

PEER GROUP 05

06/30/2004

06/30/2003

12/31/2003

12/31/2002

12/31/2001

Number of BHCs in Peer Group

496

443

462

424

395

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.77	3.84	3.80	4.02	3.91
+ Non-interest Income	0.93	1.08	1.02	0.97	0.94
- Overhead Expense	3.10	3.16	3.14	3.15	3.11
- Provision for Losses	0.17	0.22	0.21	0.26	0.24
+ Securities Gains (Losses)	0.03	0.04	0.04	0.03	0.04
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.50	1.63	1.53	1.63	1.56
Net Operating Income	1.02	1.10	1.05	1.09	1.03
Net Income	1.02	1.10	1.05	1.09	1.03
Net Income (Sub S Adjusted)	1.06	1.10	1.06	1.11	1.11

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.66	6.11	5.94	6.75	7.85
Interest Expense	1.58	1.95	1.82	2.41	3.65
Net Interest Income (TE)	4.09	4.16	4.12	4.34	4.22

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.15	0.18	0.21	0.22	0.22
Earnings Coverage of Net Losses (X)	22.42	26.65	22.37	26.75	24.29
Ln&Ls Allowance/Total Loans & Leases	1.27	1.33	1.30	1.33	1.28
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.66	0.77	0.73	0.76	0.73
30-89 Days Past Due Loans and Leases	0.75	0.93	0.87	1.03	1.14

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	20.23	17.13	18.57	16.37	17.33
Net ST Noncore Funding Dependence	10.17	6.71	8.73	6.72	8.90
Net Loans and Leases/Total Assets	66.72	65.00	65.33	65.14	65.52

CAPITALIZATION:

Tier 1 Leverage Ratio	8.92	8.71	8.84	8.69	8.57
Equity Capital/Total Assets	8.29	8.63	8.56	8.71	8.62
Net Loans&Ls/Equity Capital (X)	8.48	7.93	8.05	7.88	7.99
Cash Dividends/Net Income	25.92	25.00	28.67	24.63	26.20
Cash Dividends/Net Income (Sub S Adjusted)	29.88	39.74	30.66	26.07	30.78
Retained Earnings/Avg Equity Cap	8.20	8.95	8.18	8.92	8.16

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.22	0.46	0.30	0.48	0.49
Long-Term Debt/Equity Capital	1.56	1.37	1.39	1.72	2.10
Equity Investment in Subs/Equity Cap	110.63	108.39	109.18	107.10	104.58
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	99.69	107.99	105.40	125.33	149.86

PEER GROUP 05

PERCENT OF AVERAGE ASSETS	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Interest Income (TE)	5.22	5.65	5.49	6.26	7.29
Less: Interest Expense	1.46	1.80	1.68	2.24	3.39
Equals: Net Interest Income (TE)	3.77	3.84	3.80	4.02	3.91
Plus: Non-Interest Income	0.93	1.08	1.02	0.97	0.94
Equals: Adj Operating Income (TE)	4.74	4.96	4.85	5.02	4.88
Less: Overhead Expense	3.10	3.16	3.14	3.15	3.11
Less: Provision for Loan and Lease Losses	0.17	0.22	0.21	0.26	0.24
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.04	0.04	0.03	0.04
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.50	1.63	1.53	1.63	1.56
Less: Applicable Income Taxes (TE)	0.44	0.50	0.45	0.51	0.50
Less: Minority Interest	0.00	0.01	0.01	0.01	0.01
Equals: Net Operating Income	1.02	1.10	1.05	1.09	1.03
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.02	1.10	1.05	1.09	1.03
Memo: Net Income (Last Four Qtrs)	1.02	1.08	1.05	1.08	1.03
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.57	92.68	92.56	92.87	92.97
Avg Int-Bearing Funds / Avg Assets	78.20	78.98	78.58	78.73	78.83
Int Income (TE) / Avg Earning Assets	5.66	6.11	5.94	6.75	7.85
Int Expense / Avg Earning Assets	1.58	1.95	1.82	2.41	3.65
Net Int Inc (TE) / Avg Earn Assets	4.09	4.16	4.12	4.34	4.22
YIELD OR COST:					
Total Loans and Leases (TE)	6.38	6.95	6.78	7.50	8.64
Interest-Bearing Bank Balances	1.16	1.48	1.59	2.20	4.70
Fed Funds Sold & Reverse Repos	0.92	1.15	1.05	1.57	3.78
Trading Assets	0.60	3.12	3.65	1.56	1.21
Total Earning Assets	5.54	5.98	5.82	6.61	7.72
Investment Securities (TE)	4.04	4.42	4.20	5.31	6.22
U.S. Treasury & Agency Sec (excl MBS)	3.31	3.83	3.53	4.72	6.35
Mortgage-Backed Securities	3.73	3.94	3.71	5.05	5.77
All Other Securities	5.90	6.32	6.37	6.94	7.32
Interest-Bearing Deposits	1.67	2.12	1.96	2.68	4.18
Time Deposits of \$100K or More	2.40	2.92	2.75	3.54	5.38
Time Deposits < \$100K	2.48	3.09	2.92	3.78	5.55
Other Domestic Deposits	0.83	1.03	0.94	1.44	2.40
Foreign Deposits	0.00	0.16	0.00	N/A	3.17
Fed Funds Purchased and Repos	1.20	1.40	1.28	1.87	3.96
Other Borrowed Funds & Trading Liab	3.53	4.16	3.98	4.54	5.58
All Interest-Bearing Funds	1.85	2.28	2.13	2.83	4.29

PEER GROUP 05

06/30/2004

06/30/2003

12/31/2003

12/31/2002

12/31/2001

Avg Personnel Exp Per Employee (\$000)

25

25

49

47

44

Avg Assets per Employee (\$000)

3,061

2,939

2,959

2,846

2,697

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

1.96

1.42

1.45

1.65

1.49

Overhead Exp / NII + Non-Int Income

66.96

64.99

66.02

64.08

65.25

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.10

3.16

3.14

3.15

3.11

Personnel Expense

1.72

1.74

1.72

1.72

1.68

Net Occupancy Expense

Other Operating Expenses

0.44

0.44

0.44

0.45

0.46

0.93

0.95

0.95

0.96

0.96

Overhead Less Non-Interest Income

2.12

2.02

2.07

2.12

2.12

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

65.46

63.51

64.53

62.63

63.68

Personnel Expense

36.26

35.12

35.50

34.26

34.33

Net Occupancy Expense

Other Operating Expenses

9.18

8.86

8.98

8.80

9.30

19.65

19.01

19.62

19.18

19.69

Total Non-Interest Income

19.28

21.05

20.40

18.89

18.72

Fiduciary Activities Income

0.71

0.69

0.70

0.79

0.87

Serv Charges on Deposit Accts - Domestic

8.08

7.77

7.93

7.58

7.82

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees & Commissions

0.43

0.35

0.35

0.39

0.39

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.26

0.26

0.26

0.23

0.30

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.40

0.42

0.41

0.39

0.35

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

1.40

2.64

2.26

1.56

1.11

Other Non-Interest Income

5.36

5.63

5.56

5.30

5.30

Overhead Less Non-Interest Income

45.60

41.83

43.47

43.05

44.12

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

22.36

24.48

22.32

24.86

25.51

Appl Inc Tax+TE/Pretax NOI+TE

30.35

31.39

30.25

31.84

33.39

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate Loans	49.09	46.71	47.53	47.04	46.39
Commercial and Industrial Loans	10.08	10.23	10.19	10.09	10.41
Loans to Individuals	3.90	4.38	4.07	4.58	5.29
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.37	1.32	1.26	1.24	1.32
Other Loans and Leases	0.74	0.82	0.79	0.81	0.83
Net Loans and Leases	66.72	65.00	65.33	65.14	65.52
Debt Securities Over 1 Year	19.23	18.81	20.02	18.83	17.44
Mutual Funds and Equity Securities	0.25	0.33	0.28	0.34	0.28
Subtotal	87.20	85.20	86.69	85.20	83.97
Interest-Bearing Bank Balances	0.46	0.64	0.46	0.66	0.54
Federal Funds Sold & Reverse Repos	1.26	2.02	1.32	2.11	2.11
Debt Securities 1 Year or Less	1.59	2.34	2.05	2.42	2.24
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.54	91.36	91.47	91.52	91.48
Non-Int Cash and Due From Dep Inst	3.08	3.63	3.34	3.49	3.58
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.10	0.10	0.09	0.09	0.08
All Other Assets	5.28	4.94	5.11	4.91	4.87
MEMORANDA:					
Short-Term Investments	4.08	5.87	4.53	6.13	5.59
U. S. Treasury Securities	0.17	0.23	0.20	0.33	0.50
U. S. Agency Securities (excl MBS)	7.59	6.63	7.79	6.64	7.04
Municipal Securities	3.82	4.16	4.12	3.92	3.79
Mortgage-Backed Securities	7.09	6.94	6.82	6.94	6.32
Asset-Backed Securities	0.00	0.00	0.00	0.01	0.01
Other Debt Securities	0.54	0.74	0.69	0.83	0.98
RE Loans Secured by 1-4 Family	17.76	18.09	17.52	18.76	19.89
Revolving	2.49	2.19	2.33	2.08	1.58
Closed-End, Sec by First Liens	13.86	14.38	13.69	15.02	16.22
Closed-End, Sec by Junior Liens	1.01	1.14	1.10	1.25	1.42
Commercial Real Estate Loans	27.60	25.07	26.37	24.66	22.80
Construction and Land Dev	6.03	5.08	5.41	5.01	4.76
Multifamily	1.15	1.09	1.13	1.04	1.07
Nonfarm Nonresidential	19.40	18.05	18.95	17.82	16.12
RE Loans Secured by Farmland	1.61	1.46	1.47	1.45	1.53
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	73.50	71.81	72.56	71.97	70.45
RE Loans Secured by 1-4 Family	26.96	28.19	26.95	29.21	30.49
Revolving	3.71	3.33	3.52	3.15	2.34
Closed-End	22.93	24.56	23.13	25.81	27.61
Commercial Real Estate Loans	41.34	38.35	40.18	37.59	34.59
Construction and Land Dev	9.00	7.67	8.19	7.49	7.10
Multifamily	1.72	1.65	1.71	1.58	1.62
Nonfarm Nonresidential	28.99	27.68	28.83	27.22	24.49
RE Loans Secured by Farmland	2.37	2.21	2.23	2.21	2.33
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	15.08	15.66	15.53	15.49	15.81
Loans to Individuals	5.94	6.83	6.26	7.09	8.20
Credit Card Loans	0.14	0.17	0.16	0.18	0.19
Agricultural Loans	2.06	2.00	1.93	1.90	1.98
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.13	1.27	1.22	1.25	1.28

