

PEER GROUP 04

	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Number of BHCs in Peer Group	335	328	289	255	240
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.75	3.94	3.85	4.05	4.13
+ Non-interest Income	1.11	1.08	1.01	0.92	0.97
- Overhead Expense	3.12	3.15	3.13	3.14	3.25
- Provision for Losses	0.23	0.28	0.28	0.25	0.22
+ Securities Gains (Losses)	0.04	0.04	0.04	0.00	0.01
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.62	1.66	1.55	1.64	1.70
Net Operating Income	1.09	1.11	1.01	1.06	1.10
Net Income	1.09	1.11	1.01	1.07	1.10
Net Income (Sub S Adjusted)	1.07	1.09	1.03	1.18	1.13
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	5.87	6.65	7.82	8.49	8.06
Interest Expense	1.81	2.40	3.68	4.19	3.64
Net Interest Income (TE)	4.05	4.25	4.16	4.36	4.48
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.25	0.26	0.25	0.21	0.19
Earnings Coverage of Net Losses (X)	27.46	24.11	26.90	34.57	32.81
Ln&Ls Allowance/Total Loans & Leases	1.32	1.32	1.29	1.27	1.28
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.69	0.75	0.70	0.55	0.55
30-89 Days Past Due Loans and Leases	0.74	0.95	1.09	1.02	0.89
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	19.93	19.33	20.08	19.57	19.94
Net ST Noncore Funding Dependence	9.68	8.69	11.27	12.15	12.84
Net Loans and Leases/Total Assets	65.51	66.06	67.07	66.96	65.97
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.79	8.56	8.55	8.46	8.39
Equity Capital/Total Assets	8.64	8.50	8.50	8.53	8.31
Net Loans&Ls/Equity Capital (X)	7.89	8.06	8.28	8.19	8.33
Cash Dividends/Net Income	27.24	23.98	27.98	28.32	26.48
Cash Dividends/Net Income (Sub S Adjusted)	25.31	24.15	49.29	30.84	27.73
Retained Earnings/Avg Equity Cap	8.78	9.38	7.98	8.87	9.00
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.67	0.74	0.80	1.09	1.25
Long-Term Debt/Equity Capital	1.30	1.75	1.76	2.85	3.15
Equity Investment in Subs/Equity Cap	108.48	109.05	107.44	105.60	103.61
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	137.63	127.87	127.32	134.06	132.76

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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)	5.43	6.16	7.24	7.91	7.47
Less: Interest Expense	1.68	2.22	3.41	3.91	3.38
Equals: Net Interest Income (TE)	3.75	3.94	3.85	4.05	4.13
Plus: Non-Interest Income	1.11	1.08	1.01	0.92	0.97
Equals: Adj Operating Income (TE)	4.91	5.07	4.92	5.04	5.16
Less: Overhead Expense	3.12	3.15	3.13	3.14	3.25
Less: Provision for Loan and Lease Losses	0.23	0.28	0.28	0.25	0.22
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.04	0.04	0.04	0.00	0.01
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.62	1.66	1.55	1.64	1.70
Less: Applicable Income Taxes (TE)	0.50	0.53	0.51	0.55	0.57
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.09	1.11	1.01	1.06	1.10
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.09	1.11	1.01	1.07	1.10
Memo: Net Income (Last Four Qtrs)	1.09	1.11	1.01	1.07	1.10
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.72	92.76	92.93	93.42	92.87
Avg Int-Bearing Funds / Avg Assets	79.73	79.85	79.93	80.11	78.91
Int Income (TE) / Avg Earning Assets	5.87	6.65	7.82	8.49	8.06
Int Expense / Avg Earning Assets	1.81	2.40	3.68	4.19	3.64
Net Int Inc (TE) / Avg Earn Assets	4.05	4.25	4.16	4.36	4.48
YIELD OR COST:					
Total Loans and Leases (TE)	6.63	7.31	8.48	9.19	8.84
Interest-Bearing Bank Balances	1.70	2.33	4.40	6.79	6.27
Fed Funds Sold & Reverse Repos	1.04	1.59	3.79	6.19	5.02
Trading Assets	1.65	10.41	3.31	3.72	3.75
Total Earning Assets	5.77	6.55	7.71	8.38	7.95
Investment Securities (TE)	4.19	5.30	6.25	6.59	6.25
U.S. Treasury & Agency Sec (excl MBS)	3.61	4.76	6.37	N/A	N/A
Mortgage-Backed Securities	3.68	5.10	5.90	N/A	N/A
All Other Securities	6.18	6.79	7.50	N/A	N/A
Interest-Bearing Deposits	1.89	2.59	4.13	4.67	4.11
Time Deposits of \$100K or More	2.75	3.54	5.36	5.84	5.08
Time Deposits < \$100K	2.93	3.77	5.58	5.80	5.26
Other Domestic Deposits	0.91	1.40	2.45	3.22	2.86
Foreign Deposits	0.21	0.71	3.98	6.25	4.99
Fed Funds Purchased and Repos	1.19	1.79	3.85	5.86	4.69
Other Borrowed Funds & Trading Liab	3.96	4.41	5.57	6.50	5.80
All Interest-Bearing Funds	2.10	2.78	4.28	4.88	4.28

PEER GROUP 04

12/31/2003

12/31/2002

12/31/2001

12/31/2000

12/31/1999

Avg Personnel Exp Per Employee (\$000)

52

49

47

44

42

Avg Assets per Employee (\$000)

3,085

2,956

2,895

2,787

2,523

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

1.56

1.47

1.37

1.86

1.64

Overhead Exp / NII + Non-Int Income

64.50

62.95

64.58

63.38

64.18

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.12

3.15

3.13

3.14

3.25

Personnel Expense

1.73

1.72

1.68

1.66

1.70

Net Occupancy Expense

Other Operating Expenses

0.44

0.45

0.46

0.47

0.48

0.93

0.95

0.97

0.99

1.06

Overhead Less Non-Interest Income

1.95

2.02

2.06

2.16

2.23

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

63.29

61.73

63.27

62.04

62.74

Personnel Expense

35.14

33.69

33.80

32.79

32.93

Net Occupancy Expense

Other Operating Expenses

8.94

8.85

9.21

9.20

9.17

18.82

18.75

19.68

19.66

20.29

Total Non-Interest Income

22.19

20.73

20.18

17.90

18.40

Fiduciary Activities Income

1.22

1.15

1.39

1.45

1.74

Serv Charges on Deposit Accts - Domestic

8.09

7.62

7.29

7.17

6.94

Trading Revenue

0.00

0.00

0.00

N/A

N/A

Investment Banking Fees & Commissions

0.50

0.42

0.41

N/A

N/A

Venture Capital Revenue

0.00

0.00

0.00

N/A

N/A

Net Servicing Fees

0.28

0.26

0.36

N/A

N/A

Net Securitization Income

0.00

0.00

0.00

N/A

N/A

Insurance Activities Revenue

0.49

0.41

0.41

N/A

N/A

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

2.74

1.89

1.41

N/A

N/A

Other Non-Interest Income

6.15

6.14

6.04

8.01

8.33

Overhead Less Non-Interest Income

40.28

40.51

42.31

43.66

43.90

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

25.09

26.84

26.54

27.16

27.38

Appl Inc Tax+TE/Pretax NOI+TE

31.94

32.70

33.85

34.42

34.90

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	48.40	47.31	46.57	45.15	44.18
Commercial and Industrial Loans	9.69	10.55	11.29	11.27	10.65
Loans to Individuals	4.14	4.57	4.99	5.95	6.65
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.94	0.89	0.95	1.09	1.02
Other Loans and Leases	0.86	0.85	0.92	1.01	1.04
Net Loans and Leases	65.51	66.06	67.07	66.96	65.97
Debt Securities Over 1 Year	20.31	18.35	16.48	19.04	19.81
Mutual Funds and Equity Securities	0.26	0.33	0.34	0.83	0.89
Subtotal	86.98	85.55	84.69	87.13	87.16
Interest-Bearing Bank Balances	0.41	0.51	0.45	0.31	0.24
Federal Funds Sold & Reverse Repos	1.12	1.83	1.73	1.49	0.86
Debt Securities 1 Year or Less	2.05	2.51	1.99	2.36	2.44
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.34	91.30	91.40	91.98	91.53
Non-Int Cash and Due From Dep Inst	3.26	3.42	3.43	3.49	3.78
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.09	0.10	0.10	0.07	0.07
All Other Assets	5.33	5.17	5.06	4.45	4.58
MEMORANDA:					
Short-Term Investments	4.13	5.53	4.80	4.54	4.02
U. S. Treasury Securities	0.32	0.41	0.46	0.85	1.41
U. S. Agency Securities (excl MBS)	7.52	6.30	6.00	N/A	N/A
Municipal Securities	3.50	3.15	2.88	3.36	3.55
Mortgage-Backed Securities	7.91	8.21	7.78	N/A	N/A
Asset-Backed Securities	0.01	0.02	0.01	N/A	N/A
Other Debt Securities	0.81	0.97	1.10	1.42	1.45
RE Loans Secured by 1-4 Family	17.34	17.70	19.07	20.19	20.26
Revolving	2.67	2.26	1.93	1.88	1.71
Closed-End, Sec by First Liens	13.24	13.80	15.26	16.19	16.42
Closed-End, Sec by Junior Liens	1.10	1.28	1.45	1.62	1.52
Commercial Real Estate Loans	28.27	27.01	24.90	22.42	21.16
Construction and Land Dev	6.31	5.96	5.40	4.54	3.95
Multifamily	1.53	1.48	1.35	1.24	1.39
Nonfarm Nonresidential	19.25	18.40	17.10	15.64	14.92
RE Loans Secured by Farmland	1.20	0.99	0.94	1.06	1.04
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	73.87	71.96	69.91	68.06	67.66
RE Loans Secured by 1-4 Family	27.18	27.42	29.00	30.67	31.28
Revolving	4.05	3.41	2.88	2.81	2.61
Closed-End	22.96	23.79	25.85	27.51	28.41
Commercial Real Estate Loans	42.51	40.52	36.58	33.28	32.12
Construction and Land Dev	9.26	8.69	7.72	6.66	5.93
Multifamily	2.31	2.23	1.99	1.86	2.10
Nonfarm Nonresidential	29.15	27.74	25.32	23.39	22.85
RE Loans Secured by Farmland	1.78	1.46	1.38	1.58	1.58
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.68	15.82	16.67	16.78	16.20
Loans to Individuals	6.39	7.01	7.52	8.97	10.17
Credit Card Loans	0.12	0.15	0.18	0.46	0.40
Agricultural Loans	1.42	1.34	1.40	1.63	1.55
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.32	1.29	1.39	1.52	1.56

