

## PEER GROUP 06

12/31/2004

12/31/2003

12/31/2002

12/31/2001

12/31/2000

Number of BHCs in Peer Group

994

967

877

826

790

## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.85	3.83	3.99	3.97	4.14
+ Non-interest Income	0.80	0.89	0.87	0.85	0.80
- Overhead Expense	3.01	3.04	3.05	3.10	3.12
- Provision for Losses	0.17	0.22	0.26	0.24	0.21
+ Securities Gains (Losses)	0.01	0.03	0.03	0.03	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.49	1.52	1.59	1.51	1.60
Net Operating Income	1.07	1.07	1.10	1.02	1.06
Net Income	1.07	1.07	1.10	1.02	1.06
Net Income (Sub S Adjusted)	1.01	1.06	1.12	1.07	1.14

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.75	5.95	6.70	7.89	8.44
Interest Expense	1.57	1.79	2.38	3.61	3.99
Net Interest Income (TE)	4.17	4.15	4.31	4.29	4.47

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

Net Ln&Ls Losses/Avg Loans & Leases	0.17	0.22	0.24	0.24	0.19
Earnings Coverage of Net Losses (X)	29.13	25.52	23.62	21.41	25.21
Ln&Ls Allowance/Total Loans & Leases	1.24	1.30	1.29	1.26	1.24
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.66	0.81	0.77	0.73	0.64
30-89 Days Past Due Loans and Leases	0.95	1.12	1.28	1.42	1.33

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	16.71	15.34	14.26	15.48	15.39
Net ST Noncore Funding Dependence	7.61	6.61	5.66	7.85	9.02
Net Loans and Leases/Total Assets	66.23	64.46	64.31	64.42	65.01

## CAPITALIZATION:

Tier 1 Leverage Ratio	9.45	9.35	9.10	8.92	8.99
Equity Capital/Total Assets	9.18	9.25	9.29	9.07	9.05
Net Loans&Ls/Equity Capital (X)	7.73	7.46	7.38	7.60	7.64
Cash Dividends/Net Income	29.63	28.72	25.17	27.01	25.90
Cash Dividends/Net Income (Sub S Adjusted)	28.54	29.12	33.17	32.68	31.62
Retained Earnings/Avg Equity Cap	7.62	7.62	8.15	7.46	8.28

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.21	0.31	0.39	0.42	0.58
Long-Term Debt/Equity Capital	1.18	1.54	2.01	3.17	2.88
Equity Investment in Subs/Equity Cap	107.85	106.54	105.02	103.76	102.36
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	114.88	120.68	141.86	143.45	157.10

PERCENT OF AVERAGE ASSETS	PEER GROUP 06				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Interest Income (TE)	5.31	5.50	6.21	7.31	7.82
Less: Interest Expense	1.45	1.66	2.20	3.35	3.69
Equals: Net Interest Income (TE)	3.85	3.83	3.99	3.97	4.14
Plus: Non-Interest Income	0.80	0.89	0.87	0.85	0.80
Equals: Adj Operating Income (TE)	4.69	4.76	4.89	4.84	4.96
Less: Overhead Expense	3.01	3.04	3.05	3.10	3.12
Less: Provision for Loan and Lease Losses	0.17	0.22	0.26	0.24	0.21
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.01	0.03	0.03	0.03	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.49	1.52	1.59	1.51	1.60
Less: Applicable Income Taxes (TE)	0.38	0.42	0.46	0.45	0.50
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.07	1.07	1.10	1.02	1.06
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.07	1.07	1.10	1.02	1.06
Memo: Net Income (Last Four Qtrs)	1.09	1.10	1.13	1.03	1.07
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.70	92.71	92.93	92.95	92.92
Avg Int-Bearing Funds / Avg Assets	77.01	77.44	77.71	77.68	77.77
Int Income (TE) / Avg Earning Assets	5.75	5.95	6.70	7.89	8.44
Int Expense / Avg Earning Assets	1.57	1.79	2.38	3.61	3.99
Net Int Inc (TE) / Avg Earn Assets	4.17	4.15	4.31	4.29	4.47
YIELD OR COST:					
Total Loans and Leases (TE)	6.57	6.92	7.56	8.75	9.26
Interest-Bearing Bank Balances	1.44	1.47	1.98	4.55	6.61
Fed Funds Sold & Reverse Repos	1.29	1.07	1.57	3.77	6.16
Trading Assets	3.08	1.73	2.17	2.63	1.24
Total Earning Assets	5.64	5.85	6.58	7.76	8.30
Investment Securities (TE)	3.96	4.10	5.24	6.19	6.52
U.S. Treasury & Agency Sec (excl MBS)	3.31	3.60	4.83	6.26	N/A
Mortgage-Backed Securities	3.83	3.68	5.04	5.71	N/A
All Other Securities	5.81	5.85	6.58	7.15	N/A
Interest-Bearing Deposits	1.74	2.01	2.73	4.25	4.63
Time Deposits of \$100K or More	2.39	2.72	3.50	5.32	5.61
Time Deposits < \$100K	2.48	2.90	3.76	5.54	5.66
Other Domestic Deposits	0.91	1.00	1.48	2.44	3.11
Foreign Deposits	0.80	1.70	0.00	N/A	0.00
Fed Funds Purchased and Repos	1.50	1.19	1.92	3.90	5.79
Other Borrowed Funds & Trading Liab	3.66	4.03	4.57	5.52	6.54
All Interest-Bearing Funds	1.87	2.13	2.83	4.31	4.74

## PEER GROUP 06

12/31/2004

12/31/2003

12/31/2002

12/31/2001

12/31/2000

Avg Personnel Exp Per Employee (\$000)

50

48

45

43

41

Avg Assets per Employee (\$000)

3,088

2,964

2,793

2,631

2,515

## ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

1.02

0.85

1.01

1.00

1.55

Overhead Exp / NII + Non-Int Income

65.82

65.32

63.86

65.77

64.76

## PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.01

3.04

3.05

3.10

3.12

Personnel Expense

1.67

1.69

1.67

1.68

1.67

Net Occupancy Expense

0.42

0.42

0.43

0.45

0.47

Other Operating Expenses

0.90

0.92

0.93

0.95

0.97

Overhead Less Non-Interest Income

2.17

2.10

2.14

2.22

2.30

## PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

64.43

64.03

62.44

64.11

63.01

Personnel Expense

35.70

35.53

34.19

34.71

33.76

Net Occupancy Expense

8.96

8.88

8.82

9.30

9.40

Other Operating Expenses

19.33

19.30

19.09

19.69

19.64

Total Non-Interest Income

16.76

18.32

17.41

17.25

15.77

Fiduciary Activities Income

0.32

0.34

0.39

0.55

0.61

Serv Charges on Deposit Accts - Domestic

8.28

8.35

8.30

8.35

7.86

Trading Revenue

0.00

0.00

0.00

0.00

N/A

Investment Banking Fees &amp; Commissions

0.24

0.23

0.23

0.25

N/A

Venture Capital Revenue

0.00

0.00

0.00

0.00

N/A

Net Servicing Fees

0.21

0.24

0.20

0.21

N/A

Net Securitization Income

0.00

0.00

0.00

0.00

N/A

Insurance Activities Revenue

0.33

0.32

0.37

0.39

N/A

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

0.73

1.38

0.95

0.66

N/A

Other Non-Interest Income

4.53

5.00

4.64

4.55

6.29

Overhead Less Non-Interest Income

47.11

45.11

44.52

46.33

46.78

## TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

19.95

21.13

21.92

23.67

24.53

Appl Inc Tax+TE/Pretax NOI+TE

27.62

28.51

29.68

31.05

33.00

PERCENT OF TOTAL ASSETS	PEER GROUP 06				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Real Estate Loans	47.56	45.38	44.20	43.01	42.65
Commercial and Industrial Loans	9.90	9.93	10.20	10.62	10.99
Loans to Individuals	4.21	4.76	5.40	6.11	6.84
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.88	1.80	1.97	1.97	1.96
Other Loans and Leases	0.70	0.68	0.69	0.68	0.69
Net Loans and Leases	66.23	64.46	64.31	64.42	65.01
Debt Securities Over 1 Year	19.03	20.00	19.05	15.56	19.54
Mutual Funds and Equity Securities	0.10	0.13	0.14	0.16	0.64
Subtotal	86.31	85.43	84.30	82.44	85.82
Interest-Bearing Bank Balances	0.50	0.56	0.60	0.52	0.33
Federal Funds Sold & Reverse Repos	1.87	2.06	2.69	2.63	1.95
Debt Securities 1 Year or Less	2.30	2.49	2.73	2.36	2.99
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	92.07	91.71	91.58	91.50	92.02
Non-Int Cash and Due From Dep Inst	2.90	3.38	3.61	3.74	3.59
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.10	0.10	0.11	0.09	0.07
All Other Assets	4.94	4.78	4.70	4.67	4.30
MEMORANDA:					
Short-Term Investments	5.45	5.99	7.02	6.43	5.92
U. S. Treasury Securities	0.18	0.25	0.30	0.45	0.76
U. S. Agency Securities (excl MBS)	8.57	8.60	7.82	7.91	N/A
Municipal Securities	4.20	4.33	4.20	4.27	4.78
Mortgage-Backed Securities	5.33	5.79	6.00	5.70	N/A
Asset-Backed Securities	0.00	0.00	0.00	0.00	N/A
Other Debt Securities	0.44	0.59	0.76	0.80	0.88
RE Loans Secured by 1-4 Family	17.44	17.47	18.32	18.76	19.63
Revolving	1.74	1.56	1.36	1.20	1.17
Closed-End, Sec by First Liens	14.09	14.27	15.26	15.70	16.46
Closed-End, Sec by Junior Liens	0.94	0.97	1.13	1.28	1.41
Commercial Real Estate Loans	25.48	23.52	21.66	20.50	18.95
Construction and Land Dev	5.84	4.94	4.22	3.87	3.35
Multifamily	1.06	0.95	0.86	0.78	0.71
Nonfarm Nonresidential	17.45	16.61	15.74	14.95	14.01
RE Loans Secured by Farmland	2.44	2.21	2.15	2.00	2.00
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	71.61	70.28	68.69	66.65	65.32
RE Loans Secured by 1-4 Family	26.80	27.58	28.79	29.35	30.27
Revolving	2.53	2.32	2.06	1.82	1.76
Closed-End	23.53	24.55	26.12	26.96	27.96
Commercial Real Estate Loans	37.77	35.89	33.37	31.46	29.01
Construction and Land Dev	8.51	7.41	6.39	5.86	5.09
Multifamily	1.54	1.43	1.31	1.17	1.09
Nonfarm Nonresidential	26.10	25.52	24.35	23.03	21.52
RE Loans Secured by Farmland	3.83	3.55	3.43	3.13	3.10
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.90	15.21	15.73	16.55	16.91
Loans to Individuals	6.76	7.77	8.68	9.76	10.74
Credit Card Loans	0.11	0.13	0.15	0.19	0.37
Agricultural Loans	3.03	2.95	3.18	3.12	3.06
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.11	1.10	1.12	1.10	1.08

