
RE Loans Secured by 1-4 Family	22.57	23.14	22.76	23.90	25.28
Revolving	4.15	4.54	4.50	4.67	4.41
Closed-End	17.99	17.96	17.82	18.55	20.29
Commercial Real Estate Loans	50.75	48.23	49.69	47.16	43.63
Construction and Land Dev	16.63	13.21	14.78	12.17	10.21
Multifamily	2.69	2.82	2.73	2.98	2.63
Nonfarm Nonresidential	28.99	30.15	29.81	30.10	29.42
RE Loans Secured by Farmland	1.40	1.44	1.42	1.32	1.21
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.01
Commercial and Industrial Loans	13.95	14.87	14.38	15.23	16.09
Loans to Individuals	4.59	5.07	4.71	5.26	6.29
Credit Card Loans	0.06	0.08	0.07	0.09	0.11
Agricultural Loans	0.87	1.01	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	1.46	1.52	1.44	1.52	1.82

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Short-Term Investments	4.06	3.64	4.03	3.57	3.77
Liquid Assets	17.98	19.48	18.97	20.63	22.80
Investment Securities	18.20	19.96	19.05	21.75	24.25
Net Loans and Leases	70.71	68.95	69.63	67.83	64.49
Net Lns, Ls & Stdby Ltrs of Credit	71.65	69.98	70.66	68.91	65.55
Core Deposits	60.63	62.68	62.34	63.60	64.62
Noncore Funding	28.03	26.09	26.40	25.28	24.22
Time Deposits of \$100K or More	16.00	13.90	14.78	12.89	11.13
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.71	2.90	2.71	2.91	3.08
Net Fed Funds Purchased (Sold)	1.81	1.90	1.72	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	2.63	2.77	2.58	2.61	2.45
Earning Assets Repr in 1 Year	42.05	42.31	42.45	41.72	38.38
Int-Bearing Liab Repr in 1 Year	31.24	26.56	28.53	25.74	25.85
Long-Term Debt Repr in 1 Year	0.59	0.45	0.57	0.59	0.50
Net Assets Repriceable in 1 Year	9.29	14.54	12.49	14.52	11.45
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	27.31	25.20	25.42	24.19	23.15
Net ST Noncore Funding Dependence	17.59	14.55	15.30	13.71	12.75
Short-Term Inv/ST Noncore Funding	24.72	27.62	27.81	27.43	30.27
Liq Asts-ST Noncore Fndg/Nonliq Asts	-1.14	4.52	2.87	7.13	11.15
Net Loans and Leases/Total Deposits	91.13	89.07	89.49	87.77	84.64
Net Loans and Leases/Core Deposits	119.33	111.90	114.00	108.03	101.54
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.90	0.17	-0.38	0.32	0.79
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-4.59	-0.18	-2.39	0.55	2.45
Struct Notes Appr(Depr)/T1 Cap	-0.33	-0.09	-0.23	-0.07	-0.02
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.77	9.59	8.78	10.14	8.42
Available-For-Sale Securities	91.23	90.41	91.22	89.86	91.58
U.S. Treasury Securities	0.71	1.30	1.11	1.60	2.08
U.S. Agency Securities (excl MBS)	36.70	33.59	36.21	31.79	29.73
Municipal Securities	15.39	15.00	15.72	13.05	14.46
Mortgage-Backed Securities	36.49	38.49	36.10	40.96	41.01
Asset-Backed Securities	0.05	0.03	0.02	0.02	0.07
Other Debt Securities	2.10	2.65	2.30	3.02	3.73
Mutual Funds and Equity Securities	1.04	1.06	0.96	1.15	1.71
Debt Securities 1 Year or Less	14.52	11.56	13.37	10.50	9.85
Debt Securities 1 To 5 Years	37.46	39.10	38.66	36.65	31.29
Debt Securities Over 5 Years	43.65	44.69	43.28	48.14	53.47
Pledged Securities	60.73	60.24	60.20	58.55	55.08
Structured Notes, Fair Value	2.01	1.96	1.97	2.00	1.08

ANALYSIS RATIOS	PEER GROUP 03				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Provision for Ln&Ls Losses/Avg Assets	0.15	0.17	0.17	0.19	0.23
Provision for Ln&Ls Losses/Avg Lns&Ls	0.20	0.24	0.24	0.28	0.35
Provision for Ln&Ls Losses/Net Losses	257.71	58.67	223.11	207.65	154.29
Ln&Ls Allowance/Total Loans & Leases	1.19	1.27	1.23	1.30	1.38
Ln&Ls Allowance/Net Ln&Ls Losses (X)	27.28	19.38	19.70	13.23	9.21
ALL/Nonaccrual Assets	637.73	486.86	647.67	469.70	354.92
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	436.92	379.89	425.16	385.28	269.95
Gross Ln&Ls Losses/Avg Loans & Leases	0.16	0.19	0.23	0.26	0.33
Recoveries/Avg Loans and Leases	0.06	0.07	0.07	0.07	0.08
Net Losses/Avg Loans and Leases	0.09	0.12	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	17.60	17.60	36.13	28.56	30.56
Earnings Coverage of Net Losses (X)	35.95	3.80	37.98	25.28	17.88
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.04	0.05	0.05	0.08
RE Loans Secured By 1-4 Family	0.04	0.05	0.06	0.06	0.07
Revolving	0.02	0.02	0.03	0.03	0.04
Closed-End	0.04	0.05	0.07	0.06	0.08
Commercial Real Estate Loans	0.02	0.03	0.04	0.04	0.07
Construction and Land Dev	0.01	0.00	0.01	0.02	0.03
Multifamily	0.00	0.00	0.01	0.00	0.02
Nonfarm Nonresidential	0.01	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	0.18	0.19	0.29	0.44	0.51
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.71	0.75	0.91	0.94	1.02
Credit Card Loans	1.75	1.71	2.55	2.45	3.30
Agricultural Loans	0.00	0.00	0.03	0.06	0.05
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.33	0.27	0.43	0.32	0.39

PERCENT OF LOANS AND LEASES

06/30/2006

06/30/2005

12/31/2005

12/31/2004

12/31/2003

30-89 Days PD Loans and Leases	0.54	0.51	0.57	0.58	0.73
90+ Days PD Loans and Leases	0.07	0.06	0.06	0.07	0.09
Nonaccrual Loans and Leases	0.42	0.47	0.43	0.49	0.62
90+ Days PD and Nonaccrual Loans and Leases	0.52	0.55	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	0.54	0.51	0.57	0.58	0.73
90+ Days Past Due Assets	0.07	0.06	0.06	0.07	0.09
Nonaccrual Assets	0.42	0.48	0.43	0.49	0.63
30+ Days PD & Nonaccrual Assets	1.09	1.09	1.12	1.18	1.50

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.37	0.38	0.36	0.39	0.48
90+ PD & Nonaccrual Assets + OREO	0.47	0.50	0.47	0.51	0.62

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

Total Assets	0.39	0.43	0.39	0.46	0.53
Allowance for Loan & Lease Losses	44.56	49.32	45.17	51.45	59.13
Equity Cap + ALLL	4.26	4.74	4.32	5.02	5.80
Tier 1 Cap + ALLL	4.11	4.58	4.16	4.87	5.74
Loans & Leases + RE Acquired	0.54	0.63	0.56	0.67	0.82

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Real Estate - 30-89 Days PD	0.48	0.43	0.50	0.51	0.64
- 90+ Days Past Due	0.06	0.05	0.05	0.05	0.08
- Nonaccrual	0.38	0.40	0.39	0.44	0.53
Coml & Indl - 30-89 Days PD	0.62	0.68	0.55	0.55	0.74
- 90+ Days Past Due	0.07	0.05	0.06	0.07	0.10
- Nonaccrual	0.53	0.68	0.56	0.68	0.87
Individuals - 30-89 Days PD	0.94	0.96	1.12	1.07	1.36
- 90+ Days Past Due	0.06	0.07	0.07	0.09	0.12
- Nonaccrual	0.19	0.23	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	0.24	0.11	0.15	0.30
- 90+ Days Past Due	0.01	0.01	0.00	0.00	0.02
- Nonaccrual	0.11	0.18	0.13	0.23	0.44
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.42	0.32	0.41	0.45	0.52
- 90+ Days Past Due	0.03	0.01	0.01	0.01	0.05
- Nonaccrual	0.08	0.12	0.08	0.12	0.28
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.58	0.55	0.71	0.73	0.91
- 90+ Days Past Due	0.06	0.05	0.07	0.08	0.11
- Nonaccrual	0.34	0.37	0.38	0.42	0.48
Revolving - 30-89 Days PD	0.25	0.20	0.27	0.22	0.26
- 90+ Days Past Due	0.01	0.01	0.01	0.02	0.02
- Nonaccrual	0.11	0.10	0.12	0.10	0.10
Closed-End - 30-89 Days PD	0.58	0.56	0.71	0.77	1.06
- 90+ Days Past Due	0.07	0.06	0.07	0.09	0.13
- Nonaccrual	0.37	0.43	0.43	0.49	0.50
- Jr Lien 30-89 Days PD	0.05	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	0.04	0.05	0.04	0.05	0.06
Commercial RE - 30-89 Days PD	0.46	0.34	0.37	0.38	0.43
- 90+ Days Past Due	0.04	0.04	0.04	0.03	0.04
- Nonaccrual	0.37	0.37	0.36	0.39	0.50
Const & Dev - 30-89 Days PD	0.35	0.29	0.38	0.33	0.40
- 90+ Days Past Due	0.02	0.01	0.02	0.01	0.01
- Nonaccrual	0.22	0.17	0.18	0.19	0.34
Multi family - 30-89 Days PD	0.23	0.08	0.13	0.11	0.13
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.07	0.08	0.09	0.08	0.20
Nonfarm Nres- 30-89 Days PD	0.40	0.32	0.35	0.37	0.42
- 90+ Days Past Due	0.03	0.03	0.04	0.03	0.03
- Nonaccrual	0.38	0.43	0.38	0.46	0.50
Farmland - 30-89 Days PD	0.17	0.15	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	0.85	0.97	1.14	1.03	1.28
- 90+ Days Past Due	0.24	0.42	0.22	0.36	0.59
- Nonaccrual	0.04	0.02	0.02	0.02	0.02