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Short-Term Investments	4.13	5.53	4.80	4.54	4.02
Liquid Assets	22.91	22.65	21.42	21.96	22.19
Investment Securities	23.44	21.96	21.24	22.69	23.76
Net Loans and Leases	65.51	66.06	67.07	66.96	65.97
Net Lns, Ls & Stdbly Ltrs of Credit	66.21	66.80	67.75	67.62	66.61
Core Deposits	67.31	66.86	67.54	67.81	68.18
Noncore Funding	21.99	22.43	22.11	22.01	21.74
Time Deposits of \$100K or More	11.28	11.92	11.92	12.23	11.07
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.04	1.92	2.47	2.42	2.76
Net Fed Funds Purchased (Sold)	0.94	0.07	0.78	1.02	1.99
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.92	1.50	1.27	1.80	2.31
Earning Assets Repr in 1 Year	35.57	38.53	36.99	36.42	34.70
Int-Bearing Liab Repr in 1 Year	28.44	31.45	34.87	34.03	32.70
Long-Term Debt Repr in 1 Year	0.49	0.51	0.49	0.37	0.30
Net Assets Repriceable in 1 Year	5.89	6.01	1.10	1.26	1.58
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	19.93	19.33	20.08	19.57	19.94
Net ST Noncore Funding Dependence	9.68	8.69	11.27	12.15	12.84
Short-Term Inv/ST Noncore Funding	43.25	52.57	39.76	36.38	32.40
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.33	13.51	9.31	8.85	9.14
Net Loans and Leases/Total Deposits	83.21	83.59	84.20	83.36	83.12
Net Loans and Leases/Core Deposits	99.15	100.80	101.22	99.90	98.54
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.82	1.41	0.64	0.20	-1.13
Avail-For-Sale Sec Appr(Depr)/Eq Cap	2.54	5.27	2.44	0.32	-6.24
Struct Notes Appr(Depr)/Eq Cap	-0.11	0.16	-0.01	-0.10	-0.17
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.48	8.75	10.23	12.84	13.92
Available-For-Sale Securities	92.52	91.25	89.77	87.16	86.08
U.S. Treasury Securities	1.54	1.98	2.23	3.90	6.13
U.S. Agency Securities (excl MBS)	36.08	32.14	32.02	N/A	N/A
Municipal Securities	15.99	14.97	14.03	15.04	14.71
Mortgage-Backed Securities	33.14	37.43	36.41	N/A	N/A
Asset-Backed Securities	0.02	0.07	0.06	N/A	N/A
Other Debt Securities	3.66	4.30	5.01	6.11	6.29
Mutual Funds and Equity Securities	1.17	1.59	1.68	4.13	4.23
Debt Securities 1 Year or Less	10.48	12.67	10.26	11.50	11.26
Debt Securities 1 To 5 Years	39.20	36.44	32.87	36.62	38.82
Debt Securities Over 5 Years	45.61	45.06	43.40	44.55	41.99
Pledged Securities	47.46	49.37	48.71	50.13	49.98
Structured Notes, Fair Value	1.64	0.70	0.07	0.17	0.21

ANALYSIS RATIOS	PEER GROUP 04				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Provision for Ln&Ls Losses/Avg Assets	0.23	0.28	0.28	0.25	0.22
Provision for Ln&Ls Losses/Avg Lns&Ls	0.34	0.41	0.41	0.36	0.34
Provision for Ln&Ls Losses/Net Losses	174.02	212.50	245.23	254.10	238.96
Ln&Ls Allowance/Total Loans & Leases	1.32	1.32	1.29	1.27	1.28
Ln&Ls Allowance/Net Ln&Ls Losses (X)	13.86	11.32	14.24	18.48	15.82
ALL/Nonaccrual Assets	472.62	400.23	364.32	487.56	540.21
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	335.11	278.33	255.43	318.25	354.34
Gross Ln&Ls Losses/Avg Loans & Leases	0.31	0.33	0.31	0.27	0.26
Recoveries/Avg Loans and Leases	0.06	0.06	0.06	0.06	0.07
Net Losses/Avg Loans and Leases	0.25	0.26	0.25	0.21	0.19
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	N/A	N/A	N/A
Recoveries/Prior Year-End Losses	26.04	27.14	33.85	35.04	34.74
Earnings Coverage of Net Losses (X)	27.46	24.11	26.90	34.57	32.81
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.07	0.06	0.05	0.03	0.04
RE Loans Secured By 1-4 Family	0.07	0.07	0.05	0.03	0.05
Revolving	0.02	0.02	0.03	0.01	0.02
Closed-End	0.08	0.07	0.05	0.04	0.05
Commercial Real Estate Loans	0.05	0.06	0.04	0.03	0.03
Construction and Land Dev	0.02	0.02	0.03	0.01	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.05	0.05	0.03	0.03	0.02
RE Loans Secured by Farmland	0.02	0.01	0.01	0.00	0.00
Commercial and Industrial Loans	0.56	0.64	0.47	0.36	0.36
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.93	0.94	0.88	0.68	0.65
Credit Card Loans	2.38	3.04	2.61	1.35	1.61
Agricultural Loans	0.07	0.08	0.03	0.06	0.04
Loans to Foreign Governments & Inst	N/A	N/A	0.00	0.00	0.00
Other Loans and Leases	0.27	0.46	0.45	0.12	0.04

PERCENT OF LOANS AND LEASES	PEER GROUP 04				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
30-89 Days PD Loans and Leases	0.74	0.95	1.09	1.02	0.89
90+ Days PD Loans and Leases	0.11	0.13	0.17	0.14	0.12
Nonaccrual Loans and Leases	0.56	0.60	0.57	0.45	0.43
90+ Days PD and Nonaccrual Loans and Leases	0.71	0.79	0.79	0.62	0.59
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	0.74	0.95	1.09	1.02	0.89
90+ Days Past Due Assets	0.11	0.13	0.17	0.14	0.12
Nonaccrual Assets	0.56	0.60	0.58	0.45	0.43
30+ Days PD & Nonaccrual Assets	1.51	1.78	1.93	1.67	1.50
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.47	0.53	0.54	0.42	0.39
90+ PD & Nonaccrual Assets + OREO	0.58	0.66	0.66	0.51	0.48
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.48	0.54	0.51	0.40	0.39
Allowance for Loan & Lease Losses	54.25	60.47	61.09	48.64	48.78
Equity Cap + ALLL	5.19	5.81	5.66	4.44	4.42
Tier 1 Cap + ALLL	5.10	5.82	5.64	4.55	4.44
Loans & Leases + RE Acquired	0.73	0.81	0.75	0.59	0.60

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	0.65	0.86	0.98	0.86	0.77
- 90+ Days Past Due	0.09	0.11	0.14	0.11	0.10
- Nonaccrual	0.51	0.55	0.49	0.35	0.33
Coml & Indl - 30-89 Days PD	0.78	1.01	0.98	1.10	0.95
- 90+ Days Past Due	0.10	0.12	0.16	0.15	0.13
- Nonaccrual	0.76	0.83	0.78	0.67	0.66
Individuals - 30-89 Days PD	1.43	1.58	1.68	1.70	1.45
- 90+ Days Past Due	0.14	0.17	0.21	0.17	0.16
- Nonaccrual	0.26	0.25	0.23	0.22	0.21
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	0.23	0.22	0.27	0.34	0.24
- 90+ Days Past Due	0.00	0.01	0.03	0.03	0.03
- Nonaccrual	0.19	0.21	0.16	0.19	0.21
Foreign Govts- 30-89 Days PD	N/A	N/A	0.00	0.00	0.00
- 90+ Days Past Due	N/A	N/A	0.00	0.00	0.00
- Nonaccrual	N/A	N/A	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.23	0.34	1.09	0.44	0.20
- 90+ Days Past Due	0.01	0.03	0.12	0.03	0.02
- Nonaccrual	0.15	0.15	0.32	0.07	0.01
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.97	1.09	1.24	1.11	1.01
- 90+ Days Past Due	0.11	0.14	0.15	0.11	0.13
- Nonaccrual	0.40	0.41	0.33	0.29	0.30
Revolving - 30-89 Days PD	0.29	0.32	0.52	0.57	0.41
- 90+ Days Past Due	0.02	0.02	0.04	0.05	0.04
- Nonaccrual	0.07	0.07	0.11	0.11	0.12
Closed-End - 30-89 Days PD	1.11	1.19	1.31	1.17	1.05
- 90+ Days Past Due	0.12	0.15	0.16	0.12	0.13
- Nonaccrual	0.45	0.45	0.35	0.30	0.31
- Jr Lien 30-89 Days PD	0.08	0.08	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	0.40	0.63	0.69	0.57	0.50
- 90+ Days Past Due	0.06	0.06	0.10	0.08	0.05
- Nonaccrual	0.50	0.51	0.47	0.35	0.32
Const & Dev - 30-89 Days PD	0.31	0.55	0.66	0.56	0.47
- 90+ Days Past Due	0.02	0.03	0.04	0.06	0.02
- Nonaccrual	0.20	0.28	0.32	0.18	0.19
Multi family - 30-89 Days PD	0.14	0.19	0.24	0.19	0.24
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.08	0.10	0.06	0.07	0.04
Nonfarm Nres- 30-89 Days PD	0.36	0.57	0.59	0.51	0.43
- 90+ Days Past Due	0.05	0.06	0.10	0.06	0.04
- Nonaccrual	0.49	0.54	0.45	0.34	0.32
Farmland - 30-89 Days PD	0.29	0.52	0.54	0.40	0.28
- 90+ Days Past Due	0.03	0.03	0.02	0.04	0.04
- Nonaccrual	0.35	0.48	0.33	0.32	0.27
Credit Card - 30-89 Days PD	1.53	1.42	1.74	1.08	1.02
- 90+ Days Past Due	0.53	0.58	0.58	0.31	0.30
- Nonaccrual	0.01	0.01	0.01	0.02	0.03