PERCENT OF TOTAL ASSETS	PEER GROUP 06				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Short-Term Investments	5.45	5.99	7.02	6.43	5.92
Liquid Assets	22.36	23.90	24.08	23.84	23.30
Investment Securities	22.11	23.28	22.62	22.66	23.81
Net Loans and Leases	66.23	64.46	64.31	64.42	65.01
Net Lns, Ls & Stdby Ltrs of Credit	66.70	64.89	64.74	64.84	65.43
Core Deposits	68.65	69.49	69.73	70.12	70.13
Noncore Funding	20.39	19.53	19.40	19.31	19.47
Time Deposits of \$100K or More	13.15	12.62	12.81	12.71	12.47
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.94	0.98	0.96	1.22	1.38
Net Fed Funds Purchased (Sold)	-0.96	-1.13	-1.76	-1.43	-0.57
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.30	1.10	0.86	0.72	1.38
Earning Assets Repr in 1 Year	38.18	36.39	36.67	36.28	36.23
Int-Bearing Liab Repr in 1 Year	29.87	31.50	34.03	36.90	34.23
Long-Term Debt Repr in 1 Year	0.22	0.26	0.30	0.35	0.22
Net Assets Repriceable in 1 Year	7.80	4.37	2.04	-1.31	1.29
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	16.71	15.34	14.26	15.48	15.39
Net ST Noncore Funding Dependence	7.61	6.61	5.66	7.85	9.02
Short-Term Inv/ST Noncore Funding	60.79	68.71	74.13	61.88	52.15
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.69	17.62	17.47	15.51	13.31
Net Loans and Leases/Total Deposits	80.47	78.12	77.58	77.45	78.30
Net Loans and Leases/Core Deposits	97.90	93.82	93.01	92.58	93.29
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.34	0.83	1.29	0.73	0.16
Avail-For-Sale Sec Appr(Depr)/Eq Cap	0.42	2.37	5.39	2.48	0.10
Struct Notes Appr(Depr)/Eq Cap	-0.15	-0.16	0.15	-0.01	-0.17
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.38	7.83	8.09	9.31	11.64
Available-For-Sale Securities	92.62	92.17	91.91	90.69	88.36
U. S. Treasury Securities	0.96	1.21	1.51	2.20	3.61
U. S. Agency Securities (excl MBS)	42.04	40.00	37.25	37.75	N/A
Municipal Securities	18.78	18.55	18.47	18.72	20.16
Mortgage-Backed Securities	24.53	25.10	26.78	25.00	N/A
Asset-Backed Securities	0.00	0.00	0.01	0.00	N/A
Other Debt Securities	2.05	2.68	3.55	3.58	3.78
Mutual Funds and Equity Securities	0.50	0.60	0.65	0.78	3.21
Debt Securities 1 Year or Less	12.00	12.03	13.33	11.39	13.83
Debt Securities 1 To 5 Years	43.41	40.08	41.25	32.82	40.49
Debt Securities Over 5 Years	40.27	43.78	40.74	33.85	38.91
Pledged Securities	43.49	40.43	41.81	41.85	45.61
Structured Notes, Fair Value	3.50	2.56	0.88	0.17	0.19

ANALYSIS RATIOS	PEER GROUP 06				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Provision for Ln&Ls Losses/Avg Assets	0.17	0.22	0.26	0.24	0.21
Provision for Ln&Ls Losses/Avg Lns&Ls	0.25	0.33	0.40	0.37	0.33
Provision for Ln&Ls Losses/Net Losses	203.10	210.48	232.99	196.66	238.80
Ln&Ls Allowance/Total Loans & Leases	1.24	1.30	1.29	1.26	1.24
Ln&Ls Allowance/Net Ln&Ls Losses (X)	17.45	14.80	12.52	11.26	14.84
ALL/Nonaccrual Assets	617.65	453.68	511.01	488.46	617.50
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	420.28	307.58	319.74	274.47	348.77
Gross Ln&Ls Losses/Avg Loans & Leases	0.24	0.30	0.32	0.32	0.26
Recoveries/Avg Loans and Leases	0.06	0.07	0.07	0.06	0.07
Net Losses/Avg Loans and Leases	0.17	0.22	0.24	0.24	0.19
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	N/A	N/A
Recoveries/Prior Year-End Losses	28.61	28.55	29.14	34.38	35.88
Earnings Coverage of Net Losses (X)	29.13	25.52	23.62	21.41	25.21
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.05	0.06	0.06	0.05	0.03
RE Loans Secured By 1-4 Family	0.05	0.07	0.05	0.04	0.03
Revolving	0.00	0.00	0.00	0.00	0.00
Closed-End	0.05	0.07	0.05	0.04	0.03
Commercial Real Estate Loans	0.04	0.04	0.05	0.04	0.02
Construction and Land Dev	0.01	0.01	0.01	0.01	0.00
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.04	0.03	0.05	0.03	0.02
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.37	0.50	0.55	0.53	0.45
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.75	0.89	0.81	0.75	0.60
Credit Card Loans	1.69	2.07	2.17	1.88	1.10
Agricultural Loans	0.01	0.02	0.02	0.03	0.01
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.26	0.25	0.25	0.16	0.00

PERCENT OF LOANS AND LEASES	PEER GROUP 06				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
30-89 Days PD Loans and Leases	0.95	1.12	1.28	1.42	1.33
90+ Days PD Loans and Leases	0.12	0.17	0.19	0.22	0.17
Nonaccrual Loans and Leases	0.51	0.65	0.60	0.59	0.51
90+ Days PD and Nonaccrual Loans and Leases	0.67	0.86	0.84	0.87	0.72
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	0.95	1.12	1.28	1.42	1.33
90+ Days Past Due Assets	0.12	0.17	0.19	0.22	0.17
Nonaccrual Assets	0.51	0.65	0.60	0.59	0.51
30+ Days PD & Nonaccrual Assets	1.68	2.05	2.20	2.35	2.10
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.44	0.55	0.54	0.56	0.47
90+ PD & Nonaccrual Assets + OREO	0.57	0.69	0.68	0.69	0.57
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.48	0.56	0.53	0.51	0.46
Allowance for Loan & Lease Losses	57.68	66.44	64.15	63.05	57.46
Equity Cap + ALLL	4.99	5.81	5.60	5.50	4.88
Tier 1 Cap + ALLL	4.82	5.75	5.70	5.63	4.98
Loans & Leases + RE Acquired	0.73	0.88	0.83	0.80	0.71

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	0.83	1.05	1.18	1.31	1.15
- 90+ Days Past Due	0.10	0.15	0.17	0.18	0.13
- Nonaccrual	0.42	0.54	0.48	0.47	0.37
Coml & Indl - 30-89 Days PD	0.78	1.07	1.23	1.29	1.78
- 90+ Days Past Due	0.09	0.14	0.17	0.21	0.24
- Nonaccrual	0.58	0.75	0.75	0.74	0.78
Individuals - 30-89 Days PD	1.77	1.91	2.00	2.15	1.96
- 90+ Days Past Due	0.14	0.18	0.21	0.24	0.19
- Nonaccrual	0.25	0.27	0.24	0.24	0.22
Dep Inst Lns - 30-89 Days PD	0.16	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	0.28	0.00
Agricultural - 30-89 Days PD	0.08	0.12	0.16	0.19	0.12
- 90+ Days Past Due	0.00	0.02	0.01	0.01	0.01
- Nonaccrual	0.08	0.14	0.12	0.12	0.06
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.54	0.60	0.65	0.83	0.03
- 90+ Days Past Due	0.01	0.02	0.03	0.05	0.00
- Nonaccrual	0.03	0.11	0.08	0.14	0.00
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	1.12	1.28	1.45	1.61	1.30
- 90+ Days Past Due	0.12	0.15	0.18	0.18	0.13
- Nonaccrual	0.35	0.43	0.38	0.31	0.29
Revolving - 30-89 Days PD	0.19	0.30	0.31	0.49	0.36
- 90+ Days Past Due	0.00	0.01	0.01	0.02	0.00
- Nonaccrual	0.02	0.03	0.04	0.04	0.02
Closed-End - 30-89 Days PD	1.19	1.35	1.52	1.71	1.34
- 90+ Days Past Due	0.12	0.16	0.18	0.18	0.13
- Nonaccrual	0.38	0.46	0.40	0.32	0.30
- Jr Lien 30-89 Days PD	0.05	0.05	0.06	N/A	N/A
- Jr Lien 90+ Days PD	0.00	0.00	0.01	N/A	N/A
- Jr Lien Nonaccrual	0.02	0.02	0.02	N/A	N/A
Commercial RE - 30-89 Days PD	0.57	0.66	0.78	0.92	0.76
- 90+ Days Past Due	0.06	0.11	0.09	0.12	0.08
- Nonaccrual	0.43	0.59	0.50	0.53	0.35
Const & Dev - 30-89 Days PD	0.34	0.44	0.59	0.70	0.48
- 90+ Days Past Due	0.00	0.02	0.01	0.02	0.00
- Nonaccrual	0.10	0.14	0.18	0.18	0.05
Multi family - 30-89 Days PD	0.02	0.05	0.02	0.09	0.04
- 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
Nonfarm Nres- 30-89 Days PD	0.54	0.62	0.73	0.84	0.72
- 90+ Days Past Due	0.05	0.09	0.09	0.11	0.06
- Nonaccrual	0.46	0.62	0.49	0.48	0.33
Farmland - 30-89 Days PD	0.21	0.23	0.42	0.48	0.32
- 90+ Days Past Due	0.00	0.02	0.05	0.04	0.01
- Nonaccrual	0.12	0.20	0.19	0.22	0.17
Credit Card - 30-89 Days PD	1.23	1.36	1.44	1.59	1.23
- 90+ Days Past Due	0.38	0.56	0.59	0.63	0.33
- Nonaccrual	0.00	0.01	0.00	0.00	0.01



CAPITAL RATIOS	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Tier 1 Leverage Ratio	9.45	9.35	9.10	8.92	8.99
Tier 1 RBC Ratio	13.62	13.75	13.42	13.15	13.32
Total Risk-Based Capital Ratio	14.99	15.15	14.78	14.42	14.46
Tangible Tier 1 Leverage Ratio	9.43	9.33	9.07	8.90	8.96
Tangible Common Eq Cap/Tan Assets	8.82	8.90	8.92	8.69	8.65
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	10.77	10.17	9.41	9.43	9.66
Standby Letters of Credit	0.37	0.35	0.32	0.31	0.32
Commercial & Similar Letters of Credit	0.02	0.01	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.01	0.00	0.00	0.00	0.00
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	17.09	16.28	15.17	15.17	15.64

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 06				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Interest Rate Contracts	77.87	79.31	78.32	100.00	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	22.13	20.69	21.62	0.00	0.00
Futures and Forwards	15.88	18.17	8.17	12.50	13.33
Written Options	44.48	29.11	11.43	0.00	1.48
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	43.31	29.11	11.43	0.00	0.00
Purchased Options	6.62	13.82	25.93	35.42	26.90
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	6.62	13.82	25.93	35.42	26.90
Swaps	27.60	38.90	52.08	52.08	55.00
Held for Trading	0.00	0.00	0.00	8.33	0.00
Interest Rate Contracts	0.00	0.00	0.00	8.33	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	91.67	100.00
Interest Rate Contracts	73.22	74.14	72.91	87.50	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	19.81	20.69	21.62	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	53.90	69.17	87.41	100.00	81.68
One Year or Less	18.61	22.05	24.13	16.67	17.26
Over 1 Year to 5 Years	30.89	35.76	47.97	72.22	52.93
Over 5 Years	0.00	4.79	12.93	2.90	5.16
Gross Negative Fair Value (Abs Val)	0.67	1.58	2.73	0.00	0.11
Gross Positive Fair Value	1.56	1.10	1.72	1.02	1.07
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	0.00	0.00	0.00	0.00
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.00	0.00	0.00	0.00	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	30.00	49.58	53.21	N/A	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	70.00	50.42	46.79	N/A	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	13.23	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	0.33	0.32	0.37	N/A	N/A
Premium Inc/Ins Activities Revenue	0.00	0.00	1.53	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	30.00	44.44	68.25	N/A	N/A
Other Prem Inc/Total Prem Inc	70.00	55.56	31.75	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)	47.15	59.12	91.36	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	699.20	17.08	-56.52	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	30.22	41.68	0.00	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)	1.11	0.00	1.05	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	4.55	3.78	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	0.80	1.70	0.00	N/A	0.00
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	2.95
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
Leases	N/A	N/A	N/A	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	-59.46	-49.98	-53.87	-47.40	-66.16
Total Selected Assets	-19.02	-28.93	-31.92	-47.57	-34.33
Deposits	9.22	N/A	N/A	N/A	N/A

