

## PEER GROUP 03

09/30/2004

09/30/2003

12/31/2003

12/31/2002

12/31/2001

Number of BHCs in Peer Group

207

182

200

170

167

## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.67	3.71	3.73	3.97	3.83
+ Non-interest Income	1.08	1.28	1.24	1.20	1.11
- Overhead Expense	2.92	3.06	3.07	3.12	3.05
- Provision for Losses	0.19	0.22	0.23	0.30	0.27
+ Securities Gains (Losses)	0.03	0.06	0.05	0.05	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.73	1.85	1.81	1.82	1.72
Net Operating Income	1.14	1.20	1.16	1.18	1.09
Net Income	1.13	1.20	1.17	1.18	1.09
Net Income (Sub S Adjusted)	1.09	1.19	1.22	2.58	1.35

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.50	5.81	5.76	6.55	7.70
Interest Expense	1.53	1.77	1.69	2.26	3.57
Net Interest Income (TE)	3.96	4.02	4.05	4.28	4.14

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

Net Ln&Ls Losses/Avg Loans & Leases	0.16	0.22	0.25	0.30	0.30
Earnings Coverage of Net Losses (X)	28.13	19.67	17.88	16.96	15.13
Ln&Ls Allowance/Total Loans & Leases	1.32	1.42	1.38	1.44	1.38
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.67	0.81	0.76	0.75	0.68
30-89 Days Past Due Loans and Leases	0.57	0.70	0.73	0.88	1.06

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	24.86	22.88	23.15	22.35	23.82
Net ST Noncore Funding Dependence	14.14	11.81	12.75	11.79	14.49
Net Loans and Leases/Total Assets	67.29	63.74	64.49	63.54	64.67

## CAPITALIZATION:

Tier 1 Leverage Ratio	8.62	8.59	8.68	8.54	8.23
Equity Capital/Total Assets	8.40	8.55	8.53	8.69	8.30
Net Loans&Ls/Equity Capital (X)	8.31	7.68	7.78	7.49	7.97
Cash Dividends/Net Income	26.24	25.74	26.94	25.95	26.96
Cash Dividends/Net Income (Sub S Adjusted)	29.81	79.57	45.24	24.95	45.68
Retained Earnings/Avg Equity Cap	9.57	9.76	9.62	9.72	9.09

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.49	0.42	0.42	0.68	0.93
Long-Term Debt/Equity Capital	1.57	1.39	1.31	1.21	2.22
Equity Investment in Subs/Equity Cap	113.79	110.51	111.01	107.71	108.01
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	106.15	116.16	125.58	130.72	151.77

## PEER GROUP 03

PERCENT OF AVERAGE ASSETS	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Interest Income (TE)	5.09	5.36	5.31	6.07	7.14
Less: Interest Expense	1.42	1.63	1.56	2.10	3.31
Equals: Net Interest Income (TE)	3.67	3.71	3.73	3.97	3.83
Plus: Non-Interest Income	1.08	1.28	1.24	1.20	1.11
Equals: Adj Operating Income (TE)	4.80	5.06	5.04	5.21	5.00
Less: Overhead Expense	2.92	3.06	3.07	3.12	3.05
Less: Provision for Loan and Lease Losses	0.19	0.22	0.23	0.30	0.27
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	0.06	0.05	0.05	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.73	1.85	1.81	1.82	1.72
Less: Applicable Income Taxes (TE)	0.57	0.61	0.60	0.61	0.60
Less: Minority Interest	0.00	0.01	0.01	0.01	0.01
Equals: Net Operating Income	1.14	1.20	1.16	1.18	1.09
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.13	1.20	1.17	1.18	1.09
Memo: Net Income (Last Four Qtrs)	1.12	1.19	1.17	1.18	1.09
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.68	92.51	92.44	92.84	93.01
Avg Int-Bearing Funds / Avg Assets	78.38	78.83	78.48	78.91	79.44
Int Income (TE) / Avg Earning Assets	5.50	5.81	5.76	6.55	7.70
Int Expense / Avg Earning Assets	1.53	1.77	1.69	2.26	3.57
Net Int Inc (TE) / Avg Earn Assets	3.96	4.02	4.05	4.28	4.14
YIELD OR COST:					
Total Loans and Leases (TE)	6.09	6.55	6.48	7.19	8.36
Interest-Bearing Bank Balances	1.36	1.68	1.58	2.96	4.83
Fed Funds Sold & Reverse Repos	1.10	1.10	1.07	1.59	3.91
Trading Assets	1.57	3.13	2.99	2.59	2.02
Total Earning Assets	5.40	5.70	5.65	6.43	7.59
Investment Securities (TE)	4.11	4.29	4.24	5.34	6.25
U.S. Treasury & Agency Sec (excl MBS)	3.34	3.61	3.47	4.55	6.28
Mortgage-Backed Securities	3.90	3.97	3.89	5.27	6.00
All Other Securities	6.39	6.57	6.67	7.12	7.74
Interest-Bearing Deposits	1.53	1.80	1.73	2.41	3.99
Time Deposits of \$100K or More	2.29	2.66	2.56	3.34	5.25
Time Deposits < \$100K	2.43	2.91	2.79	3.70	5.53
Other Domestic Deposits	0.81	0.90	0.87	1.28	2.29
Foreign Deposits	1.46	1.79	1.68	2.31	3.99
Fed Funds Purchased and Repos	1.19	1.30	1.27	1.82	3.78
Other Borrowed Funds & Trading Liab	3.31	3.89	3.76	4.42	5.49
All Interest-Bearing Funds	1.80	2.07	1.99	2.65	4.18

## PEER GROUP 03

09/30/2004

09/30/2003

12/31/2003

12/31/2002

12/31/2001

Avg Personnel Exp Per Employee (\$000)

42

41

54

51

48

Avg Assets per Employee (\$000)

3,595

3,378

3,344

3,190

3,124

## ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

2.03

2.07

1.94

2.21

2.07

Overhead Exp / NII + Non-Int Income

62.24

61.79

62.34

60.77

62.80

## PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

2.92

3.06

3.07

3.12

3.05

Personnel Expense

1.62

1.67

1.66

1.68

1.59

Net Occupancy Expense

0.42

0.43

0.43

0.44

0.45

Other Operating Expenses

0.87

0.93

0.95

0.97

1.00

Overhead Less Non-Interest Income

1.80

1.74

1.79

1.85

1.90

## PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

61.05

60.48

61.06

59.44

61.36

Personnel Expense

33.67

33.11

33.14

32.15

32.04

Net Occupancy Expense

8.76

8.47

8.55

8.45

8.99

Other Operating Expenses

18.28

18.34

18.83

18.62

20.04

Total Non-Interest Income

22.25

24.67

24.10

22.48

21.83

Fiduciary Activities Income

1.63

1.53

1.46

1.67

1.82

Serv Charges on Deposit Accts - Domestic

8.61

8.28

8.45

8.00

7.72

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees &amp; Commissions

0.60

0.61

0.59

0.65

0.60

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.28

0.28

0.27

0.26

0.39

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.58

0.53

0.53

0.56

0.54

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

1.77

3.28

2.74

1.98

1.80

Other Non-Interest Income

6.31

6.88

6.76

6.65

6.24

Overhead Less Non-Interest Income

38.42

35.36

36.51

36.58

38.83

## TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

28.08

28.79

28.33

28.57

28.59

Appl Inc Tax+TE/Pretax NOI+TE

33.53

33.85

34.14

34.38

35.89

PERCENT OF TOTAL ASSETS	PERCENT COMPOSITION OF ASSETS AND LOAN MIX				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate Loans	49.72	46.22	46.66	45.34	45.58
Commercial and Industrial Loans	10.44	10.07	10.55	10.20	10.63
Loans to Individuals	3.73	4.11	4.01	4.70	5.39
Loans to Depository Institutions	0.00	0.00	0.00	0.01	0.01
Agricultural Loans	0.69	0.64	0.62	0.73	0.73
Other Loans and Leases	1.07	1.14	1.12	1.08	1.11
Net Loans and Leases	67.29	63.74	64.49	63.54	64.67
Debt Securities Over 1 Year	19.63	20.95	21.02	21.51	18.50
Mutual Funds and Equity Securities	0.23	0.44	0.40	0.45	0.42
Subtotal	87.84	86.15	86.69	86.23	84.50
Interest-Bearing Bank Balances	0.24	0.38	0.31	0.35	0.28
Federal Funds Sold & Reverse Repos	0.72	1.18	0.82	1.11	1.24
Debt Securities 1 Year or Less	1.78	2.24	2.12	2.37	1.99
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.29	90.86	90.80	90.92	91.17
Non-Int Cash and Due From Dep Inst	2.73	3.15	3.09	3.38	3.25
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.09	0.10	0.10	0.09	0.07
All Other Assets	5.89	5.82	5.93	5.56	5.45
MEMORANDA:					
Short-Term Investments	3.16	4.37	3.77	4.39	4.04
U. S. Treasury Securities	0.22	0.37	0.41	0.41	0.43
U. S. Agency Securities (excl MBS)	6.29	6.06	6.35	5.62	5.24
Municipal Securities	2.68	3.38	3.26	3.13	3.53
Mortgage-Backed Securities	9.43	10.55	10.22	11.36	10.84
Asset-Backed Securities	0.01	0.03	0.02	0.05	0.06
Other Debt Securities	0.64	1.00	0.89	1.09	1.13
RE Loans Secured by 1-4 Family	15.92	16.56	15.93	17.50	18.85
Revolving	3.13	2.90	2.84	2.73	2.26
Closed-End, Sec by First Liens	11.01	11.95	11.34	13.09	14.57
Closed-End, Sec by Junior Liens	1.09	1.22	1.19	1.35	1.61
Commercial Real Estate Loans	31.13	27.38	28.42	25.50	24.55
Construction and Land Dev	7.93	6.49	6.71	5.78	5.54
Multifamily	1.88	1.62	1.69	1.62	1.63
Nonfarm Nonresidential	19.95	18.34	19.01	17.34	16.63
RE Loans Secured by Farmland	0.84	0.73	0.79	0.73	0.67
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	73.98	72.69	72.41	71.55	70.28
RE Loans Secured by 1-4 Family	24.26	26.49	25.28	27.84	28.96
Revolving	4.67	4.54	4.41	4.25	3.43
Closed-End	18.84	21.41	20.29	23.13	25.28
Commercial Real Estate Loans	45.93	42.64	43.63	39.62	37.79
Construction and Land Dev	11.64	10.04	10.21	8.80	8.41
Multifamily	2.79	2.57	2.63	2.56	2.51
Nonfarm Nonresidential	29.76	28.75	29.42	27.12	25.61
RE Loans Secured by Farmland	1.25	1.13	1.21	1.14	1.05
Loans to Depository Institutions	0.00	0.00	0.01	0.01	0.01
Commercial and Industrial Loans	15.35	15.61	16.09	15.73	16.35
Loans to Individuals	5.64	6.53	6.29	7.43	8.33
Credit Card Loans	0.09	0.12	0.11	0.16	0.16
Agricultural Loans	1.02	1.00	0.95	1.13	1.13
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.65	1.84	1.81	1.72	1.74