CAPITAL RATIOS	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Tier 1 Leverage Ratio	8.79	8.56	8.55	8.46	8.39
Tier 1 RBC Ratio	12.38	12.00	11.96	12.01	12.25
Total Risk-Based Capital Ratio	13.75	13.39	13.25	13.28	13.50
Tangible Tier 1 Leverage Ratio	8.73	8.50	8.50	8.41	8.31
Tangible Common Eq Cap/Tan Assets	7.94	7.85	7.89	7.90	7.59
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	14.11	13.28	12.98	12.39	12.59
Standby Letters of Credit	0.59	0.62	0.56	0.57	0.53
Commercial & Similar Letters of Credit	0.02	0.01	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.33	0.35	0.09	0.05	0.01
Interest Rate Contracts	0.31	0.33	0.08	0.05	0.01
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.14	0.07	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	22.30	21.00	20.57	19.90	20.98

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Interest Rate Contracts	99.62	89.56	82.01	86.96	90.00
Foreign Exchange Contracts	0.00	0.04	0.68	8.70	0.00
Equity, Comm, & Other Contracts	0.37	9.55	10.46	0.00	0.00
Futures and Forwards	7.59	21.07	30.84	29.81	38.49
Written Options	22.71	8.26	1.54	0.00	1.32
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	21.28	8.11	0.06	0.00	0.00
Purchased Options	1.37	3.86	25.72	38.83	25.26
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.23	3.69	25.72	38.83	25.26
Swaps	60.97	54.58	35.11	27.01	30.00
Held for Trading	0.00	0.00	0.00	0.00	0.00
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	100.00	100.00	93.10	100.00	100.00
Interest Rate Contracts	99.62	88.44	75.12	86.96	90.00
Foreign Exchange Contracts	0.00	0.00	0.68	8.70	0.00
Equity, Comm, & Other Contracts	0.37	9.55	10.46	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	76.52	90.44	84.78	72.68	79.41
One Year or Less	13.35	27.44	43.66	42.40	37.07
Over 1 Year to 5 Years	41.42	44.38	39.90	26.17	35.47
Over 5 Years	16.80	8.51	0.11	1.52	1.97
Gross Negative Fair Value (Abs Val)	1.53	1.77	0.27	0.17	0.15
Gross Positive Fair Value	0.46	1.55	0.69	0.33	2.16
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.01	0.00	0.00	0.00	0.00
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.26	0.12	0.03	0.00	0.00

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	16.67	25.00	N/A	N/A	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	83.33	75.00	N/A	N/A	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	16.67	N/A	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	0.49	0.41	N/A	N/A	N/A
Premium Inc/Ins Activities Revenue	0.18	4.43	N/A	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	54.37	75.82	N/A	N/A	N/A
Other Prem Inc/Total Prem Inc	45.63	18.57	N/A	N/A	N/A
Ins Under Net Income/Consol Net Income	0.00	0.00	N/A	N/A	N/A
Ins Net Inc (P/C)/Equity (P/C)	100.00	28.72	N/A	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	28.74	23.26	N/A	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	78.03	15.01	N/A	N/A	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	N/A	N/A	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.82	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	5.75	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	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.21	0.71	3.98	6.25	4.99
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	50.84	N/A	N/A	N/A
Foreign Governments and Inst	N/A	N/A	0.00	0.00	0.00
Leases	N/A	N/A	N/A	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	-30.79	33.57	-66.36	-40.07	1147.52
Total Selected Assets	-13.87	7.01	-45.52	-23.11	45.37
Deposits	30.40	5.03	76.17	19.09	42.06

PROFITABILITY:	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Net Income/Avg Equity Capital	12.08	12.57	11.45	12.50	12.44
Bank Net Inc/Avg Eq Inv in Banks	13.23	13.44	12.57	13.51	13.75
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.75	4.56	3.09	3.61	4.23
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.48	10.78	9.13	9.96	11.89
Bank Net Income/Parent Net Income	105.06	103.80	105.11	104.05	100.00
Nonbank Net Income/Parent Net Income	0.47	0.40	0.47	0.61	1.08
Sub BHCs Net Inc/Parent Net Income	71.82	76.72	65.59	63.74	76.58
LEVERAGE:					
Total Liabilities/Equity	17.68	17.69	16.27	12.68	12.09
Total Debt/Equity Capital	2.71	3.35	3.50	5.16	5.68
Tot Debt+NP to Subs Iss Tr Pref/Equity	12.79	13.15	N/A	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	3.07	3.80	3.85	5.91	6.27
Total Debt/Eq Cap - Exc Over Fair Value	2.76	3.39	3.55	5.24	5.77
Long-Term Debt/Equity Capital	1.30	1.75	1.76	2.85	3.15
Short-Term Debt/Equity Capital	0.67	0.74	0.80	1.09	1.25
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.21	0.26	0.31	0.55	0.65
Long-Term Debt/Consolidated LT Debt	3.28	4.77	3.84	10.77	10.79
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	108.48	109.05	107.44	105.60	103.61
Total Investment in Subs/Equity	109.74	110.37	108.84	106.84	105.09
Equity Inv in Subs/Cons Eq Cap+Min Int	96.92	98.25	99.61	100.47	99.98
Total Inv in Subs/Cons Eq Cap+Min Int	97.86	99.29	100.68	101.65	101.46
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.65	0.68	0.61	0.44	0.23
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.47	2.30	2.77	2.64	2.35
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	130.82	125.28	123.63	129.46	129.22
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	137.63	127.87	127.32	134.06	132.76
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	115.51	110.04	114.69	104.92	93.86
Pretax Oper Inc + Int Exp/Int Expense	5227.93	4686.35	3016.75	2360.63	2411.11
Div + Int From Subs/Int Exp + Div	213.05	207.16	166.68	159.82	161.90
Fees+Other Inc From Subs/Sal + Oth Exp	8.25	8.32	10.01	10.04	10.41
Net Inc/Curr Port of LT Debt+Pfd Div(X)	42.37	64.97	70.50	128.97	35.50
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.11	-0.35	-0.58	-1.22	-1.48
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	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.86	0.77	0.58	0.43	0.48
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 04 12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Div Paid/Inc Before Undist Inc	68.22	70.01	66.94	70.18	64.81
Dividends Paid/Net Income	27.24	23.98	27.98	28.31	26.59
Net Income - Dividends/Avg Equity	8.79	9.35	7.98	8.87	8.93
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	141.54	137.06	139.73	147.00	142.94
Dividends From Nonbank Subs	0.61	0.49	0.38	0.64	0.95
Dividends From Subsidiary BHCs	3.68	3.10	1.64	2.27	2.54
Dividends From All Subsidiaries	175.09	169.49	173.19	175.49	165.81
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	40.45	38.49	43.24	44.33	41.09
Interest Income From Bank Subs	0.12	0.17	0.28	0.40	0.51
Mgt & Service Fees From Bank Subs	1.54	1.72	2.18	2.69	3.15
Other Income From Bank Subs	0.03	0.03	0.01	0.09	0.15
Operating Income From Bank Subs	50.95	48.84	49.67	57.82	54.35
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	43.54	44.55	36.37	37.92	32.23
Interest Income From Nonbank Subs	1.01	0.71	3.18	0.77	8.83
Mgt & Serv Fees From Nonbank Subs	1.34	1.07	1.94	0.45	3.08
Other Income From Nonbank Subs	0.05	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	52.95	65.16	53.07	56.43	64.59
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	28.29	28.71	39.21	30.78	42.78
Interest Inc From Subsidiary BHCs	0.02	0.06	1.60	0.01	0.02
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.01	0.11	1.67
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	31.71	28.86	43.51	36.01	51.09
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	66.80	69.03	66.96	69.08	64.15
Interest Income From Bank Subs	0.44	0.44	1.03	0.90	1.80
Mgt & Serv Fees From Bank Subs	2.28	2.67	3.89	3.02	3.87
Other Income From Bank Subs	0.05	0.04	0.03	0.09	0.23
Operating Income From Bank Subs	77.31	79.71	79.84	80.16	78.66
Dividends From Nonbank Subs	0.56	0.30	0.16	0.21	0.30
Interest Income From Nonbank Subs	0.03	0.02	0.07	0.00	0.05
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.01
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.95	1.04	1.09	0.77	0.97
Dividends From Subsidiary BHCs	2.67	2.21	1.01	0.75	2.16
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	3.19	2.52	1.22	0.78	2.46
Loans and Adv From Subs/ST Debt	633.76	332.08	56.11	16.83	3.88
Loans and Adv From Subs/Total Debt	243.20	146.35	46.85	11.43	0.96

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									335
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.75	2.79	2.94	3.36	3.70	4.13	4.58	4.87	335
+ Non-interest Income	1.11	0.35	0.46	0.72	1.00	1.50	1.98	2.54	335
- Overhead Expense	3.12	2.00	2.20	2.57	2.97	3.63	4.36	4.87	335
- Provision for Losses	0.22	0.00	0.03	0.09	0.18	0.33	0.57	0.68	335
+ Securities Gains (Losses)	0.04	-0.00	0.00	0.00	0.02	0.08	0.16	0.24	335
+ Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.03	335
= Pretax Net Oper Income (TE)	1.61	0.54	0.83	1.24	1.59	2.00	2.34	2.75	335
Net Operating Income	1.08	0.32	0.53	0.83	1.06	1.33	1.65	1.96	335
Net Income	1.08	0.32	0.53	0.83	1.06	1.33	1.64	1.94	335
Net Income (Sub S Adjusted)	1.07	0.59	0.63	0.81	1.02	1.29	1.44	1.90	47
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.86	4.88	5.09	5.47	5.82	6.25	6.80	7.01	335
Interest Expense	1.81	0.87	1.09	1.49	1.81	2.15	2.47	2.68	335
Net Interest Income (TE)	4.05	3.00	3.16	3.60	4.01	4.47	4.96	5.34	335
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.24	0.00	0.01	0.06	0.16	0.39	0.68	0.86	335
Earnings Coverage of Net Losses (X)	27.46	0.16	2.12	5.75	11.96	31.79	102.29	232.13	333
Ln&Ls Allowance/Total Loans & Leases	1.32	0.78	0.92	1.07	1.27	1.51	1.88	2.32	335
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.68	0.03	0.08	0.23	0.58	0.99	1.74	2.79	335
30-89 Days Past Due Loans and Leases	0.74	0.07	0.13	0.30	0.62	1.10	1.69	2.34	335
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	19.93	-1.31	3.42	11.47	19.87	28.97	36.94	41.97	335
Net ST Noncore Funding Dependence	9.67	-6.87	-2.39	3.26	9.48	15.96	21.99	25.59	335
Net Loans and Leases/Total Assets	65.51	41.91	46.89	56.93	67.09	73.98	80.47	83.65	335
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.79	6.45	6.89	7.76	8.60	9.61	11.30	12.73	335
Equity Capital/Total Assets	8.64	5.42	5.98	7.20	8.50	9.88	11.50	12.81	335
Net Loans&Ls/Equity Capital (X)	7.89	3.88	4.70	6.15	7.67	9.72	11.56	12.69	335
Cash Dividends/Net Income	27.24	0.00	0.00	7.53	28.17	45.54	64.77	79.92	330
Cash Dividends/Net Income (Sub S Adjusted)	25.31	-27.51	-7.37	0.15	25.33	42.63	57.28	65.81	47
Retained Earnings/Avg Equity Cap	8.77	0.21	2.99	6.14	8.39	11.39	15.09	17.30	335
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.67	0.00	0.00	0.00	0.00	0.00	4.70	11.58	335
Long-Term Debt/Equity Capital	1.29	0.00	0.00	0.00	0.00	0.00	9.51	14.56	335
Equity Investment in Subs/Equity Cap	108.47	80.73	87.84	97.21	102.76	119.72	137.17	152.84	335
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	137.63	9.38	34.67	85.05	113.33	171.96	297.90	488.73	329