PROFITABILITY:	PEER GROUP 06				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Net Income/Avg Equity Capital	10.85	10.65	11.15	10.55	11.52
Bank Net Inc/Avg Eq Inv in Banks	11.93	11.93	12.26	11.74	12.90
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.64	3.07	4.59	4.23	0.23
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.25	9.83	11.03	8.90	10.81
Bank Net Income/Parent Net Income	104.15	103.74	102.98	104.31	103.79
Nonbank Net Income/Parent Net Income	0.09	0.08	0.06	0.05	0.04
Sub BHCs Net Inc/Parent Net Income	99.59	95.41	91.77	95.76	86.44
LEVERAGE:					
Total Liabilities/Equity	13.31	12.26	10.17	8.71	7.05
Total Debt/Equity Capital	2.04	2.68	3.31	4.68	4.76
Tot Debt+NP to Subs Iss Tr Pref/Equity	11.45	10.37	8.64	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	2.22	2.87	3.51	4.94	4.93
Total Debt/Eq Cap - Exc Over Fair Value	2.03	2.71	3.33	4.75	4.84
Long-Term Debt/Equity Capital	1.18	1.54	2.01	3.17	2.88
Short-Term Debt/Equity Capital	0.21	0.31	0.39	0.42	0.58
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.15	0.16	0.22	0.28	0.32
Long-Term Debt/Consolidated LT Debt	5.50	6.64	6.67	9.12	20.90
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	107.85	106.54	105.02	103.76	102.36
Total Investment in Subs/Equity	108.43	107.06	105.51	104.28	102.95
Equity Inv in Subs/Cons Eq Cap+Min Int	99.20	98.39	99.40	101.27	101.29
Total Inv in Subs/Cons Eq Cap+Min Int	99.68	98.85	99.91	101.78	101.86
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.56	0.52	0.37	0.30	0.16
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.92	2.79	2.60	2.62	2.05
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	108.32	115.20	129.18	136.14	141.03
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	114.88	120.68	141.86	143.45	157.10
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	105.88	117.60	124.34	119.57	111.84
Pretax Oper Inc + Int Exp/Int Expense	3239.53	2635.16	2053.22	1555.86	1654.79
Div + Int From Subs/Int Exp + Div	134.64	150.99	163.34	151.76	153.13
Fees+Other Inc From Subs/Sal + Oth Exp	2.14	3.24	4.18	5.07	5.10
Net Inc/Curr Port of LT Debt+Pfd Div(X)	47.25	47.20	56.51	100.49	48.32
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.33	-0.40	-0.54	-0.95	-0.74
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.38	0.45	0.26	0.14	0.07
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 06				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Div Paid/Inc Before Undist Inc	77.37	72.16	68.22	65.81	65.01
Dividends Paid/Net Income	29.58	28.86	25.14	27.07	26.11
Net Income - Dividends/Avg Equity	7.61	7.59	8.16	7.44	8.28
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	110.70	116.82	128.85	140.48	143.03
Dividends From Nonbank Subs	0.06	0.01	0.00	0.00	0.00
Dividends From Subsidiary BHCs	3.55	3.09	2.89	2.47	1.16
Dividends From All Subsidiaries	135.50	144.59	155.29	175.12	175.10
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	36.73	37.35	36.39	40.61	40.59
Interest Income From Bank Subs	0.06	0.08	0.10	0.16	0.19
Mgt & Service Fees From Bank Subs	0.00	0.02	0.04	0.07	0.04
Other Income From Bank Subs	0.02	0.04	0.04	0.06	0.05
Operating Income From Bank Subs	37.97	39.03	38.11	47.42	47.92
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	56.68	43.83	36.84	31.81	25.01
Interest Income From Nonbank Subs	0.34	0.92	0.46	5.16	11.38
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	0.03	0.01	0.00
Operating Inc From Nonbank Subs	64.62	58.46	43.82	46.29	45.92
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	42.52	42.41	41.04	43.77	36.44
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	0.01	0.00
Operating Income From Sub BHCs	42.65	42.85	41.65	43.99	38.92
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	74.43	74.18	75.00	75.68	76.80
Interest Income From Bank Subs	0.39	0.60	0.46	0.58	0.71
Mgt & Serv Fees From Bank Subs	0.00	0.03	0.07	0.10	0.08
Other Income From Bank Subs	0.06	0.10	0.08	0.13	0.15
Operating Income From Bank Subs	81.66	82.23	82.65	84.00	84.35
Dividends From Nonbank Subs	0.13	0.02	0.01	0.00	0.00
Interest Income From Nonbank Subs	0.00	0.01	0.00	0.00	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	0.49	0.28	0.11	0.05	0.01
Dividends From Subsidiary BHCs	2.48	2.87	2.92	1.84	1.59
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	2.52	3.06	3.29	2.04	1.75
Loans and Adv From Subs/ST Debt	373.23	270.73	154.91	14.37	0.18
Loans and Adv From Subs/Total Debt	126.97	93.91	51.07	4.46	0.09

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									994
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.85	2.94	3.12	3.47	3.83	4.20	4.60	4.82	994
+ Non-interest Income	0.79	0.25	0.34	0.51	0.73	1.05	1.40	1.76	994
- Overhead Expense	3.00	1.86	2.12	2.52	2.97	3.45	4.01	4.47	994
- Provision for Losses	0.17	0.00	0.01	0.06	0.14	0.25	0.42	0.58	994
+ Securities Gains (Losses)	0.01	-0.02	-0.00	0.00	0.00	0.02	0.07	0.10	994
+ Other Tax Equiv Adjustments	-0.00	-0.09	-0.00	0.00	0.00	0.00	0.00	0.04	994
= Pretax Net Oper Income (TE)	1.48	0.43	0.70	1.07	1.49	1.86	2.28	2.54	994
Net Operating Income	1.06	0.30	0.49	0.74	1.03	1.36	1.74	2.01	994
Net Income	1.06	0.30	0.49	0.74	1.03	1.36	1.75	2.01	994
Net Income (Sub S Adjusted)	1.00	0.27	0.47	0.76	0.99	1.24	1.51	1.79	263
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	5.74	4.70	4.95	5.35	5.74	6.14	6.52	6.80	994
Interest Expense	1.56	0.84	0.97	1.24	1.57	1.89	2.14	2.28	994
Net Interest Income (TE)	4.16	3.13	3.37	3.75	4.15	4.58	5.01	5.28	994
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.17	-0.02	0.00	0.03	0.12	0.25	0.52	0.85	994
Earnings Coverage of Net Losses (X)	29.13	-46.47	0.62	5.95	15.17	35.30	119.21	233.45	969
Ln&Ls Allowance/Total Loans & Leases	1.24	0.71	0.82	1.00	1.21	1.44	1.80	2.12	994
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.66	0.00	0.03	0.17	0.46	1.03	1.85	2.58	994
30-89 Days Past Due Loans and Leases	0.95	0.01	0.08	0.34	0.79	1.50	2.20	2.84	994
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	16.71	-7.60	-1.00	7.78	17.20	25.36	34.41	41.10	994
Net ST Noncore Funding Dependence	7.60	-11.99	-6.70	0.67	7.31	15.07	20.99	26.31	994
Net Loans and Leases/Total Assets	66.23	39.45	46.21	57.13	67.00	76.47	82.42	85.54	994
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.45	6.12	6.85	7.84	9.06	10.88	13.43	15.38	991
Equity Capital/Total Assets	9.18	5.26	5.97	7.25	8.80	10.81	13.57	15.72	994
Net Loans&Ls/Equity Capital (X)	7.72	2.98	3.86	5.47	7.52	9.78	12.27	14.15	994
Cash Dividends/Net Income	29.62	0.00	0.00	2.81	29.67	50.95	76.05	94.19	975
Cash Dividends/Net Income (Sub S Adjusted)	28.53	-23.62	-11.32	0.00	23.90	54.70	84.73	101.28	263
Retained Earnings/Avg Equity Cap	7.61	-0.34	1.83	4.32	7.40	10.82	13.98	16.19	994
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.21	0.00	0.00	0.00	0.00	0.00	1.26	7.08	994
Long-Term Debt/Equity Capital	1.17	0.00	0.00	0.00	0.00	0.00	9.64	18.09	994
Equity Investment in Subs/Equity Cap	107.84	81.76	88.93	97.72	99.93	120.83	145.12	157.48	994
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	114.87	0.00	13.51	79.46	100.48	136.94	255.65	458.19	973

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.31	4.40	4.58	4.93	5.30	5.67	6.04	6.32	994
Less: Interest Expense	1.45	0.75	0.88	1.14	1.45	1.74	2.00	2.13	994
Equals: Net Interest Income (TE)	3.85	2.94	3.12	3.47	3.83	4.20	4.60	4.82	994
Plus: Non-Interest Income	0.79	0.25	0.34	0.51	0.73	1.05	1.40	1.76	994
Equals: Adj Operating Income (TE)	4.68	3.46	3.68	4.13	4.63	5.20	5.78	6.33	994
Less: Overhead Expense	3.00	1.86	2.12	2.52	2.97	3.45	4.01	4.47	994
Less: Provision for Loan and Lease Losses	0.17	0.00	0.01	0.06	0.14	0.25	0.42	0.58	994
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Plus: Realized G/L on AFS Sec	0.01	-0.02	-0.00	0.00	0.00	0.02	0.07	0.10	994
Plus: Other Tax Equiv Adjustments	-0.00	-0.09	-0.00	0.00	0.00	0.00	0.00	0.04	994
Equals: Pretax Net Oper Inc (TE)	1.48	0.43	0.70	1.07	1.49	1.86	2.28	2.54	994
Less: Applicable Income Taxes (TE)	0.37	0.00	0.00	0.14	0.39	0.60	0.74	0.89	994
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	994
Equals: Net Operating Income	1.06	0.30	0.49	0.74	1.03	1.36	1.74	2.01	994
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Equals: Net Income	1.06	0.30	0.49	0.74	1.03	1.36	1.75	2.01	994
Memo: Net Income (Last Four Qtrs)	1.09	0.35	0.51	0.76	1.05	1.40	1.76	2.02	878
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.70	86.22	88.62	91.02	93.11	94.56	95.78	96.53	994
Avg Int-Bearing Funds / Avg Assets	77.00	63.87	67.47	72.39	77.68	81.62	84.50	86.44	994
Int Income (TE) / Avg Earning Assets	5.74	4.70	4.95	5.35	5.74	6.14	6.52	6.80	994
Int Expense / Avg Earning Assets	1.56	0.84	0.97	1.24	1.57	1.89	2.14	2.28	994
Net Int Inc (TE) / Avg Earn Assets	4.16	3.13	3.37	3.75	4.15	4.58	5.01	5.28	994
YIELD OR COST:									
Total Loans and Leases (TE)	6.56	5.56	5.81	6.15	6.52	6.97	7.40	7.73	994
Interest-Bearing Bank Balances	1.44	0.00	0.00	0.72	1.36	2.10	3.59	6.72	839
Fed Funds Sold & Reverse Repos	1.29	0.91	1.02	1.15	1.27	1.41	1.60	1.90	939
Trading Assets	3.07	0.00	0.00	0.00	0.74	3.73	4.94	10.49	12
Total Earning Assets	5.63	4.64	4.86	5.22	5.64	6.03	6.40	6.67	994
Investment Securities (TE)	3.96	2.45	2.84	3.41	3.92	4.54	5.13	5.68	994
U.S. Treasury & Agency Sec (excl MBS)	3.30	1.90	2.18	2.76	3.27	3.80	4.50	4.92	965
Mortgage-Backed Securities	3.82	2.12	2.76	3.26	3.69	4.26	5.44	6.64	885
All Other Securities	5.80	2.75	3.56	4.47	5.71	6.88	8.50	11.77	924
Interest-Bearing Deposits	1.74	1.02	1.19	1.45	1.72	2.02	2.34	2.51	994
Time Deposits of \$100K or More	2.39	1.47	1.70	2.01	2.36	2.74	3.15	3.40	993
Time Deposits < \$100K	2.47	1.60	1.82	2.14	2.46	2.79	3.16	3.41	991
Other Domestic Deposits	0.91	0.42	0.51	0.69	0.88	1.12	1.39	1.56	993
Foreign Deposits	0.79	0.00	0.00	0.00	0.48	1.08	1.29	1.36	3
Fed Funds Purchased and Repos	1.50	0.00	0.60	1.03	1.44	1.88	2.46	3.36	767
Other Borrowed Funds & Trading Liab	3.66	1.00	1.61	2.45	3.61	4.72	5.89	7.21	837
All Interest-Bearing Funds	1.87	1.13	1.30	1.55	1.87	2.18	2.44	2.61	994

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	49.62	36.18	38.52	42.89	48.00	55.43	64.58	72.67	994
Avg Assets per Employee (\$000)	3087.90	1892.12	2084.18	2439.07	2904.31	3625.29	4657.63	5516.52	994

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.02	0.00	0.00	0.00	0.00	1.53	6.12	9.71	993
Overhead Exp / NII + Non-Int Income	65.81	46.65	50.40	58.83	65.93	73.35	80.07	84.89	994

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.00	1.86	2.12	2.52	2.97	3.45	4.01	4.47	994
Personnel Expense	1.66	1.00	1.17	1.38	1.64	1.91	2.25	2.51	994
Net Occupancy Expense	0.42	0.20	0.23	0.31	0.41	0.51	0.63	0.72	994
Other Operating Expenses	0.90	0.49	0.58	0.70	0.88	1.07	1.27	1.46	994
Overhead Less Non-Interest Income	2.17	1.30	1.49	1.81	2.16	2.53	2.85	3.06	994