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Short-Term Investments	3.16	4.37	3.77	4.39	4.04
Liquid Assets	21.11	23.37	22.80	23.44	22.35
Investment Securities	22.21	24.49	24.25	25.02	24.03
Net Loans and Leases	67.29	63.74	64.49	63.54	64.67
Net Lns, Ls & Stdbly Ltrs of Credit	68.39	64.75	65.55	64.44	65.54
Core Deposits	63.51	64.21	64.62	64.71	64.79
Noncore Funding	25.41	24.71	24.22	24.08	24.60
Time Deposits of \$100K or More	12.64	11.33	11.13	11.54	11.90
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.89	3.17	3.08	3.03	3.18
Net Fed Funds Purchased (Sold)	2.16	2.00	2.31	1.96	1.96
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.58	2.00	2.45	1.83	1.78
Earning Assets Repr in 1 Year	40.53	39.00	38.38	38.44	37.63
Int-Bearing Liab Repr in 1 Year	25.52	25.85	25.85	27.66	31.71
Long-Term Debt Repr in 1 Year	0.56	0.42	0.50	0.48	0.66
Net Assets Repriceable in 1 Year	13.52	12.27	11.45	9.42	4.20
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	24.86	22.88	23.15	22.35	23.82
Net ST Noncore Funding Dependence	14.14	11.81	12.75	11.79	14.49
Short-Term Inv/ST Noncore Funding	24.42	37.90	30.27	36.95	30.07
Liq Asts-ST Noncore Fndg/Nonliq Asts	7.81	12.16	11.15	12.22	8.47
Net Loans and Leases/Total Deposits	87.53	83.74	84.64	82.67	83.89
Net Loans and Leases/Core Deposits	107.39	101.27	101.54	100.01	101.65
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.56	0.88	0.79	1.42	0.66
Avail-For-Sale Sec Appr(Depr)/Eq Cap	1.35	2.91	2.45	6.32	2.90
Struct Notes Appr(Depr)/Eq Cap	-0.02	-0.01	-0.02	0.09	0.00
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.93	8.83	8.42	8.84	8.98
Available-For-Sale Securities	90.07	91.17	91.58	91.16	91.02
U. S. Treasury Securities	1.50	1.71	2.08	2.02	2.10
U. S. Agency Securities (excl MBS)	31.64	28.24	29.73	25.70	23.27
Municipal Securities	12.99	14.63	14.46	13.17	15.22
Mortgage-Backed Securities	41.37	42.44	41.01	43.93	44.93
Asset-Backed Securities	0.03	0.10	0.07	0.20	0.27
Other Debt Securities	2.97	3.91	3.73	4.21	4.60
Mutual Funds and Equity Securities	1.14	1.82	1.71	1.86	1.96
Debt Securities 1 Year or Less	9.29	10.79	9.85	10.94	9.57
Debt Securities 1 To 5 Years	36.79	29.60	31.29	32.44	26.20
Debt Securities Over 5 Years	49.92	53.56	53.47	51.12	48.00
Pledged Securities	57.83	54.31	55.08	51.53	52.23
Structured Notes, Fair Value	1.95	0.78	1.08	0.36	0.07

ANALYSIS RATIOS	PEER GROUP 03				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Provision for Ln&Ls Losses/Avg Assets	0.19	0.22	0.23	0.30	0.27
Provision for Ln&Ls Losses/Avg Lns&Ls	0.28	0.35	0.35	0.47	0.40
Provision for Ln&Ls Losses/Net Losses	217.59	187.91	154.29	168.41	155.37
Ln&Ls Allowance/Total Loans & Leases	1.32	1.42	1.38	1.44	1.38
Ln&Ls Allowance/Net Ln&Ls Losses (X)	15.13	10.77	9.21	8.82	7.61
ALL/Nonaccrual Assets	473.63	361.78	354.92	417.47	385.54
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	371.20	268.46	269.95	299.08	273.30
Gross Ln&Ls Losses/Avg Loans & Leases	0.23	0.30	0.33	0.38	0.37
Recoveries/Avg Loans and Leases	0.07	0.08	0.08	0.08	0.07
Net Losses/Avg Loans and Leases	0.16	0.22	0.25	0.30	0.30
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	N/A
Recoveries/Prior Year-End Losses	21.13	21.76	30.56	27.00	34.27
Earnings Coverage of Net Losses (X)	28.13	19.67	17.88	16.96	15.13
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.06	0.08	0.08	0.06
RE Loans Secured By 1-4 Family	0.05	0.06	0.07	0.07	0.07
Revolving	0.02	0.03	0.04	0.05	0.05
Closed-End	0.05	0.06	0.08	0.08	0.07
Commercial Real Estate Loans	0.03	0.06	0.07	0.08	0.05
Construction and Land Dev	0.02	0.02	0.03	0.06	0.04
Multifamily	0.00	0.00	0.02	0.01	0.00
Nonfarm Nonresidential	0.03	0.06	0.07	0.06	0.04
RE Loans Secured by Farmland	0.00	0.01	0.02	0.01	0.01
Commercial and Industrial Loans	0.34	0.44	0.51	0.72	0.74
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.81	0.97	1.02	0.94	0.89
Credit Card Loans	3.01	3.12	3.30	3.74	2.74
Agricultural Loans	0.05	0.05	0.05	0.12	0.19
Loans to Foreign Governments & Inst	0.00	N/A	0.00	0.00	0.00
Other Loans and Leases	0.27	0.34	0.39	0.41	0.24

PERCENT OF LOANS AND LEASES	PEER GROUP 03				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
30-89 Days PD Loans and Leases	0.57	0.70	0.73	0.88	1.06
90+ Days PD Loans and Leases	0.07	0.10	0.09	0.10	0.12
Nonaccrual Loans and Leases	0.54	0.67	0.62	0.63	0.59
90+ Days PD and Nonaccrual Loans and Leases	0.63	0.80	0.73	0.78	0.75
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	0.57	0.70	0.73	0.88	1.06
90+ Days Past Due Assets	0.07	0.10	0.09	0.10	0.12
Nonaccrual Assets	0.54	0.68	0.63	0.64	0.60
30+ Days PD & Nonaccrual Assets	1.22	1.55	1.50	1.72	1.85
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.43	0.51	0.48	0.51	0.49
90+ PD & Nonaccrual Assets + OREO	0.56	0.65	0.62	0.63	0.58
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.49	0.55	0.53	0.53	0.49
Allowance for Loan & Lease Losses	53.98	59.87	59.13	56.57	54.11
Equity Cap + ALLL	5.34	5.92	5.80	5.61	5.40
Tier 1 Cap + ALLL	5.23	5.91	5.73	5.81	5.49
Loans & Leases + RE Acquired	0.72	0.86	0.82	0.83	0.74

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate - 30-89 Days PD	0.47	0.60	0.64	0.75	0.94
- 90+ Days Past Due	0.06	0.08	0.08	0.09	0.09
- Nonaccrual	0.46	0.55	0.53	0.54	0.52
Coml & Indl - 30-89 Days PD	0.66	0.81	0.74	0.92	1.12
- 90+ Days Past Due	0.08	0.13	0.10	0.09	0.15
- Nonaccrual	0.86	1.03	0.87	0.91	0.83
Individuals - 30-89 Days PD	1.12	1.20	1.36	1.52	1.60
- 90+ Days Past Due	0.11	0.13	0.12	0.15	0.18
- Nonaccrual	0.25	0.26	0.25	0.26	0.27
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	0.21	0.17	0.30	0.30	0.43
- 90+ Days Past Due	0.01	0.05	0.02	0.02	0.07
- Nonaccrual	0.23	0.45	0.44	0.57	0.27
Foreign Govts- 30-89 Days PD	0.00	N/A	0.00	0.00	0.00
- 90+ Days Past Due	0.00	N/A	0.00	0.00	0.00
- Nonaccrual	0.00	N/A	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.39	0.51	0.52	0.52	0.74
- 90+ Days Past Due	0.02	0.06	0.05	0.05	0.08
- Nonaccrual	0.12	0.22	0.28	0.21	0.32
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.64	0.76	0.91	1.02	1.15
- 90+ Days Past Due	0.09	0.09	0.11	0.10	0.12
- Nonaccrual	0.43	0.50	0.48	0.45	0.42
Revolving - 30-89 Days PD	0.24	0.32	0.26	0.37	0.55
- 90+ Days Past Due	0.02	0.03	0.02	0.03	0.06
- Nonaccrual	0.12	0.11	0.10	0.10	0.13
Closed-End - 30-89 Days PD	0.67	0.87	1.06	1.10	1.21
- 90+ Days Past Due	0.10	0.10	0.13	0.11	0.12
- Nonaccrual	0.50	0.59	0.50	0.50	0.45
- Jr Lien 30-89 Days PD	0.06	0.06	0.07	0.10	N/A
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	N/A
- Jr Lien Nonaccrual	0.06	0.06	0.06	0.05	N/A
Commercial RE - 30-89 Days PD	0.35	0.48	0.43	0.57	0.82
- 90+ Days Past Due	0.03	0.05	0.04	0.06	0.07
- Nonaccrual	0.44	0.53	0.50	0.52	0.52
Const & Dev - 30-89 Days PD	0.26	0.41	0.40	0.62	0.79
- 90+ Days Past Due	0.01	0.03	0.01	0.04	0.07
- Nonaccrual	0.23	0.34	0.34	0.43	0.59
Multi family - 30-89 Days PD	0.09	0.18	0.13	0.15	0.29
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.06	0.14	0.20	0.10	0.09
Nonfarm Nres- 30-89 Days PD	0.33	0.42	0.42	0.44	0.67
- 90+ Days Past Due	0.02	0.05	0.03	0.05	0.06
- Nonaccrual	0.48	0.54	0.50	0.50	0.46
Farmland - 30-89 Days PD	0.26	0.30	0.34	0.52	0.61
- 90+ Days Past Due	0.02	0.10	0.06	0.05	0.05
- Nonaccrual	0.22	0.58	0.43	0.46	0.48
Credit Card - 30-89 Days PD	1.26	1.25	1.28	1.72	1.70
- 90+ Days Past Due	0.46	0.71	0.59	0.64	0.50
- Nonaccrual	0.03	0.02	0.02	0.01	0.06



