

## PEER GROUP 02

12/31/2004

12/31/2003

12/31/2002

12/31/2001

12/31/2000

Number of BHCs in Peer Group

83

76

75

68

69

## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.61	3.63	3.85	3.83	3.86
+ Non-interest Income	1.26	1.37	1.32	1.41	1.33
- Overhead Expense	2.96	2.99	3.00	3.24	3.03
- Provision for Losses	0.14	0.27	0.32	0.33	0.27
+ Securities Gains (Losses)	0.03	0.07	0.05	0.06	0.01
+ Other Tax Equiv Adjustments	0.00	0.01	0.01	0.00	0.00
= Pretax Net Oper Income (TE)	1.82	1.82	1.91	1.84	1.89
Net Operating Income	1.16	1.14	1.21	1.16	1.17
Net Income	1.16	1.15	1.21	1.15	1.17
Net Income (Sub S Adjusted)	N/A	N/A	N/A	0.84	1.11

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.34	5.50	6.35	7.68	8.25
Interest Expense	1.43	1.59	2.19	3.57	4.17
Net Interest Income (TE)	3.93	3.92	4.16	4.18	4.17

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

Net Ln&Ls Losses/Avg Loans & Leases	0.21	0.33	0.42	0.43	0.30
Earnings Coverage of Net Losses (X)	18.26	14.76	12.75	13.07	21.02
Ln&Ls Allowance/Total Loans & Leases	1.39	1.55	1.54	1.52	1.40
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.58	0.76	0.90	0.82	0.69
30-89 Days Past Due Loans and Leases	0.65	0.83	1.03	1.20	1.08

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	27.41	28.23	28.80	29.03	28.68
Net ST Noncore Funding Dependence	17.60	17.39	17.78	18.74	21.03
Net Loans and Leases/Total Assets	61.79	60.36	59.86	60.50	62.12

## CAPITALIZATION:

Tier 1 Leverage Ratio	8.53	8.32	8.16	7.99	7.84
Equity Capital/Total Assets	9.02	8.45	8.40	8.34	7.93
Net Loans&Ls/Equity Capital (X)	6.96	7.23	7.27	7.36	7.92
Cash Dividends/Net Income	30.52	31.72	28.35	31.11	31.34
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	16.32	70.73
Retained Earnings/Avg Equity Cap	8.87	9.11	10.16	8.88	9.76

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.22	1.29	1.21	1.52	2.78
Long-Term Debt/Equity Capital	2.96	4.59	3.37	4.07	4.36
Equity Investment in Subs/Equity Cap	109.96	109.96	108.42	105.54	103.43
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	146.63	198.50	158.96	173.91	156.97

PERCENT OF AVERAGE ASSETS	PEER GROUP 02				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Interest Income (TE)	4.92	5.10	5.89	7.09	7.67
Less: Interest Expense	1.32	1.48	2.03	3.30	3.88
Equals: Net Interest Income (TE)	3.61	3.63	3.85	3.83	3.86
Plus: Non-Interest Income	1.26	1.37	1.32	1.41	1.33
Equals: Adj Operating Income (TE)	4.92	5.03	5.21	5.30	5.19
Less: Overhead Expense	2.96	2.99	3.00	3.24	3.03
Less: Provision for Loan and Lease Losses	0.14	0.27	0.32	0.33	0.27
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.07	0.05	0.06	0.01
Plus: Other Tax Equiv Adjustments	0.00	0.01	0.01	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.82	1.82	1.91	1.84	1.89
Less: Applicable Income Taxes (TE)	0.65	0.65	0.68	0.67	0.69
Less: Minority Interest	0.00	0.01	0.01	0.01	0.01
Equals: Net Operating Income	1.16	1.14	1.21	1.16	1.17
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.16	1.15	1.21	1.15	1.17
Memo: Net Income (Last Four Qtrs)	1.17	1.15	1.21	1.14	1.18
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.22	92.65	92.89	92.38	92.93
Avg Int-Bearing Funds / Avg Assets	78.25	80.25	80.79	80.73	81.47
Int Income (TE) / Avg Earning Assets	5.34	5.50	6.35	7.68	8.25
Int Expense / Avg Earning Assets	1.43	1.59	2.19	3.57	4.17
Net Int Inc (TE) / Avg Earn Assets	3.93	3.92	4.16	4.18	4.17
YIELD OR COST:					
Total Loans and Leases (TE)	5.94	6.24	6.99	8.39	8.97
Interest-Bearing Bank Balances	1.78	1.55	2.12	4.03	5.87
Fed Funds Sold & Reverse Repos	1.32	1.11	1.67	4.02	6.40
Trading Assets	3.75	3.73	4.74	6.34	6.86
Total Earning Assets	5.21	5.39	6.23	7.54	8.13
Investment Securities (TE)	4.09	4.16	5.23	6.26	6.78
U.S. Treasury & Agency Sec (excl MBS)	3.15	3.21	4.35	6.33	N/A
Mortgage-Backed Securities	3.96	3.71	5.07	5.89	N/A
All Other Securities	6.59	6.79	7.01	8.41	N/A
Interest-Bearing Deposits	1.43	1.63	2.32	3.93	4.50
Time Deposits of \$100K or More	2.25	2.45	3.11	5.21	5.87
Time Deposits < \$100K	2.28	2.63	3.60	5.41	5.65
Other Domestic Deposits	0.72	0.74	1.17	2.16	2.75
Foreign Deposits	1.36	1.51	2.81	4.62	5.97
Fed Funds Purchased and Repos	1.46	1.38	1.96	4.04	5.82
Other Borrowed Funds & Trading Liab	3.12	3.37	4.23	5.37	6.37
All Interest-Bearing Funds	1.69	1.85	2.51	4.08	4.74

## PEER GROUP 02

12/31/2004

12/31/2003

12/31/2002

12/31/2001

12/31/2000

Avg Personnel Exp Per Employee (\$000)

60

57

53

51

48

Avg Assets per Employee (\$000)

3,977

3,766

3,542

3,294

3,364

## ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

3.14

2.86

3.24

3.42

3.08

Overhead Exp / NII + Non-Int Income

61.68

61.05

58.32

60.92

58.87

## PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

2.96

2.99

3.00

3.24

3.03

Personnel Expense

1.59

1.60

1.58

1.61

1.54

Net Occupancy Expense

0.41

0.42

0.44

0.47

0.45

Other Operating Expenses

0.95

0.97

0.97

1.13

1.01

Overhead Less Non-Interest Income

1.65

1.59

1.64

1.72

1.71

## PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

60.29

59.77

57.19

59.64

57.56

Personnel Expense

32.67

32.26

30.34

30.06

29.57

Net Occupancy Expense

8.34

8.38

8.35

8.50

8.56

Other Operating Expenses

18.94

19.17

18.40

20.67

19.31

Total Non-Interest Income

25.47

26.88

24.73

26.17

24.62

Fiduciary Activities Income

1.88

2.02

1.98

2.35

2.59

Serv Charges on Deposit Accts - Domestic

7.86

8.00

7.42

7.21

6.79

Trading Revenue

0.22

0.27

0.26

0.34

N/A

Investment Banking Fees &amp; Commissions

1.51

1.47

1.13

1.19

N/A

Venture Capital Revenue

0.00

-0.01

-0.02

0.00

N/A

Net Servicing Fees

0.34

0.35

0.22

0.86

N/A

Net Securitization Income

0.00

0.01

0.04

0.11

N/A

Insurance Activities Revenue

0.98

1.08

0.88

0.85

N/A

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

1.61

2.34

1.88

1.62

N/A

Other Non-Interest Income

7.04

7.61

7.34

7.53

13.05

Overhead Less Non-Interest Income

34.21

32.60

32.26

33.06

33.40

## TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

29.88

28.48

29.02

29.15

30.06

Appl Inc Tax+TE/Pretax NOI+TE

35.28

35.12

35.87

35.98

37.20

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Real Estate Loans	42.71	40.18	38.93	37.41	38.13
Commercial and Industrial Loans	11.37	11.41	11.73	11.99	12.34
Loans to Individuals	4.50	5.40	6.08	7.12	7.48
Loans to Depository Institutions	0.03	0.05	0.05	0.02	0.02
Agricultural Loans	0.36	0.47	0.52	0.58	0.43
Other Loans and Leases	1.62	1.80	1.76	2.02	2.06
Net Loans and Leases	61.79	60.36	59.86	60.50	62.12
Debt Securities Over 1 Year	23.18	25.16	23.85	20.42	21.37
Mutual Funds and Equity Securities	0.24	0.30	0.30	0.35	0.95
Subtotal	86.66	86.48	85.09	82.52	85.58
Interest-Bearing Bank Balances	0.32	0.31	0.39	0.44	0.30
Federal Funds Sold & Reverse Repos	1.00	0.69	1.04	1.17	1.04
Debt Securities 1 Year or Less	1.79	2.15	3.43	3.04	3.15
Trading Assets	0.03	0.04	0.05	0.04	0.05
Total Earning Assets	90.57	90.78	90.77	90.72	91.55
Non-Int Cash and Due From Dep Inst	2.28	2.86	3.17	3.28	3.39
Acceptances	0.02	0.02	0.02	0.01	0.02
Other Real Estate Owned	0.05	0.06	0.07	0.07	0.06
All Other Assets	6.96	6.21	5.89	5.80	4.96
MEMORANDA:					
Short-Term Investments	3.48	3.85	5.36	5.29	5.30
U. S. Treasury Securities	0.38	0.61	0.75	1.34	1.34
U. S. Agency Securities (excl MBS)	5.66	5.85	5.95	5.14	6.34
Municipal Securities	2.60	2.75	2.66	2.62	2.33
Mortgage-Backed Securities	14.50	16.01	14.94	13.05	11.13
Asset-Backed Securities	0.09	0.05	0.10	0.07	N/A
Other Debt Securities	0.65	0.84	1.14	1.26	2.14
RE Loans Secured by 1-4 Family	15.37	14.88	15.13	15.58	16.86
Revolving	3.45	2.57	2.25	1.86	1.44
Closed-End, Sec by First Liens	10.34	10.51	11.07	11.35	13.06
Closed-End, Sec by Junior Liens	1.19	1.17	1.29	1.60	1.72
Commercial Real Estate Loans	24.84	22.38	20.36	18.57	17.34
Construction and Land Dev	6.00	5.31	4.84	3.81	3.62
Multifamily	1.50	1.71	1.32	0.96	1.17
Nonfarm Nonresidential	16.32	14.90	13.91	12.48	11.75
RE Loans Secured by Farmland	0.57	0.64	0.58	0.60	0.46
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	68.58	65.89	63.95	60.73	60.87
RE Loans Secured by 1-4 Family	24.31	24.34	24.86	25.19	26.36
Revolving	5.47	4.09	3.61	2.93	2.19
Closed-End	18.55	19.55	20.60	21.60	23.76
Commercial Real Estate Loans	38.52	35.66	32.58	29.02	26.75
Construction and Land Dev	9.15	8.47	7.71	5.96	5.55
Multifamily	2.35	2.71	2.15	1.51	1.77
Nonfarm Nonresidential	25.47	23.89	22.21	19.49	18.00
RE Loans Secured by Farmland	0.88	1.05	0.95	0.94	0.69
Loans to Depository Institutions	0.05	0.08	0.09	0.03	0.03
Commercial and Industrial Loans	18.45	19.10	19.95	20.23	20.51
Loans to Individuals	7.21	8.91	10.15	11.90	11.64
Credit Card Loans	0.16	0.21	0.32	0.44	0.87
Agricultural Loans	0.56	0.77	0.85	0.91	0.67
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.74	3.08	2.96	3.44	3.42