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	64.42	44.79	48.54	57.04	64.35	72.05	79.22	83.29	994
Personnel Expense	35.69	24.10	27.00	31.27	35.73	40.13	43.93	46.44	994
Net Occupancy Expense	8.96	4.60	5.50	6.94	8.72	10.73	12.80	14.58	994
Other Operating Expenses	19.32	11.77	13.30	15.77	18.87	22.71	26.55	29.04	994
Total Non-Interest Income	16.75	6.41	8.35	11.82	16.24	21.23	27.00	30.61	994
Fiduciary Activities Income	0.32	0.00	0.00	0.00	0.00	0.11	2.37	4.42	994
Serv Charges on Deposit Accts - Domestic	8.28	2.13	3.17	5.26	7.83	11.18	14.61	17.04	994
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Investment Banking Fees & Commissions	0.24	0.00	0.00	0.00	0.00	0.37	1.27	2.08	994
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Net Servicing Fees	0.20	0.00	0.00	0.00	0.00	0.14	1.37	2.27	994
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Insurance Activities Revenue	0.33	0.00	0.00	0.00	0.06	0.45	1.62	4.20	994
Net Gain (Loss) - Sales Loans, OREO, Oth	0.72	-0.64	-0.17	0.00	0.04	1.13	3.57	6.40	994
Other Non-Interest Income	4.53	1.21	1.68	2.64	4.05	6.05	9.11	11.64	994
Overhead Less Non-Interest Income	47.10	27.42	32.56	39.85	47.06	54.24	61.97	66.72	994

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	19.95	0.00	0.00	3.90	24.37	31.97	36.88	38.22	974
Appl Inc Tax+TE/Pretax NOI+TE	27.61	0.00	0.55	13.24	33.15	36.86	39.41	41.01	974



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	47.55	22.39	28.68	36.85	47.14	58.47	67.29	72.29	994
Commercial and Industrial Loans	9.89	2.12	3.38	5.52	8.83	13.45	19.96	24.06	994
Loans to Individuals	4.21	0.46	0.98	2.02	3.67	6.02	9.24	12.03	994
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Agricultural Loans	1.87	0.00	0.00	0.00	0.43	3.30	8.77	13.76	994
Other Loans and Leases	0.69	0.00	0.00	0.09	0.38	1.11	2.22	3.29	994
Net Loans and Leases	66.23	39.45	46.21	57.13	67.00	76.47	82.42	85.54	994
Debt Securities Over 1 Year	19.02	2.33	4.68	9.81	17.81	27.23	36.83	45.63	994
Mutual Funds and Equity Securities	0.10	0.00	0.00	0.00	0.00	0.03	0.68	1.55	994
Subtotal	86.30	74.14	77.59	82.95	87.02	90.18	92.19	93.12	994
Interest-Bearing Bank Balances	0.49	0.00	0.00	0.00	0.08	0.69	2.64	4.61	994
Federal Funds Sold & Reverse Repos	1.87	0.00	0.00	0.00	1.30	3.34	6.73	9.11	994
Debt Securities 1 Year or Less	2.30	0.00	0.04	0.42	1.45	3.61	7.12	9.85	994
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Total Earning Assets	92.07	87.26	88.63	90.58	92.29	93.66	94.88	95.54	994
Non-Int Cash and Due From Dep Inst	2.90	1.20	1.46	2.01	2.75	3.71	4.74	5.44	994
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Other Real Estate Owned	0.09	0.00	0.00	0.00	0.03	0.17	0.42	0.62	994
All Other Assets	4.94	2.14	2.58	3.63	4.87	6.22	7.44	8.65	994
MEMORANDA:									
Short-Term Investments	5.45	0.28	0.71	2.00	4.40	8.59	12.90	17.21	994
U.S. Treasury Securities	0.18	0.00	0.00	0.00	0.00	0.00	1.40	2.87	994
U.S. Agency Securities (excl MBS)	8.57	0.00	0.85	3.17	6.84	13.11	21.55	26.78	994
Municipal Securities	4.19	0.00	0.00	0.73	3.61	7.62	11.97	15.07	994
Mortgage-Backed Securities	5.33	0.00	0.00	0.43	3.79	9.82	17.58	22.40	994
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Other Debt Securities	0.43	0.00	0.00	0.00	0.00	0.65	2.49	4.09	994
RE Loans Secured by 1-4 Family	17.44	3.81	6.37	10.56	16.24	23.96	32.34	37.25	994
Revolving	1.73	0.00	0.00	0.15	1.09	2.97	6.13	8.63	994
Closed-End, Sec by First Liens	14.08	2.34	4.08	7.47	12.90	19.79	28.13	33.23	994
Closed-End, Sec by Junior Liens	0.93	0.00	0.06	0.29	0.75	1.45	2.41	3.31	994
Commercial Real Estate Loans	25.47	5.49	8.54	14.19	23.29	35.78	47.75	53.77	994
Construction and Land Dev	5.84	0.27	0.61	1.72	4.41	9.15	15.63	21.33	994
Multifamily	1.05	0.00	0.00	0.13	0.61	1.86	3.87	5.82	994
Nonfarm Nonresidential	17.44	3.88	5.89	10.26	16.75	24.56	31.63	35.95	994
RE Loans Secured by Farmland	2.44	0.00	0.00	0.09	1.01	4.69	9.17	12.84	994
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	71.61	43.42	51.52	62.13	73.05	81.50	87.49	90.73	994
RE Loans Secured by 1-4 Family	26.80	6.01	9.33	16.69	25.39	36.29	47.73	56.13	994
Revolving	2.53	0.00	0.00	0.23	1.67	4.41	8.58	12.08	994
Closed-End	23.53	4.43	7.02	13.49	22.26	32.82	44.54	52.82	994
Commercial Real Estate Loans	37.77	10.97	15.69	23.78	36.88	51.83	64.36	70.87	994
Construction and Land Dev	8.51	0.50	1.12	2.81	6.76	13.32	21.16	28.65	994
Multifamily	1.54	0.00	0.00	0.21	0.96	2.74	5.55	8.19	994
Nonfarm Nonresidential	26.10	7.51	10.71	17.00	25.30	35.12	44.08	49.47	994
RE Loans Secured by Farmland	3.83	0.00	0.00	0.14	1.60	7.40	14.84	19.10	994
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Commercial and Industrial Loans	14.90	3.71	5.46	9.03	13.72	19.92	28.50	34.60	994
Loans to Individuals	6.76	0.70	1.40	2.88	5.79	10.05	15.63	20.80	994
Credit Card Loans	0.10	0.00	0.00	0.00	0.00	0.22	0.53	0.75	994
Agricultural Loans	3.02	0.00	0.00	0.00	0.70	5.43	14.07	20.54	994
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Other Loans and Leases	1.11	0.00	0.01	0.13	0.60	1.72	3.44	5.73	994

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.45	0.28	0.71	2.00	4.40	8.59	12.90	17.21	994
Liquid Assets	22.35	7.17	9.76	13.88	20.85	30.40	39.36	45.03	994
Investment Securities	22.10	4.08	6.77	12.02	21.02	31.04	42.22	49.32	994
Net Loans and Leases	66.23	39.45	46.21	57.13	67.00	76.47	82.42	85.54	994
Net Lns, Ls & Stdbly Ltrs of Credit	66.70	39.63	46.37	57.48	67.39	76.98	83.00	86.15	994
Core Deposits	68.65	49.04	54.83	62.58	69.47	75.33	79.45	82.01	994
Noncore Funding	20.39	6.69	9.28	13.69	19.56	26.66	34.11	40.34	994
Time Deposits of \$100K or More	13.15	4.32	5.51	8.30	12.29	17.37	23.69	28.04	994
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Fed Funds Purchased and Repos	0.94	0.00	0.00	0.00	0.05	1.85	4.05	5.79	994
Net Fed Funds Purchased (Sold)	-0.96	-8.27	-6.16	-2.77	-0.57	0.92	3.33	5.23	994
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Oth Borrowings W/Rem Mat 1 Yr or Less	1.29	0.00	0.00	0.00	0.52	2.37	5.29	7.60	994
Earning Assets Repr in 1 Year	38.18	14.10	18.72	27.80	37.19	48.54	59.42	67.67	994
Int-Bearing Liab Repr in 1 Year	29.87	2.27	12.44	18.32	26.30	40.67	57.50	63.71	994
Long-Term Debt Repr in 1 Year	0.21	0.00	0.00	0.00	0.00	0.00	1.58	3.30	994
Net Assets Repriceable in 1 Year	7.80	-29.28	-20.37	-4.02	8.43	20.36	32.67	39.04	994
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	16.71	-7.60	-1.00	7.78	17.20	25.36	34.41	41.10	994
Net ST Noncore Funding Dependence	7.60	-11.99	-6.70	0.67	7.31	15.07	20.99	26.31	994
Short-Term Inv/ST Noncore Funding	60.79	1.57	4.24	14.39	40.17	90.65	190.12	290.85	991
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.68	-14.75	-9.17	0.72	11.71	28.13	47.61	63.66	994
Net Loans and Leases/Total Deposits	80.46	47.92	55.71	68.11	81.49	92.17	102.47	106.75	994
Net Loans and Leases/Core Deposits	97.90	55.95	65.28	79.24	96.46	115.00	135.77	149.45	994
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.34	-0.77	-0.27	0.00	0.08	0.62	1.65	2.79	457
Avail-For-Sale Sec Appr(Depr)/Eq Cap	0.41	-3.17	-1.81	-0.78	0.00	1.42	3.83	6.52	963
Struct Notes Appr(Depr)/Eq Cap	-0.14	-1.15	-0.65	-0.21	-0.05	-0.00	0.01	0.05	447
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.38	0.00	0.00	0.00	0.00	9.69	41.88	79.82	992
Available-For-Sale Securities	92.61	16.73	58.05	90.18	100.00	100.00	100.00	100.00	992
U.S. Treasury Securities	0.96	0.00	0.00	0.00	0.00	0.00	7.32	15.47	992
U.S. Agency Securities (excl MBS)	42.04	0.00	6.93	19.31	39.60	62.44	85.61	93.33	992
Municipal Securities	18.77	0.00	0.00	4.69	18.28	32.54	45.45	56.06	992
Mortgage-Backed Securities	24.52	0.00	0.00	3.33	21.88	46.22	64.76	77.78	992
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	992
Other Debt Securities	2.05	0.00	0.00	0.00	0.00	3.28	10.73	18.69	992
Mutual Funds and Equity Securities	0.50	0.00	0.00	0.00	0.00	0.18	3.56	8.25	992
Debt Securities 1 Year or Less	12.00	0.00	0.23	2.38	8.09	19.23	35.06	45.10	992
Debt Securities 1 To 5 Years	43.41	4.10	10.47	25.24	44.02	62.09	74.58	81.70	992
Debt Securities Over 5 Years	40.26	0.10	3.31	14.96	38.96	62.87	82.47	91.00	992
Pledged Securities	43.48	2.19	5.32	21.48	43.01	64.33	84.72	91.59	992
Structured Notes, Fair Value	3.49	0.00	0.00	0.00	0.00	6.70	16.64	25.63	992

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	0.06	0.14	0.25	0.42	0.58	994
Provision for Ln&Ls Losses/Avg Lns&Ls	0.25	0.00	0.02	0.10	0.22	0.37	0.60	0.87	994
Provision for Ln&Ls Losses/Net Losses	203.10	-202.23	0.00	74.40	135.72	250.15	632.50	1590.30	969
Ln&Ls Allowance/Total Loans & Leases	1.24	0.71	0.82	1.00	1.21	1.44	1.80	2.12	994
Ln&Ls Allowance/Net Ln&Ls Losses (X)	17.44	1.43	2.30	4.40	8.90	20.87	62.83	126.95	889
ALLL/Nonaccrual Assets	617.65	61.77	87.43	149.93	308.28	756.66	2283.55	5129.15	908
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	420.27	53.24	71.33	114.68	225.06	498.07	1540.07	3169.15	949
Gross Ln&Ls Losses/Avg Loans & Leases	0.23	0.00	0.02	0.07	0.18	0.33	0.68	0.97	994
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.01	0.04	0.09	0.17	0.26	994
Net Losses/Avg Loans and Leases	0.17	-0.02	0.00	0.03	0.12	0.25	0.52	0.85	994
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Recoveries/Prior Year-End Losses	28.60	1.61	3.70	10.65	22.22	40.22	75.55	121.28	802
Earnings Coverage of Net Losses (X)	29.13	-46.47	0.62	5.95	15.17	35.30	119.21	233.45	969
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.05	-0.01	-0.00	0.00	0.01	0.08	0.22	0.34	994
RE Loans Secured By 1-4 Family	0.05	-0.03	-0.00	0.00	0.00	0.09	0.25	0.42	994
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	823
Closed-End	0.05	-0.03	-0.00	0.00	0.00	0.08	0.27	0.43	991
Commercial Real Estate Loans	0.04	-0.01	0.00	0.00	0.00	0.03	0.24	0.50	994
Construction and Land Dev	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.24	975
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	858
Nonfarm Nonresidential	0.04	-0.01	0.00	0.00	0.00	0.01	0.26	0.55	991
RE Loans Secured by Farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.04	815
Commercial and Industrial Loans	0.37	-0.27	-0.07	0.00	0.12	0.58	1.56	2.92	993
Loans to Depository Institutions	0.00	-0.68	0.00	0.00	0.00	0.00	0.00	0.00	37
Loans to Individuals	0.75	0.07	0.13	0.29	0.57	1.04	1.99	2.93	852
Credit Card Loans	1.69	0.00	0.00	0.25	1.32	2.73	4.84	7.27	356
Agricultural Loans	0.00	-0.03	0.00	0.00	0.00	0.00	0.02	0.30	714
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Loans and Leases	0.25	-0.17	0.00	0.00	0.00	0.00	1.64	5.96	917

