

PEER GROUP 05

	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Number of BHCs in Peer Group	478	431	462	424	395
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.76	3.85	3.80	4.02	3.91
+ Non-interest Income	0.91	1.02	1.02	0.97	0.94
- Overhead Expense	3.10	3.12	3.13	3.15	3.11
- Provision for Losses	0.15	0.19	0.21	0.26	0.24
+ Securities Gains (Losses)	0.04	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)	1.49	1.64	1.53	1.63	1.56
Net Operating Income	1.00	1.11	1.05	1.09	1.03
Net Income	1.00	1.11	1.05	1.09	1.03
Net Income (Sub S Adjusted)	1.03	1.08	1.06	1.11	1.11
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	5.69	6.17	5.94	6.75	7.85
Interest Expense	1.60	1.99	1.82	2.41	3.65
Net Interest Income (TE)	4.08	4.18	4.12	4.34	4.22
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.12	0.14	0.21	0.22	0.22
Earnings Coverage of Net Losses (X)	17.97	21.74	22.36	26.75	24.29
Ln&Ls Allowance/Total Loans & Leases	1.30	1.35	1.30	1.33	1.28
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.76	0.81	0.72	0.76	0.73
30-89 Days Past Due Loans and Leases	0.87	1.13	0.87	1.03	1.14
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	17.99	16.39	18.57	16.37	17.33
Net ST Noncore Funding Dependence	7.75	6.33	8.72	6.72	8.90
Net Loans and Leases/Total Assets	65.52	64.50	65.33	65.14	65.52
CAPITALIZATION:					
Tier 1 Leverage Ratio	9.02	8.72	8.84	8.69	8.57
Equity Capital/Total Assets	8.69	8.64	8.56	8.71	8.62
Net Loans&Ls/Equity Capital (X)	7.96	7.87	8.05	7.88	7.99
Cash Dividends/Net Income	22.18	21.68	28.66	24.63	26.20
Cash Dividends/Net Income (Sub S Adjusted)	13.05	29.79	30.22	26.07	30.78
Retained Earnings/Avg Equity Cap	8.58	9.48	8.19	8.92	8.16
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.31	0.43	0.30	0.48	0.49
Long-Term Debt/Equity Capital	1.41	1.44	1.39	1.72	2.10
Equity Investment in Subs/Equity Cap	109.59	107.92	109.17	107.10	104.58
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	93.26	120.49	105.41	125.33	149.86

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PERCENT OF AVERAGE ASSETS	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Interest Income (TE)	5.24	5.70	5.49	6.26	7.29
Less: Interest Expense	1.48	1.84	1.68	2.24	3.39
Equals: Net Interest Income (TE)	3.76	3.85	3.80	4.02	3.91
Plus: Non-Interest Income	0.91	1.02	1.02	0.97	0.94
Equals: Adj Operating Income (TE)	4.71	4.92	4.85	5.02	4.88
Less: Overhead Expense	3.10	3.12	3.13	3.15	3.11
Less: Provision for Loan and Lease Losses	0.15	0.19	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	0.04	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)	1.49	1.64	1.53	1.63	1.56
Less: Applicable Income Taxes (TE)	0.45	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	1.00	1.11	1.05	1.09	1.03
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.00	1.11	1.05	1.09	1.03
Memo: Net Income (Last Four Qtrs)	1.02	1.09	1.06	1.08	1.03
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.50	92.57	92.56	92.87	92.97
Avg Int-Bearing Funds / Avg Assets	78.51	78.84	78.58	78.73	78.83
Int Income (TE) / Avg Earning Assets	5.69	6.17	5.94	6.75	7.85
Int Expense / Avg Earning Assets	1.60	1.99	1.82	2.41	3.65
Net Int Inc (TE) / Avg Earn Assets	4.08	4.18	4.12	4.34	4.22
YIELD OR COST:					
Total Loans and Leases (TE)	6.39	6.98	6.78	7.50	8.64
Interest-Bearing Bank Balances	1.07	1.53	1.60	2.20	4.70
Fed Funds Sold & Reverse Repos	0.92	1.13	1.05	1.57	3.78
Trading Assets	0.00	3.90	3.65	1.56	1.21
Total Earning Assets	5.56	6.04	5.82	6.61	7.72
Investment Securities (TE)	4.14	4.62	4.20	5.31	6.22
U.S. Treasury & Agency Sec (excl MBS)	3.45	3.99	3.53	4.72	6.35
Mortgage-Backed Securities	3.87	4.17	3.71	5.05	5.77
All Other Securities	5.88	6.17	6.37	6.94	7.32
Interest-Bearing Deposits	1.70	2.17	1.96	2.68	4.18
Time Deposits of \$100K or More	2.44	2.97	2.75	3.54	5.38
Time Deposits < \$100K	2.51	3.17	2.92	3.78	5.55
Other Domestic Deposits	0.81	1.07	0.94	1.44	2.40
Foreign Deposits	N/A	0.00	0.00	N/A	3.17
Fed Funds Purchased and Repos	1.18	1.46	1.28	1.87	3.96
Other Borrowed Funds & Trading Liab	3.62	4.17	3.98	4.54	5.58
All Interest-Bearing Funds	1.87	2.32	2.13	2.83	4.29

PEER GROUP 05

03/31/2004

03/31/2003

12/31/2003

12/31/2002

12/31/2001

Avg Personnel Exp Per Employee (\$000)

13

13

49

47

44

Avg Assets per Employee (\$000)

3,113

2,994

2,959

2,846

2,697

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

1.90

1.30

1.45

1.65

1.49

Overhead Exp / NII + Non-Int Income

67.52

64.96

66.01

64.08

65.25

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.10

3.12

3.13

3.15

3.11

Personnel Expense

1.73

1.73

1.72

1.72

1.68

Net Occupancy Expense

Other Operating Expenses

0.44

0.45

0.44

0.45

0.46

0.92

0.92

0.95

0.96

0.96

Overhead Less Non-Interest Income

2.15

2.05

2.07

2.12

2.12

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

65.88

63.49

64.53

62.63

63.68

Personnel Expense

36.65

35.22

35.50

34.26

34.33

Net Occupancy Expense

9.20

9.01

8.98

8.80

9.30

Other Operating Expenses

19.58

18.80

19.62

19.18

19.69

Total Non-Interest Income

18.86

20.29

20.39

18.89

18.72

Fiduciary Activities Income

0.71

0.77

0.70

0.79

0.87

Serv Charges on Deposit Accts - Domestic

7.81

7.63

7.93

7.58

7.82

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees & Commissions

0.41

0.34

0.35

0.39

0.39

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.28

0.26

0.26

0.23

0.30

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.42

0.41

0.41

0.39

0.35

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

1.12

2.31

2.26

1.56

1.11

Other Non-Interest Income

5.45

5.52

5.55

5.30

5.30

Overhead Less Non-Interest Income

46.39

42.52

43.47

43.05

44.12

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

22.84

22.91

22.34

24.86

25.51

Appl Inc Tax+TE/Pretax NOI+TE

30.95

31.17

30.23

31.84

33.39

PERCENT OF TOTAL ASSETS	PERCENT COMPOSITION OF ASSETS AND LOAN MIX				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate Loans	48.15	46.54	47.53	47.04	46.39
Commercial and Industrial Loans	9.93	10.21	10.19	10.09	10.41
Loans to Individuals	3.98	4.39	4.07	4.58	5.29
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.28	1.17	1.26	1.24	1.32
Other Loans and Leases	0.78	0.82	0.79	0.81	0.83
Net Loans and Leases	65.52	64.50	65.33	65.14	65.52
Debt Securities Over 1 Year	19.14	19.25	20.02	18.83	17.44
Mutual Funds and Equity Securities	0.28	0.33	0.28	0.34	0.28
Subtotal	86.13	85.01	86.69	85.20	83.97
Interest-Bearing Bank Balances	0.58	0.71	0.46	0.66	0.54
Federal Funds Sold & Reverse Repos	2.11	2.23	1.32	2.11	2.11
Debt Securities 1 Year or Less	1.96	2.42	2.05	2.42	2.24
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.82	91.54	91.47	91.52	91.48
Non-Int Cash and Due From Dep Inst	2.90	3.41	3.34	3.49	3.58
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.10	0.09	0.09	0.09	0.08
All Other Assets	5.16	4.96	5.11	4.91	4.87
MEMORANDA:					
Short-Term Investments	5.45	6.28	4.53	6.13	5.59
U. S. Treasury Securities	0.16	0.27	0.20	0.33	0.50
U. S. Agency Securities (excl MBS)	7.38	6.69	7.79	6.64	7.04
Municipal Securities	3.94	4.10	4.12	3.92	3.79
Mortgage-Backed Securities	6.74	8.15	6.82	6.94	6.32
Asset-Backed Securities	0.00	0.00	0.00	0.01	0.01
Other Debt Securities	0.60	0.80	0.69	0.83	0.98
RE Loans Secured by 1-4 Family	17.48	18.00	17.52	18.76	19.89
Revolving	2.37	2.14	2.33	2.08	1.58
Closed-End, Sec by First Liens	13.68	14.32	13.69	15.02	16.22
Closed-End, Sec by Junior Liens	1.05	1.17	1.10	1.25	1.42
Commercial Real Estate Loans	26.77	25.02	26.37	24.66	22.80
Construction and Land Dev	5.81	5.08	5.41	5.01	4.76
Multifamily	1.13	0.98	1.13	1.04	1.07
Nonfarm Nonresidential	18.85	18.02	18.95	17.82	16.12
RE Loans Secured by Farmland	1.65	1.41	1.47	1.45	1.53
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	73.23	71.91	72.56	71.97	70.45
RE Loans Secured by 1-4 Family	26.99	28.26	26.95	29.21	30.49
Revolving	3.59	3.26	3.52	3.15	2.34
Closed-End	23.14	24.71	23.13	25.81	27.61
Commercial Real Estate Loans	40.67	38.46	40.18	37.59	34.59
Construction and Land Dev	8.77	7.65	8.19	7.49	7.10
Multifamily	1.72	1.50	1.71	1.58	1.62
Nonfarm Nonresidential	28.64	27.77	28.83	27.22	24.49
RE Loans Secured by Farmland	2.47	2.18	2.23	2.21	2.33
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	15.12	15.71	15.53	15.49	15.81
Loans to Individuals	6.19	6.90	6.26	7.09	8.20
Credit Card Loans	0.15	0.17	0.16	0.18	0.19
Agricultural Loans	1.96	1.82	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	1.21	1.29	1.22	1.25	1.28