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Short-Term Investments	3.48	3.85	5.36	5.29	5.30
Liquid Assets	25.48	27.76	27.65	26.10	25.84
Investment Securities	26.00	28.26	28.70	27.29	26.26
Net Loans and Leases	61.79	60.36	59.86	60.50	62.12
Net Lns, Ls & Stdby Ltrs of Credit	63.32	61.91	61.37	61.87	63.41
Core Deposits	59.34	59.55	58.49	58.53	59.41
Noncore Funding	28.17	28.80	30.21	29.50	30.30
Time Deposits of \$100K or More	11.26	11.27	12.68	11.47	12.37
Foreign Deposits	0.37	0.60	0.58	0.35	0.32
Fed Funds Purchased and Repos	5.31	6.69	6.14	6.61	7.37
Net Fed Funds Purchased (Sold)	4.51	5.69	5.30	5.47	6.18
Commercial Paper	0.00	0.01	0.02	0.02	0.01
Oth Borrowings W/Rem Mat 1 Yr or Less	3.06	2.62	2.40	2.00	3.03
Earning Assets Repr in 1 Year	40.34	39.20	40.42	36.90	36.44
Int-Bearing Liab Repr in 1 Year	24.19	25.88	27.82	27.46	26.59
Long-Term Debt Repr in 1 Year	0.52	0.60	0.56	0.39	0.20
Net Assets Repriceable in 1 Year	14.76	11.93	11.03	8.38	8.66
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	27.41	28.23	28.80	29.03	28.68
Net ST Noncore Funding Dependence	17.60	17.39	17.78	18.74	21.03
Short-Term Inv/ST Noncore Funding	25.16	25.58	32.87	30.79	27.26
Liq Asts-ST Noncore Fndg/Nonliq Asts	8.83	13.08	10.32	7.40	4.33
Net Loans and Leases/Total Deposits	85.19	82.51	81.61	82.87	84.47
Net Loans and Leases/Core Deposits	107.40	104.77	107.41	107.70	112.97
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.31	0.93	1.45	0.70	0.00
Avail-For-Sale Sec Appr(Depr)/Eq Cap	0.64	2.78	6.27	2.63	0.13
Struct Notes Appr(Depr)/Eq Cap	-0.05	-0.06	0.16	-0.04	-0.03
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.55	8.58	9.52	10.70	22.62
Available-For-Sale Securities	89.45	91.42	90.48	89.30	77.38
U. S. Treasury Securities	1.59	2.61	3.41	5.97	5.79
U. S. Agency Securities (excl MBS)	23.47	23.28	22.99	20.63	25.63
Municipal Securities	10.52	10.16	10.77	11.17	9.91
Mortgage-Backed Securities	55.56	55.17	51.99	47.31	41.82
Asset-Backed Securities	0.34	0.17	0.29	0.29	N/A
Other Debt Securities	2.29	3.10	4.11	4.82	8.72
Mutual Funds and Equity Securities	1.06	1.20	1.28	1.52	4.21
Debt Securities 1 Year or Less	8.23	9.88	13.67	12.72	13.45
Debt Securities 1 To 5 Years	31.19	25.71	31.06	29.18	27.57
Debt Securities Over 5 Years	57.06	60.95	51.24	46.09	52.34
Pledged Securities	59.61	53.96	54.76	58.63	55.47
Structured Notes, Fair Value	0.67	0.50	0.11	0.12	0.21

ANALYSIS RATIOS	PEER GROUP 02				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Provision for Ln&Ls Losses/Avg Assets	0.14	0.27	0.32	0.33	0.27
Provision for Ln&Ls Losses/Avg Lns&Ls	0.23	0.44	0.52	0.55	0.42
Provision for Ln&Ls Losses/Net Losses	110.92	129.88	135.31	142.47	190.54
Ln&Ls Allowance/Total Loans & Leases	1.39	1.55	1.54	1.52	1.40
Ln&Ls Allowance/Net Ln&Ls Losses (X)	9.63	6.57	5.31	5.57	9.35
ALL/Nonaccrual Assets	388.54	314.16	284.48	289.94	320.37
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	286.64	245.33	207.03	199.48	229.94
Gross Ln&Ls Losses/Avg Loans & Leases	0.34	0.47	0.54	0.55	0.40
Recoveries/Avg Loans and Leases	0.12	0.12	0.10	0.10	0.10
Net Losses/Avg Loans and Leases	0.21	0.33	0.42	0.43	0.30
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	N/A	N/A
Recoveries/Prior Year-End Losses	32.98	25.50	25.77	30.41	31.49
Earnings Coverage of Net Losses (X)	18.26	14.76	12.75	13.07	21.02
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.06	0.09	0.10	0.06	0.03
RE Loans Secured By 1-4 Family	0.05	0.08	0.08	0.07	0.04
Revolving	0.03	0.04	0.04	0.07	0.02
Closed-End	0.06	0.10	0.09	0.07	0.05
Commercial Real Estate Loans	0.05	0.09	0.10	0.05	0.02
Construction and Land Dev	0.03	0.06	0.10	0.02	0.02
Multifamily	0.01	0.01	0.03	0.01	0.00
Nonfarm Nonresidential	0.07	0.10	0.08	0.06	0.02
RE Loans Secured by Farmland	0.01	0.01	0.08	0.02	0.02
Commercial and Industrial Loans	0.37	0.64	0.80	0.75	0.55
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.93	1.04	1.05	1.07	0.93
Credit Card Loans	3.05	0.45	2.91	4.60	2.37
Agricultural Loans	0.07	0.38	0.17	0.12	0.12
Loans to Foreign Governments & Inst	0.12	0.00	0.00	0.00	2.47
Other Loans and Leases	0.47	1.00	0.97	0.74	0.48

## PEER GROUP 02

PERCENT OF LOANS AND LEASES	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
30-89 Days PD Loans and Leases	0.65	0.83	1.03	1.20	1.08
90+ Days PD Loans and Leases	0.08	0.11	0.14	0.19	0.17
Nonaccrual Loans and Leases	0.51	0.68	0.79	0.73	0.61
90+ Days PD and Nonaccrual Loans and Leases	0.61	0.82	0.94	0.94	0.83
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	0.01	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.65	0.83	1.03	1.20	1.08
90+ Days Past Due Assets	0.08	0.11	0.14	0.19	0.17
Nonaccrual Assets	0.52	0.69	0.79	0.74	0.61
30+ Days PD & Nonaccrual Assets	1.30	1.69	1.98	2.14	1.96
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.38	0.50	0.57	0.59	0.52
90+ PD & Nonaccrual Assets + OREO	0.45	0.58	0.66	0.67	0.59
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.38	0.51	0.58	0.54	0.45
Allowance for Loan & Lease Losses	45.16	56.32	63.63	59.83	54.30
Equity Cap + ALLL	3.99	5.50	6.22	5.93	5.27
Tier 1 Cap + ALLL	4.26	5.69	6.55	6.21	5.42
Loans & Leases + RE Acquired	0.63	0.84	0.96	0.88	0.73

