

PEER GROUP 04

12/31/2004

12/31/2003

12/31/2002

12/31/2001

12/31/2000

Number of BHCs in Peer Group

358

335

328

289

255

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.73	3.75	3.94	3.85	4.05
+ Non-interest Income	1.03	1.11	1.08	1.01	0.92
- Overhead Expense	3.06	3.12	3.15	3.13	3.14
- Provision for Losses	0.17	0.23	0.28	0.28	0.25
+ Securities Gains (Losses)	0.03	0.04	0.04	0.04	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.57	1.62	1.66	1.55	1.64
Net Operating Income	1.07	1.08	1.11	1.01	1.06
Net Income	1.07	1.08	1.11	1.01	1.07
Net Income (Sub S Adjusted)	1.02	1.07	1.09	1.03	1.18

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.65	5.87	6.65	7.82	8.49
Interest Expense	1.63	1.81	2.40	3.68	4.19
Net Interest Income (TE)	4.03	4.05	4.25	4.16	4.36

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.17	0.25	0.26	0.25	0.21
Earnings Coverage of Net Losses (X)	28.94	27.46	24.11	26.90	34.57
Ln&Ls Allowance/Total Loans & Leases	1.25	1.32	1.32	1.29	1.27
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.56	0.69	0.75	0.70	0.55
30-89 Days Past Due Loans and Leases	0.61	0.74	0.95	1.09	1.02

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	21.71	19.92	19.33	20.08	19.57
Net ST Noncore Funding Dependence	10.80	9.67	8.69	11.27	12.15
Net Loans and Leases/Total Assets	68.24	65.51	66.05	67.07	66.96

CAPITALIZATION:

Tier 1 Leverage Ratio	9.09	8.80	8.56	8.55	8.46
Equity Capital/Total Assets	8.68	8.62	8.50	8.50	8.53
Net Loans&Ls/Equity Capital (X)	8.17	7.91	8.06	8.28	8.19
Cash Dividends/Net Income	26.37	27.13	23.98	27.98	28.32
Cash Dividends/Net Income (Sub S Adjusted)	22.55	26.05	24.15	49.29	30.84
Retained Earnings/Avg Equity Cap	8.77	8.77	9.38	7.98	8.87

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.37	0.67	0.74	0.80	1.09
Long-Term Debt/Equity Capital	0.86	1.30	1.76	1.76	2.85
Equity Investment in Subs/Equity Cap	109.66	108.48	109.05	107.44	105.60
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	115.47	137.59	127.87	127.32	134.06

PERCENT OF AVERAGE ASSETS	PEER GROUP 04				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Interest Income (TE)	5.23	5.43	6.16	7.24	7.91
Less: Interest Expense	1.51	1.68	2.22	3.41	3.91
Equals: Net Interest Income (TE)	3.73	3.75	3.94	3.85	4.05
Plus: Non-Interest Income	1.03	1.11	1.08	1.01	0.92
Equals: Adj Operating Income (TE)	4.80	4.91	5.07	4.92	5.04
Less: Overhead Expense	3.06	3.12	3.15	3.13	3.14
Less: Provision for Loan and Lease Losses	0.17	0.23	0.28	0.28	0.25
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.04	0.04	0.04	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.57	1.62	1.66	1.55	1.64
Less: Applicable Income Taxes (TE)	0.48	0.50	0.53	0.51	0.55
Less: Minority Interest	0.00	0.01	0.00	0.00	0.00
Equals: Net Operating Income	1.07	1.08	1.11	1.01	1.06
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.07	1.08	1.11	1.01	1.07
Memo: Net Income (Last Four Qtrs)	1.07	1.09	1.11	1.01	1.07
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.85	92.71	92.76	92.93	93.42
Avg Int-Bearing Funds / Avg Assets	78.57	79.69	79.85	79.93	80.11
Int Income (TE) / Avg Earning Assets	5.65	5.87	6.65	7.82	8.49
Int Expense / Avg Earning Assets	1.63	1.81	2.40	3.68	4.19
Net Int Inc (TE) / Avg Earn Assets	4.03	4.05	4.25	4.16	4.36
YIELD OR COST:					
Total Loans and Leases (TE)	6.27	6.63	7.31	8.48	9.19
Interest-Bearing Bank Balances	1.77	1.72	2.33	4.40	6.79
Fed Funds Sold & Reverse Repos	1.30	1.04	1.59	3.79	6.19
Trading Assets	4.69	1.65	10.41	3.31	3.72
Total Earning Assets	5.55	5.77	6.55	7.71	8.38
Investment Securities (TE)	4.05	4.19	5.30	6.25	6.59
U.S. Treasury & Agency Sec (excl MBS)	3.33	3.61	4.76	6.37	N/A
Mortgage-Backed Securities	3.93	3.68	5.10	5.90	N/A
All Other Securities	6.25	6.18	6.79	7.50	N/A
Interest-Bearing Deposits	1.66	1.89	2.59	4.13	4.67
Time Deposits of \$100K or More	2.46	2.75	3.54	5.36	5.84
Time Deposits < \$100K	2.52	2.94	3.77	5.58	5.80
Other Domestic Deposits	0.86	0.91	1.40	2.45	3.22
Foreign Deposits	0.62	0.21	0.71	3.98	6.25
Fed Funds Purchased and Repos	1.37	1.19	1.79	3.85	5.86
Other Borrowed Funds & Trading Liab	3.54	3.96	4.41	5.57	6.50
All Interest-Bearing Funds	1.91	2.11	2.78	4.28	4.88

PEER GROUP 04

	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
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Avg Personnel Exp Per Employee (\$000)	53	52	49	47	44
Avg Assets per Employee (\$000)	3,253	3,089	2,956	2,895	2,787

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.92	1.56	1.47	1.37	1.86
Overhead Exp / NII + Non-Int Income	64.94	64.50	62.96	64.58	63.38

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.06	3.12	3.15	3.13	3.14
Personnel Expense	1.70	1.73	1.72	1.68	1.66
Net Occupancy Expense	0.43	0.44	0.45	0.46	0.47
Other Operating Expenses	0.90	0.93	0.95	0.97	0.99
Overhead Less Non-Interest Income	1.99	1.95	2.02	2.06	2.16

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	63.73	63.29	61.73	63.27	62.04
Personnel Expense	35.46	35.14	33.69	33.80	32.79
Net Occupancy Expense	8.88	8.94	8.85	9.21	9.20
Other Operating Expenses	18.88	18.82	18.75	19.68	19.66
Total Non-Interest Income	20.94	22.19	20.73	20.18	17.90
Fiduciary Activities Income	1.10	1.22	1.15	1.39	1.45
Serv Charges on Deposit Accts - Domestic	7.91	8.09	7.62	7.29	7.17
Trading Revenue	0.00	0.00	0.00	0.00	N/A
Investment Banking Fees & Commissions	0.52	0.50	0.42	0.41	N/A
Venture Capital Revenue	0.00	0.00	0.00	0.00	N/A
Net Servicing Fees	0.26	0.28	0.26	0.36	N/A
Net Securitization Income	0.00	0.00	0.00	0.00	N/A
Insurance Activities Revenue	0.48	0.49	0.41	0.41	N/A
Net Gain (Loss) - Sales Loans, OREO, Oth	1.81	2.74	1.89	1.41	N/A
Other Non-Interest Income	5.79	6.15	6.14	6.04	8.01
Overhead Less Non-Interest Income	42.11	40.28	40.51	42.31	43.66

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	26.24	25.03	26.84	26.54	27.16
Appl Inc Tax+TE/Pretax NOI+TE	31.59	31.92	32.70	33.85	34.42

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Real Estate Loans	51.53	48.40	47.31	46.57	45.15
Commercial and Industrial Loans	9.71	9.69	10.55	11.29	11.27
Loans to Individuals	3.67	4.14	4.57	4.99	5.95
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.84	0.94	0.89	0.95	1.09
Other Loans and Leases	0.90	0.86	0.85	0.92	1.01
Net Loans and Leases	68.24	65.51	66.05	67.07	66.96
Debt Securities Over 1 Year	18.29	20.30	18.35	16.48	19.04
Mutual Funds and Equity Securities	0.28	0.26	0.33	0.34	0.83
Subtotal	87.74	86.97	85.55	84.69	87.13
Interest-Bearing Bank Balances	0.35	0.41	0.51	0.45	0.31
Federal Funds Sold & Reverse Repos	1.11	1.12	1.83	1.73	1.49
Debt Securities 1 Year or Less	1.93	2.06	2.51	1.99	2.36
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.83	91.34	91.30	91.40	91.98
Non-Int Cash and Due From Dep Inst	2.59	3.26	3.42	3.43	3.49
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.08	0.09	0.10	0.10	0.07
All Other Assets	5.48	5.33	5.17	5.06	4.45
MEMORANDA:					
Short-Term Investments	3.87	4.14	5.53	4.80	4.54
U. S. Treasury Securities	0.25	0.32	0.41	0.46	0.85
U. S. Agency Securities (excl MBS)	6.96	7.52	6.30	6.00	N/A
Municipal Securities	3.09	3.50	3.15	2.88	3.36
Mortgage-Backed Securities	7.05	7.91	8.21	7.78	N/A
Asset-Backed Securities	0.00	0.01	0.02	0.01	N/A
Other Debt Securities	0.59	0.81	0.97	1.10	1.42
RE Loans Secured by 1-4 Family	17.42	17.34	17.70	19.07	20.19
Revolving	2.93	2.67	2.26	1.93	1.88
Closed-End, Sec by First Liens	12.96	13.24	13.80	15.26	16.19
Closed-End, Sec by Junior Liens	1.13	1.10	1.28	1.45	1.62
Commercial Real Estate Loans	31.27	28.27	27.01	24.90	22.42
Construction and Land Dev	8.12	6.31	5.96	5.40	4.54
Multifamily	1.51	1.53	1.48	1.35	1.24
Nonfarm Nonresidential	20.52	19.25	18.40	17.10	15.64
RE Loans Secured by Farmland	1.19	1.20	0.99	0.94	1.06
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	75.60	73.87	71.96	69.91	68.06
RE Loans Secured by 1-4 Family	26.14	27.18	27.42	29.00	30.67
Revolving	4.28	4.05	3.41	2.88	2.81
Closed-End	21.59	22.96	23.79	25.85	27.51
Commercial Real Estate Loans	45.25	42.51	40.52	36.58	33.28
Construction and Land Dev	11.38	9.26	8.69	7.72	6.66
Multifamily	2.19	2.31	2.23	1.99	1.86
Nonfarm Nonresidential	29.88	29.15	27.74	25.32	23.39
RE Loans Secured by Farmland	1.72	1.78	1.46	1.38	1.58
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.10	14.68	15.82	16.67	16.78
Loans to Individuals	5.45	6.39	7.01	7.52	8.97
Credit Card Loans	0.10	0.12	0.15	0.18	0.46
Agricultural Loans	1.22	1.42	1.34	1.40	1.63
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.34	1.32	1.29	1.39	1.52