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Short-Term Investments	5.45	6.28	4.53	6.13	5.59
Liquid Assets	22.68	23.42	22.67	23.04	22.53
Investment Securities	22.22	22.83	23.23	22.31	22.29
Net Loans and Leases	65.52	64.50	65.33	65.14	65.52
Net Lns, Ls & Stdby Ltrs of Credit	66.12	65.06	65.96	65.70	66.07
Core Deposits	67.82	68.80	68.40	68.79	69.36
Noncore Funding	21.41	20.70	21.08	20.57	20.43
Time Deposits of \$100K or More	12.59	12.45	12.25	12.09	12.10
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.31	1.17	1.40	1.27	1.53
Net Fed Funds Purchased (Sold)	-0.81	-1.10	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	1.23	1.09	1.44	1.20	1.01
Earning Assets Repr in 1 Year	37.55	37.96	37.01	37.76	36.91
Int-Bearing Liab Repr in 1 Year	28.77	30.58	28.98	30.76	35.20
Long-Term Debt Repr in 1 Year	0.47	0.47	0.45	0.41	0.51
Net Assets Repriceable in 1 Year	7.73	6.39	6.81	6.08	0.44
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	17.99	16.39	18.57	16.37	17.33
Net ST Noncore Funding Dependence	7.75	6.33	8.72	6.72	8.90
Short-Term Inv/ST Noncore Funding	54.20	64.38	43.88	62.09	51.66
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.93	16.44	14.51	15.30	12.93
Net Loans and Leases/Total Deposits	80.81	78.72	80.50	79.92	80.12
Net Loans and Leases/Core Deposits	97.58	94.38	96.42	95.20	95.22
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.07	1.37	0.86	1.38	0.69
Avail-For-Sale Sec Appr(Depr)/Eq Cap	3.76	4.56	2.56	5.17	2.43
Struct Notes Appr(Depr)/Eq Cap	0.10	0.10	-0.15	0.11	0.01
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.82	8.45	7.91	9.27	11.72
Available-For-Sale Securities	92.18	91.55	92.09	90.73	88.28
U.S. Treasury Securities	0.92	1.54	1.02	1.74	2.49
U.S. Agency Securities (excl MBS)	36.27	32.56	36.16	32.71	34.85
Municipal Securities	18.32	18.71	18.43	18.46	17.34
Mortgage-Backed Securities	29.26	33.93	28.53	32.91	27.23
Asset-Backed Securities	0.00	0.01	0.00	0.03	0.07
Other Debt Securities	2.57	3.48	2.93	3.69	4.49
Mutual Funds and Equity Securities	1.35	1.44	1.27	1.52	1.31
Debt Securities 1 Year or Less	10.35	12.07	10.46	11.98	11.60
Debt Securities 1 To 5 Years	36.94	37.32	36.60	38.60	34.94
Debt Securities Over 5 Years	47.40	44.64	47.10	43.70	37.36
Pledged Securities	44.25	40.58	41.82	41.33	42.81
Structured Notes, Fair Value	2.89	0.79	2.57	0.55	0.16

ANALYSIS RATIOS	PEER GROUP 05				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Provision for Ln&Ls Losses/Avg Assets	0.15	0.19	0.21	0.26	0.24
Provision for Ln&Ls Losses/Avg Lns&Ls	0.23	0.29	0.32	0.38	0.36
Provision for Ln&Ls Losses/Net Losses	172.47	242.95	204.23	225.45	203.95
Ln&Ls Allowance/Total Loans & Leases	1.30	1.35	1.30	1.33	1.28
Ln&Ls Allowance/Net Ln&Ls Losses (X)	22.73	21.86	12.81	13.31	13.01
ALL/Nonaccrual Assets	475.74	375.79	506.55	467.78	427.57
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	310.48	280.11	343.12	321.74	262.02
Gross Ln&Ls Losses/Avg Loans & Leases	0.19	0.21	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	0.12	0.14	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	6.32	5.99	27.21	30.40	33.02
Earnings Coverage of Net Losses (X)	17.97	21.74	22.36	26.75	24.29
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.03	0.06	0.05	0.05
RE Loans Secured By 1-4 Family	0.03	0.03	0.07	0.06	0.05
Revolving	0.00	0.00	0.01	0.01	0.01
Closed-End	0.03	0.04	0.07	0.06	0.05
Commercial Real Estate Loans	0.02	0.01	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	0.01	0.01	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	0.17	0.19	0.47	0.52	0.49
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.90	0.89	0.86	0.88	0.80
Credit Card Loans	1.56	2.12	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	0.04	0.06	0.22	0.21	0.14

PERCENT OF LOANS AND LEASES	PEER GROUP 05				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
30-89 Days PD Loans and Leases	0.87	1.13	0.87	1.03	1.14
90+ Days PD Loans and Leases	0.13	0.14	0.12	0.13	0.18
Nonaccrual Loans and Leases	0.61	0.66	0.59	0.62	0.60
90+ Days PD and Nonaccrual Loans and Leases	0.78	0.84	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	0.87	1.13	0.87	1.03	1.14
90+ Days Past Due Assets	0.13	0.14	0.12	0.13	0.18
Nonaccrual Assets	0.61	0.66	0.59	0.62	0.60
30+ Days PD & Nonaccrual Assets	1.71	2.03	1.69	1.91	2.04
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.51	0.55	0.49	0.53	0.55
90+ PD & Nonaccrual Assets + OREO	0.64	0.68	0.62	0.65	0.66
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.55	0.57	0.52	0.55	0.52
Allowance for Loan & Lease Losses	63.81	65.53	61.55	63.37	61.96
Equity Cap + ALLL	5.93	6.26	5.74	6.06	5.73
Tier 1 Cap + ALLL	5.75	6.19	5.57	6.00	5.71
Loans & Leases + RE Acquired	0.83	0.88	0.80	0.83	0.78

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate - 30-89 Days PD	0.79	1.01	0.78	0.88	1.03
- 90+ Days Past Due	0.12	0.12	0.10	0.11	0.15
- Nonaccrual	0.49	0.55	0.48	0.51	0.52
Coml & Indl - 30-89 Days PD	1.03	1.27	1.00	1.10	1.17
- 90+ Days Past Due	0.10	0.13	0.10	0.12	0.18
- Nonaccrual	0.80	0.87	0.72	0.87	0.76
Individuals - 30-89 Days PD	1.42	1.62	1.67	1.85	1.89
- 90+ Days Past Due	0.15	0.17	0.14	0.18	0.21
- Nonaccrual	0.24	0.29	0.28	0.27	0.26
Dep Inst Lns - 30-89 Days PD	0.27	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	0.28	0.44	0.14	0.20	0.22
- 90+ Days Past Due	0.02	0.04	0.01	0.01	0.01
- Nonaccrual	0.20	0.18	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	0.37	0.58	0.34	0.69	0.75
- 90+ Days Past Due	0.03	0.06	0.02	0.03	0.04
- Nonaccrual	0.04	0.06	0.06	0.11	0.14
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.91	1.20	1.02	1.23	1.26
- 90+ Days Past Due	0.11	0.12	0.12	0.12	0.15
- Nonaccrual	0.42	0.40	0.39	0.36	0.39
Revolving - 30-89 Days PD	0.24	0.34	0.30	0.34	0.36
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.03
- Nonaccrual	0.05	0.03	0.04	0.04	0.09
Closed-End - 30-89 Days PD	0.97	1.16	1.11	1.16	1.34
- 90+ Days Past Due	0.11	0.13	0.12	0.12	0.15
- Nonaccrual	0.44	0.44	0.43	0.40	0.41
- Jr Lien 30-89 Days PD	0.05	0.07	0.07	0.07	N/A
- Jr Lien 90+ Days PD	0.00	0.01	0.01	0.00	N/A
- Jr Lien Nonaccrual	0.04	0.03	0.04	0.03	N/A
Commercial RE - 30-89 Days PD	0.52	0.73	0.50	0.58	0.77
- 90+ Days Past Due	0.08	0.08	0.06	0.07	0.10
- Nonaccrual	0.47	0.59	0.49	0.58	0.57
Const & Dev - 30-89 Days PD	0.36	0.61	0.41	0.49	0.60
- 90+ Days Past Due	0.02	0.03	0.02	0.03	0.05
- Nonaccrual	0.15	0.26	0.20	0.28	0.29
Multi family - 30-89 Days PD	0.06	0.09	0.09	0.10	0.11
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.01	0.02
Nonfarm Nres- 30-89 Days PD	0.50	0.68	0.48	0.51	0.70
- 90+ Days Past Due	0.07	0.05	0.05	0.04	0.08
- Nonaccrual	0.49	0.60	0.49	0.57	0.56
Farmland - 30-89 Days PD	0.31	0.71	0.26	0.36	0.37
- 90+ Days Past Due	0.06	0.06	0.02	0.03	0.07
- Nonaccrual	0.32	0.40	0.32	0.45	0.33
Credit Card - 30-89 Days PD	1.51	1.51	1.57	1.70	1.94
- 90+ Days Past Due	0.48	0.56	0.50	0.47	0.74
- Nonaccrual	0.02	0.01	0.00	0.01	0.02

CAPITAL RATIOS	PEER GROUP 05				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Tier 1 Leverage Ratio	9.02	8.72	8.84	8.69	8.57
Tier 1 RBC Ratio	12.75	12.51	12.58	12.50	12.36
Total Risk-Based Capital Ratio	14.20	13.92	14.01	13.89	13.61
Tangible Tier 1 Leverage Ratio	8.97	8.69	8.80	8.65	8.53
Tangible Common Eq Cap/Tan Assets	8.20	8.19	8.08	8.26	8.17
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	12.99	12.15	12.61	11.78	11.60
Standby Letters of Credit	0.53	0.48	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	0.15	0.10	0.10	0.07	0.07
Interest Rate Contracts	0.11	0.08	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	0.01	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	20.13	18.94	20.18	19.00	18.65

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Interest Rate Contracts	82.89	82.38	84.41	81.30	85.71
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	15.79	15.69	14.10	16.37	11.43
Futures and Forwards	19.52	14.32	16.97	13.95	18.37
Written Options	30.25	20.91	27.23	11.02	4.29
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	27.42	11.99	24.25	9.79	4.29
Purchased Options	3.95	20.25	13.35	23.76	33.06
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.95	18.32	13.35	23.76	30.21
Swaps	41.23	44.52	42.45	47.13	44.29
Held for Trading	10.26	0.00	1.25	1.63	0.00
Interest Rate Contracts	10.26	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	89.74	100.00	98.75	98.37	100.00
Interest Rate Contracts	72.63	78.92	78.74	75.10	85.71
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	15.79	15.69	14.10	16.37	8.57
Deriv Contr (Excl Fut & FX LE 14 Days)	68.27	78.12	72.77	88.98	85.76
One Year or Less	25.28	23.50	24.20	26.42	24.14
Over 1 Year to 5 Years	37.06	48.10	41.85	50.53	55.79
Over 5 Years	0.69	0.80	0.79	0.98	3.05
Gross Negative Fair Value (Abs Val)	1.12	1.39	1.12	1.69	0.58
Gross Positive Fair Value	0.86	1.54	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	0.04	0.02	0.01	0.01	0.00

INSURANCE ACTIVITIES

03/31/2004

03/31/2003

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	20.07	29.85	29.22	38.37	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	79.93	70.15	70.78	61.63	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	11.56	0.00	8.52	N/A
Ins Activities Revenue/Adj Oper Inc	0.42	0.41	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	86.55	85.71	81.81	72.24	N/A
Other Prem Inc/Total Prem Inc	13.45	14.29	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)	90.67	74.84	82.08	-82.97	N/A
Ins Net Inc (L/H)/Equity (L/H)	15.92	18.17	10.99	16.71	N/A
Insur Ben, Losses, Exp/Insur Premiums	53.56	52.67	317.14	21.93	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.64	2.00	0.60	0.00	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.93	8.04	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	6.27	4.73	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
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FOREIGN ACTIVITIES

Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	N/A	0.00	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	-43.02	88.32	-29.44	-24.73	-57.17
Total Selected Assets	-26.77	-9.08	-18.73	-15.71	-44.08
Deposits	-46.15	N/A	-27.59	N/A	-66.13