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Real Estate - 30-89 Days PD	0.56	0.73	0.84	0.94	0.88
- 90+ Days Past Due	0.07	0.10	0.11	0.13	0.13
- Nonaccrual	0.43	0.62	0.77	0.63	0.51
Coml & Indl - 30-89 Days PD	0.71	1.01	1.04	1.16	1.06
- 90+ Days Past Due	0.07	0.10	0.13	0.15	0.15
- Nonaccrual	0.89	1.24	1.13	1.24	1.06
Individuals - 30-89 Days PD	1.22	1.49	1.67	2.13	1.95
- 90+ Days Past Due	0.12	0.15	0.17	0.25	0.24
- Nonaccrual	0.19	0.19	0.21	0.23	0.21
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.31	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	0.22	0.48	0.67	0.47	0.48
- 90+ Days Past Due	0.01	0.08	0.03	0.03	0.07
- Nonaccrual	0.30	0.50	1.12	0.91	0.48
Foreign Govts- 30-89 Days PD	0.01	0.29	2.04	2.33	2.59
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	16.67	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.48	0.82	1.03	0.99	0.71
- 90+ Days Past Due	0.04	0.06	0.06	0.17	0.13
- Nonaccrual	0.24	0.21	0.39	0.43	0.27
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.76	0.95	1.09	1.14	1.05
- 90+ Days Past Due	0.09	0.14	0.15	0.16	0.16
- Nonaccrual	0.38	0.52	0.56	0.48	0.35
Revolving - 30-89 Days PD	0.36	0.41	0.45	0.67	0.71
- 90+ Days Past Due	0.04	0.03	0.03	0.08	0.12
- Nonaccrual	0.09	0.13	0.11	0.23	0.21
Closed-End - 30-89 Days PD	0.91	1.04	1.23	1.21	1.09
- 90+ Days Past Due	0.10	0.16	0.17	0.17	0.17
- Nonaccrual	0.42	0.65	0.60	0.52	0.36
- Jr Lien 30-89 Days PD	0.08	0.11	0.11	N/A	N/A
- Jr Lien 90+ Days PD	0.01	0.01	0.02	N/A	N/A
- Jr Lien Nonaccrual	0.06	0.08	0.06	N/A	N/A
Commercial RE - 30-89 Days PD	0.38	0.57	0.62	0.73	0.57
- 90+ Days Past Due	0.04	0.05	0.08	0.09	0.09
- Nonaccrual	0.50	0.69	0.85	0.60	0.47
Const & Dev - 30-89 Days PD	0.47	0.50	0.66	1.08	0.67
- 90+ Days Past Due	0.04	0.06	0.07	0.09	0.06
- Nonaccrual	0.21	0.42	0.61	0.42	0.43
Multi family - 30-89 Days PD	0.28	0.32	0.33	0.14	0.36
- 90+ Days Past Due	0.02	0.01	0.01	0.07	0.06
- Nonaccrual	0.20	0.16	0.43	0.37	0.14
Nonfarm Nres- 30-89 Days PD	0.34	0.52	0.63	0.58	0.53
- 90+ Days Past Due	0.04	0.05	0.07	0.07	0.08
- Nonaccrual	0.51	0.66	0.75	0.55	0.50
Farmland - 30-89 Days PD	0.39	0.44	0.96	0.59	0.94
- 90+ Days Past Due	0.03	0.03	0.03	0.13	0.10
- Nonaccrual	0.49	0.59	0.88	0.82	1.02
Credit Card - 30-89 Days PD	1.72	1.36	1.56	1.82	1.65
- 90+ Days Past Due	0.84	0.57	0.78	0.86	0.51
- Nonaccrual	0.10	0.10	0.15	0.13	0.11



CAPITAL RATIOS	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Tier 1 Leverage Ratio	8.53	8.32	8.16	7.99	7.84
Tier 1 RBC Ratio	11.80	11.85	11.73	11.45	11.14
Total Risk-Based Capital Ratio	13.49	13.70	13.42	13.02	12.58
Tangible Tier 1 Leverage Ratio	8.40	8.18	8.01	7.82	7.65
Tangible Common Eq Cap/Tan Assets	6.92	7.02	7.18	7.11	6.87
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	17.52	17.08	15.78	15.72	16.30
Standby Letters of Credit	1.26	1.29	1.18	1.05	1.06
Commercial & Similar Letters of Credit	0.12	0.13	0.14	0.10	0.10
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	3.67	3.65	3.50	3.18	4.09
Interest Rate Contracts	3.00	3.08	3.09	2.81	3.65
Interest Rate Futures & Forward Contr	0.19	0.15	0.31	0.23	0.08
Written Options Contr (Int Rate)	0.08	0.06	0.05	0.00	0.01
Purchased Options Contr (Int Rate)	0.03	0.19	0.23	0.33	1.26
Interest Rate Swaps	2.16	1.97	1.60	1.33	1.58
Foreign Exchange Contracts	0.10	0.08	0.08	0.06	0.08
Futures & Forward Foreign Exch Contr	0.07	0.04	0.06	0.06	0.06
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	0.03	0.03	0.01	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)	0.01	0.01	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	30.57	29.94	27.15	27.43	27.70

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Interest Rate Contracts	89.30	91.16	92.70	95.41	95.52
Foreign Exchange Contracts	8.28	5.03	6.25	3.55	4.37
Equity, Comm, & Other Contracts	1.07	2.44	0.50	0.18	0.00
Futures and Forwards	19.44	22.62	33.10	36.48	24.21
Written Options	8.75	9.49	5.50	0.79	0.74
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	8.38	9.49	5.48	0.37	0.33
Purchased Options	4.12	5.43	5.67	10.02	20.68
Exchange-Traded	0.00	0.02	0.04	0.00	1.19
Over-The-Counter	3.67	4.79	5.27	8.56	15.68
Swaps	56.51	57.81	50.05	47.13	47.02
Held for Trading	9.53	8.51	10.27	9.25	6.79
Interest Rate Contracts	1.96	4.01	5.78	5.09	4.36
Foreign Exchange Contracts	3.96	2.44	1.86	0.00	0.03
Equity, Comm, & Other Contracts	0.00	0.00	0.07	0.03	0.00
Non-Traded	90.47	91.49	89.73	90.75	93.21
Interest Rate Contracts	77.76	79.53	77.77	88.41	82.51
Foreign Exchange Contracts	0.93	1.14	1.93	1.46	2.77
Equity, Comm, & Other Contracts	0.95	2.32	0.00	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	84.33	83.43	89.93	82.67	91.04
One Year or Less	24.79	20.28	37.91	32.05	38.75
Over 1 Year to 5 Years	26.13	32.71	23.58	36.01	37.39
Over 5 Years	17.84	15.76	15.63	10.97	6.51
Gross Negative Fair Value (Abs Val)	0.89	1.05	1.30	0.76	0.47
Gross Positive Fair Value	0.73	1.08	0.96	0.44	0.51
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	0.01	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	0.02	0.03	0.04	0.02	0.04
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.17	0.13	0.00	-0.02	-0.05
Decr (Incr) in Int Expense/Net Income	0.85	0.81	0.75	0.25	0.12
Net Incr (Decr) Nonint Alloc/Net Income	0.07	0.15	0.17	0.02	0.00
Incr (Decr) in Net Income/Net Income	1.81	1.36	2.34	0.36	0.19

INSURANCE ACTIVITIES	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.02	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	29.55	33.40	33.82	N/A	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	70.45	66.60	66.18	N/A	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	9.98	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	0.98	1.08	0.88	N/A	N/A
Premium Inc/Ins Activities Revenue	6.28	3.74	3.79	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	71.06	79.48	72.25	N/A	N/A
Other Prem Inc/Total Prem Inc	28.94	20.52	27.75	N/A	N/A
Ins Under Net Income/Consol Net Income	0.08	0.09	0.03	N/A	N/A
Ins Net Inc (P/C)/Equity (P/C)	11.01	14.22	1.62	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	9.00	10.63	16.07	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	114.83	101.68	75.42	N/A	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.03	0.12	N/A	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.00	2.28	3.99	N/A	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	N/A	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	9.18	6.96	N/A	N/A	N/A
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	N/A	N/A
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.92	69.44	110.63	651.18	43.59
Cost: Interest-Bearing Deposits	1.36	1.51	2.81	4.62	5.97
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	10.49	11.72	1.03	N/A
Commercial and Industrial Loans	3.11	2.50	0.92	0.67	2.41
Foreign Governments and Inst	0.12	0.00	0.00	0.00	2.47
Leases	0.95	3.05	144.08	37.91	1.30
GROWTH RATES:					
Net Loans and Leases	10.96	-2.96	-12.08	-0.10	62.09
Total Selected Assets	25.11	9.39	64.19	18.57	12.53
Deposits	44.03	286.51	42.21	78.42	31.19