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.43	4.51	4.73	5.05	5.38	5.80	6.24	6.53	335
Less: Interest Expense	1.68	0.80	1.00	1.36	1.68	1.99	2.34	2.54	335
Equals: Net Interest Income (TE)	3.75	2.79	2.94	3.36	3.70	4.13	4.58	4.87	335
Plus: Non-Interest Income	1.11	0.35	0.46	0.72	1.00	1.50	1.98	2.54	335
Equals: Adj Operating Income (TE)	4.91	3.39	3.72	4.30	4.85	5.35	6.37	6.84	335
Less: Overhead Expense	3.12	2.00	2.20	2.57	2.97	3.63	4.36	4.87	335
Less: Provision for Loan and Lease Losses	0.22	0.00	0.03	0.09	0.18	0.33	0.57	0.68	335
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Plus: Realized G/L on AFS Sec	0.04	-0.00	0.00	0.00	0.01	0.08	0.16	0.24	335
Plus: Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.03	335
Equals: Pretax Net Oper Inc (TE)	1.61	0.54	0.83	1.24	1.59	2.00	2.34	2.75	335
Less: Applicable Income Taxes (TE)	0.50	0.02	0.08	0.30	0.52	0.68	0.86	0.99	335
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.12	335
Equals: Net Operating Income	1.08	0.32	0.53	0.83	1.06	1.33	1.65	1.96	335
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Equals: Net Income	1.08	0.32	0.53	0.83	1.06	1.33	1.64	1.94	335
Memo: Net Income (Last Four Qtrs)	1.09	0.33	0.53	0.83	1.06	1.33	1.64	1.94	331
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.71	88.24	89.59	91.31	92.89	94.11	95.47	96.41	335
Avg Int-Bearing Funds / Avg Assets	79.72	65.78	71.87	75.80	80.26	83.52	86.41	88.37	335
Int Income (TE) / Avg Earning Assets	5.86	4.88	5.09	5.47	5.82	6.25	6.80	7.01	335
Int Expense / Avg Earning Assets	1.81	0.87	1.09	1.49	1.81	2.15	2.47	2.68	335
Net Int Inc (TE) / Avg Earn Assets	4.05	3.00	3.16	3.60	4.01	4.47	4.96	5.34	335
YIELD OR COST:									
Total Loans and Leases (TE)	6.63	5.68	5.86	6.21	6.60	6.97	7.50	7.95	335
Interest-Bearing Bank Balances	1.70	0.00	0.19	0.80	1.29	2.29	4.34	6.20	308
Fed Funds Sold & Reverse Repos	1.04	0.80	0.89	0.98	1.05	1.09	1.15	1.20	298
Trading Assets	1.64	0.00	0.00	0.06	0.26	2.49	3.91	5.09	10
Total Earning Assets	5.76	4.78	5.02	5.36	5.69	6.15	6.70	6.96	335
Investment Securities (TE)	4.18	2.79	3.15	3.58	4.17	4.72	5.24	5.58	335
U.S. Treasury & Agency Sec (excl MBS)	3.61	1.72	2.22	2.88	3.58	4.27	5.06	5.86	332
Mortgage-Backed Securities	3.67	2.17	2.50	3.02	3.58	4.26	5.25	5.93	319
All Other Securities	6.17	3.05	3.81	5.09	6.29	7.10	8.34	9.75	327
Interest-Bearing Deposits	1.88	1.01	1.20	1.55	1.90	2.23	2.49	2.69	335
Time Deposits of \$100K or More	2.74	1.63	2.01	2.35	2.75	3.10	3.50	3.73	335
Time Deposits < \$100K	2.93	1.96	2.27	2.57	2.92	3.30	3.57	3.80	335
Other Domestic Deposits	0.91	0.49	0.58	0.69	0.87	1.11	1.37	1.55	335
Foreign Deposits	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	1
Fed Funds Purchased and Repos	1.19	0.46	0.61	0.87	1.12	1.45	1.94	2.33	286
Other Borrowed Funds & Trading Liab	3.95	1.27	1.86	3.13	4.04	4.80	5.40	6.01	321
All Interest-Bearing Funds	2.10	1.17	1.37	1.75	2.12	2.45	2.77	2.99	335

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	51.71	35.78	39.27	43.76	50.16	59.21	68.68	78.63	335
Avg Assets per Employee (\$000)	3085.14	1952.47	2106.35	2470.00	2963.09	3568.85	4468.40	5261.88	335

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.55	0.00	0.00	0.00	0.80	3.04	5.57	8.24	335
Overhead Exp / NII + Non-Int Income	64.49	47.68	51.55	57.23	64.75	71.30	77.30	81.16	335

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.12	2.00	2.20	2.57	2.97	3.63	4.36	4.87	335
Personnel Expense	1.72	1.04	1.19	1.38	1.65	2.01	2.47	2.72	335
Net Occupancy Expense	0.44	0.22	0.28	0.33	0.42	0.53	0.65	0.68	335
Other Operating Expenses	0.92	0.50	0.60	0.74	0.89	1.09	1.32	1.60	335
Overhead Less Non-Interest Income	1.94	1.11	1.31	1.61	1.89	2.31	2.70	2.89	335

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	63.29	46.34	50.29	55.84	63.69	69.91	76.80	80.73	335
Personnel Expense	35.13	25.10	27.28	30.96	35.31	39.15	42.57	45.29	335
Net Occupancy Expense	8.94	4.89	5.89	7.31	8.77	10.62	12.10	13.56	335
Other Operating Expenses	18.82	12.51	13.76	15.79	18.49	21.32	25.74	29.45	335
Total Non-Interest Income	22.18	9.11	11.81	15.64	21.55	28.06	34.95	38.75	335
Fiduciary Activities Income	1.22	0.00	0.00	0.00	0.09	2.27	5.07	8.44	335
Serv Charges on Deposit Accts - Domestic	8.08	2.28	3.49	5.19	7.88	10.85	13.12	16.67	335
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Investment Banking Fees & Commissions	0.50	0.00	0.00	0.00	0.30	0.86	1.85	2.49	335
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Net Servicing Fees	0.28	-0.44	0.00	0.00	0.00	0.35	1.49	2.97	335
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Insurance Activities Revenue	0.48	0.00	0.00	0.00	0.09	0.56	2.03	5.74	335
Net Gain (Loss) - Sales Loans, OREO, Oth	2.73	-0.61	-0.20	0.00	1.20	4.69	10.13	14.44	335
Other Non-Interest Income	6.14	1.82	2.34	3.70	5.49	8.26	11.83	14.78	335
Overhead Less Non-Interest Income	40.28	23.16	26.16	32.82	39.95	46.96	55.04	59.55	335

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	25.08	0.00	0.93	20.79	28.63	33.81	36.49	39.43	330
Appl Inc Tax+TE/Pretax NOI+TE	31.93	2.73	9.76	30.53	34.60	37.10	39.65	42.30	330