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Short-Term Investments	3.87	4.14	5.53	4.80	4.54
Liquid Assets	20.39	22.92	22.65	21.42	21.96
Investment Securities	21.24	23.44	21.96	21.24	22.69
Net Loans and Leases	68.24	65.51	66.05	67.07	66.96
Net Lns, Ls & Stdby Ltrs of Credit	69.02	66.21	66.80	67.75	67.62
Core Deposits	65.72	67.31	66.86	67.54	67.81
Noncore Funding	23.35	21.99	22.43	22.11	22.01
Time Deposits of \$100K or More	12.22	11.28	11.92	11.92	12.23
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.06	2.04	1.92	2.47	2.42
Net Fed Funds Purchased (Sold)	0.96	0.94	0.07	0.78	1.02
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.13	1.92	1.50	1.27	1.80
Earning Assets Repr in 1 Year	39.72	35.57	38.53	36.99	36.42
Int-Bearing Liab Repr in 1 Year	27.52	28.44	31.45	34.87	34.03
Long-Term Debt Repr in 1 Year	0.60	0.49	0.51	0.49	0.37
Net Assets Repriceable in 1 Year	10.72	5.89	6.01	1.10	1.26
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	21.71	19.92	19.33	20.08	19.57
Net ST Noncore Funding Dependence	10.80	9.67	8.69	11.27	12.15
Short-Term Inv/ST Noncore Funding	38.57	43.33	52.57	39.76	36.38
Liq Asts-ST Noncore Fndg/Nonliq Asts	9.66	14.34	13.51	9.31	8.85
Net Loans and Leases/Total Deposits	87.16	83.21	83.59	84.20	83.36
Net Loans and Leases/Core Deposits	105.85	99.15	100.79	101.22	99.90
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.30	0.82	1.42	0.65	0.20
Avail-For-Sale Sec Appr(Depr)/Eq Cap	0.61	2.61	5.44	2.53	0.34
Struct Notes Appr(Depr)/Eq Cap	-0.12	-0.10	0.17	0.00	-0.11
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.61	7.53	8.75	10.23	12.84
Available-For-Sale Securities	92.39	92.47	91.25	89.77	87.16
U. S. Treasury Securities	1.42	1.54	1.98	2.23	3.90
U. S. Agency Securities (excl MBS)	36.70	36.08	32.14	32.02	N/A
Municipal Securities	15.25	15.99	14.97	14.03	15.04
Mortgage-Backed Securities	32.59	33.14	37.43	36.41	N/A
Asset-Backed Securities	0.00	0.02	0.07	0.06	N/A
Other Debt Securities	2.96	3.66	4.30	5.01	6.11
Mutual Funds and Equity Securities	1.33	1.17	1.59	1.68	4.13
Debt Securities 1 Year or Less	11.31	10.53	12.67	10.26	11.50
Debt Securities 1 To 5 Years	40.19	39.32	36.44	32.87	36.62
Debt Securities Over 5 Years	43.56	45.44	45.06	43.40	44.55
Pledged Securities	51.07	47.46	49.37	48.71	50.13
Structured Notes, Fair Value	2.22	1.65	0.70	0.07	0.17

ANALYSIS RATIOS	PEER GROUP 04				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Provision for Ln&Ls Losses/Avg Assets	0.17	0.23	0.28	0.28	0.25
Provision for Ln&Ls Losses/Avg Lns&Ls	0.25	0.34	0.41	0.41	0.36
Provision for Ln&Ls Losses/Net Losses	203.69	174.51	212.51	245.23	254.10
Ln&Ls Allowance/Total Loans & Leases	1.25	1.32	1.32	1.29	1.27
Ln&Ls Allowance/Net Ln&Ls Losses (X)	18.41	13.86	11.31	14.24	18.48
ALL/Nonaccrual Assets	552.73	472.24	400.19	364.32	487.56
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	444.62	335.08	278.30	255.43	318.25
Gross Ln&Ls Losses/Avg Loans & Leases	0.23	0.31	0.33	0.31	0.27
Recoveries/Avg Loans and Leases	0.06	0.06	0.06	0.06	0.06
Net Losses/Avg Loans and Leases	0.17	0.25	0.26	0.25	0.21
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	N/A	N/A
Recoveries/Prior Year-End Losses	27.51	26.03	27.14	33.85	35.04
Earnings Coverage of Net Losses (X)	28.94	27.46	24.11	26.90	34.57
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.05	0.07	0.06	0.05	0.03
RE Loans Secured By 1-4 Family	0.06	0.07	0.07	0.05	0.03
Revolving	0.02	0.02	0.02	0.03	0.01
Closed-End	0.06	0.08	0.07	0.05	0.04
Commercial Real Estate Loans	0.03	0.05	0.06	0.04	0.03
Construction and Land Dev	0.01	0.02	0.02	0.03	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.04	0.05	0.05	0.03	0.03
RE Loans Secured by Farmland	0.00	0.02	0.01	0.01	0.00
Commercial and Industrial Loans	0.35	0.56	0.64	0.47	0.36
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.85	0.93	0.94	0.88	0.68
Credit Card Loans	2.28	2.38	3.04	2.61	1.35
Agricultural Loans	0.04	0.07	0.08	0.03	0.06
Loans to Foreign Governments & Inst	N/A	N/A	N/A	0.00	0.00
Other Loans and Leases	0.31	0.27	0.46	0.45	0.12

PEER GROUP 04

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	0.61	0.74	0.95	1.09	1.02
90+ Days PD Loans and Leases	0.08	0.11	0.13	0.17	0.14
Nonaccrual Loans and Leases	0.44	0.56	0.60	0.57	0.45
90+ Days PD and Nonaccrual Loans and Leases	0.56	0.71	0.79	0.79	0.62
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	0.61	0.74	0.95	1.09	1.02
90+ Days Past Due Assets	0.08	0.11	0.13	0.17	0.14
Nonaccrual Assets	0.45	0.56	0.60	0.58	0.45
30+ Days PD & Nonaccrual Assets	1.22	1.51	1.78	1.93	1.67
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.39	0.47	0.53	0.54	0.42
90+ PD & Nonaccrual Assets + OREO	0.50	0.58	0.66	0.66	0.51
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.43	0.48	0.54	0.51	0.40
Allowance for Loan & Lease Losses	48.88	54.25	60.49	61.09	48.64
Equity Cap + ALLL	4.60	5.20	5.81	5.66	4.44
Tier 1 Cap + ALLL	4.41	5.10	5.83	5.64	4.55
Loans & Leases + RE Acquired	0.62	0.73	0.81	0.75	0.59

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	0.53	0.65	0.86	0.98	0.86
- 90+ Days Past Due	0.06	0.09	0.11	0.14	0.11
- Nonaccrual	0.43	0.51	0.55	0.49	0.35
Coml & Indl - 30-89 Days PD	0.63	0.78	1.01	0.98	1.10
- 90+ Days Past Due	0.06	0.10	0.12	0.16	0.15
- Nonaccrual	0.60	0.76	0.83	0.78	0.67
Individuals - 30-89 Days PD	1.32	1.43	1.58	1.68	1.70
- 90+ Days Past Due	0.12	0.14	0.17	0.21	0.17
- Nonaccrual	0.21	0.26	0.25	0.23	0.22
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	0.11	0.23	0.22	0.27	0.34
- 90+ Days Past Due	0.00	0.00	0.01	0.03	0.03
- Nonaccrual	0.11	0.19	0.21	0.16	0.19
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	0.00	0.00
- 90+ Days Past Due	N/A	N/A	N/A	0.00	0.00
- Nonaccrual	N/A	N/A	N/A	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.29	0.23	0.34	1.09	0.44
- 90+ Days Past Due	0.02	0.01	0.03	0.12	0.03
- Nonaccrual	0.09	0.15	0.15	0.32	0.07
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.81	0.97	1.09	1.24	1.11
- 90+ Days Past Due	0.08	0.11	0.14	0.15	0.11
- Nonaccrual	0.33	0.40	0.41	0.33	0.29
Revolving - 30-89 Days PD	0.25	0.29	0.32	0.52	0.57
- 90+ Days Past Due	0.01	0.02	0.02	0.04	0.05
- Nonaccrual	0.07	0.07	0.07	0.11	0.11
Closed-End - 30-89 Days PD	0.83	1.11	1.19	1.31	1.17
- 90+ Days Past Due	0.08	0.12	0.15	0.16	0.12
- Nonaccrual	0.39	0.45	0.45	0.35	0.30
- Jr Lien 30-89 Days PD	0.06	0.08	0.08	N/A	N/A
- Jr Lien 90+ Days PD	0.00	0.01	0.01	N/A	N/A
- Jr Lien Nonaccrual	0.04	0.06	0.05	N/A	N/A
Commercial RE - 30-89 Days PD	0.33	0.40	0.63	0.69	0.57
- 90+ Days Past Due	0.03	0.06	0.06	0.10	0.08
- Nonaccrual	0.40	0.50	0.51	0.47	0.35
Const & Dev - 30-89 Days PD	0.27	0.31	0.55	0.66	0.56
- 90+ Days Past Due	0.01	0.02	0.03	0.04	0.06
- Nonaccrual	0.16	0.20	0.28	0.32	0.18
Multi family - 30-89 Days PD	0.08	0.14	0.19	0.24	0.19
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.03	0.08	0.10	0.06	0.07
Nonfarm Nres- 30-89 Days PD	0.30	0.36	0.57	0.59	0.51
- 90+ Days Past Due	0.04	0.05	0.06	0.10	0.06
- Nonaccrual	0.43	0.49	0.55	0.45	0.34
Farmland - 30-89 Days PD	0.22	0.29	0.52	0.54	0.40
- 90+ Days Past Due	0.01	0.03	0.03	0.02	0.04
- Nonaccrual	0.23	0.35	0.48	0.33	0.32
Credit Card - 30-89 Days PD	1.30	1.53	1.42	1.74	1.08
- 90+ Days Past Due	0.46	0.53	0.58	0.58	0.31
- Nonaccrual	0.00	0.01	0.01	0.01	0.02