CAPITAL RATIOS	PEER GROUP 03				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Tier 1 Leverage Ratio	8.62	8.59	8.68	8.54	8.23
Tier 1 RBC Ratio	11.42	11.92	11.84	12.05	11.57
Total Risk-Based Capital Ratio	12.90	13.46	13.36	13.48	12.95
Tangible Tier 1 Leverage Ratio	8.57	8.52	8.62	8.47	8.16
Tangible Common Eq Cap/Tan Assets	7.27	7.51	7.41	7.72	7.45
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	16.89	15.63	15.63	15.18	14.81
Standby Letters of Credit	0.95	0.87	0.91	0.76	0.72
Commercial & Similar Letters of Credit	0.02	0.02	0.03	0.03	0.03
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	1.22	1.69	1.37	1.31	0.98
Interest Rate Contracts	1.21	1.53	1.20	1.15	0.88
Interest Rate Futures & Forward Contr	0.05	0.14	0.05	0.07	0.01
Written Options Contr (Int Rate)	0.06	0.05	0.02	0.02	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.01	0.15
Interest Rate Swaps	0.63	0.66	0.62	0.41	0.30
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	26.72	25.46	25.69	25.28	23.80

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Interest Rate Contracts	98.86	96.77	98.20	98.24	98.28
Foreign Exchange Contracts	0.00	1.72	1.48	0.00	0.93
Equity, Comm, & Other Contracts	0.14	0.03	0.11	0.12	0.24
Futures and Forwards	19.82	24.29	14.25	20.75	18.85
Written Options	21.42	11.14	9.55	6.44	0.54
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	13.29	10.78	9.55	6.35	0.41
Purchased Options	0.90	2.70	1.63	5.92	27.92
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.81	2.61	1.51	5.79	26.36
Swaps	55.47	53.84	57.39	57.90	50.30
Held for Trading	0.00	0.00	0.00	0.00	0.14
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.14
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	100.00	100.00	100.00	100.00	99.86
Interest Rate Contracts	88.92	96.85	87.52	97.59	87.13
Foreign Exchange Contracts	0.00	0.92	0.84	0.00	0.04
Equity, Comm, & Other Contracts	0.14	0.03	0.11	0.12	0.24
Deriv Contr (Excl Fut & FX LE 14 Days)	75.48	85.11	85.25	90.81	95.98
One Year or Less	22.69	20.65	17.14	33.55	38.80
Over 1 Year to 5 Years	32.15	34.39	39.02	36.52	45.73
Over 5 Years	20.64	9.66	10.74	9.34	3.35
Gross Negative Fair Value (Abs Val)	0.62	0.88	0.74	1.06	0.35
Gross Positive Fair Value	0.39	0.74	0.57	1.20	0.87
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	0.01	0.00	0.01	0.01
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.21	0.14	0.17	0.08	0.01
Decr (Incr) in Int Expense/Net Income	0.13	0.09	0.11	0.06	0.04
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.01	0.01	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.67	0.77	0.91	0.49	0.24

INSURANCE ACTIVITIES	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
<b>ANALYSIS RATIOS:</b>					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	26.91	9.75	17.74	32.21	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	73.09	90.25	82.26	67.79	N/A
Sep Acct Assets(L/H)/Total Life Ast	11.11	10.00	10.00	20.00	N/A
Ins Activities Revenue/Adj Oper Inc	0.58	0.53	0.53	0.56	N/A
Premium Inc/Ins Activities Revenue	0.23	0.69	0.40	3.52	N/A
Credit Rel Prem Inc/Tot Prem Inc	68.90	69.22	76.91	68.02	N/A
Other Prem Inc/Total Prem Inc	31.10	30.78	23.09	31.98	N/A
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.01	N/A
Ins Net Inc (P/C)/Equity (P/C)	68.02	3.46	12.54	8.30	N/A
Ins Net Inc (L/H)/Equity (L/H)	5.36	2.66	7.19	8.71	N/A
Insur Ben, Losses, Exp/Insur Premiums	172.34	261.22	468.98	28.50	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	33.49	0.26	0.08	0.14	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.19	1.39	0.27	0.11	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	7.37	7.21	7.18	N/A	N/A
<b>BROKER-DEALER ACTIVITIES</b>					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	N/A
<b>FOREIGN ACTIVITIES</b>					
Yield: Foreign Loans	0.00	0.10	0.25	0.33	0.19
Cost: Interest-Bearing Deposits	1.46	1.79	1.68	2.31	3.99
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	3.57	1.58	0.01	N/A
Foreign Governments and Inst	0.00	N/A	0.00	0.00	0.00
Leases	N/A	N/A	120.25	N/A	N/A
<b>GROWTH RATES:</b>					
Net Loans and Leases	-13.09	-16.30	-29.90	78.78	40.75
Total Selected Assets	-8.51	-19.14	-24.29	52.66	-0.70
Deposits	129.05	3.55	10.83	6.48	1.75

PROFITABILITY:	PEER GROUP 03				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Net Income/Avg Equity Capital	13.29	13.68	13.47	13.51	13.04
Bank Net Inc/Avg Eq Inv in Banks	13.41	14.08	13.74	14.19	13.67
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.90	4.88	4.72	3.84	7.84
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.64	11.58	11.70	10.12	10.24
Bank Net Income/Parent Net Income	105.66	103.83	103.64	103.74	103.67
Nonbank Net Income/Parent Net Income	1.05	1.23	1.14	1.04	1.46
Sub BHCs Net Inc/Parent Net Income	84.02	80.15	79.83	72.15	76.90
LEVERAGE:					
Total Liabilities/Equity	23.29	19.64	21.49	16.43	16.12
Total Debt/Equity Capital	2.97	2.52	2.50	2.60	4.12
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.76	15.75	16.45	12.26	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	3.45	3.47	3.25	3.51	5.12
Total Debt/Eq Cap - Exc Over Fair Value	2.99	2.56	2.56	2.62	4.15
Long-Term Debt/Equity Capital	1.57	1.39	1.31	1.21	2.22
Short-Term Debt/Equity Capital	0.49	0.42	0.42	0.68	0.93
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	0.32	0.31	0.60
Long-Term Debt/Consolidated LT Debt	3.83	3.36	2.69	3.59	6.44
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	113.79	110.51	111.01	107.71	108.01
Total Investment in Subs/Equity	115.71	111.99	112.80	109.04	109.40
Equity Inv in Subs/Cons Eq Cap+Min Int	98.86	96.64	96.06	96.61	99.20
Total Inv in Subs/Cons Eq Cap+Min Int	100.35	97.74	97.43	97.70	100.38
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.06	0.82	0.90	0.60	0.65
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.59	1.98	2.10	1.88	2.25
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	108.31	116.87	123.15	127.26	140.77
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	106.15	116.16	125.58	130.72	151.77
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	93.91	116.98	117.39	115.07	111.15
Pretax Oper Inc + Int Exp/Int Expense	3636.19	7335.42	11012.5	18295.5	3820.63
Div + Int From Subs/Int Exp + Div	162.74	156.77	182.17	178.74	190.76
Fees+Other Inc From Subs/Sal + Oth Exp	11.47	10.90	11.56	10.60	11.08
Net Inc/Curr Port of LT Debt+Pfd Div(X)	56.18	58.02	172.90	60.23	65.38
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.18	0.43	0.73	0.83	-0.17
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	8.33	8.00	0.00	1.04
Total	0.00	8.33	8.00	0.00	1.04
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.01	0.00	0.08	0.11
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.06	0.00	0.09	0.14
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	1.02	1.35	1.34	1.22	0.99
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 03				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Div Paid/Inc Before Undist Inc	88.76	91.21	84.85	72.18	67.67
Dividends Paid/Net Income	26.21	25.74	26.94	25.95	26.96
Net Income - Dividends/Avg Equity	9.49	9.76	9.62	9.72	9.09
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	138.08	139.32	151.29	160.79	187.37
Dividends From Nonbank Subs	0.77	1.39	1.56	1.52	1.45
Dividends From Subsidiary BHCs	3.18	1.32	1.65	2.73	4.56
Dividends From All Subsidiaries	172.46	172.47	184.50	190.86	221.75
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	36.49	38.90	40.38	43.60	52.54
Interest Income From Bank Subs	0.20	0.14	0.17	0.21	0.23
Mgt & Service Fees From Bank Subs	4.32	4.05	4.22	3.48	4.45
Other Income From Bank Subs	0.03	0.02	0.02	0.03	0.04
Operating Income From Bank Subs	44.86	47.02	49.54	55.62	65.23
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	37.26	56.81	54.80	41.25	47.54
Interest Income From Nonbank Subs	4.98	2.05	17.87	3.56	4.15
Mgt & Serv Fees From Nonbank Subs	2.27	1.31	0.71	1.61	2.35
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	64.81	72.88	103.38	60.09	75.25
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	30.35	46.98	41.89	40.95	28.69
Interest Inc From Subsidiary BHCs	0.06	0.67	0.00	3.07	0.13
Mgt & Serv Fees From Sub BHCs	0.13	2.29	1.57	2.44	0.75
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	30.99	49.93	51.53	46.46	31.69
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	64.03	65.50	66.59	67.34	66.77
Interest Income From Bank Subs	0.80	0.85	0.78	1.12	0.43
Mgt & Serv Fees From Bank Subs	5.37	5.75	5.19	4.22	4.40
Other Income From Bank Subs	0.04	0.05	0.07	0.07	0.04
Operating Income From Bank Subs	79.04	80.24	90.19	81.38	79.24
Dividends From Nonbank Subs	0.73	1.30	1.17	0.81	0.52
Interest Income From Nonbank Subs	0.04	0.07	0.07	0.05	0.05
Mgt & Serv Fees From Nonbank Subs	0.05	0.03	0.02	0.02	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.82	2.11	2.08	1.32	1.23
Dividends From Subsidiary BHCs	1.97	1.13	1.68	1.73	5.20
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	2.41	1.23	1.76	1.80	5.60
Loans and Adv From Subs/ST Debt	1153.63	567.74	670.73	398.60	31.31
Loans and Adv From Subs/Total Debt	429.26	290.24	500.55	221.43	41.22