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	48.39	28.56	31.90	39.52	46.78	57.75	66.06	70.57	335
Commercial and Industrial Loans	9.69	1.63	3.04	5.51	8.79	14.00	18.04	21.66	335
Loans to Individuals	4.14	0.31	0.57	1.50	3.38	6.24	10.01	13.18	335
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	335
Agricultural Loans	0.93	0.00	0.00	0.00	0.12	1.45	5.11	8.27	335
Other Loans and Leases	0.85	0.00	0.02	0.17	0.59	1.34	2.60	3.79	335
Net Loans and Leases	65.51	41.91	46.89	56.93	67.09	73.98	80.47	83.65	335
Debt Securities Over 1 Year	20.31	4.04	6.44	11.02	18.39	28.16	40.14	45.22	335
Mutual Funds and Equity Securities	0.26	0.00	0.00	0.00	0.02	0.41	1.39	2.55	335
Subtotal	86.98	75.70	80.17	84.38	87.43	89.87	91.62	92.39	335
Interest-Bearing Bank Balances	0.40	0.00	0.00	0.01	0.10	0.57	1.83	3.32	335
Federal Funds Sold & Reverse Repos	1.11	0.00	0.00	0.00	0.40	2.32	4.07	5.91	335
Debt Securities 1 Year or Less	2.04	0.00	0.07	0.49	1.37	3.42	5.67	7.81	335
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Total Earning Assets	91.33	87.47	88.26	89.95	91.35	92.74	93.98	94.94	335
Non-Int Cash and Due From Dep Inst	3.25	1.44	1.71	2.36	3.12	4.04	5.10	5.84	335
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Other Real Estate Owned	0.09	0.00	0.00	0.00	0.05	0.15	0.32	0.63	335
All Other Assets	5.32	2.69	3.19	4.07	5.28	6.57	7.65	8.46	335
MEMORANDA:									
Short-Term Investments	4.13	0.27	0.53	1.67	3.64	6.03	9.55	13.73	335
U. S. Treasury Securities	0.31	0.00	0.00	0.00	0.00	0.34	1.63	4.12	335
U. S. Agency Securities (excl MBS)	7.52	0.16	0.65	2.45	6.10	11.47	18.95	26.07	335
Municipal Securities	3.50	0.00	0.03	0.61	2.32	5.94	9.26	11.52	335
Mortgage-Backed Securities	7.91	0.00	0.08	1.69	5.45	12.65	23.06	31.82	335
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	335
Other Debt Securities	0.80	0.00	0.00	0.00	0.18	1.40	3.59	5.45	335
RE Loans Secured by 1-4 Family	17.33	4.41	6.39	10.75	16.46	23.71	31.39	36.18	335
Revolving	2.66	0.00	0.00	0.82	2.21	3.96	6.04	7.23	335
Closed-End, Sec by First Liens	13.24	2.27	3.42	7.10	12.07	18.71	25.25	32.08	335
Closed-End, Sec by Junior Liens	1.09	0.03	0.12	0.43	0.87	1.64	2.70	3.34	335
Commercial Real Estate Loans	28.26	8.92	12.54	18.52	26.65	35.84	50.77	55.28	335
Construction and Land Dev	6.30	0.48	1.04	2.23	4.96	9.71	16.01	19.91	335
Multifamily	1.52	0.00	0.13	0.45	1.20	2.52	3.72	6.60	335
Nonfarm Nonresidential	19.25	6.55	8.93	13.52	18.24	24.73	31.19	37.08	335
RE Loans Secured by Farmland	1.19	0.00	0.00	0.01	0.44	2.04	4.78	6.71	335
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	73.87	50.08	55.04	65.39	74.01	83.40	89.49	93.67	335
RE Loans Secured by 1-4 Family	27.17	6.78	9.00	15.98	25.86	36.41	50.49	59.41	335
Revolving	4.05	0.00	0.00	1.28	3.43	5.93	9.29	11.64	335
Closed-End	22.95	4.01	6.40	12.34	21.53	31.50	44.92	52.53	335
Commercial Real Estate Loans	42.51	16.72	23.23	31.37	40.59	53.07	67.52	75.78	335
Construction and Land Dev	9.25	0.81	1.82	3.68	7.45	14.08	21.08	28.10	335
Multifamily	2.31	0.00	0.23	0.70	1.79	3.50	5.71	10.16	335
Nonfarm Nonresidential	29.14	11.70	16.16	21.94	27.82	36.06	44.81	51.09	335
RE Loans Secured by Farmland	1.77	0.00	0.00	0.02	0.62	3.31	7.09	10.07	335
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	335
Commercial and Industrial Loans	14.68	3.15	4.59	9.16	13.88	20.40	26.57	30.63	335
Loans to Individuals	6.38	0.52	0.88	2.37	5.19	9.37	15.65	21.57	335
Credit Card Loans	0.12	0.00	0.00	0.00	0.00	0.20	0.61	1.03	335
Agricultural Loans	1.41	0.00	0.00	0.00	0.19	2.00	7.22	12.57	335
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Other Loans and Leases	1.32	0.00	0.03	0.30	0.94	2.09	3.76	5.57	335

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.13	0.27	0.53	1.67	3.64	6.03	9.55	13.73	335
Liquid Assets	22.91	8.53	11.31	14.87	21.19	29.57	41.41	45.72	335
Investment Securities	23.43	5.54	8.44	14.34	21.28	31.71	43.46	48.33	335
Net Loans and Leases	65.51	41.91	46.89	56.93	67.09	73.98	80.47	83.65	335
Net Lns, Ls & Stdbly Ltrs of Credit	66.21	42.34	47.33	58.20	67.78	74.71	81.23	84.49	335
Core Deposits	67.30	50.27	53.83	60.59	68.60	73.78	78.62	81.67	335
Noncore Funding	21.99	7.10	10.14	15.20	20.76	28.86	36.14	39.77	335
Time Deposits of \$100K or More	11.28	4.07	4.74	7.06	10.66	15.10	19.62	24.50	335
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Fed Funds Purchased and Repos	2.04	0.00	0.00	0.00	1.38	3.46	7.32	9.06	335
Net Fed Funds Purchased (Sold)	0.93	-4.80	-3.01	-0.94	0.47	2.65	6.50	8.11	335
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Oth Borrowings W/Rem Mat 1 Yr or Less	1.92	0.00	0.00	0.14	1.32	3.54	6.20	8.82	335
Earning Assets Repr in 1 Year	35.57	12.61	17.25	24.81	34.79	46.10	55.61	60.74	335
Int-Bearing Liab Repr in 1 Year	28.44	9.24	12.13	17.64	24.92	38.02	54.15	60.55	335
Long-Term Debt Repr in 1 Year	0.49	0.00	0.00	0.00	0.00	0.61	2.94	5.53	335
Net Assets Repriceable in 1 Year	5.89	-27.37	-20.38	-5.26	4.87	17.88	29.62	36.49	335
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	19.93	-1.31	3.42	11.47	19.87	28.97	36.94	41.97	335
Net ST Noncore Funding Dependence	9.67	-6.87	-2.39	3.26	9.48	15.96	21.99	25.59	335
Short-Term Inv/ST Noncore Funding	43.24	1.41	3.32	11.54	30.71	64.48	126.96	185.47	335
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.33	-10.36	-6.99	2.12	10.43	23.83	48.01	67.59	335
Net Loans and Leases/Total Deposits	83.21	52.23	58.63	71.27	84.08	94.71	103.55	110.28	335
Net Loans and Leases/Core Deposits	99.14	57.42	67.48	82.37	97.93	115.79	129.87	147.46	335
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.81	-0.43	-0.02	0.01	0.23	1.31	3.26	4.75	191
Avail-For-Sale Sec Appr(Depr)/Eq Cap	2.54	-1.08	-0.36	0.36	2.03	4.43	7.01	8.65	331
Struct Notes Appr(Depr)/Eq Cap	-0.10	-1.24	-0.74	-0.17	-0.02	0.03	0.10	0.31	124
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.47	0.00	0.00	0.00	0.32	9.62	39.48	65.52	335
Available-For-Sale Securities	92.52	32.95	58.07	90.22	99.66	100.00	100.00	100.00	335
U.S. Treasury Securities	1.54	0.00	0.00	0.00	0.00	1.72	8.56	18.21	335
U.S. Agency Securities (excl MBS)	36.07	0.55	4.08	15.16	34.33	56.02	74.57	83.40	335
Municipal Securities	15.99	0.00	0.18	3.09	13.25	25.06	39.89	48.43	335
Mortgage-Backed Securities	33.14	0.00	0.76	8.70	32.70	54.36	71.39	85.51	335
Asset-Backed Securities	0.02	0.00	0.00	0.00	0.00	0.00	0.02	0.79	335
Other Debt Securities	3.66	0.00	0.00	0.00	1.05	5.95	16.64	24.62	335
Mutual Funds and Equity Securities	1.16	0.00	0.00	0.00	0.13	1.74	6.10	8.51	335
Debt Securities 1 Year or Less	10.48	0.00	0.42	2.38	8.59	15.75	27.96	42.02	335
Debt Securities 1 To 5 Years	39.20	2.29	6.81	21.79	38.73	57.04	71.09	78.02	335
Debt Securities Over 5 Years	45.61	0.81	6.97	21.72	42.65	69.38	88.09	92.42	335
Pledged Securities	47.46	4.51	9.50	26.21	47.42	69.94	84.94	91.12	335
Structured Notes, Fair Value	1.63	0.00	0.00	0.00	0.00	2.37	8.81	16.28	335

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.22	0.00	0.03	0.09	0.18	0.33	0.57	0.68	335
Provision for Ln&Ls Losses/Avg Lns&Ls	0.33	0.00	0.06	0.15	0.27	0.48	0.77	1.02	335
Provision for Ln&Ls Losses/Net Losses	174.01	-5.34	35.95	92.82	131.23	220.10	402.10	865.74	333
Ln&Ls Allowance/Total Loans & Leases	1.32	0.78	0.92	1.07	1.27	1.51	1.88	2.32	335
Ln&Ls Allowance/Net Ln&Ls Losses (X)	13.85	1.55	2.02	3.35	6.92	16.32	43.87	143.06	319
ALLL/Nonaccrual Assets	472.61	70.59	96.26	148.91	293.18	606.01	1451.05	2786.33	325
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	335.11	55.58	81.88	127.97	222.38	438.36	1058.03	1547.22	332
Gross Ln&Ls Losses/Avg Loans & Leases	0.30	0.01	0.03	0.10	0.22	0.48	0.80	1.09	335
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.01	0.04	0.09	0.16	0.22	335
Net Losses/Avg Loans and Leases	0.24	0.00	0.01	0.06	0.16	0.39	0.68	0.86	335
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Recoveries/Prior Year-End Losses	26.03	2.76	5.72	11.07	22.12	35.13	65.81	86.53	328
Earnings Coverage of Net Losses (X)	27.46	0.16	2.12	5.75	11.96	31.79	102.29	232.13	333
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.06	-0.01	-0.00	0.00	0.02	0.09	0.27	0.44	335
RE Loans Secured By 1-4 Family	0.07	-0.01	-0.00	0.00	0.03	0.11	0.29	0.49	334
Revolving	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.32	304
Closed-End	0.08	-0.01	-0.00	0.00	0.02	0.11	0.33	0.61	334
Commercial Real Estate Loans	0.05	-0.01	-0.00	0.00	0.00	0.06	0.28	0.63	335
Construction and Land Dev	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.36	335
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	320
Nonfarm Nonresidential	0.05	-0.02	-0.00	0.00	0.00	0.06	0.30	0.62	335
RE Loans Secured by Farmland	0.01	-0.01	0.00	0.00	0.00	0.00	0.09	0.38	264
Commercial and Industrial Loans	0.55	-0.15	-0.02	0.07	0.31	0.91	1.76	3.07	333
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Loans to Individuals	0.92	0.08	0.17	0.31	0.71	1.37	2.25	3.69	307
Credit Card Loans	2.38	0.00	0.00	0.88	2.02	3.88	6.01	7.12	145
Agricultural Loans	0.07	-0.10	0.00	0.00	0.00	0.00	0.37	1.60	228
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	0.26	-0.02	0.00	0.00	0.00	0.05	2.18	3.63	319