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Short-Term Investments	4.08	5.87	4.53	6.13	5.59
Liquid Assets	21.62	22.90	22.67	23.04	22.53
Investment Securities	21.98	22.36	23.23	22.31	22.29
Net Loans and Leases	66.72	65.00	65.33	65.14	65.52
Net Lns, Ls & Stdby Ltrs of Credit	67.34	65.59	65.96	65.70	66.07
Core Deposits	67.51	68.48	68.40	68.79	69.36
Noncore Funding	22.17	20.96	21.08	20.57	20.43
Time Deposits of \$100K or More	12.62	12.35	12.25	12.09	12.10
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.50	1.24	1.40	1.27	1.53
Net Fed Funds Purchased (Sold)	0.26	-0.79	0.12	-0.82	-0.64
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.82	1.25	1.44	1.20	1.01
Earning Assets Repr in 1 Year	37.25	38.34	37.01	37.76	36.91
Int-Bearing Liab Repr in 1 Year	28.45	29.48	28.98	30.76	35.20
Long-Term Debt Repr in 1 Year	0.42	0.51	0.45	0.41	0.51
Net Assets Repriceable in 1 Year	7.74	7.75	6.81	6.08	0.44
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	20.23	17.13	18.57	16.37	17.33
Net ST Noncore Funding Dependence	10.17	6.71	8.73	6.72	8.90
Short-Term Inv/ST Noncore Funding	39.46	61.46	43.85	62.09	51.66
Liq Asts-ST Noncore Fndg/Nonliq Asts	12.14	15.71	14.51	15.30	12.93
Net Loans and Leases/Total Deposits	82.54	79.72	80.50	79.92	80.12
Net Loans and Leases/Core Deposits	100.05	95.48	96.42	95.20	95.22
Held-To-Mat Sec Appr(Depr)/Eq Cap	-0.16	1.52	0.86	1.38	0.69
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-2.03	5.31	2.56	5.17	2.43
Struct Notes Appr(Depr)/Eq Cap	-0.56	0.12	-0.15	0.11	0.01
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.82	8.08	7.91	9.27	11.72
Available-For-Sale Securities	92.18	91.92	92.09	90.73	88.28
U. S. Treasury Securities	1.06	1.36	1.02	1.74	2.49
U. S. Agency Securities (excl MBS)	37.36	33.06	36.16	32.71	34.85
Municipal Securities	17.98	19.45	18.43	18.46	17.34
Mortgage-Backed Securities	31.10	33.29	28.53	32.91	27.23
Asset-Backed Securities	0.00	0.01	0.00	0.03	0.07
Other Debt Securities	2.42	3.25	2.93	3.69	4.49
Mutual Funds and Equity Securities	1.23	1.51	1.27	1.52	1.31
Debt Securities 1 Year or Less	8.53	12.21	10.45	11.98	11.60
Debt Securities 1 To 5 Years	38.58	36.23	36.63	38.60	34.94
Debt Securities Over 5 Years	46.89	45.41	47.10	43.70	37.36
Pledged Securities	45.08	41.28	41.82	41.33	42.81
Structured Notes, Fair Value	3.17	1.36	2.57	0.55	0.16

ANALYSIS RATIOS	PEER GROUP 05				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Provision for Ln&Ls Losses/Avg Assets	0.17	0.22	0.21	0.26	0.24
Provision for Ln&Ls Losses/Avg Lns&Ls	0.24	0.33	0.32	0.38	0.36
Provision for Ln&Ls Losses/Net Losses	217.02	226.30	204.41	225.45	203.95
Ln&Ls Allowance/Total Loans & Leases	1.27	1.33	1.30	1.33	1.28
Ln&Ls Allowance/Net Ln&Ls Losses (X)	19.01	16.59	12.81	13.31	13.01
ALL/Nonaccrual Assets	534.53	435.00	506.58	467.78	427.57
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	354.28	299.75	343.16	321.74	262.02
Gross Ln&Ls Losses/Avg Loans & Leases	0.21	0.24	0.28	0.29	0.29
Recoveries/Avg Loans and Leases	0.06	0.06	0.06	0.06	0.05
Net Losses/Avg Loans and Leases	0.15	0.18	0.21	0.22	0.22
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	N/A
Recoveries/Prior Year-End Losses	12.55	12.35	27.21	30.40	33.02
Earnings Coverage of Net Losses (X)	22.42	26.65	22.37	26.75	24.29
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.04	0.06	0.05	0.05
RE Loans Secured By 1-4 Family	0.04	0.05	0.07	0.06	0.05
Revolving	0.00	0.00	0.01	0.01	0.01
Closed-End	0.04	0.05	0.07	0.06	0.05
Commercial Real Estate Loans	0.02	0.02	0.05	0.05	0.04
Construction and Land Dev	0.00	0.00	0.01	0.02	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.02	0.02	0.05	0.04	0.04
RE Loans Secured by Farmland	0.00	0.00	0.01	0.00	0.00
Commercial and Industrial Loans	0.30	0.35	0.47	0.52	0.49
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.78	0.83	0.86	0.88	0.80
Credit Card Loans	2.01	2.33	2.37	2.39	2.64
Agricultural Loans	0.00	0.02	0.02	0.03	0.05
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.15	0.11	0.22	0.21	0.14

PERCENT OF LOANS AND LEASES	PEER GROUP 05				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
30-89 Days PD Loans and Leases	0.75	0.93	0.87	1.03	1.14
90+ Days PD Loans and Leases	0.11	0.14	0.12	0.13	0.18
Nonaccrual Loans and Leases	0.52	0.61	0.59	0.62	0.60
90+ Days PD and Nonaccrual Loans and Leases	0.66	0.80	0.75	0.80	0.84
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	0.75	0.93	0.87	1.03	1.14
90+ Days Past Due Assets	0.11	0.14	0.12	0.13	0.18
Nonaccrual Assets	0.52	0.62	0.59	0.62	0.60
30+ Days PD & Nonaccrual Assets	1.49	1.81	1.69	1.91	2.04
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.43	0.53	0.49	0.53	0.55
90+ PD & Nonaccrual Assets + OREO	0.56	0.66	0.62	0.65	0.66
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.48	0.55	0.52	0.55	0.52
Allowance for Loan & Lease Losses	57.04	62.81	61.45	63.37	61.96
Equity Cap + ALLL	5.43	6.01	5.75	6.06	5.73
Tier 1 Cap + ALLL	5.09	5.96	5.57	6.00	5.71
Loans & Leases + RE Acquired	0.72	0.84	0.80	0.83	0.78

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate - 30-89 Days PD	0.68	0.80	0.78	0.88	1.03
- 90+ Days Past Due	0.08	0.12	0.10	0.11	0.15
- Nonaccrual	0.42	0.52	0.48	0.51	0.52
Coml & Indl - 30-89 Days PD	0.81	1.13	1.00	1.10	1.17
- 90+ Days Past Due	0.10	0.12	0.10	0.12	0.18
- Nonaccrual	0.68	0.80	0.72	0.87	0.76
Individuals - 30-89 Days PD	1.39	1.67	1.67	1.85	1.89
- 90+ Days Past Due	0.14	0.17	0.14	0.18	0.21
- Nonaccrual	0.26	0.27	0.28	0.27	0.26
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.11	0.20	0.14	0.20	0.22
- 90+ Days Past Due	0.01	0.03	0.01	0.01	0.01
- Nonaccrual	0.12	0.13	0.13	0.12	0.14
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	0.23	0.60	0.34	0.69	0.75
- 90+ Days Past Due	0.03	0.04	0.02	0.03	0.04
- Nonaccrual	0.04	0.13	0.06	0.11	0.14
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.84	1.03	1.02	1.23	1.26
- 90+ Days Past Due	0.11	0.16	0.12	0.12	0.15
- Nonaccrual	0.36	0.38	0.39	0.36	0.39
Revolving - 30-89 Days PD	0.25	0.31	0.30	0.34	0.36
- 90+ Days Past Due	0.01	0.02	0.01	0.01	0.03
- Nonaccrual	0.04	0.05	0.04	0.04	0.09
Closed-End - 30-89 Days PD	0.91	0.98	1.11	1.16	1.34
- 90+ Days Past Due	0.11	0.17	0.12	0.12	0.15
- Nonaccrual	0.39	0.43	0.43	0.40	0.41
- Jr Lien 30-89 Days PD	0.05	0.06	0.07	0.07	N/A
- Jr Lien 90+ Days PD	0.00	0.01	0.01	0.00	N/A
- Jr Lien Nonaccrual	0.03	0.03	0.04	0.03	N/A
Commercial RE - 30-89 Days PD	0.44	0.61	0.50	0.58	0.77
- 90+ Days Past Due	0.05	0.06	0.06	0.07	0.10
- Nonaccrual	0.40	0.56	0.49	0.58	0.57
Const & Dev - 30-89 Days PD	0.35	0.63	0.41	0.49	0.60
- 90+ Days Past Due	0.01	0.01	0.02	0.03	0.05
- Nonaccrual	0.10	0.28	0.20	0.28	0.29
Multi family - 30-89 Days PD	0.02	0.01	0.09	0.10	0.11
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.01	0.00	0.01	0.02
Nonfarm Nres- 30-89 Days PD	0.42	0.54	0.48	0.51	0.70
- 90+ Days Past Due	0.04	0.06	0.05	0.04	0.08
- Nonaccrual	0.42	0.54	0.49	0.57	0.56
Farmland - 30-89 Days PD	0.24	0.31	0.26	0.36	0.37
- 90+ Days Past Due	0.01	0.05	0.02	0.03	0.07
- Nonaccrual	0.30	0.35	0.32	0.45	0.33
Credit Card - 30-89 Days PD	1.44	1.69	1.57	1.70	1.94
- 90+ Days Past Due	0.48	0.44	0.50	0.47	0.74
- Nonaccrual	0.01	0.01	0.00	0.01	0.02

CAPITAL RATIOS	PEER GROUP 05				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Tier 1 Leverage Ratio	8.92	8.71	8.84	8.69	8.57
Tier 1 RBC Ratio	12.46	12.46	12.58	12.50	12.36
Total Risk-Based Capital Ratio	13.88	13.87	14.01	13.89	13.61
Tangible Tier 1 Leverage Ratio	8.88	8.68	8.80	8.65	8.53
Tangible Common Eq Cap/Tan Assets	7.80	8.19	8.08	8.26	8.17
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	13.29	12.56	12.61	11.78	11.60
Standby Letters of Credit	0.54	0.50	0.53	0.48	0.47
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.12	0.15	0.10	0.07	0.07
Interest Rate Contracts	0.09	0.12	0.07	0.05	0.05
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.02	0.00	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	20.77	19.69	20.18	19.00	18.65

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Interest Rate Contracts	81.48	82.92	84.41	81.30	85.71
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	18.52	15.41	14.10	16.37	11.43
Futures and Forwards	7.54	15.95	16.97	13.95	18.37
Written Options	28.75	28.11	27.23	11.02	4.29
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	27.42	23.11	24.25	9.79	4.29
Purchased Options	3.14	15.93	13.35	23.76	33.06
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.10	15.93	13.35	23.76	30.21
Swaps	45.40	40.01	42.45	47.13	44.29
Held for Trading	1.08	0.00	1.25	1.63	0.00
Interest Rate Contracts	1.08	0.00	1.25	1.63	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	98.92	100.00	98.75	98.37	100.00
Interest Rate Contracts	71.85	79.92	78.74	75.10	85.71
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	18.52	13.74	14.10	16.37	8.57
Deriv Contr (Excl Fut & FX LE 14 Days)	72.48	70.94	72.77	88.98	85.76
One Year or Less	23.56	25.50	24.20	26.42	24.14
Over 1 Year to 5 Years	40.30	39.05	41.85	50.53	55.79
Over 5 Years	2.61	1.46	0.79	0.98	3.05
Gross Negative Fair Value (Abs Val)	1.06	1.56	1.12	1.69	0.58
Gross Positive Fair Value	1.19	1.15	0.92	1.66	0.62
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
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.03	0.05	0.01	0.01	0.00

INSURANCE ACTIVITIES

06/30/2004

06/30/2003

12/31/2003

12/31/2002

12/31/2001

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	22.76	27.19	29.22	38.37	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	77.24	72.81	70.78	61.63	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	10.24	0.00	8.52	N/A
Ins Activities Revenue/Adj Oper Inc	0.40	0.42	0.41	0.39	N/A
Premium Inc/Ins Activities Revenue	0.05	0.00	0.01	3.35	N/A
Credit Rel Prem Inc/Tot Prem Inc	81.84	87.50	81.81	72.24	N/A
Other Prem Inc/Total Prem Inc	18.16	12.50	18.19	27.76	N/A
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	N/A
Ins Net Inc (P/C)/Equity (P/C)	29.70	91.21	82.08	-82.97	N/A
Ins Net Inc (L/H)/Equity (L/H)	13.85	5.09	10.99	16.71	N/A
Insur Ben, Losses, Exp/Insur Premiums	58.45	61.19	317.14	21.93	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.55	0.00	0.60	0.00	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.92	7.35	5.12	5.77	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	6.26	4.91	5.96	N/A	N/A

BROKER-DEALER ACTIVITIES

Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	N/A
---	------	------	------	------	-----

FOREIGN ACTIVITIES

Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.00	0.16	0.00	N/A	3.17

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

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

GROWTH RATES:

Net Loans and Leases	-43.61	-2.06	-29.44	-24.73	-57.17
Total Selected Assets	-32.55	0.58	-18.73	-15.71	-44.08
Deposits	-42.50	52.21	-27.59	N/A	-66.13