CAPITAL RATIOS

06/30/2006

06/30/2005

12/31/2005

12/31/2004

12/31/2003

Tier 1 Leverage Ratio	8.87	8.75	8.81	8.64	8.68
Tier 1 RBC Ratio	11.19	11.33	11.33	11.44	11.83
Total Risk-Based Capital Ratio	12.61	12.73	12.76	12.95	13.36
Tangible Tier 1 Leverage Ratio	8.81	8.70	8.75	8.59	8.62
Tangible Common Eq Cap/Tan Assets	6.93	7.17	7.12	7.28	7.41

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	18.34	17.67	18.25	17.05	15.63
Standby Letters of Credit	0.85	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	1.07	0.79	0.85	0.99	1.37
Interest Rate Contracts	1.05	0.78	0.84	0.97	1.20
Interest Rate Futures & Forward Contr	0.08	0.06	0.05	0.04	0.05
Written Options Contr (Int Rate)	0.11	0.10	0.07	0.04	0.02
Purchased Options Contr (Int Rate)	0.02	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.30	0.29	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	27.02	26.76	28.24	27.20	25.69
------------------	-------	-------	-------	-------	-------

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Interest Rate Contracts	99.53	98.69	99.28	99.52	98.20
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	1.48
Equity, Comm, & Other Contracts	0.31	0.27	0.27	0.33	0.11
Futures and Forwards	17.73	16.41	20.03	20.83	14.25
Written Options	27.68	20.71	20.80	24.75	9.55
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	19.98	19.56	20.25	23.66	9.55
Purchased Options	3.27	1.05	3.05	0.82	1.63
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.18	0.95	2.52	0.76	1.51
Swaps	38.84	45.35	41.16	51.32	57.39
Held for Trading	1.04	0.65	0.31	0.45	0.00
Interest Rate Contracts	1.04	0.65	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	98.96	99.35	99.69	99.55	100.00
Interest Rate Contracts	98.42	85.41	86.54	87.02	87.52
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.84
Equity, Comm, & Other Contracts	0.31	0.27	0.27	0.33	0.11
Deriv Contr (Excl Fut & FX LE 14 Days)	66.73	78.53	75.67	73.47	85.25
One Year or Less	27.86	29.73	33.49	26.74	17.14
Over 1 Year to 5 Years	28.47	28.86	26.13	32.03	39.02
Over 5 Years	6.54	8.39	5.52	9.74	10.74
Gross Negative Fair Value (Abs Val)	0.71	0.52	0.55	0.67	0.74
Gross Positive Fair Value	0.67	0.44	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

06/30/2006

06/30/2005

12/31/2005

12/31/2004

12/31/2003

ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	19.52	19.48	19.48	29.59	17.74
Ins Under Assets(L/H)/Tot Ins Und Ast	80.48	80.52	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	0.60	0.55	0.53	0.55	0.53
Premium Inc/Ins Activities Revenue	0.05	0.04	0.05	0.17	0.40
Credit Rel Prem Inc/Tot Prem Inc	63.63	61.17	55.56	65.56	76.91
Other Prem Inc/Total Prem Inc	36.37	38.83	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)	14.80	17.17	18.20	77.70	12.54
Ins Net Inc (L/H)/Equity (L/H)	48.35	13.56	21.16	5.35	7.19
Insur Ben, Losses, Exp/Insur Premiums	739.95	826.52	327.39	206.13	468.98
Reinsurance Recov(P/C)/Tot Assets(P/C)	51.90	50.73	51.65	0.03	0.08
Reinsurance Recov(L/H)/Tot Assets(L/H)	12.24	11.73	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	9.51	7.71	8.16	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	0.20	0.08	0.00	0.00	0.25
Cost: Interest-Bearing Deposits	2.28	2.03	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	2.35	N/A	N/A	1.64	1.58
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
Leases	N/A	N/A	N/A	N/A	120.25

GROWTH RATES:

Net Loans and Leases	-21.89	17.73	12.59	-9.49	-29.90
Total Selected Assets	-16.19	-0.53	-5.91	-3.69	-24.29
Deposits	32.97	1190.42	145.46	42.08	10.83

PROFITABILITY:	PEER GROUP 03				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Net Income/Avg Equity Capital	13.19	13.37	13.41	13.11	13.46
Bank Net Inc/Avg Eq Inv in Banks	13.67	13.68	13.80	13.28	13.74
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.42	4.08	3.81	3.64	4.70
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.69	10.67	10.96	11.02	11.70
Bank Net Income/Parent Net Income	107.24	106.46	94.42	105.97	103.68
Nonbank Net Income/Parent Net Income	0.90	0.86	0.78	0.93	1.11
Sub BHCs Net Inc/Parent Net Income	77.13	84.54	77.02	86.96	79.83
LEVERAGE:					
Total Liabilities/Equity	26.92	24.11	25.12	24.11	21.50
Total Debt/Equity Capital	2.87	2.57	2.69	2.63	2.50
Tot Debt+NP to Subs Iss Tr Pref/Equity	23.12	21.05	21.13	20.50	16.46
Tot Debt+Lns Guaranteed for Affl/Equity	3.48	3.06	3.05	3.10	3.25
Total Debt/Eq Cap - Exc Over Fair Value	2.90	2.60	2.71	2.67	2.56
Long-Term Debt/Equity Capital	1.31	1.29	1.30	1.61	1.31
Short-Term Debt/Equity Capital	0.64	0.47	0.58	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	0.16	0.15	0.23	0.32
Long-Term Debt/Consolidated LT Debt	1.89	1.76	1.92	4.13	2.69
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	116.64	114.42	114.78	113.72	111.01
Total Investment in Subs/Equity	118.34	116.29	116.81	115.68	112.80
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.98	98.09	98.08	98.73	96.06
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.34	99.52	99.50	100.08	97.43
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.14	1.01	1.07	1.09	0.90
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.74	2.48	2.51	2.44	2.11
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	100.86	109.74	113.35	109.43	125.07
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	104.63	109.76	116.12	108.77	125.58
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	97.30	89.60	108.63	100.94	117.39
Pretax Oper Inc + Int Exp/Int Expense	2014.53	4988.53	8610.27	4553.68	11012.5
Div + Int From Subs/Int Exp + Div	153.67	182.73	171.53	165.86	187.00
Fees+Other Inc From Subs/Sal + Oth Exp	8.78	10.46	10.04	12.10	11.56
Net Inc/Curr Port of LT Debt+Pfd Div(X)	52.15	53.64	75.64	53.47	172.89
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.13	0.05	0.42	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	0.00	0.00	0.00	0.00	8.00
Total	0.00	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	0.59	0.67	0.59	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				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Div Paid/Inc Before Undist Inc	88.71	89.23	85.39	90.65	84.27
Dividends Paid/Net Income	27.87	26.86	27.36	27.09	26.95
Net Income - Dividends/Avg Equity	9.37	9.59	9.70	9.24	9.61
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	122.53	148.01	131.73	137.39	151.35
Dividends From Nonbank Subs	0.48	0.46	0.64	0.94	1.64
Dividends From Subsidiary BHCs	5.55	2.68	4.50	3.07	1.65
Dividends From All Subsidiaries	139.09	176.67	160.39	172.45	189.43
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	36.04	39.32	38.47	37.86	40.41
Interest Income From Bank Subs	0.32	0.24	0.27	0.22	0.17
Mgt & Service Fees From Bank Subs	3.42	3.43	4.09	4.44	4.22
Other Income From Bank Subs	0.01	0.04	0.03	0.05	0.02
Operating Income From Bank Subs	44.08	46.61	50.66	46.45	49.57
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	46.22	38.07	49.16	42.04	57.13
Interest Income From Nonbank Subs	2.15	3.96	2.25	5.88	17.90
Mgt & Serv Fees From Nonbank Subs	2.60	1.35	3.14	1.07	0.71
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	70.68	63.27	72.01	67.26	105.74
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	27.16	24.30	34.78	35.78	41.89
Interest Inc From Subsidiary BHCs	0.15	0.06	0.08	0.07	0.00
Mgt & Serv Fees From Sub BHCs	0.10	2.99	1.23	0.15	1.57
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	30.95	32.75	39.52	36.54	51.53
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	61.77	62.07	62.97	60.42	66.69
Interest Income From Bank Subs	2.07	1.23	1.37	0.87	0.78
Mgt & Serv Fees From Bank Subs	4.63	5.72	4.75	5.90	5.19
Other Income From Bank Subs	0.02	0.07	0.03	0.07	0.07
Operating Income From Bank Subs	76.31	79.47	79.08	78.07	90.31
Dividends From Nonbank Subs	1.08	0.68	0.68	0.97	1.26
Interest Income From Nonbank Subs	0.09	0.04	0.02	0.04	0.07
Mgt & Serv Fees From Nonbank Subs	0.03	0.04	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	2.51	1.85	1.70	2.20	2.22
Dividends From Subsidiary BHCs	3.64	2.23	4.14	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	4.21	3.03	4.70	2.94	1.76
Loans and Adv From Subs/ST Debt	1294.05	1652.22	1392.20	4174.58	670.73
Loans and Adv From Subs/Total Debt	387.87	476.48	462.96	524.87	500.55