PROFITABILITY:	PEER GROUP 05				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Net Income/Avg Equity Capital	11.05	12.14	11.57	12.02	11.25
Bank Net Inc/Avg Eq Inv in Banks	11.86	13.11	12.31	12.89	12.18
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.70	7.26	4.99	6.07	0.81
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.18	10.37	8.31	8.68	10.82
Bank Net Income/Parent Net Income	105.82	104.16	105.20	104.16	104.93
Nonbank Net Income/Parent Net Income	0.20	0.25	0.23	0.24	0.14
Sub BHCs Net Inc/Parent Net Income	83.53	81.18	85.82	78.78	81.33
LEVERAGE:					
Total Liabilities/Equity	16.41	13.74	15.74	13.63	10.32
Total Debt/Equity Capital	2.37	2.53	2.44	2.90	3.51
Tot Debt+NP to Subs Iss Tr Pref/Equity	13.71	11.27	13.02	11.25	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	2.53	2.69	2.62	3.03	3.89
Total Debt/Eq Cap - Exc Over Fair Value	2.40	2.57	2.48	2.95	3.59
Long-Term Debt/Equity Capital	1.41	1.44	1.39	1.72	2.10
Short-Term Debt/Equity Capital	0.31	0.43	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	0.24	0.27	0.26	0.25	0.28
Long-Term Debt/Consolidated LT Debt	4.10	4.37	3.53	5.86	7.26
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	109.59	107.92	109.17	107.10	104.58
Total Investment in Subs/Equity	110.32	108.53	109.77	107.71	105.38
Equity Inv in Subs/Cons Eq Cap+Min Int	98.22	98.17	97.83	98.26	99.53
Total Inv in Subs/Cons Eq Cap+Min Int	98.80	98.72	98.36	98.81	100.17
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.77	0.54	0.72	0.50	0.33
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.58	2.19	2.80	2.33	2.25
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	99.90	115.07	101.93	115.68	133.29
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	93.26	120.49	105.41	125.33	149.86
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	118.24	86.89	110.39	120.21	110.68
Pretax Oper Inc + Int Exp/Int Expense	1972.51	1509.22	3286.52	3412.68	1853.01
Div + Int From Subs/Int Exp + Div	146.81	143.03	144.97	167.03	150.84
Fees+Other Inc From Subs/Sal + Oth Exp	3.64	6.45	5.41	7.66	8.65
Net Inc/Curr Port of LT Debt+Pfd Div(X)	24.61	24.74	74.96	65.79	37.94
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.17	-0.17	-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	8.63	0.00	0.19	0.28	0.07
Total	9.51	0.13	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	0.53	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 COMPANY ANALYSIS - PART II				
	PEER GROUP 05 03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Div Paid/Inc Before Undist Inc	66.80	66.75	90.86	77.25	67.76
Dividends Paid/Net Income	22.17	21.68	28.70	24.62	26.50
Net Income - Dividends/Avg Equity	8.58	9.48	8.16	8.91	8.07
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	102.51	103.96	116.82	134.55	134.38
Dividends From Nonbank Subs	0.09	0.05	0.12	0.22	0.08
Dividends From Subsidiary BHCs	0.02	0.00	0.01	0.08	0.74
Dividends From All Subsidiaries	111.54	110.15	126.29	146.20	147.17
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	26.71	27.22	34.42	33.57	40.26
Interest Income From Bank Subs	0.10	0.10	0.11	0.11	0.21
Mgt & Service Fees From Bank Subs	0.35	0.47	0.41	0.68	0.57
Other Income From Bank Subs	0.00	0.03	0.02	0.07	0.08
Operating Income From Bank Subs	29.67	30.20	37.57	36.48	48.97
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	33.38	27.03	36.51	37.28	36.15
Interest Income From Nonbank Subs	1.17	0.89	0.29	1.73	6.77
Mgt & Serv Fees From Nonbank Subs	0.00	0.73	0.18	1.38	0.29
Other Income From Nonbank Subs	0.01	0.00	0.00	0.01	0.00
Operating Inc From Nonbank Subs	40.78	33.88	43.11	49.17	57.58
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	20.28	21.97	28.11	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	0.07	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	20.31	29.88	28.16	38.50	23.72
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	59.04	58.46	70.20	71.16	71.01
Interest Income From Bank Subs	3.26	2.61	0.89	0.65	1.24
Mgt & Serv Fees From Bank Subs	1.39	1.83	0.76	1.30	0.78
Other Income From Bank Subs	0.02	0.14	0.06	0.22	0.19
Operating Income From Bank Subs	75.68	75.86	80.78	82.62	81.64
Dividends From Nonbank Subs	0.08	0.07	0.10	0.15	0.04
Interest Income From Nonbank Subs	0.01	0.00	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	1.24	0.74	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	0.06	0.16	0.23	0.11	0.88
Loans and Adv From Subs/ST Debt	636.07	857.07	536.99	494.48	44.41
Loans and Adv From Subs/Total Debt	203.95	158.95	166.44	120.88	33.96

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									478
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.75	2.78	3.00	3.36	3.74	4.12	4.60	4.88	478
+ Non-interest Income	0.91	0.22	0.38	0.57	0.83	1.18	1.66	2.30	478
- Overhead Expense	3.10	1.89	2.15	2.55	3.04	3.62	4.13	4.66	478
- Provision for Losses	0.15	0.00	0.00	0.06	0.14	0.23	0.36	0.45	478
+ Securities Gains (Losses)	0.03	-0.00	0.00	0.00	0.00	0.06	0.18	0.28	478
+ Other Tax Equiv Adjustments	0.00	-0.08	-0.00	0.00	0.00	0.00	0.01	0.05	478
= Pretax Net Oper Income (TE)	1.48	0.45	0.72	1.08	1.53	1.88	2.23	2.44	478
Net Operating Income	1.00	0.28	0.42	0.70	1.00	1.27	1.56	1.90	478
Net Income	1.00	0.28	0.42	0.70	1.00	1.27	1.56	1.90	478
Net Income (Sub S Adjusted)	1.02	0.34	0.51	0.75	0.99	1.27	1.56	1.82	87
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.68	4.56	4.90	5.27	5.62	6.10	6.60	6.89	478
Interest Expense	1.60	0.79	0.98	1.29	1.62	1.91	2.16	2.31	478
Net Interest Income (TE)	4.08	2.97	3.22	3.65	4.04	4.47	5.04	5.45	478
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.12	-0.07	-0.02	0.00	0.06	0.21	0.47	0.65	478
Earnings Coverage of Net Losses (X)	17.96	-214.11	-104.16	1.87	12.34	41.53	125.06	256.43	450
Ln&Ls Allowance/Total Loans & Leases	1.30	0.77	0.92	1.07	1.25	1.51	1.77	2.12	478
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.75	0.00	0.04	0.21	0.60	1.18	1.99	2.65	478
30-89 Days Past Due Loans and Leases	0.86	0.03	0.14	0.34	0.71	1.32	1.99	2.57	478
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	17.99	-2.29	2.34	9.11	17.42	27.05	35.34	42.83	478
Net ST Noncore Funding Dependence	7.74	-8.36	-4.46	1.93	7.16	13.84	21.58	26.69	478
Net Loans and Leases/Total Assets	65.51	42.16	45.80	57.09	66.69	74.64	81.11	83.41	478
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.02	6.18	6.82	7.76	8.75	10.15	11.93	13.42	478
Equity Capital/Total Assets	8.68	5.01	5.79	7.02	8.47	10.25	11.95	13.46	478
Net Loans&Ls/Equity Capital (X)	7.95	3.70	4.49	5.91	7.67	9.81	12.51	14.12	478
Cash Dividends/Net Income	22.17	0.00	0.00	0.00	17.11	44.61	68.10	92.86	472
Cash Dividends/Net Income (Sub S Adjusted)	13.05	-33.42	-29.10	-0.55	0.00	22.75	78.71	115.35	87
Retained Earnings/Avg Equity Cap	8.57	-0.14	1.75	5.29	8.44	11.46	16.11	19.93	478
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.30	0.00	0.00	0.00	0.00	0.00	2.42	5.88	478
Long-Term Debt/Equity Capital	1.40	0.00	0.00	0.00	0.00	0.00	9.84	19.15	478
Equity Investment in Subs/Equity Cap	109.59	86.05	90.86	98.08	100.96	121.98	142.86	157.42	478
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	93.25	-153.54	-24.38	25.86	98.13	132.38	244.23	416.80	440

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.24	4.16	4.53	4.88	5.20	5.59	6.02	6.33	478
Less: Interest Expense	1.47	0.71	0.90	1.18	1.49	1.76	2.02	2.14	478
Equals: Net Interest Income (TE)	3.75	2.78	3.00	3.36	3.74	4.12	4.60	4.88	478
Plus: Non-Interest Income	0.91	0.22	0.38	0.57	0.83	1.18	1.66	2.30	478
Equals: Adj Operating Income (TE)	4.70	3.26	3.67	4.16	4.63	5.18	6.01	6.57	478
Less: Overhead Expense	3.10	1.89	2.15	2.55	3.04	3.62	4.13	4.66	478
Less: Provision for Loan and Lease Losses	0.15	0.00	0.00	0.06	0.14	0.23	0.36	0.45	478
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Plus: Realized G/L on AFS Sec	0.03	0.00	0.00	0.00	0.00	0.06	0.18	0.27	478
Plus: Other Tax Equiv Adjustments	0.00	-0.08	-0.00	0.00	0.00	0.00	0.01	0.05	478
Equals: Pretax Net Oper Inc (TE)	1.48	0.45	0.72	1.08	1.53	1.88	2.23	2.44	478
Less: Applicable Income Taxes (TE)	0.44	0.00	0.04	0.23	0.47	0.64	0.79	0.92	478
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	478
Equals: Net Operating Income	1.00	0.28	0.42	0.70	1.00	1.27	1.56	1.90	478
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Equals: Net Income	1.00	0.28	0.42	0.70	1.00	1.27	1.56	1.90	478
Memo: Net Income (Last Four Qtrs)	1.02	0.32	0.46	0.74	1.02	1.29	1.60	1.81	469
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.49	86.13	88.44	90.80	92.71	94.40	95.66	96.83	478
Avg Int-Bearing Funds / Avg Assets	78.51	65.64	69.78	74.74	79.07	82.67	85.34	87.73	478
Int Income (TE) / Avg Earning Assets	5.68	4.56	4.90	5.27	5.62	6.10	6.60	6.89	478
Int Expense / Avg Earning Assets	1.60	0.79	0.98	1.29	1.62	1.91	2.16	2.31	478
Net Int Inc (TE) / Avg Earn Assets	4.08	2.97	3.22	3.65	4.04	4.47	5.04	5.45	478
YIELD OR COST:									
Total Loans and Leases (TE)	6.39	5.36	5.60	5.94	6.37	6.80	7.26	7.57	478
Interest-Bearing Bank Balances	1.06	0.00	0.00	0.00	0.91	1.88	3.30	4.15	427
Fed Funds Sold & Reverse Repos	0.92	0.55	0.74	0.84	0.92	0.97	1.13	1.40	420
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Total Earning Assets	5.55	4.53	4.83	5.15	5.49	5.95	6.40	6.75	478
Investment Securities (TE)	4.13	2.33	2.91	3.54	4.12	4.77	5.37	5.82	478
U.S. Treasury & Agency Sec (excl MBS)	3.45	1.66	1.98	2.75	3.47	4.07	4.96	5.65	454
Mortgage-Backed Securities	3.87	1.96	2.59	3.22	3.88	4.40	5.12	6.26	429
All Other Securities	5.87	2.70	3.46	4.68	5.84	6.98	8.55	10.47	453
Interest-Bearing Deposits	1.69	0.93	1.11	1.41	1.70	1.99	2.25	2.44	478
Time Deposits of \$100K or More	2.44	1.51	1.71	2.02	2.42	2.85	3.25	3.57	477
Time Deposits < \$100K	2.51	1.59	1.87	2.19	2.51	2.81	3.14	3.44	477
Other Domestic Deposits	0.81	0.39	0.45	0.59	0.77	1.00	1.30	1.45	477
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	1.17	0.00	0.34	0.81	1.12	1.43	1.98	2.83	373
Other Borrowed Funds & Trading Liab	3.62	0.75	1.35	2.71	3.74	4.52	5.49	6.02	427
All Interest-Bearing Funds	1.87	1.08	1.23	1.55	1.88	2.17	2.41	2.56	478