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									
30-89 Days PD Loans and Leases	0.95	0.01	0.08	0.34	0.79	1.50	2.20	2.84	994
90+ Days PD Loans and Leases	0.11	0.00	0.00	0.00	0.04	0.19	0.51	0.80	994
Nonaccrual Loans and Leases	0.51	0.00	0.00	0.09	0.33	0.77	1.49	2.17	994
90+ Days PD and Nonaccrual Loans and Leases	0.66	0.00	0.04	0.18	0.50	1.03	1.85	2.53	994
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
-----									
30-89 Days Past Due Assets	0.95	0.01	0.08	0.34	0.79	1.50	2.22	2.84	994
90+ Days Past Due Assets	0.11	0.00	0.00	0.00	0.04	0.19	0.51	0.80	994
Nonaccrual Assets	0.51	0.00	0.00	0.09	0.33	0.77	1.49	2.17	994
30+ Days PD & Nonaccrual Assets	1.68	0.11	0.31	0.72	1.52	2.51	3.74	4.50	994
PERCENT OF TOTAL ASSETS									
-----									
90+ Days PD and Nonaccrual Assets	0.43	0.00	0.03	0.11	0.32	0.66	1.20	1.62	994
90+ PD & Nonaccrual Assets + OREO	0.56	0.00	0.05	0.18	0.42	0.89	1.49	1.95	994
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	0.47	0.00	0.02	0.12	0.34	0.75	1.35	1.77	994
Allowance for Loan & Lease Losses	57.67	0.00	3.16	17.35	43.32	88.80	155.10	202.44	994
Equity Cap + ALLL	4.98	0.00	0.24	1.18	3.60	7.74	14.56	20.27	994
Tier 1 Cap + ALLL	4.82	0.00	0.23	1.11	3.51	7.57	13.90	18.85	994
Loans & Leases + RE Acquired	0.72	0.00	0.03	0.20	0.52	1.12	1.97	2.66	994



CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.45	6.12	6.85	7.84	9.06	10.88	13.43	15.38	991
Tier 1 RBC Ratio	13.61	8.03	8.90	10.40	12.69	16.29	21.23	26.36	991
Total Risk-Based Capital Ratio	14.99	9.83	10.46	11.94	14.01	17.58	22.44	27.61	991
Tangible Tier 1 Leverage Ratio	9.43	6.08	6.81	7.83	9.02	10.85	13.40	15.48	991
Tangible Common Eq Cap/Tan Assets	8.82	4.63	5.43	6.88	8.48	10.49	13.33	15.34	991
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	10.77	2.64	3.95	6.53	9.99	14.75	20.14	22.88	994
Standby Letters of Credit	0.37	0.00	0.00	0.07	0.26	0.64	1.17	1.62	994
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.14	0.47	994
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.67	994
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.28	994
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	17.09	5.16	7.28	10.86	16.18	22.83	30.72	35.63	994









PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	77.36	0.00	0.00	51.17	94.55	101.61	136.61	207.79	778
Dividends Paid/Net Income	29.58	0.00	0.00	2.81	29.64	50.95	76.05	93.38	975
Net Income - Dividends/Avg Equity	7.61	-0.34	1.83	4.32	7.40	10.81	13.98	16.19	994
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	110.70	0.00	0.00	86.05	102.20	145.58	258.68	414.28	759
Dividends From Nonbank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.37	2.45	759
Dividends From Subsidiary BHCs	3.54	0.00	0.00	0.00	0.00	0.00	0.00	100.62	759
Dividends From All Subsidiaries	135.50	0.00	39.84	100.00	106.44	156.87	283.70	439.40	759
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	36.73	0.00	0.00	8.93	39.23	63.57	90.04	104.78	906
Interest Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.40	1.26	906
Mgt & Service Fees From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	906
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.19	906
Operating Income From Bank Subs	37.96	0.00	0.00	10.74	39.79	64.64	91.33	108.69	906
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	56.67	0.00	0.00	0.00	100.00	100.00	100.00	130.05	191
Interest Income From Nonbank Subs	0.34	0.00	0.00	0.00	0.00	0.00	0.00	20.86	191
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191
Operating Inc From Nonbank Subs	64.62	0.00	0.00	0.00	100.00	100.00	114.05	300.00	191
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	42.52	0.00	0.00	12.16	49.15	72.89	91.50	108.69	91
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Operating Income From Sub BHCs	42.64	0.00	0.00	12.16	49.15	72.89	91.50	108.69	91
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	74.43	0.00	0.00	68.60	98.20	100.00	100.00	100.00	917
Interest Income From Bank Subs	0.38	0.00	0.00	0.00	0.00	0.00	1.65	18.00	917
Mgt & Serv Fees From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.54	917
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.03	2.94	917
Operating Income From Bank Subs	81.66	0.00	0.00	90.10	99.83	100.00	100.00	100.00	917
Dividends From Nonbank Subs	0.12	0.00	0.00	0.00	0.00	0.00	0.57	5.90	917
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.25	917
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	917
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	917
Operating Inc From Nonbank Subs	0.49	0.00	0.00	0.00	0.00	0.00	2.41	18.90	917
Dividends From Subsidiary BHCs	2.48	0.00	0.00	0.00	0.00	0.00	0.00	98.80	917
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	917
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	917
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	917
Operating Income From Sub BHCs	2.51	0.00	0.00	0.00	0.00	0.00	0.00	99.14	917
Loans and Adv From Subs/ST Debt	373.22	0.00	0.00	0.00	0.00	317.23	1876.42	5867.50	132
Loans and Adv From Subs/Total Debt	126.96	0.00	0.00	0.00	0.00	199.76	625.38	1723.38	278

BHCPR Reporters for Quarter Ending 12/31/2004  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
2342085	245,383	A. E. BANCORP, INC.	BUFFALO GROVE, IL	
1079731	191,926	A. WILBERT'S SONS LUMBER AND	PLAQUEMINE, LA	
1075500	251,192	ABIGAIL ADAMS NATIONAL BANCORP	WASHINGTON, DC	
2579612	152,442	ABSECON BANCORP	ABSECON, NJ	
2926270	204,431	ADVANTAGE BANCORP, INC.	LOVELAND, CO	
1107821	293,100	ALAMO CORPORATION OF TEXAS	ALAMO, TX	
1246926	237,225	ALBANY BANCSHARES, INC.	ALBANY, TX	
3137082	162,239	ALLEGHENY BANCSHARES, INC.	FRANKLIN, WV	
1203693	222,750	ALPHA FINANCIAL GROUP, INC.	TOLUCA, IL	
1105078	245,625	AMADOR BANCSHARES, INC.	LAS CRUCES, NM	
1210682	170,578	AMBANC FINANCIAL SERVICES, INC	BEAVER DAM, WI	
1131853	175,455	AMCORP FINANCIAL, INC.	ARDMORE, OK	
2507183	248,434	AMERICAN BANCSHARES, INC.	WICHITA FALLS, TX	
3047172	265,917	AMERICAN BANCORPORATION OF MIN	BRAINERD, MN	
1095414	277,347	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
1207703	160,252	AMERICAN CENTRAL FINANCIAL GRO	SPRINGFIELD, IL	
3232512	165,634	AMERICAN COMMUNITY BANCORP, IN	EVANSVILLE, IN	
1083635	279,563	AMERICAN GATEWAY FINANCIAL COR	PORT ALLEN, LA	New Y-9C/BHCPR reporter
2693796	251,489	AMERICAN HORIZONS BANCORP, INC	MONROE, LA	
1110045	263,053	AMERICAN NATIONAL BANCSHARES,	WACO, TX	
1066441	172,560	AMERICAN STATE BANCSHARES, INC	GREAT BEND, KS	
2632571	204,139	AMERICAN STATE BANK HOLDING CO	WILLISTON, ND	
2514163	208,427	AMERIMARK FINANCIAL CORPORATIO	COUNTRYSIDE, IL	
1840687	185,491	AMERIWEST CORPORATION	OMAHA, NE	
1059676	179,050	AMFIRST FINANCIAL SERVICES, IN	MCCOOK, NE	
1131899	191,218	AMTEX BANCSHARES, INC.	ORANGE, TX	
2536642	195,027	ANB BANCSHARES, INC.	GONZALES, TX	
1138197	244,674	ANDERSON BANCSHARES, INC.	MULLINS, SC	
1071913	245,936	ANDOVER BANCORP, INC.	ANDOVER, OH	
1083185	186,375	ANDREW JOHNSON BANCSHARES, INC	GREENEVILLE, TN	
1472257	284,188	ANNAPOLIS BANCORP, INC.	ANNAPOLIS, MD	
1491650	190,061	ARKANSAS BANKERS' BANCORPORATI	LITTLE ROCK, AR	
1057980	255,729	ARKANSAS VALLEY BANCSHARES, IN	BROKEN ARROW, OK	
1840221	186,090	ARNESON BANCSHARES, INC.	CLEAR LAKE, IA	
2863946	259,517	ASSOCIATED COMMUNITY BANCORP,	GREENWICH, CT	
2757184	184,317	ATLANTIC BANGROUP, INC.	JACKSONVILLE BEACH, FL	
1130829	194,203	AUSTIN COLONY, INC.	LAKE JACKSON, TX	
1095058	295,569	BACKLUND INVESTMENT CO.	PEORIA, IL	
1491333	195,520	BAINUM BANCORP II	MURFREESBORO, AR	
1129029	220,501	BAKKEN SECURITIES, INC.	SAINT LOUIS PARK, MN	
1128460	214,865	BANCOMMUNITY SERVICE CORPORATI	ST PETER, MN	
2468275	174,879	BANCORP OF LUCEDALE, INC.	LUCEDALE, MS	
1138526	157,846	BANCORP OF RANTOUL, INC.	RANTOUL, IL	
1099449	243,983	BANCSHARES OF EASTERN ARKANSAS	FORREST CITY, AR	
1895397	274,781	BANCSHARES OF JACKSON HOLE, IN	JACKSON, WY	
1099823	164,547	BANCSHARES OF RIPLEY, INC.	RIPLEY, TN	
1084061	236,022	BANCSOUTH CORPORATION	DOTHAN, AL	
3192997	246,842	BANK HOLDINGS, THE	RENO, NV	
3169748	204,698	BANK OF COMMERCE HOLDINGS, INC	SARASOTA, FL	
2561671	180,820	BANK OF IDAHO HOLDING CO.	IDAHO FALLS, ID	
2297701	201,235	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	