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									246
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.72	2.56	2.83	3.19	3.68	4.19	4.61	4.94	246
+ Non-interest Income	0.95	0.24	0.35	0.59	0.91	1.24	1.67	2.06	246
- Overhead Expense	2.84	1.76	1.96	2.41	2.80	3.27	3.76	4.35	246
- Provision for Losses	0.14	0.00	0.02	0.07	0.12	0.21	0.32	0.44	246
+ Securities Gains (Losses)	-0.00	-0.04	-0.01	0.00	0.00	0.00	0.01	0.03	246
+ Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.00	0.03	246
= Pretax Net Oper Income (TE)	1.70	0.60	0.90	1.32	1.69	2.08	2.56	2.84	246
Net Operating Income	1.13	0.40	0.61	0.85	1.09	1.36	1.79	2.11	246
Net Income	1.13	0.40	0.61	0.85	1.09	1.36	1.79	2.11	246
Net Income (Sub S Adjusted)	1.27	0.47	0.67	0.92	1.19	1.57	1.83	2.38	31
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	6.83	5.69	5.86	6.36	6.78	7.26	7.82	8.12	246
Interest Expense	2.81	1.90	2.12	2.41	2.83	3.18	3.49	3.61	246
Net Interest Income (TE)	4.03	2.76	3.03	3.47	4.01	4.56	5.09	5.36	246
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.09	-0.03	-0.00	0.01	0.06	0.14	0.27	0.45	246
Earnings Coverage of Net Losses (X)	35.95	-263.64	-51.44	8.65	21.48	55.38	162.21	340.83	239
Ln&Ls Allowance/Total Loans & Leases	1.19	0.74	0.83	1.00	1.17	1.34	1.63	1.82	246
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.51	0.01	0.04	0.17	0.40	0.79	1.35	1.62	246
30-89 Days Past Due Loans and Leases	0.53	0.04	0.10	0.21	0.44	0.84	1.21	1.64	246
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	27.30	5.98	10.11	18.05	27.29	35.79	43.90	48.05	246
Net ST Noncore Funding Dependence	17.58	1.48	3.72	10.13	17.51	24.50	30.94	35.71	246
Net Loans and Leases/Total Assets	70.71	49.80	57.69	64.52	70.35	77.63	83.25	86.06	246
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.86	6.36	6.99	7.83	8.71	9.67	11.30	12.79	246
Equity Capital/Total Assets	8.30	4.82	5.48	6.65	8.17	9.67	11.47	12.92	246
Net Loans&Ls/Equity Capital (X)	8.95	4.59	5.62	6.83	8.74	10.68	13.23	14.89	246
Cash Dividends/Net Income	27.90	0.00	0.00	11.59	29.99	41.61	64.48	70.97	245
Cash Dividends/Net Income (Sub S Adjusted)	36.97	-13.72	-6.25	20.77	37.94	51.32	76.75	88.29	31
Retained Earnings/Avg Equity Cap	9.32	1.99	4.28	6.41	8.62	11.67	16.51	19.18	246
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.64	0.00	0.00	0.00	0.00	0.00	4.64	14.89	246
Long-Term Debt/Equity Capital	1.30	0.00	0.00	0.00	0.00	0.01	9.42	16.28	246
Equity Investment in Subs/Equity Cap	116.63	87.24	92.65	99.70	114.56	131.86	150.22	166.38	246
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	104.63	0.84	21.20	58.20	99.78	139.28	207.67	280.34	243

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.30	5.21	5.43	5.86	6.27	6.73	7.19	7.63	246
Less: Interest Expense	2.60	1.69	1.93	2.21	2.60	2.95	3.28	3.44	246
Equals: Net Interest Income (TE)	3.72	2.56	2.83	3.19	3.68	4.19	4.61	4.94	246
Plus: Non-Interest Income	0.95	0.24	0.35	0.59	0.91	1.24	1.67	2.06	246
Equals: Adj Operating Income (TE)	4.72	3.11	3.54	4.14	4.66	5.29	5.95	6.36	246
Less: Overhead Expense	2.84	1.76	1.96	2.41	2.80	3.27	3.76	4.35	246
Less: Provision for Loan and Lease Losses	0.14	0.00	0.02	0.07	0.12	0.21	0.32	0.44	246
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Plus: Realized G/L on AFS Sec	-0.00	-0.04	-0.01	0.00	0.00	0.00	0.01	0.03	246
Plus: Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.00	0.03	246
Equals: Pretax Net Oper Inc (TE)	1.70	0.60	0.90	1.32	1.69	2.08	2.56	2.84	246
Less: Applicable Income Taxes (TE)	0.53	0.01	0.07	0.34	0.55	0.72	0.95	1.11	246
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Equals: Net Operating Income	1.13	0.40	0.61	0.85	1.09	1.36	1.79	2.11	246
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Equals: Net Income	1.13	0.40	0.61	0.85	1.09	1.36	1.79	2.11	246
Memo: Net Income (Last Four Qtrs)	1.16	0.40	0.59	0.90	1.13	1.41	1.77	2.13	244
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.66	87.18	88.93	90.91	92.79	94.45	95.79	96.60	246
Avg Int-Bearing Funds / Avg Assets	78.71	64.91	68.73	73.79	78.91	83.27	87.30	88.42	246
Int Income (TE) / Avg Earning Assets	6.83	5.69	5.86	6.36	6.78	7.26	7.82	8.12	246
Int Expense / Avg Earning Assets	2.81	1.90	2.12	2.41	2.83	3.18	3.49	3.61	246
Net Int Inc (TE) / Avg Earn Assets	4.03	2.76	3.03	3.47	4.01	4.56	5.09	5.36	246
YIELD OR COST:									
Total Loans and Leases (TE)	7.46	6.35	6.52	7.02	7.40	7.93	8.40	8.77	246
Interest-Bearing Bank Balances	4.77	0.00	1.09	3.01	4.16	5.65	9.10	16.17	232
Fed Funds Sold & Reverse Repos	4.59	3.29	4.17	4.42	4.62	4.75	5.01	5.12	223
Trading Assets	2.05	0.00	0.00	0.00	1.90	2.75	4.53	5.35	10
Total Earning Assets	6.74	5.56	5.78	6.25	6.72	7.19	7.73	8.10	246
Investment Securities (TE)	4.61	3.76	3.92	4.25	4.59	4.96	5.34	5.91	246
U.S. Treasury & Agency Sec (excl MBS)	3.99	3.13	3.41	3.65	3.96	4.31	4.66	5.07	243
Mortgage-Backed Securities	4.49	3.64	3.86	4.16	4.45	4.73	5.17	5.70	237
All Other Securities	6.29	3.86	4.18	5.31	6.22	7.09	8.41	10.04	238
Interest-Bearing Deposits	3.00	1.90	2.19	2.61	3.01	3.37	3.74	4.02	246
Time Deposits of \$100K or More	3.99	3.11	3.38	3.77	4.01	4.25	4.48	4.76	246
Time Deposits < \$100K	3.80	3.09	3.33	3.53	3.76	4.05	4.33	4.58	246
Other Domestic Deposits	2.06	1.03	1.23	1.55	2.00	2.50	3.04	3.44	246
Foreign Deposits	2.28	0.00	0.00	0.00	1.05	3.72	4.10	4.22	4
Fed Funds Purchased and Repos	3.86	1.79	2.35	3.40	3.95	4.46	4.84	5.01	227
Other Borrowed Funds & Trading Liab	4.40	2.71	3.18	3.92	4.44	4.89	5.50	6.05	238
All Interest-Bearing Funds	3.30	2.43	2.61	2.91	3.29	3.67	3.95	4.21	246

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	30.70	21.40	22.48	25.16	29.55	35.94	41.51	45.35	246
Avg Assets per Employee (\$000)	3965.91	2396.66	2622.36	3035.11	3594.11	4804.81	6298.52	7142.69	246

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.11	0.00	0.00	0.00	0.87	4.02	8.37	10.50	246
Overhead Exp / NII + Non-Int Income	62.13	43.37	46.62	54.91	62.88	69.68	74.92	80.12	246

