

PEER GROUP 03

	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Number of BHCs in Peer Group	199	169	167	172	159
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.73	3.97	3.83	3.95	3.99
+ Non-interest Income	1.22	1.19	1.11	1.01	1.05
- Overhead Expense	3.06	3.11	3.05	3.02	3.03
- Provision for Losses	0.22	0.31	0.27	0.23	0.21
+ Securities Gains (Losses)	0.05	0.05	0.05	0.00	0.01
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.80	1.82	1.72	1.77	1.85
Net Operating Income	1.16	1.17	1.09	1.09	1.16
Net Income	1.17	1.18	1.09	1.09	1.16
Net Income (Sub S Adjusted)	1.22	2.58	1.35	1.72	1.38
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	5.76	6.56	7.70	8.39	7.91
Interest Expense	1.69	2.26	3.57	4.17	3.63
Net Interest Income (TE)	4.05	4.29	4.14	4.25	4.29
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.25	0.30	0.30	0.21	0.22
Earnings Coverage of Net Losses (X)	17.46	16.82	15.13	20.93	19.80
Ln&Ls Allowance/Total Loans & Leases	1.38	1.44	1.38	1.37	1.36
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.76	0.76	0.68	0.63	0.56
30-89 Days Past Due Loans and Leases	0.72	0.88	1.06	1.01	0.81
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	23.04	22.38	23.82	24.40	24.91
Net ST Noncore Funding Dependence	12.70	11.84	14.49	16.05	17.45
Net Loans and Leases/Total Assets	64.28	63.43	64.67	65.16	63.72
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.65	8.52	8.23	8.33	8.44
Equity Capital/Total Assets	8.50	8.68	8.30	8.33	8.08
Net Loans&Ls/Equity Capital (X)	7.75	7.49	7.97	8.08	8.10
Cash Dividends/Net Income	27.03	26.09	26.96	29.72	30.28
Cash Dividends/Net Income (Sub S Adjusted)	45.24	24.95	45.68	33.58	21.08
Retained Earnings/Avg Equity Cap	9.58	9.69	9.09	9.14	9.44
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.42	0.68	0.93	1.04	1.10
Long-Term Debt/Equity Capital	1.32	1.19	2.22	2.00	1.15
Equity Investment in Subs/Equity Cap	111.01	107.83	108.01	106.01	104.40
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	126.84	130.33	151.77	141.18	148.18

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PERCENT OF AVERAGE ASSETS	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Interest Income (TE)	5.30	6.07	7.14	7.80	7.36
Less: Interest Expense	1.56	2.09	3.31	3.88	3.37
Equals: Net Interest Income (TE)	3.73	3.97	3.83	3.95	3.99
Plus: Non-Interest Income	1.22	1.19	1.11	1.01	1.05
Equals: Adj Operating Income (TE)	5.02	5.19	5.00	5.00	5.09
Less: Overhead Expense	3.06	3.11	3.05	3.02	3.03
Less: Provision for Loan and Lease Losses	0.22	0.31	0.27	0.23	0.21
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.05	0.05	0.05	0.00	0.01
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.80	1.82	1.72	1.77	1.85
Less: Applicable Income Taxes (TE)	0.60	0.61	0.60	0.63	0.67
Less: Minority Interest	0.01	0.01	0.01	0.01	0.00
Equals: Net Operating Income	1.16	1.17	1.09	1.09	1.16
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.17	1.18	1.09	1.09	1.16
Memo: Net Income (Last Four Qtrs)	1.17	1.18	1.09	1.08	1.17
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.38	92.81	93.01	93.25	93.21
Avg Int-Bearing Funds / Avg Assets	78.41	78.90	79.44	79.67	79.29
Int Income (TE) / Avg Earning Assets	5.76	6.56	7.70	8.39	7.91
Int Expense / Avg Earning Assets	1.69	2.26	3.57	4.17	3.63
Net Int Inc (TE) / Avg Earn Assets	4.05	4.29	4.14	4.25	4.29
YIELD OR COST:					
Total Loans and Leases (TE)	6.48	7.19	8.36	9.07	8.68
Interest-Bearing Bank Balances	1.58	2.93	4.83	6.37	6.60
Fed Funds Sold & Reverse Repos	1.07	1.59	3.91	6.24	4.96
Trading Assets	2.99	2.59	2.02	4.68	3.95
Total Earning Assets	5.65	6.44	7.59	8.26	7.78
Investment Securities (TE)	4.23	5.34	6.25	6.71	6.33
U.S. Treasury & Agency Sec (excl MBS)	3.47	4.55	6.28	N/A	N/A
Mortgage-Backed Securities	3.89	5.27	6.00	N/A	N/A
All Other Securities	6.69	7.11	7.74	N/A	N/A
Interest-Bearing Deposits	1.73	2.41	3.99	4.57	4.02
Time Deposits of \$100K or More	2.56	3.34	5.25	5.84	4.98
Time Deposits < \$100K	2.79	3.70	5.53	5.71	5.18
Other Domestic Deposits	0.88	1.28	2.29	3.02	2.69
Foreign Deposits	1.68	2.31	3.99	5.64	4.72
Fed Funds Purchased and Repos	1.26	1.81	3.78	5.74	4.72
Other Borrowed Funds & Trading Liab	3.76	4.43	5.49	6.42	5.55
All Interest-Bearing Funds	1.98	2.65	4.18	4.86	4.25

PEER GROUP 03

12/31/2003

12/31/2002

12/31/2001

12/31/2000

12/31/1999

Avg Personnel Exp Per Employee (\$000)

54

51

48

46

43

Avg Assets per Employee (\$000)

3,344

3,198

3,124

3,114

2,867

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

1.95

2.22

2.07

2.21

1.96

Overhead Exp / NII + Non-Int Income

62.21

60.74

62.80

62.00

61.19

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.06

3.11

3.05

3.01

3.03

Personnel Expense

1.66

1.67

1.59

1.53

1.55

Net Occupancy Expense

0.43

0.44

0.45

0.45

0.45

Other Operating Expenses

0.95

0.97

1.00

1.00

1.01

Overhead Less Non-Interest Income

1.79

1.85

1.90

1.96

1.96

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

60.92

59.40

61.36

60.53

59.73

Personnel Expense

33.04

32.09

32.04

31.02

30.69

Net Occupancy Expense

8.54

8.46

8.99

9.01

8.91

Other Operating Expenses

18.82

18.67

20.04

20.12

19.74

Total Non-Interest Income

23.89

22.37

21.83

19.98

20.15

Fiduciary Activities Income

1.43

1.64

1.82

1.99

2.05

Serv Charges on Deposit Accts - Domestic

8.42

8.00

7.72

6.78

6.46

Trading Revenue

0.00

0.00

0.00

N/A

N/A

Investment Banking Fees & Commissions

0.59

0.65

0.60

N/A

N/A

Venture Capital Revenue

0.00

0.00

0.00

N/A

N/A

Net Servicing Fees

0.25

0.24

0.39

N/A

N/A

Net Securitization Income

0.00

0.00

0.00

N/A

N/A

Insurance Activities Revenue

0.53

0.56

0.54

N/A

N/A

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

2.74

2.00

1.80

N/A

N/A

Other Non-Interest Income

6.67

6.54

6.24

9.97

10.34

Overhead Less Non-Interest Income

36.50

36.70

38.83

39.88

38.91

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

28.31

28.55

28.59

28.38

30.02

Appl Inc Tax+TE/Pretax NOI+TE

34.10

34.40

35.89

36.14

36.99

PERCENT OF TOTAL ASSETS	PERCENT COMPOSITION OF ASSETS AND LOAN MIX				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Real Estate Loans	46.57	45.36	45.58	44.40	42.02
Commercial and Industrial Loans	10.50	10.20	10.63	11.15	11.12
Loans to Individuals	3.92	4.60	5.39	6.22	6.84
Loans to Depository Institutions	0.00	0.01	0.01	0.00	0.00
Agricultural Loans	0.61	0.72	0.73	0.68	0.66
Other Loans and Leases	1.12	1.08	1.11	1.10	1.20
Net Loans and Leases	64.28	63.43	64.67	65.16	63.72
Debt Securities Over 1 Year	21.02	21.61	18.50	19.92	21.59
Mutual Funds and Equity Securities	0.40	0.45	0.42	1.07	1.10
Subtotal	86.63	86.23	84.50	86.87	87.35
Interest-Bearing Bank Balances	0.31	0.36	0.28	0.25	0.18
Federal Funds Sold & Reverse Repos	0.82	1.10	1.24	1.28	0.86
Debt Securities 1 Year or Less	2.11	2.38	1.99	2.61	2.57
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.78	90.92	91.17	91.81	91.85
Non-Int Cash and Due From Dep Inst	3.08	3.38	3.25	3.33	3.32
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.10	0.09	0.07	0.07	0.08
All Other Assets	5.91	5.56	5.45	4.69	4.62
MEMORANDA:					
Short-Term Investments	3.76	4.39	4.04	4.64	4.00
U. S. Treasury Securities	0.41	0.40	0.43	0.70	1.42
U. S. Agency Securities (excl MBS)	5.72	5.62	5.24	6.95	6.20
Municipal Securities	3.28	3.15	3.53	3.40	3.50
Mortgage-Backed Securities	10.22	11.43	10.84	8.51	10.05
Asset-Backed Securities	0.02	0.05	0.06	N/A	N/A
Other Debt Securities	0.89	1.09	1.13	2.16	2.24
RE Loans Secured by 1-4 Family	15.90	17.55	18.85	19.37	19.36
Revolving	2.85	2.74	2.26	1.92	1.83
Closed-End, Sec by First Liens	11.32	13.12	14.57	15.47	15.47
Closed-End, Sec by Junior Liens	1.18	1.35	1.61	1.58	1.56
Commercial Real Estate Loans	28.39	25.55	24.55	22.43	20.33
Construction and Land Dev	6.68	5.78	5.54	4.70	4.14
Multifamily	1.69	1.63	1.63	1.57	1.28
Nonfarm Nonresidential	18.98	17.37	16.63	15.54	14.03
RE Loans Secured by Farmland	0.77	0.71	0.67	0.62	0.58
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	72.41	71.67	70.28	67.97	65.69
RE Loans Secured by 1-4 Family	25.26	27.94	28.96	29.34	30.23
Revolving	4.43	4.27	3.43	2.89	2.80
Closed-End	20.26	23.20	25.28	26.24	27.20
Commercial Real Estate Loans	43.63	39.73	37.79	34.34	31.65
Construction and Land Dev	10.17	8.82	8.41	7.08	6.41
Multifamily	2.63	2.57	2.51	2.41	1.97
Nonfarm Nonresidential	29.41	27.19	25.61	23.76	21.89
RE Loans Secured by Farmland	1.19	1.11	1.05	0.96	0.92
Loans to Depository Institutions	0.01	0.01	0.01	0.00	0.00
Commercial and Industrial Loans	16.04	15.74	16.35	17.10	17.25
Loans to Individuals	6.16	7.29	8.33	9.47	10.76
Credit Card Loans	0.11	0.15	0.16	0.45	0.59
Agricultural Loans	0.94	1.12	1.13	1.06	1.05
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.80	1.73	1.74	1.74	1.91