PEER GROUP 05

PROFITABILITY:	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Net Income/Avg Equity Capital	11.36	12.15	11.56	12.02	11.25
Bank Net Inc/Avg Eq Inv in Banks	12.26	12.99	12.31	12.89	12.18
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.35	7.90	4.99	6.07	0.81
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.42	9.58	8.35	8.68	10.82
Bank Net Income/Parent Net Income	106.31	104.67	105.22	104.16	104.93
Nonbank Net Income/Parent Net Income	0.23	0.32	0.23	0.24	0.14
Sub BHCs Net Inc/Parent Net Income	91.37	82.15	85.78	78.78	81.33
LEVERAGE:					
Total Liabilities/Equity	17.82	14.18	15.74	13.63	10.32
Total Debt/Equity Capital	2.43	2.56	2.44	2.90	3.51
Tot Debt+NP to Subs Iss Tr Pref/Equity	14.45	12.12	13.02	11.25	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	2.63	2.74	2.62	3.03	3.89
Total Debt/Eq Cap - Exc Over Fair Value	2.47	2.60	2.48	2.95	3.59
Long-Term Debt/Equity Capital	1.56	1.37	1.39	1.72	2.10
Short-Term Debt/Equity Capital	0.22	0.46	0.30	0.48	0.49
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.25	0.28	0.26	0.25	0.28
Long-Term Debt/Consolidated LT Debt	4.51	3.74	3.53	5.86	7.26
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	110.63	108.39	109.18	107.10	104.58
Total Investment in Subs/Equity	111.49	108.89	109.78	107.71	105.38
Equity Inv in Subs/Cons Eq Cap+Min Int	98.62	98.22	97.85	98.26	99.53
Total Inv in Subs/Cons Eq Cap+Min Int	99.28	98.68	98.38	98.81	100.17
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.82	0.57	0.72	0.50	0.33
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.04	2.28	2.80	2.33	2.25
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	91.71	103.50	101.92	115.68	133.29
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	99.69	107.99	105.40	125.33	149.86
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	112.41	97.10	110.37	120.21	110.68
Pretax Oper Inc + Int Exp/Int Expense	3152.75	2032.55	3286.52	3412.68	1853.01
Div + Int From Subs/Int Exp + Div	122.67	137.09	144.98	167.03	150.84
Fees+Other Inc From Subs/Sal + Oth Exp	3.93	6.22	5.41	7.66	8.65
Net Inc/Curr Port of LT Debt+Pfd Div(X)	33.65	87.68	74.98	65.79	37.94
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.12	-0.32	-0.27	-0.29	-0.64
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.82	0.37	0.19	0.28	0.07
Total	1.71	0.40	0.25	0.28	0.15
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	0.56	0.55	0.62	0.49	0.29
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 05				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Div Paid/Inc Before Undist Inc	91.23	78.49	91.26	77.25	67.76
Dividends Paid/Net Income	26.02	24.99	28.71	24.62	26.50
Net Income - Dividends/Avg Equity	8.17	8.95	8.16	8.91	8.07
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	98.56	108.01	116.82	134.55	134.38
Dividends From Nonbank Subs	0.07	0.10	0.12	0.22	0.08
Dividends From Subsidiary BHCs	0.00	0.00	0.01	0.08	0.74
Dividends From All Subsidiaries	105.18	115.19	126.30	146.20	147.17
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	29.81	30.47	34.43	33.57	40.26
Interest Income From Bank Subs	0.11	0.10	0.11	0.11	0.21
Mgt & Service Fees From Bank Subs	0.26	0.40	0.41	0.68	0.57
Other Income From Bank Subs	0.02	0.02	0.02	0.07	0.08
Operating Income From Bank Subs	32.38	33.25	37.58	36.48	48.97
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	37.38	32.37	36.51	37.28	36.15
Interest Income From Nonbank Subs	2.01	0.37	0.29	1.73	6.77
Mgt & Serv Fees From Nonbank Subs	0.24	0.47	0.18	1.38	0.29
Other Income From Nonbank Subs	0.05	0.00	0.00	0.01	0.00
Operating Inc From Nonbank Subs	50.53	38.50	43.11	49.17	57.58
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	23.87	22.73	27.93	34.63	20.81
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.01
Mgt & Serv Fees From Sub BHCs	0.00	0.01	0.00	1.76	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	21.96	25.85	27.98	38.50	23.72
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	66.91	66.62	70.20	71.16	71.01
Interest Income From Bank Subs	1.30	1.62	0.89	0.65	1.24
Mgt & Serv Fees From Bank Subs	0.64	1.00	0.76	1.30	0.78
Other Income From Bank Subs	0.10	0.06	0.06	0.22	0.19
Operating Income From Bank Subs	78.85	79.62	80.78	82.62	81.64
Dividends From Nonbank Subs	0.09	0.10	0.10	0.15	0.04
Interest Income From Nonbank Subs	0.01	0.01	0.00	0.00	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.50	0.60	0.44	0.50	0.30
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.02	0.65
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.04	0.04	0.23	0.11	0.88
Loans and Adv From Subs/ST Debt	771.77	610.64	536.99	494.48	44.41
Loans and Adv From Subs/Total Debt	209.23	270.17	166.44	120.88	33.96

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									496
EARNINGS AND PROFITABILITY									

PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.77	2.80	3.03	3.39	3.75	4.12	4.57	4.84	496
+ Non-interest Income	0.93	0.30	0.39	0.60	0.86	1.21	1.68	2.27	496
- Overhead Expense	3.09	1.93	2.17	2.57	3.05	3.60	4.13	4.77	496
- Provision for Losses	0.16	0.00	0.00	0.08	0.15	0.24	0.38	0.51	496
+ Securities Gains (Losses)	0.02	-0.00	0.00	0.00	0.00	0.05	0.12	0.19	496
+ Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.01	0.05	496
= Pretax Net Oper Income (TE)	1.49	0.50	0.69	1.10	1.51	1.85	2.21	2.49	496
Net Operating Income	1.02	0.33	0.47	0.72	0.98	1.27	1.62	1.96	496
Net Income	1.02	0.33	0.47	0.72	0.98	1.27	1.62	1.96	496
Net Income (Sub S Adjusted)	1.05	0.47	0.55	0.72	1.04	1.32	1.59	1.82	93
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.66	4.60	4.94	5.26	5.59	6.07	6.44	6.85	496
Interest Expense	1.57	0.79	0.96	1.29	1.60	1.87	2.13	2.31	496
Net Interest Income (TE)	4.08	3.01	3.26	3.67	4.06	4.48	5.01	5.30	496
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.14	-0.05	-0.00	0.01	0.08	0.23	0.49	0.72	496
Earnings Coverage of Net Losses (X)	22.42	-269.43	-32.11	4.85	13.75	36.68	100.48	210.63	482
Ln&Ls Allowance/Total Loans & Leases	1.26	0.78	0.89	1.04	1.23	1.46	1.74	2.02	496
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.66	0.00	0.04	0.18	0.52	1.00	1.74	2.58	496
30-89 Days Past Due Loans and Leases	0.75	0.03	0.12	0.29	0.64	1.07	1.88	2.34	496
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	20.23	-0.36	4.37	11.93	19.48	29.07	36.87	44.28	496
Net ST Noncore Funding Dependence	10.16	-7.13	-1.94	3.76	9.58	16.79	23.15	29.05	496
Net Loans and Leases/Total Assets	66.71	42.02	47.38	58.22	67.57	76.14	81.88	84.37	496
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.92	6.15	6.74	7.62	8.70	10.02	11.89	13.27	496
Equity Capital/Total Assets	8.28	4.72	5.51	6.65	8.09	9.77	11.59	12.79	496
Net Loans&Ls/Equity Capital (X)	8.47	4.10	5.01	6.41	8.16	10.36	13.10	14.86	496
Cash Dividends/Net Income	25.91	0.00	0.00	0.00	27.84	47.43	65.75	86.75	489
Cash Dividends/Net Income (Sub S Adjusted)	29.88	-31.49	-7.19	3.12	23.63	47.21	84.92	117.10	93
Retained Earnings/Avg Equity Cap	8.19	0.27	2.52	5.22	8.16	10.86	14.28	16.32	496
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.21	0.00	0.00	0.00	0.00	0.00	1.20	5.76	496
Long-Term Debt/Equity Capital	1.56	0.00	0.00	0.00	0.00	0.00	12.18	19.83	496
Equity Investment in Subs/Equity Cap	110.63	86.41	91.47	98.12	101.19	125.12	146.10	157.68	496
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	99.69	-22.89	0.10	60.70	100.00	128.33	197.53	378.28	476

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.22	4.23	4.56	4.86	5.17	5.57	5.98	6.30	496
Less: Interest Expense	1.45	0.72	0.88	1.17	1.46	1.73	1.98	2.09	496
Equals: Net Interest Income (TE)	3.77	2.80	3.03	3.39	3.75	4.12	4.57	4.84	496
Plus: Non-Interest Income	0.93	0.30	0.39	0.60	0.86	1.21	1.68	2.27	496
Equals: Adj Operating Income (TE)	4.73	3.42	3.76	4.19	4.65	5.22	5.94	6.54	496
Less: Overhead Expense	3.09	1.93	2.17	2.57	3.05	3.60	4.13	4.77	496
Less: Provision for Loan and Lease Losses	0.16	0.00	0.00	0.08	0.15	0.24	0.38	0.51	496
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Plus: Realized G/L on AFS Sec	0.02	-0.00	0.00	0.00	0.00	0.05	0.12	0.19	496
Plus: Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.01	0.05	496
Equals: Pretax Net Oper Inc (TE)	1.49	0.50	0.69	1.10	1.51	1.85	2.21	2.49	496
Less: Applicable Income Taxes (TE)	0.43	0.00	0.05	0.24	0.46	0.61	0.77	0.87	496
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	496
Equals: Net Operating Income	1.02	0.33	0.47	0.72	0.98	1.27	1.62	1.96	496
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Equals: Net Income	1.02	0.33	0.47	0.72	0.98	1.27	1.62	1.96	496
Memo: Net Income (Last Four Qtrs)	1.01	0.30	0.47	0.73	1.02	1.26	1.62	1.85	488
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.56	86.88	88.35	91.06	92.79	94.22	95.61	96.60	496
Avg Int-Bearing Funds / Avg Assets	78.19	64.98	68.97	74.40	78.70	82.29	85.23	87.09	496
Int Income (TE) / Avg Earning Assets	5.66	4.60	4.94	5.26	5.59	6.07	6.44	6.85	496
Int Expense / Avg Earning Assets	1.57	0.79	0.96	1.29	1.60	1.87	2.13	2.31	496
Net Int Inc (TE) / Avg Earn Assets	4.08	3.01	3.26	3.67	4.06	4.48	5.01	5.30	496
YIELD OR COST:									
Total Loans and Leases (TE)	6.37	5.40	5.61	5.94	6.34	6.78	7.26	7.58	496
Interest-Bearing Bank Balances	1.16	0.00	0.00	0.37	1.05	1.86	3.10	4.48	447
Fed Funds Sold & Reverse Repos	0.92	0.62	0.76	0.85	0.92	0.97	1.04	1.18	432
Trading Assets	0.60	0.00	0.00	0.00	0.00	0.00	1.45	1.93	4
Total Earning Assets	5.53	4.53	4.82	5.14	5.46	5.91	6.35	6.74	496
Investment Securities (TE)	4.04	2.45	2.89	3.49	4.01	4.61	5.17	5.62	496
U.S. Treasury & Agency Sec (excl MBS)	3.31	1.64	2.05	2.69	3.29	3.96	4.63	5.00	475
Mortgage-Backed Securities	3.72	1.76	2.52	3.14	3.68	4.20	5.09	5.80	455
All Other Securities	5.90	3.01	3.81	4.68	5.79	7.02	8.28	10.48	473
Interest-Bearing Deposits	1.67	0.89	1.09	1.38	1.68	1.95	2.22	2.36	496
Time Deposits of \$100K or More	2.40	1.53	1.73	2.02	2.38	2.75	3.22	3.48	496
Time Deposits < \$100K	2.47	1.65	1.85	2.16	2.47	2.76	3.14	3.36	496
Other Domestic Deposits	0.82	0.40	0.46	0.60	0.78	1.02	1.33	1.49	496
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Fed Funds Purchased and Repos	1.20	0.00	0.46	0.85	1.16	1.45	2.01	2.57	410
Other Borrowed Funds & Trading Liab	3.52	0.77	1.33	2.52	3.62	4.42	5.36	6.08	450
All Interest-Bearing Funds	1.85	1.05	1.23	1.55	1.86	2.15	2.40	2.53	496