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.84	1.76	1.96	2.41	2.80	3.27	3.76	4.35	246
Personnel Expense	1.60	0.97	1.13	1.34	1.58	1.84	2.11	2.38	246
Net Occupancy Expense	0.40	0.21	0.25	0.31	0.39	0.49	0.59	0.67	246
Other Operating Expenses	0.81	0.43	0.51	0.66	0.79	0.97	1.13	1.29	246
Overhead Less Non-Interest Income	1.86	1.05	1.23	1.52	1.86	2.19	2.49	2.65	246

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	61.03	43.28	46.62	53.14	61.57	68.37	74.10	79.21	246
Personnel Expense	34.32	22.98	25.40	30.12	34.16	38.56	42.28	46.08	246
Net Occupancy Expense	8.68	4.55	5.89	7.17	8.48	10.15	12.23	13.66	246
Other Operating Expenses	17.60	10.23	11.85	14.59	17.44	20.64	23.44	24.73	246
Total Non-Interest Income	20.15	6.75	9.09	12.99	19.62	26.28	31.64	35.81	246
Fiduciary Activities Income	1.39	0.00	0.00	0.00	0.38	2.81	5.79	7.39	246
Serv Charges on Deposit Accts - Domestic	7.53	1.11	2.36	4.36	7.25	10.33	13.24	14.90	246
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Investment Banking Fees & Commissions	0.59	0.00	0.00	0.00	0.34	1.09	2.17	3.04	246
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Net Servicing Fees	0.25	0.00	0.00	0.00	0.01	0.41	1.19	2.18	246
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Insurance Activities Revenue	0.60	0.00	0.00	0.00	0.09	0.56	3.26	6.47	246
Net Gain (Loss) - Sales Loans, OREO, Oth	1.47	-0.15	-0.03	0.05	0.78	2.63	5.07	6.76	246
Other Non-Interest Income	5.71	1.22	2.18	3.62	5.11	7.08	11.08	14.42	246
Overhead Less Non-Interest Income	40.16	20.86	26.11	33.25	40.22	45.97	54.33	60.75	246

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	28.37	0.00	2.03	23.68	30.87	34.48	37.72	39.53	244
Appl Inc Tax+TE/Pretax NOI+TE	32.68	1.56	8.81	32.28	35.20	37.66	40.60	42.33	244

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	54.59	34.42	37.86	46.35	53.95	62.06	70.47	76.36	246
Commercial and Industrial Loans	9.80	2.19	3.45	5.84	8.92	13.45	17.80	23.25	246
Loans to Individuals	3.20	0.08	0.27	0.72	2.25	4.72	9.35	13.00	246
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	246
Agricultural Loans	0.60	0.00	0.00	0.00	0.12	1.01	2.80	4.63	246
Other Loans and Leases	1.00	0.00	0.02	0.16	0.62	1.50	3.50	5.04	246
Net Loans and Leases	70.71	49.80	57.69	64.52	70.35	77.63	83.25	86.06	246
Debt Securities Over 1 Year	15.05	3.58	5.10	8.98	14.31	20.75	28.33	32.52	246
Mutual Funds and Equity Securities	0.17	0.00	0.00	0.00	0.04	0.23	0.85	1.87	246
Subtotal	86.64	76.68	79.53	83.83	86.91	89.79	91.60	92.69	246
Interest-Bearing Bank Balances	0.22	0.00	0.00	0.00	0.05	0.27	1.16	1.93	246
Federal Funds Sold & Reverse Repos	0.95	0.00	0.00	0.00	0.44	1.58	4.03	5.30	246
Debt Securities 1 Year or Less	2.42	0.01	0.11	0.61	2.04	3.66	6.87	8.86	246
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Total Earning Assets	90.97	85.90	87.50	89.21	91.02	92.60	94.22	94.83	246
Non-Int Cash and Due From Dep Inst	2.62	1.05	1.38	1.86	2.57	3.36	4.02	4.33	246
Other Real Estate Owned	0.06	0.00	0.00	0.00	0.02	0.12	0.23	0.37	246
All Other Assets	6.32	2.97	3.51	4.81	6.19	7.75	9.35	10.76	246
MEMORANDA:									
Short-Term Investments	4.06	0.39	0.72	1.55	3.46	6.04	9.87	11.84	246
U.S. Treasury Securities	0.11	0.00	0.00	0.00	0.00	0.09	0.61	2.06	246
U.S. Agency Securities (excl MBS)	6.14	0.16	0.49	2.23	5.15	9.63	14.16	19.33	246
Municipal Securities	2.68	0.00	0.03	0.47	1.92	4.50	6.50	8.40	246
Mortgage-Backed Securities	6.71	0.00	0.15	1.63	5.19	11.64	16.48	21.50	246
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.33	246
Other Debt Securities	0.40	0.00	0.00	0.00	0.09	0.54	2.21	3.30	246
RE Loans Secured by 1-4 Family	15.67	2.93	4.71	8.53	14.31	22.18	31.50	35.60	246
Revolving	2.91	0.00	0.23	1.02	2.50	4.63	7.08	8.43	246
Closed-End, Sec by First Liens	11.13	1.46	2.42	5.79	9.83	16.02	23.30	28.15	246
Closed-End, Sec by Junior Liens	1.15	0.07	0.14	0.50	0.95	1.70	2.64	3.51	246
Commercial Real Estate Loans	36.14	15.20	19.66	25.06	35.77	44.01	57.43	65.88	246
Construction and Land Dev	11.88	1.30	2.41	5.41	10.97	17.04	25.85	33.39	246
Multifamily	1.93	0.06	0.20	0.71	1.46	2.79	5.26	10.02	246
Nonfarm Nonresidential	20.37	9.80	11.68	15.76	19.99	24.30	30.76	37.37	246
RE Loans Secured by Farmland	0.98	0.00	0.00	0.03	0.47	1.88	3.60	4.92	246
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	77.12	53.60	58.07	69.41	78.27	85.51	92.39	95.12	246
RE Loans Secured by 1-4 Family	22.57	3.83	6.80	12.12	20.91	31.55	44.85	53.86	246
Revolving	4.15	0.00	0.32	1.46	3.55	6.55	10.24	11.38	246
Closed-End	17.98	2.57	4.46	9.55	15.83	26.40	36.01	44.88	246
Commercial Real Estate Loans	50.74	25.20	29.43	37.35	50.40	62.50	77.05	84.19	246
Construction and Land Dev	16.63	1.99	3.83	7.84	15.23	23.47	33.37	43.36	246
Multifamily	2.69	0.12	0.29	1.05	2.00	3.73	7.20	12.10	246
Nonfarm Nonresidential	28.99	15.35	17.87	22.07	27.88	34.39	42.92	52.78	246
RE Loans Secured by Farmland	1.39	0.00	0.00	0.04	0.61	2.66	5.12	6.55	246
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	246
Commercial and Industrial Loans	13.94	3.00	5.01	8.19	12.81	19.53	26.08	30.45	246
Loans to Individuals	4.59	0.12	0.40	1.04	3.34	7.06	12.87	19.12	246
Credit Card Loans	0.06	0.00	0.00	0.00	0.00	0.07	0.36	0.70	246
Agricultural Loans	0.87	0.00	0.00	0.00	0.17	1.52	4.38	6.28	246
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Other Loans and Leases	1.46	0.00	0.04	0.21	0.86	2.12	5.27	7.20	246