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Short-Term Investments	3.76	4.39	4.04	4.64	4.00
Liquid Assets	22.80	23.51	22.35	21.95	22.84
Investment Securities	24.25	25.13	24.03	24.26	26.04
Net Loans and Leases	64.28	63.43	64.67	65.16	63.72
Net Lns, Ls & Stdby Ltrs of Credit	65.33	64.33	65.54	66.02	64.57
Core Deposits	64.49	64.68	64.79	63.10	63.36
Noncore Funding	24.17	24.11	24.60	26.33	26.33
Time Deposits of \$100K or More	11.12	11.57	11.90	13.41	11.48
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	3.07	3.03	3.18	3.32	4.11
Net Fed Funds Purchased (Sold)	2.27	1.97	1.96	2.01	3.26
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.46	1.83	1.78	2.70	3.65
Earning Assets Repr in 1 Year	38.21	38.39	37.63	36.88	34.19
Int-Bearing Liab Repr in 1 Year	25.91	27.68	31.71	32.17	30.80
Long-Term Debt Repr in 1 Year	0.50	0.48	0.66	0.51	0.43
Net Assets Repriceable in 1 Year	11.11	9.35	4.20	3.73	1.87
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	23.04	22.38	23.82	24.40	24.91
Net ST Noncore Funding Dependence	12.70	11.84	14.49	16.05	17.45
Short-Term Inv/ST Noncore Funding	30.15	36.81	30.07	31.24	25.74
Liq Asts-ST Noncore Fndg/Nonliq Asts	11.05	12.26	8.47	4.67	4.12
Net Loans and Leases/Total Deposits	84.33	82.53	83.89	84.14	84.23
Net Loans and Leases/Core Deposits	101.69	99.90	101.65	104.52	101.86
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.80	1.40	0.63	0.20	-1.63
Avail-For-Sale Sec Appr(Depr)/Eq Cap	2.37	6.03	2.79	0.36	-6.54
Struct Notes Appr(Depr)/Eq Cap	-0.02	0.09	0.00	-0.09	-0.15
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.35	8.75	8.98	13.42	14.95
Available-For-Sale Securities	91.31	91.25	91.02	86.58	84.62
U.S. Treasury Securities	2.01	1.95	2.10	3.28	5.97
U.S. Agency Securities (excl MBS)	26.52	25.35	23.27	30.58	25.48
Municipal Securities	14.54	13.25	15.22	14.04	13.67
Mortgage-Backed Securities	41.01	44.22	44.93	34.73	37.16
Asset-Backed Securities	0.08	0.20	0.27	N/A	N/A
Other Debt Securities	3.72	4.21	4.60	9.01	8.74
Mutual Funds and Equity Securities	1.69	1.85	1.96	4.95	4.46
Debt Securities 1 Year or Less	9.66	10.91	9.57	11.63	10.49
Debt Securities 1 To 5 Years	30.98	32.17	26.20	30.55	30.51
Debt Securities Over 5 Years	53.47	51.44	48.00	50.00	50.68
Pledged Securities	54.86	51.32	52.23	52.24	51.45
Structured Notes, Fair Value	1.08	0.37	0.07	0.20	0.34

ANALYSIS RATIOS	PEER GROUP 03				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Provision for Ln&Ls Losses/Avg Assets	0.22	0.31	0.27	0.23	0.21
Provision for Ln&Ls Losses/Avg Lns&Ls	0.34	0.47	0.40	0.35	0.33
Provision for Ln&Ls Losses/Net Losses	152.85	167.99	155.37	197.92	183.38
Ln&Ls Allowance/Total Loans & Leases	1.38	1.44	1.38	1.37	1.36
Ln&Ls Allowance/Net Ln&Ls Losses (X)	9.19	8.78	7.61	10.90	9.90
ALL/Nonaccrual Assets	342.06	406.90	385.54	462.34	459.26
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	265.94	297.49	273.30	301.54	321.29
Gross Ln&Ls Losses/Avg Loans & Leases	0.33	0.38	0.37	0.29	0.31
Recoveries/Avg Loans and Leases	0.08	0.08	0.07	0.07	0.09
Net Losses/Avg Loans and Leases	0.25	0.30	0.30	0.21	0.22
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	N/A	N/A	N/A
Recoveries/Prior Year-End Losses	30.52	27.07	34.27	32.20	34.81
Earnings Coverage of Net Losses (X)	17.46	16.82	15.13	20.93	19.80
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.08	0.08	0.06	0.05	0.04
RE Loans Secured By 1-4 Family	0.07	0.07	0.07	0.06	0.05
Revolving	0.04	0.05	0.05	0.05	0.04
Closed-End	0.08	0.08	0.07	0.05	0.04
Commercial Real Estate Loans	0.08	0.08	0.05	0.04	0.02
Construction and Land Dev	0.03	0.06	0.04	0.03	0.01
Multifamily	0.02	0.01	0.00	0.00	0.00
Nonfarm Nonresidential	0.08	0.06	0.04	0.02	0.02
RE Loans Secured by Farmland	0.03	0.01	0.01	0.02	0.00
Commercial and Industrial Loans	0.51	0.73	0.74	0.40	0.35
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.03	0.94	0.89	0.72	0.83
Credit Card Loans	3.34	3.79	2.74	1.76	1.98
Agricultural Loans	0.05	0.12	0.19	0.03	0.07
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.39	0.41	0.24	0.17	0.22

PERCENT OF LOANS AND LEASES	PEER GROUP 03				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
30-89 Days PD Loans and Leases	0.72	0.88	1.06	1.01	0.81
90+ Days PD Loans and Leases	0.09	0.10	0.12	0.12	0.10
Nonaccrual Loans and Leases	0.62	0.64	0.59	0.51	0.44
90+ Days PD and Nonaccrual Loans and Leases	0.73	0.78	0.75	0.68	0.58
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	0.01	0.01
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.72	0.88	1.06	1.01	0.81
90+ Days Past Due Assets	0.09	0.10	0.12	0.12	0.10
Nonaccrual Assets	0.63	0.65	0.60	0.51	0.44
30+ Days PD & Nonaccrual Assets	1.50	1.73	1.85	1.71	1.43
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.48	0.51	0.49	0.44	0.37
90+ PD & Nonaccrual Assets + OREO	0.62	0.63	0.58	0.53	0.46
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.53	0.54	0.49	0.44	0.39
Allowance for Loan & Lease Losses	59.12	56.90	54.11	49.44	45.74
Equity Cap + ALLL	5.79	5.64	5.40	4.94	4.47
Tier 1 Cap + ALLL	5.73	5.85	5.49	4.98	4.29
Loans & Leases + RE Acquired	0.82	0.84	0.74	0.68	0.61

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Real Estate - 30-89 Days PD	0.63	0.75	0.94	0.83	0.67
- 90+ Days Past Due	0.08	0.09	0.09	0.10	0.09
- Nonaccrual	0.53	0.54	0.52	0.43	0.43
Coml & Indl - 30-89 Days PD	0.74	0.92	1.12	1.15	0.93
- 90+ Days Past Due	0.10	0.09	0.15	0.15	0.10
- Nonaccrual	0.88	0.92	0.83	0.83	0.62
Individuals - 30-89 Days PD	1.36	1.52	1.60	1.71	1.43
- 90+ Days Past Due	0.12	0.15	0.18	0.16	0.15
- Nonaccrual	0.25	0.26	0.27	0.22	0.17
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	0.31	0.30	0.43	0.46	0.37
- 90+ Days Past Due	0.02	0.02	0.07	0.02	0.04
- Nonaccrual	0.44	0.57	0.27	0.22	0.27
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	0.52	0.51	0.74	0.32	0.32
- 90+ Days Past Due	0.05	0.04	0.08	0.02	0.03
- Nonaccrual	0.28	0.21	0.32	0.05	0.08
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.92	1.02	1.15	1.08	0.90
- 90+ Days Past Due	0.11	0.10	0.12	0.11	0.11
- Nonaccrual	0.49	0.45	0.42	0.37	0.38
Revolving - 30-89 Days PD	0.26	0.37	0.55	0.65	0.49
- 90+ Days Past Due	0.02	0.03	0.06	0.05	0.06
- Nonaccrual	0.10	0.10	0.13	0.19	0.13
Closed-End - 30-89 Days PD	1.07	1.11	1.21	1.10	0.94
- 90+ Days Past Due	0.13	0.11	0.12	0.12	0.11
- Nonaccrual	0.51	0.50	0.45	0.35	0.41
- Jr Lien 30-89 Days PD	0.07	0.10	N/A	N/A	N/A
- Jr Lien 90+ Days PD	0.01	0.01	N/A	N/A	N/A
- Jr Lien Nonaccrual	0.06	0.05	N/A	N/A	N/A
Commercial RE - 30-89 Days PD	0.44	0.57	0.82	0.57	0.43
- 90+ Days Past Due	0.04	0.06	0.07	0.07	0.05
- Nonaccrual	0.52	0.52	0.52	0.46	0.43
Const & Dev - 30-89 Days PD	0.41	0.62	0.79	0.59	0.49
- 90+ Days Past Due	0.01	0.04	0.07	0.02	0.02
- Nonaccrual	0.36	0.43	0.59	0.29	0.23
Multi family - 30-89 Days PD	0.13	0.15	0.29	0.17	0.19
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.20	0.10	0.09	0.09	0.15
Nonfarm Nres- 30-89 Days PD	0.43	0.44	0.67	0.51	0.42
- 90+ Days Past Due	0.04	0.05	0.06	0.06	0.05
- Nonaccrual	0.52	0.50	0.46	0.43	0.42
Farmland - 30-89 Days PD	0.36	0.52	0.61	0.68	0.39
- 90+ Days Past Due	0.07	0.05	0.05	0.04	0.03
- Nonaccrual	0.48	0.46	0.48	0.35	0.34
Credit Card - 30-89 Days PD	1.30	1.74	1.70	1.16	1.11
- 90+ Days Past Due	0.60	0.65	0.50	0.25	0.26
- Nonaccrual	0.02	0.01	0.06	0.05	0.06