CAPITAL RATIOS	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Tier 1 Leverage Ratio	9.09	8.80	8.56	8.55	8.46
Tier 1 RBC Ratio	12.33	12.38	12.00	11.96	12.01
Total Risk-Based Capital Ratio	13.68	13.75	13.39	13.25	13.28
Tangible Tier 1 Leverage Ratio	9.02	8.73	8.50	8.50	8.41
Tangible Common Eq Cap/Tan Assets	7.96	7.93	7.85	7.89	7.90
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.40	14.11	13.28	12.98	12.39
Standby Letters of Credit	0.65	0.59	0.62	0.56	0.57
Commercial & Similar Letters of Credit	0.02	0.02	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	0.33	0.35	0.09	0.05
Interest Rate Contracts	0.31	0.31	0.33	0.08	0.05
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.02	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	0.12	0.14	0.07	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	23.99	22.31	21.00	20.57	19.90

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Interest Rate Contracts	99.19	89.79	89.56	82.01	86.96
Foreign Exchange Contracts	0.00	0.00	0.04	0.68	8.70
Equity, Comm, & Other Contracts	0.81	10.19	9.55	10.46	0.00
Futures and Forwards	12.99	7.48	21.07	30.84	29.81
Written Options	32.08	22.99	8.26	1.54	0.00
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	29.26	21.58	8.11	0.06	0.00
Purchased Options	1.09	1.55	3.86	25.72	38.83
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.09	1.42	3.69	25.72	38.83
Swaps	45.00	60.72	54.58	35.11	27.01
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	100.00	93.10	100.00
Interest Rate Contracts	87.55	89.79	88.44	75.12	86.96
Foreign Exchange Contracts	0.00	0.00	0.00	0.68	8.70
Equity, Comm, & Other Contracts	0.81	10.19	9.55	10.46	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	67.36	76.25	90.44	84.78	72.68
One Year or Less	13.95	13.15	27.44	43.66	42.40
Over 1 Year to 5 Years	35.44	41.64	44.38	39.90	26.17
Over 5 Years	4.45	16.57	8.51	0.11	1.52
Gross Negative Fair Value (Abs Val)	0.96	1.54	1.77	0.27	0.17
Gross Positive Fair Value	0.28	0.50	1.55	0.69	0.33
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	0.01	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	0.16	0.26	0.12	0.03	0.00

INSURANCE ACTIVITIES	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	20.00	16.67	25.00	N/A	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	80.00	83.33	75.00	N/A	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	16.67	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	0.48	0.49	0.41	N/A	N/A
Premium Inc/Ins Activities Revenue	0.00	0.00	4.43	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	75.72	63.28	75.82	N/A	N/A
Other Prem Inc/Total Prem Inc	24.28	36.72	18.57	N/A	N/A
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	N/A	N/A
Ins Net Inc (P/C)/Equity (P/C)	2.77	100.00	28.72	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	10.36	28.74	23.26	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	79.14	93.63	15.01	N/A	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	N/A	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.57	0.00	0.82	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	6.87	5.75	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	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.62	0.21	0.71	3.98	6.25
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	1.90	N/A	50.84	N/A	N/A
Foreign Governments and Inst	N/A	N/A	N/A	0.00	0.00
Leases	N/A	N/A	N/A	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	-25.11	-30.79	33.57	-66.36	-40.07
Total Selected Assets	-28.15	-13.87	7.01	-45.52	-23.11
Deposits	-33.13	30.40	5.03	76.17	19.09

PROFITABILITY:	PEER GROUP 04				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Net Income/Avg Equity Capital	11.86	12.09	12.57	11.45	12.50
Bank Net Inc/Avg Eq Inv in Banks	12.85	13.23	13.44	12.57	13.51
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.10	3.66	4.56	3.09	3.61
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.42	9.48	10.75	9.13	9.96
Bank Net Income/Parent Net Income	94.07	105.11	103.80	105.11	104.05
Nonbank Net Income/Parent Net Income	0.24	0.47	0.40	0.47	0.61
Sub BHCs Net Inc/Parent Net Income	81.14	71.82	76.72	65.59	63.74
LEVERAGE:					
Total Liabilities/Equity	17.59	17.69	17.69	16.27	12.68
Total Debt/Equity Capital	1.93	2.71	3.35	3.50	5.16
Tot Debt+NP to Subs Iss Tr Pref/Equity	15.00	13.23	13.15	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	2.20	3.07	3.80	3.85	5.91
Total Debt/Eq Cap - Exc Over Fair Value	1.99	2.76	3.40	3.55	5.24
Long-Term Debt/Equity Capital	0.86	1.30	1.76	1.76	2.85
Short-Term Debt/Equity Capital	0.37	0.67	0.74	0.80	1.09
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.23	0.21	0.26	0.31	0.55
Long-Term Debt/Consolidated LT Debt	1.89	3.28	4.77	3.84	10.77
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	109.66	108.48	109.05	107.44	105.60
Total Investment in Subs/Equity	110.66	109.74	110.37	108.84	106.84
Equity Inv in Subs/Cons Eq Cap+Min Int	97.35	96.97	98.25	99.61	100.47
Total Inv in Subs/Cons Eq Cap+Min Int	98.06	97.92	99.29	100.68	101.65
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.75	0.65	0.68	0.61	0.44
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.65	2.47	2.30	2.77	2.64
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	114.77	131.11	125.28	123.63	129.46
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	115.47	137.59	127.87	127.32	134.06
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	114.28	115.53	110.04	114.69	104.92
Pretax Oper Inc + Int Exp/Int Expense	4782.92	5226.22	4686.35	3016.75	2360.63
Div + Int From Subs/Int Exp + Div	172.35	213.56	207.16	166.68	159.82
Fees+Other Inc From Subs/Sal + Oth Exp	10.12	8.45	8.32	10.01	10.04
Net Inc/Curr Port of LT Debt+Pfd Div(X)	57.48	42.35	64.97	70.50	128.97
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.02	-0.11	-0.36	-0.58	-1.22
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	0.03	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	0.71	0.88	0.77	0.58	0.43
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 04				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Div Paid/Inc Before Undist Inc	78.73	67.66	70.01	66.94	70.18
Dividends Paid/Net Income	26.37	27.08	23.98	27.98	28.31
Net Income - Dividends/Avg Equity	8.76	8.81	9.35	7.98	8.87
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	123.08	142.07	137.06	139.73	147.00
Dividends From Nonbank Subs	0.26	0.61	0.49	0.38	0.64
Dividends From Subsidiary BHCs	2.51	3.68	3.10	1.64	2.27
Dividends From All Subsidiaries	139.47	175.67	169.49	173.19	175.49
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	34.98	40.46	38.49	43.24	44.33
Interest Income From Bank Subs	0.14	0.12	0.17	0.28	0.40
Mgt & Service Fees From Bank Subs	1.69	1.54	1.72	2.18	2.69
Other Income From Bank Subs	0.08	0.03	0.03	0.01	0.09
Operating Income From Bank Subs	40.72	50.96	48.84	49.67	57.82
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	55.23	43.55	44.55	36.37	37.92
Interest Income From Nonbank Subs	2.27	1.01	0.71	3.18	0.77
Mgt & Serv Fees From Nonbank Subs	0.26	1.34	1.07	1.94	0.45
Other Income From Nonbank Subs	0.49	0.05	0.00	0.00	0.00
Operating Inc From Nonbank Subs	75.26	52.96	65.16	53.07	56.43
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	25.42	28.29	28.71	39.21	30.78
Interest Inc From Subsidiary BHCs	0.00	0.02	0.06	1.60	0.01
Mgt & Serv Fees From Sub BHCs	0.01	0.00	0.00	0.01	0.11
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	31.16	31.71	28.86	43.51	36.01
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	64.12	66.66	69.03	66.96	69.08
Interest Income From Bank Subs	0.57	0.44	0.44	1.03	0.90
Mgt & Serv Fees From Bank Subs	2.70	2.28	2.67	3.89	3.02
Other Income From Bank Subs	0.15	0.05	0.04	0.03	0.09
Operating Income From Bank Subs	76.78	77.20	79.71	79.84	80.16
Dividends From Nonbank Subs	0.26	0.56	0.30	0.16	0.21
Interest Income From Nonbank Subs	0.06	0.03	0.02	0.07	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.83	2.01	1.04	1.09	0.77
Dividends From Subsidiary BHCs	2.30	2.67	2.21	1.01	0.75
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	3.24	3.18	2.52	1.22	0.78
Loans and Adv From Subs/ST Debt	526.55	633.76	332.08	56.11	16.83
Loans and Adv From Subs/Total Debt	214.16	245.67	146.35	46.85	11.43

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									358
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.72	2.68	3.00	3.29	3.69	4.12	4.53	4.89	358
+ Non-interest Income	1.03	0.26	0.41	0.65	0.95	1.34	1.84	2.59	358
- Overhead Expense	3.06	1.79	2.09	2.55	2.98	3.51	4.19	4.84	358
- Provision for Losses	0.17	0.00	0.01	0.07	0.15	0.24	0.38	0.57	358
+ Securities Gains (Losses)	0.02	-0.01	-0.00	0.00	0.00	0.04	0.10	0.14	358
+ Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.01	0.04	358
= Pretax Net Oper Income (TE)	1.56	0.70	0.84	1.16	1.57	1.91	2.34	2.64	358
Net Operating Income	1.06	0.47	0.54	0.78	1.05	1.31	1.64	1.90	358
Net Income	1.06	0.47	0.54	0.78	1.05	1.31	1.64	1.90	358
Net Income (Sub S Adjusted)	1.02	0.52	0.57	0.80	1.01	1.18	1.42	1.58	56
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.64	4.67	4.88	5.24	5.58	6.01	6.53	6.83	358
Interest Expense	1.62	0.77	1.01	1.31	1.62	1.92	2.23	2.39	358
Net Interest Income (TE)	4.02	2.85	3.21	3.53	3.99	4.49	4.90	5.42	358
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.17	-0.02	-0.00	0.03	0.12	0.25	0.52	0.77	358
Earnings Coverage of Net Losses (X)	28.93	-99.38	-3.23	5.74	14.24	34.89	137.16	311.60	354
Ln&Ls Allowance/Total Loans & Leases	1.25	0.72	0.85	1.01	1.22	1.44	1.76	1.95	358
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.56	0.00	0.05	0.18	0.45	0.84	1.40	2.23	358
30-89 Days Past Due Loans and Leases	0.61	0.04	0.10	0.22	0.51	0.90	1.35	2.15	358
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	21.71	-1.01	4.26	12.56	21.55	29.96	39.44	45.34	358
Net ST Noncore Funding Dependence	10.80	-4.86	-1.87	4.31	9.80	17.55	24.47	29.58	358
Net Loans and Leases/Total Assets	68.24	42.95	49.05	60.55	69.00	76.54	83.04	85.29	358
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.09	6.61	7.27	8.02	8.84	10.03	11.57	13.03	358
Equity Capital/Total Assets	8.68	5.52	6.19	7.21	8.52	9.97	11.52	13.26	358
Net Loans&Ls/Equity Capital (X)	8.16	3.96	4.75	6.24	7.99	9.86	11.92	13.09	358
Cash Dividends/Net Income	26.37	0.00	0.00	6.85	28.06	43.57	60.32	77.17	356
Cash Dividends/Net Income (Sub S Adjusted)	22.55	-22.89	-13.46	0.00	16.58	38.24	69.89	89.23	56
Retained Earnings/Avg Equity Cap	8.77	1.75	3.53	5.76	8.50	11.47	14.54	17.68	358
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.36	0.00	0.00	0.00	0.00	0.00	2.88	8.32	358
Long-Term Debt/Equity Capital	0.86	0.00	0.00	0.00	0.00	0.00	7.58	14.37	358
Equity Investment in Subs/Equity Cap	109.66	82.74	89.75	97.78	104.94	123.21	136.25	148.02	358
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	115.47	-12.28	13.35	72.30	101.57	149.59	247.53	407.89	346