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.06	0.39	0.72	1.55	3.46	6.04	9.87	11.84	246
Liquid Assets	17.98	6.99	9.13	12.69	17.28	22.70	29.42	33.18	246
Investment Securities	18.20	5.32	7.23	11.41	17.42	23.81	31.67	37.15	246
Net Loans and Leases	70.71	49.80	57.69	64.52	70.35	77.63	83.25	86.06	246
Net Lns, Ls & Stdbly Ltrs of Credit	71.65	51.37	58.61	65.01	71.45	78.52	84.00	87.13	246
Core Deposits	60.63	41.11	46.70	53.74	60.58	68.10	72.55	75.14	246
Noncore Funding	28.02	11.27	15.32	20.12	27.52	35.29	42.15	46.91	246
Time Deposits of \$100K or More	15.99	6.27	7.51	10.40	14.65	20.49	28.54	33.97	246
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Fed Funds Purchased and Repos	2.70	0.00	0.00	0.36	2.18	4.87	8.01	9.42	246
Net Fed Funds Purchased (Sold)	1.81	-4.38	-2.71	-0.32	1.29	4.21	7.34	9.02	246
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Oth Borrowings W/Rem Mat 1 Yr or Less	2.62	0.00	0.00	0.47	1.77	4.41	8.26	11.40	246
Earning Assets Repr in 1 Year	42.04	17.61	23.80	31.44	40.72	53.91	61.45	68.52	246
Int-Bearing Liab Repr in 1 Year	31.23	9.78	15.14	21.25	29.93	40.62	53.02	61.79	246
Long-Term Debt Repr in 1 Year	0.58	0.00	0.00	0.00	0.00	0.82	3.32	4.96	246
Net Assets Repriceable in 1 Year	9.28	-20.61	-12.68	-3.09	9.60	19.97	33.20	41.73	246
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	27.30	5.98	10.11	18.05	27.29	35.79	43.90	48.05	246
Net ST Noncore Funding Dependence	17.58	1.48	3.72	10.13	17.51	24.50	30.94	35.71	246
Short-Term Inv/ST Noncore Funding	24.72	1.70	2.86	8.03	18.01	38.19	69.31	86.28	246
Liq Asts-ST Noncore Fndg/Nonliq Asts	-1.14	-28.06	-19.56	-10.04	-2.09	8.66	17.92	28.06	246
Net Loans and Leases/Total Deposits	91.13	65.35	74.51	82.76	90.84	99.31	109.65	114.08	246
Net Loans and Leases/Core Deposits	119.33	78.17	86.40	99.47	115.75	137.25	161.83	181.36	246
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.90	-7.79	-3.76	-1.60	-0.20	0.00	0.08	0.37	145
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-4.58	-12.71	-10.54	-7.18	-3.87	-2.11	-0.26	0.35	242
Struct Notes Appr(Depr)/T1 Cap	-0.32	-1.65	-1.05	-0.55	-0.19	-0.03	-0.00	-0.00	117
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	8.77	0.00	0.00	0.00	0.96	10.84	47.07	73.41	245
Available-For-Sale Securities	91.22	22.59	50.45	89.10	98.90	100.00	100.00	100.00	245
U.S. Treasury Securities	0.71	0.00	0.00	0.00	0.00	0.62	3.53	12.15	245
U.S. Agency Securities (excl MBS)	36.69	1.90	4.03	14.38	33.43	57.38	76.16	85.05	245
Municipal Securities	15.38	0.00	0.16	4.06	11.73	25.79	36.50	43.44	245
Mortgage-Backed Securities	36.48	0.10	1.16	12.55	36.76	57.13	74.09	88.19	245
Asset-Backed Securities	0.05	0.00	0.00	0.00	0.00	0.00	0.26	1.73	245
Other Debt Securities	2.09	0.00	0.00	0.00	0.58	2.98	9.59	15.83	245
Mutual Funds and Equity Securities	1.04	0.00	0.00	0.00	0.26	1.74	4.02	10.11	245
Debt Securities 1 Year or Less	14.51	0.17	0.98	4.35	11.38	21.71	39.57	52.62	245
Debt Securities 1 To 5 Years	37.45	4.57	10.82	21.95	38.18	51.31	65.57	70.80	245
Debt Securities Over 5 Years	43.64	3.30	8.12	20.80	43.41	64.13	78.70	86.76	245
Pledged Securities	60.73	10.83	21.93	42.51	64.42	78.80	88.77	92.94	245
Structured Notes, Fair Value	2.00	0.00	0.00	0.00	0.00	2.99	10.31	15.59	245

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.14	0.00	0.02	0.07	0.12	0.21	0.32	0.44	246
Provision for Ln&Ls Losses/Avg Lns&Ls	0.20	0.00	0.02	0.10	0.18	0.29	0.44	0.60	246
Provision for Ln&Ls Losses/Net Losses	257.70	-537.79	-185.31	64.91	178.31	374.58	1192.56	2455.35	239
Ln&Ls Allowance/Total Loans & Leases	1.19	0.74	0.83	1.00	1.17	1.34	1.63	1.82	246
Ln&Ls Allowance/Net Ln&Ls Losses (X)	27.28	2.32	3.76	7.06	13.99	32.51	96.28	196.82	207
ALLL/Nonaccrual Assets	637.72	83.94	113.40	171.74	358.31	777.01	2015.45	4502.62	242
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	436.91	79.08	94.64	152.28	286.35	589.85	1171.27	2676.24	245
Gross Ln&Ls Losses/Avg Loans & Leases	0.15	0.00	0.01	0.04	0.11	0.22	0.42	0.62	246
Recoveries/Avg Loans and Leases	0.05	0.00	0.00	0.01	0.03	0.09	0.17	0.25	246
Net Losses/Avg Loans and Leases	0.09	-0.03	-0.00	0.01	0.06	0.14	0.27	0.45	246
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Recoveries/Prior Year-End Losses	17.60	1.23	3.39	8.44	14.35	26.11	40.66	54.77	242
Earnings Coverage of Net Losses (X)	35.95	-263.64	-51.44	8.65	21.48	55.38	162.21	340.83	239
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.02	-0.02	-0.01	0.00	0.00	0.04	0.11	0.17	246
RE Loans Secured By 1-4 Family	0.03	-0.04	-0.01	0.00	0.00	0.06	0.19	0.29	246
Revolving	0.02	-0.02	-0.00	0.00	0.00	0.00	0.14	0.37	235
Closed-End	0.03	-0.04	-0.01	0.00	0.00	0.06	0.17	0.30	246
Commercial Real Estate Loans	0.01	-0.03	-0.01	0.00	0.00	0.02	0.10	0.15	246
Construction and Land Dev	0.01	-0.01	-0.00	0.00	0.00	0.00	0.08	0.18	246
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	243
Nonfarm Nonresidential	0.01	-0.05	-0.01	0.00	0.00	0.01	0.10	0.21	246
RE Loans Secured by Farmland	-0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	199
Commercial and Industrial Loans	0.17	-0.40	-0.14	-0.00	0.06	0.31	0.80	1.54	245
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
Loans to Individuals	0.71	0.06	0.10	0.24	0.48	1.07	1.89	2.79	193
Credit Card Loans	1.75	0.00	0.00	0.14	1.13	2.74	4.44	10.93	89
Agricultural Loans	0.00	-0.54	-0.14	0.00	0.00	0.00	0.12	0.46	173
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Loans and Leases	0.32	-0.20	-0.00	0.00	0.00	0.18	1.74	4.67	238

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

30-89 Days PD Loans and Leases	0.53	0.04	0.10	0.21	0.44	0.84	1.21	1.64	246
90+ Days PD Loans and Leases	0.06	0.00	0.00	0.00	0.02	0.10	0.27	0.45	246
Nonaccrual Loans and Leases	0.42	0.01	0.04	0.13	0.30	0.70	1.10	1.50	246
90+ Days PD and Nonaccrual Loans and Leases	0.52	0.03	0.07	0.20	0.39	0.77	1.29	1.65	246
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	246
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.53	0.04	0.10	0.21	0.44	0.84	1.21	1.64	246
90+ Days Past Due Assets	0.06	0.00	0.00	0.00	0.02	0.10	0.27	0.45	246
Nonaccrual Assets	0.42	0.01	0.04	0.14	0.30	0.70	1.10	1.50	246
30+ Days PD & Nonaccrual Assets	1.09	0.15	0.22	0.51	0.93	1.55	2.37	3.12	246
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.37	0.01	0.05	0.14	0.27	0.55	0.98	1.24	246
90+ PD & Nonaccrual Assets + OREO	0.46	0.02	0.06	0.16	0.37	0.71	1.13	1.52	246
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.38	0.01	0.04	0.13	0.29	0.59	0.98	1.26	246
Allowance for Loan & Lease Losses	44.55	2.43	6.30	15.96	36.38	69.53	105.32	132.95	246
Equity Cap + ALLL	4.25	0.20	0.45	1.43	3.51	6.31	10.87	16.43	246
Tier 1 Cap + ALLL	4.10	0.16	0.45	1.49	3.30	6.16	10.57	13.71	246
Loans & Leases + RE Acquired	0.54	0.02	0.06	0.18	0.41	0.83	1.37	1.68	246

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	0.48	0.01	0.05	0.16	0.38	0.74	1.19	1.58	246
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.01	0.08	0.27	0.45	246
	- Nonaccrual	0.38	0.00	0.00	0.10	0.26	0.62	1.10	1.36	246
Coml & Indl	- 30-89 Days PD	0.62	0.00	0.02	0.19	0.49	0.87	1.60	2.14	245
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.10	0.39	0.54	245
	- Nonaccrual	0.53	0.00	0.00	0.08	0.31	0.81	1.91	3.29	245
Individuals	- 30-89 Days PD	0.94	0.00	0.03	0.37	0.81	1.42	2.12	2.68	246
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.01	0.09	0.27	0.35	246
	- Nonaccrual	0.18	0.00	0.00	0.00	0.10	0.35	0.69	1.03	246
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
Agricultural	- 30-89 Days PD	0.12	0.00	0.00	0.00	0.00	0.17	0.66	1.25	173
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.18	173
	- Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.05	0.66	1.68	173
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Lns&Ls	- 30-89 Days PD	0.42	0.00	0.00	0.00	0.00	0.48	2.41	3.99	238
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.14	0.81	238
	- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.43	2.00	238
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.58	0.00	0.02	0.17	0.47	0.90	1.43	1.83	246
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.09	0.30	0.44	246
	- Nonaccrual	0.34	0.00	0.00	0.05	0.23	0.59	1.12	1.44	246
Revolving	- 30-89 Days PD	0.25	0.00	0.00	0.00	0.17	0.47	0.82	1.22	235
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.18	235
	- Nonaccrual	0.10	0.00	0.00	0.00	0.01	0.17	0.50	0.80	235
Closed-End	- 30-89 Days PD	0.58	0.00	0.00	0.13	0.49	1.01	1.66	2.25	246
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.10	0.33	0.54	246
	- Nonaccrual	0.37	0.00	0.00	0.03	0.25	0.65	1.18	1.73	246
	- Jr Lien 30-89 Days PD	0.05	0.00	0.00	0.00	0.02	0.08	0.21	0.34	246
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	246
	- Jr Lien Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.05	0.21	0.40	246
Commercial RE	- 30-89 Days PD	0.45	0.00	0.00	0.09	0.28	0.71	1.23	1.97	246
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.06	0.24	0.48	246
	- Nonaccrual	0.36	0.00	0.00	0.05	0.22	0.67	1.23	1.50	246
Const & Dev	- 30-89 Days PD	0.34	0.00	0.00	0.00	0.16	0.58	1.38	2.16	246
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.38	246
	- Nonaccrual	0.22	0.00	0.00	0.00	0.02	0.32	1.07	1.87	246
Multifamily	- 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.07	1.49	3.26	243
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	243
	- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.56	1.27	243
Nonfarm Nres-	- 30-89 Days PD	0.39	0.00	0.00	0.05	0.26	0.63	1.46	2.28	246
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.02	0.20	0.36	246
	- Nonaccrual	0.38	0.00	0.00	0.00	0.17	0.59	1.41	2.36	246
Farmland	- 30-89 Days PD	0.16	0.00	0.00	0.00	0.00	0.28	0.81	1.27	199
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.36	199
	- Nonaccrual	0.16	0.00	0.00	0.00	0.00	0.09	1.19	2.55	199
Credit Card	- 30-89 Days PD	0.85	0.00	0.00	0.01	0.74	1.46	2.47	3.24	89
	- 90+ Days Past Due	0.24	0.00	0.00	0.00	0.00	0.41	0.98	1.95	89
	- Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.20	0.71	89