CAPITAL RATIOS	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Tier 1 Leverage Ratio	8.65	8.52	8.23	8.33	8.44
Tier 1 RBC Ratio	11.80	12.04	11.57	11.69	12.02
Total Risk-Based Capital Ratio	13.33	13.47	12.95	13.04	13.31
Tangible Tier 1 Leverage Ratio	8.58	8.45	8.16	8.24	8.31
Tangible Common Eq Cap/Tan Assets	7.37	7.70	7.45	7.50	7.28
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.57	15.19	14.81	13.93	14.84
Standby Letters of Credit	0.91	0.76	0.72	0.69	0.64
Commercial & Similar Letters of Credit	0.03	0.03	0.03	0.04	0.05
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	1.23	1.22	0.98	1.25	0.92
Interest Rate Contracts	1.10	1.06	0.88	1.23	0.91
Interest Rate Futures & Forward Contr	0.05	0.08	0.01	0.01	0.00
Written Options Contr (Int Rate)	0.02	0.02	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.01	0.15	0.16	0.13
Interest Rate Swaps	0.58	0.39	0.30	0.52	0.45
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	25.64	25.33	23.80	22.70	25.12

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Interest Rate Contracts	98.18	98.21	98.28	98.52	99.26
Foreign Exchange Contracts	1.50	0.00	0.93	0.64	0.40
Equity, Comm, & Other Contracts	0.12	0.12	0.24	0.00	0.00
Futures and Forwards	14.40	21.09	18.85	23.94	16.71
Written Options	9.68	6.55	0.54	0.11	0.58
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	9.68	6.46	0.41	0.00	0.58
Purchased Options	1.65	6.02	27.92	21.52	25.16
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.53	5.89	26.36	21.52	25.16
Swaps	56.90	57.21	50.30	51.42	54.84
Held for Trading	0.63	0.00	0.14	1.05	1.14
Interest Rate Contracts	0.25	0.00	0.14	1.03	1.14
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	98.50	100.00	99.86	98.95	98.86
Interest Rate Contracts	86.09	97.55	87.13	88.52	87.30
Foreign Exchange Contracts	0.85	0.00	0.04	0.63	0.40
Equity, Comm, & Other Contracts	0.12	0.12	0.24	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	85.04	90.65	95.98	76.41	86.78
One Year or Less	17.32	34.10	38.80	27.07	36.27
Over 1 Year to 5 Years	38.37	35.48	45.73	41.13	36.52
Over 5 Years	10.81	9.51	3.35	5.47	9.03
Gross Negative Fair Value (Abs Val)	0.77	1.06	0.35	0.26	0.52
Gross Positive Fair Value	0.56	1.21	0.87	0.75	0.64
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	0.01	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.17	0.08	0.01	0.00	0.03
Decr (Incr) in Int Expense/Net Income	0.11	0.06	0.04	0.04	-0.01
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.84	0.42	0.24	0.06	0.03

INSURANCE ACTIVITIES	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
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	17.74	32.21	N/A	N/A	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	82.26	67.79	N/A	N/A	N/A
Sep Acct Assets(L/H)/Total Life Ast	10.00	20.00	N/A	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	0.53	0.56	N/A	N/A	N/A
Premium Inc/Ins Activities Revenue	0.40	3.55	N/A	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	76.91	68.02	N/A	N/A	N/A
Other Prem Inc/Total Prem Inc	23.09	31.98	N/A	N/A	N/A
Ins Under Net Income/Consol Net Income	0.00	0.01	N/A	N/A	N/A
Ins Net Inc (P/C)/Equity (P/C)	12.54	8.30	N/A	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	7.19	8.71	N/A	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	468.98	28.50	N/A	N/A	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.08	0.14	N/A	N/A	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.27	0.11	N/A	N/A	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	N/A	N/A	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	7.22	N/A	N/A	N/A	N/A
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	N/A	N/A	N/A
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.25	0.33	0.19	0.29	0.20
Cost: Interest-Bearing Deposits	1.68	2.31	3.99	5.64	4.72
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	2.07	N/A
Commercial and Industrial Loans	1.58	0.01	N/A	0.37	0.86
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
Leases	120.25	N/A	N/A	1.09	8.93
GROWTH RATES:					
Net Loans and Leases	-29.90	78.78	40.75	-44.11	-30.30
Total Selected Assets	-24.29	52.66	-0.70	-21.72	40.96
Deposits	10.83	6.48	1.75	7.74	31.48

PROFITABILITY:	PEER GROUP 03				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Net Income/Avg Equity Capital	13.45	13.51	13.04	13.30	13.66
Bank Net Inc/Avg Eq Inv in Banks	13.74	14.21	13.67	14.37	14.76
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.78	3.81	7.84	6.20	6.25
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.74	10.12	10.24	9.08	12.57
Bank Net Income/Parent Net Income	103.69	103.82	103.67	102.76	91.80
Nonbank Net Income/Parent Net Income	1.14	1.00	1.46	2.03	1.24
Sub BHCs Net Inc/Parent Net Income	79.90	72.15	76.90	86.17	70.18
LEVERAGE:					
Total Liabilities/Equity	21.48	16.48	16.12	14.08	13.60
Total Debt/Equity Capital	2.51	2.59	4.12	3.88	3.16
Tot Debt+NP to Subs Iss Tr Pref/Equity	16.28	12.31	N/A	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	3.27	3.50	5.12	4.74	3.75
Total Debt/Eq Cap - Exc Over Fair Value	2.58	2.61	4.15	4.01	3.29
Long-Term Debt/Equity Capital	1.32	1.19	2.22	2.00	1.15
Short-Term Debt/Equity Capital	0.42	0.68	0.93	1.04	1.10
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.32	0.31	0.60	0.93	0.91
Long-Term Debt/Consolidated LT Debt	2.71	3.58	6.44	8.26	6.30
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	111.01	107.83	108.01	106.01	104.40
Total Investment in Subs/Equity	112.80	109.16	109.40	107.37	106.07
Equity Inv in Subs/Cons Eq Cap+Min Int	96.05	96.72	99.20	99.55	98.28
Total Inv in Subs/Cons Eq Cap+Min Int	97.43	97.81	100.38	101.07	100.01
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.91	0.61	0.65	0.44	0.37
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.10	1.88	2.25	2.38	2.09
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	122.70	126.71	140.77	143.32	149.74
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	126.84	130.33	151.77	141.18	148.18
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	117.31	115.17	111.15	98.19	101.08
Pretax Oper Inc + Int Exp/Int Expense	10714.5	18497.1	3820.63	3763.70	11071.4
Div + Int From Subs/Int Exp + Div	179.64	176.27	190.76	184.26	183.09
Fees+Other Inc From Subs/Sal + Oth Exp	11.15	10.12	11.08	12.87	13.45
Net Inc/Curr Port of LT Debt+Pfd Div(X)	179.49	111.09	65.38	549.30	225.92
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.51	0.76	-0.17	0.13	0.54
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	8.33	0.00	1.04	0.26	0.00
Total	8.33	0.00	1.04	0.84	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.08	0.11	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.09	0.14	0.07	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	1.35	1.22	0.99	1.26	1.39
Combined Thrift Assets	0.00	0.00	0.00	0.07	0.13
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 03 12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Div Paid/Inc Before Undist Inc	86.71	72.75	67.67	64.89	66.26
Dividends Paid/Net Income	27.03	26.09	26.96	29.91	30.28
Net Income - Dividends/Avg Equity	9.58	9.69	9.09	9.06	9.44
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	149.68	158.19	187.37	178.21	163.21
Dividends From Nonbank Subs	1.47	1.28	1.45	2.00	1.13
Dividends From Subsidiary BHCs	1.54	2.75	4.56	2.22	3.74
Dividends From All Subsidiaries	182.74	187.09	221.75	215.42	206.21
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	40.23	43.74	52.54	60.94	53.31
Interest Income From Bank Subs	0.17	0.21	0.23	0.52	0.56
Mgt & Service Fees From Bank Subs	3.95	3.15	4.45	4.54	3.88
Other Income From Bank Subs	0.02	0.03	0.04	0.03	0.07
Operating Income From Bank Subs	48.76	55.23	65.23	68.16	65.44
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	54.32	39.45	47.54	34.92	45.25
Interest Income From Nonbank Subs	8.88	1.78	4.15	4.26	3.82
Mgt & Serv Fees From Nonbank Subs	0.72	1.19	2.35	1.88	1.90
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	91.95	55.45	75.25	63.94	69.52
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	39.80	40.95	28.69	33.23	30.59
Interest Inc From Subsidiary BHCs	0.00	3.07	0.13	0.05	0.00
Mgt & Serv Fees From Sub BHCs	0.58	2.44	0.75	0.79	1.10
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	47.57	46.46	31.69	36.33	32.64
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	66.52	67.72	66.77	71.73	65.27
Interest Income From Bank Subs	0.84	1.13	0.43	0.71	1.31
Mgt & Serv Fees From Bank Subs	5.15	4.04	4.40	3.92	4.48
Other Income From Bank Subs	0.07	0.07	0.04	0.03	0.06
Operating Income From Bank Subs	90.23	81.66	79.24	88.05	85.95
Dividends From Nonbank Subs	1.20	0.73	0.52	0.47	0.61
Interest Income From Nonbank Subs	0.05	0.04	0.05	0.03	0.02
Mgt & Serv Fees From Nonbank Subs	0.02	0.02	0.02	0.04	0.01
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.08	1.24	1.23	1.21	1.14
Dividends From Subsidiary BHCs	1.58	1.74	5.20	4.47	3.29
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	1.66	1.81	5.60	4.92	3.67
Loans and Adv From Subs/ST Debt	670.73	398.60	31.31	146.21	108.85
Loans and Adv From Subs/Total Debt	500.55	225.32	41.22	83.78	76.68