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	12.90	9.42	9.87	10.94	12.42	14.45	17.01	19.50	478
Avg Assets per Employee (\$000)	3113.10	1952.18	2125.80	2424.81	2918.56	3688.68	4727.65	5477.89	478

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.89	0.00	0.00	0.00	0.00	3.87	9.11	11.04	478
Overhead Exp / NII + Non-Int Income	67.52	48.02	54.28	59.71	67.12	75.06	82.90	87.03	478

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.10	1.89	2.15	2.55	3.04	3.62	4.13	4.66	478
Personnel Expense	1.72	1.02	1.17	1.41	1.71	2.00	2.31	2.66	478
Net Occupancy Expense	0.43	0.21	0.26	0.33	0.42	0.52	0.63	0.73	478
Other Operating Expenses	0.92	0.51	0.58	0.73	0.88	1.08	1.36	1.62	478
Overhead Less Non-Interest Income	2.14	1.28	1.49	1.80	2.13	2.48	2.85	3.05	478

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	65.87	47.53	51.93	58.08	65.45	73.36	81.19	86.03	478
Personnel Expense	36.64	24.96	28.46	32.20	36.59	40.95	45.18	48.77	478
Net Occupancy Expense	9.19	5.18	6.17	7.41	9.08	10.98	12.83	13.81	478
Other Operating Expenses	19.57	12.05	13.39	16.37	19.11	22.43	27.04	30.92	478
Total Non-Interest Income	18.86	6.36	10.25	13.64	17.91	23.36	30.55	39.01	478
Fiduciary Activities Income	0.71	0.00	0.00	0.00	0.00	1.09	3.84	5.89	478
Serv Charges on Deposit Accts - Domestic	7.80	1.99	3.07	5.25	7.28	10.17	14.00	17.43	478
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Investment Banking Fees & Commissions	0.41	0.00	0.00	0.00	0.07	0.80	1.70	2.30	478
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Net Servicing Fees	0.27	0.00	0.00	0.00	0.00	0.31	1.59	2.80	478
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Insurance Activities Revenue	0.41	0.00	0.00	0.00	0.05	0.50	1.94	4.86	478
Net Gain (Loss) - Sales Loans, OREO, Oth	1.12	-0.56	-0.07	0.00	0.11	1.87	5.06	8.71	478
Other Non-Interest Income	5.44	1.30	1.96	3.06	4.62	7.13	11.08	16.88	478
Overhead Less Non-Interest Income	46.38	27.02	31.76	39.02	45.38	54.48	62.31	68.78	478

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	22.84	0.00	0.00	15.10	26.43	32.92	37.16	39.74	475
Appl Inc Tax+TE/Pretax NOI+TE	30.95	0.49	5.96	27.46	34.64	37.79	40.98	44.90	475

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	48.14	24.74	31.19	38.34	48.20	58.13	65.04	68.41	478
Commercial and Industrial Loans	9.92	2.24	3.39	5.94	9.05	13.62	18.76	20.70	478
Loans to Individuals	3.97	0.34	0.64	1.58	3.57	5.91	9.12	12.27	478
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Agricultural Loans	1.28	0.00	0.00	0.00	0.16	1.92	6.23	12.26	478
Other Loans and Leases	0.78	0.00	0.00	0.09	0.48	1.15	2.46	3.70	478
Net Loans and Leases	65.51	42.16	45.80	57.09	66.69	74.64	81.11	83.41	478
Debt Securities Over 1 Year	19.13	2.71	5.98	10.49	17.85	27.49	36.17	42.16	478
Mutual Funds and Equity Securities	0.27	0.00	0.00	0.00	0.00	0.32	1.56	3.17	478
Subtotal	86.12	73.49	78.75	82.94	86.95	89.62	91.53	92.31	478
Interest-Bearing Bank Balances	0.58	0.00	0.00	0.02	0.13	0.96	2.78	4.43	478
Federal Funds Sold & Reverse Repos	2.11	0.00	0.00	0.01	1.67	3.95	6.10	8.83	478
Debt Securities 1 Year or Less	1.95	0.00	0.01	0.33	1.34	3.01	5.58	8.71	478
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Total Earning Assets	91.82	86.95	88.43	90.20	92.08	93.36	94.94	95.48	478
Non-Int Cash and Due From Dep Inst	2.90	1.22	1.55	2.04	2.73	3.52	4.90	6.15	478
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Other Real Estate Owned	0.09	0.00	0.00	0.00	0.04	0.15	0.43	0.64	478
All Other Assets	5.16	2.25	2.76	3.82	5.09	6.45	7.81	8.49	478
MEMORANDA:									
Short-Term Investments	5.45	0.56	1.16	2.48	4.73	7.95	12.43	15.86	478
U. S. Treasury Securities	0.15	0.00	0.00	0.00	0.00	0.12	1.00	2.55	478
U. S. Agency Securities (excl MBS)	7.38	0.00	0.47	2.54	5.95	11.23	17.57	21.61	478
Municipal Securities	3.93	0.00	0.00	0.63	3.40	6.86	10.99	12.88	478
Mortgage-Backed Securities	6.73	0.00	0.00	0.68	5.21	12.82	18.99	24.35	478
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	478
Other Debt Securities	0.59	0.00	0.00	0.00	0.00	0.92	3.03	5.12	478
RE Loans Secured by 1-4 Family	17.48	3.82	5.16	9.91	16.72	23.65	31.80	38.17	478
Revolving	2.36	0.00	0.02	0.53	1.85	3.97	5.83	7.19	478
Closed-End, Sec by First Liens	13.68	1.74	3.17	6.80	12.56	19.98	26.71	33.13	478
Closed-End, Sec by Junior Liens	1.04	0.01	0.08	0.34	0.81	1.58	2.65	3.45	478
Commercial Real Estate Loans	26.76	7.46	11.07	17.29	25.41	35.80	46.06	54.22	478
Construction and Land Dev	5.80	0.30	0.79	2.16	4.69	8.61	14.64	20.72	478
Multifamily	1.13	0.00	0.05	0.30	0.82	1.71	3.11	4.63	478
Nonfarm Nonresidential	18.84	5.00	7.59	12.52	17.54	24.98	32.32	37.59	478
RE Loans Secured by Farmland	1.64	0.00	0.00	0.00	0.54	2.80	7.33	10.01	478
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	73.22	48.10	53.93	64.27	74.45	82.27	90.18	93.30	478
RE Loans Secured by 1-4 Family	26.98	5.80	8.39	15.53	26.19	36.84	49.20	57.82	478
Revolving	3.58	0.00	0.04	0.89	2.74	5.96	8.68	10.77	478
Closed-End	23.13	3.75	5.90	11.74	21.22	33.88	43.73	54.80	478
Commercial Real Estate Loans	40.67	13.23	18.90	28.90	40.22	51.89	66.11	72.72	478
Construction and Land Dev	8.76	0.56	1.41	3.48	7.10	12.79	21.77	29.09	478
Multifamily	1.71	0.00	0.08	0.48	1.24	2.57	4.61	6.74	478
Nonfarm Nonresidential	28.64	8.98	13.29	19.71	27.62	37.08	46.27	52.01	478
RE Loans Secured by Farmland	2.46	0.00	0.00	0.00	0.85	4.21	10.17	14.87	478
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Commercial and Industrial Loans	15.11	3.55	5.39	9.14	13.95	20.58	27.79	31.88	478
Loans to Individuals	6.18	0.57	1.09	2.51	5.26	8.72	15.30	20.15	478
Credit Card Loans	0.15	0.00	0.00	0.00	0.00	0.30	0.72	0.98	478
Agricultural Loans	1.95	0.00	0.00	0.00	0.25	3.08	9.52	18.22	478
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Other Loans and Leases	1.21	0.00	0.00	0.14	0.70	1.80	3.73	5.66	478

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.45	0.56	1.16	2.48	4.73	7.95	12.43	15.86	478
Liquid Assets	22.67	7.94	9.68	14.72	21.36	30.43	38.91	45.65	478
Investment Securities	22.22	4.82	7.85	12.75	20.48	31.12	41.32	47.06	478
Net Loans and Leases	65.51	42.16	45.80	57.09	66.69	74.64	81.11	83.41	478
Net Lns, Ls & Stdbly Ltrs of Credit	66.12	42.34	46.70	57.68	67.48	75.23	81.60	84.78	478
Core Deposits	67.82	49.07	53.50	61.48	68.84	73.86	78.89	80.87	478
Noncore Funding	21.41	8.38	10.14	14.96	20.51	27.18	36.00	40.23	478
Time Deposits of \$100K or More	12.59	4.24	5.53	7.94	11.75	16.52	22.08	27.02	478
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Fed Funds Purchased and Repos	1.31	0.00	0.00	0.00	0.61	2.38	5.12	7.31	478
Net Fed Funds Purchased (Sold)	-0.80	-8.11	-5.46	-3.01	-0.44	1.10	3.84	5.72	478
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Oth Borrowings W/Rem Mat 1 Yr or Less	1.23	0.00	0.00	0.00	0.66	2.22	4.39	7.31	478
Earning Assets Repr in 1 Year	37.55	15.54	19.43	27.52	36.83	47.39	56.74	64.88	478
Int-Bearing Liab Repr in 1 Year	28.76	9.53	13.45	18.70	26.15	36.25	54.41	60.76	478
Long-Term Debt Repr in 1 Year	0.46	0.00	0.00	0.00	0.00	0.36	2.89	5.70	478
Net Assets Repriceable in 1 Year	7.72	-25.39	-15.85	-2.87	8.23	18.68	29.28	35.76	478
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	17.99	-2.29	2.34	9.11	17.42	27.05	35.34	42.83	478
Net ST Noncore Funding Dependence	7.74	-8.36	-4.46	1.93	7.16	13.84	21.58	26.69	478
Short-Term Inv/ST Noncore Funding	54.20	3.24	7.54	17.10	41.45	83.53	144.24	201.89	477
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.93	-14.42	-7.69	2.06	13.14	26.92	42.29	57.72	478
Net Loans and Leases/Total Deposits	80.80	52.19	58.06	68.71	81.66	92.67	101.07	105.53	478
Net Loans and Leases/Core Deposits	97.58	59.92	66.80	79.24	96.65	113.48	130.25	152.79	478
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.07	0.00	0.00	0.09	0.45	1.68	4.25	5.74	246
Avail-For-Sale Sec Appr(Depr)/Eq Cap	3.75	-0.17	0.12	1.12	3.24	5.81	9.15	12.05	473
Struct Notes Appr(Depr)/Eq Cap	0.10	-0.28	-0.05	0.00	0.05	0.16	0.39	0.63	198
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.81	0.00	0.00	0.00	0.15	11.26	43.77	68.51	477
Available-For-Sale Securities	92.18	26.13	55.65	88.07	99.82	100.00	100.00	100.00	477
U.S. Treasury Securities	0.91	0.00	0.00	0.00	0.00	0.62	5.45	13.48	477
U.S. Agency Securities (excl MBS)	36.27	0.00	2.84	15.48	32.54	53.59	77.74	88.30	477
Municipal Securities	18.32	0.00	0.00	3.97	18.67	31.67	44.73	53.47	477
Mortgage-Backed Securities	29.26	0.00	0.00	6.86	29.44	52.06	70.52	77.22	477
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.31	477
Other Debt Securities	2.57	0.00	0.00	0.00	0.00	4.83	12.99	20.42	477
Mutual Funds and Equity Securities	1.34	0.00	0.00	0.00	0.00	1.50	7.92	15.40	477
Debt Securities 1 Year or Less	10.34	0.00	0.07	1.90	6.89	16.24	30.51	40.89	477
Debt Securities 1 To 5 Years	36.93	2.54	5.89	18.78	36.51	52.71	71.11	77.44	477
Debt Securities Over 5 Years	47.39	1.03	6.61	22.60	47.39	72.74	87.33	93.23	477
Pledged Securities	44.24	1.94	6.95	22.72	42.39	64.62	84.20	90.14	477
Structured Notes, Fair Value	2.88	0.00	0.00	0.00	0.00	5.04	15.55	23.91	477