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.86	6.36	6.99	7.83	8.71	9.67	11.30	12.79	246
Tier 1 RBC Ratio	11.19	7.70	8.61	9.72	10.85	12.49	14.63	16.75	246
Total Risk-Based Capital Ratio	12.60	10.01	10.35	11.21	12.16	13.75	15.84	18.16	246
Tangible Tier 1 Leverage Ratio	8.80	6.33	6.95	7.75	8.66	9.64	11.21	12.73	246
Tangible Common Eq Cap/Tan Assets	6.93	4.06	4.67	5.68	6.72	8.04	9.62	11.00	246
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	18.33	8.23	9.66	12.90	17.73	22.97	29.75	33.55	246
Standby Letters of Credit	0.85	0.05	0.18	0.37	0.66	1.31	1.95	2.47	246
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.00	0.17	0.38	246
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.06	0.00	0.00	0.00	0.00	1.51	5.44	9.89	246
Interest Rate Contracts	1.05	0.00	0.00	0.00	0.00	1.51	5.44	9.89	246
Interest Rate Futures & Forward Contr	0.08	0.00	0.00	0.00	0.00	0.00	0.58	1.28	246
Written Options Contr (Int Rate)	0.10	0.00	0.00	0.00	0.00	0.00	0.78	1.30	246
Purchased Options Contr (Int Rate)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.24	246
Interest Rate Swaps	0.29	0.00	0.00	0.00	0.00	0.00	2.19	4.53	246
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	27.01	12.58	14.52	19.79	26.28	32.65	42.35	48.51	246

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.53	68.00	100.00	100.00	100.00	100.00	100.00	100.00	117
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
Equity, Comm, & Other Contracts	0.30	0.00	0.00	0.00	0.00	0.00	0.00	12.66	117
Futures and Forwards	17.72	0.00	0.00	0.00	0.00	48.14	64.48	83.91	117
Written Options	27.67	0.00	0.00	0.00	8.86	47.64	91.80	100.00	117
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
Over-The-Counter	19.98	0.00	0.00	0.00	6.30	46.41	75.28	100.00	117
Purchased Options	3.26	0.00	0.00	0.00	0.00	0.00	50.64	100.00	117
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
Over-The-Counter	3.18	0.00	0.00	0.00	0.00	0.00	50.64	100.00	117
Swaps	38.84	0.00	0.00	0.00	0.00	96.03	100.00	100.00	117
Held for Trading	1.03	0.00	0.00	0.00	0.00	0.00	0.00	57.60	117
Interest Rate Contracts	1.03	0.00	0.00	0.00	0.00	0.00	0.00	57.60	117
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
Non-Traded	98.96	35.26	100.00	100.00	100.00	100.00	100.00	100.00	117
Interest Rate Contracts	98.42	0.00	42.23	100.00	100.00	100.00	100.00	100.00	117
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
Equity, Comm, & Other Contracts	0.30	0.00	0.00	0.00	0.00	0.00	0.00	12.66	117
Deriv Contr (Excl Fut & FX LE 14 Days)	66.73	0.00	0.00	43.99	71.96	100.00	100.00	100.00	117
One Year or Less	27.85	0.00	0.00	0.00	7.63	55.60	82.66	100.00	117
Over 1 Year to 5 Years	28.46	0.00	0.00	0.00	0.00	59.05	100.00	100.00	117
Over 5 Years	6.53	0.00	0.00	0.00	0.00	0.00	41.07	71.39	117
Gross Negative Fair Value (Abs Val)	0.71	0.00	0.00	0.00	0.17	0.76	3.52	4.40	117
Gross Positive Fair Value	0.66	0.00	0.00	0.00	0.21	0.92	2.63	4.93	117
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	0.01	246
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
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	246
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.08	246

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	246
Ins Under Assets(P/C)/Tot Ins Und Ast	19.51	0.00	0.00	0.00	0.00	0.00	95.16	97.58	10
Ins Under Assets(L/H)/Tot Ins Und Ast	80.48	0.00	0.00	52.41	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	0.60	0.00	0.00	0.00	0.09	0.56	3.26	6.47	246
Premium Inc/Ins Activities Revenue	0.05	0.00	0.00	0.00	0.00	0.00	0.00	4.17	165
Credit Rel Prem Inc/Tot Prem Inc	63.62	0.00	0.00	0.00	99.94	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	246
Ins Net Inc (P/C)/Equity (P/C)	14.79	10.17	10.17	10.17	10.17	14.79	17.57	18.49	2
Ins Net Inc (L/H)/Equity (L/H)	48.35	4.75	4.75	6.30	17.16	55.71	87.43	146.91	8
Insur Ben, Losses, Exp/Insur Premiums	739.94	0.00	0.00	0.00	31.55	74.27	79.02	3535.52	11
Reinsurance Recov(P/C)/Tot Assets(P/C)	51.89	3.79	3.79	3.79	3.79	51.89	80.75	90.37	2
Reinsurance Recov(L/H)/Tot Assets(L/H)	12.23	0.00	0.00	0.00	0.00	1.20	17.66	58.83	9
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
CSV Life Insurance/Tier 1 Cap + ALLL	9.50	0.00	0.00	1.01	10.29	17.64	22.56	23.49	246
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	246
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.19	0.00	0.00	0.00	0.00	0.00	0.00	1.07	37
Cost: Interest-Bearing Deposits	2.28	0.00	0.00	0.00	1.05	3.72	4.10	4.22	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	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Leases	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
GROWTH RATES:									
Net Loans and Leases	-21.89	-100.00	-100.00	-93.65	-21.65	29.45	80.57	87.85	22
Total Selected Assets	-16.18	-100.00	-100.00	-56.32	-2.43	0.00	80.07	126.66	44
Deposits	32.97	0.43	0.43	0.43	14.32	38.72	57.65	63.96	3