BHCPR Reporters for Quarter Ending 12/31/2004  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
3053146	174, 458	BANK OF ST. PETERSBURG HOLDING	TAMPA, FL	New Y-9C/BHCPR reporter
3217032	171, 025	BANK OF THE JAMES FINANCIAL GR	LYNCHBURG, VA	
1209958	252, 617	BANKERS' BANCORPORATION, INC.	MADISON, WI	
3109968	270, 352	BANKFIRST BANCORP, INC.	WINTER PARK, FL	
2808330	273, 356	BANKING CORPORATION OF FLORIDA	NAPLES, FL	
3104570	189, 533	BANKSHARES, INC., THE	MELBOURNE, FL	
2410304	253, 194	BASTROP BANCSHARES, INC.	BASTROP, TX	
2755162	156, 154	BAUER INVESTMENTS, LTD.	PORT LAVACA, TX	
2887652	171, 142	BAY NATIONAL CORPORATION	LUTHERVILLE, MD	New Y-9C/BHCPR reporter
1104307	206, 944	BAYLOR BANCSHARES, INC.	SEYMOUR, TX	
2868240	211, 600	BAYTREE BANCORP, INC.	LAKE FOREST, IL	New Y-9C/BHCPR reporter
3263963	180, 635	BBVA BANCOMER FINANCIAL HOLDIN	HOUSTON, TX	New Y-9C/BHCPR reporter
3274996	266, 166	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
2391243	242, 091	BEACH FIRST NATIONAL BANCSHARE	MYRTLE BEACH, SC	
1143511	297, 655	BELLE FOURCHE BANCSHARES, INC.	SPEARFISH, SD	
2898537	160, 526	BENCHMARK BANCORP, INC.	AURORA, IL	
1141441	292, 989	BENCHMARK BANCSHARES INC.	KENBRIDGE, VA	
2615154	162, 059	BEO BANCORP	HEPPNER, OR	
1051906	275, 652	BERCO, INC.	BENNINGTON, KS	
1905009	154, 583	BETHANY BANCSHARES, INC.	BETHANY, MD	New Y-9C/BHCPR reporter
3197835	176, 102	BEVERLY FINANCIAL, MHC	BEVERLY, MA	
1137248	295, 698	BIG LAKE FINANCIAL CORPORATION	OKEECHOBEE, FL	
1128880	157, 227	BITTERROOT HOLDING COMPANY	LOLO, MT	
1244801	200, 212	BLUEGRASS BANCSHARES, INC.	LEXINGTON, KY	
1398973	246, 951	BNB FINANCIAL SERVICES CORPORA	NEW YORK, NY	
2905734	237, 345	BOE FINANCIAL SERVICES OF VIRG	TAPPAHANNOCK, VA	
1063039	153, 750	BON, INC.	MOUNDRIDGE, KS	
1140015	158, 267	BONI FAY HOLDING COMPANY, INC.	BONIFAY, FL	New Y-9C/BHCPR reporter
1119329	196, 422	BOOTHEEL BANCORP, INC.	POPLAR BLUFF, MO	
2238544	237, 579	BORDER BANCSHARES, INC.	GREENBUSH, MN	
2984092	156, 328	BORDER CAPITAL GROUP, INC.	MCALLEN, TX	New Y-9C/BHCPR reporter
1492291	165, 560	BOSCOBEL BANCORP, INC.	BOSCOBEL, WI	
1124163	294, 898	BOSSHARD BANCO, LTD.	LACROSSE, WI	
1205473	171, 933	BOSSHARD FINANCIAL GROUP, INC.	LA CROSSE, WI	
2577506	213, 347	BOTETOURT BANCSHARES, INC.	BUCHANAN, VA	
3043222	256, 880	BOTH, INC.	KERRVILLE, TX	
2456919	198, 710	BRADFORD BANCORP, INC.	GREENVILLE, IL	
1399774	222, 164	BRADLEY COUNTY FINANCIAL CORPO	CLEVELAND, TN	
1097016	214, 169	BREMEN BANCORP, INC.	SAINT LOUIS, MO	
1108789	174, 284	BRENHAM BANCSHARES, INC.	BRENHAM, TX	
2447935	150, 168	BRICKYARD BANCORP, INC.	LINCOLNWOOD, IL	
3138119	219, 378	BRIDGE STREET FINANCIAL, INC.	OSWEGO, NY	
2148438	150, 588	BRIDGEPORT FINANCIAL CORPORATI	BRIDGEPORT, TX	
1027947	160, 573	BRIGHTON BANCORP	SALT LAKE CITY, UT	
1132382	216, 381	BSJ BANCSHARES, INC.	SAINT JOSEPH, LA	
2640585	264, 832	BUCKHEAD COMMUNITY BANCORP, IN	ATLANTA, GA	
1060346	140, 137	BUERGE BANCSHARES, INC.	JOPLIN, MO	
3189728	245, 631	BUSINESS BANCSHARES, INC.	CLAYTON, MO	
1138786	175, 167	C. S. BANCSHARES, INC.	CHILLICOTHE, MO	
2100089	189, 302	C. S. B. BANCSHARES, INC.	SOMERVILLE, TX	
1201448	188, 533	C-B-G, INC.	WEST LIBERTY, IA	

BHCPR Reporters for Quarter Ending 12/31/2004  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
2324997	166,012	CACHE VALLEY BANKING COMPANY	LOGAN, UT	
2421391	227,523	CALIFORNIA COMMUNITY LLC	PASADENA, CA	
1097098	240,332	CALLAWAY SECURITY BANKS, INC.	FULTON, MO	
2839567	284,566	CAMBANK, INC.	LAKE ZURICH, IL	
2762384	165,490	CAMERON FINANCIAL CORPORATION	CAMERON, TX	
2297448	279,251	CAMPELLO BANCORP	BROCKTON, MA	
3195804	181,945	CANON BANK CORPORATION	CANON CITY, CO	
1248603	201,952	CAPAC BANCORP, INC.	CAPAC, MI	
2242970	146,031	CAPITAL COMMERCE BANCORP, INC.	MILWAUKEE, WI	
1108239	159,393	CAPITOL BANKSHARES, INC.	SMITHVILLE, TX	
2710675	189,517	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	131,380	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
1248368	217,725	CARDINAL BANCORP II, INC.	SAINT LOUIS, MO	
2434467	190,752	CARDINAL BANKSHARES CORPORATIO	FLOYD, VA	
1131527	183,136	CARLSBAD BANCORPORATION, INC.	CARLSBAD, NM	
1491641	216,376	CARLSON BANCSHARES, INC.	WEST MEMPHIS, AR	
1848825	157,020	CARROLL FINANCIAL SERVICES, IN	HUNTINGDON, TN	
1082870	203,765	CARTER COUNTY BANCORP	ELIZABETHTON, TN	
2767512	294,458	CARTHAGE STATE BANCSHARES, INC	CARTHAGE, TX	
1106628	186,853	CBC, INC.	CLOVIS, NM	
2435594	249,206	CBR HOLDINGS, INC.	CHICAGO, IL	
3219764	228,557	CBS FINANCIAL CORPORATION	SMYRNA, GA	
3159244	298,254	CBT FINANCIAL CORP.	CLEARFIELD, PA	
1246690	161,499	CCB FINANCIAL CORPORATION	SANDY, OR	
1118283	235,377	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
3135190	200,538	CECIL BANCORP, INC.	ELKTON, MD	
1492273	228,770	CENTRAL BANC, INC.	GENESE, IL	
1106468	265,815	CENTRAL BANCSHARES, INC.	HOUSTON, TX	
1246805	184,565	CENTRAL BANK CORPORATION	SAULT SAINTE MARIE, MI	
1963120	240,441	CENTRAL FINANCIAL CORPORATION	HUTCHINSON, KS	
3184125	156,324	CENTRAL GEORGIA BANKING COMPAN	COCHRAN, GA	
3150278	198,682	CENTRAL MISSOURI SHARES, INC.	LEBANON, MO	
3015612	154,563	CENTRAL OHIO BANCORP	WAVERLY, OH	
1056974	227,507	CENTRAL STATES BANCSHARES, INC	SPRINGFIELD, MO	
3137729	203,569	CENTRAL TEXAS FINANCIAL CORP.	CAMERON, TX	
1020920	179,042	CENTRAL TRUST COMPANY	EDINA, MN	
2560508	248,694	CENTURY BANCORP MHC	BRIDGETON, NJ	
1095469	152,940	CENTURY BANCSHARES, INC.	GAINESVILLE, MO	
1491856	230,249	CENTURY FINANCIAL CORPORATION	COLDWATER, MI	
3071122	255,986	CGD USA HOLDING COMPANY, INC.	NEW YORK, NY	
1056125	40,260	CHAMBANCO, INC.	CHAMBERS, NE	
1138955	158,092	CHAMPLAIN BANK CORPORATION	WILLSBORO, NY	
2948825	231,614	CHARTER FINANCIAL CORPORATION	BELLEVUE, WA	
2349404	280,913	CHATUGE BANK SHARES, INC.	HIAWASSEE, GA	
1128228	246,149	CHEROKEE BANCSHARES, INC.	SAINT PAUL, MN	
2806082	147,334	CHEROKEE BANKING COMPANY	CANTON, GA	
2868110	250,648	CHESTATE BANCSHARES, INC.	DAWSONVILLE, GA	
2485076	265,272	CHICAGO SHORE CORPORATION (F.K	CHICAGO, IL	
1125030	282,195	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
1139297	231,719	CHOICEONE FINANCIAL SERVICES,	SPARTA, MI	
1207208	283,052	CITBA FINANCIAL CORPORATION	MOORESVILLE, IN	