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.15	0.00	0.00	0.06	0.14	0.23	0.36	0.45	478
Provision for Ln&Ls Losses/Avg Lns&Ls	0.22	0.00	0.00	0.10	0.21	0.35	0.51	0.61	478
Provision for Ln&Ls Losses/Net Losses	172.46	-306.81	-416.66	0.00	115.38	318.56	864.47	1521.42	450
Ln&Ls Allowance/Total Loans & Leases	1.30	0.77	0.92	1.07	1.25	1.51	1.77	2.12	478
Ln&Ls Allowance/Net Ln&Ls Losses (X)	22.73	1.74	2.27	4.29	10.08	26.97	86.83	149.30	353
ALLL/Nonaccrual Assets	475.74	63.71	88.17	131.19	250.16	582.95	1471.70	4083.23	451
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	310.47	53.19	71.44	108.07	186.49	423.63	950.37	2031.49	467
Gross Ln&Ls Losses/Avg Loans & Leases	0.19	0.00	0.00	0.03	0.11	0.29	0.62	0.82	478
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.00	0.03	0.09	0.18	0.27	478
Net Losses/Avg Loans and Leases	0.12	-0.07	-0.02	0.00	0.06	0.21	0.47	0.65	478
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Recoveries/Prior Year-End Losses	6.31	0.00	0.26	1.60	4.00	9.89	17.79	26.01	470
Earnings Coverage of Net Losses (X)	17.96	-214.11	-104.16	1.87	12.34	41.53	125.06	256.43	450
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.02	-0.04	-0.01	0.00	0.00	0.03	0.15	0.31	478
RE Loans Secured By 1-4 Family	0.02	-0.04	-0.01	0.00	0.00	0.04	0.18	0.32	478
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	442
Closed-End	0.03	-0.03	-0.01	0.00	0.00	0.03	0.20	0.33	478
Commercial Real Estate Loans	0.01	-0.04	-0.00	0.00	0.00	0.00	0.11	0.35	477
Construction and Land Dev	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	473
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	446
Nonfarm Nonresidential	0.00	-0.04	-0.00	0.00	0.00	0.00	0.03	0.33	477
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	366
Commercial and Industrial Loans	0.16	-0.61	-0.26	-0.01	0.00	0.28	0.98	1.82	478
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Loans to Individuals	0.90	0.06	0.10	0.25	0.67	1.42	2.40	3.76	352
Credit Card Loans	1.56	-1.21	-0.68	0.00	0.74	2.89	5.46	8.68	215
Agricultural Loans	-0.00	-0.08	-0.00	0.00	0.00	0.00	0.00	0.02	324
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	0.04	-0.16	0.00	0.00	0.00	0.00	0.03	1.80	435

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

30-89 Days PD Loans and Leases	0.86	0.03	0.14	0.34	0.71	1.32	1.99	2.57	478
90+ Days PD Loans and Leases	0.13	0.00	0.00	0.00	0.05	0.23	0.53	0.76	478
Nonaccrual Loans and Leases	0.60	0.00	0.02	0.15	0.43	0.93	1.65	2.20	478
90+ Days PD and Nonaccrual Loans and Leases	0.77	0.02	0.10	0.27	0.63	1.19	1.91	2.39	478
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	478
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.86	0.03	0.14	0.34	0.71	1.32	1.99	2.57	478
90+ Days Past Due Assets	0.13	0.00	0.00	0.00	0.05	0.23	0.53	0.76	478
Nonaccrual Assets	0.60	0.00	0.02	0.17	0.44	0.93	1.65	2.20	478
30+ Days PD & Nonaccrual Assets	1.71	0.25	0.37	0.83	1.49	2.53	3.57	4.74	478
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.50	0.02	0.06	0.18	0.42	0.77	1.22	1.64	478
90+ PD & Nonaccrual Assets + OREO	0.63	0.02	0.08	0.22	0.51	0.98	1.52	2.00	478
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.54	0.00	0.03	0.15	0.41	0.86	1.42	1.97	478
Allowance for Loan & Lease Losses	63.80	0.19	5.40	19.89	49.81	96.29	158.23	230.35	478
Equity Cap + ALLL	5.93	0.02	0.37	1.65	4.38	9.17	16.34	21.93	478
Tier 1 Cap + ALLL	5.75	0.01	0.37	1.58	4.37	9.07	15.42	20.12	478
Loans & Leases + RE Acquired	0.83	0.00	0.06	0.23	0.66	1.29	2.34	2.89	478

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	0.78	0.00	0.01	0.24	0.58	1.18	1.99	2.56	478
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.02	0.20	0.52	0.85	478
- Nonaccrual	0.48	0.00	0.00	0.08	0.37	0.84	1.59	2.07	478
Coml & Indl - 30-89 Days PD	1.02	0.00	0.00	0.21	0.66	1.54	2.97	4.16	478
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.11	0.56	1.04	478
- Nonaccrual	0.80	0.00	0.00	0.04	0.39	1.27	3.25	5.54	478
Individuals - 30-89 Days PD	1.42	0.00	0.07	0.58	1.16	2.06	3.33	4.00	478
- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.06	0.26	0.59	1.16	478
- Nonaccrual	0.24	0.00	0.00	0.00	0.12	0.40	0.90	1.42	478
Dep Inst Lns - 30-89 Days PD	0.26	0.00	0.00	0.00	0.00	0.00	0.00	5.01	23
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Agricultural - 30-89 Days PD	0.28	0.00	0.00	0.00	0.00	0.37	1.64	2.95	324
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.13	0.47	324
- Nonaccrual	0.20	0.00	0.00	0.00	0.00	0.07	1.52	2.98	324
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	0.36	0.00	0.00	0.00	0.00	0.25	2.40	5.54	435
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.14	1.09	435
- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.27	1.58	435
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.90	0.00	0.00	0.28	0.78	1.49	2.44	3.21	478
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.19	0.58	0.80	478
- Nonaccrual	0.42	0.00	0.00	0.00	0.25	0.77	1.44	2.09	478
Revolving - 30-89 Days PD	0.23	0.00	0.00	0.00	0.00	0.33	1.17	2.76	442
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.36	442
- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.42	0.72	442
Closed-End - 30-89 Days PD	0.96	0.00	0.00	0.23	0.82	1.62	2.68	3.81	478
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.00	0.21	0.60	0.87	478
- Nonaccrual	0.44	0.00	0.00	0.00	0.25	0.81	1.50	2.48	478
- Jr Lien 30-89 Days PD	0.05	0.00	0.00	0.00	0.00	0.09	0.22	0.37	478
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.13	478
- Jr Lien Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.03	0.24	0.36	478
Commercial RE - 30-89 Days PD	0.52	0.00	0.00	0.02	0.34	0.93	1.75	2.37	477
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.08	0.53	0.88	477
- Nonaccrual	0.46	0.00	0.00	0.00	0.23	0.83	1.87	2.69	477
Const & Dev - 30-89 Days PD	0.35	0.00	0.00	0.00	0.00	0.49	2.06	3.42	473
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.19	0.71	473
- Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.03	1.06	2.51	473
Multifamily - 30-89 Days PD	0.06	0.00	0.00	0.00	0.00	0.00	0.00	2.90	446
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	446
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	446
Nonfarm Nres- 30-89 Days PD	0.50	0.00	0.00	0.00	0.28	0.90	1.89	2.54	477
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.01	0.47	0.94	477
- Nonaccrual	0.49	0.00	0.00	0.00	0.18	0.87	2.10	3.25	477
Farmland - 30-89 Days PD	0.30	0.00	0.00	0.00	0.00	0.39	1.86	3.50	366
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.00	0.42	1.47	366
- Nonaccrual	0.31	0.00	0.00	0.00	0.00	0.10	1.95	6.00	366
Credit Card - 30-89 Days PD	1.51	0.00	0.00	0.28	1.18	2.34	4.56	6.87	215
- 90+ Days Past Due	0.47	0.00	0.00	0.00	0.19	0.77	1.80	3.25	215
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.75	215

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.02	6.18	6.82	7.76	8.75	10.15	11.93	13.42	478
Tier 1 RBC Ratio	12.75	8.11	9.02	10.30	11.96	14.96	18.60	22.13	478
Total Risk-Based Capital Ratio	14.20	10.01	10.67	11.73	13.46	16.28	20.09	23.28	478
Tangible Tier 1 Leverage Ratio	8.96	6.17	6.78	7.68	8.71	10.10	11.93	13.42	478
Tangible Common Eq Cap/Tan Assets	8.19	4.45	5.01	6.50	8.09	9.82	11.61	13.03	478
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	12.99	4.23	5.66	8.59	12.26	17.24	22.25	26.07	478
Standby Letters of Credit	0.52	0.00	0.01	0.14	0.38	0.80	1.33	1.88	478
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.19	478
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.15	0.00	0.00	0.00	0.00	0.00	1.10	3.80	478
Interest Rate Contracts	0.11	0.00	0.00	0.00	0.00	0.00	0.80	2.78	478
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	478
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.72	478
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	20.12	7.78	9.89	13.98	19.16	25.56	33.38	40.29	478

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	82.89	0.00	0.00	100.00	100.00	100.00	100.00	100.00	76
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Equity, Comm, & Other Contracts	15.78	0.00	0.00	0.00	0.00	0.00	100.00	100.00	76
Futures and Forwards	19.51	0.00	0.00	0.00	0.00	31.94	100.00	100.00	76
Written Options	30.24	0.00	0.00	0.00	0.00	50.00	100.00	100.00	76
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Over-The-Counter	27.42	0.00	0.00	0.00	0.00	50.00	100.00	100.00	76
Purchased Options	3.95	0.00	0.00	0.00	0.00	0.00	44.00	76.40	76
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Over-The-Counter	3.95	0.00	0.00	0.00	0.00	0.00	44.00	76.40	76
Swaps	41.22	0.00	0.00	0.00	0.00	100.00	100.00	100.00	76
Held for Trading	10.26	0.00	0.00	0.00	0.00	0.00	32.00	100.00	76
Interest Rate Contracts	10.26	0.00	0.00	0.00	0.00	0.00	32.00	100.00	76
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Non-Traded	89.73	0.00	12.00	100.00	100.00	100.00	100.00	100.00	76
Interest Rate Contracts	72.63	0.00	0.00	0.00	100.00	100.00	100.00	100.00	76
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Equity, Comm, & Other Contracts	15.78	0.00	0.00	0.00	0.00	0.00	100.00	100.00	76
Deriv Contr (Excl Fut & FX LE 14 Days)	68.26	0.00	0.00	50.00	100.00	100.00	100.00	100.00	76
One Year or Less	25.28	0.00	0.00	0.00	0.00	50.00	100.00	100.00	76
Over 1 Year to 5 Years	37.06	0.00	0.00	0.00	0.00	100.00	100.00	100.00	76
Over 5 Years	0.69	0.00	0.00	0.00	0.00	0.00	0.00	60.00	76
Gross Negative Fair Value (Abs Val)	1.11	0.00	0.00	0.00	0.00	1.03	6.04	8.17	76
Gross Positive Fair Value	0.85	0.00	0.00	0.00	0.30	1.12	3.43	6.13	76
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	478
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
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	478
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	478
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	478
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	472
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	472
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	472
Incr (Decr) in Net Income/Net Income	0.04	0.00	0.00	0.00	0.00	0.00	0.00	3.44	472