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	25.37	18.82	19.61	21.63	24.52	28.47	33.62	37.35	496
Avg Assets per Employee (\$000)	3060.73	1904.82	2123.84	2438.17	2885.27	3630.17	4461.63	5369.79	496

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.95	0.00	0.00	0.00	0.17	3.75	8.83	11.72	496
Overhead Exp / NII + Non-Int Income	66.96	50.41	54.31	59.46	66.30	74.82	80.87	86.14	496

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.09	1.93	2.17	2.57	3.05	3.60	4.13	4.77	496
Personnel Expense	1.71	1.05	1.17	1.40	1.71	2.00	2.29	2.63	496
Net Occupancy Expense	0.43	0.22	0.27	0.34	0.42	0.53	0.64	0.73	496
Other Operating Expenses	0.93	0.52	0.61	0.73	0.89	1.09	1.33	1.56	496
Overhead Less Non-Interest Income	2.12	1.24	1.48	1.77	2.10	2.49	2.79	3.04	496

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	65.45	48.67	52.55	57.96	64.62	72.83	79.86	84.87	496
Personnel Expense	36.26	24.92	28.30	32.04	36.28	40.30	44.94	47.99	496
Net Occupancy Expense	9.18	5.46	6.32	7.44	8.93	10.84	12.74	13.71	496
Other Operating Expenses	19.65	12.58	14.00	16.51	19.02	22.69	26.85	29.38	496
Total Non-Interest Income	19.27	7.76	10.33	13.70	18.34	23.94	30.78	38.04	496
Fiduciary Activities Income	0.70	0.00	0.00	0.00	0.00	1.04	4.01	6.36	496
Serv Charges on Deposit Accts - Domestic	8.08	2.06	3.24	5.36	7.49	10.52	14.61	16.93	496
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Investment Banking Fees & Commissions	0.42	0.00	0.00	0.00	0.10	0.86	1.71	2.31	496
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Net Servicing Fees	0.25	0.00	0.00	0.00	0.00	0.28	1.52	2.60	496
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Insurance Activities Revenue	0.40	0.00	0.00	0.00	0.07	0.53	1.92	4.51	496
Net Gain (Loss) - Sales Loans, OREO, Oth	1.39	-0.45	-0.15	0.00	0.22	2.46	5.51	12.03	496
Other Non-Interest Income	5.35	1.49	2.07	3.06	4.70	6.94	10.56	16.07	496
Overhead Less Non-Interest Income	45.59	25.79	31.52	37.94	44.75	52.79	61.12	65.47	496

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	22.36	0.00	0.04	14.71	26.18	32.47	35.85	38.20	489
Appl Inc Tax+TE/Pretax NOI+TE	30.34	0.60	4.43	26.93	34.13	37.04	39.94	42.89	489

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	49.09	26.49	32.36	39.36	49.56	58.81	66.20	68.82	496
Commercial and Industrial Loans	10.08	2.49	3.52	6.00	9.36	13.75	18.56	21.06	496
Loans to Individuals	3.89	0.34	0.63	1.57	3.41	5.48	9.38	12.52	496
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Agricultural Loans	1.37	0.00	0.00	0.00	0.13	2.32	6.89	12.92	496
Other Loans and Leases	0.73	0.00	0.00	0.10	0.48	1.09	2.19	3.28	496
Net Loans and Leases	66.71	42.02	47.38	58.22	67.57	76.14	81.88	84.37	496
Debt Securities Over 1 Year	19.22	3.16	6.58	10.97	17.74	27.10	34.67	40.60	496
Mutual Funds and Equity Securities	0.24	0.00	0.00	0.00	0.00	0.31	1.39	2.56	496
Subtotal	87.20	75.55	79.84	84.17	87.94	90.38	92.04	92.78	496
Interest-Bearing Bank Balances	0.46	0.00	0.00	0.01	0.12	0.62	2.18	3.70	496
Federal Funds Sold & Reverse Repos	1.26	0.00	0.00	0.00	0.39	2.55	5.14	6.69	496
Debt Securities 1 Year or Less	1.58	0.00	0.00	0.30	1.18	2.65	5.08	7.82	496
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Total Earning Assets	91.54	86.75	88.21	90.06	91.80	92.98	94.26	95.21	496
Non-Int Cash and Due From Dep Inst	3.07	1.39	1.64	2.23	3.00	3.71	4.94	6.05	496
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Other Real Estate Owned	0.09	0.00	0.00	0.00	0.04	0.15	0.43	0.64	496
All Other Assets	5.27	2.46	2.87	3.98	5.21	6.56	7.83	8.65	496
MEMORANDA:									
Short-Term Investments	4.08	0.20	0.48	1.35	3.19	6.31	10.89	13.48	496
U. S. Treasury Securities	0.16	0.00	0.00	0.00	0.00	0.13	0.99	2.77	496
U. S. Agency Securities (excl MBS)	7.59	0.00	0.55	2.50	6.65	11.96	17.66	22.11	496
Municipal Securities	3.82	0.00	0.00	0.70	3.44	6.53	10.72	12.71	496
Mortgage-Backed Securities	7.09	0.00	0.00	0.80	4.98	12.12	18.41	24.10	496
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	496
Other Debt Securities	0.54	0.00	0.00	0.00	0.00	0.82	2.74	4.28	496
RE Loans Secured by 1-4 Family	17.76	3.72	5.49	9.91	17.14	24.35	32.14	38.67	496
Revolving	2.49	0.00	0.03	0.50	1.93	4.03	6.16	7.75	496
Closed-End, Sec by First Liens	13.85	1.59	3.15	6.69	12.83	20.36	27.21	32.71	496
Closed-End, Sec by Junior Liens	1.01	0.01	0.08	0.36	0.78	1.56	2.50	3.40	496
Commercial Real Estate Loans	27.59	8.41	12.47	18.27	25.74	36.87	46.00	54.47	496
Construction and Land Dev	6.02	0.29	0.93	2.19	4.85	8.72	15.04	20.88	496
Multifamily	1.15	0.00	0.04	0.29	0.81	1.79	3.21	4.69	496
Nonfarm Nonresidential	19.39	5.98	8.18	12.90	17.92	25.75	33.19	38.51	496
RE Loans Secured by Farmland	1.61	0.00	0.00	0.00	0.54	2.70	7.42	10.21	496
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	73.50	48.25	54.62	64.39	74.64	82.33	89.01	92.90	496
RE Loans Secured by 1-4 Family	26.95	5.63	8.20	15.95	25.79	37.02	48.94	56.37	496
Revolving	3.71	0.00	0.05	0.84	2.97	6.12	9.30	11.29	496
Closed-End	22.92	2.96	5.72	12.14	21.20	33.57	43.73	52.44	496
Commercial Real Estate Loans	41.33	14.68	19.01	28.79	40.84	52.51	66.67	72.57	496
Construction and Land Dev	8.99	0.56	1.50	3.40	7.64	13.00	23.25	29.27	496
Multifamily	1.71	0.00	0.06	0.46	1.25	2.59	4.50	6.63	496
Nonfarm Nonresidential	28.98	10.59	13.61	19.53	28.06	37.53	47.86	52.54	496
RE Loans Secured by Farmland	2.36	0.00	0.00	0.00	0.79	4.17	10.42	15.11	496
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Commercial and Industrial Loans	15.07	3.96	5.80	9.28	14.02	20.18	27.38	32.35	496
Loans to Individuals	5.93	0.56	0.96	2.46	5.06	8.33	14.84	20.08	496
Credit Card Loans	0.13	0.00	0.00	0.00	0.00	0.25	0.65	0.94	496
Agricultural Loans	2.06	0.00	0.00	0.00	0.19	3.25	10.31	19.28	496
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Other Loans and Leases	1.12	0.00	0.00	0.16	0.70	1.64	3.47	5.03	496

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.08	0.20	0.48	1.35	3.19	6.31	10.89	13.48	496
Liquid Assets	21.61	7.42	9.08	13.81	20.24	29.26	37.43	44.03	496
Investment Securities	21.98	5.67	7.99	13.02	19.90	30.81	40.06	45.56	496
Net Loans and Leases	66.71	42.02	47.38	58.22	67.57	76.14	81.88	84.37	496
Net Lns, Ls & Stdbly Ltrs of Credit	67.34	42.30	47.90	58.94	68.33	76.76	82.44	84.87	496
Core Deposits	67.50	47.35	53.03	61.40	68.53	74.18	79.00	81.21	496
Noncore Funding	22.17	8.67	10.71	15.23	21.27	28.37	36.58	42.94	496
Time Deposits of \$100K or More	12.61	4.43	5.73	7.83	11.82	16.48	22.63	27.22	496
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Fed Funds Purchased and Repos	1.50	0.00	0.00	0.00	0.83	2.84	5.25	7.63	496
Net Fed Funds Purchased (Sold)	0.25	-6.26	-4.59	-1.47	0.02	2.16	4.46	6.33	496
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Oth Borrowings W/Rem Mat 1 Yr or Less	1.82	0.00	0.00	0.00	1.13	3.12	6.89	9.03	496
Earning Assets Repr in 1 Year	37.24	15.57	19.39	27.14	37.02	46.77	55.92	62.89	496
Int-Bearing Liab Repr in 1 Year	28.44	9.61	12.85	17.97	25.42	36.52	54.98	61.20	496
Long-Term Debt Repr in 1 Year	0.42	0.00	0.00	0.00	0.00	0.32	2.80	5.33	496
Net Assets Repriceable in 1 Year	7.73	-26.61	-16.54	-3.51	8.23	19.46	28.48	36.78	496
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	20.23	-0.36	4.37	11.93	19.48	29.07	36.87	44.28	496
Net ST Noncore Funding Dependence	10.16	-7.13	-1.94	3.76	9.58	16.79	23.15	29.05	496
Short-Term Inv/ST Noncore Funding	39.46	1.25	2.98	8.76	25.23	60.62	119.42	171.70	495
Liq Asts-ST Noncore Fndg/Nonliq Asts	12.13	-16.34	-10.10	-0.55	10.12	24.58	40.26	52.35	496
Net Loans and Leases/Total Deposits	82.54	52.53	59.21	70.59	83.35	94.68	103.70	107.51	496
Net Loans and Leases/Core Deposits	100.05	60.54	69.82	80.75	98.95	116.28	137.61	154.52	496
Held-To-Mat Sec Appr(Depr)/Eq Cap	-0.15	-6.02	-2.14	-0.21	0.01	0.24	0.93	1.48	253
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-2.03	-11.95	-7.61	-3.87	-1.44	0.03	1.52	3.60	492
Struct Notes Appr(Depr)/Eq Cap	-0.55	-4.59	-1.89	-0.93	-0.26	-0.06	0.00	0.03	220
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.81	0.00	0.00	0.00	0.13	11.25	43.69	71.33	496
Available-For-Sale Securities	92.18	25.28	55.95	88.55	99.86	100.00	100.00	100.00	496
U.S. Treasury Securities	1.06	0.00	0.00	0.00	0.00	0.87	5.76	20.32	496
U.S. Agency Securities (excl MBS)	37.36	0.00	3.67	15.76	33.42	57.49	77.46	88.45	496
Municipal Securities	17.97	0.00	0.00	5.32	17.34	31.38	43.52	51.74	496
Mortgage-Backed Securities	31.09	0.00	0.03	6.24	29.31	50.51	69.15	77.99	496
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.42	496
Other Debt Securities	2.42	0.00	0.00	0.00	0.00	4.19	11.88	19.03	496
Mutual Funds and Equity Securities	1.23	0.00	0.00	0.00	0.00	1.55	6.81	14.63	496
Debt Securities 1 Year or Less	8.52	0.00	0.00	1.46	6.10	14.68	28.62	39.38	496
Debt Securities 1 To 5 Years	38.58	2.22	6.11	19.22	37.90	57.10	72.91	78.55	496
Debt Securities Over 5 Years	46.89	1.55	6.07	22.76	45.73	70.80	88.84	94.05	496
Pledged Securities	45.08	2.89	8.10	23.79	44.21	65.13	83.27	92.17	496
Structured Notes, Fair Value	3.16	0.00	0.00	0.00	0.00	5.20	15.57	24.45	496