PROFITABILITY:	PEER GROUP 02				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Net Income/Avg Equity Capital	13.18	13.54	14.46	13.39	14.97
Bank Net Inc/Avg Eq Inv in Banks	13.50	14.00	15.05	13.87	16.11
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.05	4.25	4.39	13.60	5.98
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.54	8.83	11.52	14.21	13.23
Bank Net Income/Parent Net Income	88.14	86.82	85.84	86.58	86.17
Nonbank Net Income/Parent Net Income	1.82	1.47	1.85	4.03	2.20
Sub BHCs Net Inc/Parent Net Income	65.56	83.42	89.23	67.07	56.60
LEVERAGE:					
Total Liabilities/Equity	23.02	23.87	19.41	17.72	16.56
Total Debt/Equity Capital	3.62	6.23	4.92	6.21	7.55
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.24	19.25	14.12	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	3.68	6.29	5.15	6.43	7.76
Total Debt/Eq Cap - Exc Over Fair Value	3.69	6.30	4.95	6.25	7.64
Long-Term Debt/Equity Capital	2.96	4.59	3.37	4.07	4.36
Short-Term Debt/Equity Capital	0.22	1.29	1.21	1.52	2.78
Current Portion of LT Debt/Equity	0.03	0.07	0.02	0.01	0.00
Exc Cost Over Fair Value/Equity Cap	0.55	0.34	0.23	0.19	0.79
Long-Term Debt/Consolidated LT Debt	8.09	9.99	9.41	12.85	17.76
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	109.96	109.96	108.42	105.54	103.43
Total Investment in Subs/Equity	112.69	113.23	111.05	109.65	107.37
Equity Inv in Subs/Cons Eq Cap+Min Int	95.71	96.43	97.32	97.89	97.45
Total Inv in Subs/Cons Eq Cap+Min Int	98.61	99.66	99.86	101.82	101.31
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.87	0.83	0.67	0.44	0.29
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.36	2.38	1.98	1.66	1.67
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	144.20	191.71	153.00	177.80	156.41
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	146.63	198.50	158.96	173.91	156.97
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	103.95	120.14	104.77	111.65	102.17
Pretax Oper Inc + Int Exp/Int Expense	36614.0	12397.1	6513.60	1696.22	5864.35
Div + Int From Subs/Int Exp + Div	218.66	354.08	233.52	203.20	171.59
Fees+Other Inc From Subs/Sal + Oth Exp	14.46	15.50	16.69	17.88	22.88
Net Inc/Curr Port of LT Debt+Pfd Div(X)	3661.92	1471.35	1032.61	4127.39	7342.53
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	2.03	1.91	0.64	0.96	0.62
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.07	0.63	0.00	0.92
Nonaccrual	0.00	0.25	12.92	4.90	0.42
Total	0.00	0.32	13.55	4.90	1.34
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	0.04
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.04
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	1.18	1.80	1.45	1.65	1.49
Combined Thrift Assets	0.00	0.03	0.07	0.03	0.08
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 02				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Div Paid/Inc Before Undist Inc	63.71	60.27	53.70	49.79	64.83
Dividends Paid/Net Income	30.51	32.17	28.34	31.10	31.34
Net Income - Dividends/Avg Equity	8.87	9.07	10.17	8.89	9.76
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	143.39	159.87	158.52	179.35	178.46
Dividends From Nonbank Subs	2.42	2.52	2.44	5.80	2.60
Dividends From Subsidiary BHCs	11.14	10.38	14.80	12.53	7.17
Dividends From All Subsidiaries	207.75	238.11	221.85	222.69	202.99
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	53.10	66.17	54.76	72.64	59.60
Interest Income From Bank Subs	0.74	0.41	0.47	0.63	0.51
Mgt & Service Fees From Bank Subs	5.65	3.65	3.85	5.73	5.62
Other Income From Bank Subs	0.04	0.02	0.00	0.00	0.01
Operating Income From Bank Subs	66.58	80.24	68.72	88.37	74.99
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	43.01	53.29	56.33	33.73	103.95
Interest Income From Nonbank Subs	4.82	8.49	35.70	10.51	32.43
Mgt & Serv Fees From Nonbank Subs	1.80	2.16	2.83	2.03	2.80
Other Income From Nonbank Subs	0.00	0.09	0.00	0.00	0.00
Operating Inc From Nonbank Subs	61.28	93.58	157.48	58.17	145.90
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	39.60	47.59	35.40	52.62	55.50
Interest Inc From Subsidiary BHCs	0.03	0.12	1.16	2.42	1.02
Mgt & Serv Fees From Sub BHCs	2.35	2.93	5.63	5.10	3.11
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	51.31	50.63	42.20	60.14	59.63
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	62.53	64.84	62.86	60.71	61.17
Interest Income From Bank Subs	0.84	0.72	0.48	0.69	0.90
Mgt & Serv Fees From Bank Subs	5.40	4.88	3.65	3.91	4.77
Other Income From Bank Subs	0.01	0.05	0.00	0.00	0.01
Operating Income From Bank Subs	76.23	76.58	70.73	77.06	73.06
Dividends From Nonbank Subs	0.85	1.17	0.94	1.13	0.87
Interest Income From Nonbank Subs	0.17	0.19	0.20	0.43	0.52
Mgt & Serv Fees From Nonbank Subs	0.03	0.07	0.08	0.10	0.05
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.48	1.80	1.71	2.69	2.93
Dividends From Subsidiary BHCs	4.97	9.17	9.29	4.94	6.73
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.03	0.02
Mgt & Serv Fees From Sub BHCs	0.00	0.01	0.01	0.01	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	5.67	10.08	10.91	5.37	7.19
Loans and Adv From Subs/ST Debt	2182.18	643.37	416.57	370.77	83.88
Loans and Adv From Subs/Total Debt	644.71	274.58	156.97	98.04	60.56

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									83
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.61	2.10	2.73	3.18	3.65	3.95	4.47	4.69	83
+ Non-interest Income	1.25	0.47	0.60	0.88	1.19	1.56	2.11	2.64	83
- Overhead Expense	2.96	1.57	1.72	2.43	2.93	3.47	3.90	4.87	83
- Provision for Losses	0.13	-0.03	0.00	0.06	0.12	0.19	0.32	0.38	83
+ Securities Gains (Losses)	0.02	-0.05	-0.02	-0.00	0.00	0.04	0.11	0.17	83
+ Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.00	0.03	83
= Pretax Net Oper Income (TE)	1.82	0.87	0.96	1.39	1.85	2.24	2.50	2.76	83
Net Operating Income	1.15	0.25	0.62	0.87	1.19	1.43	1.56	1.80	83
Net Income	1.15	0.25	0.62	0.87	1.19	1.43	1.56	1.80	83
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	5.34	3.78	4.27	5.02	5.37	5.72	6.04	6.31	83
Interest Expense	1.43	0.64	0.83	1.14	1.43	1.66	1.95	2.13	83
Net Interest Income (TE)	3.92	2.23	2.88	3.47	3.92	4.36	4.97	5.16	83
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.20	-0.00	0.04	0.10	0.17	0.29	0.45	0.54	83
Earnings Coverage of Net Losses (X)	18.25	-48.66	3.46	7.47	13.69	27.77	47.25	54.00	83
Ln&Ls Allowance/Total Loans & Leases	1.38	0.91	0.97	1.09	1.30	1.62	2.04	2.30	83
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.57	0.04	0.14	0.32	0.52	0.76	1.09	1.43	83
30-89 Days Past Due Loans and Leases	0.65	0.07	0.19	0.38	0.64	0.85	1.19	1.36	83
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	27.40	-0.72	5.89	17.71	29.51	36.12	46.88	55.71	83
Net ST Noncore Funding Dependence	17.60	-2.91	-0.71	10.43	16.92	24.61	33.68	41.52	83
Net Loans and Leases/Total Assets	61.79	27.49	42.48	54.90	63.95	69.10	72.78	75.37	83
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	8.52	6.36	6.71	7.43	8.28	9.56	10.92	11.70	83
Equity Capital/Total Assets	9.02	6.26	6.92	7.63	8.94	10.06	11.88	12.78	83
Net Loans&Ls/Equity Capital (X)	6.95	3.25	3.88	5.67	6.80	8.46	9.83	10.30	83
Cash Dividends/Net Income	30.51	0.00	0.00	14.28	35.52	47.10	57.86	70.34	81
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Retained Earnings/Avg Equity Cap	8.86	-0.83	3.17	6.11	8.44	11.53	14.22	16.88	83
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.21	0.00	0.00	0.00	0.00	0.00	1.27	2.96	83
Long-Term Debt/Equity Capital	2.95	0.00	0.00	0.00	0.00	3.85	15.59	25.78	83
Equity Investment in Subs/Equity Cap	109.96	73.63	82.88	99.65	110.44	121.11	132.57	142.67	83
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	146.63	15.44	31.69	89.62	112.26	175.54	358.12	476.40	82

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.92	3.45	3.96	4.63	4.96	5.21	5.49	5.97	83
Less: Interest Expense	1.31	0.54	0.77	1.06	1.28	1.56	1.82	2.06	83
Equals: Net Interest Income (TE)	3.61	2.10	2.73	3.18	3.65	3.95	4.47	4.69	83
Plus: Non-Interest Income	1.25	0.47	0.60	0.88	1.19	1.56	2.11	2.64	83
Equals: Adj Operating Income (TE)	4.92	2.87	3.70	4.35	4.91	5.30	6.03	6.53	83
Less: Overhead Expense	2.96	1.57	1.72	2.43	2.93	3.47	3.90	4.87	83
Less: Provision for Loan and Lease Losses	0.13	-0.03	0.00	0.06	0.12	0.19	0.32	0.38	83
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Plus: Realized G/L on AFS Sec	0.02	-0.05	-0.02	-0.00	0.00	0.04	0.11	0.20	83
Plus: Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.00	0.03	83
Equals: Pretax Net Oper Inc (TE)	1.82	0.87	0.96	1.39	1.85	2.24	2.50	2.76	83
Less: Applicable Income Taxes (TE)	0.64	0.27	0.29	0.48	0.62	0.81	0.94	1.02	83
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	83
Equals: Net Operating Income	1.15	0.25	0.62	0.87	1.19	1.43	1.56	1.80	83
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Equals: Net Income	1.15	0.25	0.62	0.87	1.19	1.43	1.56	1.80	83
Memo: Net Income (Last Four Qtrs)	1.16	0.46	0.62	0.89	1.20	1.43	1.56	1.80	82
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.21	86.98	88.54	90.56	92.23	93.45	96.17	97.16	83
Avg Int-Bearing Funds / Avg Assets	78.25	63.70	67.74	75.22	78.14	82.02	85.99	88.24	83
Int Income (TE) / Avg Earning Assets	5.34	3.78	4.27	5.02	5.37	5.72	6.04	6.31	83
Int Expense / Avg Earning Assets	1.43	0.64	0.83	1.14	1.43	1.66	1.95	2.13	83
Net Int Inc (TE) / Avg Earn Assets	3.92	2.23	2.88	3.47	3.92	4.36	4.97	5.16	83
YIELD OR COST:									
Total Loans and Leases (TE)	5.94	4.63	5.10	5.53	5.94	6.26	6.97	7.09	83
Interest-Bearing Bank Balances	1.77	0.11	0.39	0.93	1.34	2.47	4.06	6.83	76
Fed Funds Sold & Reverse Repos	1.31	0.87	0.99	1.16	1.29	1.48	1.64	1.77	73
Trading Assets	3.75	0.00	0.00	0.00	3.07	5.52	10.83	16.77	28
Total Earning Assets	5.21	3.77	4.25	4.92	5.23	5.58	5.77	6.24	83
Investment Securities (TE)	4.08	2.68	2.95	3.78	4.11	4.46	4.97	5.09	83
U.S. Treasury & Agency Sec (excl MBS)	3.15	1.65	1.92	2.49	3.20	3.75	4.10	4.66	83
Mortgage-Backed Securities	3.95	2.78	3.00	3.43	3.99	4.36	4.71	4.95	83
All Other Securities	6.58	2.71	3.43	5.20	6.62	7.40	8.80	16.84	83
Interest-Bearing Deposits	1.42	0.60	0.89	1.20	1.40	1.69	1.98	2.05	83
Time Deposits of \$100K or More	2.24	1.28	1.46	1.88	2.30	2.65	2.81	3.09	82
Time Deposits < \$100K	2.27	1.15	1.39	1.99	2.30	2.59	2.96	3.28	82
Other Domestic Deposits	0.72	0.27	0.42	0.54	0.72	0.86	1.06	1.14	82
Foreign Deposits	1.35	0.59	0.59	0.69	1.16	1.77	1.98	2.32	12
Fed Funds Purchased and Repos	1.45	0.84	0.99	1.12	1.28	1.64	2.35	3.35	81
Other Borrowed Funds & Trading Liab	3.12	1.55	1.68	2.20	3.04	3.74	4.74	5.69	80
All Interest-Bearing Funds	1.69	0.74	1.10	1.40	1.69	1.98	2.30	2.44	83