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.22	4.37	4.55	4.87	5.17	5.58	6.04	6.37	358
Less: Interest Expense	1.50	0.70	0.91	1.21	1.51	1.79	2.10	2.21	358
Equals: Net Interest Income (TE)	3.72	2.68	3.00	3.29	3.69	4.12	4.53	4.89	358
Plus: Non-Interest Income	1.03	0.26	0.41	0.65	0.95	1.34	1.84	2.59	358
Equals: Adj Operating Income (TE)	4.80	3.26	3.63	4.21	4.76	5.36	6.06	6.84	358
Less: Overhead Expense	3.06	1.79	2.09	2.55	2.98	3.51	4.19	4.84	358
Less: Provision for Loan and Lease Losses	0.17	0.00	0.01	0.07	0.15	0.24	0.38	0.57	358
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Plus: Realized G/L on AFS Sec	0.02	-0.02	-0.00	0.00	0.00	0.04	0.10	0.14	358
Plus: Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.01	0.04	358
Equals: Pretax Net Oper Inc (TE)	1.56	0.70	0.84	1.16	1.57	1.91	2.34	2.64	358
Less: Applicable Income Taxes (TE)	0.48	0.01	0.08	0.29	0.49	0.66	0.82	0.96	358
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	358
Equals: Net Operating Income	1.06	0.47	0.54	0.78	1.05	1.31	1.64	1.90	358
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Equals: Net Income	1.06	0.47	0.54	0.78	1.05	1.31	1.64	1.90	358
Memo: Net Income (Last Four Qtrs)	1.07	0.47	0.56	0.79	1.05	1.32	1.65	1.90	350
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.85	88.39	89.79	91.40	92.96	94.37	95.91	96.45	358
Avg Int-Bearing Funds / Avg Assets	78.57	65.35	69.40	74.53	79.10	82.89	86.02	87.70	358
Int Income (TE) / Avg Earning Assets	5.64	4.67	4.88	5.24	5.58	6.01	6.53	6.83	358
Int Expense / Avg Earning Assets	1.62	0.77	1.01	1.31	1.62	1.92	2.23	2.39	358
Net Int Inc (TE) / Avg Earn Assets	4.02	2.85	3.21	3.53	3.99	4.49	4.90	5.42	358
YIELD OR COST:									
Total Loans and Leases (TE)	6.27	5.45	5.57	5.82	6.19	6.63	7.22	7.48	358
Interest-Bearing Bank Balances	1.77	0.00	0.14	0.90	1.43	2.19	3.98	5.46	334
Fed Funds Sold & Reverse Repos	1.30	0.72	0.97	1.16	1.29	1.43	1.62	1.78	321
Trading Assets	4.68	0.00	0.00	0.00	1.70	2.54	4.31	19.01	10
Total Earning Assets	5.54	4.62	4.79	5.17	5.44	5.92	6.43	6.73	358
Investment Securities (TE)	4.05	2.77	3.08	3.54	4.07	4.52	4.98	5.35	358
U.S. Treasury & Agency Sec (excl MBS)	3.32	1.95	2.34	2.73	3.26	3.83	4.56	4.91	350
Mortgage-Backed Securities	3.92	2.76	3.05	3.41	3.89	4.34	5.03	5.71	343
All Other Securities	6.25	3.16	3.97	5.05	6.21	7.16	9.10	11.48	346
Interest-Bearing Deposits	1.65	0.90	1.08	1.37	1.65	1.94	2.20	2.40	358
Time Deposits of \$100K or More	2.46	1.49	1.76	2.08	2.46	2.79	3.17	3.35	358
Time Deposits < \$100K	2.52	1.54	1.88	2.18	2.53	2.83	3.17	3.35	358
Other Domestic Deposits	0.86	0.43	0.53	0.63	0.80	1.05	1.36	1.51	358
Foreign Deposits	0.62	0.12	0.12	0.12	0.12	0.62	0.92	1.02	2
Fed Funds Purchased and Repos	1.37	0.59	0.76	1.06	1.32	1.68	2.06	2.62	307
Other Borrowed Funds & Trading Liab	3.53	1.57	1.78	2.68	3.58	4.41	5.01	5.42	341
All Interest-Bearing Funds	1.91	1.04	1.26	1.61	1.92	2.22	2.50	2.70	358

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	53.45	38.39	40.45	45.81	50.88	60.52	72.99	79.95	358
Avg Assets per Employee (\$000)	3253.31	2019.28	2193.56	2602.31	3102.54	3784.48	4849.54	6210.25	358

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.91	0.00	0.00	0.00	0.87	3.61	7.35	11.08	358
Overhead Exp / NII + Non-Int Income	64.93	47.88	51.45	58.24	64.53	71.15	78.82	82.52	358

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.06	1.79	2.09	2.55	2.98	3.51	4.19	4.84	358
Personnel Expense	1.70	0.97	1.17	1.39	1.66	1.97	2.38	2.69	358
Net Occupancy Expense	0.43	0.20	0.25	0.32	0.42	0.52	0.63	0.69	358
Other Operating Expenses	0.90	0.47	0.55	0.71	0.87	1.05	1.28	1.53	358
Overhead Less Non-Interest Income	1.98	1.17	1.38	1.66	1.94	2.27	2.71	2.89	358

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	63.72	47.02	50.05	56.80	63.55	69.68	77.48	81.34	358
Personnel Expense	35.45	24.42	27.51	31.61	35.34	39.46	42.99	46.18	358
Net Occupancy Expense	8.87	5.07	5.97	7.24	8.70	10.47	12.08	13.38	358
Other Operating Expenses	18.88	11.85	13.36	15.99	18.50	21.48	25.34	29.15	358
Total Non-Interest Income	20.94	7.55	10.38	15.15	20.12	26.65	33.61	39.88	358
Fiduciary Activities Income	1.10	0.00	0.00	0.00	0.00	2.04	4.93	8.84	358
Serv Charges on Deposit Accts - Domestic	7.91	2.05	2.81	4.99	7.85	10.74	13.14	15.10	358
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Investment Banking Fees & Commissions	0.51	0.00	0.00	0.00	0.31	0.99	1.90	2.42	358
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Net Servicing Fees	0.26	0.00	0.00	0.00	0.00	0.43	1.22	2.10	358
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Insurance Activities Revenue	0.48	0.00	0.00	0.00	0.07	0.59	2.18	5.65	358
Net Gain (Loss) - Sales Loans, OREO, Oth	1.80	-0.29	-0.07	0.00	0.93	2.96	6.18	10.77	358
Other Non-Interest Income	5.79	1.54	2.34	3.54	5.14	7.45	11.55	16.93	358
Overhead Less Non-Interest Income	42.10	24.66	29.27	34.58	41.86	48.97	56.38	61.59	358

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	26.23	0.00	0.76	20.51	28.46	33.13	36.20	38.19	355
Appl Inc Tax+TE/Pretax NOI+TE	31.59	2.13	9.02	30.48	34.43	37.17	38.83	41.39	355