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.16	0.00	0.00	0.08	0.15	0.24	0.38	0.51	496
Provision for Ln&Ls Losses/Avg Lns&Ls	0.24	0.00	0.00	0.12	0.23	0.36	0.54	0.68	496
Provision for Ln&Ls Losses/Net Losses	217.02	-814.28	-26.98	58.12	131.94	311.46	897.83	1627.64	482
Ln&Ls Allowance/Total Loans & Leases	1.26	0.78	0.89	1.04	1.23	1.46	1.74	2.02	496
Ln&Ls Allowance/Net Ln&Ls Losses (X)	19.00	1.62	2.28	4.55	9.67	24.07	72.30	133.68	413
ALLL/Nonaccrual Assets	534.52	69.07	96.02	148.97	288.35	619.74	1864.93	3998.04	466
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	354.27	63.48	83.50	122.28	214.47	456.05	1131.84	2450.00	480
Gross Ln&Ls Losses/Avg Loans & Leases	0.20	0.00	0.01	0.05	0.14	0.32	0.60	0.88	496
Recoveries/Avg Loans and Leases	0.05	0.00	0.00	0.01	0.03	0.08	0.18	0.26	496
Net Losses/Avg Loans and Leases	0.14	-0.05	-0.00	0.01	0.08	0.23	0.49	0.72	496
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Recoveries/Prior Year-End Losses	12.55	0.46	1.48	4.38	9.09	17.86	34.15	56.07	484
Earnings Coverage of Net Losses (X)	22.42	-269.43	-32.11	4.85	13.75	36.68	100.48	210.63	482
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.03	-0.04	-0.01	0.00	0.00	0.05	0.18	0.37	496
RE Loans Secured By 1-4 Family	0.04	-0.04	-0.01	0.00	0.00	0.06	0.22	0.46	496
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	458
Closed-End	0.04	-0.04	-0.01	0.00	0.00	0.06	0.23	0.44	496
Commercial Real Estate Loans	0.02	-0.04	-0.00	0.00	0.00	0.00	0.15	0.42	495
Construction and Land Dev	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	489
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	461
Nonfarm Nonresidential	0.01	-0.06	-0.01	0.00	0.00	0.00	0.11	0.35	495
RE Loans Secured by Farmland	-0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	370
Commercial and Industrial Loans	0.30	-0.25	-0.15	0.00	0.07	0.48	1.50	2.54	496
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
Loans to Individuals	0.77	0.05	0.10	0.26	0.60	1.14	1.89	2.88	408
Credit Card Loans	2.01	-0.43	0.00	0.00	1.36	3.26	6.52	9.87	216
Agricultural Loans	0.00	-0.06	-0.00	0.00	0.00	0.00	0.00	0.20	327
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Loans and Leases	0.14	-0.04	0.00	0.00	0.00	0.00	0.77	4.77	451

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

30-89 Days PD Loans and Leases	0.75	0.03	0.12	0.29	0.64	1.07	1.88	2.34	496
90+ Days PD Loans and Leases	0.10	0.00	0.00	0.00	0.05	0.18	0.43	0.60	496
Nonaccrual Loans and Leases	0.51	0.00	0.02	0.13	0.39	0.76	1.37	1.94	496
90+ Days PD and Nonaccrual Loans and Leases	0.65	0.02	0.07	0.23	0.55	0.97	1.53	2.28	496
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	496
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.75	0.03	0.12	0.29	0.64	1.07	1.88	2.34	496
90+ Days Past Due Assets	0.10	0.00	0.00	0.00	0.05	0.18	0.43	0.60	496
Nonaccrual Assets	0.51	0.00	0.02	0.13	0.39	0.76	1.38	1.96	496
30+ Days PD & Nonaccrual Assets	1.48	0.16	0.35	0.71	1.32	2.09	3.19	4.00	496
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.43	0.01	0.05	0.14	0.36	0.64	1.04	1.42	496
90+ PD & Nonaccrual Assets + OREO	0.55	0.02	0.07	0.19	0.47	0.81	1.40	1.94	496
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.47	0.00	0.03	0.13	0.38	0.71	1.24	1.85	496
Allowance for Loan & Lease Losses	57.04	0.18	4.59	18.50	45.79	88.41	144.27	209.23	496
Equity Cap + ALLL	5.42	0.02	0.31	1.53	4.23	8.06	14.73	20.69	496
Tier 1 Cap + ALLL	5.08	0.02	0.31	1.41	4.10	7.70	13.78	18.93	496
Loans & Leases + RE Acquired	0.72	0.00	0.05	0.20	0.59	1.12	1.92	2.86	496

PEER GROUP 5

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	0.68	0.00	0.01	0.18	0.52	0.95	1.87	2.47	496
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.02	0.15	0.37	0.58	496
- Nonaccrual	0.41	0.00	0.00	0.06	0.31	0.70	1.28	1.87	496
Coml & Indl - 30-89 Days PD	0.81	0.00	0.00	0.18	0.63	1.37	2.58	3.38	496
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.11	0.58	1.16	496
- Nonaccrual	0.67	0.00	0.00	0.00	0.33	1.05	2.63	4.62	496
Individuals - 30-89 Days PD	1.39	0.00	0.09	0.53	1.21	2.09	3.02	3.81	496
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.06	0.24	0.54	0.97	496
- Nonaccrual	0.25	0.00	0.00	0.00	0.13	0.48	0.97	1.51	496
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	0.11	0.00	0.00	0.00	0.00	0.12	0.76	1.30	327
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.39	327
- Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.00	0.69	2.37	327
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Lns&Ls - 30-89 Days PD	0.23	0.00	0.00	0.00	0.00	0.02	1.55	4.48	451
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.11	1.22	451
- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.10	1.75	451

MEMORANDA:

1-4 Family - 30-89 Days PD	0.83	0.00	0.00	0.23	0.68	1.36	2.55	3.01	496
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.19	0.47	0.74	496
- Nonaccrual	0.35	0.00	0.00	0.00	0.22	0.64	1.21	1.78	496
Revolving - 30-89 Days PD	0.25	0.00	0.00	0.00	0.00	0.42	1.18	2.02	458
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.50	458
- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.28	0.60	458
Closed-End - 30-89 Days PD	0.91	0.00	0.00	0.21	0.74	1.54	2.66	3.54	496
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.00	0.19	0.50	0.87	496
- Nonaccrual	0.38	0.00	0.00	0.00	0.23	0.69	1.39	1.98	496
- Jr Lien 30-89 Days PD	0.05	0.00	0.00	0.00	0.00	0.09	0.23	0.44	496
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.09	496
- Jr Lien Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.02	0.17	0.33	496
Commercial RE - 30-89 Days PD	0.44	0.00	0.00	0.01	0.27	0.77	1.60	2.61	495
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.04	0.30	0.64	495
- Nonaccrual	0.40	0.00	0.00	0.00	0.19	0.71	1.60	2.53	495
Const & Dev - 30-89 Days PD	0.34	0.00	0.00	0.00	0.00	0.45	1.89	3.88	489
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.40	489
- Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.00	0.71	1.71	489
Multifamily - 30-89 Days PD	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.98	461
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	461
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	461
Nonfarm Nres- 30-89 Days PD	0.42	0.00	0.00	0.00	0.20	0.68	1.61	2.69	495
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.30	0.70	495
- Nonaccrual	0.41	0.00	0.00	0.00	0.10	0.76	1.82	2.58	495
Farmland - 30-89 Days PD	0.23	0.00	0.00	0.00	0.00	0.32	1.36	2.33	370
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.80	370
- Nonaccrual	0.30	0.00	0.00	0.00	0.00	0.00	2.02	5.70	370
Credit Card - 30-89 Days PD	1.44	0.00	0.00	0.27	1.05	2.57	4.11	6.43	216
- 90+ Days Past Due	0.47	0.00	0.00	0.00	0.10	0.92	1.91	2.82	216
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.38	216

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.92	6.15	6.74	7.62	8.70	10.02	11.89	13.27	496
Tier 1 RBC Ratio	12.45	8.03	8.88	10.17	11.65	14.26	18.36	21.07	496
Total Risk-Based Capital Ratio	13.87	9.97	10.64	11.60	13.25	15.76	19.86	22.42	496
Tangible Tier 1 Leverage Ratio	8.87	6.07	6.72	7.54	8.67	10.02	11.86	13.10	496
Tangible Common Eq Cap/Tan Assets	7.80	4.20	4.79	6.13	7.67	9.34	11.02	12.49	496
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	13.28	4.17	5.41	8.77	12.19	17.66	22.48	26.68	496
Standby Letters of Credit	0.54	0.00	0.01	0.15	0.40	0.79	1.39	2.04	496
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.20	496
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.12	0.00	0.00	0.00	0.00	0.00	0.82	3.07	496
Interest Rate Contracts	0.09	0.00	0.00	0.00	0.00	0.00	0.56	2.50	496
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Interest Rate Swaps	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.32	496
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	20.77	6.66	9.60	14.60	19.31	26.93	34.86	41.16	496

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	81.48	0.00	0.00	100.00	100.00	100.00	100.00	100.00	81
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Equity, Comm, & Other Contracts	18.51	0.00	0.00	0.00	0.00	0.00	100.00	100.00	81
Futures and Forwards	7.54	0.00	0.00	0.00	0.00	0.00	50.00	100.00	81
Written Options	28.75	0.00	0.00	0.00	0.00	50.00	100.00	100.00	81
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Over-The-Counter	27.41	0.00	0.00	0.00	0.00	50.00	100.00	100.00	81
Purchased Options	3.14	0.00	0.00	0.00	0.00	0.00	49.00	100.00	81
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Over-The-Counter	3.09	0.00	0.00	0.00	0.00	0.00	37.86	98.57	81
Swaps	45.39	0.00	0.00	0.00	20.34	100.00	100.00	100.00	81
Held for Trading	1.08	0.00	0.00	0.00	0.00	0.00	0.00	100.00	81
Interest Rate Contracts	1.08	0.00	0.00	0.00	0.00	0.00	0.00	100.00	81
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Non-Traded	98.91	0.00	28.00	100.00	100.00	100.00	100.00	100.00	81
Interest Rate Contracts	71.85	0.00	0.00	0.00	100.00	100.00	100.00	100.00	81
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Equity, Comm, & Other Contracts	18.51	0.00	0.00	0.00	0.00	0.00	100.00	100.00	81
Deriv Contr (Excl Fut & FX LE 14 Days)	72.48	0.00	0.00	50.00	100.00	100.00	100.00	100.00	81
One Year or Less	23.55	0.00	0.00	0.00	0.00	50.00	100.00	100.00	81
Over 1 Year to 5 Years	40.29	0.00	0.00	0.00	0.00	100.00	100.00	100.00	81
Over 5 Years	2.61	0.00	0.00	0.00	0.00	0.00	0.00	98.92	81
Gross Negative Fair Value (Abs Val)	1.06	0.00	0.00	0.00	0.03	2.03	4.15	7.59	81
Gross Positive Fair Value	1.19	0.00	0.00	0.00	0.28	1.77	5.14	9.95	81
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	496
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
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	496
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Incr (Decr) in Net Income/Net Income	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.79	489