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	60.04	39.23	42.01	47.94	58.36	70.31	84.06	102.45	83
Avg Assets per Employee (\$000)	3976.59	1939.62	2493.38	2980.85	3464.47	4712.09	6722.80	8622.14	83

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.13	0.00	0.00	0.42	2.79	5.14	8.89	13.83	83
Overhead Exp / NII + Non-Int Income	61.67	43.28	48.08	54.40	61.02	67.22	76.80	78.21	83

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.96	1.57	1.72	2.43	2.93	3.47	3.90	4.87	83
Personnel Expense	1.58	0.79	0.97	1.31	1.55	1.91	2.21	2.71	83
Net Occupancy Expense	0.41	0.19	0.24	0.32	0.39	0.50	0.61	0.67	83
Other Operating Expenses	0.94	0.42	0.54	0.76	0.92	1.11	1.33	1.56	83
Overhead Less Non-Interest Income	1.65	0.71	0.88	1.32	1.62	1.96	2.27	2.70	83

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	60.29	41.04	47.18	53.64	59.34	65.97	75.54	77.26	83
Personnel Expense	32.67	20.96	23.25	28.80	32.06	37.07	41.04	44.61	83
Net Occupancy Expense	8.33	5.22	5.80	7.34	8.43	9.41	10.46	11.53	83
Other Operating Expenses	18.94	11.09	13.04	15.73	18.41	20.96	26.17	30.28	83
Total Non-Interest Income	25.47	11.35	14.01	19.34	23.96	31.10	39.15	41.86	83
Fiduciary Activities Income	1.88	0.00	0.00	0.00	1.41	3.41	5.89	8.24	83
Serv Charges on Deposit Accts - Domestic	7.85	1.22	2.04	5.08	7.93	9.89	13.82	17.38	83
Trading Revenue	0.21	-0.00	0.00	0.00	0.00	0.00	1.47	4.09	83
Investment Banking Fees & Commissions	1.51	0.00	0.00	0.37	1.10	2.01	5.12	10.03	83
Venture Capital Revenue	0.00	-0.03	0.00	0.00	0.00	0.00	0.00	0.07	83
Net Servicing Fees	0.33	-0.00	0.00	0.00	0.11	0.51	1.00	2.87	83
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	83
Insurance Activities Revenue	0.98	0.00	0.00	0.01	0.33	1.59	3.73	7.46	83
Net Gain (Loss) - Sales Loans, OREO, Oth	1.61	-0.08	0.00	0.17	0.99	2.50	4.49	10.29	83
Other Non-Interest Income	7.03	2.52	3.53	4.82	6.59	8.47	11.86	15.87	83
Overhead Less Non-Interest Income	34.21	16.88	22.25	28.08	33.37	38.48	49.44	54.35	83

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	29.88	9.05	18.17	26.84	31.29	34.13	37.42	38.18	82
Appl Inc Tax+TE/Pretax NOI+TE	35.27	26.92	30.24	32.86	35.28	37.44	39.90	40.61	82



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	42.70	6.51	21.96	35.84	44.77	51.09	56.66	63.21	83
Commercial and Industrial Loans	11.37	1.05	3.77	7.45	10.29	14.50	21.54	27.27	83
Loans to Individuals	4.50	0.12	0.33	1.19	3.03	7.82	10.96	12.37	83
Loans to Depository Institutions	0.03	0.00	0.00	0.00	0.00	0.00	0.19	0.70	83
Agricultural Loans	0.35	0.00	0.00	0.00	0.06	0.63	1.40	3.01	83
Other Loans and Leases	1.61	0.03	0.11	0.36	0.97	2.83	4.58	5.73	83
Net Loans and Leases	61.79	27.49	42.48	54.90	63.95	69.10	72.78	75.37	83
Debt Securities Over 1 Year	23.17	5.75	11.23	14.68	22.21	29.03	38.26	53.39	83
Mutual Funds and Equity Securities	0.23	0.00	0.00	0.00	0.13	0.35	1.00	1.32	83
Subtotal	86.65	70.10	78.64	83.83	87.47	90.03	91.06	92.77	83
Interest-Bearing Bank Balances	0.31	0.00	0.00	0.00	0.07	0.35	1.17	1.84	83
Federal Funds Sold & Reverse Repos	1.00	0.00	0.00	0.00	0.21	1.87	4.16	7.28	83
Debt Securities 1 Year or Less	1.79	0.01	0.04	0.25	0.93	2.55	6.11	8.10	83
Trading Assets	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.52	83
Total Earning Assets	90.56	85.31	86.37	88.75	90.50	92.15	94.84	95.50	83
Non-Int Cash and Due From Dep Inst	2.28	0.66	1.20	1.75	2.20	2.67	3.55	4.22	83
Acceptances	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.21	83
Other Real Estate Owned	0.04	0.00	0.00	0.00	0.04	0.08	0.12	0.20	83
All Other Assets	6.95	2.76	3.67	5.06	6.71	8.26	11.41	12.15	83
MEMORANDA:									
Short-Term Investments	3.48	0.15	0.31	0.70	2.14	5.36	11.29	13.26	83
U.S. Treasury Securities	0.38	0.00	0.00	0.00	0.05	0.40	2.09	3.77	83
U.S. Agency Securities (excl MBS)	5.66	0.03	0.31	2.64	4.45	8.45	13.79	16.46	83
Municipal Securities	2.59	0.00	0.04	0.59	1.94	3.56	7.56	9.67	83
Mortgage-Backed Securities	14.49	0.55	1.87	7.67	14.20	18.46	28.43	37.83	83
Asset-Backed Securities	0.09	0.00	0.00	0.00	0.00	0.00	0.66	1.48	83
Other Debt Securities	0.65	0.00	0.00	0.00	0.16	1.03	2.89	3.99	83
RE Loans Secured by 1-4 Family	15.37	0.51	2.45	7.27	15.63	22.98	28.41	33.78	83
Revolving	3.45	0.00	0.00	1.23	2.87	4.93	7.90	8.94	83
Closed-End, Sec by First Liens	10.33	0.45	1.44	3.78	8.90	16.23	21.39	25.75	83
Closed-End, Sec by Junior Liens	1.19	0.00	0.00	0.21	0.85	1.84	3.16	3.72	83
Commercial Real Estate Loans	24.83	1.58	5.78	16.92	24.01	32.61	43.53	51.65	83
Construction and Land Dev	6.00	0.01	0.42	2.25	5.42	8.56	13.19	15.62	83
Multifamily	1.50	0.00	0.13	0.49	1.27	2.35	3.68	4.38	83
Nonfarm Nonresidential	16.31	1.17	4.51	11.14	15.87	21.20	28.21	33.32	83
RE Loans Secured by Farmland	0.56	0.00	0.00	0.01	0.24	0.87	2.38	2.85	83
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	68.57	20.63	41.88	61.42	69.67	76.28	89.27	92.07	83
RE Loans Secured by 1-4 Family	24.30	1.49	4.99	11.14	23.50	36.33	45.21	58.37	83
Revolving	5.47	0.00	0.00	2.25	4.92	7.34	12.46	13.00	83
Closed-End	18.54	1.34	3.38	7.67	16.59	27.47	36.37	49.16	83
Commercial Real Estate Loans	38.51	4.13	14.92	27.86	35.56	51.37	64.22	68.24	83
Construction and Land Dev	9.14	0.08	0.90	3.86	8.09	13.80	19.87	23.11	83
Multifamily	2.34	0.01	0.26	0.82	2.14	3.31	5.26	7.19	83
Nonfarm Nonresidential	25.47	3.14	11.49	17.61	23.84	32.39	42.36	47.65	83
RE Loans Secured by Farmland	0.87	0.00	0.00	0.02	0.34	1.41	3.67	4.40	83
Loans to Depository Institutions	0.05	0.00	0.00	0.00	0.00	0.00	0.30	0.98	83
Commercial and Industrial Loans	18.44	3.28	6.78	11.24	15.82	22.59	37.67	56.13	83
Loans to Individuals	7.21	0.22	0.70	2.04	5.39	12.66	18.70	19.39	83
Credit Card Loans	0.16	0.00	0.00	0.00	0.00	0.17	1.02	1.49	83
Agricultural Loans	0.55	0.00	0.00	0.00	0.10	0.99	2.15	4.41	83
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	83
Other Loans and Leases	2.73	0.09	0.16	0.56	1.57	4.40	7.96	11.94	83