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

30-89 Days PD Loans and Leases	0.74	0.07	0.13	0.30	0.62	1.10	1.69	2.34	335
90+ Days PD Loans and Leases	0.10	0.00	0.00	0.00	0.05	0.19	0.43	0.65	335
Nonaccrual Loans and Leases	0.55	0.01	0.05	0.17	0.42	0.81	1.54	2.24	335
90+ Days PD and Nonaccrual Loans and Leases	0.71	0.05	0.12	0.26	0.57	1.00	1.73	2.63	335
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	335
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.74	0.07	0.13	0.30	0.62	1.10	1.69	2.34	335
90+ Days Past Due Assets	0.10	0.00	0.00	0.00	0.05	0.19	0.43	0.65	335
Nonaccrual Assets	0.55	0.01	0.05	0.17	0.42	0.81	1.54	2.24	335
30+ Days PD & Nonaccrual Assets	1.50	0.26	0.38	0.73	1.27	2.12	3.29	4.28	335
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.46	0.03	0.07	0.17	0.35	0.70	1.14	1.64	335
90+ PD & Nonaccrual Assets + OREO	0.57	0.05	0.09	0.23	0.46	0.88	1.36	1.96	335
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.48	0.02	0.06	0.16	0.37	0.72	1.16	1.76	335
Allowance for Loan & Lease Losses	54.25	3.46	7.32	21.94	44.99	78.62	127.38	167.62	335
Equity Cap + ALLL	5.18	0.20	0.64	1.70	4.22	7.58	12.99	20.15	335
Tier 1 Cap + ALLL	5.10	0.23	0.64	1.72	4.06	7.81	12.69	17.54	335
Loans & Leases + RE Acquired	0.72	0.03	0.09	0.25	0.61	1.06	1.82	2.89	335

PEER GROUP 4

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	0.64	0.01	0.07	0.22	0.55	0.99	1.57	2.28	335
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.02	0.15	0.41	0.57	335
- Nonaccrual	0.51	0.00	0.01	0.10	0.32	0.75	1.39	2.28	335
Coml & Indl - 30-89 Days PD	0.77	0.00	0.01	0.18	0.59	1.17	1.94	3.25	333
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.15	0.51	0.80	333
- Nonaccrual	0.76	0.00	0.00	0.06	0.49	1.42	2.48	3.40	333
Individuals - 30-89 Days PD	1.43	0.05	0.23	0.67	1.22	2.13	3.25	4.24	335
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.05	0.22	0.57	1.00	335
- Nonaccrual	0.25	0.00	0.00	0.00	0.13	0.41	1.11	1.66	335
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Agricultural - 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.25	1.26	2.39	228
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.13	228
- Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.14	1.11	2.66	228
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- Nonaccrual	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Lns&Ls - 30-89 Days PD	0.23	0.00	0.00	0.00	0.00	0.24	1.26	2.91	319
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.26	319
- Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.00	1.08	3.60	319

MEMORANDA:

1-4 Family - 30-89 Days PD	0.97	0.00	0.08	0.31	0.82	1.42	2.40	3.18	334
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.02	0.20	0.51	0.83	334
- Nonaccrual	0.40	0.00	0.00	0.08	0.29	0.63	1.29	1.93	334
Revolving - 30-89 Days PD	0.29	0.00	0.00	0.00	0.15	0.52	1.15	2.01	304
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.15	0.32	304
- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.12	0.44	0.84	304
Closed-End - 30-89 Days PD	1.10	0.00	0.02	0.32	0.88	1.65	2.68	3.75	334
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.01	0.21	0.57	0.92	334
- Nonaccrual	0.45	0.00	0.00	0.07	0.34	0.75	1.41	2.16	334
- Jr Lien 30-89 Days PD	0.07	0.00	0.00	0.00	0.03	0.14	0.31	0.47	334
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.07	334
- Jr Lien Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.07	0.30	0.61	334
Commercial RE - 30-89 Days PD	0.39	0.00	0.00	0.06	0.29	0.60	1.36	1.98	335
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.05	0.36	0.56	335
- Nonaccrual	0.49	0.00	0.00	0.01	0.25	0.81	1.88	2.81	335
Const & Dev - 30-89 Days PD	0.30	0.00	0.00	0.00	0.01	0.50	1.52	2.37	335
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.57	335
- Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.19	1.15	2.67	335
Multifamily - 30-89 Days PD	0.13	0.00	0.00	0.00	0.00	0.00	1.26	3.16	320
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.59	1.99	320
Nonfarm Nres- 30-89 Days PD	0.35	0.00	0.00	0.01	0.23	0.55	1.20	2.09	335
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.02	0.32	0.65	335
- Nonaccrual	0.49	0.00	0.00	0.00	0.22	0.82	2.07	3.28	335
Farmland - 30-89 Days PD	0.29	0.00	0.00	0.00	0.00	0.33	1.62	3.62	264
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.10	1.21	264
- Nonaccrual	0.34	0.00	0.00	0.00	0.00	0.26	1.96	5.10	264
Credit Card - 30-89 Days PD	1.53	0.00	0.00	0.03	1.32	2.58	4.21	7.04	145
- 90+ Days Past Due	0.52	0.00	0.00	0.00	0.21	0.96	2.07	3.06	145
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.34	145

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.79	6.45	6.89	7.76	8.60	9.61	11.30	12.73	335
Tier 1 RBC Ratio	12.38	8.26	9.23	10.40	11.87	13.83	17.73	21.17	335
Total Risk-Based Capital Ratio	13.74	10.31	10.75	11.70	13.22	15.11	19.03	22.94	335
Tangible Tier 1 Leverage Ratio	8.72	6.36	6.85	7.68	8.56	9.56	11.10	12.73	335
Tangible Common Eq Cap/Tan Assets	7.94	4.67	5.43	6.45	7.92	9.29	10.90	12.30	335
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	14.10	4.55	6.54	9.53	12.85	18.02	24.53	28.01	335
Standby Letters of Credit	0.59	0.00	0.01	0.16	0.43	0.88	1.47	2.20	335
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.37	335
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.32	0.00	0.00	0.00	0.00	0.00	2.29	6.16	335
Interest Rate Contracts	0.31	0.00	0.00	0.00	0.00	0.00	2.07	5.94	335
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	335
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Interest Rate Swaps	0.14	0.00	0.00	0.00	0.00	0.00	0.96	4.70	335
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	22.30	8.10	10.91	15.71	21.21	29.12	36.05	40.67	335

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.61	0.00	81.27	100.00	100.00	100.00	100.00	100.00	70
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70
Equity, Comm, & Other Contracts	0.37	0.00	0.00	0.00	0.00	0.00	5.00	100.00	70
Futures and Forwards	7.59	0.00	0.00	0.00	0.00	0.00	55.48	65.30	70
Written Options	22.70	0.00	0.00	0.00	0.00	42.45	100.00	100.00	70
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70
Over-The-Counter	21.27	0.00	0.00	0.00	0.00	39.60	100.00	100.00	70
Purchased Options	1.36	0.00	0.00	0.00	0.00	0.00	9.36	24.77	70
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70
Over-The-Counter	1.23	0.00	0.00	0.00	0.00	0.00	9.36	24.77	70
Swaps	60.96	0.00	0.00	0.00	100.00	100.00	100.00	100.00	70
Held for Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70
Non-Traded	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	70
Interest Rate Contracts	99.61	0.00	81.27	100.00	100.00	100.00	100.00	100.00	70
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70
Equity, Comm, & Other Contracts	0.37	0.00	0.00	0.00	0.00	0.00	5.00	100.00	70
Deriv Contr (Excl Fut & FX LE 14 Days)	76.52	0.00	0.00	53.00	100.00	100.00	100.00	100.00	70
One Year or Less	13.34	0.00	0.00	0.00	0.00	40.62	61.18	84.48	70
Over 1 Year to 5 Years	41.41	0.00	0.00	0.00	35.29	95.31	100.00	100.00	70
Over 5 Years	16.80	0.00	0.00	0.00	0.00	0.00	95.48	100.00	70
Gross Negative Fair Value (Abs Val)	1.53	0.00	0.00	0.00	0.27	2.67	5.73	9.31	70
Gross Positive Fair Value	0.45	0.00	0.00	0.00	0.11	0.90	1.56	2.53	70
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
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	335
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	335
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.70	330
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.55	330
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	330
Incr (Decr) in Net Income/Net Income	0.26	-0.51	0.00	0.00	0.00	0.00	1.49	8.58	330

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	68.22	0.00	0.00	27.94	74.12	104.50	147.27	218.96	287
Dividends Paid/Net Income	27.23	0.00	0.00	7.53	28.17	45.54	64.77	79.92	330
Net Income - Dividends/Avg Equity	8.78	0.21	2.99	6.14	8.39	11.39	15.23	17.30	335
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	141.54	0.00	0.00	71.12	116.43	198.17	403.77	661.62	271
Dividends From Nonbank Subs	0.60	0.00	0.00	0.00	0.00	0.00	2.83	15.39	271
Dividends From Subsidiary BHCs	3.68	0.00	0.00	0.00	0.00	0.00	2.15	102.33	271
Dividends From All Subsidiaries	175.09	0.00	14.40	98.95	126.56	211.56	449.01	687.93	271
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	40.45	0.00	0.00	17.50	41.41	64.34	89.72	121.38	301
Interest Income From Bank Subs	0.12	0.00	0.00	0.00	0.00	0.09	0.75	1.94	301
Mgt & Service Fees From Bank Subs	1.53	0.00	0.00	0.00	0.00	0.00	8.82	35.65	301
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.07	1.41	301
Operating Income From Bank Subs	50.94	0.00	0.04	20.65	45.60	71.01	103.43	145.28	301
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	43.54	0.00	0.00	0.00	21.65	100.00	105.00	132.33	87
Interest Income From Nonbank Subs	1.01	0.00	0.00	0.00	0.00	0.00	7.29	15.55	87
Mgt & Serv Fees From Nonbank Subs	1.34	0.00	0.00	0.00	0.00	0.00	5.71	29.55	87
Other Income From Nonbank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.38	87
Operating Inc From Nonbank Subs	52.95	0.00	0.00	0.00	49.51	100.00	132.06	209.12	87
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	28.28	0.00	0.00	0.00	16.97	54.20	81.24	132.18	50
Interest Inc From Subsidiary BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.59	50
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50
Operating Income From Sub BHCs	31.71	0.00	0.00	0.00	23.38	56.31	89.72	163.07	50
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	66.79	0.00	0.00	32.07	90.42	99.46	100.00	100.00	329
Interest Income From Bank Subs	0.44	0.00	0.00	0.00	0.00	0.22	2.34	9.59	329
Mgt & Serv Fees From Bank Subs	2.28	0.00	0.00	0.00	0.00	0.00	17.27	44.46	329
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.08	2.79	329
Operating Income From Bank Subs	77.31	0.00	0.00	75.47	97.51	100.00	100.00	100.00	329
Dividends From Nonbank Subs	0.56	0.00	0.00	0.00	0.00	0.00	1.95	24.86	329
Interest Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.02	1.30	329
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.23	329
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Operating Inc From Nonbank Subs	1.95	0.00	0.00	0.00	0.00	0.48	7.53	50.24	329
Dividends From Subsidiary BHCs	2.67	0.00	0.00	0.00	0.00	0.00	0.00	97.35	329
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Operating Income From Sub BHCs	3.18	0.00	0.00	0.00	0.00	0.00	4.10	98.69	329
Loans and Adv From Subs/ST Debt	633.75	0.00	0.00	0.00	143.15	495.63	2628.85	6701.35	71
Loans and Adv From Subs/Total Debt	243.19	0.00	0.00	0.00	79.24	296.05	828.62	2659.60	117