New Y-9C/BHCPR reporter

BHCPR Reporters for Quarter Ending 12/31/2004  
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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
3165133	174, 638	CITIZENS BANCORP	GRASS VALLEY, CA	
3219474	280, 994	CITIZENS BANCORP OF VIRGINIA,	BLACKSTONE, VA	
1833616	148, 685	CITIZENS BANCORP OF WINFIELD,	WINFIELD, AL	
2509990	184, 773	CITIZENS BANCORP, INC.	NEWPORT, KY	
1135114	230, 000	CITIZENS BANCORPORATION OF NEW	NEW ULM, MN	
2550143	190, 006	CITIZENS BANCORPORATION, INC.	MASCOUTAH, IL	
1357121	220, 775	CITIZENS BANCSHARES CORPORATIO	OLANTA, SC	
1121966	164, 838	CITIZENS BANCSHARES OF HUTCHIN	HUTCHINSON, MN	
1085312	163, 343	CITIZENS BANCSHARES, INC.	VILLE PLATTE, LA	
2473260	168, 261	CITIZENS BANCSHARES, INC.	ALBION, IL	
2718354	219, 285	CITIZENS BANCSHARES, INC.	EDMOND, OK	
1964668	200, 723	CITIZENS BANK GROUP, INC.	ST JAMES, MN	
3200874	271, 682	CITIZENS BANKING CORPORATION	FROSTPROOF, FL	
1208492	217, 192	CITIZENS CENTRAL BANCORP, INC.	MACOMB, IL	
2702278	202, 972	CITIZENS COMMERCE BANCSHARES,	VERSAILLES, KY	
1246681	262, 854	CITIZENS CORPORATION	COLUMBIA, MS	
1142970	213, 790	CITIZENS FINANCIAL CORP.	ELKINS, WV	
1099784	166, 322	CITIZENS FINANCIAL GROUP, INC.	NEW HAVEN, MO	
2750952	169, 512	CITIZENS FIRST CORPORATION	BOWLING GREEN, KY	
2299077	173, 230	CITIZENS INDEPENDENT BANCORP,	LOGAN, OH	
1839207	256, 328	CITIZENS NATIONAL BANCORP, INC	PUTNAM, CT	
1999718	233, 857	CITIZENS NATIONAL BANCORP, INC	SPRINGFIELD, MO	
2344856	238, 383	CITIZENS NATIONAL BANCSHARES	BOSSIER CITY, LA	
1363739	196, 826	CITIZENS STATE BANCORP, INC.	NEW BALTIMORE, MI	
2625283	164, 743	CITY BANCSHARES, INC.	NATCHITOCHE, LA	
1129672	157, 432	CITY NATIONAL BANKCORP, INC.	METROPOLIS, IL	
1135646	280, 126	CLAIBORNE HOLDING COMPANY, INC	TAZEWELL, TN	
3030754	224, 037	CLARK COUNTY BANCORPORATION	VANCOUVER, WA	
1913684	175, 100	CLEVELAND STATE BANCORP, INC.	CLEVELAND, MS	
1135422	254, 093	CNB CORPORATION	CHEBOYGAN, MI	
1109825	168, 103	CNB FINANCIAL CORPORATION, INC	TAYLOR, TX	
2909200	236, 998	CNB FINANCIAL SERVICES, INC.	BERKELEY SPRINGS, WV	
3003570	159, 914	COAST BANCORP	SAN LUIS OBISPO, CA	
2184043	213, 509	COASTAL BANCSHARES, INC.	PEARLAND, TX	
1083671	262, 969	COASTAL BANKSHARES, INC.	SAVANNAH, GA	
3058909	217, 097	COASTAL COMMUNITY INVESTMENTS,	PANAMA CITY BEACH, FL	
2611866	135, 992	CODDLE CREEK FINANCIAL CORP.	MOORESVILLE, NC	
1070840	197, 201	COLONIAL BANC CORP.	EATON, OH	
1131518	177, 556	COLONIAL BANCORP	AURORA, CO	
1117772	252, 602	COLUMBIA FINANCIAL CORPORATION	BLOOMSBURG, PA	
3041367	186, 141	COLUMBIA TRUST BANCORP	PASCO, WA	
1132122	269, 978	COLUMBIAN FINANCIAL CORPORATIO	OVERLAND PARK, KS	
1085826	212, 240	COLUMBIANA BANCSHARES, INC.	COLUMBIANA, AL	
2693705	199, 250	COMBANC, INC.	DELPHOS, OH	
2770660	168, 038	COMMERCE BANCORP, INC	GREENWOOD, MS	
1118818	158, 599	COMMERCIAL BANCSHARES, INC.	TEXARKANA, AR	
2300012	296, 650	COMMERCIAL BANCSHARES, INC.	UPPER SANDUSKY, OH	
3101560	160, 201	COMMERCIAL BANCSHARES, INC.	MARYLAND HEIGHTS, MO	
1978674	272, 519	COMMERCIAL FINANCIAL CORP	STORM LAKE, IA	
1071810	156, 379	COMMERCIAL GRAYSON BANCSHARES	GRAYSON, KY	
1249299	255, 278	COMMERCIAL NATIONAL FINANCIAL	ITHACA, MI	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
2011868	212,304	COMMFIRST BANCORPORATION, INC.	SOUTH SIOUX CITY, NE	
2332536	262,634	COMMONWEALTH HOLDINGS, L. L. C.	BURLINGTON, KY	
1977154	234,392	COMMUNITY BANCORP OF LOUISIANA	RACELAND, LA	
2180223	231,740	COMMUNITY BANCSHARES OF MARYSV	MARYSVILLE, KS	
1061624	264,181	COMMUNITY BANCSHARES, INC.	NEOSHO, MO	
1889480	206,976	COMMUNITY BANCSHARES, INC.	NOBLESVILLE, IN	
2247612	283,624	COMMUNITY BANCSHARES, INC.	JOSEPH, OR	
2536857	180,834	COMMUNITY BANK CORP.	PARK RIDGE, IL	
1104017	289,615	COMMUNITY BANK HOLDINGS OF TEX	CORSICANA, TX	
1138928	194,248	COMMUNITY BANKERS' CORPORATION	MARION CENTER, PA	
3180408	152,783	COMMUNITY BANKS OF GEORGIA, IN	JASPER, GA	New Y-9C/BHCPR reporter
1479144	181,381	COMMUNITY BANKSHARES, INC.	PARKERSBURG, WV	
2775142	195,290	COMMUNITY CAPITAL BANCSHARES,	ALBANY, GA	
1102200	278,612	COMMUNITY COMPANY, THE	WACO, TX	
1131488	220,505	COMMUNITY FINANCIAL CORP.	EDGEWOOD, IA	
2723938	145,372	COMMUNITY FINANCIAL GROUP, INC	SPOKANE, WA	
3101010	242,454	COMMUNITY FINANCIAL HOLDING CO	DULUTH, GA	
2936103	239,373	COMMUNITY FINANCIAL SHARES, IN	GLEN ELLYN, IL	
3107955	156,538	COMMUNITY FIRST FINANCIAL CORP	LYNCHBURG, VA	
3108194	257,917	COMMUNITY FIRST, INC.	COLUMBIA, TN	
1493793	139,165	COMMUNITY NATIONAL BANCORPORAT	ASHBURN, GA	
2576965	284,194	COMMUNITY NATIONAL BANCORPORAT	WATERLOO, IA	
2735333	193,503	COMMUNITY SHORES BANK CORPORAT	MUSKEGON, MI	
2513157	197,686	COMUNIBANC CORP.	NAPOLEON, OH	
1114502	225,083	CONNECTICUT RIVER BANCORP, INC	CHARLESTOWN, NH	
2168922	238,971	CONSOLIDATED EQUITY CORPORATIO	PURCELL, OK	
2286228	190,597	CONSUMERS BANCORP, INC.	MINERVA, OH	
1129681	210,980	CONTINENTAL BANCORP	MIAMI, FL	
1059975	186,689	CONVERSE COUNTY CAPITAL CORPOR	DOUGLAS, WY	
1491490	186,365	CORN BELT BANCORP, INC.	PITTSFIELD, IL	
1064269	220,137	CORNERSTONE ALLIANCE, LTD.	WINFIELD, KS	
2746254	211,798	CORNERSTONE BANCORP, INC.	STAMFORD, CT	
2929383	238,297	CORNERSTONE BANCORP, INC.	PALATINE, IL	
1131497	248,680	CORNERSTONE BANCSHARES, INC.	HIXSON, TN	
2022529	229,359	CORNHUSKER GROWTH CORPORATION	LINCOLN, NE	
1098581	197,883	COUNTRY BANCORP, INC.	HILLSBORO, IL	
1416831	206,322	COUNTRY BANK SHARES, INC.	MILFORD, NE	
1209707	173,363	COUNTRYSIDE FINANCIAL SERVICES	WALWORTH, WI	
1363681	252,875	COUNTY BANK CORP	LAPEER, MI	
3212046	159,226	COVENANT FINANCIAL CORPORATION	CLARKSDALE, MS	
1984040	273,286	COWLITZ BANCORPORATION	LONGVIEW, WA	
2072252	169,102	CRACO, INC.	VINITA, OK	
1141861	175,037	CROCKETT COUNTY NATIONAL BANCS	OZONA, TX	
1135682	172,473	CROSBY BANCSHARES, INC.	CROSBY, TX	
1131611	164,732	CROSS COUNTY BANCSHARES, INC.	WYNNE, AR	
1210244	296,844	CRYSTAL VALLEY FINANCIAL CORPO	MIDDLEBURY, IN	
2029368	200,533	DAIRYLAND BANK HOLDING CORPORA	LA CROSSE, WI	
2265782	201,121	DAKOTA COMMUNITY BANSHARES, IN	HEBRON, ND	
1250026	256,242	DB HOLDING COMPANY, INC.	OMAHA, NE	
1139176	105,421	DBT FINANCIAL CORPORATION	DEWITT, AR	
2390031	163,530	DELAVAN BANCSHARES, INC.	DELAVAN, WI	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
1250660	159,845	DELAWARE BANCSHARES, INC.	WALTON, NY	
2263331	160,011	DELHI BANK CORP.	DELHI, NY	
3059746	271,506	DELLS BANCSHARES, INC.	WISCONSIN DELLS, WI	
1249918	257,898	DELMAR BANCORP	DELMAR, MD	
2706726	201,145	DELMARVA BANCSHARES, INC.	CAMBRIDGE, MD	
2834115	197,091	DELTA TRUST AND BANKING CORPOR	LITTLE ROCK, AR	
1130164	278,718	DEMOTTE BANCORP	DE MOTTE, IN	
1989241	203,113	DENALI BANCORPORATION, INC.	FAIRBANKS, AK	
1058286	201,959	DENISON BANCSHARES, INC. OF HO	HOLTON, KS	
1133615	217,719	DENTEL BANCORPORATION	VICTOR, IA	
2209058	166,952	DENVER BANKSHARES, INC.	DENVER, CO	
1131602	266,875	DEVON BANCORP, INC.	CHICAGO, IL	
1139617	235,351	DG BANCORP, INC.	DOWNERS GROVE, IL	
1085899	160,534	DICKSON FINANCIAL CORPORATION	DICKSON, TN	
1098198	167,242	DREW BANCSHARES, INC.	MONTICELLO, AR	
1059827	171,732	DREXEL BANCSHARES, INC.	BELTON, MO	
2558484	257,362	DUNN INVESTMENT CO.	MANCHESTER, IA	
1021879	291,150	EAGLE NATIONAL HOLDING COMPANY	BAY HARBOR ISLANDS, FL	
2804855	164,058	EAST ALABAMA FINANCIAL GROUP,	WEDOWEE, AL	
2121310	171,144	EAST DUBUQUE BANCSHARES, INC.	DUBUQUE, IA	
1427556	241,793	EAST TEXAS FINANCIAL CORPORATI	KILGORE, TX	
1200777	202,615	EASTER ENTERPRISES, INC.	SPENCER, IA	
1129467	228,061	EASTERN MICHIGAN FINANCIAL COR	CROSWELL, MI	
1250316	180,359	EASTERN WISCONSIN BANCSHARES,	HOWARDS GROVE, WI	
1122851	264,938	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
2577766	158,758	EDGAR COUNTY BANC SHARES, INC.	PARIS, IL	
2155397	156,768	EDMONSON BANCSHARES, INC	BROWNSVILLE, KY	
1098031	291,848	EDMONTON BANCSHARES, INC.	EDMONTON, KY	
1206153	287,349	EDVILLE BANCORP, INC.	VILLA PARK, IL	
1205268	256,480	ELGIN BANCSHARES, INC.	ELGIN, IL	
1207329	237,846	ELGIN STATE BANCORP, INC.	ELGIN, IL	
1206676	190,468	ELLETTSVILLE BANCSHARES, INC.	ELLETTSVILLE, IN	
2858979	150,926	ELLIS BANKSHARES, INC.	EAGLE RIVER, WI	
2947985	197,386	ELMER BANCORP, INC.	ELMER, NJ	
1204869	243,535	ELMWOOD FINANCIAL CORPORATION	RACINE, WI	
1480944	273,380	EMCLAIRE FINANCIAL CORP	EMLENTON, PA	
2721895	155,253	EQUITABLE FINANCIAL GROUP, INC	FORT LAUDERDALE, FL	
3001129	209,630	EVERGREENBANCORP, INC.	SEATTLE, WA	
2211136	170,006	EXCELSIOR FINANCIAL SERVICES,	SHOREWOOD, MN	
1096176	258,615	EXCHANGE BANCSHARES, INC.	MAYFIELD, KY	
1054000	280,701	EXCHANGE BANKSHARES CORPORATIO	ATCHISON, KS	
1085862	172,040	EXCHANGE BANKSHARES, INC.	MILLEDGEVILLE, GA	
1061893	257,852	EXCHANGE COMPANY	GIBBON, NE	
1082731	250,484	EXECUTIVE BANKING CORPORATION	MIAMI, FL	
1416907	163,495	F. B. H. CORPORATION	FAYETTE, AL	
2107305	227,856	FAIRFIELD BANCSHARES, INC.	FAIRFIELD, IL	
1126158	159,048	FARIBAULT BANCSHARES, INC.	FARIBAULT, MN	
1053357	163,981	FARM AND HOME INSURANCE AGENCY	LYONS, NE	
2178631	236,373	FARMERS AND MERCHANTS BANCSHAR	BURLINGTON, IA	
1099672	284,811	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1247615	200,898	FARMERS BANCORP INC.	BLYTHEVILLE, AR	