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									199
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.73	2.66	2.97	3.37	3.69	4.17	4.54	4.73	199
+ Non-interest Income	1.21	0.36	0.52	0.79	1.15	1.60	2.11	2.95	199
- Overhead Expense	3.05	1.70	2.13	2.57	2.99	3.56	4.07	4.63	199
- Provision for Losses	0.22	0.00	0.02	0.10	0.21	0.34	0.45	0.56	199
+ Securities Gains (Losses)	0.05	-0.01	-0.00	0.00	0.03	0.09	0.17	0.30	199
+ Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.01	0.04	199
= Pretax Net Oper Income (TE)	1.79	0.64	1.01	1.40	1.77	2.22	2.55	2.89	199
Net Operating Income	1.15	0.47	0.66	0.92	1.14	1.41	1.64	1.85	199
Net Income	1.16	0.47	0.66	0.92	1.14	1.41	1.65	1.85	199
Net Income (Sub S Adjusted)	1.22	-0.02	0.31	0.79	1.16	1.56	1.99	2.07	15
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.75	4.81	5.07	5.37	5.72	6.14	6.51	6.75	199
Interest Expense	1.68	0.91	1.06	1.34	1.64	2.01	2.41	2.64	199
Net Interest Income (TE)	4.04	2.87	3.21	3.64	3.99	4.45	4.99	5.19	199
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.24	-0.00	0.02	0.08	0.19	0.41	0.62	0.71	199
Earnings Coverage of Net Losses (X)	17.46	-45.25	2.02	6.30	12.17	25.38	56.65	97.01	199
Ln&Ls Allowance/Total Loans & Leases	1.37	0.87	0.99	1.19	1.34	1.53	1.86	2.16	199
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.76	0.07	0.20	0.36	0.70	1.04	1.76	2.21	199
30-89 Days Past Due Loans and Leases	0.72	0.08	0.16	0.31	0.64	1.09	1.54	1.89	199
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	23.04	2.46	5.74	13.56	21.37	34.12	42.25	48.46	199
Net ST Noncore Funding Dependence	12.70	-2.40	0.84	6.11	11.59	18.76	27.24	33.09	199
Net Loans and Leases/Total Assets	64.27	42.81	48.12	57.23	64.64	73.00	78.42	81.73	199
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.64	6.14	6.81	7.66	8.67	9.49	10.77	12.50	199
Equity Capital/Total Assets	8.50	5.64	6.13	7.09	8.50	9.59	11.08	12.03	199
Net Loans&Ls/Equity Capital (X)	7.75	3.71	4.74	6.33	7.63	9.31	11.09	11.77	199
Cash Dividends/Net Income	27.03	0.00	0.00	9.20	29.56	41.51	61.85	77.54	197
Cash Dividends/Net Income (Sub S Adjusted)	45.24	-74.41	-44.49	-12.07	34.07	60.70	87.80	142.52	15
Retained Earnings/Avg Equity Cap	9.57	0.64	3.35	7.09	9.38	11.88	16.39	18.99	199
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.42	0.00	0.00	0.00	0.00	0.00	2.36	8.46	199
Long-Term Debt/Equity Capital	1.32	0.00	0.00	0.00	0.00	0.58	10.05	15.87	199
Equity Investment in Subs/Equity Cap	111.00	89.17	94.95	99.15	108.91	121.86	135.25	143.10	199
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	126.84	-6.74	15.11	73.15	107.01	160.33	313.80	416.80	197

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.30	4.45	4.71	4.95	5.27	5.61	5.97	6.26	199
Less: Interest Expense	1.55	0.84	0.97	1.25	1.53	1.86	2.23	2.45	199
Equals: Net Interest Income (TE)	3.73	2.66	2.97	3.37	3.69	4.17	4.54	4.73	199
Plus: Non-Interest Income	1.21	0.36	0.52	0.79	1.15	1.60	2.11	2.95	199
Equals: Adj Operating Income (TE)	5.02	3.24	3.77	4.33	4.96	5.66	6.50	7.01	199
Less: Overhead Expense	3.05	1.70	2.13	2.57	2.99	3.56	4.07	4.63	199
Less: Provision for Loan and Lease Losses	0.22	0.00	0.02	0.10	0.21	0.34	0.45	0.56	199
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
Plus: Realized G/L on AFS Sec	0.05	-0.00	-0.00	0.00	0.03	0.09	0.17	0.30	199
Plus: Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.01	0.04	199
Equals: Pretax Net Oper Inc (TE)	1.79	0.64	1.01	1.40	1.77	2.22	2.55	2.89	199
Less: Applicable Income Taxes (TE)	0.59	0.00	0.16	0.43	0.60	0.77	0.94	1.04	199
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.07	0.14	199
Equals: Net Operating Income	1.15	0.47	0.66	0.92	1.14	1.41	1.64	1.85	199
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
Equals: Net Income	1.16	0.47	0.66	0.92	1.14	1.41	1.65	1.85	199
Memo: Net Income (Last Four Qtrs)	1.17	0.52	0.68	0.92	1.14	1.42	1.65	1.87	197
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.38	87.36	88.98	91.08	92.49	93.92	95.12	95.70	199
Avg Int-Bearing Funds / Avg Assets	78.40	65.03	67.32	74.37	78.63	83.40	86.72	87.67	199
Int Income (TE) / Avg Earning Assets	5.75	4.81	5.07	5.37	5.72	6.14	6.51	6.75	199
Int Expense / Avg Earning Assets	1.68	0.91	1.06	1.34	1.64	2.01	2.41	2.64	199
Net Int Inc (TE) / Avg Earn Assets	4.04	2.87	3.21	3.64	3.99	4.45	4.99	5.19	199
YIELD OR COST:									
Total Loans and Leases (TE)	6.48	5.60	5.78	6.10	6.46	6.84	7.19	7.53	199
Interest-Bearing Bank Balances	1.57	0.00	0.23	0.74	1.16	2.06	3.83	5.87	190
Fed Funds Sold & Reverse Repos	1.06	0.73	0.92	1.01	1.06	1.12	1.21	1.35	189
Trading Assets	2.99	0.00	0.00	0.00	1.51	3.19	3.86	8.42	16
Total Earning Assets	5.64	4.77	4.97	5.24	5.63	5.99	6.43	6.69	199
Investment Securities (TE)	4.22	2.90	3.18	3.71	4.22	4.74	5.22	5.47	199
U.S. Treasury & Agency Sec (excl MBS)	3.46	1.58	1.99	2.78	3.48	4.16	4.81	5.41	195
Mortgage-Backed Securities	3.88	2.34	2.69	3.25	3.75	4.50	5.23	6.40	192
All Other Securities	6.69	3.49	4.22	5.52	6.70	7.47	9.41	12.04	198
Interest-Bearing Deposits	1.72	0.97	1.16	1.48	1.73	1.98	2.26	2.42	199
Time Deposits of \$100K or More	2.56	1.64	1.84	2.22	2.55	2.92	3.21	3.48	198
Time Deposits < \$100K	2.79	1.90	2.11	2.43	2.78	3.15	3.48	3.70	198
Other Domestic Deposits	0.87	0.44	0.52	0.65	0.86	1.05	1.36	1.51	198
Foreign Deposits	1.67	0.84	0.84	0.97	1.38	1.44	2.38	2.85	5
Fed Funds Purchased and Repos	1.26	0.58	0.71	0.89	1.15	1.47	2.30	2.81	187
Other Borrowed Funds & Trading Liab	3.75	1.38	1.76	2.78	3.88	4.64	5.40	5.77	195
All Interest-Bearing Funds	1.98	1.14	1.33	1.63	1.99	2.29	2.67	2.85	199

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	53.62	38.10	40.27	44.72	51.42	61.98	73.36	78.22	199
Avg Assets per Employee (\$000)	3343.97	1973.22	2285.66	2604.18	3157.70	3820.37	5305.77	6303.36	199

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.95	0.00	0.00	0.00	1.14	3.49	6.88	8.58	199
Overhead Exp / NII + Non-Int Income	62.20	44.94	49.85	55.71	62.52	67.70	75.43	81.47	199

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.05	1.70	2.13	2.57	2.99	3.56	4.07	4.63	199
Personnel Expense	1.65	0.94	1.11	1.39	1.63	1.91	2.23	2.56	199
Net Occupancy Expense	0.42	0.22	0.25	0.33	0.40	0.51	0.62	0.68	199
Other Operating Expenses	0.95	0.48	0.60	0.75	0.91	1.13	1.41	1.71	199
Overhead Less Non-Interest Income	1.78	1.00	1.16	1.47	1.74	2.13	2.46	2.67	199

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	60.92	44.34	48.79	54.95	60.99	66.59	74.22	79.60	199
Personnel Expense	33.03	24.53	26.26	29.42	32.83	36.52	40.03	42.07	199
Net Occupancy Expense	8.53	5.38	5.95	7.03	8.24	9.94	11.65	12.56	199
Other Operating Expenses	18.82	12.38	13.58	15.49	18.04	21.56	26.81	29.76	199
Total Non-Interest Income	23.89	10.04	12.29	17.47	24.04	29.66	35.61	43.87	199
Fiduciary Activities Income	1.43	0.00	0.00	0.00	0.59	2.92	5.11	6.73	199
Serv Charges on Deposit Accts - Domestic	8.42	1.82	3.23	5.45	8.01	11.18	14.59	16.03	199
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	199
Investment Banking Fees & Commissions	0.58	0.00	0.00	0.02	0.43	1.12	1.75	2.74	199
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
Net Servicing Fees	0.25	-0.85	-0.07	0.00	0.01	0.33	1.42	2.80	199
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
Insurance Activities Revenue	0.53	0.00	0.00	0.00	0.13	0.70	2.39	5.07	199
Net Gain (Loss) - Sales Loans, OREO, Oth	2.74	-0.24	0.00	0.25	1.47	4.88	8.90	11.71	199
Other Non-Interest Income	6.66	1.88	2.30	4.10	6.06	8.25	13.30	17.61	199
Overhead Less Non-Interest Income	36.49	16.64	22.69	29.22	35.85	44.00	51.96	55.57	199

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	28.31	0.00	13.49	24.30	29.99	33.79	36.92	39.02	197
Appl Inc Tax+TE/Pretax NOI+TE	34.10	0.84	26.72	32.68	35.21	37.42	39.96	41.86	197