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	91.22	0.00	0.00	58.30	97.16	109.22	200.33	413.84	329
Dividends Paid/Net Income	26.02	0.00	0.00	0.00	27.95	47.60	65.77	86.76	488
Net Income - Dividends/Avg Equity	8.17	-0.17	2.34	5.19	8.16	10.89	14.28	16.32	496
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	98.56	0.00	0.00	48.52	100.18	147.98	227.27	328.25	350
Dividends From Nonbank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.49	2.31	350
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Dividends From All Subsidiaries	105.17	0.00	0.00	65.35	102.33	150.31	236.46	364.00	350
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	29.81	0.00	0.00	0.00	29.81	51.92	82.85	109.23	456
Interest Income From Bank Subs	0.10	0.00	0.00	0.00	0.00	0.05	0.71	1.95	456
Mgt & Service Fees From Bank Subs	0.26	0.00	0.00	0.00	0.00	0.00	0.09	11.68	456
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.36	456
Operating Income From Bank Subs	32.38	0.00	0.00	0.73	32.88	56.56	86.99	115.08	456
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	37.37	0.00	0.00	0.00	0.00	100.00	100.00	100.00	116
Interest Income From Nonbank Subs	2.00	0.00	0.00	0.00	0.00	0.00	0.00	57.22	116
Mgt & Serv Fees From Nonbank Subs	0.24	0.00	0.00	0.00	0.00	0.00	0.00	11.90	116
Other Income From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.69	116
Operating Inc From Nonbank Subs	50.52	0.00	0.00	0.00	30.50	100.00	100.00	262.98	116
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	23.87	0.00	0.00	0.00	1.31	40.29	69.44	99.41	41
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Operating Income From Sub BHCs	21.95	0.00	0.00	0.00	1.37	40.46	69.44	99.41	41
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	66.91	0.00	0.00	0.00	94.72	99.89	100.00	100.00	433
Interest Income From Bank Subs	1.30	0.00	0.00	0.00	0.00	0.15	3.86	47.50	433
Mgt & Serv Fees From Bank Subs	0.64	0.00	0.00	0.00	0.00	0.00	1.64	26.46	433
Other Income From Bank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.00	6.71	433
Operating Income From Bank Subs	78.84	0.00	0.00	83.23	99.24	100.00	100.00	100.00	433
Dividends From Nonbank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.60	2.87	433
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.44	433
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	433
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	433
Operating Inc From Nonbank Subs	1.50	0.00	0.00	0.00	0.00	0.00	3.18	69.58	433
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	433
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	433
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	433
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	433
Operating Income From Sub BHCs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	5.93	433
Loans and Adv From Subs/ST Debt	771.77	0.00	0.00	0.00	121.51	904.84	3932.58	5662.76	71
Loans and Adv From Subs/Total Debt	209.23	0.00	0.00	0.00	0.57	338.48	897.82	3205.12	160