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	51.53	29.45	33.78	41.62	51.22	61.57	69.12	72.63	358
Commercial and Industrial Loans	9.70	1.88	3.12	5.65	8.92	13.37	18.42	22.61	358
Loans to Individuals	3.66	0.21	0.39	1.15	2.77	5.72	9.11	12.42	358
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Agricultural Loans	0.83	0.00	0.00	0.00	0.09	1.28	4.31	7.92	358
Other Loans and Leases	0.89	0.00	0.01	0.12	0.54	1.40	2.80	3.89	358
Net Loans and Leases	68.24	42.95	49.05	60.55	69.00	76.54	83.04	85.29	358
Debt Securities Over 1 Year	18.29	2.24	4.85	10.14	16.47	25.59	36.31	43.88	358
Mutual Funds and Equity Securities	0.27	0.00	0.00	0.00	0.03	0.47	1.32	2.51	358
Subtotal	87.74	76.12	81.24	85.29	88.06	90.86	92.25	92.90	358
Interest-Bearing Bank Balances	0.34	0.00	0.00	0.01	0.10	0.43	1.80	2.61	358
Federal Funds Sold & Reverse Repos	1.11	0.00	0.00	0.00	0.59	2.15	4.11	6.06	358
Debt Securities 1 Year or Less	1.93	0.00	0.03	0.38	1.34	3.06	5.17	7.17	358
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Total Earning Assets	91.83	87.79	88.89	90.39	91.91	93.35	94.45	95.04	358
Non-Int Cash and Due From Dep Inst	2.58	1.06	1.37	1.92	2.48	3.11	3.98	4.92	358
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Other Real Estate Owned	0.07	0.00	0.00	0.00	0.03	0.12	0.27	0.46	358
All Other Assets	5.47	2.78	3.36	4.26	5.38	6.63	8.00	8.89	358
MEMORANDA:									
Short-Term Investments	3.86	0.22	0.50	1.43	3.13	5.78	9.11	12.08	358
U.S. Treasury Securities	0.24	0.00	0.00	0.00	0.00	0.27	1.50	3.41	358
U.S. Agency Securities (excl MBS)	6.96	0.00	0.64	2.39	5.64	10.13	16.96	23.26	358
Municipal Securities	3.08	0.00	0.00	0.53	2.10	5.64	8.95	12.19	358
Mortgage-Backed Securities	7.04	0.00	0.05	1.04	5.26	11.42	19.94	26.97	358
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	358
Other Debt Securities	0.58	0.00	0.00	0.00	0.11	0.99	2.84	4.47	358
RE Loans Secured by 1-4 Family	17.41	3.76	5.54	10.50	16.85	24.16	31.24	35.68	358
Revolving	2.93	0.00	0.11	0.92	2.60	4.48	6.65	7.94	358
Closed-End, Sec by First Liens	12.96	1.89	3.09	6.29	11.94	18.92	24.67	31.01	358
Closed-End, Sec by Junior Liens	1.12	0.03	0.13	0.39	0.88	1.55	3.03	3.84	358
Commercial Real Estate Loans	31.27	9.14	13.10	21.43	29.49	40.04	53.17	59.64	358
Construction and Land Dev	8.11	0.43	1.20	3.15	6.44	12.20	19.44	24.11	358
Multifamily	1.51	0.00	0.10	0.44	1.11	2.33	3.91	6.55	358
Nonfarm Nonresidential	20.51	6.66	9.63	14.20	19.55	26.01	33.91	39.21	358
RE Loans Secured by Farmland	1.19	0.00	0.00	0.00	0.41	2.13	4.97	6.81	358
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	75.60	50.15	56.59	67.47	75.92	84.62	90.45	94.92	358
RE Loans Secured by 1-4 Family	26.14	5.62	7.32	15.07	25.03	36.32	47.32	60.04	358
Revolving	4.27	0.00	0.15	1.35	3.72	6.69	9.39	11.51	358
Closed-End	21.59	3.43	5.07	10.90	20.33	30.91	43.82	52.60	358
Commercial Real Estate Loans	45.24	16.44	24.97	32.67	43.59	57.12	68.96	78.62	358
Construction and Land Dev	11.38	0.82	2.15	4.91	9.59	17.18	24.99	31.80	358
Multifamily	2.18	0.00	0.20	0.70	1.67	3.43	5.46	9.39	358
Nonfarm Nonresidential	29.88	10.99	15.55	22.34	29.05	36.87	47.65	51.32	358
RE Loans Secured by Farmland	1.71	0.00	0.00	0.01	0.62	3.13	7.33	9.68	358
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Commercial and Industrial Loans	14.09	3.02	4.96	8.59	13.42	18.79	25.22	31.02	358
Loans to Individuals	5.44	0.33	0.57	1.68	4.42	8.34	13.97	19.84	358
Credit Card Loans	0.09	0.00	0.00	0.00	0.00	0.15	0.53	0.94	358
Agricultural Loans	1.21	0.00	0.00	0.00	0.14	1.65	6.76	11.04	358
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Other Loans and Leases	1.33	0.00	0.01	0.19	0.82	2.00	4.18	6.24	358

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.86	0.22	0.50	1.43	3.13	5.78	9.11	12.08	358
Liquid Assets	20.39	6.60	8.71	12.92	18.96	27.32	36.63	42.80	358
Investment Securities	21.23	4.17	7.18	13.36	19.39	28.91	40.33	47.33	358
Net Loans and Leases	68.24	42.95	49.05	60.55	69.00	76.54	83.04	85.29	358
Net Lns, Ls & Stdbly Ltrs of Credit	69.01	43.14	50.01	61.01	70.05	77.38	84.01	86.54	358
Core Deposits	65.72	46.32	51.21	59.00	66.44	72.58	77.97	80.21	358
Noncore Funding	23.34	7.79	11.19	16.63	22.48	29.55	37.90	43.71	358
Time Deposits of \$100K or More	12.22	4.14	5.56	7.54	11.47	16.11	21.88	25.64	358
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Fed Funds Purchased and Repos	2.05	0.00	0.00	0.00	1.61	3.67	7.10	8.66	358
Net Fed Funds Purchased (Sold)	0.96	-4.95	-3.35	-0.86	0.60	2.78	5.80	7.42	358
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Oth Borrowings W/Rem Mat 1 Yr or Less	2.13	0.00	0.00	0.15	1.30	3.62	8.01	11.78	358
Earning Assets Repr in 1 Year	39.72	15.23	20.02	28.24	39.37	50.99	61.18	68.32	358
Int-Bearing Liab Repr in 1 Year	27.51	8.61	12.00	16.42	23.50	38.27	53.28	58.88	358
Long-Term Debt Repr in 1 Year	0.59	0.00	0.00	0.00	0.00	0.67	3.67	7.16	358
Net Assets Repriceable in 1 Year	10.71	-24.63	-15.89	-2.30	11.53	22.90	35.45	41.29	358
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	21.71	-1.01	4.26	12.56	21.55	29.96	39.44	45.34	358
Net ST Noncore Funding Dependence	10.80	-4.86	-1.87	4.31	9.80	17.55	24.47	29.58	358
Short-Term Inv/ST Noncore Funding	38.57	1.26	2.99	8.99	25.23	56.36	120.35	161.33	358
Liq Asts-ST Noncore Fndg/Nonliq Asts	9.65	-17.49	-11.66	-2.35	6.80	19.66	41.91	57.06	358
Net Loans and Leases/Total Deposits	87.16	54.90	63.84	76.74	88.57	98.38	107.56	110.93	358
Net Loans and Leases/Core Deposits	105.84	59.81	74.23	87.53	105.07	123.66	141.26	161.68	358
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.29	-0.77	-0.41	0.00	0.05	0.45	1.46	2.66	202
Avail-For-Sale Sec Appr(Depr)/Eq Cap	0.61	-3.01	-2.02	-0.62	0.16	1.92	3.92	6.45	353
Struct Notes Appr(Depr)/Eq Cap	-0.11	-1.00	-0.53	-0.15	-0.05	-0.00	0.00	0.02	144
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.61	0.00	0.00	0.00	0.38	11.55	42.14	63.46	357
Available-For-Sale Securities	92.38	32.82	57.33	88.06	99.58	100.00	100.00	100.00	357
U.S. Treasury Securities	1.42	0.00	0.00	0.00	0.00	1.45	7.67	21.19	357
U.S. Agency Securities (excl MBS)	36.69	0.00	4.35	15.77	33.92	54.01	75.71	82.11	357
Municipal Securities	15.24	0.00	0.00	3.18	14.12	25.92	41.61	50.65	357
Mortgage-Backed Securities	32.58	0.01	0.62	8.17	30.06	53.71	69.49	82.63	357
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.29	357
Other Debt Securities	2.95	0.00	0.00	0.00	0.52	5.00	13.95	21.83	357
Mutual Funds and Equity Securities	1.32	0.00	0.00	0.00	0.20	2.02	6.08	11.48	357
Debt Securities 1 Year or Less	11.30	0.00	0.17	2.28	7.81	17.89	31.60	42.23	357
Debt Securities 1 To 5 Years	40.19	2.66	7.56	20.77	41.04	59.01	69.53	77.78	357
Debt Securities Over 5 Years	43.56	1.42	5.71	18.89	42.42	67.18	86.43	91.11	357
Pledged Securities	51.06	5.65	10.68	28.42	51.94	72.73	88.70	93.43	357
Structured Notes, Fair Value	2.22	0.00	0.00	0.00	0.00	2.76	12.04	22.01	357

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.17	0.00	0.01	0.07	0.15	0.24	0.38	0.57	358
Provision for Ln&Ls Losses/Avg Lns&Ls	0.25	0.00	0.02	0.12	0.21	0.36	0.57	0.86	358
Provision for Ln&Ls Losses/Net Losses	203.68	-276.54	0.00	75.60	139.31	259.98	578.39	1610.93	354
Ln&Ls Allowance/Total Loans & Leases	1.25	0.72	0.85	1.01	1.22	1.44	1.76	1.95	358
Ln&Ls Allowance/Net Ln&Ls Losses (X)	18.41	1.56	2.25	4.45	9.09	19.21	72.81	191.01	319
ALLL/Nonaccrual Assets	552.73	82.47	107.15	179.98	341.32	700.26	1680.87	3681.33	340
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	444.61	61.03	91.85	142.90	280.04	524.06	1306.43	3247.56	353
Gross Ln&Ls Losses/Avg Loans & Leases	0.23	0.00	0.01	0.07	0.18	0.35	0.60	0.91	358
Recoveries/Avg Loans and Leases	0.05	0.00	0.00	0.01	0.04	0.08	0.16	0.25	358
Net Losses/Avg Loans and Leases	0.17	-0.02	-0.00	0.03	0.12	0.25	0.52	0.77	358
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Recoveries/Prior Year-End Losses	27.50	4.70	6.14	12.66	21.76	37.32	66.45	98.68	343
Earnings Coverage of Net Losses (X)	28.93	-99.38	-3.23	5.74	14.24	34.89	137.16	311.60	354
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.04	-0.01	-0.00	0.00	0.01	0.07	0.18	0.33	358
RE Loans Secured By 1-4 Family	0.06	-0.03	-0.00	0.00	0.01	0.10	0.26	0.33	358
Revolving	0.02	-0.00	0.00	0.00	0.00	0.00	0.14	0.30	335
Closed-End	0.06	-0.04	-0.00	0.00	0.01	0.10	0.27	0.38	358
Commercial Real Estate Loans	0.03	-0.02	-0.00	0.00	0.00	0.04	0.19	0.37	358
Construction and Land Dev	0.01	-0.00	0.00	0.00	0.00	0.00	0.09	0.19	358
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	340
Nonfarm Nonresidential	0.03	-0.02	-0.00	0.00	0.00	0.03	0.20	0.46	358
RE Loans Secured by Farmland	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.17	273
Commercial and Industrial Loans	0.34	-0.23	-0.09	0.01	0.20	0.58	1.25	1.94	356
Loans to Depository Institutions	0.00	-5.38	0.00	0.00	0.00	0.00	0.00	0.00	22
Loans to Individuals	0.85	0.10	0.18	0.35	0.68	1.27	1.89	2.55	318
Credit Card Loans	2.28	-0.00	0.00	0.58	1.52	3.60	6.33	12.13	139
Agricultural Loans	0.04	-0.14	-0.01	0.00	0.00	0.00	0.35	0.90	244
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	0.31	-0.34	-0.03	0.00	0.00	0.04	2.06	6.19	332