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.48	0.15	0.31	0.70	2.14	5.36	11.29	13.26	83
Liquid Assets	25.48	9.02	14.80	18.22	23.48	29.28	41.72	52.28	83
Investment Securities	25.99	9.22	13.53	18.68	23.76	32.22	45.10	55.77	83
Net Loans and Leases	61.79	27.49	42.48	54.90	63.95	69.10	72.78	75.37	83
Net Lns, Ls & Stdbly Ltrs of Credit	63.31	27.78	47.32	56.00	66.01	70.59	73.53	79.17	83
Core Deposits	59.33	20.97	40.92	53.52	60.06	66.40	72.49	77.11	83
Noncore Funding	28.16	8.65	14.00	20.65	27.86	34.38	44.58	64.84	83
Time Deposits of \$100K or More	11.26	3.55	4.07	6.24	8.99	15.75	24.00	25.66	83
Foreign Deposits	0.37	0.00	0.00	0.00	0.00	0.00	2.50	7.94	83
Fed Funds Purchased and Repos	5.30	0.00	0.02	1.95	4.60	8.65	12.61	17.11	83
Net Fed Funds Purchased (Sold)	4.50	-3.28	-2.52	1.16	3.59	7.80	11.40	15.48	83
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	83
Oth Borrowings W/Rem Mat 1 Yr or Less	3.05	0.00	0.01	0.51	2.21	5.15	8.09	10.94	83
Earning Assets Repr in 1 Year	40.33	11.40	16.58	26.49	41.56	51.49	58.49	61.97	83
Int-Bearing Liab Repr in 1 Year	24.19	6.98	9.19	14.28	19.38	33.22	48.49	52.89	83
Long-Term Debt Repr in 1 Year	0.51	0.00	0.00	0.00	0.00	0.31	3.70	4.93	83
Net Assets Repriceable in 1 Year	14.75	-18.14	-7.56	3.41	13.51	28.52	34.66	38.46	83
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	27.40	-0.72	5.89	17.71	29.51	36.12	46.88	55.71	83
Net ST Noncore Funding Dependence	17.60	-2.91	-0.71	10.43	16.92	24.61	33.68	41.52	83
Short-Term Inv/ST Noncore Funding	25.15	0.49	1.00	4.45	11.26	34.29	87.80	128.27	83
Liq Asts-ST Noncore Fndg/Nonliq Asts	8.82	-21.15	-13.76	-1.93	7.89	16.22	34.92	54.38	83
Net Loans and Leases/Total Deposits	85.19	49.02	55.82	77.92	85.73	95.12	101.84	111.50	83
Net Loans and Leases/Core Deposits	107.40	56.07	81.96	91.47	104.81	117.38	149.28	166.26	82
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.30	-1.06	-0.55	-0.05	0.07	0.61	1.57	2.45	64
Avail-For-Sale Sec Appr(Depr)/Eq Cap	0.64	-2.64	-2.14	-0.77	0.24	1.74	4.08	6.52	83
Struct Notes Appr(Depr)/Eq Cap	-0.04	-1.50	-0.33	-0.06	-0.01	0.00	0.02	0.10	26
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	10.54	0.00	0.00	0.04	4.39	18.24	45.47	57.07	83
Available-For-Sale Securities	89.45	42.34	51.86	80.54	95.29	99.91	100.00	100.00	83
U.S. Treasury Securities	1.58	0.00	0.00	0.01	0.30	1.48	7.96	18.39	83
U.S. Agency Securities (excl MBS)	23.46	0.13	1.00	10.74	20.78	34.85	52.27	65.37	83
Municipal Securities	10.52	0.00	0.15	2.68	9.19	16.67	24.85	34.37	83
Mortgage-Backed Securities	55.55	4.58	16.81	41.75	59.09	71.34	82.00	87.73	83
Asset-Backed Securities	0.34	0.00	0.00	0.00	0.00	0.02	2.53	5.98	83
Other Debt Securities	2.29	0.00	0.00	0.03	0.71	4.02	9.50	10.85	83
Mutual Funds and Equity Securities	1.05	0.00	0.00	0.05	0.51	1.49	5.05	6.57	83
Debt Securities 1 Year or Less	8.22	0.05	0.28	1.16	3.66	10.11	28.90	42.20	83
Debt Securities 1 To 5 Years	31.19	1.53	3.67	12.74	28.50	48.81	61.95	69.68	83
Debt Securities Over 5 Years	57.05	1.32	7.55	30.90	60.01	80.96	90.95	95.65	83
Pledged Securities	59.61	10.94	26.17	42.25	60.51	75.17	89.65	92.93	83
Structured Notes, Fair Value	0.66	0.00	0.00	0.00	0.00	0.87	4.04	7.10	83

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.13	-0.03	0.00	0.06	0.12	0.19	0.32	0.38	83
Provision for Ln&Ls Losses/Avg Lns&Ls	0.22	-0.04	0.00	0.11	0.21	0.33	0.50	0.61	83
Provision for Ln&Ls Losses/Net Losses	110.92	-40.17	2.60	72.28	101.86	156.24	225.01	295.45	83
Ln&Ls Allowance/Total Loans & Leases	1.38	0.91	0.97	1.09	1.30	1.62	2.04	2.30	83
Ln&Ls Allowance/Net Ln&Ls Losses (X)	9.63	2.57	2.86	4.97	7.45	12.68	21.51	37.69	79
ALLL/Nonaccrual Assets	388.54	85.37	136.93	184.92	293.05	494.02	765.49	2415.28	83
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	286.64	78.99	124.56	156.17	254.70	379.17	565.36	672.72	83
Gross Ln&Ls Losses/Avg Loans & Leases	0.33	0.03	0.12	0.16	0.27	0.45	0.72	0.84	83
Recoveries/Avg Loans and Leases	0.11	0.01	0.03	0.05	0.08	0.14	0.29	0.38	83
Net Losses/Avg Loans and Leases	0.20	-0.00	0.04	0.10	0.17	0.29	0.45	0.54	83
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Recoveries/Prior Year-End Losses	32.98	8.60	14.20	20.52	27.81	43.05	66.91	81.61	82
Earnings Coverage of Net Losses (X)	18.25	-48.66	3.46	7.47	13.69	27.77	47.25	54.00	83
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.05	-0.03	-0.00	0.00	0.03	0.10	0.19	0.27	83
RE Loans Secured By 1-4 Family	0.05	-0.02	-0.00	0.00	0.03	0.09	0.19	0.28	81
Revolving	0.03	-0.04	-0.01	0.00	0.00	0.05	0.14	0.18	76
Closed-End	0.06	-0.06	-0.01	0.00	0.02	0.12	0.22	0.42	81
Commercial Real Estate Loans	0.05	-0.05	-0.02	0.00	0.02	0.09	0.22	0.28	81
Construction and Land Dev	0.03	-0.03	-0.01	0.00	0.00	0.05	0.16	0.26	79
Multifamily	0.00	-0.00	0.00	0.00	0.00	0.00	0.08	0.17	80
Nonfarm Nonresidential	0.06	-0.08	-0.03	0.00	0.01	0.10	0.27	0.50	81
RE Loans Secured by Farmland	0.00	-0.08	-0.02	0.00	0.00	0.00	0.07	0.16	66
Commercial and Industrial Loans	0.37	-0.66	-0.01	0.13	0.26	0.59	1.05	1.35	83
Loans to Depository Institutions	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Loans to Individuals	0.92	0.13	0.23	0.49	0.77	1.27	2.16	2.32	74
Credit Card Loans	3.04	-5.09	0.00	0.08	2.51	3.85	7.03	16.90	43
Agricultural Loans	0.06	-0.82	-0.11	0.00	0.00	0.05	0.42	1.51	59
Loans to Foreign Governments & Inst	0.11	0.00	0.00	0.00	0.00	0.00	0.24	0.53	7
Other Loans and Leases	0.46	-0.26	-0.03	0.00	0.06	0.60	2.53	4.22	82

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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30-89 Days PD Loans and Leases	0.65	0.07	0.19	0.38	0.64	0.85	1.19	1.36	83
90+ Days PD Loans and Leases	0.08	0.00	0.00	0.01	0.05	0.13	0.29	0.37	83
Nonaccrual Loans and Leases	0.51	0.04	0.12	0.29	0.46	0.69	1.01	1.38	83
90+ Days PD and Nonaccrual Loans and Leases	0.60	0.15	0.21	0.37	0.56	0.77	1.05	1.58	83
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.06	83
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
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30-89 Days Past Due Assets	0.65	0.07	0.19	0.38	0.64	0.85	1.19	1.36	83
90+ Days Past Due Assets	0.08	0.00	0.00	0.01	0.05	0.13	0.29	0.37	83
Nonaccrual Assets	0.52	0.04	0.12	0.29	0.47	0.70	1.05	1.38	83
30+ Days PD & Nonaccrual Assets	1.30	0.51	0.61	0.88	1.21	1.61	2.12	2.56	83
PERCENT OF TOTAL ASSETS									
-----									
90+ Days PD and Nonaccrual Assets	0.38	0.08	0.12	0.21	0.34	0.54	0.69	0.90	83
90+ PD & Nonaccrual Assets + OREO	0.44	0.09	0.15	0.25	0.41	0.63	0.79	1.07	83
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
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Total Assets	0.38	0.03	0.10	0.20	0.32	0.54	0.73	1.00	83
Allowance for Loan & Lease Losses	45.16	5.53	14.00	24.05	40.78	66.63	82.60	119.26	83
Equity Cap + ALLL	3.98	0.23	0.92	2.06	3.21	5.56	8.15	11.04	83
Tier 1 Cap + ALLL	4.25	0.27	1.14	2.28	3.30	5.96	8.51	11.31	83
Loans & Leases + RE Acquired	0.62	0.06	0.18	0.35	0.53	0.84	1.23	1.60	83