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	88.70	0.00	13.88	48.65	86.89	108.83	165.80	225.20	184
Dividends Paid/Net Income	27.87	0.00	0.00	11.59	29.99	41.61	64.48	70.97	245
Net Income - Dividends/Avg Equity	9.37	1.95	4.28	6.41	8.62	11.80	16.74	19.79	246
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	122.52	0.00	0.00	46.79	118.71	175.78	316.11	486.59	209
Dividends From Nonbank Subs	0.48	0.00	0.00	0.00	0.00	0.82	2.39	5.73	209
Dividends From Subsidiary BHCs	5.54	0.00	0.00	0.00	0.00	0.00	4.78	119.75	209
Dividends From All Subsidiaries	139.09	0.00	0.00	95.05	128.27	187.22	327.18	538.33	209
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	36.04	0.00	0.00	5.70	37.46	62.85	89.54	118.13	223
Interest Income From Bank Subs	0.32	0.00	0.00	0.00	0.00	0.23	1.68	6.49	223
Mgt & Service Fees From Bank Subs	3.42	0.00	0.00	0.00	0.00	0.06	20.88	47.49	223
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.99	223
Operating Income From Bank Subs	44.07	0.00	0.00	13.90	43.04	72.35	104.02	141.35	223
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	46.22	0.00	0.00	0.00	36.39	100.00	100.00	119.42	126
Interest Income From Nonbank Subs	2.15	0.00	0.00	0.00	0.00	0.00	1.78	120.17	126
Mgt & Serv Fees From Nonbank Subs	2.59	0.00	0.00	0.00	0.00	0.00	10.85	83.50	126
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Operating Inc From Nonbank Subs	70.67	0.00	0.00	3.57	65.90	100.00	159.00	440.36	126
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	27.16	0.00	0.00	0.00	12.91	55.26	81.14	91.57	42
Interest Inc From Subsidiary BHCs	0.14	0.00	0.00	0.00	0.00	0.00	0.15	3.45	42
Mgt & Serv Fees From Sub BHCs	0.09	0.00	0.00	0.00	0.00	0.00	0.60	2.01	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	30.95	0.00	0.00	0.00	18.07	65.45	85.95	99.20	42
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	61.76	0.00	0.00	0.00	85.26	98.50	99.90	100.00	238
Interest Income From Bank Subs	2.06	0.00	0.00	0.00	0.00	0.40	13.32	42.45	238
Mgt & Serv Fees From Bank Subs	4.62	0.00	0.00	0.00	0.00	0.00	29.76	57.13	238
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.83	238
Operating Income From Bank Subs	76.31	0.00	0.00	73.30	96.97	99.73	100.00	100.00	238
Dividends From Nonbank Subs	1.07	0.00	0.00	0.00	0.00	0.64	6.27	27.55	238
Interest Income From Nonbank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.12	3.49	238
Mgt & Serv Fees From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.27	238
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	238
Operating Inc From Nonbank Subs	2.51	0.00	0.00	0.00	0.00	1.55	13.41	45.50	238
Dividends From Subsidiary BHCs	3.64	0.00	0.00	0.00	0.00	0.00	3.20	96.65	238
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	238
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	238
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	238
Operating Income From Sub BHCs	4.20	0.00	0.00	0.00	0.00	0.00	18.39	97.89	238
Loans and Adv From Subs/ST Debt	1294.04	0.00	0.00	54.98	376.13	663.39	2489.20	25935.9	44
Loans and Adv From Subs/Total Debt	387.86	0.00	0.00	61.23	242.72	602.96	1274.93	2313.71	92

BHCPR Reporters for Quarter Ending 06/30/2006
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2006 and Other Notes
3283402	1,081,182	AFFINITY BANK HOLDINGS, INC.	VENTURA, CA	
1061679	1,981,616	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	1,955,996	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2,713,139	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	2,213,991	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1,592,756	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	2,113,033	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	1,376,210	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1082067	1,783,344	AMERIS BANCORP	MOULTRIE, GA	
2366821	1,178,763	ANB BANCSHARES, INC	ROGERS, AR	
2326629	1,362,029	ANB CORPORATION, THE	TERRELL, TX	
1126475	1,083,050	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	1,516,334	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2066868	1,078,515	BANC ED CORP. , THE	EDWARDSVILLE, IL	
2896458	1,466,776	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
2858951	1,106,553	BANCORP, INC. , THE	WILMINGTON, DE	
1097306	1,736,629	BANCPPLUS CORPORATION	BELZONI, MS	
1138012	1,311,955	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
1143481	1,178,019	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1097089	2,421,084	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
1202708	1,105,454	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	1,047,942	BEACON BANCORP	TAUNTON, MA	
3312227	1,465,557	BEVERLY HILLS BANCORP INC.	CALABASAS, CA	
1919770	1,015,130	BIG SANDY HOLDING COMPANY	LIMON, CO	Moved from Peer 4
2835514	1,154,733	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
1209145	1,419,780	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	1,699,703	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1201671	2,088,468	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1100037	1,573,812	CADENCE FINANCIAL CORPORATION	STARKVILLE, MS	Name change from NBC CAPITAL CORPORATION
2687795	2,102,713	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1251256	1,076,990	CAMCO FINANCIAL CORPORATION	CAMBRI DGE, OH	
1130249	1,755,674	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1,118,852	CANANDAI GUA NATIONAL CORPORATI	CANANDAI GUA, NY	
2741156	1,364,714	CAPITAL BANK CORPORATION	RALEIGH, NC	
1085509	2,689,309	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2332750	1,809,090	CAPITAL CORP OF THE WEST	MERCED, CA	
2682996	1,584,588	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
1848003	2,150,549	CASCADE BANCORP	BEND, OR	
2568362	1,294,369	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
3254952	2,850,232	CENTENNIAL BANK HOLDINGS, INC.	DENVER, CO	
1048764	1,072,713	CENTER BANCORP, INC.	UNION, NJ	Moved from Peer 4
3003178	1,651,642	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2868129	1,028,630	CENTERSTATE BANKS OF FLORIDA,	WINTER HAVEN, FL	
2158156	1,657,197	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1111088	1,659,832	CENTURY BANCORP, INC.	MEDFORD, MA	
1109946	1,090,382	CENTURY BANCSHARES, INC.	NEW BOSTON, TX	
1486517	2,359,911	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1139532	1,043,416	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	
1143623	1,123,707	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1050909	1,003,148	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1076262	2,521,996	CITY HOLDING COMPANY	CHARLESTON, WV	

BHCPR Reporters for Quarter Ending 06/30/2006
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2006 and Other Notes
1142448	2, 753, 259	CITY NATIONAL BANCSHARES, INC.	MIAMI, FL	
1060328	2, 095, 163	COBIZ INC.	DENVER, CO	
1085170	1, 169, 161	COLONY BANKCORP, INC.	FITZGERALD, GA	
2078816	2, 544, 934	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1057588	1, 131, 072	COMMERCE FINANCIAL CORPORATION	TOPEKA, KS	
1250839	1, 056, 339	COMMERCIAL BANCSHARES, INC.	MIAMI, FL	
3124381	1, 009, 513	COMMUNITY BANCORP	LAS VEGAS, NV	Moved from Peer 4
1080595	1, 994, 378	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
1081873	1, 008, 568	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	Moved from Peer 4
1427501	1, 263, 265	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1070644	2, 965, 211	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1081239	1, 055, 028	CREWS BANKING CORPORATION	WAUCHULA, FL	
1121229	1, 182, 055	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	1, 222, 426	DANVERS BANCORP, INC.	DANVERS, MA	
1058398	1, 573, 630	DURANT BANCORP, INC.	DURANT, OK	
2303910	1, 306, 541	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
3106864	2, 444, 308	EUROBANCSHARES, INC.	HATO REY, PR	
2038409	1, 161, 717	EXCHANGE NATIONAL BANCSHARES,	JEFFERSON CITY, MO	
1104923	1, 005, 958	EXTRACO CORPORATION	WACO, TX	
1055315	1, 221, 591	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1, 380, 452	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	1, 534, 497	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	1, 673, 253	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1249002	1, 351, 253	FIDELITY BANCSHARES (N. C.), IN	FUQUAY-VARINA, NC	
1081118	1, 493, 223	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	1, 923, 819	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2, 416, 157	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	1, 994, 299	FIRST BANCORP	TROY, NC	
1204560	1, 594, 652	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1, 322, 146	FIRST BANK CORP	FORT SMITH, AR	
1203602	2, 342, 375	FIRST BUSEY CORPORATION	URBANA, IL	
1478017	1, 979, 035	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
1102312	2, 715, 421	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1208595	2, 183, 480	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
1145506	2, 088, 784	FIRST INDIANA CORPORATION	INDIANAPOLIS, IN	
1095982	1, 533, 307	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1, 397, 297	FIRST MARINER BANCORP	BALTIMORE, MD	
1492219	1, 020, 613	FIRST MUTUAL BANCORP OF ILLINO	HARVEY, IL	Moved from Peer 4
2833604	1, 103, 173	FIRST MUTUAL BANCSHARES, INC.	BELLEVUE, WA	
2560263	1, 046, 564	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1133932	1, 100, 583	FIRST NATIONAL LINCOLN CORPORA	DAMARI SCOTTA, ME	
1209097	2, 363, 541	FIRST OAK BROOK BANCSHARES, IN	OAK BROOK, IL	
1063262	1, 389, 729	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1029428	1, 998, 164	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
1096505	2, 183, 081	FIRST SECURITY BANCORP	SEARCY, AR	
2836801	1, 089, 332	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	1, 396, 064	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1364071	2, 606, 885	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1132672	1, 306, 010	FIRST UNITED CORPORATION	OAKLAND, MD	
1134322	1, 073, 328	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1, 218, 048	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	