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	46.57	22.83	30.93	38.38	45.74	55.35	63.32	66.92	199
Commercial and Industrial Loans	10.50	2.51	3.83	6.51	9.57	14.20	19.43	21.82	199
Loans to Individuals	3.91	0.27	0.42	1.10	3.12	5.98	9.67	15.60	199
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.28	199
Agricultural Loans	0.60	0.00	0.00	0.00	0.08	0.94	2.94	4.85	199
Other Loans and Leases	1.12	0.01	0.08	0.28	0.72	1.70	3.23	4.69	199
Net Loans and Leases	64.27	42.81	48.12	57.23	64.64	73.00	78.42	81.73	199
Debt Securities Over 1 Year	21.02	5.20	7.89	12.67	19.78	29.17	37.91	45.92	199
Mutual Funds and Equity Securities	0.39	0.00	0.00	0.00	0.11	0.54	2.04	3.43	199
Subtotal	86.62	75.99	79.66	83.57	87.78	89.69	91.23	92.72	199
Interest-Bearing Bank Balances	0.30	0.00	0.00	0.01	0.07	0.43	1.32	3.05	199
Federal Funds Sold & Reverse Repos	0.82	0.00	0.00	0.00	0.26	1.45	4.05	6.17	199
Debt Securities 1 Year or Less	2.11	0.02	0.09	0.39	1.46	3.33	5.93	8.91	199
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	199
Total Earning Assets	90.77	84.63	87.44	89.29	90.86	92.31	93.80	94.34	199
Non-Int Cash and Due From Dep Inst	3.08	1.35	1.72	2.35	2.98	3.70	4.62	5.47	199
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	199
Other Real Estate Owned	0.10	0.00	0.00	0.00	0.05	0.16	0.37	0.60	199
All Other Assets	5.91	3.03	3.64	4.58	5.80	7.01	8.72	10.88	199
MEMORANDA:									
Short-Term Investments	3.76	0.23	0.39	1.34	2.70	6.04	10.32	12.99	199
U.S. Treasury Securities	0.41	0.00	0.00	0.00	0.04	0.48	2.43	4.31	199
U.S. Agency Securities (excl MBS)	5.72	0.00	0.05	1.58	5.36	9.61	15.61	20.03	199
Municipal Securities	3.28	0.00	0.00	0.60	2.46	5.25	8.12	10.52	199
Mortgage-Backed Securities	10.22	0.01	0.11	2.98	9.33	16.83	24.19	33.55	199
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.76	199
Other Debt Securities	0.89	0.00	0.00	0.00	0.47	1.64	3.72	4.63	199
RE Loans Secured by 1-4 Family	15.90	2.99	5.14	8.64	15.04	22.71	27.83	31.88	199
Revolving	2.84	0.00	0.13	0.93	2.24	4.46	6.94	8.40	199
Closed-End, Sec by First Liens	11.32	1.31	2.72	5.10	10.45	17.37	21.71	25.67	199
Closed-End, Sec by Junior Liens	1.18	0.06	0.15	0.44	1.01	1.73	2.74	3.94	199
Commercial Real Estate Loans	28.38	11.97	13.45	19.80	27.59	36.41	45.83	51.72	199
Construction and Land Dev	6.68	0.76	1.36	2.86	6.00	10.08	14.10	20.48	199
Multifamily	1.69	0.01	0.14	0.51	1.21	2.40	4.77	8.55	199
Nonfarm Nonresidential	18.98	6.81	9.61	14.29	18.26	23.69	29.37	34.75	199
RE Loans Secured by Farmland	0.77	0.00	0.00	0.01	0.29	1.25	3.27	4.18	199
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	72.41	47.13	54.48	64.60	73.47	81.41	86.27	90.81	199
RE Loans Secured by 1-4 Family	25.25	4.46	7.62	14.32	24.11	35.29	44.34	53.47	199
Revolving	4.43	0.00	0.28	1.36	3.43	6.96	10.30	13.03	199
Closed-End	20.26	2.67	5.29	10.26	19.54	29.97	37.51	44.60	199
Commercial Real Estate Loans	43.63	21.39	24.49	31.96	41.63	55.26	63.94	70.68	199
Construction and Land Dev	10.17	1.22	2.28	4.73	9.04	15.12	20.84	27.02	199
Multifamily	2.62	0.03	0.25	0.77	1.87	3.74	7.77	11.95	199
Nonfarm Nonresidential	29.41	11.53	17.48	22.62	28.47	35.10	45.10	47.72	199
RE Loans Secured by Farmland	1.18	0.00	0.00	0.02	0.42	2.14	4.89	6.65	199
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.39	199
Commercial and Industrial Loans	16.03	4.37	6.81	9.97	14.80	22.28	29.07	31.57	199
Loans to Individuals	6.15	0.46	0.78	1.60	5.03	9.51	16.28	23.61	199
Credit Card Loans	0.10	0.00	0.00	0.00	0.00	0.18	0.58	1.01	199
Agricultural Loans	0.94	0.00	0.00	0.00	0.11	1.59	4.32	7.58	199
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
Other Loans and Leases	1.80	0.02	0.13	0.39	1.08	2.76	5.64	7.35	199

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.76	0.23	0.39	1.34	2.70	6.04	10.32	12.99	199
Liquid Assets	22.79	9.92	12.31	15.78	21.55	29.86	36.94	43.76	199
Investment Securities	24.25	7.82	10.16	15.64	23.07	32.57	41.88	46.02	199
Net Loans and Leases	64.27	42.81	48.12	57.23	64.64	73.00	78.42	81.73	199
Net Lns, Ls & Stdbly Ltrs of Credit	65.32	43.08	48.46	57.68	65.76	74.57	79.51	82.67	199
Core Deposits	64.49	44.01	50.17	56.89	65.50	72.30	76.14	79.29	199
Noncore Funding	24.16	9.87	11.89	16.39	22.39	31.85	40.56	45.81	199
Time Deposits of \$100K or More	11.11	4.14	4.87	6.76	10.31	14.29	20.89	27.82	199
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
Fed Funds Purchased and Repos	3.07	0.00	0.00	0.70	2.45	5.78	8.96	12.11	199
Net Fed Funds Purchased (Sold)	2.26	-4.07	-2.17	0.00	1.51	4.79	8.19	10.87	199
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
Oth Borrowings W/Rem Mat 1 Yr or Less	2.46	0.00	0.00	0.31	1.70	3.71	6.87	10.19	199
Earning Assets Repr in 1 Year	38.21	16.63	20.31	26.67	38.21	48.83	56.28	63.62	199
Int-Bearing Liab Repr in 1 Year	25.91	10.63	12.55	16.53	22.49	33.50	50.09	58.82	199
Long-Term Debt Repr in 1 Year	0.49	0.00	0.00	0.00	0.00	0.79	3.01	4.86	199
Net Assets Repriceable in 1 Year	11.10	-23.84	-13.17	-0.18	10.58	23.08	35.48	40.23	199
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	23.04	2.46	5.74	13.56	21.37	34.12	42.25	48.46	199
Net ST Noncore Funding Dependence	12.70	-2.40	0.84	6.11	11.59	18.76	27.24	33.09	199
Short-Term Inv/ST Noncore Funding	30.14	1.27	2.06	8.17	19.03	51.63	88.06	117.49	199
Liq Asts-ST Noncore Fndg/Nonliq Asts	11.05	-16.05	-10.28	-0.80	8.59	23.96	37.50	50.82	199
Net Loans and Leases/Total Deposits	84.33	53.65	62.84	75.00	84.96	94.34	103.36	108.91	199
Net Loans and Leases/Core Deposits	101.68	61.60	69.36	84.07	99.96	116.32	137.03	151.51	198
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.79	-0.20	-0.00	0.02	0.42	1.29	2.78	3.83	125
Avail-For-Sale Sec Appr(Depr)/Eq Cap	2.36	-2.06	-1.14	0.21	1.91	3.94	7.51	9.53	197
Struct Notes Appr(Depr)/Eq Cap	-0.01	-0.55	-0.24	-0.05	0.00	0.03	0.12	0.17	72
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	8.34	0.00	0.00	0.00	1.17	12.84	39.94	70.70	199
Available-For-Sale Securities	91.31	26.13	57.67	85.68	98.72	100.00	100.00	100.00	199
U.S. Treasury Securities	2.01	0.00	0.00	0.00	0.20	2.35	10.22	27.37	199
U.S. Agency Securities (excl MBS)	26.51	0.00	0.13	7.50	26.12	43.54	67.28	76.77	199
Municipal Securities	14.53	0.00	0.07	3.52	12.21	24.21	32.75	38.66	199
Mortgage-Backed Securities	41.01	0.10	1.00	17.06	42.21	63.68	80.65	91.20	199
Asset-Backed Securities	0.07	0.00	0.00	0.00	0.00	0.00	0.44	2.07	199
Other Debt Securities	3.71	0.00	0.00	0.00	1.73	6.77	14.52	20.03	199
Mutual Funds and Equity Securities	1.68	0.00	0.00	0.00	0.54	2.20	7.89	13.94	199
Debt Securities 1 Year or Less	9.66	0.14	0.36	2.08	6.79	14.93	26.95	40.13	199
Debt Securities 1 To 5 Years	30.98	1.21	3.98	12.23	31.87	48.40	65.13	72.41	199
Debt Securities Over 5 Years	53.46	3.67	9.00	29.59	54.99	77.30	91.97	94.83	199
Pledged Securities	54.85	11.64	23.07	36.49	55.36	72.49	83.76	89.79	199
Structured Notes, Fair Value	1.08	0.00	0.00	0.00	0.00	1.32	6.48	15.28	199