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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Number of BHCs in Peer Group									207
EARNINGS AND PROFITABILITY									
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PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.66	2.61	2.96	3.32	3.68	3.97	4.45	4.63	207
+ Non-interest Income	1.07	0.31	0.44	0.68	1.02	1.36	1.80	2.23	207
- Overhead Expense	2.92	1.76	2.05	2.43	2.91	3.37	3.87	4.35	207
- Provision for Losses	0.19	0.00	0.03	0.08	0.17	0.27	0.41	0.49	207
+ Securities Gains (Losses)	0.03	-0.00	-0.00	0.00	0.01	0.05	0.10	0.18	207
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.03	207
= Pretax Net Oper Income (TE)	1.73	0.65	0.98	1.34	1.72	2.10	2.47	2.66	207
Net Operating Income	1.13	0.46	0.63	0.90	1.12	1.36	1.63	1.82	207
Net Income	1.13	0.46	0.61	0.90	1.12	1.36	1.63	1.82	207
Net Income (Sub S Adjusted)	1.08	0.13	0.57	0.80	1.08	1.44	1.57	1.88	19
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.50	4.78	4.85	5.14	5.49	5.88	6.19	6.37	207
Interest Expense	1.53	0.78	0.92	1.21	1.52	1.79	2.15	2.38	207
Net Interest Income (TE)	3.96	2.80	3.17	3.56	3.95	4.32	4.84	5.02	207
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.15	-0.01	0.00	0.05	0.13	0.23	0.41	0.56	207
Earnings Coverage of Net Losses (X)	28.13	-41.54	3.63	8.57	16.91	33.60	101.47	159.75	203
Ln&Ls Allowance/Total Loans & Leases	1.32	0.78	0.95	1.11	1.30	1.50	1.72	2.02	207
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.67	0.03	0.10	0.26	0.57	0.98	1.58	2.11	207
30-89 Days Past Due Loans and Leases	0.56	0.03	0.10	0.26	0.47	0.84	1.24	1.49	207
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	24.85	3.63	7.99	15.96	23.99	33.51	43.50	47.33	207
Net ST Noncore Funding Dependence	14.14	-1.37	2.38	7.46	12.95	20.23	27.96	31.12	207
Net Loans and Leases/Total Assets	67.29	44.28	50.41	59.58	68.14	75.58	81.80	83.96	207
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.62	6.35	6.79	7.51	8.60	9.39	10.81	11.96	207
Equity Capital/Total Assets	8.40	5.27	5.61	6.98	8.36	9.74	11.23	12.03	207
Net Loans&Ls/Equity Capital (X)	8.31	4.29	5.35	6.67	8.02	9.95	12.05	13.82	207
Cash Dividends/Net Income	26.23	0.00	0.00	9.38	27.00	42.37	61.95	76.02	205
Cash Dividends/Net Income (Sub S Adjusted)	29.81	-26.13	-6.12	12.68	27.83	46.76	72.98	86.79	19
Retained Earnings/Avg Equity Cap	9.57	0.98	3.81	6.55	9.35	12.29	16.23	19.05	207
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.48	0.00	0.00	0.00	0.00	0.00	3.69	10.72	207
Long-Term Debt/Equity Capital	1.57	0.00	0.00	0.00	0.00	0.93	10.26	19.27	207
Equity Investment in Subs/Equity Cap	113.78	87.21	94.95	99.25	110.05	125.45	142.83	158.58	207
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	106.15	-20.97	6.94	69.91	102.12	132.78	200.99	325.13	205

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.08	4.35	4.51	4.71	5.08	5.44	5.69	5.92	207
Less: Interest Expense	1.41	0.72	0.85	1.10	1.40	1.66	2.01	2.22	207
Equals: Net Interest Income (TE)	3.66	2.61	2.96	3.32	3.68	3.97	4.45	4.63	207
Plus: Non-Interest Income	1.07	0.31	0.44	0.68	1.02	1.36	1.80	2.23	207
Equals: Adj Operating Income (TE)	4.79	3.33	3.71	4.24	4.75	5.31	6.00	6.52	207
Less: Overhead Expense	2.92	1.76	2.05	2.43	2.91	3.37	3.87	4.35	207
Less: Provision for Loan and Lease Losses	0.19	0.00	0.03	0.08	0.17	0.27	0.41	0.49	207
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Plus: Realized G/L on AFS Sec	0.03	-0.00	0.00	0.00	0.00	0.05	0.10	0.18	207
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.03	207
Equals: Pretax Net Oper Inc (TE)	1.73	0.65	0.98	1.34	1.72	2.10	2.47	2.66	207
Less: Applicable Income Taxes (TE)	0.56	0.01	0.10	0.40	0.58	0.74	0.88	0.99	207
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	207
Equals: Net Operating Income	1.13	0.46	0.63	0.90	1.12	1.36	1.63	1.82	207
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Equals: Net Income	1.13	0.46	0.61	0.90	1.12	1.36	1.63	1.82	207
Memo: Net Income (Last Four Qtrs)	1.12	0.44	0.58	0.87	1.12	1.34	1.57	1.78	204
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.68	87.61	89.35	91.33	92.71	94.16	95.46	96.32	207
Avg Int-Bearing Funds / Avg Assets	78.37	64.18	69.06	74.76	78.57	82.77	86.28	88.13	207
Int Income (TE) / Avg Earning Assets	5.50	4.78	4.85	5.14	5.49	5.88	6.19	6.37	207
Int Expense / Avg Earning Assets	1.53	0.78	0.92	1.21	1.52	1.79	2.15	2.38	207
Net Int Inc (TE) / Avg Earn Assets	3.96	2.80	3.17	3.56	3.95	4.32	4.84	5.02	207
YIELD OR COST:									
Total Loans and Leases (TE)	6.08	5.36	5.50	5.73	6.08	6.41	6.76	7.01	207
Interest-Bearing Bank Balances	1.36	0.00	0.00	0.61	1.16	1.91	3.62	5.37	193
Fed Funds Sold & Reverse Repos	1.10	0.71	0.89	0.98	1.10	1.19	1.35	1.46	193
Trading Assets	1.57	0.00	0.00	0.00	1.10	2.30	3.06	4.24	12
Total Earning Assets	5.40	4.69	4.79	5.02	5.34	5.78	6.10	6.23	207
Investment Securities (TE)	4.10	2.68	3.07	3.61	4.11	4.59	5.14	5.59	207
U.S. Treasury & Agency Sec (excl MBS)	3.33	1.66	2.00	2.78	3.35	3.93	4.47	5.11	206
Mortgage-Backed Securities	3.89	2.58	2.95	3.41	3.89	4.29	5.05	5.61	200
All Other Securities	6.38	3.42	3.97	5.23	6.41	7.26	8.91	10.79	202
Interest-Bearing Deposits	1.52	0.76	0.98	1.27	1.52	1.78	2.02	2.17	207
Time Deposits of \$100K or More	2.28	1.45	1.64	1.92	2.30	2.59	2.96	3.18	206
Time Deposits < \$100K	2.42	1.50	1.77	2.04	2.42	2.74	3.05	3.28	206
Other Domestic Deposits	0.80	0.37	0.44	0.60	0.79	0.96	1.27	1.48	206
Foreign Deposits	1.46	0.00	0.00	0.26	1.22	1.83	2.42	2.65	5
Fed Funds Purchased and Repos	1.18	0.53	0.68	0.88	1.15	1.38	2.07	2.63	191
Other Borrowed Funds & Trading Liab	3.31	1.34	1.55	2.47	3.33	4.17	4.90	5.42	203
All Interest-Bearing Funds	1.80	1.05	1.15	1.49	1.81	2.07	2.43	2.61	207

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	41.86	30.02	31.28	34.71	40.49	47.97	58.48	60.77	207
Avg Assets per Employee (\$000)	3594.54	2163.18	2334.19	2751.14	3368.60	4201.84	5757.05	6561.37	207

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.03	0.00	0.00	0.00	1.17	3.95	6.69	9.05	207
Overhead Exp / NII + Non-Int Income	62.23	44.30	48.01	55.82	62.55	67.86	74.01	80.64	207

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.92	1.76	2.05	2.43	2.91	3.37	3.87	4.35	207
Personnel Expense	1.61	1.00	1.11	1.35	1.61	1.86	2.14	2.32	207
Net Occupancy Expense	0.41	0.23	0.26	0.33	0.41	0.49	0.59	0.65	207
Other Operating Expenses	0.86	0.46	0.55	0.69	0.83	1.02	1.25	1.42	207
Overhead Less Non-Interest Income	1.80	1.06	1.25	1.50	1.77	2.10	2.43	2.63	207

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	61.04	43.72	47.02	54.62	60.92	66.44	73.11	80.49	207
Personnel Expense	33.67	23.85	25.82	30.01	33.52	37.10	41.26	45.00	207
Net Occupancy Expense	8.75	5.75	6.30	7.27	8.59	10.07	11.65	13.15	207
Other Operating Expenses	18.27	11.79	12.96	15.39	17.96	20.42	25.35	28.18	207
Total Non-Interest Income	22.25	8.76	11.27	15.99	21.97	27.49	34.47	37.95	207
Fiduciary Activities Income	1.63	0.00	0.00	0.00	0.77	3.21	5.70	8.92	207
Serv Charges on Deposit Accts - Domestic	8.61	1.31	3.04	5.10	8.36	11.80	14.34	16.92	207
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	207
Investment Banking Fees & Commissions	0.59	0.00	0.00	0.00	0.41	1.14	1.92	2.38	207
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Net Servicing Fees	0.27	0.00	0.00	0.00	0.03	0.43	1.28	2.40	207
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Insurance Activities Revenue	0.58	0.00	0.00	0.00	0.13	0.67	3.07	5.59	207
Net Gain (Loss) - Sales Loans, OREO, Oth	1.76	-0.17	-0.01	0.13	0.93	3.12	6.24	8.24	207
Other Non-Interest Income	6.30	1.55	2.17	3.80	5.78	7.95	12.84	16.01	207
Overhead Less Non-Interest Income	38.41	19.93	23.66	31.09	38.26	46.58	52.81	56.66	207

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	28.07	0.00	5.87	24.08	30.07	33.85	36.66	39.38	205
Appl Inc Tax+TE/Pretax NOI+TE	33.53	1.08	18.70	32.58	34.90	37.45	39.42	41.14	205