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
3109904	343, 519	ACCESS NATIONAL CORPORATION	CHANTILLY, VA	
1055623	340, 538	ADBANC, INC.	OGALLALA, NE	
2467474	306, 354	ADIRONDACK BANCORP	UTICA, NY	Moved from Peer 6
1208933	446, 237	ALBANK CORPORATION	CHICAGO, IL	
2022444	403, 842	ALBANY BANCORP, INC.	ALBANY, KY	
2533100	450, 266	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
1247419	317, 434	ALLEGHENY VALLEY BANCORP, INC.	PITTSBURGH, PA	
3047154	345, 706	ALLIANCE BANCSHARES CALIFORNIA	CULVER CITY, CA	Moved from Peer 6
3123638	485, 331	ALLIANCE BANCSHARES CORPORATIO	CHANTILLY, VA	
1136595	344, 027	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
2550657	321, 136	AMB FINANCIAL SERVICES CORPORA	BAINBRIDGE ISLAND, WA	
1201457	432, 248	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	468, 711	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
2772990	310, 565	AMERI - NATIONAL CORPORATION	LEAWOOD, KS	Moved from Peer 6
3017326	429, 094	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	327, 937	AMERICA BANCSHARES, INC.	NEWPORT, MN	
1136269	316, 079	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	Moved from Peer 6
1052220	458, 652	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
2900784	368, 324	AMERICAN COMMUNITY BANCSHARES,	CHARLOTTE, NC	Moved from Peer 6
3035049	310, 104	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	Moved from Peer 6
2312837	431, 097	AMERICAN RIVER BANCSHARES	SACRAMENTO, CA	Name change from AMERICAN RIVER HOLDINGS
2356886	309, 359	AMERICAN STATE BANK CORPORATIO	JONESBORO, AR	Moved from Peer 6
1107193	436, 418	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
2710796	482, 541	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
1204878	438, 197	ANTIOCH HOLDING COMPANY	ANTIOCH, IL	
2468293	454, 205	APPALACHIAN BANCSHARES, INC.	ELLIJAY, GA	
2454380	413, 996	ARBOR BANCORP, INC.	ANN ARBOR, MI	
2293516	327, 969	ARMSTRONG BANCSHARES, INC.	VIAN, OK	
3196584	399, 931	ARTHUR FINANCIAL CORPORATION	UNION, SC	
1144125	353, 761	ASIA BANCSHARES, INC.	FLUSHING, NY	
1081613	389, 795	B. P. C. CORPORATION	COOKEVILLE, TN	
3033746	335, 951	BAC FINANCIAL INC.	STOCKTON, CA	
1141870	381, 510	BAKER BOYER BANCORP	WALLA WALLA, WA	
1082209	417, 238	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1126028	370, 561	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
1098590	319, 752	BANCORP OF SOUTHERN INDIANA	SEYMOUR, IN	
1101735	315, 464	BANCSHARES, INC.	HOUSTON, TX	
1097445	305, 015	BANCSTAR, INC.	SAINT LOUIS, MO	Moved from Peer 6
1135002	446, 812	BANCTENN CORPORATION	KINGSPORT, TN	
1030040	409, 874	BANK OF COMMERCE HOLDINGS	REDDING, CA	Name change from REDDING BANCORP
1076105	444, 999	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
1139215	444, 247	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	
1247455	365, 618	BANKFIRST CAPITAL CORPORATION	MACON, MS	
2516970	310, 054	BANCSHARES OF FAYETTEVILLE, IN	FAYETTEVILLE, AR	Moved from Peer 6
2560665	302, 777	BAY BANKS OF VIRGINIA, INC.	KILMARNOCK, VA	Moved from Peer 6
2339571	405, 914	BB&T BANCSHARES CORP.	BLOOMINGDALE, IL	
3170539	362, 293	BCB BANCORP, INC.	BAYONNE, NJ	
2848710	338, 560	BCP HOLDINGS (USA), INC.	NEWARK, NJ	Moved from Peer 6
1071379	301, 134	BELMONT BANCORP	BRIDGEPORT, OH	
1985131	311, 355	BERKSHIRE FINANCIAL SERVICES,	LEE, MA	
1115433	369, 741	BEVERLY NATIONAL CORPORATION	BEVERLY, MA	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1491913	415, 535	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1083680	435, 789	BLOSSMAN BANCSHARES, INC.	LACOMBE, LA	
1891317	445, 425	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
3141650	457, 545	BNC BANCORP	THOMASVILLE, NC	
1119244	319, 381	BOYLE BANCORP, INC.	DANVILLE, KY	
1082375	476, 170	BRANNEN BANKS OF FLORIDA, INC.	INVERNESS, FL	
3134102	300, 688	BRIDGEWATER FINANCIAL, MHC	RAYNHAM, MA	Moved from Peer 6
1084212	378, 943	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
1471960	423, 291	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
2595939	386, 713	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2752796	308, 779	BUSINESS BANK CORPORATION	LAS VEGAS, NV	Moved from Peer 6
1203901	307, 620	C&F BANC SHARES CORPORATION	KENDALLVILLE, IN	Moved from Peer 6
2672483	368, 158	CAB HOLDING, LLC	WILMINGTON, DE	
2391300	395, 458	CALVIN B. TAYLOR BANKSHARES	BERLIN, MD	
1083336	420, 106	CAMERON BANCSHARES, INC.	CAMERON, LA	
3019964	304, 902	CAPITAL BANCORP, INC.	NASHVILLE, TN	Moved from Peer 6
1055427	364, 260	CAPITAL CITY BANCSHARES, INC.	TOPEKA, KS	
1127294	487, 254	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
1140930	352, 395	CARDINAL BANCORP, INC.	SAINT LOUIS, MO	
1245460	366, 502	CARLINVILLE NATIONAL BANK SHAR	CARLINVILLE, IL	
2507790	468, 938	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1203451	322, 299	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
1469800	306, 828	CARROLLTON BANCORP	BALTIMORE, MD	
2254508	325, 420	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
1860863	420, 962	CBX CORPORATI ON	CARROLLTON, IL	
2708159	334, 901	CCF HOLDING COMPANY	JONESBORO, GA	
1207815	310, 524	CEDAR VALLEY BANKSHARES, LTD.	CHARLES CITY, IA	
2856498	399, 059	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
1106132	388, 850	CENTRABANC CORPORATION	WACO, TX	
1250035	312, 720	CENTRAL BANCORP, INC.	GARLAND, TX	
1025662	394, 121	CENTRAL BANCORPORATION	PROVO, UT	
1106468	373, 614	CENTRAL BANCSHARES, INC.	HOUSTON, TX	
1051465	352, 096	CENTRAL SERVICE CORPORATION	ENID, OK	
2935405	350, 865	CENTRAL VALLEY COMMUNITY BANCO	CLOVIS, CA	
1140677	366, 253	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	
1124538	347, 618	CHARTER 95 CORPORATION	SAINT PAUL, MN	
1075881	344, 794	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
2519038	335, 182	CITIZENS BANCORP	CORVALLIS, OR	
1140239	373, 012	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1078958	336, 558	CITIZENS BANCSHARES CORPORATIO	ATLANTA, GA	
1131077	430, 494	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
1070484	318, 360	CITIZENS BANCSHARES, INC.	SOMERSET, KY	
1207132	448, 947	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	440, 894	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1122084	406, 510	CITIZENS DEVELOPMENT COMPANY	BILLINGS, MT	
1118368	494, 796	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1070569	454, 954	CITIZENS INCORPORATED	EVANS CITY, PA	
1249589	390, 842	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
1071623	338, 633	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1048849	340, 214	CITY NATIONAL BANCSHARES CORPO	NEWARK, NJ	Moved from Peer 6
2469245	335, 975	CLASSIC BANCSHARES, INC.	ASHLAND, KY	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
3195756	350, 714	CLINTON FINANCIAL SERVICES, MH	CLINTON, MA	
1399747	389, 243	CNB BANCORP, INC.	GLOVERSVILLE, NY	
1086270	458, 449	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
2705943	349, 884	CNLBANCSHARES, INC.	ORLANDO, FL	
3155769	334, 681	COAST FINANCIAL HOLDINGS, INC	BRADENTON, FL	
2809560	447, 060	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	391, 504	CODORUS VALLEY BANCORP, INC.	YORK, PA	
2146359	341, 503	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1250905	360, 468	COMMERCE BANCORP, INC.	BERKELEY, IL	
1838974	405, 223	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	429, 720	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1823738	372, 266	COMMERCIAL NATIONAL FINANCIAL	LATROBE, PA	
1250606	325, 250	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	Moved from Peer 6
2227687	390, 608	COMMONWEALTH COMMUNITY BANCORP	GRUNDY, VA	
1125843	369, 819	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
2826389	376, 652	COMMUNITY BANCORP OF NEW JERSE	FREEHOLD, NJ	
1115040	308, 619	COMMUNITY BANCORP.	DERBY, VT	
1247398	410, 692	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1084511	417, 875	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
1134014	336, 750	COMMUNITY BANKERS, INC.	GRANBURY, TX	
2074407	471, 449	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	
2443526	414, 115	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
1097986	318, 239	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
3108091	413, 460	COMMUNITY VALLEY BANCORP	CHICO, CA	
2626299	343, 562	COMMUNITY WEST BANCSHARES	GOLETA, CA	
2557414	365, 018	CONCORDIA CAPITAL CORPORATION	VIDALIA, LA	
2937100	440, 947	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
1130931	443, 102	CORTLAND BANCORP	CORTLAND, OH	
1053339	440, 951	COUNTRY AGENCIES & INVESTMENTS	ODESSA, MO	
3200230	305, 129	COUNTRY BANK HOLDING COMPANY,	NEW YORK, NY	
1958827	424, 900	CRESCENT BANKING COMPANY	JASPER, GA	
3027709	309, 425	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1207543	347, 315	CRETE BANCORPORATION, INC.	CRETE, IL	
1071726	414, 289	CROGHAN BANCSHARES, INC.	FREMONT, OH	
1967865	320, 510	CSB BANCORP, INC.	MILLERSBURG, OH	
1885307	396, 094	CTB FINANCIAL CORPORATION	RUSTON, LA	
1102581	485, 956	CU BANK SHARES, INC.	FARMERS BRANCH, TX	
1071463	441, 217	CUMBERLAND VALLEY FINANCIAL CO	LONDON, KY	
2242523	412, 159	D. L. EVANS BANCORP	BURLEY, ID	
1493720	481, 835	DBT HOLDING COMPANY	VIDALIA, GA	
2193906	475, 452	DEARBORN BANCORP, INC.	DEARBORN, MI	
1135468	387, 100	DELTA INVESTMENT COMPANY (CAYM	GEORGE TOWN, ZZ	
1209789	357, 901	DENMARK BANCSHARES, INC.	DENMARK, WI	
2489234	450, 863	DESTIN BANCSHARES, INC.	DESTIN, FL	
2294812	367, 785	DIAMOND BANCORP, INC	WASHINGTON, MO	
2065432	316, 817	DIMECO, INC	HONESDALE, PA	Moved from Peer 6
1117455	435, 319	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
2652104	494, 027	EAGLE BANCORP, INC.	BETHESDA, MD	
1951770	374, 534	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3023466	360, 445	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
3186240	350, 218	EAST PENN FINANCIAL CORPORATIO	EMMAUS, PA	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1135909	401, 405	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
2686659	489, 242	ECB BANCORP, INC.	ENGELHARD, NC	
1133165	410, 739	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	391, 151	EVANS BANCORP, INC.	ANGOLA, NY	
1125777	473, 580	EXCEL BANK CORPORATION	MINNEAPOLIS, MN	
1076495	318, 645	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	388, 262	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1028038	419, 145	F & M HOLDING COMPANY	BOISE, ID	
1201532	386, 820	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1245479	321, 625	F. S. BANCORP	LAGRANGE, IN	
1138450	448, 253	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
1130089	306, 142	FACTORY POINT BANCORP, INC.	MANCHESTER CENTER, VT	Moved from Peer 6
2270254	324, 507	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1842083	360, 208	FAR WEST BANCORPORATION	PROVO, UT	
1209538	453, 552	FARMERS BANCORP, FRANKFORT, IN	FRANKFORT, IN	
1055155	417, 056	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	421, 319	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	414, 483	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
1204337	305, 957	FIDELITY BAN CORPORATION	INDEPENDENCE, IA	
1137864	352, 018	FIDELITY BANCSHARES, INC.	EDINA, MN	
1203778	438, 721	FIDELITY COMPANY	DUBUQUE, IA	
1925968	302, 595	FINANCIAL INVESTORS OF THE SOU	BIRMINGHAM, AL	
1064737	344, 119	FIRST ADA BANCSHARES, INC.	ADA, OK	
1108967	346, 317	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1105751	335, 043	FIRST BAIRD BANCSHARES, INC.	BEDFORD, TX	
1416701	302, 451	FIRST BANCORP, INC.	KETCHIKAN, AK	Moved from Peer 6
1404632	340, 147	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
1123876	356, 375	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1133008	363, 721	FIRST BERNE FINANCIAL CORPORAT	BERNE, IN	
1076365	365, 277	FIRST CENTURY BANKSHARES, INC.	BLUEFIELD, WV	
1105470	380, 770	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
1983977	375, 272	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2641694	316, 728	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
1100176	381, 604	FIRST COMMUNITY BANKING CORPORA	HOT SPRINGS, AR	
1404687	488, 079	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
2339656	347, 805	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1086122	326, 024	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	
1249039	419, 448	FIRST FARMERS FINANCIAL CORPORA	CONVERSE, IN	
2568102	464, 488	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
1030451	323, 971	FIRST FINANCIAL BANCORP	LODI, CA	
1095889	323, 800	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
1247204	387, 876	FIRST IPSWICH BANCORP	IPSWICH, MA	
1139354	446, 707	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	488, 923	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1209510	345, 811	FIRST LANSING BANCORP, INC.	LANSING, IL	
1363757	434, 526	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	
2031455	388, 093	FIRST MAINSTREET FINANCIAL, LT	LONGMONT, CO	
1086449	313, 441	FIRST MCMINNVILLE CORPORATION	MCMINNVILLE, TN	
1250370	352, 788	FIRST MIAMI BANCORP, INC.	SOUTH MIAMI, FL	
1063619	305, 103	FIRST MIDWEST ACQUISITION CORP	MIDWEST CITY, OK	
1492219	429, 120	FIRST MUTUAL BANCORP OF ILLINO	HARVEY, IL	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1065378	309,164	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
2720067	305,403	FIRST NATIONAL BANCSHARES, INC	BRADENTON, FL	Moved from Peer 6
1076123	374,612	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1125357	411,719	FIRST NATIONAL FINANCIAL SERVI	ELK RIVER, MN	
1051081	377,848	FIRST NEBRASKA BANCS, INC.	SIDNEY, NE	
1055762	423,587	FIRST OF MCALESTER CORPORATION	MCALESTER, OK	
2791816	314,108	FIRST OTTAWA BANCSHARES, INC.	OTTAWA, IL	
1119383	472,071	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	422,237	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
1098705	309,241	FIRST STATE BANCORP, INC.	CARUTHERSVILLE, MO	
1070998	361,252	FIRST STATE BANCSHARES, INC.	MIDDLESBORO, KY	
1902754	316,409	FIRST STAUNTON BANCSHARES, INC	STAUNTON, IL	
1081716	443,493	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
2693488	474,408	FIRST WASHINGTON FINANCIALCORP	WINDSOR, NJ	
1109834	324,706	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1108707	414,221	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
1084128	311,321	FMB BANKING CORPORATION	MONTICELLO, FL	Moved from Peer 6
3047743	470,006	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1084669	311,804	FNB BANKING COMPANY	GRIFFIN, GA	
1398795	449,501	FNBH BANCORP, INC.	HOWELL, MI	
1137462	389,078	FORBES FIRST FINANCIAL CORPORA	SAINT LOUIS, MO	
1128134	386,496	FORSTROM BANCORPORATION, INC.	CLARA CITY, MN	Moved from Peer 6
2938349	338,379	FOSTER BANKSHARES, INC.	CHICAGO, IL	
2557405	384,940	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1066067	364,536	FREMONT BANK CORPORATION	CANON CITY, CO	
1142055	392,438	FRONT RANGE CAPITAL CORPORATIO	LOUISVILLE, CO	
2600730	306,805	FRONTIER NATIONAL CORPORATION	SYLACAUGA, AL	
2973591	396,797	GATEWAY FINANCIAL HOLDINGS, IN	ELIZABETH CITY, NC	
3030950	476,022	GEORGIAN BANCORPORATION, INC.	POWDER SPRINGS, GA	
2257620	313,211	GILLMOR FINANCIAL SERVICES, IN	OLD FORT, OH	
2001328	308,410	GLEN BURNIE BANCORP	GLEN BURNIE, MD	Moved from Peer 6
1203714	391,642	GOODENOW BANCORPORATION	OKOBOJI, IA	
3180640	493,937	GREAT LAKES BANCORP, INC.	BUFFALO, NY	
2298883	383,763	GREATER DELAWARE VALLEY HOLDIN	BROOMALL, PA	
1121993	327,351	GUARANTY DEVELOPMENT COMPANY	LIVINGSTON, MI	
2618940	409,644	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
2860057	354,079	GWNNETT COMMERCIAL GROUP, INC	LAWRENCEVILLE, GA	
1086766	379,662	HABERSHAM BANCORP	CORNELIA, GA	
3228702	410,306	HAMPDEN BANCORP, MHC	SPRINGFIELD, MA	New Y-9C/BHCPR reporter
3012554	324,277	HAMPTON ROADS BANKSHARES, INC.	CHESAPEAKE, VA	
1142439	445,099	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
1399073	362,292	HEARTLAND BANCCORP	GAHANNA, OH	
3058057	327,600	HEMET BANCORP	RIVERSIDE, CA	
1055089	444,007	HERITAGE GROUP, INC.	AURORA, NE	
