

MEMORANDUM

To: Subscribers to *Banker's Investment Guide Series*

From: Sheshunoff Information Services

Subject: 06.1 Update

We appreciate the opportunity to serve your information needs. Enclosed is the first 2006 update of the *Banker's Investment Guide Series*. This update includes a revised edition of your "Bank Investment Portfolio Management" booklet. Please replace the old booklet with this new one.

This new edition includes the following revised and new material:

- Credit risk management.* Several resources are available to help you monitor credit risk in your portfolio stemming from bank instruments. You'll find a new section in this booklet on those resources and the information they offer. In addition, in the section on municipal instruments, we provide several checklists to help you ensure the appropriateness and strength of the municipal investments in your portfolio.
- Accounting for investments.* We've provided updated information on the accounting statements that affect your investment portfolio. In particular we consider Statement of Financial Accounting Standards No. 155 and 156.
- Updated statistics.* We've updated exhibits and data related to bank investment holdings to reflect December 2005 numbers.

If you have comments or questions, or if you would like information about other Sheshunoff products, visit our Web site at www.sheshunoff.com, or call us at 1-800-456-2340.