BHCPR Reporters for Quarter Ending 06/30/2006
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2006 and Other Notes
2650315	1, 795, 494	FLAG FINANCIAL CORPORATION	ATLANTA, GA	
3100358	1, 027, 881	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	Moved from Peer 4
2432614	1, 527, 417	FNB CORPORATI ON	CHRISTIANSBURG, VA	
1130696	1, 035, 231	FNB FINANCIAL SERVICES CORPORA	GREENSBORO, NC	
1133473	1, 816, 493	FNB UNITED CORP.	ASHEBORO, NC	Name change from FNB CORP.
1143762	1, 169, 210	FOUNDERS GROUP, INC.	WORTH, IL	
1128358	1, 026, 741	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	1, 715, 383	FREMONT BANCORPORATION	FREMONT, CA	
2697347	1, 121, 617	FVNB CORP.	VICTORIA, TX	
2973591	1, 062, 241	GATEWAY FINANCIAL HOLDINGS, IN	ELIZABETH CITY, NC	Moved from Peer 4
2670573	1, 829, 700	GB&T BANCSHARES, INC.	GAINESVILLE, GA	
3030950	1, 361, 520	GEORGIAN BANCORPORATION, INC.	ATLANTA, GA	
1098620	1, 024, 540	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	Name change from GERMAN AMERICAN BANCORP
2339133	2, 244, 942	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1204346	1, 157, 519	GREATBANC, INC.	LISLE, IL	
1133277	1, 665, 630	GREENE COUNTY BANCSHARES, INC.	GREENEVILLE, TN	
2223997	1, 260, 699	HASTEN BANCSHARES	INDIANAPOLIS, IN	
1206546	2, 935, 195	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2634874	1, 094, 664	HERITAGE COMMERCE CORP	SAN JOSE, CA	
1067804	1, 424, 652	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
1245291	1, 511, 463	HILLS BANCORPORATION	HILLS, IA	
1491409	2, 043, 487	HOME BANCSHARES, INC.	CONWAY, AR	
2592714	1, 330, 206	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1, 131, 141	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	1, 190, 780	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1048803	2, 189, 801	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
2291914	2, 977, 609	IBERIABANK CORPORATION	LAFAYETTE, LA	
1363690	1, 162, 655	INB FINANCIAL CORPORATION	MCALLEN, TX	
1136803	2, 921, 927	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1132654	2, 743, 508	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
1138535	1, 659, 322	INTERCHANGE FINANCIAL SERVICES	SADDLE BROOK, NJ	
2049302	1, 791, 672	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1, 172, 734	INWOOD BANCSHARES, INC.	DALLAS, TX	
1123915	1, 283, 202	KLEIN FINANCIAL, INC.	CHASKA, MN	
3199567	2, 998, 390	KNBT BANCORP INC.	BETHLEHEM, PA	Moved from Peer 2
1404799	2, 242, 816	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	1, 728, 153	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1054514	1, 151, 840	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1, 197, 511	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1, 181, 381	LEGACYTEXAS GROUP, INC.	PLANO, TX	
3101784	2, 120, 465	LIBERTY BANCSHARES, INC	JONESBORO, AR	
2325350	1, 376, 480	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	
2634696	1, 986, 565	MACATAWA BANK CORPORATION	HOLLAND, MI	
2856368	1, 556, 144	MAIN STREET TRUST, INC.	CHAMPAIGN, IL	
1209109	2, 375, 547	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1207486	1, 693, 894	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1, 598, 670	MBT FINANCIAL CORP.	MONROE, MI	
1099328	1, 176, 760	MERCANTILE BANCORP, INC.	QUINCY, IL	
2608763	1, 969, 488	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1208308	1, 525, 214	MERCHANTS & MANUFACTURERS BANC	NEW BERLIN, WI	
1023239	1, 119, 004	MERCHANTS BANCSHARES, INC.	BURLINGTON, VT	

BHCPR Reporters for Quarter Ending 06/30/2006
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2006 and Other Notes
2344799	1, 188, 792	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1204627	2, 698, 188	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2516943	2, 327, 660	MID-STATE BANCSHARES	ARROYO GRANDE, CA	
3142349	2, 075, 640	MIDAMERICA FINANCIAL CORPORATI	DES MOINES, IA	Moved from Peer 9
1209828	2, 361, 602	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	
1141348	1, 251, 469	MINNWEST CORPORATION	MINNETONKA, MN	
2961879	1, 987, 480	NARA BANCORP, INC.	LOS ANGELES, CA	
1202052	1, 198, 726	NEB CORPORATION	FOND DU LAC, WI	
1109991	1, 538, 813	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1129887	1, 328, 763	NORTHERN EMPIRE BANCSHARES	SANTA ROSA, CA	
2244910	1, 352, 223	NSB HOLDING CORP.	STATEN ISLAND, NY	
1070747	1, 262, 771	OAK HILL FINANCIAL, INC.	JACKSON, OH	
3297481	1, 026, 336	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	2, 423, 139	OLD SECOND BANCORP, INC.	AURORA, IL	
1117259	1, 908, 401	OMEGA FINANCIAL CORPORATION	STATE COLLEGE, PA	
1249598	2, 092, 707	ORION BANCORP, INC.	NAPLES, FL	
1083934	1, 060, 046	PAB BANKSHARES, INC.	VALDOSTA, GA	
2869733	1, 010, 593	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	1, 116, 808	PALMETTO BANCSHARES, INC.	LAURENS, SC	
1200692	1, 812, 549	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2651590	1, 327, 562	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
2807614	1, 784, 049	PENNSYLVANIA COMMERCE BANCORP,	HARRISBURG, PA	
1070578	1, 879, 063	PEOPLES BANCORP INC.	MARIETTA, OH	
3296877	1, 096, 643	PEOPLES COMMUNITY BANCORP, INC	WEST CHESTER, OH	
3186585	1, 326, 252	PEOPLESBANCORP, MHC	HOLYOKE, MA	
2925657	2, 000, 752	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
3084953	2, 695, 970	PLACER SIERRA BANCSHARES	SACRAMENTO, CA	
1247893	2, 739, 383	PLAINS CAPITAL CORPORATION	DALLAS, TX	
1249712	1, 013, 372	PORTER BANCORP, INC.	LOUISVILLE, KY	Moved from Peer 4
2293329	1, 027, 899	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	Moved from Peer 4
2125813	1, 156, 572	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	1, 076, 687	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	Moved from Peer 4
1098844	2, 503, 333	RENASANT CORPORATION	TUPELO, MS	
1097025	2, 800, 679	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
2509413	1, 149, 437	ROCKVILLE FINANCIAL MHC, INC.	ROCKVILLE, CT	
2066886	1, 528, 085	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
2324429	1, 359, 218	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1249730	1, 341, 532	S. Y. BANCORP, INC.	LOUISVILLE, KY	
3365858	2, 350, 136	SALEM FIVE BANCORP	SALEM, MA	
1248304	2, 586, 353	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1204814	1, 099, 390	SBC, INCORPORATED	COUNTRYSIDE, IL	
1133437	2, 070, 927	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1085013	2, 415, 242	SEACOAST BANKING CORPORATION	STUART, FL	
2244358	1, 981, 005	SECURITY BANK CORPORATION	MACON, GA	
1199992	2, 022, 480	SHOREBANK CORPORATION, THE	CHICAGO, IL	
2976396	1, 148, 504	SIERRA BANCORP	PORTERVILLE, CA	
1094828	2, 597, 256	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	1, 822, 401	SINOPAC BANCORP	LOS ANGELES, CA	
2033226	1, 186, 011	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	1, 114, 435	SOUTHERN BANCSHARES (N. C.), IN	MOUNT OLIVE, NC	
2981831	1, 352, 493	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	

BHCPR Reporters for Quarter Ending 06/30/2006
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2006 and Other Notes
1245068	1, 875, 666	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	2, 186, 787	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1245590	1, 879, 068	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1, 512, 496	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1, 409, 011	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1, 631, 590	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1417333	1, 561, 438	STATE BANKSHARES, INC.	FARGO, ND	
2442640	1, 639, 735	STATE NATIONAL BANCSHARES, INC	FORT WORTH, TX	
1427275	1, 521, 239	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
1039454	1, 994, 934	STERLING BANCORP	NEW YORK, NY	
1126046	1, 169, 143	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
1135598	1, 211, 517	STOCKMEN' S BANCORP, INC., THE	KINGMAN, AZ	
2942702	2, 099, 463	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1, 441, 343	SUFFOLK BANCORP	RIVERHEAD, NY	
1104080	1, 160, 731	SUMMIT BANCSHARES, INC.	FORT WORTH, TX	
1247679	1, 179, 847	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1, 348, 868	SUNFLOWER BANKS, INC.	SALINA, KS	
3102585	1, 028, 227	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	Moved from Peer 4
2663838	1, 821, 745	TEXAS UNITED BANCSHARES, INC.	LA GRANGE, TX	
2457943	1, 231, 758	TIB FINANCIAL CORP.	NAPLES, FL	
2367921	2, 136, 688	TOMPKINS TRUSTCO, INC.	ITHACA, NY	
3183771	1, 177, 242	TOTAL BANCSHARES CORP.	MIAMI, FL	
1030170	1, 872, 901	TRICO BANCSHARES	CHICO, CA	
1056161	1, 271, 372	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
1048652	2, 820, 286	U. S. B. HOLDING CO., INC.	ORANGEBURG, NY	
1971693	2, 080, 355	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	
1062649	1, 290, 230	UNITED BANCORPORATION OF WYOMI	JACKSON, WY	
1116609	1, 851, 573	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
1050712	2, 438, 123	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1364110	1, 863, 962	VINEYARD NATIONAL BANCORP	CORONA, CA	
2856377	1, 728, 667	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
2502049	1, 598, 066	VIRGINIA FINANCIAL GROUP, INC.	CULPEPER, VA	
1115349	2, 432, 793	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
3357394	1, 575, 498	WAUWATOSA HOLDINGS, INC.	WAUWATOSA, WI	
1210066	1, 347, 254	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2, 295, 410	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1, 862, 193	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	1, 524, 749	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	1, 853, 813	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
2004141	1, 110, 055	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	2, 064, 663	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
1399765	1, 825, 983	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 246 bank holding companies.