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	66.80	0.00	0.00	0.00	81.05	101.24	141.95	334.38	291
Dividends Paid/Net Income	22.17	0.00	0.00	0.00	17.11	44.61	68.10	92.90	472
Net Income - Dividends/Avg Equity	8.57	-0.14	1.75	5.29	8.44	11.46	16.11	19.93	478
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	102.51	0.00	0.00	0.00	100.00	157.09	265.22	419.82	269
Dividends From Nonbank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.65	2.50	269
Dividends From Subsidiary BHCs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	2.64	269
Dividends From All Subsidiaries	111.53	0.00	0.00	66.47	101.27	162.74	277.38	442.41	269
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	26.71	0.00	0.00	0.00	15.70	50.84	95.66	124.38	440
Interest Income From Bank Subs	0.10	0.00	0.00	0.00	0.00	0.07	0.64	1.76	440
Mgt & Service Fees From Bank Subs	0.34	0.00	0.00	0.00	0.00	0.00	0.84	18.56	440
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.32	440
Operating Income From Bank Subs	29.67	0.00	0.00	0.00	21.95	56.89	97.37	142.23	440
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	33.37	0.00	0.00	0.00	0.00	100.00	100.00	100.00	101
Interest Income From Nonbank Subs	1.17	0.00	0.00	0.00	0.00	0.00	0.00	55.56	101
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	101
Other Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.08	101
Operating Inc From Nonbank Subs	40.77	0.00	0.00	0.00	8.53	100.00	100.00	166.66	101
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	20.28	0.00	0.00	0.00	0.00	45.66	84.98	96.66	45
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Operating Income From Sub BHCs	20.31	0.00	0.00	0.00	0.00	45.66	84.98	96.66	45
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	59.03	0.00	0.00	0.00	91.55	99.84	100.00	100.00	398
Interest Income From Bank Subs	3.25	0.00	0.00	0.00	0.00	0.23	25.91	100.00	398
Mgt & Serv Fees From Bank Subs	1.38	0.00	0.00	0.00	0.00	0.00	5.35	50.08	398
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	2.32	398
Operating Income From Bank Subs	75.68	0.00	0.00	65.52	98.95	100.00	100.00	100.00	398
Dividends From Nonbank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.49	2.24	398
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.64	398
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	398
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	398
Operating Inc From Nonbank Subs	1.24	0.00	0.00	0.00	0.00	0.00	2.78	50.99	398
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	398
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	398
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	398
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	398
Operating Income From Sub BHCs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	3.68	398
Loans and Adv From Subs/ST Debt	636.07	0.00	0.00	0.00	137.18	832.84	3050.74	6220.36	79
Loans and Adv From Subs/Total Debt	203.94	0.00	0.00	0.00	0.00	370.50	903.44	1412.01	158

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
3109904	334, 288	ACCESS NATIONAL CORPORATION	CHANTILLY, VA	Moved from Peer 6
1055623	330, 815	ADBANC, INC.	OGALLALA, NE	
1208933	429, 094	ALBANK CORPORATION	CHICAGO, IL	
2022444	404, 949	ALBANY BANCORP, INC.	ALBANY, KY	Moved from Peer 6
2533100	443, 886	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
1247419	318, 220	ALLEGHENY VALLEY BANCORP, INC.	PITTSBURGH, PA	
2539232	430, 189	ALLIANCE BANCORP OF NEW ENGLAN	VERNON, CT	
3123638	460, 547	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	
1136595	329, 241	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	Moved from Peer 6
2550657	314, 235	AMB FINANCIAL SERVICES CORPORA	BAINBRIDGE ISLAND, WA	
1201457	428, 939	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	451, 409	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
3017326	428, 208	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	330, 706	AMERICA BANCSHARES, INC.	NEWPORT, MN	Moved from Peer 6
1052220	464, 340	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
2312837	404, 897	AMERICAN RIVER HOLDINGS	SACRAMENTO, CA	
1107193	425, 769	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
2710796	481, 758	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
1204878	408, 602	ANTIOCH HOLDING COMPANY	ANTIOCH, IL	
2468293	429, 779	APPALACHIAN BANCSHARES, INC.	ELLIJAY, GA	
2454380	406, 539	ARBOR BANCORP, INC.	ANN ARBOR, MI	
2293516	309, 067	ARMSTRONG BANCSHARES, INC.	VIAN, OK	Moved from Peer 6
3196584	396, 350	ARTHUR FINANCIAL CORPORATION	UNION, SC	
1144125	341, 654	ASIA BANCSHARES, INC.	FLUSHING, NY	
1081613	379, 602	B. P. C. CORPORATION	COOKEVILLE, TN	
3033746	325, 532	BAC FINANCIAL INC.	STOCKTON, CA	
1141870	393, 973	BAKER BOYER BANCORP	WALLA WALLA, WA	
1082209	408, 425	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1126028	356, 837	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
1098590	324, 173	BANCORP OF SOUTHERN INDIANA	SEYMOUR, IN	
2858951	455, 300	BANCORP, INC., THE	WILMINGTON, DE	
1101735	308, 513	BANCSHARES, INC.	HOUSTON, TX	
1135002	422, 311	BANCTENN CORPORATION	KINGSPORT, TN	
1076105	453, 751	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
1139215	428, 325	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	
1417276	303, 165	BANKERS' BANCORPORATION OF FLO	LAKE MARY, FL	Moved from Peer 9
2249401	333, 220	BANKERS' BANK OF THE WEST BANC	DENVER, CO	Moved from Peer 9
1247455	351, 277	BANKFIRST CAPITAL CORPORATION	MACON, MS	
2339571	399, 668	BB&T BANCSHARES CORP.	BLOOMINGDALE, IL	
3170539	337, 880	BCB BANCORP, INC.	BAYONNE, NJ	
1071379	307, 998	BELMONT BANCORP	BRIDGEPORT, OH	Moved from Peer 6
2333654	471, 296	BENJAMIN FRANKLIN BANCORP, MHC	FRANKLIN, MA	
3110366	373, 043	BERKSHIRE FINANCIAL HOLDINGS,	PHILADELPHIA, PA	
1985131	303, 144	BERKSHIRE FINANCIAL SERVICES,	LEE, MA	Moved from Peer 6
1115433	347, 396	BEVERLY NATIONAL CORPORATION	BEVERLY, MA	
1919770	453, 049	BIG SANDY HOLDING COMPANY	LIMON, CO	
1491913	418, 016	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1083680	425, 844	BLOSSMAN BANCSHARES, INC.	LACOMBE, LA	
1891317	445, 915	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
3141650	407, 547	BNC BANCORP	THOMASVILLE, NC	
1119244	323, 414	BOYLE BANCORP, INC.	DANVILLE, KY	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
1082375	477,394	BRANNEN BANKS OF FLORIDA, INC.	INVERNESS, FL	
1084212	377,060	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
1471960	447,341	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
2595939	406,408	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2672483	368,346	CAB HOLDING, LLC	WILMINGTON, DE	
2391300	383,075	CALVIN B. TAYLOR BANKSHARES	BERLIN, MD	
1083336	413,263	CAMERON BANCSHARES, INC.	CAMERON, LA	
1055427	366,665	CAPITAL CITY BANCSHARES, INC.	TOPEKA, KS	
1127294	478,960	CAPITOL BANCORPORATION, INC.	BRITTON, SD	Moved from Peer 4
1140930	349,902	CARDINAL BANCORP, INC.	SAINT LOUIS, MO	
1245460	377,064	CARLINVILLE NATIONAL BANK SHAR	CARLINVILLE, IL	
2507790	469,421	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1203451	313,263	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
1469800	304,119	CARROLLTON BANCORP	BALTIMORE, MD	
2254508	316,731	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	Moved from Peer 6
1860863	419,359	CBX CORPORATION	CARROLLTON, IL	
2708159	335,659	CCF HOLDING COMPANY	JONESBORO, GA	Moved from Peer 6
1207815	307,383	CEDAR VALLEY BANKSHARES, LTD.	CHARLES CITY, IA	
2856498	374,371	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
1106132	379,488	CENTRABANC CORPORATION	WACO, TX	
1250035	310,203	CENTRAL BANCORP, INC.	GARLAND, TX	Moved from Peer 6
2746049	490,897	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	398,408	CENTRAL BANCORPORATION	PROVO, UT	
1106468	377,703	CENTRAL BANCSHARES, INC.	HOUSTON, TX	
1051465	364,206	CENTRAL SERVICE CORPORATION	ENID, OK	
2935405	336,205	CENTRAL VALLEY COMMUNITY BANCO	CLOVIS, CA	
1140677	368,497	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	
1124538	329,538	CHARTER 95 CORPORATION	SAINT PAUL, MN	
1075881	337,247	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
2519038	326,852	CITIZENS BANCORP	CORVALLIS, OR	
1140239	377,122	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1078958	345,218	CITIZENS BANCSHARES CORPORATIO	ATLANTA, GA	
1131077	445,501	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
1070484	323,330	CITIZENS BANCSHARES, INC.	SOMERSET, KY	
1207132	454,089	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	424,436	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1122084	399,869	CITIZENS DEVELOPMENT COMPANY	BILLINGS, MT	
1118368	468,831	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1070569	459,706	CITIZENS INCORPORATED	EVANS CITY, PA	
1249589	383,054	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
1071623	329,219	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
2469245	341,488	CLASSIC BANCSHARES, INC.	ASHLAND, KY	
3195756	339,628	CLINTON FINANCIAL SERVICES, MH	CLINTON, MA	
1399747	392,128	CNB BANCORP, INC.	GLOVERSVILLE, NY	
1086270	439,486	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
2705943	318,347	CNLBANCSHARES, INC.	ORLANDO, FL	Moved from Peer 6
3155769	303,734	COAST FINANCIAL HOLDINGS, INC	BRADENTON, FL	Moved from Peer 6
2809560	405,173	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	380,169	CODORUS VALLEY BANCORP, INC.	YORK, PA	
2146359	340,368	COLOEAST BANKSHARES, INC.	LAMAR, CO	Moved from Peer 6
1250905	367,580	COMMERCE BANCORP, INC.	BERKELEY, IL	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
1838974	394, 176	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	422, 804	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1823738	421, 543	COMMERCIAL NATIONAL FINANCIAL	LATROBE, PA	
2227687	390, 591	COMMONWEALTH COMMUNITY BANCORP	GRUNDY, VA	
1125843	354, 943	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
3124381	480, 787	COMMUNITY BANCORP	LAS VEGAS, NV	
2826389	371, 693	COMMUNITY BANCORP OF NEW JERSE	FREEHOLD, NJ	
1115040	327, 006	COMMUNITY BANCORP.	DERBY, VT	
1247398	420, 030	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1084511	393, 185	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
1134014	339, 108	COMMUNITY BANKERS, INC.	GRANBURY, TX	
2074407	462, 397	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	
1398937	499, 334	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
2443526	372, 036	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
1097986	321, 252	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
3108091	396, 513	COMMUNITY VALLEY BANCORP	CHICO, CA	
2626299	315, 298	COMMUNITY WEST BANCSHARES	GOLETA, CA	
2557414	367, 282	CONCORDIA CAPITAL CORPORATION	VIDALIA, LA	
2937100	430, 304	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
1130931	436, 807	CORTLAND BANCORP	CORTLAND, OH	
1053339	451, 525	COUNTRY AGENCIES & INVESTMENTS	ODESSA, MO	
3200230	315, 421	COUNTRY BANK HOLDING COMPANY,	NEW YORK, NY	
1958827	392, 787	CRESCENT BANKING COMPANY	JASPER, GA	Moved from Peer 9
3027709	323, 078	CRESCENT FINANCIAL CORPORATION	CARY, NC	Moved from Peer 6
1207543	325, 804	CRETE BANCORPORATION, INC.	CRETE, IL	
1071726	402, 331	CROGHAN BANCSHARES, INC.	FREMONT, OH	
1967865	318, 260	CSB BANCORP, INC.	MILLERSBURG, OH	
1885307	387, 813	CTB FINANCIAL CORPORATION	RUSTON, LA	
1102581	457, 910	CU BANK SHARES, INC.	FARMERS BRANCH, TX	
1071463	439, 469	CUMBERLAND VALLEY FINANCIAL CO	LONDON, KY	
2242523	379, 665	D. L. EVANS BANCORP	BURLEY, ID	
1493720	467, 526	DBT HOLDING COMPANY	VIDALIA, GA	
2193906	463, 543	DEARBORN BANCORP, INC.	DEARBORN, MI	
1135468	426, 090	DELTA INVESTMENT COMPANY (CAYM	GEORGE TOWN, ZZ	
1209789	362, 168	DENMARK BANCSHARES, INC.	DENMARK, WI	
2489234	413, 800	DESTIN BANCSHARES, INC.	DESTIN, FL	
2294812	355, 228	DIAMOND BANCORP, INC	WASHINGTON, MO	
1117455	420, 335	DNB FINANCIAL CORPORATION	DOWNTOWN, PA	
2652104	469, 462	EAGLE BANCORP, INC.	BETHESDA, MD	
1951770	355, 466	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3023466	330, 111	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
3186240	343, 394	EAST PENN FINANCIAL CORPORATIO	EMMAUS, PA	
1135909	410, 547	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
2686659	482, 927	ECB BANCORP, INC.	ENGELHARD, NC	
1133165	404, 900	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	400, 338	EVANS BANCORP, INC.	ANGOLA, NY	
1125777	456, 390	EXCEL BANK CORPORATION	MINNEAPOLIS, MN	
1076495	310, 287	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	385, 800	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1028038	402, 132	F & M HOLDING COMPANY	BOISE, ID	
1201532	380, 931	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
1245479	317, 542	F. S. BANCORP	LAGRANGE, IN	
1138450	439, 736	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	322, 049	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1842083	311, 147	FAR WEST BANCORPORATION	PROVO, UT	
1209538	468, 639	FARMERS BANCORP, FRANKFORT, IN	FRANKFORT, IN	
1055155	392, 063	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	415, 885	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	404, 858	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
1204337	312, 008	FIDELITY BAN CORPORATION	INDEPENDENCE, IA	
1137864	346, 245	FIDELITY BANCSHARES, INC.	EDINA, MN	
1203778	429, 479	FIDELITY COMPANY	DUBUQUE, IA	
1925968	300, 442	FINANCIAL INVESTORS OF THE SOU	BIRMINGHAM, AL	Moved from Peer 6
1064737	334, 449	FIRST ADA BANCSHARES, INC.	ADA, OK	
1108967	334, 977	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1105751	331, 860	FIRST BAIRD BANCSHARES, INC.	BEDFORD, TX	
1404632	317, 883	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
1123876	352, 863	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1133008	362, 802	FIRST BERNE FINANCIAL CORPORAT	BERNE, IN	
2069850	487, 267	FIRST CAPITAL BANCORP, INC.	NORCROSS, GA	
1076365	360, 241	FIRST CENTURY BANKSHARES, INC.	BLUEFIELD, WV	
1105470	371, 368	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
1983977	374, 456	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2641694	309, 324	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
1100176	369, 083	FIRST COMMUNITY BANKING CORPOR	HOT SPRINGS, AR	
1404687	476, 492	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
2339656	341, 300	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1086122	314, 563	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	
1249039	397, 250	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	469, 380	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
1030451	327, 305	FIRST FINANCIAL BANCORP	LODI, CA	
1095889	317, 142	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
1247204	330, 565	FIRST IPSWICH BANCORP	IPSWICH, MA	
1139354	455, 856	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	495, 662	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1209510	334, 921	FIRST LANSING BANCORP, INC.	LANSING, IL	
1363757	419, 671	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	
2031455	405, 656	FIRST MAINSTREET FINANCIAL, LT	LONGMONT, CO	
1086449	307, 102	FIRST MCMINNVILLE CORPORATION	MCMINNVILLE, TN	
1250370	340, 258	FIRST MIAMI BANCORP, INC.	SOUTH MIAMI, FL	
1063619	304, 148	FIRST MIDWEST ACQUISITION CORP	MIDWEST CITY, OK	Moved from Peer 6
1492219	406, 177	FIRST MUTUAL BANCORP OF ILLINO	HARVEY, IL	
1065378	305, 384	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1076123	367, 390	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1125357	395, 863	FIRST NATIONAL FINANCIAL SERVI	ELK RIVER, MN	
1051081	372, 298	FIRST NEBRASKA BANCS, INC.	SIDNEY, NE	
1055762	434, 055	FIRST OF MCALESTER CORPORATION	MCALESTER, OK	
2791816	301, 179	FIRST OTTAWA BANCSHARES, INC.	OTTAWA, IL	Moved from Peer 6
1119383	460, 462	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	431, 783	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
1098705	307, 360	FIRST STATE BANCORP, INC.	CARUTHERSVILLE, MO	
1070998	351, 797	FIRST STATE BANCSHARES, INC.	MIDDLESBORO, KY	