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	49.71	26.70	32.82	40.46	49.05	59.34	67.47	71.67	207
Commercial and Industrial Loans	10.43	2.21	3.54	6.20	9.23	14.54	19.52	22.41	207
Loans to Individuals	3.73	0.16	0.45	0.96	2.83	5.51	10.88	15.73	207
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	207
Agricultural Loans	0.69	0.00	0.00	0.00	0.09	1.05	3.39	4.93	207
Other Loans and Leases	1.07	0.00	0.05	0.24	0.76	1.74	3.03	4.57	207
Net Loans and Leases	67.29	44.28	50.41	59.58	68.14	75.58	81.80	83.96	207
Debt Securities Over 1 Year	19.63	5.01	6.85	11.79	17.47	27.10	36.42	43.14	207
Mutual Funds and Equity Securities	0.22	0.00	0.00	0.00	0.06	0.35	1.08	1.87	207
Subtotal	87.84	77.31	81.70	85.38	88.48	90.30	92.20	93.21	207
Interest-Bearing Bank Balances	0.23	0.00	0.00	0.00	0.04	0.30	1.03	1.93	207
Federal Funds Sold & Reverse Repos	0.72	0.00	0.00	0.00	0.33	1.18	2.87	4.61	207
Debt Securities 1 Year or Less	1.77	0.00	0.06	0.28	1.14	2.90	5.88	8.07	207
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Total Earning Assets	91.28	86.26	88.32	89.88	91.45	92.60	94.07	94.80	207
Non-Int Cash and Due From Dep Inst	2.73	1.14	1.56	2.02	2.57	3.27	4.29	4.82	207
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	207
Other Real Estate Owned	0.09	0.00	0.00	0.00	0.04	0.16	0.32	0.49	207
All Other Assets	5.89	2.76	3.44	4.43	5.74	7.16	9.04	10.28	207
MEMORANDA:									
Short-Term Investments	3.15	0.12	0.28	0.85	2.55	4.98	8.45	11.81	207
U. S. Treasury Securities	0.22	0.00	0.00	0.00	0.02	0.24	1.10	3.03	207
U. S. Agency Securities (excl MBS)	6.28	0.02	0.25	1.92	5.08	9.37	16.22	21.41	207
Municipal Securities	2.68	0.00	0.00	0.47	1.85	5.17	7.69	9.94	207
Mortgage-Backed Securities	9.42	0.00	0.22	2.42	7.57	15.55	23.50	30.42	207
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.22	207
Other Debt Securities	0.64	0.00	0.00	0.00	0.20	1.10	2.58	4.19	207
RE Loans Secured by 1-4 Family	15.92	2.76	4.84	9.03	14.50	22.94	29.19	33.08	207
Revolving	3.12	0.00	0.18	1.11	2.42	5.01	7.31	9.32	207
Closed-End, Sec by First Liens	11.00	1.33	2.95	5.49	9.79	16.56	21.62	26.14	207
Closed-End, Sec by Junior Liens	1.08	0.05	0.15	0.44	0.94	1.58	2.39	3.30	207
Commercial Real Estate Loans	31.12	12.66	15.04	21.08	30.12	40.03	50.26	59.37	207
Construction and Land Dev	7.93	0.90	1.47	3.20	7.36	11.50	16.95	24.62	207
Multifamily	1.87	0.01	0.17	0.57	1.34	2.72	5.44	7.26	207
Nonfarm Nonresidential	19.95	7.49	10.47	14.49	19.16	25.01	31.74	38.43	207
RE Loans Secured by Farmland	0.84	0.00	0.00	0.02	0.34	1.55	3.28	4.86	207
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	73.97	47.18	54.27	65.42	75.28	83.84	89.88	94.16	207
RE Loans Secured by 1-4 Family	24.25	4.09	6.81	14.15	22.97	33.88	43.51	55.90	207
Revolving	4.67	0.00	0.30	1.56	3.94	7.44	11.33	13.30	207
Closed-End	18.83	2.45	4.45	9.79	17.25	27.82	35.84	44.31	207
Commercial Real Estate Loans	45.92	21.57	24.56	33.26	44.85	57.10	69.52	77.12	207
Construction and Land Dev	11.63	1.35	2.43	5.31	10.29	16.57	24.27	31.32	207
Multifamily	2.78	0.03	0.28	0.83	2.05	3.88	8.28	11.37	207
Nonfarm Nonresidential	29.76	13.17	17.99	22.05	29.15	35.90	45.11	50.02	207
RE Loans Secured by Farmland	1.24	0.00	0.00	0.05	0.45	2.32	4.57	7.18	207
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	207
Commercial and Industrial Loans	15.35	3.71	5.90	9.78	14.10	21.37	27.20	30.70	207
Loans to Individuals	5.64	0.23	0.61	1.42	4.38	8.46	16.52	22.84	207
Credit Card Loans	0.08	0.00	0.00	0.00	0.00	0.12	0.50	0.90	207
Agricultural Loans	1.01	0.00	0.00	0.00	0.13	1.49	5.13	7.05	207
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Other Loans and Leases	1.65	0.01	0.08	0.33	1.10	2.56	4.97	7.24	207

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.15	0.12	0.28	0.85	2.55	4.98	8.45	11.81	207
Liquid Assets	21.11	7.87	9.97	14.08	20.12	27.01	35.24	41.13	207
Investment Securities	22.20	6.54	8.33	13.55	20.46	30.89	39.66	44.53	207
Net Loans and Leases	67.29	44.28	50.41	59.58	68.14	75.58	81.80	83.96	207
Net Lns, Ls & Stdbly Ltrs of Credit	68.38	44.88	51.04	60.67	68.98	77.31	82.63	85.28	207
Core Deposits	63.50	43.65	48.73	55.10	64.22	70.45	75.47	78.48	207
Noncore Funding	25.40	9.46	12.59	18.43	24.21	33.44	40.90	44.37	207
Time Deposits of \$100K or More	12.64	4.69	5.51	7.58	11.59	16.43	23.58	28.80	207
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Fed Funds Purchased and Repos	2.89	0.00	0.00	0.36	2.30	5.14	8.49	11.36	207
Net Fed Funds Purchased (Sold)	2.16	-3.36	-1.64	-0.16	1.59	4.25	7.66	9.94	207
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Oth Borrowings W/Rem Mat 1 Yr or Less	2.57	0.00	0.00	0.32	1.91	4.75	7.86	9.15	207
Earning Assets Repr in 1 Year	40.52	16.11	20.85	29.97	40.30	51.48	60.06	67.16	207
Int-Bearing Liab Repr in 1 Year	25.52	10.19	11.97	14.93	22.67	32.59	49.03	59.31	207
Long-Term Debt Repr in 1 Year	0.56	0.00	0.00	0.00	0.00	0.97	2.85	4.08	207
Net Assets Repriceable in 1 Year	13.52	-18.80	-8.77	1.62	13.58	24.32	36.47	46.33	207
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	24.85	3.63	7.99	15.96	23.99	33.51	43.50	47.33	207
Net ST Noncore Funding Dependence	14.14	-1.37	2.38	7.46	12.95	20.23	27.96	31.12	207
Short-Term Inv/ST Noncore Funding	24.42	0.61	1.50	6.47	16.95	34.49	70.11	105.26	207
Liq Asts-ST Noncore Fndg/Nonliq Asts	7.80	-18.74	-13.13	-3.49	5.44	19.06	34.19	45.52	207
Net Loans and Leases/Total Deposits	87.53	60.82	65.14	78.39	88.39	97.08	107.34	109.90	207
Net Loans and Leases/Core Deposits	107.39	69.79	75.63	89.60	105.97	122.53	142.65	154.03	206
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.55	-0.58	-0.08	0.02	0.25	0.95	2.12	2.84	135
Avail-For-Sale Sec Appr(Depr)/Eq Cap	1.35	-3.44	-1.57	-0.06	0.92	2.71	4.99	7.37	205
Struct Notes Appr(Depr)/Eq Cap	-0.01	-0.20	-0.13	-0.02	-0.00	0.01	0.04	0.05	97
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	9.93	0.00	0.00	0.00	2.61	15.30	45.21	74.36	207
Available-For-Sale Securities	90.06	25.34	52.90	84.37	97.20	100.00	100.00	100.00	207
U.S. Treasury Securities	1.49	0.00	0.00	0.00	0.09	1.36	7.50	21.64	207
U.S. Agency Securities (excl MBS)	31.63	0.11	2.27	9.91	28.29	51.77	71.45	78.80	207
Municipal Securities	12.99	0.00	0.00	2.81	10.91	24.00	34.69	38.25	207
Mortgage-Backed Securities	41.36	0.12	1.51	15.07	41.69	62.79	80.00	86.23	207
Asset-Backed Securities	0.02	0.00	0.00	0.00	0.00	0.00	0.12	1.10	207
Other Debt Securities	2.97	0.00	0.00	0.00	1.13	4.85	12.77	18.74	207
Mutual Funds and Equity Securities	1.13	0.00	0.00	0.00	0.28	1.65	5.58	8.16	207
Debt Securities 1 Year or Less	9.28	0.02	0.23	1.60	6.02	14.61	28.26	38.55	207
Debt Securities 1 To 5 Years	36.78	2.36	6.09	15.79	36.34	56.68	70.64	76.39	207
Debt Securities Over 5 Years	49.92	2.82	8.17	23.97	52.08	74.79	88.11	93.14	207
Pledged Securities	57.83	12.20	24.43	39.91	59.87	75.72	87.04	92.73	207
Structured Notes, Fair Value	1.94	0.00	0.00	0.00	0.00	2.89	9.89	12.76	207