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.22	0.00	0.02	0.10	0.21	0.34	0.45	0.56	199
Provision for Ln&Ls Losses/Avg Lns&Ls	0.33	0.00	0.05	0.17	0.31	0.48	0.70	0.92	199
Provision for Ln&Ls Losses/Net Losses	152.85	-133.41	19.52	93.82	130.55	188.45	374.84	550.27	199
Ln&Ls Allowance/Total Loans & Leases	1.37	0.87	0.99	1.19	1.34	1.53	1.86	2.16	199
Ln&Ls Allowance/Net Ln&Ls Losses (X)	9.18	1.83	2.40	3.48	6.45	12.13	23.73	46.69	186
ALLL/Nonaccrual Assets	342.05	78.25	100.27	150.45	244.53	452.44	807.02	1880.73	199
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	265.94	77.19	91.46	130.10	202.97	371.84	597.03	749.26	199
Gross Ln&Ls Losses/Avg Loans & Leases	0.33	0.03	0.07	0.14	0.28	0.52	0.72	0.90	199
Recoveries/Avg Loans and Leases	0.07	0.00	0.01	0.03	0.06	0.11	0.18	0.21	199
Net Losses/Avg Loans and Leases	0.24	-0.00	0.02	0.08	0.19	0.41	0.62	0.71	199
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
Recoveries/Prior Year-End Losses	30.52	6.07	8.64	14.58	25.39	39.04	77.01	104.49	196
Earnings Coverage of Net Losses (X)	17.46	-45.25	2.02	6.30	12.17	25.38	56.65	97.01	199
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.07	-0.02	-0.00	0.00	0.03	0.12	0.27	0.36	199
RE Loans Secured By 1-4 Family	0.07	-0.04	-0.02	0.00	0.03	0.11	0.27	0.47	198
Revolving	0.04	-0.03	-0.00	0.00	0.00	0.05	0.20	0.38	186
Closed-End	0.07	-0.06	-0.01	0.00	0.03	0.11	0.29	0.55	198
Commercial Real Estate Loans	0.07	-0.04	-0.01	0.00	0.01	0.12	0.31	0.44	198
Construction and Land Dev	0.02	-0.00	0.00	0.00	0.00	0.02	0.14	0.42	198
Multifamily	0.02	-0.00	0.00	0.00	0.00	0.00	0.04	0.77	192
Nonfarm Nonresidential	0.07	-0.04	-0.01	0.00	0.00	0.13	0.34	0.56	198
RE Loans Secured by Farmland	0.03	-0.00	0.00	0.00	0.00	0.00	0.15	0.61	158
Commercial and Industrial Loans	0.50	-0.17	-0.03	0.07	0.33	0.79	1.69	2.33	199
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
Loans to Individuals	1.02	0.13	0.26	0.47	0.77	1.41	2.34	3.22	186
Credit Card Loans	3.33	0.00	0.00	1.48	2.78	4.11	6.97	35.15	85
Agricultural Loans	0.04	-0.26	-0.08	0.00	0.00	0.00	0.27	0.74	134
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	0.38	-0.11	0.00	0.00	0.00	0.50	1.86	4.54	193

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

30-89 Days PD Loans and Leases	0.72	0.08	0.16	0.31	0.64	1.09	1.54	1.89	199
90+ Days PD Loans and Leases	0.08	0.00	0.00	0.00	0.04	0.15	0.31	0.51	199
Nonaccrual Loans and Leases	0.61	0.05	0.15	0.27	0.53	0.90	1.39	1.96	199
90+ Days PD and Nonaccrual Loans and Leases	0.73	0.14	0.21	0.34	0.65	1.02	1.49	2.16	199
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.14	199
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.72	0.08	0.16	0.31	0.64	1.09	1.54	1.89	199
90+ Days Past Due Assets	0.08	0.00	0.00	0.00	0.04	0.15	0.31	0.51	199
Nonaccrual Assets	0.63	0.05	0.15	0.27	0.53	0.91	1.42	1.96	199
30+ Days PD & Nonaccrual Assets	1.49	0.36	0.47	0.84	1.38	2.02	2.94	4.01	199
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.48	0.07	0.13	0.22	0.43	0.66	1.03	1.60	199
90+ PD & Nonaccrual Assets + OREO	0.61	0.09	0.15	0.28	0.57	0.90	1.21	1.74	199
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.53	0.04	0.11	0.22	0.46	0.73	1.12	1.59	199
Allowance for Loan & Lease Losses	59.12	5.99	14.14	29.35	54.66	83.37	124.13	163.60	199
Equity Cap + ALLL	5.79	0.42	1.10	2.59	5.17	8.41	13.14	21.91	199
Tier 1 Cap + ALLL	5.73	0.42	1.21	2.51	5.08	8.31	11.82	21.30	199
Loans & Leases + RE Acquired	0.81	0.07	0.20	0.41	0.72	1.10	1.85	2.68	199

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	0.63	0.03	0.07	0.21	0.49	1.03	1.51	1.75	199
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.03	0.14	0.33	0.47	199
- Nonaccrual	0.52	0.00	0.06	0.20	0.44	0.75	1.28	2.01	199
Coml & Indl - 30-89 Days PD	0.73	0.00	0.04	0.21	0.62	1.12	1.92	2.67	199
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.01	0.14	0.49	0.87	199
- Nonaccrual	0.87	0.00	0.01	0.19	0.55	1.42	2.38	3.43	199
Individuals - 30-89 Days PD	1.35	0.04	0.17	0.58	1.20	2.01	3.10	4.02	199
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.06	0.21	0.47	0.70	199
- Nonaccrual	0.25	0.00	0.00	0.00	0.15	0.45	0.92	1.47	199
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
Agricultural - 30-89 Days PD	0.30	0.00	0.00	0.00	0.00	0.44	1.42	2.90	134
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.08	0.44	134
- Nonaccrual	0.44	0.00	0.00	0.00	0.00	0.59	2.26	4.73	134
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	0.51	0.00	0.00	0.00	0.00	0.85	2.75	4.28	193
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.39	0.79	193
- Nonaccrual	0.28	0.00	0.00	0.00	0.00	0.02	1.49	4.75	193

MEMORANDA:

1-4 Family - 30-89 Days PD	0.91	0.00	0.07	0.29	0.75	1.41	2.25	2.63	198
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.03	0.19	0.49	0.62	198
- Nonaccrual	0.48	0.00	0.02	0.14	0.34	0.70	1.27	1.87	198
Revolving - 30-89 Days PD	0.26	0.00	0.00	0.00	0.16	0.42	0.93	1.49	186
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.01	0.15	0.25	186
- Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.15	0.50	0.83	186
Closed-End - 30-89 Days PD	1.06	0.00	0.05	0.32	0.83	1.68	2.46	3.04	198
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.05	0.22	0.53	0.80	198
- Nonaccrual	0.51	0.00	0.00	0.14	0.38	0.86	1.42	2.12	198
- Jr Lien 30-89 Days PD	0.07	0.00	0.00	0.00	0.03	0.12	0.26	0.43	198
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.13	198
- Jr Lien Nonaccrual	0.05	0.00	0.00	0.00	0.01	0.08	0.25	0.44	198
Commercial RE - 30-89 Days PD	0.43	0.00	0.00	0.07	0.29	0.76	1.37	1.79	198
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.06	0.22	0.43	198
- Nonaccrual	0.51	0.00	0.00	0.15	0.38	0.83	1.48	2.33	198
Const & Dev - 30-89 Days PD	0.41	0.00	0.00	0.00	0.10	0.59	1.96	2.91	198
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.23	198
- Nonaccrual	0.35	0.00	0.00	0.00	0.00	0.53	1.68	3.45	198
Multifamily - 30-89 Days PD	0.13	0.00	0.00	0.00	0.00	0.00	0.73	2.14	192
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	192
- Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.01	1.41	3.01	192
Nonfarm Nres- 30-89 Days PD	0.42	0.00	0.00	0.05	0.26	0.76	1.36	1.83	198
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.04	0.18	0.34	198
- Nonaccrual	0.51	0.00	0.00	0.07	0.32	0.82	1.65	2.93	198
Farmland - 30-89 Days PD	0.36	0.00	0.00	0.00	0.00	0.63	1.97	3.35	158
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.00	0.41	1.51	158
- Nonaccrual	0.47	0.00	0.00	0.00	0.00	0.29	2.97	5.68	158
Credit Card - 30-89 Days PD	1.29	0.00	0.00	0.24	1.27	2.04	2.96	4.55	85
- 90+ Days Past Due	0.60	0.00	0.00	0.00	0.24	0.94	2.58	4.80	85
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.42	85

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.64	6.14	6.81	7.66	8.67	9.49	10.77	12.50	199
Tier 1 RBC Ratio	11.80	8.24	8.89	10.05	11.42	13.29	15.88	19.47	199
Total Risk-Based Capital Ratio	13.33	10.42	10.76	11.51	12.72	14.88	17.51	20.63	199
Tangible Tier 1 Leverage Ratio	8.58	6.12	6.68	7.54	8.55	9.44	10.72	12.49	199
Tangible Common Eq Cap/Tan Assets	7.37	4.29	4.86	5.88	7.36	8.71	10.28	10.98	199

DERIVATIVES AND
 OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	15.57	5.19	7.02	10.41	15.29	20.27	23.99	29.31	199
Standby Letters of Credit	0.91	0.06	0.15	0.34	0.76	1.30	2.33	3.24	199
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.01	0.18	0.39	199
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199

TYPE OF DERIVATIVE INSTRUMENT:

Derivative Contracts	1.22	0.00	0.00	0.00	0.00	1.55	7.29	14.83	199
Interest Rate Contracts	1.09	0.00	0.00	0.00	0.00	1.45	6.72	14.03	199
Interest Rate Futures & Forward Contr	0.04	0.00	0.00	0.00	0.00	0.00	0.16	1.52	199
Written Options Contr (Int Rate)	0.02	0.00	0.00	0.00	0.00	0.00	0.08	0.93	199
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
Interest Rate Swaps	0.58	0.00	0.00	0.00	0.00	0.00	4.01	7.24	199
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199

PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments	25.63	10.12	12.51	18.37	25.38	32.16	39.46	44.08	199
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PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	98.17	0.00	50.14	100.00	100.00	100.00	100.00	100.00	79
Foreign Exchange Contracts	1.49	0.00	0.00	0.00	0.00	0.00	0.00	65.87	79
Equity, Comm, & Other Contracts	0.11	0.00	0.00	0.00	0.00	0.00	0.00	5.26	79
Futures and Forwards	14.39	0.00	0.00	0.00	0.00	50.00	88.20	100.00	79
Written Options	9.68	0.00	0.00	0.00	0.00	13.82	50.00	100.00	79
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Over-The-Counter	9.68	0.00	0.00	0.00	0.00	13.82	50.00	100.00	79
Purchased Options	1.64	0.00	0.00	0.00	0.00	0.00	8.15	50.00	79
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Over-The-Counter	1.53	0.00	0.00	0.00	0.00	0.00	6.97	50.00	79
Swaps	56.90	0.00	0.00	0.00	88.46	100.00	100.00	100.00	79
Held for Trading	0.63	0.00	0.00	0.00	0.00	0.00	0.00	48.33	79
Interest Rate Contracts	0.24	0.00	0.00	0.00	0.00	0.00	0.00	19.91	79
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Non-Traded	98.49	31.59	100.00	100.00	100.00	100.00	100.00	100.00	79
Interest Rate Contracts	86.09	0.00	0.00	100.00	100.00	100.00	100.00	100.00	79
Foreign Exchange Contracts	0.85	0.00	0.00	0.00	0.00	0.00	0.00	65.87	79
Equity, Comm, & Other Contracts	0.11	0.00	0.00	0.00	0.00	0.00	0.00	5.26	79
Deriv Contr (Excl Fut & FX LE 14 Days)	85.04	0.00	13.35	55.76	100.00	100.00	100.00	100.00	79
One Year or Less	17.31	0.00	0.00	0.00	0.00	39.14	72.36	99.02	79
Over 1 Year to 5 Years	38.36	0.00	0.00	0.00	17.46	86.50	100.00	100.00	79
Over 5 Years	10.81	0.00	0.00	0.00	0.00	27.14	73.53	100.00	79
Gross Negative Fair Value (Abs Val)	0.77	0.00	0.00	0.00	0.06	0.85	3.40	6.77	79
Gross Positive Fair Value	0.55	0.00	0.00	0.00	0.24	0.94	2.10	2.81	79
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	199
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
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	199
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	199
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.17	0.00	0.00	0.00	0.00	0.00	1.01	4.16	197
Decr (Incr) in Int Expense/Net Income	0.11	-0.87	0.00	0.00	0.00	0.00	0.00	4.91	197
Net Incr (Decr) Nonint Alloc/Net Income	0.00	-0.03	0.00	0.00	0.00	0.00	0.00	0.12	197
Incr (Decr) in Net Income/Net Income	0.84	-3.04	-0.05	0.00	0.00	0.00	6.32	12.56	197

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	0.03	199
Ins Under Assets(P/C)/Tot Ins Und Ast	17.73	0.00	0.00	0.00	0.00	0.00	85.58	97.30	11
Ins Under Assets(L/H)/Tot Ins Und Ast	82.26	0.00	0.49	76.22	100.00	100.00	100.00	100.00	11
Sep Acct Assets(L/H)/Total Life Ast	10.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	10
Ins Activities Revenue/Adj Oper Inc	0.53	0.00	0.00	0.00	0.13	0.70	2.39	5.07	199
Premium Inc/Ins Activities Revenue	0.40	0.00	0.00	0.00	0.00	0.00	0.00	18.96	145
Credit Rel Prem Inc/Tot Prem Inc	76.91	0.00	0.00	24.96	100.00	100.00	100.00	100.00	13
Other Prem Inc/Total Prem Inc	23.08	0.00	0.00	0.00	0.00	0.11	100.00	100.00	13
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
Ins Net Inc (P/C)/Equity (P/C)	12.53	11.47	11.47	11.47	11.47	12.53	13.17	13.38	2
Ins Net Inc (L/H)/Equity (L/H)	7.18	-0.73	-0.73	3.29	6.04	7.46	11.58	16.49	8
Insur Ben, Losses, Exp/Insur Premiums	468.98	0.00	0.00	23.07	71.65	141.01	452.29	2050.14	13
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.08	0.00	0.00	0.00	0.00	0.08	0.12	0.14	2
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.27	0.00	0.00	0.00	0.00	0.00	0.29	1.36	10
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
CSV Life Insurance/Tier 1 Cap + ALLL	7.21	0.00	0.00	0.00	4.93	15.28	21.09	23.85	199
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	199
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.25	0.00	0.00	0.00	0.00	0.00	0.00	3.62	31
Cost: Interest-Bearing Deposits	1.67	0.84	0.84	0.97	1.38	1.44	2.38	2.85	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	1.58	0.15	0.15	0.15	0.15	1.58	2.43	2.72	2
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Leases	120.25	120.25	120.25	120.25	120.25	120.25	120.25	120.25	1
GROWTH RATES:									
Net Loans and Leases	-29.90	-100.00	-100.00	-100.00	-27.62	1.43	65.90	128.49	20
Total Selected Assets	-24.28	-100.00	-100.00	-62.30	-6.21	0.00	48.49	60.59	51
Deposits	10.83	0.00	0.00	0.00	7.97	16.78	17.86	18.22	4

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	86.71	0.00	14.19	44.18	79.06	110.92	185.30	282.81	157
Dividends Paid/Net Income	27.03	0.00	0.00	9.20	29.56	41.51	61.85	77.54	197
Net Income - Dividends/Avg Equity	9.57	0.64	3.35	7.09	9.38	11.88	16.39	18.99	199
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	149.68	0.00	0.00	70.20	128.02	207.55	409.06	765.76	168
Dividends From Nonbank Subs	1.47	0.00	0.00	0.00	0.00	1.08	9.46	20.08	168
Dividends From Subsidiary BHCs	1.53	0.00	0.00	0.00	0.00	0.00	0.00	91.57	168
Dividends From All Subsidiaries	182.74	0.00	3.33	91.38	136.92	228.61	425.40	821.76	168
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	40.23	0.00	0.00	10.15	39.24	64.99	106.19	172.46	188
Interest Income From Bank Subs	0.16	0.00	0.00	0.00	0.00	0.25	0.91	1.66	188
Mgt & Service Fees From Bank Subs	3.94	0.00	0.00	0.00	0.00	0.50	28.39	52.31	188
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.04	0.70	188
Operating Income From Bank Subs	48.76	0.00	0.03	14.72	44.77	77.46	118.57	200.39	188
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	54.32	0.00	0.00	0.00	18.59	100.00	180.05	355.35	92
Interest Income From Nonbank Subs	8.87	0.00	0.00	0.00	0.00	0.00	27.08	218.95	92
Mgt & Serv Fees From Nonbank Subs	0.72	0.00	0.00	0.00	0.00	0.00	3.19	13.85	92
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Operating Inc From Nonbank Subs	91.95	0.00	0.00	0.00	53.27	100.00	336.44	821.16	92
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	39.80	0.00	0.00	0.00	36.16	70.87	94.63	99.76	21
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	21
Mgt & Serv Fees From Sub BHCs	0.57	0.00	0.00	0.00	0.00	0.00	0.00	10.98	21
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Operating Income From Sub BHCs	47.56	0.00	0.00	5.51	43.63	74.11	99.52	131.83	21
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	66.52	0.00	0.00	34.30	90.05	99.38	99.98	100.00	190
Interest Income From Bank Subs	0.84	0.00	0.00	0.00	0.00	0.43	3.51	17.73	190
Mgt & Serv Fees From Bank Subs	5.15	0.00	0.00	0.00	0.00	2.34	34.66	59.49	190
Other Income From Bank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.10	2.36	190
Operating Income From Bank Subs	90.23	0.00	0.22	87.07	97.55	99.84	100.00	100.00	190
Dividends From Nonbank Subs	1.20	0.00	0.00	0.00	0.00	0.80	7.69	15.45	190
Interest Income From Nonbank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.09	2.63	190
Mgt & Serv Fees From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.10	190
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Operating Inc From Nonbank Subs	2.07	0.00	0.00	0.00	0.00	2.41	11.76	27.31	190
Dividends From Subsidiary BHCs	1.58	0.00	0.00	0.00	0.00	0.00	0.00	95.49	190
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Operating Income From Sub BHCs	1.66	0.00	0.00	0.00	0.00	0.00	0.04	95.49	190
Loans and Adv From Subs/ST Debt	670.72	0.00	0.00	0.00	178.90	879.35	2197.10	4087.44	32
Loans and Adv From Subs/Total Debt	500.55	0.00	0.00	0.00	171.62	572.77	1965.85	5362.13	76

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
1082067	1,168,044	ABC BANCORP	MOULTRIE, GA	
1426812	2,454,550	ALLEGIANT BANCORP, INC.	SAINT LOUIS, MO	
1061679	1,135,788	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	1,508,178	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2,244,073	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	1,328,761	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1,280,114	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	1,701,179	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	1,021,779	AMERICANWEST BANCORPORATION	SPOKANE, WA	Moved from Peer 4
1117316	1,147,886	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
2326629	1,145,887	ANB CORPORATION, THE	TERRELL, TX	
1048812	1,373,920	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2731858	1,171,626	BANC CORPORATION, THE	BIRMINGHAM, AL	
2066868	1,025,352	BANC ED CORP., THE	EDWARDSVILLE, IL	
1133286	2,921,339	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2896458	1,093,542	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
1097306	1,178,361	BANCPLUS CORPORATION	BELZONI, MS	
1138012	1,076,900	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	Moved from Peer 4
1137798	1,098,206	BANK CALUMET, INC.	HAMMOND, IN	
1097089	1,386,739	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	2,635,314	BANNER CORPORATION	WALLA WALLA, WA	
3202832	1,000,616	BANTERRA CORP	ELDORADO, IL	New Y-9C/BHCPR reporter
2835514	1,115,982	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
1209145	1,024,504	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	Moved from Peer 4
1106879	1,501,860	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1250530	2,212,313	BSB BANCORP, INC.	BINGHAMTON, NY	
1201671	1,689,117	BTC FINANCIAL CORPORATION	DES MOINES, IA	
2585846	1,399,710	CALIFORNIA COMMUNITY FINANCIAL	SAN FRANCISCO, CA	
2687795	1,836,805	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1130249	1,370,363	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1085509	1,845,794	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2332750	1,234,542	CAPITAL CORP OF THE WEST	MERCED, CA	
1247334	2,737,062	CAPITOL BANCORP LTD.	LANSING, MI	
1028412	1,904,936	CB BANCSHARES, INC.	HONOLULU, HI	
2745118	1,337,289	CCBT FINANCIAL COMPANIES, INC.	SOUTH YARMOUTH, MA	
3003178	1,027,214	CENTER FINANCIAL CORPORATI ON	LOS ANGELES, CA	Moved from Peer 4
2158156	1,243,603	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
2263407	1,037,840	CENTRAL COAST BANCORP	SALINAS, CA	Moved from Peer 4
1022764	2,170,268	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1111088	1,688,911	CENTURY BANCORP, INC.	MEDFORD, MA	
1486517	1,799,148	CHINA TRUST HOLDINGS CORP.	TORRANCE, CA	
1143623	1,066,901	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1050909	1,020,378	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	Moved from Peer 4
1076262	2,213,981	CITY HOLDING COMPANY	CROSS LANES, WV	
1142448	2,348,882	CITY NATIONAL BANCSHARES, INC.	MIAMI, FL	
1060328	1,403,876	COBIZ INC.	DENVER, CO	
1249543	1,029,255	COLUMBIA BANCORP	COLUMBIA, MD	
2078816	1,745,152	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
2467689	1,086,785	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1080595	1,396,058	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
1117709	1,860,130	COMMUNITY BANKS, INC.	HARRISBURG, PA	