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

30-89 Days PD Loans and Leases	0.61	0.04	0.10	0.22	0.51	0.90	1.35	2.15	358
90+ Days PD Loans and Leases	0.07	0.00	0.00	0.00	0.03	0.13	0.32	0.45	358
Nonaccrual Loans and Leases	0.44	0.00	0.03	0.12	0.33	0.68	1.20	1.73	358
90+ Days PD and Nonaccrual Loans and Leases	0.55	0.02	0.06	0.21	0.44	0.80	1.35	2.07	358
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	358
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.61	0.04	0.10	0.22	0.51	0.90	1.35	2.15	358
90+ Days Past Due Assets	0.07	0.00	0.00	0.00	0.03	0.13	0.32	0.45	358
Nonaccrual Assets	0.44	0.00	0.03	0.12	0.33	0.68	1.20	1.73	358
30+ Days PD & Nonaccrual Assets	1.22	0.16	0.28	0.59	1.04	1.75	2.78	3.56	358
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.38	0.01	0.03	0.12	0.29	0.60	0.97	1.35	358
90+ PD & Nonaccrual Assets + OREO	0.49	0.01	0.04	0.18	0.37	0.77	1.21	1.83	358
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.43	0.00	0.04	0.14	0.33	0.68	1.05	1.57	358
Allowance for Loan & Lease Losses	48.87	1.46	5.52	18.04	40.11	72.61	114.12	172.83	358
Equity Cap + ALLL	4.60	0.06	0.36	1.60	3.48	6.97	11.42	16.18	358
Tier 1 Cap + ALLL	4.40	0.06	0.36	1.60	3.34	6.87	10.48	15.51	358
Loans & Leases + RE Acquired	0.62	0.01	0.06	0.21	0.50	0.91	1.52	2.31	358

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.09	6.61	7.27	8.02	8.84	10.03	11.57	13.03	358
Tier 1 RBC Ratio	12.32	8.41	9.24	10.36	11.74	13.94	17.62	21.30	358
Total Risk-Based Capital Ratio	13.68	10.37	10.81	11.59	13.01	15.07	19.07	22.46	358
Tangible Tier 1 Leverage Ratio	9.02	6.52	7.20	7.98	8.73	9.95	11.57	12.87	358
Tangible Common Eq Cap/Tan Assets	7.96	4.78	5.49	6.48	7.75	9.35	11.00	12.59	358
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	15.40	5.36	7.14	10.28	14.42	19.91	25.59	31.33	358
Standby Letters of Credit	0.65	0.00	0.00	0.20	0.50	0.98	1.53	2.29	358
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.46	358
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.32	0.00	0.00	0.00	0.00	0.07	2.44	4.77	358
Interest Rate Contracts	0.31	0.00	0.00	0.00	0.00	0.00	2.44	4.77	358
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.29	358
Written Options Contr (Int Rate)	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.58	358
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Interest Rate Swaps	0.11	0.00	0.00	0.00	0.00	0.00	0.58	3.01	358
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	23.98	9.80	12.09	17.15	22.27	30.26	40.23	46.88	358

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.19	0.00	89.51	100.00	100.00	100.00	100.00	100.00	94
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Equity, Comm, & Other Contracts	0.80	0.00	0.00	0.00	0.00	0.00	3.33	100.00	94
Futures and Forwards	12.99	0.00	0.00	0.00	0.00	41.67	64.46	94.33	94
Written Options	32.07	0.00	0.00	0.00	0.00	50.00	100.00	100.00	94
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Over-The-Counter	29.26	0.00	0.00	0.00	0.00	50.00	100.00	100.00	94
Purchased Options	1.09	0.00	0.00	0.00	0.00	0.00	0.00	34.41	94
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Over-The-Counter	1.09	0.00	0.00	0.00	0.00	0.00	0.00	34.41	94
Swaps	44.99	0.00	0.00	0.00	0.00	100.00	100.00	100.00	94
Held for Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Non-Traded	100.00	70.00	100.00	100.00	100.00	100.00	100.00	100.00	94
Interest Rate Contracts	87.55	0.00	0.00	100.00	100.00	100.00	100.00	100.00	94
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Equity, Comm, & Other Contracts	0.80	0.00	0.00	0.00	0.00	0.00	3.33	100.00	94
Deriv Contr (Excl Fut & FX LE 14 Days)	67.35	0.00	0.00	46.82	97.21	100.00	100.00	100.00	94
One Year or Less	13.94	0.00	0.00	0.00	0.00	43.20	72.57	100.00	94
Over 1 Year to 5 Years	35.43	0.00	0.00	0.00	0.00	100.00	100.00	100.00	94
Over 5 Years	4.45	0.00	0.00	0.00	0.00	0.00	54.74	100.00	94
Gross Negative Fair Value (Abs Val)	0.96	0.00	0.00	0.00	0.11	1.37	4.20	9.01	94
Gross Positive Fair Value	0.28	0.00	0.00	0.00	0.00	0.48	1.37	2.10	94
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	358
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
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	358
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
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	0.01	356
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	356
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	356
Incr (Decr) in Net Income/Net Income	0.16	-1.01	0.00	0.00	0.00	0.00	1.06	4.54	356

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Ins Under Assets(P/C)/Tot Ins Und Ast	20.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	10
Ins Under Assets(L/H)/Tot Ins Und Ast	80.00	0.00	0.00	50.00	100.00	100.00	100.00	100.00	10
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Ins Activities Revenue/Adj Oper Inc	0.48	0.00	0.00	0.00	0.07	0.59	2.18	5.65	358
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	227
Credit Rel Prem Inc/Tot Prem Inc	75.71	0.00	0.00	20.36	100.00	100.00	100.00	100.00	9
Other Prem Inc/Total Prem Inc	24.28	0.00	0.00	0.00	0.00	13.91	100.00	100.00	9
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
Ins Net Inc (P/C)/Equity (P/C)	2.77	-6.14	-6.14	-6.14	-6.14	2.77	8.11	9.89	2
Ins Net Inc (L/H)/Equity (L/H)	10.36	-0.06	-0.06	1.22	6.93	17.78	19.38	20.12	7
Insur Ben, Losses, Exp/Insur Premiums	79.13	0.00	0.00	37.87	75.27	103.16	114.85	131.48	9
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.56	0.00	0.00	0.00	0.00	0.00	4.10	12.32	8
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358
CSV Life Insurance/Tier 1 Cap + ALLL	6.87	0.00	0.00	0.00	4.01	15.82	20.06	22.37	358
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	358
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
Cost: Interest-Bearing Deposits	0.62	0.12	0.12	0.12	0.12	0.62	0.92	1.02	2
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1
Foreign Governments and Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Leases	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
GROWTH RATES:									
Net Loans and Leases	-25.10	-100.00	-100.00	-100.00	-51.12	12.05	112.03	153.04	22
Total Selected Assets	-28.15	-100.00	-100.00	-84.50	-15.68	0.07	62.84	126.55	39
Deposits	-33.12	-60.75	-60.75	-60.75	-60.75	-33.12	-16.55	-11.02	2

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	78.73	0.00	0.00	40.34	86.00	107.86	176.16	312.79	279
Dividends Paid/Net Income	26.36	0.00	0.00	6.85	28.05	43.57	60.32	77.17	356
Net Income - Dividends/Avg Equity	8.75	1.32	3.45	5.70	8.50	11.49	14.54	17.68	358
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	123.08	0.00	0.00	49.35	110.46	172.26	367.88	560.51	288
Dividends From Nonbank Subs	0.26	0.00	0.00	0.00	0.00	0.00	1.67	6.00	288
Dividends From Subsidiary BHCs	2.51	0.00	0.00	0.00	0.00	0.00	0.00	99.53	288
Dividends From All Subsidiaries	139.46	0.00	0.00	88.38	114.35	186.43	395.10	578.35	288
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	34.97	0.00	0.00	8.12	34.93	59.97	86.51	100.44	323
Interest Income From Bank Subs	0.13	0.00	0.00	0.00	0.00	0.11	0.91	2.10	323
Mgt & Service Fees From Bank Subs	1.69	0.00	0.00	0.00	0.00	0.00	11.05	40.44	323
Other Income From Bank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.37	2.43	323
Operating Income From Bank Subs	40.71	0.00	0.00	13.06	39.21	66.83	98.72	138.99	323
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	55.22	0.00	0.00	0.00	50.88	100.00	136.78	254.27	95
Interest Income From Nonbank Subs	2.26	0.00	0.00	0.00	0.00	0.00	2.03	62.15	95
Mgt & Serv Fees From Nonbank Subs	0.25	0.00	0.00	0.00	0.00	0.00	0.00	11.27	95
Other Income From Nonbank Subs	0.49	0.00	0.00	0.00	0.00	0.00	0.00	10.95	95
Operating Inc From Nonbank Subs	75.25	0.00	0.00	0.00	85.41	100.00	225.16	356.28	95
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	25.41	0.00	0.00	0.00	5.03	53.59	85.41	128.08	53
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	53
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	53
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
Operating Income From Sub BHCs	31.16	0.00	0.00	0.00	10.34	53.85	115.33	184.81	53
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	64.12	0.00	0.00	0.00	88.94	99.19	100.00	100.00	340
Interest Income From Bank Subs	0.56	0.00	0.00	0.00	0.00	0.26	2.46	21.15	340
Mgt & Serv Fees From Bank Subs	2.69	0.00	0.00	0.00	0.00	0.00	21.61	47.74	340
Other Income From Bank Subs	0.15	0.00	0.00	0.00	0.00	0.00	0.57	6.40	340
Operating Income From Bank Subs	76.78	0.00	0.00	76.65	97.86	100.00	100.00	100.00	340
Dividends From Nonbank Subs	0.26	0.00	0.00	0.00	0.00	0.00	1.47	7.44	340
Interest Income From Nonbank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.20	2.93	340
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	340
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	340
Operating Inc From Nonbank Subs	1.82	0.00	0.00	0.00	0.00	0.44	6.27	68.86	340
Dividends From Subsidiary BHCs	2.30	0.00	0.00	0.00	0.00	0.00	0.00	96.59	340
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	340
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	340
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	340
Operating Income From Sub BHCs	3.24	0.00	0.00	0.00	0.00	0.00	4.63	98.80	340
Loans and Adv From Subs/ST Debt	526.54	0.00	0.00	0.00	245.47	792.06	2214.18	3047.17	50
Loans and Adv From Subs/Total Debt	214.15	0.00	0.00	0.00	148.56	342.05	686.24	1105.43	94