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.19	0.00	0.03	0.08	0.17	0.27	0.41	0.49	207
Provision for Ln&Ls Losses/Avg Lns&Ls	0.27	0.00	0.05	0.14	0.24	0.39	0.56	0.70	207
Provision for Ln&Ls Losses/Net Losses	217.58	0.00	27.43	106.45	165.91	287.46	570.97	926.76	203
Ln&Ls Allowance/Total Loans & Leases	1.32	0.78	0.95	1.11	1.30	1.50	1.72	2.02	207
Ln&Ls Allowance/Net Ln&Ls Losses (X)	15.13	2.87	3.31	5.18	9.19	18.84	44.34	95.98	191
ALLL/Nonaccrual Assets	473.63	70.73	98.48	174.43	290.36	580.31	1567.01	2523.93	205
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	371.20	65.59	87.94	145.86	243.87	480.20	1134.57	1747.43	207
Gross Ln&Ls Losses/Avg Loans & Leases	0.22	0.01	0.03	0.09	0.19	0.34	0.54	0.74	207
Recoveries/Avg Loans and Leases	0.06	0.00	0.01	0.02	0.05	0.10	0.16	0.19	207
Net Losses/Avg Loans and Leases	0.15	-0.01	0.00	0.05	0.13	0.23	0.41	0.56	207
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Recoveries/Prior Year-End Losses	21.12	3.21	6.18	11.28	17.81	29.06	44.94	63.94	201
Earnings Coverage of Net Losses (X)	28.13	-41.54	3.63	8.57	16.91	33.60	101.47	159.75	203
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.03	-0.02	-0.00	0.00	0.01	0.07	0.15	0.23	207
RE Loans Secured By 1-4 Family	0.05	-0.02	-0.00	0.00	0.01	0.08	0.19	0.34	206
Revolving	0.02	-0.01	0.00	0.00	0.00	0.00	0.12	0.25	196
Closed-End	0.05	-0.02	-0.00	0.00	0.01	0.09	0.20	0.35	206
Commercial Real Estate Loans	0.03	-0.02	-0.00	0.00	0.00	0.04	0.17	0.39	206
Construction and Land Dev	0.01	-0.02	-0.00	0.00	0.00	0.00	0.10	0.33	206
Multifamily	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.11	200
Nonfarm Nonresidential	0.02	-0.03	-0.00	0.00	0.00	0.02	0.18	0.40	206
RE Loans Secured by Farmland	0.00	-0.09	-0.00	0.00	0.00	0.00	0.00	0.16	169
Commercial and Industrial Loans	0.33	-0.19	-0.08	0.00	0.23	0.52	1.07	1.83	207
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Loans to Individuals	0.81	0.07	0.15	0.32	0.58	1.24	2.00	2.72	181
Credit Card Loans	3.01	0.00	0.00	1.07	1.95	3.41	7.80	30.07	79
Agricultural Loans	0.04	-0.08	-0.00	0.00	0.00	0.00	0.33	0.56	137
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.27	-0.17	0.00	0.00	0.00	0.20	1.67	4.05	201

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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30-89 Days PD Loans and Leases	0.56	0.03	0.10	0.26	0.47	0.84	1.24	1.49	207
90+ Days PD Loans and Leases	0.07	0.00	0.00	0.00	0.03	0.12	0.29	0.47	207
Nonaccrual Loans and Leases	0.53	0.03	0.06	0.20	0.44	0.81	1.34	1.81	207
90+ Days PD and Nonaccrual Loans and Leases	0.63	0.05	0.10	0.26	0.53	0.92	1.53	1.89	207
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.17	207
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
-----									
30-89 Days Past Due Assets	0.56	0.03	0.10	0.26	0.47	0.84	1.24	1.49	207
90+ Days Past Due Assets	0.07	0.00	0.00	0.00	0.03	0.12	0.29	0.47	207
Nonaccrual Assets	0.53	0.03	0.06	0.20	0.44	0.81	1.34	1.81	207
30+ Days PD & Nonaccrual Assets	1.21	0.15	0.28	0.64	1.12	1.66	2.46	2.95	207
PERCENT OF TOTAL ASSETS									
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90+ Days PD and Nonaccrual Assets	0.42	0.03	0.06	0.17	0.36	0.64	1.05	1.40	207
90+ PD & Nonaccrual Assets + OREO	0.55	0.03	0.09	0.22	0.47	0.83	1.28	1.66	207
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	0.49	0.02	0.05	0.18	0.41	0.71	1.12	1.66	207
Allowance for Loan & Lease Losses	53.97	3.85	8.46	23.08	45.39	78.45	123.91	158.61	207
Equity Cap + ALLL	5.34	0.28	0.57	1.99	4.13	7.54	12.45	19.90	207
Tier 1 Cap + ALLL	5.22	0.30	0.60	1.98	4.46	7.46	11.82	18.31	207
Loans & Leases + RE Acquired	0.72	0.04	0.11	0.31	0.60	1.06	1.68	2.43	207

PEER GROUP 3

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	0.47	0.01	0.05	0.17	0.38	0.75	1.04	1.30	207
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.01	0.10	0.25	0.41	207
- Nonaccrual	0.46	0.00	0.02	0.13	0.37	0.69	1.19	1.84	207
Coml & Indl - 30-89 Days PD	0.66	0.00	0.01	0.17	0.48	1.00	1.67	2.43	207
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.11	0.47	0.79	207
- Nonaccrual	0.86	0.00	0.02	0.19	0.58	1.30	2.15	3.58	207
Individuals - 30-89 Days PD	1.11	0.00	0.10	0.38	0.93	1.75	2.53	3.52	207
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.04	0.17	0.45	0.94	207
- Nonaccrual	0.24	0.00	0.00	0.00	0.15	0.44	0.86	1.12	207
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.20	0.00	0.00	0.00	0.00	0.30	1.10	2.01	137
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.23	137
- Nonaccrual	0.23	0.00	0.00	0.00	0.00	0.11	0.99	4.00	137
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&Ls - 30-89 Days PD	0.38	0.00	0.00	0.00	0.00	0.44	1.76	5.60	201
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.58	201
- Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.00	0.83	2.76	201
<b>MEMORANDA:</b>									
1-4 Family - 30-89 Days PD	0.64	0.00	0.02	0.18	0.52	1.00	1.54	1.83	206
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.02	0.16	0.33	0.55	206
- Nonaccrual	0.43	0.00	0.00	0.09	0.32	0.65	1.45	1.98	206
Revolving - 30-89 Days PD	0.23	0.00	0.00	0.00	0.14	0.41	0.82	1.04	196
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.20	196
- Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.21	0.57	0.76	196
Closed-End - 30-89 Days PD	0.67	0.00	0.00	0.21	0.58	1.15	1.78	2.11	206
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.02	0.19	0.38	0.68	206
- Nonaccrual	0.50	0.00	0.00	0.10	0.38	0.79	1.56	2.41	206
- Jr Lien 30-89 Days PD	0.06	0.00	0.00	0.00	0.04	0.11	0.20	0.32	206
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.09	206
- Jr Lien Nonaccrual	0.05	0.00	0.00	0.00	0.01	0.07	0.26	0.44	206
Commercial RE - 30-89 Days PD	0.34	0.00	0.00	0.06	0.28	0.56	1.06	1.35	206
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.02	0.15	0.44	206
- Nonaccrual	0.43	0.00	0.00	0.06	0.34	0.72	1.61	2.12	206
Const & Dev - 30-89 Days PD	0.25	0.00	0.00	0.00	0.08	0.40	1.03	1.92	206
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.25	206
- Nonaccrual	0.22	0.00	0.00	0.00	0.00	0.32	1.12	2.34	206
Multifamily - 30-89 Days PD	0.08	0.00	0.00	0.00	0.00	0.00	0.45	1.66	200
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200
- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.38	1.48	200
Nonfarm Nres- 30-89 Days PD	0.33	0.00	0.00	0.04	0.23	0.58	1.01	1.48	206
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.01	0.13	0.36	206
- Nonaccrual	0.47	0.00	0.00	0.04	0.32	0.77	1.60	2.58	206
Farmland - 30-89 Days PD	0.26	0.00	0.00	0.00	0.00	0.44	1.29	2.67	169
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.38	169
- Nonaccrual	0.22	0.00	0.00	0.00	0.00	0.11	1.45	3.42	169
Credit Card - 30-89 Days PD	1.26	0.00	0.00	0.42	1.02	1.85	3.55	5.60	79
- 90+ Days Past Due	0.45	0.00	0.00	0.00	0.16	0.66	1.89	4.27	79
- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.18	0.58	79

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.62	6.35	6.79	7.51	8.60	9.39	10.81	11.96	207
Tier 1 RBC Ratio	11.41	7.98	8.71	9.82	11.05	12.64	15.26	17.79	207
Total Risk-Based Capital Ratio	12.90	10.11	10.57	11.39	12.34	14.01	16.88	18.97	207
Tangible Tier 1 Leverage Ratio	8.56	6.27	6.77	7.51	8.54	9.35	10.81	11.86	207
Tangible Common Eq Cap/Tan Assets	7.27	4.36	4.87	5.87	7.32	8.44	9.83	11.35	207
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
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PERCENT OF TOTAL ASSETS:									
Loan Commitments	16.89	6.83	8.20	11.41	16.41	22.07	27.51	33.10	207
Standby Letters of Credit	0.95	0.06	0.16	0.34	0.78	1.46	2.26	3.33	207
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.38	207
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.22	0.00	0.00	0.00	0.00	1.30	7.07	13.21	207
Interest Rate Contracts	1.20	0.00	0.00	0.00	0.00	1.30	7.07	13.21	207
Interest Rate Futures & Forward Contr	0.04	0.00	0.00	0.00	0.00	0.00	0.27	1.53	207
Written Options Contr (Int Rate)	0.05	0.00	0.00	0.00	0.00	0.00	0.32	1.75	207
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Interest Rate Swaps	0.62	0.00	0.00	0.00	0.00	0.00	4.47	7.45	207
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	26.71	11.98	13.96	18.81	25.12	33.81	42.85	48.88	207