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
2521741	814, 935	ABINGTON BANCORP, INC.	ABINGTON, MA	
1117464	872, 731	ACNB CORPORATION	GETTYSBURG, PA	
2067007	551, 897	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	707, 862	ALIAN T FINANCIAL CORPORATION	ALEXANDER CITY, AL	
1140510	827, 585	ALLIANCE FINANCIAL CORPORATION	CORTLAND, NY	
1020676	612, 575	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
2173720	632, 458	AMERICAN BANCORPORATION	MINNEAPOLIS, MN	
1109964	560, 952	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
1076691	644, 302	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1058594	667, 522	AMERICREST BANCSHARES, INC.	OKLAHOMA CITY, OK	
1202258	753, 305	AMES NATIONAL CORPORATION	AMES, IA	
1134694	728, 768	AMTRUST, INC.	DUBUQUE, IA	
1126475	964, 697	ANCHOR BANCORP, INC.	WAYZATA, MN	
2465528	533, 027	ASSABET VALLEY BANCORP	HUDSON, MA	
1129533	590, 282	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1108350	609, 207	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
1143481	972, 114	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1205398	654, 246	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	815, 450	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
1125236	738, 803	BANKFIRST CORPORATION, INC	SIOUX FALLS, SD	
1201363	598, 600	BANKMANAGERS CORP.	MILWAUKEE, WI	
1115385	583, 746	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1209248	587, 290	BARABOO BANCORPORATION, INC. ,	BARABOO, WI	
2325891	542, 175	BARNES BANCORPORATION	KAYSVILLE, UT	
1202708	976, 483	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	810, 398	BEACON BANCORP	TAUNTON, MA	
2728157	905, 936	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1823345	587, 595	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1471849	626, 485	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	621, 477	BNCCORP, INC.	BISMARCK, ND	
2935142	537, 150	BOU BANCORP, INC.	OGDEN, UT	
1416523	511, 613	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1140994	604, 848	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
2853666	702, 330	BUSINESS BANCORP	SAN RAFAEL, CA	
2183493	572, 178	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	693, 193	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1133503	907, 775	CANANDAI GUA NATIONAL CORPORATI	CANANDAI GUA, NY	
2741156	857, 582	CAPITAL BANK CORPORATION	RALEIGH, NC	
1127294	501, 996	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
2682996	636, 248	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
1848003	735, 851	CASCADE BANCORP	BEND, OR	
2568362	885, 220	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
3072923	514, 853	CAVALRY BANCORP, INC.	MURFREESBORO, TN	Moved from Peer 5
1493654	526, 734	CBS BANC- CORP.	RUSSELLVILLE, AL	
1053496	507, 398	CCB CORPORATION	KANSAS CITY, MO	
1989634	708, 148	CENTENNIAL BANK HOLDINGS, INC.	FORT COLLINS, CO	
1048764	921, 824	CENTER BANCORP, INC.	UNION, NJ	
2868129	608, 896	CENTERSTATE BANKS OF FLORIDA,	WINTER HAVEN, FL	
1203899	547, 864	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1832048	552, 580	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1064429	610, 519	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
1209042	540, 843	CENTRE 1 BANCORP, INC.	BELOIT, WI	
2632898	609, 208	CENTRUE FINANCIAL CORPORATION	KANKAKEE, IL	New Y-9C/BHCPR reporter
1109946	510, 956	CENTURY BANCSHARES, INC.	NEW BOSTON, TX	Moved from Peer 5
1141487	665, 657	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
2509413	712, 034	CHARTER OAK COMMUNITY BANK COR	ROCKVILLE, CT	
1133594	747, 209	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
2844495	606, 449	CHESTER VALLEY BANCORP, INC.	DOWNINGTOWN, PA	
2244545	549, 494	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1083475	550, 761	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
3186576	702, 990	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1097566	543, 952	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1081079	621, 760	CITRUS & CHEMICAL BANCORPORATI	BARTOW, FL	
1055007	602, 272	CITYWIDE BANKS OF COLORADO, IN	AURORA, CO	
1493832	833, 320	CIVITAS BANKGROUP, INC.	FRANKLIN, TN	
1134108	600, 507	CNB CORPORATION	CONWAY, SC	
1118340	701, 752	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
1143016	819, 935	CNB FLORIDA BANCSHARES, INC.	JACKSONVILLE, FL	
1085170	867, 649	COLONY BANKCORP, INC.	FITZGERALD, GA	
2378440	586, 208	COLUMBIA BANCORP	THE DALLES, OR	
1118229	509, 452	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
1057588	941, 866	COMMERCE FINANCIAL CORPORATION	TOPEKA, KS	
1250839	783, 918	COMMERCIAL BANKSHARES, INC.	MIAMI, FL	
1118948	542, 940	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1070765	523, 931	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1129430	558, 809	COMMUNITY BANCSHARES, INC.	BLOUNTSVILLE, AL	
2356073	521, 315	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1081873	766, 185	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
1427501	810, 894	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	622, 354	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1099766	569, 782	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
2241937	502, 306	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	Moved from Peer 5
1081239	533, 699	CREWS BANKING CORPORATION	WAUCHULA, FL	
1121229	976, 053	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	875, 909	DANVERS BANCORP, INC.	DANVERS, MA	
2497462	553, 297	DCB FINANCIAL CORP	LEWIS CENTER, OH	
1094613	682, 298	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
1104660	522, 766	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1058398	980, 570	DURANT BANCORP, INC.	DURANT, OK	
2626691	677, 172	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	811, 564	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2461016	751, 193	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	908, 150	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
2115757	749, 223	EVERTRUST FINANCIAL GROUP, INC	EVERETT, WA	
2038409	874, 967	EXCHANGE NATIONAL BANCSHARES,	JEFFERSON CITY, MO	
1104923	834, 505	EXTRACO CORPORATION	WACO, TX	
1134630	705, 703	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1071191	813, 211	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
2121552	627, 441	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
2858773	575, 215	FIDELITY D& D BANCORP, INC.	DUNMORE, PA	
1201859	618, 682	FINA BANCORP, INC.	VALPARAISO, IN	
1207431	899, 117	FIRST AMERICAN BANK GROUP, LTD	FORT DODGE, IA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
1988646	601,369	FIRST BANCORP, INC.	LEBANON, VA	
1206715	543,917	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1119404	523,802	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1247428	519,930	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1118425	689,210	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
1246533	637,427	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1081060	577,996	FIRST CITIZENS BANCORP	CLEVELAND, TN	
1098796	726,104	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	767,011	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	715,117	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	640,079	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	
1083783	828,813	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
3150997	679,795	FIRST FEDERAL FINANCIAL CORPOR	ELIZABETHTOWN, KY	
1064728	584,054	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
3104280	728,549	FIRST FINANCIAL HOLDINGS, MHC	RENTON, WA	
1134078	750,405	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1208009	582,075	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
1206760	793,645	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2390013	782,100	FIRST MIDWEST FINANCIAL, INC.	STORM LAKE, IA	
2833604	860,844	FIRST MUTUAL BANCSHARES, INC.	BELLEVUE, WA	
2624398	707,854	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
1206313	538,294	FIRST NATIONAL BANCSHARES, INC	EAST LANSING, MI	
2560263	816,303	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1133932	567,670	FIRST NATIONAL LINCOLN CORPORA	DAMARISCOTTA, ME	
1426755	500,581	FIRST NATIONAL SECURITY COMPAN	DEQUEEN, AR	Moved from Peer 5
2880626	558,709	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1048894	914,264	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1029428	773,495	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
2836801	644,765	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
2521509	676,465	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	710,095	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2161165	545,498	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	504,703	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1204177	721,125	FIRST STATE FINANCIAL CORPORAT	EASTPONTE, MI	
1100813	686,484	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
1122123	717,532	FIRST WESTERN BANCORP, INC.	HURON, SD	
1134322	776,319	FIRSTBANK CORPORATION	ALMA, MI	
2127657	646,379	FIRSTTRUST CORPORATION	NEW ORLEANS, LA	
1123072	800,046	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
2650315	703,857	FLAG FINANCIAL CORPORATION	ATLANTA, GA	
2693219	943,791	FLORIDA BANKS, INC.	JACKSONVILLE, FL	
3100358	525,679	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	
1117491	619,333	FNB BANCORP, INC.	NEWTOWN, PA	
1133473	773,245	FNB CORP.	ASHEBORO, NC	
1130696	780,926	FNB FINANCIAL SERVICES CORPORA	REIDSVILLE, NC	
1031430	685,894	FOOTHILL INDEPENDENT BANCORP	GLENDORA, CA	
1137453	506,088	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
1143762	890,986	FOUNDERS GROUP, INC.	WORTH, IL	
1128358	885,780	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
3103818	519,981	FRANKLIN BANCORP, INC.	SOUTHFIELD, MI	
1495229	952,989	FRANKLIN FINANCIAL CORPORATION	FRANKLIN, TN	