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1902754	324,951	FIRST STAUNTON BANCSHARES, INC	STAUNTON, IL	
1081716	447,117	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
2693488	482,612	FIRST WASHINGTON FINANCIALCORP	WINDSOR, NJ	
1050646	476,240	FIRST YORK BAN CORP.	YORK, NE	
1109834	315,918	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1108707	416,118	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3047743	435,258	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1084669	311,330	FNB BANKING COMPANY	GRIFFIN, GA	
1398795	446,297	FNBH BANCORP, INC.	HOWELL, MI	
1137828	302,200	FNS BANCSHARES, INC.	SCOTTSBORO, AL	Moved from Peer 6
1137462	362,598	FORBES FIRST FINANCIAL CORPORA	SAINT LOUIS, MO	
2938349	320,591	FOSTER BANKSHARES, INC.	CHICAGO, IL	
2557405	366,453	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1066067	370,824	FREMONT BANK CORPORATION	CANON CITY, CO	
1142055	390,267	FRONT RANGE CAPITAL CORPORATIO	LOUISVILLE, CO	
2600730	305,590	FRONTIER NATIONAL CORPORATION	SYLACAUGA, AL	
2973591	353,267	GATEWAY FINANCIAL HOLDINGS, IN	ELIZABETH CITY, NC	
3030950	370,111	GEORGIAN BANCORPORATION, INC.	POWDER SPRINGS, GA	New Y-9C/BHCPR reporter
2257620	301,520	GILLMOR FINANCIAL SERVICES, IN	OLD FORT, OH	Moved from Peer 6
1203714	388,982	GOODENOW BANCORPORATION	OKOBOJI, IA	
2734064	475,969	GRABILL BANCORP	GRABILL, IN	
3180640	414,469	GREAT LAKES BANCORP, INC.	BUFFALO, NY	
2298883	380,940	GREATER DELAWARE VALLEY HOLDIN	BROOMALL, PA	
1121993	319,632	GUARANTY DEVELOPMENT COMPANY	LIVINGSTON, MI	
2618940	396,548	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
2860057	360,804	GWINNETT COMMERCIAL GROUP, INC	LAWRENCEVILLE, GA	
1086766	371,483	HABERSHAM BANCORP	CORNELIA, GA	
3012554	332,182	HAMPTON ROADS BANKSHARES, INC.	CHESAPEAKE, VA	
1142439	435,514	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
1399073	357,107	HEARTLAND BANCCORP	GAHANNA, OH	
3058057	324,807	HEMET BANCORP	RIVERSIDE, CA	
1055089	438,263	HERITAGE GROUP, INC.	AURORA, NE	
2253529	448,565	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1245741	353,197	HERKY HAWK FINANCIAL CORP.	MONTICELLO, IA	
1109496	343,447	HERRING BANCORP, INC.	VERNON, TX	
1124659	363,867	HIGHLAND BANCSHARES, INC.	BLOOMINGTON, MN	
2008158	416,172	HINSBROOK BANCSHARES, INC.	WILLOWBROOK, IL	
1209088	377,202	HOMESTAR FINANCIAL GROUP, INC.	MANTENO, IL	
2482196	456,409	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1144107	332,467	HONAT BANCORP, INC.	HONESDALE, PA	
1125740	370,537	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
1138049	310,253	HPK FINANCIAL CORPORATION	CHICAGO, IL	
2326179	313,949	IBW FINANCIAL CORPORATION	WASHINGTON, DC	
1118854	420,026	INDEPENDENCE BANCSHARES, INC.	LIVERMORE, KY	
3121193	400,029	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
1100000	487,122	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
2112439	415,162	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2924360	301,918	INTEGRITY BANCSHARES, INC.	ALPHARETTA, GA	Moved from Peer 6
1122075	406,712	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
2634490	432,835	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
1245385	387,817	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
1209695	332, 678	ITASCA BANCORP INC.	ITASCA, IL	
2805683	334, 104	JAMES MONROE BANCORP, INC.	ARLINGTON, VA	
1833997	363, 948	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
1048504	358, 292	JEFFERSONVILLE BANCORP	JEFFERSONVILLE, NY	
1117512	387, 266	JUNIATA VALLEY FINANCIAL CORP.	MIFFLINTOWN, PA	
2472928	493, 369	K CAPITAL CORPORATION	OWINGS MILLS, MD	
1050075	300, 956	KANSAS BANK CORPORATION	JOHNSON, KS	
1140127	323, 831	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1137109	366, 474	KAW VALLEY BANCORP, INC.	TOPEKA, KS	
1495854	362, 479	KEWEENAW FINANCIAL CORPORATION	HANCOCK, MI	
1141889	355, 129	KISH BANCORP, INC.	BELLEVILLE, PA	
2721112	446, 561	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
3030307	330, 599	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2265054	300, 858	LAUREL CAPITAL GROUP, INC.	ALLISON PARK, PA	
1031588	303, 722	LEARNER FINANCIAL CORPORATION	WALNUT CREEK, CA	Moved from Peer 6
2352226	456, 609	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
1130548	329, 834	LIBERTY FINANCIAL SERVICES, IN	NEW ORLEANS, LA	Moved from Peer 6
1210169	351, 291	LINCOLN BANCORP	REINBECK, IA	
3019674	482, 029	LSB CORPORATION	NORTH ANDOVER, MA	
2728577	451, 630	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	410, 281	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1139363	382, 861	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1099814	403, 127	MARIES COUNTY BANCORP., INC.	VIENNA, MO	
1250437	438, 009	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1095254	470, 040	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
3035647	300, 321	MARYLAND BANCORP, INC.	LEXINGTON PARK, MD	Moved from Peer 6
1127324	333, 127	MCLEOD BANCSHARES, INC.	SHOREWOOD, MN	
2395326	316, 937	MECHANICS FINANCIAL CORPORATIO	MANSFIELD, OH	
2485487	357, 352	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
2009294	348, 922	MERRILL MERCHANTS BANCSHARES,	BANGOR, ME	
2217503	382, 893	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
1208513	479, 938	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	377, 952	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1081136	303, 585	MID STATE BANKS, INC.	HAWKINSVILLE, GA	Moved from Peer 6
1133455	402, 134	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1139185	375, 505	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
1206573	332, 882	MIDAMERICA NATIONAL BANCSHARES	CANTON, IL	
2868950	326, 659	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1054840	336, 585	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1491351	369, 788	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1086654	454, 912	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
1054091	346, 038	MIDSTATE BANCORP, INC.	HINTON, OK	
2767660	316, 649	MILLENNIUM BANKSHARES CORPORAT	RESTON, VA	
1099980	380, 072	MNB BANCSHARES, INC.	MALVERN, AR	
1097922	331, 292	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	
1058165	377, 053	MORRILL BANCSHARES, INC.	MERRIAM, KS	
2256539	476, 779	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	499, 455	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	486, 997	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2628529	428, 417	MYSTIC FINANCIAL, INC.	MEDFORD, MA	
1086001	443, 405	N W SERVICES CORPORATION	RINGGOLD, GA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
1947045	409,315	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
2947882	379,427	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
1031681	373,013	NATIONAL MERCANTILE BANCORP	LOS ANGELES, CA	
3059773	320,698	NATIONAL UNITED BANCSHARES, IN	GATESVILLE, TX	
1082816	366,499	NBANK. CORP	COMMERCE, GA	Moved from Peer 6
1200124	436,110	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3047109	414,105	NEW FRONTIER BANCORP	GREELEY, CO	
1023154	443,625	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	368,334	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1830361	416,463	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
1048791	316,629	NEWTON FINANCIAL CORPORATION	NEWTON, NJ	
1827893	397,829	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	366,765	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
2845175	487,882	NORTH BAY BANCORP	NAPA, CA	
1123933	400,429	NORTH COUNTRY FINANCIAL CORPOR	MANISTIQUE, MI	
2621182	357,178	NORTH SHORE BANCORP	PEABODY, MA	
1246935	333,329	NORTHERN BANCORP, INC.	WOBURN, MA	
2934305	457,684	NORTHFIELD MHC	NORTHFIELD, VT	
2056298	334,914	NORTHVIEW FINANCIAL CORPORATIO	NORTHFIELD, IL	
2578718	434,584	NORTHWEST SUBURBAN BANCORP, IN	MOUNT PROSPECT, IL	
2365356	385,258	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
2320618	326,604	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2321428	351,670	OGDEN BANCSHARES, INC.	OGDEN, IA	
2233950	479,459	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
2485807	440,409	OMNI BANCSHARES, INC.	METAIRIE, LA	
1083729	446,607	ONE AMERICAN CORP.	VACHERIE, LA	
1248153	478,394	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1056769	349,003	OTTAWA BANCSHARES, INC.	SALINA, KS	
1249383	483,081	OXFORD BANK CORPORATION	OXFORD, MI	
1248032	420,290	OXFORD FINANCIAL CORPORATION	ADDISON, IL	
2762973	435,412	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2560236	414,794	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
1099908	361,835	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	444,003	PALM BANCORP	PALMERTON, PA	
1480663	331,965	PALM DESERT INVESTMENTS	PALM DESERT, CA	Moved from Peer 6