PEER GROUP 2

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	0.56	0.03	0.08	0.32	0.52	0.75	1.11	1.37	83
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.04	0.10	0.21	0.37	83
- Nonaccrual	0.43	0.00	0.04	0.20	0.34	0.62	0.99	1.29	83
Coml & Indl - 30-89 Days PD	0.71	0.04	0.11	0.29	0.61	0.98	1.58	2.46	83
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.02	0.11	0.27	0.37	83
- Nonaccrual	0.89	0.00	0.10	0.41	0.79	1.29	1.89	2.47	83
Individuals - 30-89 Days PD	1.21	0.02	0.26	0.61	1.06	1.76	2.23	3.05	83
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.08	0.19	0.42	0.64	83
- Nonaccrual	0.19	0.00	0.00	0.01	0.11	0.30	0.62	0.98	83
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Agricultural - 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.54	0.90	1.37	59
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.17	59
- Nonaccrual	0.30	0.00	0.00	0.00	0.00	0.51	1.69	2.73	59
Foreign Govts- 30-89 Days PD	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.05	7
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.04	0.09	7
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Other Lns&Ls - 30-89 Days PD	0.48	0.00	0.00	0.00	0.18	0.61	1.78	5.48	82
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.02	0.11	0.84	82
- Nonaccrual	0.24	0.00	0.00	0.00	0.00	0.37	1.17	2.11	82

MEMORANDA:

1-4 Family - 30-89 Days PD	0.76	0.06	0.13	0.36	0.73	1.01	1.56	1.73	81
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.05	0.13	0.30	0.44	81
- Nonaccrual	0.38	0.00	0.00	0.13	0.28	0.53	0.97	1.13	81
Revolving - 30-89 Days PD	0.35	0.00	0.00	0.08	0.29	0.54	0.97	1.55	76
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.05	0.13	0.29	76
- Nonaccrual	0.08	0.00	0.00	0.00	0.03	0.10	0.24	0.78	76
Closed-End - 30-89 Days PD	0.90	0.02	0.12	0.41	0.82	1.26	1.85	2.46	81
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.05	0.18	0.35	0.45	81
- Nonaccrual	0.41	0.00	0.00	0.15	0.33	0.65	1.25	1.47	81
- Jr Lien 30-89 Days PD	0.08	0.00	0.00	0.00	0.04	0.14	0.25	0.33	81
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.01	0.05	0.07	81
- Jr Lien Nonaccrual	0.06	0.00	0.00	0.00	0.02	0.08	0.23	0.37	81
Commercial RE - 30-89 Days PD	0.38	0.00	0.00	0.14	0.31	0.62	0.85	1.23	81
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.01	0.07	0.13	0.18	81
- Nonaccrual	0.49	0.00	0.00	0.14	0.39	0.69	1.21	1.67	81
Const & Dev - 30-89 Days PD	0.46	0.00	0.00	0.00	0.30	0.73	1.71	2.69	79
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.02	0.24	0.52	79
- Nonaccrual	0.21	0.00	0.00	0.00	0.07	0.36	0.89	1.11	79
Multifamily - 30-89 Days PD	0.28	0.00	0.00	0.00	0.00	0.40	1.24	2.10	80
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.61	80
- Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.26	1.19	2.44	80
Nonfarm Nres- 30-89 Days PD	0.33	0.00	0.00	0.10	0.30	0.56	0.93	1.11	81
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.07	0.13	0.21	81
- Nonaccrual	0.50	0.00	0.00	0.12	0.40	0.88	1.35	1.63	81
Farm land - 30-89 Days PD	0.39	0.00	0.00	0.00	0.12	0.74	1.20	2.64	66
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.24	0.53	66
- Nonaccrual	0.49	0.00	0.00	0.00	0.00	0.54	2.45	4.24	66
Credit Card - 30-89 Days PD	1.71	0.00	0.00	0.45	1.44	2.53	3.94	7.68	43
- 90+ Days Past Due	0.83	0.00	0.00	0.00	0.48	1.04	2.89	7.10	43
- Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.00	0.70	1.32	43

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.52	6.36	6.71	7.43	8.28	9.56	10.92	11.70	83
Tier 1 RBC Ratio	11.80	8.23	9.09	9.81	11.23	12.81	16.68	22.56	83
Total Risk-Based Capital Ratio	13.49	10.81	10.96	11.56	12.66	14.55	18.41	22.95	83
Tangible Tier 1 Leverage Ratio	8.39	6.29	6.54	7.14	8.19	9.35	10.86	11.15	83
Tangible Common Eq Cap/Tan Assets	6.91	4.39	4.85	5.67	6.73	7.82	9.61	11.07	83
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	17.52	4.87	9.22	12.25	17.80	21.13	25.67	30.13	83
Standby Letters of Credit	1.25	0.05	0.29	0.61	0.91	1.70	3.09	4.42	83
Commercial & Similar Letters of Credit	0.11	0.00	0.00	0.00	0.02	0.16	0.53	1.15	83
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	3.67	0.00	0.00	0.00	1.05	6.16	14.50	26.53	83
Interest Rate Contracts	3.00	0.00	0.00	0.00	0.77	6.00	13.13	21.16	83
Interest Rate Futures & Forward Contr	0.19	0.00	0.00	0.00	0.00	0.30	0.87	1.98	83
Written Options Contr (Int Rate)	0.08	0.00	0.00	0.00	0.00	0.05	0.52	0.89	83
Purchased Options Contr (Int Rate)	0.03	0.00	0.00	0.00	0.00	0.00	0.09	1.17	83
Interest Rate Swaps	2.16	0.00	0.00	0.00	0.29	4.05	10.60	14.71	83
Foreign Exchange Contracts	0.10	0.00	0.00	0.00	0.00	0.00	0.51	2.85	83
Futures & Forward Foreign Exch Contr	0.06	0.00	0.00	0.00	0.00	0.00	0.39	1.50	83
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	83
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	83
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Equity, Commodity, & Other Deriv Contr	0.03	0.00	0.00	0.00	0.00	0.00	0.08	1.53	83
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	83
Purchased Options Contr (Comm & Oth)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.74	83
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	30.57	12.83	17.73	20.90	29.09	39.68	46.91	51.54	83

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	89.29	0.00	17.13	84.30	100.00	100.00	100.00	100.00	59
Foreign Exchange Contracts	8.27	0.00	0.00	0.00	0.00	1.07	55.88	82.66	59
Equity, Comm, & Other Contracts	1.06	0.00	0.00	0.00	0.00	0.00	6.95	20.32	59
Futures and Forwards	19.44	0.00	0.00	0.00	7.98	43.66	79.82	100.00	59
Written Options	8.74	0.00	0.00	0.00	0.00	14.41	50.00	50.40	59
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Over-The-Counter	8.37	0.00	0.00	0.00	0.00	10.77	50.00	50.40	59
Purchased Options	4.12	0.00	0.00	0.00	0.00	2.98	25.04	46.36	59
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Over-The-Counter	3.66	0.00	0.00	0.00	0.00	1.16	25.04	46.36	59
Swaps	56.50	0.00	0.00	1.26	68.77	97.63	100.00	100.00	59
Held for Trading	9.53	0.00	0.00	0.00	0.00	0.00	67.28	82.39	59
Interest Rate Contracts	1.95	0.00	0.00	0.00	0.00	0.00	17.08	29.38	59
Foreign Exchange Contracts	3.96	0.00	0.00	0.00	0.00	0.00	40.12	77.35	59
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Non-Traded	90.46	0.00	22.78	98.39	100.00	100.00	100.00	100.00	59
Interest Rate Contracts	77.75	0.00	0.00	60.00	100.00	100.00	100.00	100.00	59
Foreign Exchange Contracts	0.92	0.00	0.00	0.00	0.00	0.00	6.28	23.53	59
Equity, Comm, & Other Contracts	0.94	0.00	0.00	0.00	0.00	0.00	6.95	20.32	59
Deriv Contr (Excl Fut & FX LE 14 Days)	84.32	26.91	40.43	70.24	97.28	100.00	100.00	100.00	59
One Year or Less	24.78	0.00	0.00	3.09	19.71	48.06	62.57	81.75	59
Over 1 Year to 5 Years	26.12	0.00	0.00	0.00	23.07	47.31	82.32	90.30	59
Over 5 Years	17.83	0.00	0.00	0.00	5.38	38.84	74.72	100.00	59
Gross Negative Fair Value (Abs Val)	0.89	0.00	0.00	0.17	0.44	1.17	2.78	5.09	59
Gross Positive Fair Value	0.73	0.00	0.00	0.04	0.31	0.73	3.51	7.15	59
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	83
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	83
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	83
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	83
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	83
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
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	83
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.01	0.00	0.00	0.00	0.00	0.01	0.10	0.18	83
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.16	-1.77	-0.43	0.00	0.00	0.00	1.60	3.44	81
Decr (Incr) in Int Expense/Net Income	0.85	-8.29	-0.43	0.00	0.00	0.13	6.77	13.10	81
Net Incr (Decr) Nonint Alloc/Net Income	0.06	-0.51	-0.09	0.00	0.00	0.00	0.28	2.61	81
Incr (Decr) in Net Income/Net Income	1.81	-8.29	-1.45	-0.14	0.00	1.92	10.21	19.56	81

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.28	83
Ins Under Assets(P/C)/Tot Ins Und Ast	29.54	0.00	0.00	0.00	0.00	75.58	100.00	100.00	17
Ins Under Assets(L/H)/Tot Ins Und Ast	70.45	0.00	0.00	0.00	100.00	100.00	100.00	100.00	17
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Ins Activities Revenue/Adj Oper Inc	0.98	0.00	0.00	0.01	0.33	1.59	3.73	7.46	83
Premium Inc/Ins Activities Revenue	6.28	0.00	0.00	0.00	0.00	0.00	48.13	92.00	68
Credit Rel Prem Inc/Tot Prem Inc	71.06	0.00	0.00	2.02	100.00	100.00	100.00	100.00	17
Other Prem Inc/Total Prem Inc	28.93	0.00	0.00	0.00	0.00	68.92	100.00	100.00	17
Ins Under Net Income/Consol Net Income	0.08	0.00	0.00	0.00	0.00	0.00	0.61	0.87	83
Ins Net Inc (P/C)/Equity (P/C)	11.00	3.68	3.68	4.19	5.92	9.79	19.74	24.11	5
Ins Net Inc (L/H)/Equity (L/H)	9.00	-0.18	0.12	3.12	4.24	10.10	17.32	23.84	11
Insur Ben, Losses, Exp/Insur Premiums	114.83	-230.23	-69.06	20.73	49.43	101.43	323.16	613.04	17
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.00	0.00	0.00	0.00	0.00	0.00	1.54	9.83	12
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
CSV Life Insurance/Tier 1 Cap + ALLL	9.17	0.00	0.00	0.00	7.93	18.34	23.04	25.19	83
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	83
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.91	0.00	0.00	0.00	0.00	0.00	2.79	564.63	39
Cost: Interest-Bearing Deposits	1.35	0.59	0.59	0.69	1.16	1.77	1.98	2.32	12
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	3.10	0.26	0.26	0.26	0.45	2.59	6.08	7.25	3
Foreign Governments and Inst	0.11	0.00	0.00	0.00	0.00	0.00	0.24	0.53	7
Leases	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	1
GROWTH RATES:									
Net Loans and Leases	10.95	-100.00	-100.00	-60.40	-13.74	29.70	183.25	238.05	36
Total Selected Assets	25.11	-96.03	-59.10	-32.45	0.00	31.65	194.62	289.82	44
Deposits	44.02	-100.00	-99.10	-26.64	-5.89	13.38	93.75	311.17	12