2253529	464,508	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1245741	356,057	HERKY HAWK FINANCIAL CORP.	MONTICELLO, IA	
1109496	343,150	HERRING BANCORP, INC.	VERNON, TX	
1124659	404,425	HIGHLAND BANCSHARES, INC.	ST MICHAEL, MN	
1131750	301,542	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	Moved from Peer 6
2008158	429,565	HINSBROOK BANCSHARES, INC.	WILLOWBROOK, IL	
1209088	385,915	HOMESTAR FINANCIAL GROUP, INC.	MANTENO, IL	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
2482196	452,350	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1144107	335,730	HONAT BANCORP, INC.	HONESDALE, PA	
1125740	377,581	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
1138049	320,569	HPK FINANCIAL CORPORATION	CHICAGO, IL	
2326179	316,955	IBW FINANCIAL CORPORATION	WASHINGTON, DC	
1118854	444,652	INDEPENDENCE BANCSHARES, INC.	LIVERMORE, KY	
3121193	427,592	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
1100000	495,767	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
2112439	433,444	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2924360	350,593	INTEGRITY BANCSHARES, INC.	ALPHARETTA, GA	
1122075	424,462	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
2634490	463,350	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
2849388	328,072	INTERMOUNTAIN FIRST BANCORP	LAS VEGAS, NV	Moved from Peer 6
1245385	375,942	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1246850	301,125	IRON AND GLASS BANCORP, INC.	PITTSBURGH, PA	Moved from Peer 6
1209695	337,337	ITASCA BANCORP INC.	ITASCA, IL	
2805683	358,376	JAMES MONROE BANCORP, INC.	ARLINGTON, VA	
1833997	358,568	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
1048504	361,783	JEFFERSONVILLE BANCORP	JEFFERSONVILLE, NY	
1117512	387,698	JUNIATA VALLEY FINANCIAL CORP.	MIFFLINTOWN, PA	
1050075	300,873	KANSAS BANK CORPORATION	JOHNSON, KS	
1140127	327,350	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1137109	355,815	KAW VALLEY BANCORP, INC.	TOPEKA, KS	
1495854	354,509	KEWEENAW FINANCIAL CORPORATION	HANCOCK, MI	
1141889	381,533	KISH BANCORP, INC.	BELLEVILLE, PA	
2721112	467,812	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
3030307	479,885	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2585761	397,338	LDF, INC.	CHICAGO, IL	New Y-9C/BHCPR reporter
1031588	326,390	LEARNER FINANCIAL CORPORATION	WALNUT CREEK, CA	
1416578	304,975	LEGEND BANCORP, INC.	BOWIE, TX	Moved from Peer 6
2352226	458,074	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
1130548	336,207	LIBERTY FINANCIAL SERVICES, IN	NEW ORLEANS, LA	
1210169	346,943	LINCOLN BANCORP	REINBECK, IA	
3019674	476,274	LSB CORPORATION	NORTH ANDOVER, MA	
2728577	465,280	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	410,756	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1139363	403,540	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1099814	414,028	MARIES COUNTY BANCORP., INC.	VIENNA, MO	
1250437	450,876	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1095254	463,127	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
3035647	306,668	MARYLAND BANCORP, INC.	LEXINGTON PARK, MD	
1871618	300,847	MCI NTOSH BANCSHARES, INC.	JACKSON, GA	Moved from Peer 6
1127324	341,505	MCLEOD BANCSHARES, INC.	SHOREWOOD, MN	
2395326	318,861	MECHANICS FINANCIAL CORPORATIO	MANSFIELD, OH	
2485487	354,226	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
2009294	360,307	MERRILL MERCHANTS BANCSHARES,	BANGOR, ME	
2217503	402,044	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
1208513	489,471	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	398,534	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1081136	304,977	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1133455	397,838	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1139185	382,509	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
1206573	341,757	MIDAMERICA NATIONAL BANCSHARES	CANTON, IL	
2868950	325,077	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1054840	337,064	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1491351	374,030	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1086654	477,388	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
1054091	364,885	MIDSTATE BANCORP, INC.	HINTON, OK	
2767660	361,136	MILLENNIUM BANKSHARES CORPORAT	RESTON, VA	
2651581	307,949	MNB BANCORP	MILFORD, MA	Moved from Peer 6
1099980	383,616	MNB BANCSHARES, INC.	MALVERN, AR	
1097922	337,586	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	
1058165	382,956	MORRILL BANCSHARES, INC.	MERRIAM, KS	
2628529	440,819	MYSTIC FINANCIAL, INC.	MEDFORD, MA	
1086001	478,895	N W SERVICES CORPORATION	RINGGOLD, GA	
2665739	323,333	NATCOM BANCSHARES, INC.	SUPERIOR, WI	Moved from Peer 6
1947045	420,668	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
2947882	389,066	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
1031681	387,197	NATIONAL MERCANTILE BANCORP	LOS ANGELES, CA	
3059773	319,638	NATIONAL UNITED BANCSHARES, IN	GATESVILLE, TX	
1082816	362,881	NBANK CORP	COMMERCE, GA	
1200124	437,429	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3047109	454,041	NEW FRONTIER BANCORP	GREELEY, CO	
1023154	454,232	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	394,201	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1830361	410,372	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
1048791	316,410	NEWTON FINANCIAL CORPORATION	NEWTON, NJ	
1827893	485,684	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	375,215	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1123933	345,042	NORTH COUNTRY FINANCIAL CORPOR	MANISTIQUE, MI	
2621182	375,670	NORTH SHORE BANCORP	PEABODY, MA	
1122422	313,459	NORTHEAST SECURITIES CORPORATI	MINNEAPOLIS, MN	Moved from Peer 6
1246935	346,927	NORTHERN BANCORP, INC.	WOBURN, MA	
2934305	473,524	NORTHFIELD MHC	NORTHFIELD, VT	
2056298	342,389	NORTHVIEW FINANCIAL CORPORATIO	NORTHFIELD, IL	
2578718	469,263	NORTHWEST SUBURBAN BANCORP, IN	MOUNT PROSPECT, IL	
2365356	401,867	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
3110366	404,124	NOVA FINANCIAL HOLDINGS, INC	PHILADELPHIA, PA	Name change from BERKSHIRE FINANCIAL HOLDINGS, INC.
2320618	343,803	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2321428	360,490	OGDEN BANCSHARES, INC.	OGDEN, IA	
2233950	484,067	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
2485807	464,128	OMNI BANCSHARES, INC.	METAIRIE, LA	
1083729	447,199	ONE AMERICAN CORP.	VACHERIE, LA	
1248153	492,036	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1056769	351,126	OTTAWA BANCSHARES, INC.	SALINA, KS	
1249383	494,654	OXFORD BANK CORPORATION	OXFORD, MI	
1248032	439,167	OXFORD FINANCIAL CORPORATION	ADDISON, IL	
2762973	460,909	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2560236	423,334	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
1099908	363,412	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	448,353	PALM BANCORP	PALMERTON, PA	
1480663	334,615	PALM DESERT INVESTMENTS	PALM DESERT, CA	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1205932	416, 281	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
3021800	307, 801	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	Moved from Peer 6
3247468	499, 462	PARISH NATIONAL CORPORATION	COVINGTON, LA	New Y-9C/BHCPR reporter
1209716	364, 592	PARK BANCORPORATION, INC.	MADISON, WI	
2337081	369, 119	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
2840479	353, 296	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	
2061407	328, 332	PAVILION BANCORP, INC.	ADRIAN, MI	
2787912	317, 101	PB FINANCIAL SERVICES CORPORAT	DULUTH, GA	Moved from Peer 6
1974443	431, 875	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1866155	336, 338	PEOPLES COMMUNITY BANCSHARES,	COLQUITT, GA	
1139541	384, 499	PEOPLES FINANCIAL SERVICES COR	HALLSTEAD, PA	
1081314	433, 047	PERSONS BANKING CO., INC.	LITHONIA, GA	
1845619	305, 667	PETERSON HOLDING COMPANY	DECATUR, AR	Moved from Peer 6
3051188	323, 003	PHSB FINANCIAL CORPORATION	BEAVER FALLS, PA	
3145966	373, 451	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
1108163	342, 207	PLAINS BANCORP, INC.	DIMMIT, TX	
1096484	421, 881	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	394, 149	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3098576	404, 638	PLUMAS BANCORP	QUINCY, CA	
2224257	374, 265	POINTE FINANCIAL CORPORATION	BOCA RATON, FL	
1067626	317, 646	PRAIRIE CAPITAL, INC.	AUGUSTA, KS	
2291389	380, 762	PRAIRIE FINANCIAL CORPORATION	BRIDGEVIEW, IL	
2306649	384, 027	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	
1084575	305, 215	PRIORITYONE CAPITAL CORPORATIO	MAGEE, MS	
3176607	429, 572	PSB GROUP, INC.	MADISON HEIGHTS, MI	
2321419	431, 216	PSB HOLDINGS, INC.	WAUSAU, WI	
1022997	349, 127	PUEBLO BANCORPORATION	PUEBLO, CO	
1095423	368, 660	PULASKI INVESTMENT CORPORATION	LITTLE ROCK, AR	
1139804	469, 003	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
1246252	399, 727	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
2618614	313, 461	QUEENSTOWN BANCORP OF MARYLAND	QUEENSTOWN, MD	
3122846	341, 062	RANDOLPH BANCORP	STOUGHTON, MA	
2743235	372, 598	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	376, 898	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
2787118	378, 198	RELIANCE BANCSHARES, INC.	DES PERES, MO	
3023680	473, 939	REPUBLIC BANCSHARES OF TEXAS,	HOUSTON, TX	
1126121	341, 676	RICE LAKE BANCORP., INC.	RICE LAKE, WI	
2114938	427, 475	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	404, 097	RIVER VALLEY BANCORPORATION	MERRILL, WI	
2616085	324, 435	RIVERSIDE GULF COAST BANKING	CAPE CORAL, FL	Moved from Peer 6
2492485	399, 940	ROBERTSON HOLDING COMPANY, L. P	HARROGATE, TN	
2352280	334, 330	ROCKHOLD BANCORP	KIRKSVILLE, MO	
1885594	371, 830	ROYAL AMERICAN CORPORATION	INVERNESS, IL	
2702232	428, 322	RSI BANCORP, MHC	RAHWAY, NJ	
1071454	415, 025	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
3021220	475, 330	RUSSELLVILLE BANCSHARES, INC.	JONESBORO, AR	
2336806	409, 588	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1121733	359, 368	S&C BANCO, INC.	NEW RICHMOND, WI	
1108042	396, 998	SABINE BANCSHARES, INC.	MANY, LA	
2603928	306, 678	SAEHAN BANCORP	LOS ANGELES, CA	Moved from Peer 6
2693273	324, 771	SALISBURY BANCORP, INC.	LAKEVILLE, CT	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1204029	317,004	SEAWAY BANCSHARES, INC.	CHICAGO, IL	
1135374	320,663	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
1124789	316,924	SECURITY BANCSHARES CO.	GLENCOE, MN	
1098509	378,298	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1140323	443,582	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1248573	319,478	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
1085330	308,677	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
2472423	318,657	SERVICE BANCORP, MHC	MEDWAY, MA	
2366997	425,361	SHREWSBURY BANCORP	SHREWSBURY, NJ	
1982055	330,096	SLIPPERY ROCK FINANCIAL CORPOR	SLIPPERY ROCK, PA	
1143342	437,216	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	406,185	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
1124060	444,602	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
2640615	385,436	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
2794778	315,964	SOUTHCOAST FINANCIAL CORPORATI	MOUNT PLEASANT, SC	Moved from Peer 6
1082058	384,735	SOUTHEASTERN BANKING CORPORATI	DARIEN, GA	
1099074	456,387	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
1248939	443,210	SOUTHERN DEVELOPMENT BANCORPOR	ARKADELPHIA, AR	
1207824	311,397	SOUTHERN MICHIGAN BANCORP, INC	COLDWATER, MI	
3266227	311,944	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	New Y-9C/BHCPR reporter
1129823	396,542	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
2169871	375,136	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
3157473	417,152	SOUTHWEST COMMUNITY BANCORP	CARLSBAD, CA	
1063552	419,946	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1132391	320,981	SOUTHWEST VIRGINIA BANKSHARES,	MARION, VA	
1247361	371,817	SPRING BANCORP, INC.	SPRINGFIELD, IL	
2474931	313,664	ST. JOSEPH CAPITAL CORPORATION	MISHAWAKA, IN	
1126729	403,120	STARION BANCORPORATION	BISMARCK, ND	
2623588	308,693	STATE OF FRANKLIN BANCSHARES,	JOHNSON CITY, TN	
2290560	406,219	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	468,749	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2754334	365,529	STONEBRIDGE FINANCIAL CORP.	WEST CHESTER, PA	
3051571	314,126	STURGIS BANCORP, INC.	STURGIS, MI	Moved from Peer 6
1479180	334,981	SUMMIT FINANCIAL CORPORATION	GREENVILLE, SC	
2473484	481,845	SVB FINANCIAL SERVICES, INC.	SOMERVILLE, NJ	
1202883	325,611	SWORD FINANCIAL CORPORATION	HORICON, WI	
1142242	457,098	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	490,163	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2127068	413,311	TEXAS SECURITY FIRST BANCSHARE	SULPHUR SPRINGS, TX	
2621548	437,688	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
1118292	305,361	TOWER BANCORP INC.	GREENCASTLE, PA	Moved from Peer 6
2745604	474,891	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1208531	362,082	TOWN & COUNTRY BANCORP, INC.	SPRINGFIELD, IL	
1095722	369,274	TOWN & COUNTRY BANCSHARES, INC	SALEM, MO	
1200405	339,873	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
2523389	395,270	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1080139	459,358	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
3219577	365,864	UBT BANCSHARES, INC.	MARYSVILLE, KS	
1115424	473,494	UNION BANKSHARES COMPANY	ELLSWORTH, ME	
1114940	344,087	UNION BANKSHARES, INC.	MORRISVILLE, VT	
3177341	353,296	UNION FINANCIAL BANCSHARES, IN	UNION, SC	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1141106	373, 531	UNION NATIONAL FINANCIAL CORPO	MOUNT JOY, PA	
1141601	313, 856	UNISOUTH, INC.	UMATILLA, FL	
1133781	380, 368	UNITED BANCOR, LTD.	DICKINSON, ND	
1071502	393, 182	UNITED BANCORP, INC.	MARTINS FERRY, OH	
2235598	345, 287	UNITED BANCORPORATION	BILLINGS, MT	
3125098	367, 873	UNITED COMMUNITY BANKSHARES OF	ORLANDO, FL	
1207392	364, 765	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
2713715	334, 063	UNITED FINANCIAL CORP.	GREAT FALLS, MT	
2181426	491, 229	UNITY BANCORP, INC.	CLINTON, NJ	
2630746	307, 870	UNITY BANCSHARES, L. L. C.	SAINT JOHN, MO	
1097511	333, 337	UNIVERSAL BANCORP	BLOOMFIELD, IN	
2082532	323, 264	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	
2314327	347, 100	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
2721596	480, 962	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
1084155	318, 600	WAKULLA BANCORP	CRAWFORDVILLE, FL	Moved from Peer 6
1126318	301, 508	WALKER BAN CO.	WALKER, MN	Moved from Peer 6
2685054	467, 248	WARREN BANCORP, INC.	WARREN, MI	
3021659	481, 021	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1054813	317, 534	WASHINGTON INVESTMENT COMPANY	OTIS, CO	
1204104	407, 612	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
1085255	344, 287	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1057113	325, 147	WEST POINT BANCORP, INC.	WEST POINT, NE	
2560281	424, 061	WEST POINTE BANCORP, INC.	BELLEVILLE, IL	
1097249	436, 787	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1127650	354, 126	WESTBRAND, INC.	MINOT, ND	
2453084	303, 652	WESTERN ACQUISITION PARTNERS,	INVERNESS, IL	Moved from Peer 6
1124891	342, 070	WESTERN BANCSHARES, INC.	SAINT PAUL, MN	
1134911	424, 405	WGNB CORP.	CARROLLTON, GA	
1051979	469, 932	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
2142445	314, 007	WHITMAN BANCORPORATION, INC.	COLFAX, WA	Moved from Peer 6
1058558	349, 228	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
2140115	434, 022	WWS FINANCIAL CORP.	PITTSBURGH, PA	
2847357	333, 293	1ST CENTENNIAL BANCORP	REDLANDS, CA	Moved from Peer 6
2784920	325, 279	1ST CONSTITUTION BANCORP	CRANBURY, NJ	Moved from Peer 6
2776813	380, 536	1ST STATE BANCORP, INC.	BURLINGTON, NC	
1830240	364, 591	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
1247576	336, 790	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 496 bank holding companies.