1205932	410,452	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
1209716	341,816	PARK BANCORPORATION, INC.	MADISON, WI	
2337081	365,956	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
2840479	346,854	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	
2061407	327,572	PAVILION BANCORP, INC.	ADRIAN, MI	
1974443	433,423	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1866155	327,723	PEOPLES COMMUNITY BANCSHARES,	COLQUITT, GA	
1097061	301,890	PEOPLES CORPORATION, THE	RIPLEY, MS	
1139541	373,065	PEOPLES FINANCIAL SERVICES COR	HALLSTEAD, PA	
2905480	460,784	PEOPLES FIRST, INC.	OXFORD, PA	
1081314	418,202	PERSONS BANKING CO., INC.	LITHONIA, GA	
3051188	341,682	PHSB FINANCIAL CORPORATION	BEAVER FALLS, PA	
3145966	371,208	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
1108163	323,538	PLAINS BANCORP, INC.	DIMITT, TX	
1096484	422,471	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	372,707	PLATIE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
3098576	397, 113	PLUMAS BANCORP	QUINCY, CA	
2224257	373, 890	POINTE FINANCIAL CORPORATION	BOCA RATON, FL	
1067626	322, 278	PRAIRIE CAPITAL, INC.	AUGUSTA, KS	
2291389	365, 239	PRAIRIE FINANCIAL CORPORATION	BRIDGEVIEW, IL	
2306649	334, 978	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	Moved from Peer 6
1826047	498, 414	PREMIER COMMUNITY BANKSHARES,	WINCHESTER, VA	
1084575	303, 452	PRIORITYONE CAPITAL CORPORATIO	MAGEE, MS	Moved from Peer 6
2625489	490, 173	PSB BANCORP, INC.	PHILADELPHIA, PA	
3176607	408, 047	PSB GROUP, INC.	MADISON HEIGHTS, MI	
2321419	420, 738	PSB HOLDINGS, INC.	WAUSAU, WI	
1022997	340, 937	PUEBLO BANCORPORATION	PUEBLO, CO	
1095423	368, 048	PULASKI INVESTMENT CORPORATION	LITTLE ROCK, AR	
1139804	478, 715	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
1246252	411, 241	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
1130904	495, 093	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
2618614	308, 433	QUEENSTOWN BANCORP OF MARYLAND	QUEENSTOWN, MD	Moved from Peer 6
3122846	334, 186	RANDOLPH BANCORP	STOUGHTON, MA	
2743235	365, 360	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1030040	394, 684	REDDING BANCORP	REDDING, CA	
1416439	359, 789	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
2787118	348, 815	RELIANCE BANCSHARES, INC.	DES PERES, MO	
3023680	463, 677	REPUBLIC BANCSHARES OF TEXAS,	HOUSTON, TX	
1126121	354, 297	RICE LAKE BANCORP. , INC.	RICE LAKE, WI	
2114938	374, 918	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	392, 701	RIVER VALLEY BANCORPORATION	MERRILL, WI	
1364101	493, 819	RIVERSIDE BANCSHARES, INC.	MARIETTA, GA	Moved from Peer 4
2492485	394, 619	ROBERTSON HOLDING COMPANY, L. P	HARROGATE, TN	
2352280	345, 003	ROCKHOLD BANCORP	KIRKSVILLE, MO	
1125227	359, 573	ROCKY MOUNTAIN BANCORPORATION,	BILLINGS, MT	
1885594	356, 415	ROYAL AMERICAN CORPORATION	INVERNESS, IL	
2702232	427, 616	RSI BANCORP, MHC	RAHWAY, NJ	
1071454	421, 751	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
3021220	447, 400	RUSSELLVILLE BANCSHARES, INC.	JONESBORO, AR	
2336806	397, 500	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1121733	345, 181	S&C BANCO, INC.	NEW RICHMOND, WI	
1108042	400, 941	SABINE BANCSHARES, INC.	MANY, LA	
2693273	327, 763	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1204029	315, 994	SEAWAY BANCSHARES, INC.	CHICAGO, IL	
1135374	329, 217	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
1124789	314, 322	SECURITY BANCSHARES CO.	GLENCOE, MN	
1098509	368, 583	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1107308	499, 486	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	420, 371	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1248573	305, 383	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	Moved from Peer 6
1085330	312, 874	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
2472423	310, 356	SERVICE BANCORP, MHC	MEDWAY, MA	
2366997	417, 170	SHREWSBURY BANCORP	SHREWSBURY, NJ	
1982055	334, 104	SLIPPERY ROCK FINANCIAL CORPOR	SLIPPERY ROCK, PA	
1143342	431, 981	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	403, 090	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
1124060	423, 013	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
2640615	375,567	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
1082058	383,001	SOUTHEASTERN BANKING CORPORATI	DARIEN, GA	
1099074	472,725	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
1248939	405,696	SOUTHERN DEVELOPMENT BANCORPOR	ARKADELPHIA, AR	
1207824	323,092	SOUTHERN MICHIGAN BANCORP, INC	COLDWATER, MI	
1129823	375,292	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
2169871	355,836	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
3157473	362,890	SOUTHWEST COMMUNITY BANCORP	CARLSBAD, CA	
1063552	422,118	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1132391	322,757	SOUTHWEST VIRGINIA BANKSHARES,	MARION, VA	
1247361	347,407	SPRING BANCORP, INC.	SPRINGFIELD, IL	
2474931	305,558	ST. JOSEPH CAPITAL CORPORATION	MISHAWAKA, IN	Moved from Peer 6
1126729	389,228	STARION BANCORPORATION	BISMARCK, ND	Name change from FIRST SOUTHWEST BANCORPORATION
2623588	311,419	STATE OF FRANKLIN BANCSHARES,	JOHNSON CITY, TN	Moved from Peer 6
1486665	302,101	STEUBEN TRUST CORPORATION	HORNELL, NY	Moved from Peer 6
2290560	400,902	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	445,495	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2754334	318,377	STONEBRIDGE FINANCIAL CORP.	WEST CHESTER, PA	Moved from Peer 6
1247660	490,490	SUMMIT BANK CORPORATION	ATLANTA, GA	
1479180	338,968	SUMMIT FINANCIAL CORPORATION	GREENVILLE, SC	
2473484	440,087	SVB FINANCIAL SERVICES, INC.	SOMERVILLE, NJ	
1202883	313,608	SWORD FINANCIAL CORPORATION	HORICON, WI	
2891819	478,065	TCBANCORP INC	NORTH LITTLE ROCK, AR	
3102585	467,605	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	
1142242	441,964	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	490,523	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2127068	424,049	TEXAS SECURITY FIRST BANCSHARE	SULPHUR SPRINGS, TX	
2621548	446,324	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
2745604	446,385	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1208531	358,073	TOWN & COUNTRY BANCORP, INC.	SPRINGFIELD, IL	
1095722	369,323	TOWN & COUNTRY BANCSHARES, INC	SALEM, MO	Moved from Peer 6
1200405	352,419	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
2523389	371,266	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1080139	451,292	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
3219577	362,672	UBT BANCSHARES, INC.	MARYSVILLE, KS	New Y-9C/BHCPR reporter
1115424	440,591	UNION BANKSHARES COMPANY	ELLSWORTH, ME	
1114940	350,058	UNION BANKSHARES, INC.	MORRISVILLE, VT	
3177341	359,674	UNION FINANCIAL BANCSHARES, IN	UNION, SC	
1141106	360,647	UNION NATIONAL FINANCIAL CORPO	MOUNT JOY, PA	
1141601	309,010	UNISOUTH, INC.	UMATILLA, FL	
1133781	373,228	UNITED BANCOR, LTD.	DICKINSON, ND	
1071502	384,411	UNITED BANCORP, INC.	MARTINS FERRY, OH	
2235598	338,669	UNITED BANCORPORATION	BILLINGS, MT	
1136009	494,716	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
3125098	351,911	UNITED COMMUNITY BANKSHARES OF	ORLANDO, FL	
1207392	358,664	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
2713715	314,831	UNITED FINANCIAL CORP.	GREAT FALLS, MT	
2181426	473,262	UNITY BANCORP, INC.	CLINTON, NJ	
2630746	305,864	UNITY BANCSHARES, L. L. C.	SAINT JOHN, MO	Moved from Peer 6
1097511	324,015	UNIVERSAL BANCORP	BLOOMFIELD, IN	
2082532	304,970	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
2314327	331,800	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
2721596	445,579	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
2685054	452,093	WARREN BANCORP, INC.	WARREN, MI	
3021659	457,014	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1054813	303,116	WASHINGTON INVESTMENT COMPANY	OTIS, CO	Moved from Peer 6
1204104	397,360	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
1085255	336,835	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1057113	313,075	WEST POINT BANCORP, INC.	WEST POINT, NE	Moved from Peer 6
2560281	432,456	WEST POINTE BANCORP, INC.	BELLEVILLE, IL	
1097249	411,049	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1127650	351,322	WESTBRAND, INC.	MINOT, ND	
1124891	329,896	WESTERN BANCSHARES, INC.	SAINT PAUL, MN	
1134911	418,646	WGNB CORP.	CARROLLTON, GA	
1051979	476,510	WHITCORP FINANCIAL COMPANY	LEOTI, KS	Moved from Peer 4
1058558	347,400	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
2140115	400,797	WWS FINANCIAL CORP.	PITTSBURGH, PA	
2776813	363,116	1ST STATE BANCORP, INC.	BURLINGTON, NC	
1830240	355,967	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
1247576	326,643	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 478 bank holding companies.