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
1070644	2, 474, 039	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
3106864	1, 319, 541	EUROBANCSHARES, INC.	HATO REY, PR	
1055315	1, 008, 370	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1, 149, 965	FARMERS & MERCHANTS BANCORP	LODI, CA	
1098732	1, 318, 565	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1249002	1, 138, 749	FIDELITY BANCSHARES (N. C.), IN	FUQUAY-VARINA, NC	
1081118	1, 093, 252	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2, 173, 732	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	1, 886, 006	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	1, 477, 651	FIRST BANCORP	TROY, NC	
1204560	1, 365, 410	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1, 012, 409	FIRST BANK CORP	FORT SMITH, AR	Moved from Peer 4
1203602	1, 522, 084	FIRST BUSEY CORPORATION	URBANA, IL	
2875332	2, 426, 692	FIRST COMMUNITY BANCORP	RANCHO SANTA FE, CA	
1478017	1, 672, 915	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
1102312	2, 092, 571	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1208595	2, 217, 311	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
1145506	2, 193, 149	FIRST INDIANA CORPORATION	INDIANAPOLIS, IN	
1095982	1, 078, 298	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1, 056, 455	FIRST MARINER BANCORP	BALTIMORE, MD	
1106516	2, 232, 378	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
2641201	1, 746, 932	FIRST NATIONAL BANK HOLDING CO	SCOTTSDALE, AZ	
1133437	1, 197, 692	FIRST NATIONAL CORPORATION	COLUMBIA, SC	
1209097	1, 848, 345	FIRST OAK BROOK BANCSHARES, IN	OAK BROOK, IL	
1063262	1, 084, 741	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1096505	1, 868, 862	FIRST SECURITY BANCORP	SEARCY, AR	
1132104	1, 089, 590	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1364071	1, 652, 892	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1132672	1, 108, 241	FIRST UNITED CORPORATION	OAKLAND, MD	
2432614	1, 326, 811	FNB CORPORATION	CHRISTIANSBURG, VA	
1026801	1, 687, 896	FREMONT BANCORPORATION	FREMONT, CA	
1031346	2, 078, 946	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	
2003975	2, 739, 633	GLACIER BANCORP, INC.	KALISPELL, MT	
2339133	1, 541, 466	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1201233	2, 255, 636	GREAT WESTERN BANCORPORATION,	OMAHA, NE	
1204346	1, 003, 715	GREATBANC, INC.	AURORA, IL	Moved from Peer 4
1133277	1, 108, 522	GREENE COUNTY BANCSHARES, INC.	GREENEVILLE, TN	Moved from Peer 4
1057935	1, 369, 083	GUARANTY CORPORATION	DENVER, CO	
2900261	1, 785, 748	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
2942681	1, 934, 407	HAPOLIM U. S. A. HOLDING COMPAN	NEW YORK, NY	
1117192	2, 510, 939	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	
2223997	1, 460, 926	HASTEN BANCSHARES	INDIANAPOLIS, IN	
1206546	2, 017, 723	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2634874	1, 011, 441	HERITAGE COMMERCE CORP	SAN JOSE, CA	Moved from Peer 4
1067804	1, 050, 926	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	Moved from Peer 4
1245291	1, 183, 223	HILLS BANCORPORATION	HILLS, IA	
2592714	1, 008, 061	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1048803	1, 669, 513	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
2349860	1, 043, 099	HUMBOLDT BANCORP	ROSEVILLE, CA	
2291914	2, 115, 811	IBERIABANK CORPORATION	LAFAYETTE, LA	
1136803	2, 436, 755	INDEPENDENT BANK CORP.	ROCKLAND, MA	

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
1201925	2,359,918	INDEPENDENT BANK CORPORATION	IONIA, MI	
1132654	2,958,294	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
1138535	1,385,872	INTERCHANGE FINANCIAL SERVICES	SADDLE BROOK, NJ	
1137958	1,046,533	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	Moved from Peer 4
1064278	2,640,442	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
3114654	1,814,186	ITLA CAPITAL CORPORATION	LA JOLLA, CA	
1490701	2,901,703	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
1123915	1,098,075	KLEIN FINANCIAL, INC.	CHASKA, MN	
3199567	1,940,801	KNBT BANCORP INC.	BETHLEHEM, PA	New Y-9C/BHCPR reporter
1404799	1,585,290	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	1,272,695	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1066209	1,153,637	LAURITZEN CORPORATION	OMAHA, NE	
2776073	2,880,197	LOCAL FINANCIAL CORPORATION	OKLAHOMA CITY, OK	
2634696	1,400,352	MACATAWA BANK CORPORATION	HOLLAND, MI	
2236447	1,973,451	MAIN STREET BANKS, INC.	KENNESAW, GA	
2856368	1,154,174	MAIN STREET TRUST, INC.	CHAMPAIGN, IL	
1209109	1,441,831	MAINSOURCE FINANCIAL GROUP	GREENSBURG, IN	
1123193	1,199,006	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1,431,841	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
1966783	1,010,733	MASSBANK CORP.	READING, MA	
2907822	1,458,527	MBT FINANCIAL CORP.	MONROE, MI	
2608763	1,202,832	MERCANTILE BANK CORPORATION	WYOMING, MI	
1208308	1,144,189	MERCHANTS & MANUFACTURERS BANC	BROOKFIELD, WI	Moved from Peer 4
1204627	1,751,305	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2516943	2,208,832	MID-STATE BANCSHARES	ARROYO GRANDE, CA	
1209828	2,264,149	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	
2961879	1,257,994	NARA BANCORP, INC.	LOS ANGELES, CA	
1100037	1,093,224	NBC CAPITAL CORPORATION	STARKVILLE, MS	
1109991	1,013,061	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	Moved from Peer 4
2244910	1,467,086	NSB HOLDING CORP.	STATEN ISLAND, NY	
1206911	1,839,690	OLD SECOND BANCORP, INC.	AURORA, IL	
1117259	1,144,088	OMEGA FINANCIAL CORPORATION	STATE COLLEGE, PA	
1200692	1,528,071	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2410283	1,043,682	PATRIOT BANK CORP.	POTTSTOWN, PA	
1139813	1,108,740	PENNRock FINANCIAL SERVICES CO	BLUE BALL, PA	
2807614	1,052,246	PENNSYLVANIA COMMERCE BANCORP,	CAMP HILL, PA	Moved from Peer 4
1070578	1,736,104	PEOPLES BANCORP INC.	MARIETTA, OH	
1098844	1,415,459	PEOPLES HOLDING COMPANY, THE	TUPELO, MS	
1247893	2,078,948	PLAINS CAPITAL CORPORATION	DALLAS, TX	
2688279	1,447,439	PLYMOUTH BANCORP, INC.	WAREHAM, MA	
1839319	1,984,923	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	2,399,330	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
1097025	2,131,194	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
2387004	2,832,348	REPUBLIC BANCSHARES, INC.	SAINT PETERSBURG, FL	
1136670	2,243,278	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	
2324429	1,154,410	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1071397	2,885,540	S & T BANCORP, INC.	INDIANA, PA	
1249730	1,119,485	S. Y. BANCORP, INC.	LOUISVILLE, KY	
1248304	2,336,648	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1085013	1,353,823	SEACOAST BANKING CORPORATION	STUART, FL	
1141067	2,116,761	SECOND BANCORP, INCORPORATED	WARREN, OH	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
1199992	1,521,380	SHOREBANK CORPORATION, THE	CHICAGO, IL	
1094828	2,235,778	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	1,642,762	SINOPAC BANCORP	LOS ANGELES, CA	
1075694	1,014,499	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	Moved from Peer 4
2352990	1,093,675	SOUTHERN FINANCIAL BANCORP, IN	WARRENTON, VA	
1245068	1,454,147	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	1,578,539	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1245590	1,455,838	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,323,945	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1138861	1,441,155	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1210413	1,452,635	STATE FINANCIAL SERVICES CORPO	MILWAUKEE, WI	
2442640	1,126,840	STATE NATIONAL BANCSHARES, INC	LUBBOCK, TX	
1427275	1,039,905	STEARNS FINANCIAL SERVICES, IN	ST CLOUD, MN	
1039454	1,758,746	STERLING BANCORP	NEW YORK, NY	
1143829	2,341,817	STERLING FINANCIAL CORPORATION	LANCASTER, PA	
2942702	1,499,653	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,323,776	SUFFOLK BANCORP	RIVERHEAD, NY	
1139242	2,597,320	SUN BANCORP, INC	VINELAND, NJ	
1117718	1,036,223	SUN BANCORP, INC.	LEWISBURG, PA	
2495039	2,603,654	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	2,193,994	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
1139260	1,265,465	TEXASBANC HOLDING CO.	WEATHERFORD, TX	
2367921	1,864,446	TOMPKINS TRUSTCO, INC.	I THACA, NY	
1030170	1,469,639	TRICO BANCSHARES	CHICO, CA	
1056161	1,005,984	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
2767633	1,231,623	TROY FINANCIAL CORPORATION	TROY, NY	
1048652	2,906,462	U.S.B. HOLDING CO., INC.	ORANGEBURG, NY	
2747644	2,955,494	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1971693	1,235,105	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	
1250259	2,951,383	UNITED NATIONAL BANCORP	BRIDGEWATER, NJ	Moved from Peer 2
1116609	1,657,168	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
1071632	2,731,169	UNIZAN FINANCIAL CORP.	CANTON, OH	
2685540	1,166,767	USDB BANCORP	STOCKTON, CA	
1050712	2,333,176	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
2502049	1,387,476	VIRGINIA FINANCIAL GROUP, INC.	CULPEPER, VA	
1029464	2,212,942	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	1,974,166	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1210066	1,000,612	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	Moved from Peer 4
1029893	1,662,882	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,711,117	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
2349815	1,575,799	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	
2508788	1,030,563	WESTERN SIERRA BANCORP	CAMERON PARK, CA	Moved from Peer 4
1966671	1,244,193	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
1137770	1,353,287	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
1138517	2,429,765	YARDVILLE NATIONAL BANCORP	HAMILTON, NJ	
1399765	1,701,179	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 199 bank holding companies.