BHCPR Reporters for Quarter Ending 12/31/2004
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
2351993	717, 978	ABINGTON MUTUAL HOLDING COMPAN	JENKINTOWN, PA	New Y-9C/BHCPR reporter
1117464	924, 642	ACNB CORPORATION	GETTYSBURG, PA	
2067007	634, 315	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	740, 526	ALIANF FINANCIAL CORPORATION	ALEXANDER CITY, AL	
1140510	894, 447	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1127146	560, 101	ALLIANCE FINANCIAL SERVICES	ST PAUL, MN	
1020676	671, 549	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
2173720	714, 944	AMERICAN BANCORPORATION	ST PAUL, MN	
1109964	669, 880	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
3008753	503, 381	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
1076691	619, 065	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
2312837	586, 666	AMERICAN RIVER BANKSHARES	SACRAMENTO, CA	Moved from Peer 5
1202258	840, 598	AMES NATIONAL CORPORATION	AMES, IA	
1134694	724, 218	AMTRUST, INC.	DUBUQUE, IA	
2366821	633, 445	ARKANSAS NATIONAL BANCSHARES,	ROGERS, AR	
2465528	578, 527	ASSABET VALLEY BANCORP	HUDSON, MA	
1129533	591, 265	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1108350	677, 185	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2858951	576, 279	BANCORP, INC., THE	WILMINGTON, DE	
1135002	533, 684	BANCTENN CORPORATION	KINGSPORT, TN	Moved from Peer 5
1202762	602, 977	BANK IOWA CORPORATION	CLIVE, IA	Name change from PANHANDLE AVIATION, INC.
1205398	735, 198	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	878, 129	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
1125236	648, 042	BANKFIRST CORPORATION, INC	SIOUX FALLS, SD	
1201363	645, 992	BANKMANAGERS CORP.	MILWAUKEE, WI	
3202832	953, 416	BANTERRA CORP	ELDORADO, IL	
1115385	666, 811	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1209248	657, 299	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
2325891	588, 208	BARNES BANCORPORATION	KAYSVILLE, UT	
2388878	847, 328	BEACON BANCORP	TAUNTON, MA	
2333654	517, 393	BENJAMIN FRANKLIN BANCORP, MHC	FRANKLIN, MA	
2728157	972, 649	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1919770	678, 889	BIG SANDY HOLDING COMPANY	LIMON, CO	
1823345	593, 657	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1471849	672, 718	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	673, 710	BNCCORP, INC.	BISMARCK, ND	
2935142	550, 826	BOU BANCORP, INC.	OGDEN, UT	
3244113	691, 297	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	547, 200	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1140994	682, 946	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1029576	501, 321	BWC FINANCIAL CORP.	WALNUT CREEK, CA	
2183493	606, 588	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	723, 105	CAMBRI DGE BANCORP	CAMBRI DGE, MA	
1133503	974, 757	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
2741156	881, 892	CAPITAL BANK CORPORATION	RALEIGH, NC	
1127294	512, 958	CAPITOL BANCORPORATION, INC.	BRITTON, SD	Moved from Peer 5
3072923	578, 670	CAVALRY BANCORP, INC.	MURFREESBORO, TN	
1493654	581, 267	CBS BANC-CORP.	RUSSELLVILLE, AL	
1053496	534, 906	CCB CORPORATION	KANSAS CITY, MO	
3254952	827, 748	CENTENNIAL BANK HOLDINGS, INC.	FORT COLLINS, CO	
2868129	753, 779	CENTERSTATE BANKS OF FLORIDA,	WINTER HAVEN, FL	

BHCPR Reporters for Quarter Ending 12/31/2004
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
2746049	509,391	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1203899	577,055	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1832048	633,464	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1064429	584,614	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1209042	570,636	CENTRE 1 BANCORP, INC.	BELOIT, WI	
2632898	612,453	CENTRUE FINANCIAL CORPORATION	KANKAKEE, IL	
1109946	690,085	CENTURY BANCSHARES, INC.	NEW BOSTON, TX	
1141487	711,142	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
2509413	892,233	CHARTER OAK COMMUNITY BANK COR	ROCKVILLE, CT	
1133594	722,543	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
2844495	669,115	CHESTER VALLEY BANCORP, INC.	DOWNTOWN, PA	
2244545	530,429	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1083475	587,239	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
3186576	816,829	CITIZENS NATIONAL BANCORP.	MERIDIAN, MS	
1097566	616,855	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1081079	710,757	CITRUS & CHEMICAL BANCORPORATI	BARTOW, FL	
2568595	697,983	CITY BANCORP	SPRINGFIELD, MO	
1055007	742,991	CITYWIDE BANKS OF COLORADO, IN	AURORA, CO	
1493832	904,221	CIVITAS BANKGROUP, INC.	FRANKLIN, TN	
1134108	671,569	CNB CORPORATION	CONWAY, SC	
1118340	725,217	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
1085170	997,286	COLONY BANKCORP, INC.	FITZGERALD, GA	
2378440	717,756	COLUMBIA BANCORP	THE DALLES, OR	
1118229	528,322	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
1250839	884,829	COMMERCIAL BANKSHARES, INC.	MIAMI, FL	
1118948	565,922	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
3124381	573,961	COMMUNITY BANCORP	LAS VEGAS, NV	
2801050	641,203	COMMUNITY BANCORP, INC.	ESCONDIDO, CA	
1070765	549,118	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1129430	553,114	COMMUNITY BANCSHARES, INC.	BLOUNTSVILLE, AL	
2356073	590,066	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1081873	843,378	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
1427501	995,180	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
2074407	512,378	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	Moved from Peer 5
1398937	549,086	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
1140659	723,791	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1099766	660,124	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
2241937	550,107	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	
1058594	720,030	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	Name change from AMERICREST BANCSHARES, INC.
1958827	513,363	CRESCENT BANKING COMPANY	JASPER, GA	Moved from Peer 5
1102581	569,942	CU BANK SHARES, INC.	FARMERS BRANCH, TX	
2497462	611,685	DCB FINANCIAL CORP	LEWIS CENTER, OH	
2193906	652,662	DEARBORN BANCORP, INC.	DEARBORN, MI	
1094613	748,343	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
2489234	509,310	DESTIN BANCSHARES, INC.	DESTIN, FL	Moved from Peer 5
1104660	536,846	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1127913	579,164	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
2652104	553,283	EAGLE BANCORP, INC.	BETHESDA, MD	
2626691	696,510	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
2686659	501,889	ECB BANCORP, INC.	ENGELHARD, NC	
1135824	844,017	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	

BHCPR Reporters for Quarter Ending 12/31/2004
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
2461016	847, 823	ENTERPRISE BANCORP, INC.	LOWELL, MA	
1125777	518, 111	EXCEL BANK CORPORATION	MINNEAPOLIS, MN	Moved from Peer 5
2038409	923, 874	EXCHANGE NATIONAL BANCSHARES,	JEFFERSON CITY, MO	
1104923	879, 836	EXTRACO CORPORATION	WACO, TX	
1134630	702, 513	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1071191	817, 740	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1248818	584, 736	FENTURA FINANCIAL, INC.	FENTON, MI	
2121552	646, 100	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
2858773	536, 675	FIDELITY D& D BANCORP, INC.	DUNMORE, PA	
1201859	650, 533	FINA BANCORP, INC.	VALPARAISO, IN	
1988646	663, 635	FIRST BANCORP, INC.	LEBANON, VA	
1206715	584, 795	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1119404	535, 432	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1247428	560, 493	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
2688439	657, 891	FIRST CAPITAL BANCORP, INC.	NORCROSS, GA	Name change from CNB HOLDINGS, INC.
1118425	805, 475	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
1246533	817, 510	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1081060	635, 715	FIRST CITIZENS BANCORP	CLEVELAND, TN	
1098796	773, 204	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	781, 558	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	844, 917	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	693, 993	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	
2949019	599, 833	FIRST COMMUNITY CAPITAL CORPOR	HOUSTON, TX	
1404687	525, 799	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	Moved from Peer 5
1083783	814, 486	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1064728	663, 338	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
3104280	780, 603	FIRST FINANCIAL HOLDINGS, MHC	RENTON, WA	
3150997	737, 900	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
1134078	763, 153	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1208009	622, 175	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
1206760	826, 784	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2624398	687, 021	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
2560263	907, 491	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1133932	633, 111	FIRST NATIONAL LINCOLN CORPORA	DAMARISCOTTA, ME	
1426755	504, 592	FIRST NATIONAL SECURITY COMPAN	DEQUEEN, AR	
2880626	628, 673	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1048894	917, 778	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
2836801	763, 312	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
2521509	722, 759	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	713, 154	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2161165	575, 626	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	564, 247	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1204177	731, 613	FIRST STATE FINANCIAL CORPORAT	EASTPOINTE, MI	
1100813	696, 856	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
1122123	764, 288	FIRST WESTERN BANCORP, INC.	HURON, SD	
1050646	518, 176	FIRST YORK BAN CORP.	YORK, NE	
1134322	805, 645	FIRSTBANK CORPORATION	ALMA, MI	
2127657	732, 011	FIRSTTRUST CORPORATION	NEW ORLEANS, LA	
1123072	847, 865	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
2650315	828, 195	FLAG FINANCIAL CORPORATION	ATLANTA, GA	
3100358	660, 864	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	

BHCPR Reporters for Quarter Ending 12/31/2004
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
1117491	638, 670	FNB BANCORP, INC.	NEWTOWN, PA	
1133473	862, 891	FNB CORP.	ASHEBORO, NC	
1130696	866, 088	FNB FINANCIAL SERVICES CORPORA	GREENSBORO, NC	
1031430	786, 955	FOOTHILL INDEPENDENT BANCORP	GLENDORA, CA	
1137453	538, 929	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
1128358	876, 212	FRANSDEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1118238	563, 006	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
3200463	927, 971	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2697347	841, 037	FVNB CORP.	VICTORIA, TX	
2973591	535, 728	GATEWAY FINANCIAL HOLDINGS, IN	ELIZABETH CITY, NC	Moved from Peer 5
1938865	708, 832	GEORGIA BANK FINANCIAL CORPORA	AUGUSTA, GA	
3030950	737, 017	GEORGIAN BANCORPORATION, INC.	POWDER SPRINGS, GA	
1098620	942, 094	GERMAN AMERICAN BANCORP	JASPER, IN	
2734064	512, 324	GRABILL BANCORP	GRABILL, IN	
3180640	701, 493	GREAT LAKES BANCORP, INC.	BUFFALO, NY	
1206733	721, 938	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1134023	824, 620	GREATER COMMUNITY BANCORP	TOTOWA, NJ	
1862036	541, 966	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2861492	726, 974	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1208120	804, 235	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	592, 808	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1084623	570, 528	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
2166124	697, 267	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
2918529	540, 296	HERITAGE FINANCIAL HOLDING COR	DECATUR, AL	
1202986	514, 863	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1472220	630, 750	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	569, 229	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
1052378	781, 750	HNB CORPORATION	ARKANSAS CITY, KS	
1491409	805, 578	HOME BANCSHARES, INC.	CONWAY, AR	
3059504	868, 256	HOME FEDERAL BANCORP	COLUMBUS, IN	
1209181	624, 413	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
1209136	913, 831	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	932, 639	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1141674	675, 424	IBT BANCORP, INC.	IRWIN, PA	
1401118	678, 034	IBT BANCORP, INC.	MOUNT PLEASANT, MI	
1205183	625, 175	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1363690	930, 287	INB FINANCIAL CORPORATION	MCALEN, TX	
2803474	665, 789	INTEGRITY FINANCIAL CORPORATIO	HICKORY, NC	
2634490	597, 397	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	Moved from Peer 5
1137958	994, 827	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	
1134498	941, 634	INWOOD BANCSHARES, INC.	DALLAS, TX	
1245228	635, 713	ISB FINANCIAL CORP.	IOWA CITY, IA	
1109290	565, 946	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
2040288	510, 032	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
2472928	527, 382	K CAPITAL CORPORATION	OWINGS MILLS, MD	
1070831	528, 544	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1085004	965, 717	KISLAK FINANCIAL CORPORATION	MIAMI LAKES, FL	Moved from Peer 3
2721112	524, 921	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	Moved from Peer 5
2128917	588, 328	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1130098	669, 823	LANDMARK FINANCIAL GROUP, INC.	BELVIDERE, IL	
1054514	987, 328	LANDRUM COMPANY	COLUMBIA, MO	