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	63.70	0.00	0.00	29.02	67.40	95.66	128.70	181.76	72
Dividends Paid/Net Income	30.51	0.00	0.00	14.28	35.52	47.10	57.86	70.34	81
Net Income - Dividends/Avg Equity	8.87	-0.83	3.17	6.11	8.44	11.53	14.22	16.87	83
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	143.38	0.00	0.00	86.47	125.12	196.24	357.30	559.09	71
Dividends From Nonbank Subs	2.41	0.00	0.00	0.00	0.00	1.63	9.97	26.67	71
Dividends From Subsidiary BHCs	11.13	0.00	0.00	0.00	0.00	0.00	99.52	169.30	71
Dividends From All Subsidiaries	207.74	0.00	47.54	100.74	146.12	238.51	511.19	723.71	71
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	53.09	0.00	0.00	32.21	52.47	80.78	105.43	108.91	70
Interest Income From Bank Subs	0.73	0.00	0.00	0.00	0.08	0.83	3.03	7.36	70
Mgt & Service Fees From Bank Subs	5.64	0.00	0.00	0.00	0.00	4.56	36.46	48.85	70
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.29	70
Operating Income From Bank Subs	66.58	0.00	7.80	34.40	61.12	94.38	130.40	144.51	70
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	43.00	0.00	0.00	0.00	25.96	81.58	100.00	211.02	44
Interest Income From Nonbank Subs	4.82	0.00	0.00	0.00	0.00	5.07	21.35	54.25	44
Mgt & Serv Fees From Nonbank Subs	1.79	0.00	0.00	0.00	0.00	0.00	13.31	21.85	44
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44
Operating Inc From Nonbank Subs	61.27	0.00	0.00	0.00	45.34	100.00	159.48	287.58	44
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	39.59	0.00	0.00	0.00	31.58	83.96	100.00	103.35	19
Interest Inc From Subsidiary BHCs	0.03	0.00	0.00	0.00	0.00	0.00	0.13	0.51	19
Mgt & Serv Fees From Sub BHCs	2.35	0.00	0.00	0.00	0.00	0.00	10.57	51.45	19
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
Operating Income From Sub BHCs	51.31	0.00	0.00	0.00	42.72	92.72	106.70	181.55	19
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	62.53	0.00	0.00	43.38	78.25	96.32	99.52	99.84	80
Interest Income From Bank Subs	0.84	0.00	0.00	0.00	0.04	0.69	4.84	10.19	80
Mgt & Serv Fees From Bank Subs	5.40	0.00	0.00	0.00	0.00	6.53	32.10	49.29	80
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.74	80
Operating Income From Bank Subs	76.22	0.00	0.00	78.28	96.02	99.44	99.84	100.00	80
Dividends From Nonbank Subs	0.84	0.00	0.00	0.00	0.00	0.55	5.04	10.77	80
Interest Income From Nonbank Subs	0.16	0.00	0.00	0.00	0.00	0.00	1.15	3.14	80
Mgt & Serv Fees From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.04	0.98	80
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Operating Inc From Nonbank Subs	1.48	0.00	0.00	0.00	0.01	1.87	6.79	13.64	80
Dividends From Subsidiary BHCs	4.97	0.00	0.00	0.00	0.00	0.00	29.80	98.12	80
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Operating Income From Sub BHCs	5.67	0.00	0.00	0.00	0.00	0.00	29.80	99.09	80
Loans and Adv From Subs/ST Debt	2182.17	0.00	0.00	448.23	1546.50	3146.90	6707.04	10400.0	20
Loans and Adv From Subs/Total Debt	644.70	0.00	0.00	20.61	218.24	893.01	2068.94	4639.23	40

BHCPR Reporters for Quarter Ending 12/31/2004  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
1141786	5,314,554	ALABAMA NATIONAL BANCORPORATIO	BIRMINGHAM, AL	
1208661	4,941,920	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
1095674	7,256,897	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1133286	3,046,977	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1245620	5,709,519	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1025309	9,766,267	BANK OF HAWAII CORPORATION	HONOLULU, HI	
2947435	5,544,202	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
1020180	6,141,519	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1247334	3,091,418	CAPITOL BANCORP LTD.	LANSING, MI	
1843080	6,098,006	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	6,639,385	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1022764	4,651,542	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	3,764,125	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1114605	6,099,074	CHITTENDEN CORPORATION	BURLINGTON, VT	
1205688	7,706,865	CITIZENS BANKING CORPORATION	FLINT, MI	
1135972	3,689,554	COMMERCEBANK HOLDING CORPORATI	CORAL GABLES, FL	
1048867	4,393,831	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1200393	5,017,787	CORUS BANKSHARES, INC.	CHICAGO, IL	
1029222	4,507,474	CVB FINANCIAL CORP.	ONTARIO, CA	
2107707	3,513,289	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	8,409,841	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2734233	6,026,625	EAST WEST BANCORP, INC.	SAN MARINO, CA	
1427239	5,127,707	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	5,027,009	F. N. B. CORPORATION	HERMITAGE, PA	
1118797	8,724,924	FIRST BANKS, INC.	SAINT LOUIS, MO	
1076132	4,431,721	FIRST CHARTER CORPORATION	CHARLOTTE, NC	
1075911	4,533,651	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	6,198,354	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
2875332	3,048,782	FIRST COMMUNITY BANCORP	RANCHO SANTA FE, CA	Moved from Peer 3
1071276	3,916,671	FIRST FINANCIAL BANCORP	HAMILTON, OH	
1123670	4,215,783	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	3,191,668	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	6,868,720	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
3217340	5,640,102	FIRST NATIONAL BANKSHARES OF	NAPLES, FL	
1060627	7,041,202	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
2003975	3,010,737	GLACIER BANCORP, INC.	KALISPELL, MT	
1050600	4,330,376	GOLD BANC CORPORATION, INC.	LEAWOOD, KS	
1136531	6,926,147	GREATER BAY BANCORP	PALO ALTO, CA	
1086533	4,668,038	HANCOCK HOLDING COMPANY	GULFPORT, MS	
2900261	3,104,525	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
2942681	3,396,510	HAPALIM U. S. A. HOLDING COMPAN	NEW YORK, NY	
1117192	3,025,873	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	Moved from Peer 3
1048625	9,093,098	HUDSON UNITED BANCORP	MAHWAH, NJ	
1201925	3,095,270	INDEPENDENT BANK CORPORATION	IONIA, MI	Moved from Peer 3
1104231	9,917,951	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	5,462,276	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
1199732	5,224,806	IRWIN FINANCIAL CORPORATION	COLUMBUS, IN	
1490701	3,310,634	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
1105162	3,527,253	LAREDO NATIONAL BANCSHARES, IN	LAREDO, TX	
1090987	5,253,975	MB FINANCIAL, INC	CHICAGO, IL	
1117026	4,478,793	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	

BHCPR Reporters for Quarter Ending 12/31/2004  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
1139279	4, 212, 304	NBT BANCORP INC.	NORWICH, NY	
3214095	6, 264, 409	NEWALLIANCE BANCSHARES, INC.	NEW HAVEN, CT	
1136661	4, 672, 348	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	8, 900, 867	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	4, 168, 170	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	6, 018, 337	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
1142336	5, 412, 584	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	3, 698, 202	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
1247633	6, 573, 063	PROVIDENT BANKSHARES CORPORATI	BALTIMORE, MD	
3133637	6, 435, 579	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1135600	5, 713, 977	REPUBLIC BANCORP INC.	OWOSSO, MI	
1075126	6, 007, 120	RIGGS NATIONAL CORPORATION	WASHINGTON, DC	
2847115	8, 331, 909	SANTANDER BANCORP	SAN JUAN, PR	
1031449	5, 082, 315	SILICON VALLEY BANCSHARES	SANTA CLARA, CA	
2368106	4, 116, 796	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
2384021	7, 513, 127	SOUTHWEST BANCORPORATION OF TE	HOUSTON, TX	
1105425	3, 353, 141	STERLING BANCSHARES, INC.	HOUSTON, TX	
1139242	3, 053, 587	SUN BANCORP, INC	VINELAND, NJ	
1117156	7, 475, 073	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1109656	5, 839, 347	TEXAS REGIONAL BANCSHARES, INC	MCALLEN, TX	
1079562	8, 052, 957	TRUSTMARK CORPORATION	JACKSON, MS	
2694814	6, 326, 065	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1049828	7, 805, 006	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	4, 883, 730	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	6, 435, 971	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	5, 087, 702	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1070448	4, 011, 399	WESBANCO, INC.	WHEELING, WV	
1025541	4, 744, 024	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
1079740	8, 224, 946	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	9, 600, 905	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
2260406	6, 419, 048	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1199602	3, 563, 183	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 83 bank holding companies.