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1118238	549,236	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
2697347	813,270	FVNB CORP.	VICTORIA, TX	
2670573	944,703	GB&T BANCSHARES, INC.	GAINESVILLE, GA	
1938865	631,062	GEORGIA BANK FINANCIAL CORPORA	AUGUSTA, GA	
1098620	925,946	GERMAN AMERICAN BANCORP	JASPER, IN	
1206733	715,619	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1134023	753,125	GREATER COMMUNITY BANCORP	TOTOWA, NJ	
1862036	517,078	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2861492	696,418	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1208120	708,252	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	555,958	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1084623	515,139	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	Moved from Peer 5
2166124	640,920	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
2918529	521,947	HERITAGE FINANCIAL HOLDING COR	DECATUR, AL	
1202986	582,653	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1472220	617,714	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	545,427	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
1052378	854,330	HNB CORPORATION	ARKANSAS CITY, KS	
1491409	821,400	HOME BANCSHARES, INC.	CONWAY, AR	
3059504	853,403	HOME FEDERAL BANCORP	COLUMBUS, IN	
1209181	566,284	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
1209136	757,073	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	820,229	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1141674	629,521	IBT BANCORP, INC.	IRWIN, PA	
1401118	664,079	IBT BANCORP, INC.	MOUNT PLEASANT, MI	
1205183	540,133	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1363690	777,095	INB FINANCIAL CORPORATION	MCALLEN, TX	
1416653	541,525	INDIAN RIVER BANKING COMPANY	VERO BEACH, FL	
2803474	631,754	INTEGRITY FINANCIAL CORPORATIO	HICKORY, NC	
2049302	910,595	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	869,814	INWOOD BANCSHARES, INC.	DALLAS, TX	
1245228	613,593	ISB FINANCIAL CORP.	IOWA CITY, IA	
1109290	566,711	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
1070831	501,907	KENTUCKY BANCSHARES, INC.	PARIS, KY	Moved from Peer 5
1085004	838,025	KISLAK FINANCIAL CORPORATION	MIAMI LAKES, FL	
1110036	571,022	KLEIN BANCSHARES, INC.	HOUSTON, TX	
2128917	522,093	LAKESIDE BANCORP, INC.	CHICAGO, IL	Moved from Peer 5
1130098	729,967	LANDMARK FINANCIAL GROUP, INC.	BELVIDERE, IL	
1054514	919,201	LANDRUM COMPANY	COLUMBIA, MO	
2759900	523,608	LCNB CORP.	LEBANON, OH	
1136139	622,252	LEESPORT FINANCIAL CORP.	WYOMISSING, PA	
2345068	847,016	LEGACY TEXAS GROUP, INC.	PLANO, TX	
3101784	696,948	LIBERTY BANCSHARES, INC	JONESBORO, AR	
3143784	527,661	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	
1071669	741,024	LNB BANCORP INC.	LORAIN, OH	
2325350	837,599	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	
2745752	524,439	LONG ISLAND FINANCIAL CORP.	ISLANDIA, NY	Moved from Peer 5
1103766	624,402	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
1076002	867,906	LSB BANCSHARES, INC.	LEXINGTON, NC	
2545831	779,230	LSB FINANCIAL	LACONIA, NH	
2427665	623,170	MACON BANCORP	FRANKLIN, NC	

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1823608	632,104	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1099328	906,152	MERCANTILE BANCORP, INC.	QUINCY, IL	
1208755	802,233	MERCANTILE BANCORP, INC.	HAMMOND, IN	
1023239	969,811	MERCHANTS BANCSHARES, INC.	BURLINGTON, VT	
1128769	624,734	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	768,983	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2344799	866,094	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1201916	579,373	METROCORP, INC.	EAST MOLINE, IL	
2176413	508,839	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	Moved from Peer 5
2803719	938,280	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1205053	623,435	MIDWESTONE FINANCIAL GROUP, IN	OSKALOOSA, IA	
1126354	950,000	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	898,393	MINNWEST CORPORATION	MINNETONKA, MN	
1210299	589,263	MONROE BANCORP	BLOOMINGTON, IN	
1138919	563,055	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	589,854	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	786,958	MOODY BANCSHARES, INC.	GALVESTON, TX	
2603067	634,757	MUTUAL BANCORP OF THE BERKSHIR	PITTSFIELD, MA	
2623430	515,196	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2149622	812,599	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	708,560	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	664,928	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1202052	981,680	NEB CORPORATION	FOND DU LAC, WI	
1206359	997,659	NEW LENOX HOLDING COMPANY	NEW LENOX, IL	
1247110	704,138	NEWMIL BANCORP, INC.	NEW MILFORD, CT	
1066414	541,625	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
1029334	678,609	NORTH VALLEY BANCORP	REDDING, CA	
1129887	848,226	NORTHERN EMPIRE BANCSHARES	SANTA ROSA, CA	
1210589	689,864	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
3025385	738,569	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
2582827	608,999	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
1978713	940,899	NORTHWEST FINANCIAL CORP.	SPENCER, IA	
2237118	508,775	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2835475	614,127	NORWAY BANCORP, MHC	NORWAY, ME	
2123958	506,620	NSD BANCORP, INC.	PITTSBURGH, PA	
2460569	620,153	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	508,533	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
1070747	938,281	OAK HILL FINANCIAL, INC.	JACKSON, OH	
2012436	707,327	OHIO VALLEY BANC CORP.	GALLIPOLIS, OH	
1200311	519,892	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	645,443	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	512,524	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1028533	521,194	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1249598	938,840	ORION BANCORP, INC.	NAPLES, FL	
1399550	661,573	P. C. B. BANCORP, INC.	CLEARWATER, FL	
1083934	730,741	PAB BANKSHARES, INC.	VALDOSTA, GA	
2850656	566,964	PACIFIC CREST CAPITAL, INC.	AGOURA HILLS, CA	
2869733	723,962	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	898,407	PALMETTO BANCSHARES, INC.	LAURENS, SC	
1202762	583,329	PANHANDLE AVIATION, INC.	CLIVE, IA	
2651590	968,126	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	

BHCPR Reporters for Quarter Ending 12/31/2003
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
1117688	527,381	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	584,590	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
1030947	547,653	PEOPLES BANCORP	LYNDEN, WA	
2818245	674,049	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1132298	778,739	PEOPLES BANCTRUST COMPANY, INC	SELMA, AL	
1133174	575,435	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1057702	659,027	PEOPLES, INC.	COLORADO SPRINGS, CO	
3186585	903,354	PEOPLESBANCORP, MHC	HOLYOKE, MA	New Y-9C/BHCPR reporter
1249712	767,074	PORTER BANCORP, INC.	SHEPHERDSVILLE, KY	
2007647	621,873	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	570,559	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	609,737	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2293329	562,143	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2125813	710,040	QCR HOLDINGS, INC.	MOLINE, IL	
1118434	550,831	QNB CORP.	QUAKERTOWN, PA	
3201518	685,818	RAINIER PACIFIC FINANCIAL GROU	FIFE, WA	New Y-9C/BHCPR reporter
1029482	700,280	RCB CORPORATION	SACRAMENTO, CA	
1130584	658,642	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1426997	528,900	REDWOOD EMPIRE BANCORP	SANTA ROSA, CA	
1201194	540,097	REPUBLIC BANCORP CO.	ORLAND PARK, IL	
1398807	654,792	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
2693358	867,977	RESOURCE BANKSHARES CORPORATIO	VIRGINIA BEACH, VA	
1364101	520,124	RIVERSIDE BANCSHARES, INC.	MARIETTA, GA	
2066886	900,665	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
1139466	944,705	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
1204814	754,543	SBC, INCORPORATED	COUNTRYSIDE, IL	
2244358	913,784	SECURITY BANK CORPORATION	MACON, GA	
1200348	807,536	SECURITY NATIONAL CORPORATION	SIOUX CITY, IA	
2429838	705,379	SHORE BANCSHARES, INC.	EASTON, MD	
2901183	517,638	SI BANCORP, INC.	WILLIMANTIC, CT	
2976396	801,674	SIERRA BANCORP	PORTERVILLE, CA	
1048997	565,085	SMITHTOWN BANCORP, INC.	SMITHTOWN, NY	
2345077	885,843	SNB BANCSHARES, INC.	SUGAR LAND, TX	
2810285	778,695	SOUTH CENTRAL BANCSHARES OF KE	HORSE CAVE, KY	
2033226	754,345	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
2815477	899,249	SOUTHERN COMMUNITY BANCORP	ORLANDO, FL	
2981831	798,397	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1062135	564,597	SPIRIT BANKCORP, INC.	BRI STOW, OK	
1417333	999,067	STATE BANCSHARES, INC.	FARGO, ND	
1097771	637,401	STATE CAPITAL CORPORATION	GREENWOOD, MS	
1126046	926,179	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
1135598	775,617	STOCKMEN' S BANCORP, INC., THE	KINGMAN, AZ	
2618388	579,551	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1104080	795,478	SUMMIT BANCSHARES, INC.	FORT WORTH, TX	
1247679	791,063	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	985,161	SUNFLOWER BANKS, INC.	SALINA, KS	
1246467	630,227	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1138795	649,316	TEAM FINANCIAL, INC.	PAOLA, KS	
2663838	639,172	TEXAS UNITED BANCSHARES, INC.	LA GRANGE, TX	
2457943	668,019	TIB FINANCIAL CORP.	KEY LARGO, FL	
1070420	543,055	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	

BHCPR Reporters for Quarter Ending 12/31/2003
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
1203974	655,616	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
2571906	567,582	TRUSTCORP FINANCIAL INC	SAINT LOUIS, MO	
2936037	907,834	UB FINANCIAL CORPORATION	SUNRISE, FL	
2465519	612,352	UFS BANCORP	WHITINSVILLE, MA	
1206591	795,404	UNIONBANCORP, INC.	OTTAWA, IL	
1135516	609,773	UNITED BANCORP, INC.	TECUMSEH, MI	
1062649	854,460	UNITED BANCORPORATION OF WYOMI	JACKSON, WY	
1082777	527,730	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	535,426	UNITED COMMUNITY BANCORP, INCO	CHATHAM, IL	
1064326	554,926	UNITED NEBRASKA FINANCIAL CO.	GRAND ISLAND, NE	
3015975	506,588	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	567,783	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2141028	575,610	VAIL BANKS, INC.	AVON, CO	
1205026	625,925	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
1032099	513,900	VENTURE FINANCIAL GROUP, INC.	LACEY, WA	
2012315	532,121	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	Moved from Peer 5
1364110	887,979	VINEYARD NATIONAL BANCORP	RANCHO CUCAMONGA, CA	
2856377	881,124	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
2615770	761,949	WARWICK COMMUNITY BANCORP, INC	WARWICK, NY	
2406174	581,733	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
1135048	610,267	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1137592	826,326	WAYNE BANCORP, INC.	WOOSTER, OH	
3122051	539,125	WEST FINANCIAL, INC.	EL PASO, TX	
1115367	724,078	WESTBANK CORPORATION	WEST SPRINGFIELD, MA	
2338471	797,739	WESTFIELD MUTUAL HOLDING COMPA	WESTFIELD, MA	
1051979	505,367	WHITCORP FINANCIAL COMPANY	LEOTI, KS	Moved from Peer 5
1048670	729,023	WILBER CORPORATION, THE	ONEONTA, NY	
2004141	857,827	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1035157	578,768	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 335 bank holding companies.