BHCPR Reporters for Quarter Ending 12/31/2004
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
2759900	522, 251	LCNB CORP.	LEBANON, OH	
1136139	879, 140	LEESPORT FINANCIAL CORP.	WYOMISSING, PA	
2345068	947, 570	LEGACY TEXAS GROUP, INC.	PLANO, TX	
3143784	580, 302	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	
1097173	572, 999	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
1071669	781, 649	LNB BANCORP INC.	LORAIN, OH	
2745752	554, 809	LONG ISLAND FINANCIAL CORP.	ISLANDIA, NY	
1103766	647, 512	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
1076002	914, 988	LSB BANCSHARES, INC.	LEXINGTON, NC	
3019674	518, 477	LSB CORPORATION	NORTH ANDOVER, MA	
2545831	766, 447	LSB FINANCIAL	LACONIA, NH	
2052777	509, 420	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	501, 724	MACHIAS BANCORP, MHC	MACHIAS, ME	Moved from Peer 5
2427665	780, 086	MACON BANCORP	FRANKLIN, NC	
2514239	688, 373	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	623, 985	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1966783	976, 167	MASSBANK CORP.	READING, MA	
1128769	689, 106	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	795, 448	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2344799	916, 323	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1201916	576, 350	METROCORP, INC.	EAST MOLINE, IL	
2176413	605, 656	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
1086654	609, 623	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	967, 167	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1205053	650, 992	MIDWESTONE FINANCIAL GROUP, IN	OSKALOOSA, IA	
1126354	952, 547	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1210299	633, 970	MONROE BANCORP	BLOOMINGTON, IN	
1138919	618, 278	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	686, 529	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	913, 459	MOODY BANCSHARES, INC.	GALVESTON, TX	
2256539	516, 969	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	544, 361	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	511, 166	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2603067	680, 685	MUTUAL BANCORP OF THE BERKSHIR	PITTSFIELD, MA	
2623430	531, 554	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2149622	880, 914	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	796, 154	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	645, 388	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
3047109	520, 889	NEW FRONTIER BANCORP	GREELEY, CO	Moved from Peer 5
1247110	744, 675	NEWMIL BANCORP, INC.	NEW MILFORD, CT	
1066414	550, 386	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
2845175	562, 063	NORTH BAY BANCORP	NAPA, CA	
1029334	866, 231	NORTH VALLEY BANCORP	REDDING, CA	
2324111	560, 979	NORTHEAST BANCORP	AUBURN, ME	
1210589	749, 584	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
3025385	800, 726	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
2582827	638, 418	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
2237118	557, 393	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2835475	681, 882	NORWAY BANCORP, MHC	NORWAY, ME	
2123958	504, 572	NSD BANCORP, INC.	PITTSBURGH, PA	
2460569	609, 100	NVE BANCORP, MHC	ENGLEWOOD, NJ	

BHCPR Reporters for Quarter Ending 12/31/2004
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
1406999	540, 338	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
2012436	729, 120	OHIO VALLEY BANC CORP.	GALLIPOLIS, OH	
1200311	571, 212	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	686, 275	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2233950	511, 506	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	Moved from Peer 5
2603991	552, 598	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1028533	548, 174	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1248153	514, 651	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1249383	512, 629	OXFORD BANK CORPORATION	OXFORD, MI	
1083934	868, 975	PAB BANKSHARES, INC.	VALDOSTA, GA	
2762973	519, 403	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	Moved from Peer 5
2869733	845, 539	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	996, 087	PALMETTO BANCSHARES, INC.	LAURENS, SC	
3247468	550, 692	PARISH NATIONAL CORPORATION	COVINGTON, LA	
1117688	546, 703	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	563, 708	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	542, 528	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	611, 143	PEOPLES BANCORP	LYNDEN, WA	
2818245	686, 348	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1132298	792, 249	PEOPLES BANCTRUST COMPANY, INC	SELMA, AL	
1133174	575, 951	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1057702	687, 941	PEOPLES, INC.	COLORADO SPRINGS, CO	
2925657	727, 139	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
3223855	606, 528	PONKAPOAG BANCORP, MHC	CANTON, MA	
1249712	887, 201	PORTER BANCORP, INC.	SHEPHERDSVILLE, KY	
1826047	575, 747	PREMIER COMMUNITY BANKSHARES,	WINCHESTER, VA	
2007647	537, 255	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	801, 992	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	655, 738	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2293329	687, 939	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2625489	533, 077	PSB BANCORP, INC.	PHILADELPHIA, PA	
2125813	870, 084	QCR HOLDINGS, INC.	MOLINE, IL	
1118434	583, 644	QNB CORP.	QUAKERTOWN, PA	
1130904	541, 184	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
3201518	752, 175	RAINIER PACIFIC FINANCIAL GROU	FIFE, WA	
1029482	749, 513	RCB CORPORATION	SACRAMENTO, CA	
1130584	708, 689	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1426997	510, 723	REDWOOD EMPIRE BANCORP	SANTA ROSA, CA	
1201194	723, 130	REPUBLIC BANCORP CO.	ORLAND PARK, IL	
3023680	573, 123	REPUBLIC BANCSHARES OF TEXAS,	HOUSTON, TX	
1398807	720, 453	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1209426	614, 841	RIVER VALLEY BANCORPORATION	MERRILL, WI	Moved from Peer 5
1364101	573, 977	RIVERSIDE BANCSHARES, INC.	MARIETTA, GA	
3021220	505, 385	RUSSELLVILLE BANCSHARES, INC.	JONESBORO, AR	Moved from Peer 5
1139466	976, 153	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	Moved from Peer 3
1493560	617, 341	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1204814	879, 527	SBC, INCORPORATED	COUNTRYSIDE, IL	
1107308	524, 251	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1200348	814, 900	SECURITY NATIONAL CORPORATION	SIOUX CITY, IA	
2429838	787, 505	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	997, 483	SIERRA BANCORP	PORTERVILLE, CA	

BHCPR Reporters for Quarter Ending 12/31/2004
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
2777614	703, 077	SILVER STATE BANCORP	HENDERSON, NV	
1820700	550, 040	SLADE' S FERRY BANCORP	SOMERSET, MA	
1048997	677, 003	SMI THTOWN BANCORP, INC.	SMI THTOWN, NY	
2810285	789, 401	SOUTH CENTRAL BANCSHARES OF KE	HORSE CAVE, KY	
2033226	931, 782	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
3212943	898, 701	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
3157473	532, 874	SOUTHWEST COMMUNITY BANCORP	CARLSBAD, CA	Moved from Peer 5
1062135	622, 954	SPIRIT BANCORP, INC.	BRI STOW, OK	
1097771	597, 003	STATE CAPITAL CORPORATION	GREENWOOD, MS	
1126046	999, 527	STOCKMAN FINANCIAL CORPORATION	MI LES CITY, MI	
1135598	956, 590	STOCKMEN' S BANCORP, INC., THE	KINGMAN, AZ	
2327541	540, 102	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
2618388	629, 372	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1104080	989, 117	SUMMIT BANCSHARES, INC.	FORT WORTH, TX	
1247660	548, 256	SUMMIT BANK CORPORATION	ATLANTA, GA	
1247679	889, 185	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1246467	707, 294	TAMPA BANKING COMPANY, THE	TAMPA, FL	
2891819	629, 648	TCBANCORP INC	NORTH LITTLE ROCK, AR	
1138795	664, 083	TEAM FINANCIAL, INC.	PAOLA, KS	
3102585	606, 828	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	
2457943	828, 114	TIB FINANCIAL CORP.	NAPLES, FL	
2621548	534, 287	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	Moved from Peer 5
3183771	660, 111	TOTAL BANCSHARES CORP.	MIAMI, FL	
1070420	600, 556	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	697, 452	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
2523389	505, 550	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	Moved from Peer 5
2571906	662, 961	TRUSTCORP FINANCIAL INC	SAINT LOUIS, MO	
2465519	627, 331	UFS BANCORP	WHITINSVILLE, MA	
1206591	669, 986	UNIONBANCORP, INC.	OTTAWA, IL	
1135516	650, 351	UNITED BANCORP, INC.	TECUMSEH, MI	
1062649	995, 419	UNITED BANCORPORATION OF WYOMI	JACKSON, WY	
1136009	559, 323	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
1082777	540, 733	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	570, 370	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3015975	609, 460	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	586, 153	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	515, 417	UNITY BANCORP, INC.	CLINTON, NJ	Moved from Peer 5
2141028	634, 595	VAIL BANKS, INC.	AVON, CO	
1205026	663, 279	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
1032099	556, 216	VENTURE FINANCIAL GROUP, INC.	LACEY, WA	
2012315	677, 575	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2721596	502, 566	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
2685054	515, 807	WARREN BANCORP, INC.	WARREN, MI	
2406174	657, 718	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3021659	514, 404	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1135048	659, 553	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
3122051	598, 573	WEST FINANCIAL, INC.	EL PASO, TX	
1115367	756, 441	WESTBANK CORPORATION	WEST SPRINGFIELD, MA	
1048670	750, 860	WILBER CORPORATION, THE	ONEONTA, NY	
2004141	937, 248	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1399671	524, 101	WNB BANCSHARES, INC.	ODESSA, TX	
1035157	583, 133	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 358 bank holding companies.