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	98.86	0.00	60.30	100.00	100.00	100.00	100.00	100.00	87
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Equity, Comm, & Other Contracts	0.13	0.00	0.00	0.00	0.00	0.00	0.00	66.84	87
Futures and Forwards	19.81	0.00	0.00	0.00	0.00	38.47	74.07	100.00	87
Written Options	21.41	0.00	0.00	0.00	0.00	37.04	71.29	100.00	87
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Over-The-Counter	13.28	0.00	0.00	0.00	0.00	34.31	55.19	100.00	87
Purchased Options	0.89	0.00	0.00	0.00	0.00	0.00	3.38	27.48	87
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Over-The-Counter	0.80	0.00	0.00	0.00	0.00	0.00	0.00	27.48	87
Swaps	55.47	0.00	0.00	0.00	82.14	100.00	100.00	100.00	87
Held for Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Non-Traded	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	87
Interest Rate Contracts	88.91	0.00	23.81	100.00	100.00	100.00	100.00	100.00	87
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Equity, Comm, & Other Contracts	0.13	0.00	0.00	0.00	0.00	0.00	0.00	66.84	87
Deriv Contr (Excl Fut & FX LE 14 Days)	75.48	0.00	0.00	52.34	100.00	100.00	100.00	100.00	87
One Year or Less	22.68	0.00	0.00	0.00	0.00	47.33	74.07	100.00	87
Over 1 Year to 5 Years	32.15	0.00	0.00	0.00	4.93	61.07	100.00	100.00	87
Over 5 Years	20.63	0.00	0.00	0.00	0.00	27.84	84.84	100.00	87
Gross Negative Fair Value (Abs Val)	0.61	0.00	0.00	0.00	0.11	0.91	3.06	4.83	87
Gross Positive Fair Value	0.39	0.00	0.00	0.00	0.11	0.69	1.66	2.29	87
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	207
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
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	207
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	207
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.20	0.00	0.00	0.00	0.00	0.00	0.70	5.88	205
Decr (Incr) in Int Expense/Net Income	0.13	-1.10	0.00	0.00	0.00	0.00	0.00	5.59	205
Net Incr (Decr) Nonint Alloc/Net Income	0.00	-0.09	0.00	0.00	0.00	0.00	0.00	0.16	205
Incr (Decr) in Net Income/Net Income	0.67	-2.48	-0.60	0.00	0.00	0.00	4.20	14.58	205

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	207
Ins Under Assets(P/C)/Tot Ins Und Ast	26.90	0.00	0.00	0.00	0.00	23.99	99.59	100.00	11
Ins Under Assets(L/H)/Tot Ins Und Ast	73.09	0.00	0.00	3.01	100.00	100.00	100.00	100.00	11
Sep Acct Assets(L/H)/Total Life Ast	11.11	0.00	0.00	0.00	0.00	0.00	10.00	55.00	9
Ins Activities Revenue/Adj Oper Inc	0.58	0.00	0.00	0.00	0.13	0.67	3.07	5.59	207
Premium Inc/Ins Activities Revenue	0.22	0.00	0.00	0.00	0.00	0.00	0.00	10.19	146
Credit Rel Prem Inc/Tot Prem Inc	68.90	0.00	0.00	0.00	100.00	100.00	100.00	100.00	12
Other Prem Inc/Total Prem Inc	31.09	0.00	0.00	0.00	0.00	73.03	100.00	100.00	12
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Ins Net Inc (P/C)/Equity (P/C)	68.01	7.15	7.15	7.15	15.33	60.97	128.42	150.90	3
Ins Net Inc (L/H)/Equity (L/H)	5.36	-3.18	-3.18	-1.36	1.02	5.94	13.74	19.74	7
Insur Ben, Losses, Exp/Insur Premiums	172.33	0.00	0.28	11.80	50.99	98.73	134.17	651.16	12
Reinsurance Recov(P/C)/Tot Assets(P/C)	33.49	0.00	0.00	0.00	0.23	25.35	70.14	85.07	3
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.18	0.00	0.00	0.00	0.00	0.00	0.16	0.93	9
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
CSV Life Insurance/Tier 1 Cap + ALLL	7.37	0.00	0.00	0.00	5.07	15.42	21.26	23.15	207
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Cost: Interest-Bearing Deposits	1.46	0.00	0.00	0.26	1.22	1.83	2.42	2.65	5
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Leases	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
GROWTH RATES:									
Net Loans and Leases	-13.09	-100.00	-100.00	-100.00	-25.75	86.59	111.85	130.08	20
Total Selected Assets	-8.51	-100.00	-100.00	-53.95	-0.34	12.79	97.21	185.94	49
Deposits	129.05	-96.23	-96.23	-96.23	0.00	41.50	359.16	465.05	4





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	88.75	0.00	11.12	47.98	83.28	105.61	196.40	307.48	160
Dividends Paid/Net Income	26.21	0.00	0.00	9.38	27.00	42.37	61.95	76.02	205
Net Income - Dividends/Avg Equity	9.48	0.98	3.67	6.51	9.28	12.26	16.01	18.65	207
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	138.08	0.00	0.00	64.71	123.60	196.94	338.02	680.12	172
Dividends From Nonbank Subs	0.77	0.00	0.00	0.00	0.00	0.33	4.38	12.02	172
Dividends From Subsidiary BHCs	3.18	0.00	0.00	0.00	0.00	0.00	0.00	124.76	172
Dividends From All Subsidiaries	172.45	0.00	1.06	98.81	129.38	204.92	396.27	804.12	172
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	36.48	0.00	0.00	9.33	38.51	59.00	89.54	102.65	191
Interest Income From Bank Subs	0.20	0.00	0.00	0.00	0.00	0.24	0.96	3.49	191
Mgt & Service Fees From Bank Subs	4.32	0.00	0.00	0.00	0.00	0.15	30.56	57.87	191
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.05	1.32	191
Operating Income From Bank Subs	44.85	0.00	0.00	14.23	45.14	74.61	102.67	137.22	191
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	37.25	0.00	0.00	0.00	0.00	100.00	130.88	230.29	95
Interest Income From Nonbank Subs	4.98	0.00	0.00	0.00	0.00	0.00	12.30	110.65	95
Mgt & Serv Fees From Nonbank Subs	2.26	0.00	0.00	0.00	0.00	0.00	11.91	51.94	95
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
Operating Inc From Nonbank Subs	64.80	0.00	0.00	0.00	33.83	100.00	232.04	356.81	95
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	30.35	0.00	0.00	0.01	19.86	57.80	90.49	101.14	23
Interest Inc From Subsidiary BHCs	0.05	0.00	0.00	0.00	0.00	0.00	0.17	0.86	23
Mgt & Serv Fees From Sub BHCs	0.12	0.00	0.00	0.00	0.00	0.00	0.00	2.37	23
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Operating Income From Sub BHCs	30.99	0.00	0.00	0.61	19.86	57.80	90.69	101.18	23
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	64.03	0.00	0.00	15.77	87.59	99.30	99.97	100.00	200
Interest Income From Bank Subs	0.80	0.00	0.00	0.00	0.00	0.47	3.96	21.31	200
Mgt & Serv Fees From Bank Subs	5.36	0.00	0.00	0.00	0.00	0.00	42.33	63.62	200
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.01	1.81	200
Operating Income From Bank Subs	79.03	0.00	0.00	85.95	98.18	99.81	100.00	100.00	200
Dividends From Nonbank Subs	0.73	0.00	0.00	0.00	0.00	0.24	4.00	18.00	200
Interest Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	2.05	200
Mgt & Serv Fees From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.66	200
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200
Operating Inc From Nonbank Subs	1.81	0.00	0.00	0.00	0.00	1.27	9.36	33.92	200
Dividends From Subsidiary BHCs	1.97	0.00	0.00	0.00	0.00	0.00	0.00	97.26	200
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200
Operating Income From Sub BHCs	2.41	0.00	0.00	0.00	0.00	0.00	6.80	97.37	200
Loans and Adv From Subs/ST Debt	1153.63	0.00	0.00	0.00	197.94	906.00	4291.36	9030.80	36
Loans and Adv From Subs/Total Debt	429.25	0.00	0.00	0.00	185.56	541.75	1549.37	5080.03	79

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
1082067	1, 184, 991	ABC BANCORP	MOULTRIE, GA	
1061679	1, 293, 530	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	1, 524, 679	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2, 280, 210	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	1, 541, 195	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1, 370, 230	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	1, 732, 146	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	1, 146, 982	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1117316	1, 088, 849	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
2326629	1, 144, 311	ANB CORPORATION, THE	TERRELL, TX	
1048812	1, 384, 793	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2731858	1, 381, 293	BANC CORPORATION, THE	BIRMINGHAM AL	
2066868	1, 033, 912	BANC ED CORP. , THE	EDWARDSVILLE, IL	
2896458	1, 210, 701	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
1097306	1, 307, 361	BANCLPLUS CORPORATION	BELZONI, MS	
1138012	1, 169, 520	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
1137798	1, 106, 910	BANK CALUMET, INC.	HAMMOND, IN	
1143481	1, 004, 438	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	Moved from Peer 4
1097089	1, 630, 340	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	2, 830, 162	BANNER CORPORATION	WALLA WALLA, WA	
1202708	1, 032, 057	BAYLAKE CORP.	STURGEON BAY, WI	
2835514	1, 113, 650	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
1209145	1, 158, 865	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	1, 516, 096	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1201671	1, 752, 076	BTC FINANCIAL CORPORATION	DES MOINES, IA	
2687795	1, 982, 367	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1251256	1, 135, 573	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	New Y-9C/BHCPR reporter
1130249	1, 430, 708	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1085509	1, 952, 221	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2332750	1, 355, 926	CAPITAL CORP OF THE WEST	MERCED, CA	
2682996	1, 178, 129	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	Moved from Peer 4
2568362	1, 074, 616	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
3003178	1, 261, 415	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2158156	1, 290, 736	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
2263407	1, 073, 765	CENTRAL COAST BANCORP	SALINAS, CA	
1111088	1, 606, 731	CENTURY BANCORP, INC.	MEDFORD, MA	
1486517	1, 863, 799	CHINA TRUST HOLDINGS CORP.	TORRANCE, CA	
1139532	2, 638, 299	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	
1143623	1, 135, 433	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1050909	1, 003, 707	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1076262	2, 215, 717	CITY HOLDING COMPANY	CROSS LANES, WV	
1142448	2, 681, 032	CITY NATIONAL BANCSHARES, INC.	MIAMI, FL	
1060328	1, 650, 374	COBIZ INC.	DENVER, CO	
1249543	1, 179, 107	COLUMBIA BANCORP	COLUMBIA, MD	
2078816	1, 938, 127	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
2467689	1, 044, 507	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	1, 005, 953	COMMERCE FINANCIAL CORPORATION	TOPEKA, KS	Moved from Peer 4
1080595	1, 654, 638	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
1117709	1, 955, 811	COMMUNITY BANKS, INC.	HARRISBURG, PA	
1070644	2, 654, 927	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1121229	1, 039, 800	DACOTAH BANKS, INC.	ABERDEEN, SD	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
2704562	1, 040, 502	DANVERS BANCORP, INC.	DANVERS, MA	Moved from Peer 4
1058398	1, 033, 402	DURANT BANCORP, INC.	DURANT, OK	
2303910	1, 046, 389	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
3106864	1, 969, 323	EUROBANCSHARES, INC.	HATO REY, PR	
1055315	1, 069, 941	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1, 178, 345	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	1, 404, 491	FARMERS & MERCHANTS INVESTMENT	MILFORD, NE	
1098732	1, 376, 286	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1249002	1, 155, 007	FIDELITY BANCSHARES (N. C.), IN	FUQUAY-VARINA, NC	
1081118	1, 205, 737	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2, 208, 020	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2, 028, 166	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	1, 611, 249	FIRST BANCORP	TROY, NC	
1204560	1, 416, 697	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1, 035, 801	FIRST BANK CORP	FORT SMITH, AR	
1203602	1, 965, 498	FIRST BUSEY CORPORATION	URBANA, IL	
2875332	2, 794, 639	FIRST COMMUNITY BANCORP	RANCHO SANTA FE, CA	
1478017	1, 824, 517	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
1102312	2, 205, 752	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1208595	2, 180, 683	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
1145506	2, 033, 935	FIRST INDIANA CORPORATION	INDIANAPOLIS, IN	
1095982	1, 134, 587	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1, 195, 689	FIRST MARINER BANCORP	BALTIMORE, MD	
1106516	2, 681, 140	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
2641201	2, 549, 350	FIRST NATIONAL BANK HOLDING CO	SCOTTSDALE, AZ	
1209097	2, 110, 784	FIRST OAK BROOK BANCSHARES, IN	OAK BROOK, IL	
1063262	1, 142, 093	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1029428	1, 069, 790	FIRST REGIONAL BANCORP	LOS ANGELES, CA	Moved from Peer 4
1096505	1, 872, 507	FIRST SECURITY BANCORP	SEARCY, AR	
1132104	1, 115, 964	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1364071	1, 774, 704	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1132672	1, 211, 084	FIRST UNITED CORPORATION	OAKLAND, MD	
2432614	1, 394, 175	FNB CORPORATION	CHRISTIANSBURG, VA	
1026801	1, 621, 662	FREMONT BANCORPORATION	FREMONT, CA	
1031346	2, 235, 648	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	
2670573	1, 215, 373	GB&T BANCSHARES, INC.	GAINESVILLE, GA	
2339133	1, 787, 074	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1201233	2, 506, 060	GREAT WESTERN BANCORPORATION,	OMAHA, NE	
1204346	1, 008, 034	GREATBANC, INC.	AURORA, IL	
1133277	1, 120, 228	GREENE COUNTY BANCSHARES, INC.	GREENEVILLE, TN	
1057935	1, 442, 622	GUARANTY CORPORATION	DENVER, CO	
1117192	2, 977, 584	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	
2223997	1, 364, 225	HASTEN BANCSHARES	INDIANAPOLIS, IN	
1206546	2, 567, 097	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2634874	1, 089, 400	HERITAGE COMMERCE CORP	SAN JOSE, CA	
1067804	1, 144, 192	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
1245291	1, 262, 935	HILLS BANCORPORATION	HILLS, IA	
2592714	1, 078, 207	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1048803	1, 877, 914	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
2291914	2, 414, 936	IBERIABANK CORPORATION	LAFAYETTE, LA	
1136803	2, 898, 932	INDEPENDENT BANK CORP.	ROCKLAND, MA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
1201925	2,984,941	INDEPENDENT BANK CORPORATION	IONIA, MI	
1132654	2,684,355	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
1138535	1,461,275	INTERCHANGE FINANCIAL SERVICES	SADDLE BROOK, NJ	
2049302	1,269,256	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1064278	2,727,689	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
3114654	2,043,188	ITLA CAPITAL CORPORATION	LA JOLLA, CA	
1085004	1,008,663	KISLAK FINANCIAL CORPORATION	MIAMI LAKES, FL	Moved from Peer 4
1123915	1,118,530	KLEIN FINANCIAL, INC.	CHASKA, MN	
3199567	2,292,381	KNBT BANCORP INC.	BETHLEHEM, PA	
1404799	2,049,145	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	1,350,405	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1066209	1,166,098	LAURITZEN CORPORATION	OMAHA, NE	
2325350	1,026,112	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	Moved from Peer 4
2634696	1,616,462	MACATAWA BANK CORPORATION	HOLLAND, MI	
2236447	2,256,846	MAIN STREET BANKS, INC.	KENNESAW, GA	
2856368	1,239,598	MAIN STREET TRUST, INC.	CHAMPAIGN, IL	
1209109	1,556,705	MAINSOURCE FINANCIAL GROUP	GREENSBURG, IN	
1207486	1,426,172	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1,555,263	MBT FINANCIAL CORP.	MONROE, MI	
1099328	1,022,836	MERCANTILE BANCORP, INC.	QUINCY, IL	Moved from Peer 4
2608763	1,474,949	MERCANTILE BANK CORPORATION	WYOMING, MI	
1208308	1,324,744	MERCHANTS & MANUFACTURERS BANC	BROOKFIELD, WI	
1023239	1,047,111	MERCHANTS BANCSHARES, INC.	BURLINGTON, VT	
1204627	2,095,916	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2516943	2,309,543	MID-STATE BANCSHARES	ARROYO GRANDE, CA	
1209828	2,492,461	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	
2961879	1,419,032	NARA BANCORP, INC.	LOS ANGELES, CA	
1100037	1,414,304	NBC CAPITAL CORPORATION	STARKVILLE, MS	
1109991	1,053,869	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1129887	1,028,103	NORTHERN EMPIRE BANCSHARES	SANTA ROSA, CA	Moved from Peer 4
2244910	1,469,704	NSB HOLDING CORP.	STATEN ISLAND, NY	
1070747	1,017,917	OAK HILL FINANCIAL, INC.	JACKSON, OH	Moved from Peer 4
1206911	2,075,709	OLD SECOND BANCORP, INC.	AURORA, IL	
1117259	1,188,124	OMEGA FINANCIAL CORPORATION	STATE COLLEGE, PA	
1249598	1,168,560	ORION BANCORP, INC.	NAPLES, FL	
1200692	1,518,561	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2651590	1,055,575	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
1139813	1,146,878	PENNRock FINANCIAL SERVICES CO	BLUE BALL, PA	
2807614	1,205,181	PENNSYLVANIA COMMERCE BANCORP,	CAMP HILL, PA	
1070578	1,783,649	PEOPLES BANCORP INC.	MARIETTA, OH	
1098844	1,706,801	PEOPLES HOLDING COMPANY, THE	TUPELO, MS	
3084953	1,499,112	PLACER SIERRA BANCSHARES	SACRAMENTO, CA	Moved from Peer 9
1247893	2,329,944	PLAINS CAPITAL CORPORATION	DALLAS, TX	
2688279	1,512,366	PLYMOUTH BANCORP, INC.	WAREHAM, MA	
1839319	2,352,366	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	2,715,143	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
1097025	2,352,736	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1136670	2,313,596	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	
2066886	1,035,979	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
2324429	1,180,888	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1071397	2,995,684	S & T BANCORP, INC.	INDIANA, PA	

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1249730	1, 193, 190	S. Y. BANCORP, INC.	LOUISVILLE, KY	
1139466	1, 016, 474	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	Moved from Peer 4
1248304	2, 506, 973	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1133437	1, 389, 829	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1085013	1, 397, 965	SEACOAST BANKING CORPORATION	STUART, FL	
2244358	1, 012, 090	SECURITY BANK CORPORATION	MACON, GA	Moved from Peer 4
1199992	1, 617, 254	SHOREBANK CORPORATION, THE	CHICAGO, IL	
1094828	2, 418, 283	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	1, 722, 736	SINOPAC BANCORP	LOS ANGELES, CA	
2345077	1, 095, 384	SNB BANCSHARES, INC.	SUGAR LAND, TX	
1075694	1, 051, 614	SOUTHERN BANCSHARES (N. C.), IN	MOUNT OLIVE, NC	
2981831	1, 199, 003	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1245068	1, 541, 512	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	1, 880, 724	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1245590	1, 474, 426	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1, 325, 532	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1138861	1, 490, 449	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1417333	1, 135, 407	STATE BANKSHARES, INC.	FARGO, ND	
1210413	1, 636, 939	STATE FINANCIAL SERVICES CORPO	MILWAUKEE, WI	
2442640	1, 377, 808	STATE NATIONAL BANCSHARES, INC	LUBBOCK, TX	
1427275	1, 180, 500	STEARNS FINANCIAL SERVICES, IN	ST CLOUD, MN	
1039454	1, 809, 879	STERLING BANCORP	NEW YORK, NY	
1143829	2, 451, 642	STERLING FINANCIAL CORPORATION	LANCASTER, PA	
2942702	1, 537, 250	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1, 360, 616	SUFFOLK BANCORP	RIVERHEAD, NY	
1117718	1, 022, 204	SUN BANCORP, INC.	LEWISBURG, PA	
1066713	1, 081, 047	SUNFLOWER BANKS, INC.	SALINA, KS	
2495039	2, 832, 508	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	2, 487, 442	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
1139260	1, 483, 351	TEXASBANC HOLDING CO.	WEATHERFORD, TX	
2367921	1, 972, 281	TOMPKINS TRUSTCO, INC.	ITHACA, NY	
1030170	1, 576, 507	TRICO BANCSHARES	CHICO, CA	
1056161	1, 074, 644	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
2936037	1, 042, 164	UB FINANCIAL CORPORATION	SUNRISE, FL	
1971693	1, 645, 977	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	
1116609	1, 638, 381	UNIVEST CORPORATION OF PENNSYLA	SOUDERTON, PA	
1071632	2, 596, 396	UNIZAN FINANCIAL CORP.	CANTON, OH	
2685540	1, 182, 319	USDB BANCORP	STOCKTON, CA	
1050712	2, 412, 926	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1364110	1, 299, 497	VINEYARD NATIONAL BANCORP	RANCHO CUCAMONGA, CA	
2856377	1, 106, 544	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
2502049	1, 439, 756	VIRGINIA FINANCIAL GROUP, INC.	CULPEPER, VA	
1029464	2, 438, 883	W. T. B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	2, 280, 426	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1210066	1, 145, 243	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	1, 744, 235	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1, 732, 934	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
2349815	2, 125, 277	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	
2508788	1, 179, 961	WESTERN SIERRA BANCORP	CAMERON PARK, CA	
1966671	1, 368, 141	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	1, 211, 896	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	New Y-9C/BHCPR reporter

BHCPR Reporters for Quarter Ending 09/30/2004  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
1137770	1,513,637	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
1138517	2,753,718	YARDVILLE NATIONAL BANCORP	HAMILTON, NJ	
1399765	1,788,752	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 207 bank holding companies.