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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
1095638	164, 432	FARMERS BANCSHARES, INC.	HARDINSBURG, KY	
1109320	208, 495	FARMERS BANCSHARES, INC.	CENTER, TX	
1132814	156, 730	FARMERS BANCSHARES, INC.	POMEROY, OH	
1099793	151, 410	FARMERS HOLDING COMPANY	JACKSONVILLE, IL	
1071511	174, 171	FARMERS NATIONAL BANCORP OF KY	CYNTHIANA, KY	
1209284	165, 232	FARMERS STATE BANCORPORATION,	WAUPACA, WI	
2108227	238, 310	FARMERS STATE FINANCIAL CORP.	VICTOR, MI	
2202282	148, 397	FC BANC CORP	BUCYRUS, OH	
2900355	227, 768	FCB BANCORP, INC.	LOUISVILLE, KY	
1085488	254, 173	FCB CORPORATION	MANCHESTER, TN	
3031902	206, 660	FCB FINANCIAL CORP.	SAVANNAH, GA	
1134069	250, 515	FCN BANC CORP.	BROOKVILLE, IN	
2348274	276, 592	FCT BANCSHARES, INC.	WACO, TX	
1891979	259, 795	FEO INVESTMENTS, INC.	NORFOLK, NE	
2527024	174, 831	FGH BANCORP, INC.	HERRIN, IL	
1121788	217, 627	FIDELITY CORPORATION	BURKE, SD	
1199787	240, 888	FIDELITY FINANCIAL CORPORATION	BIRMINGHAM, MI	
2227182	298, 245	FINANCIAL CORPORATION OF LOUIS	CROWLEY, LA	
1127557	211, 737	FINANCIAL SERVICES OF ST. CROI	ST CROIX FALLS, WI	
1126037	296, 180	FINLAYSON BANCSHARES, INC.	FINLAYSON, MN	
1363935	196, 603	FIRST & PEOPLES BANCSHARES, IN	RUSSELL, KY	
1083840	231, 778	FIRST ALACHUA BANKING CORPORAT	ALACHUA, FL	
2522337	245, 970	FIRST ALAMOGORDO BANCORP OF NE	RENO, NV	
1056134	243, 303	FIRST ALTUS BANCORP, INC.	ALTUS, OK	
1138188	232, 566	FIRST AMERICAN BANCORP	ATHENS, GA	
1141629	229, 776	FIRST AMERICAN BANKSHARES, INC	FORT ATKINSON, WI	
3266302	175, 564	FIRST AMERICAN INTERNATIONAL	BROOKLYN, NY	
1143052	191, 936	FIRST APPLE RIVER CORPORATION	APPLE RIVER, IL	
1096550	271, 361	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1143801	162, 675	FIRST AZLE BANCSHARES, INC.	AZLE, TX	
1838590	289, 094	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
1099140	266, 220	FIRST BANCORP, INC.	RUSSELL SPRINGS, KY	
1416701	294, 792	FIRST BANCORP, INC.	KETCHIKAN, AK	Moved from Peer 5
1842935	296, 521	FIRST BANCORPORATION, INC.	LA CROSSE, WI	
1978414	153, 256	FIRST BANCSHARES CORPORATION	GLADSTONE, MI	
1869987	159, 919	FIRST BANCSHARES OF STEVENSON,	STEVENSON, AL	
2791898	279, 960	FIRST BANCSHARES, INC.	SAN LUIS OBISPO, CA	
2385493	212, 412	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
2971261	231, 234	FIRST BANCTRUST CORPORATION	PARIS, IL	
3048768	158, 589	FIRST BANK OF MIAMI SHARES, IN	CORAL GABLES, FL	
1134041	242, 684	FIRST BANK SHARES OF THE SOUTH	ALMA, GA	
2349468	261, 601	FIRST BANKSHARES, INC.	WINTER PARK, FL	
1889538	230, 132	FIRST BERLIN BANCORP, INC.	BERLIN, WI	
1062050	173, 391	FIRST BROKEN ARROW CORPORATION	BROKEN ARROW, OK	
1889547	171, 246	FIRST BUSINESS BANCORP CO.	CHICAGO, IL	
1417360	253, 754	FIRST CAPITAL CORPORATION	FORT SCOTT, KS	
1076525	258, 570	FIRST CAROLINA BANCSHARES CORP	DARLINGTON, SC	
1022166	167, 103	FIRST CARTHAGE CORPORATION	CARTHAGE, MS	
1427293	277, 308	FIRST CHEROKEE BANCSHARES, INC	WOODSTOCK, GA	
1142130	205, 402	FIRST CITIZENS OF PARIS, INC.	PARIS, IL	
3058516	160, 992	FIRST COLUMBIA BANCORP, INC.	LAKE CITY, FL	New Y-9C/BHCPR reporter

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3225420	202,064	FIRST COMMERCE BANCORP	ENCINO, CA	
2016340	215,475	FIRST COMMUNITY BANCORP, INC.	SHELBYVILLE, TN	
2252009	161,169	FIRST COMMUNITY BANCORP, INC.	GLASGOW, MI	
2736424	153,305	FIRST COMMUNITY BANCORP, INC.	PAHOKEE, FL	
1990096	151,391	FIRST COMMUNITY BANCSHARES CORP	MILTON, WI	
2341547	192,541	FIRST COMMUNITY BANCSHARES, IN	KANSAS CITY, KS	
2398587	232,238	FIRST COMMUNITY BANK HOLDING	DEBARY, FL	
2224239	202,175	FIRST COMMUNITY CORPORATION	ROGERSVILLE, TN	
1132896	247,655	FIRST COMMUNITY FINANCIAL CORP	MIFFLINTOWN, PA	
1056479	227,484	FIRST COMPANY	POWELL, WY	
1097388	293,555	FIRST DELTA BANKSHARES, INC.	BLYTHEVILLE, AR	
2755685	222,325	FIRST DUPAGE BANCORP, INC.	WESTMONT, IL	
1492956	268,260	FIRST EAGLE BANCSHARES, INC.	HANOVER PARK, IL	
1250398	253,740	FIRST EXPRESS OF NEBRASKA, INC	GERING, NE	
1104642	201,714	FIRST FABENS BANCORPORATION	FABENS, TX	
1100112	240,093	FIRST FARMERS BANK HOLDING COM	BARDESTOWN, KY	
2180232	173,516	FIRST FINANCIAL BANCSHARES, IN	ROLAND, OK	
1128040	173,472	FIRST FINANCIAL CORPORATION	ARTHUR, ND	
1131778	148,010	FIRST FONTANELLE BANCORPORATIO	FONTANELLE, IA	
2508117	201,051	FIRST GEORGIA COMMUNITY CORP.	JACKSON, GA	
1246515	255,350	FIRST GILMER BANKSHARES, INC.	GILMER, TX	
1057252	172,481	FIRST GOTHENBURG BANCSHARES	GOTHENBURG, NE	
1107700	237,380	FIRST GRAHAM BANCORP, INC.	GRAHAM, TX	
1105528	273,433	FIRST GRANBURY BANCORPORATION	GRANBURY, TX	
1086243	190,998	FIRST HARALSON CORPORATION	BUCHANAN, GA	
1134564	176,926	FIRST INDEPENDENCE CORPORATION	DETROIT, MI	
1065163	236,244	FIRST INDEPENDENT BANCORP, INC	CHICKASHA, OK	
2265429	210,642	FIRST INTERNATIONAL BANCORP TE	PLANO, TX	
1233627	215,130	FIRST LIBERTY NATIONAL BANCSHA	LIBERTY, TX	
1889855	261,431	FIRST MARENGO FINANCIAL CORPOR	MARENGO, IL	
2845858	178,479	FIRST MEDICINE LODGE BANCSHARE	OVERLAND PARK, KS	New Y-9C/BHCPR reporter
1208876	194,878	FIRST MENASHA BANCSHARES, INC.	NEENAH, WI	
1980846	260,906	FIRST METRO BANCORP	MUSCLE SHOALS, AL	
2463298	269,998	FIRST NATIONAL BANC, INC.	SAINT MARYS, GA	
2577159	275,174	FIRST NATIONAL BANCORP OF RIVE	RIVER FALLS, WI	
1134845	240,592	FIRST NATIONAL BANCORP, INC.	LIBBY, MI	
1889529	212,247	FIRST NATIONAL BANCORPORATION	STOUGHTON, WI	
1086476	172,581	FIRST NATIONAL BANCSHARES OF	ALICEVILLE, AL	
1100224	180,577	FIRST NATIONAL BANCSHARES OF	HOPE, AR	
3018958	269,838	FIRST NATIONAL BANCSHARES OF	HUNTSVILLE, TX	
1097575	242,309	FIRST NATIONAL BANCSHARES, INC	CAMDENTON, MD	
2859565	237,539	FIRST NATIONAL BANCSHARES, INC	SPARTANBURG, SC	
1137529	215,548	FIRST NATIONAL BANK CORP	CLOVERDALE, IN	
1057908	242,458	FIRST NATIONAL BANK OF GILLETT	GILLETTE, WY	
1417007	243,797	FIRST NATIONAL BANKS-WEST CO.	EVANSTON, WY	
1142840	199,217	FIRST NATIONAL BANKSHARES CORP	RONCEVERTE, WV	
1055726	279,986	FIRST NATIONAL CORPORATION OF	ARDMORE, OK	
1083318	161,026	FIRST NATIONAL CORPORATION OF	PICAYUNE, MS	
1132159	177,684	FIRST NATIONAL CORPORATION OF	WYNNE, AR	
1427220	144,227	FIRST NATIONAL FINANCIAL CORPO	MANCHESTER, KY	
1097070	202,698	FIRST NATIONAL HOLDING COMPANY	OXFORD, MS	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
1071409	260, 169	FIRST NATIONAL LONDON BANKSHAR	LONDON, KY	
2410322	202, 806	FIRST NATIONAL MONAHANS BANCSH	MONAHANS, TX	
2022471	162, 837	FIRST NATIONAL OF WYOMING BANK	LARAMIE, WY	
1135356	257, 571	FIRST NATIONAL TALLADEGA CORPO	TALLADEGA, AL	
1881934	199, 095	FIRST NEIGHBORHOOD BANCSHARES,	TOLEDO, IL	
1107830	268, 783	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
2449331	261, 648	FIRST NORTHWEST BANCORP, INC.	ARLINGTON HEIGHTS, IL	
1085844	248, 974	FIRST OF HOMESTEAD, INC.	HOMESTEAD, FL	
1205633	254, 198	FIRST OF HURON CORP.	BAD AXE, MI	
1206395	205, 620	FIRST OF WAVERLY CORPORATION	WAVERLY, IA	
1056330	207, 697	FIRST OKMULGEE CORPORATION	OKMULGEE, OK	
2791816	288, 659	FIRST OTTAWA BANCSHARES, INC.	OTTAWA, IL	
1062528	191, 245	FIRST PIONEER BANK CORP.	BRUSH, CO	
1071043	162, 819	FIRST PRESTONSBURG BANCSHARES,	PRESTONSBURG, KY	
2224408	194, 138	FIRST PRYOR BANCORP, INC.	PRYOR, OK	
3070312	284, 971	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
2125523	280, 135	FIRST SECURITY BANCORP, INC.	ELMWOOD PARK, IL	
2899851	217, 434	FIRST SECURITY BANCORP, INC.	LEXINGTON, KY	
1085572	276, 655	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
3065774	202, 782	FIRST SENTRY BANCSHARES, INC.	HUNTINGTON, WV	
1123401	252, 364	FIRST SLEEPY EYE BANCORPORATIO	SIOUX FALLS, SD	
2817314	297, 124	FIRST SOUTH BANCORP, INC.	SPARTANBURG, SC	
2349486	293, 371	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1082692	240, 377	FIRST SOUTHWEST CORPORATION	MCCOMB, MS	
1209471	244, 030	FIRST STATE BANCORP OF MONTICE	MONTICELLO, IL	
1139840	211, 004	FIRST STATE BANCSHARES OF BLAK	BLAKELY, GA	
1057850	276, 722	FIRST STATE BANCSHARES, INC.	SCOTTSBLUFF, NE	
1416550	151, 591	FIRST STATE BANCSHARES, INC.	SAINT CHARLES, MO	
1975459	279, 258	FIRST STATE BANCSHARES, INC.	NEW LONDON, WI	
1096448	254, 845	FIRST STATE BANKING CORP	RUSSELLVILLE, AR	
1083587	296, 002	FIRST STATE CORPORATION	WAYNESBORO, MS	
2621267	274, 003	FIRST STATE FINANCIAL CORPORAT	SARASOTA, FL	
1247231	153, 669	FIRST STATE FREMONT, INC.	FREMONT, NE	New Y-9C/BHCPR reporter
1139952	158, 070	FIRST SUBURBAN BANCORP CORPORA	MAYWOOD, IL	
2251776	158, 726	FIRST TRUST HOLDINGS, INC.	WATSEKA, IL	
1098880	191, 042	FIRST UNION FINANCIAL CORPORAT	MONTICELLO, AR	
1027992	196, 149	FIRST UTAH BANCORPORATION	SALT LAKE CITY, UT	New Y-9C/BHCPR reporter
1097100	214, 368	FIRST VALLEY NATIONAL CORP.	CLARKSDALE, MS	
1099654	183, 217	FIRST VANDALIA CORP.	VANDALIA, IL	
1135404	251, 052	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1070336	279, 802	FIRST WEST VIRGINIA BANCORP	WHEELING, WV	
1100091	255, 747	FIRST WESTERN BANCSHARES, INC.	BOONEVILLE, AR	
2376567	214, 443	FIRSTFED BANCORP, INC.	BESSEMER, AL	
1129515	222, 209	FIVE FLAGS BANKS, INC.	PENSACOLA, FL	
3162927	183, 208	FIVE STAR BANCORP	ROCKLIN, CA	New Y-9C/BHCPR reporter
1127892	201, 949	FLATHEAD HOLDING COMPANY OF BI	BIGFORK, MT	
1138768	153, 796	FLEETWOOD BANK CORPORATION	FLEETWOOD, PA	
2805432	194, 731	FLORIDA BUSINESS BANCGROUP, IN	TAMPA, FL	
2902005	227, 780	FLORIDA COMMUNITY BANKSHARES,	OCALA, FL	
1246382	225, 112	FLORIDA FIRST CITY BANKS, INC.	FORT WALTON BEACH, FL	
1086814	198, 720	FMB BANCSHARES, INC.	LAKELAND, GA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
2922348	167,000	FMB EQUIBANC, INC.	STATESBORO, GA	
1137426	207,826	FMB OF S. C. BANCSHARES, INC.	HOLLY HILL, SC	
1491463	173,208	FMS BANCORP, INC.	POPLAR BLUFF, MD	
2851653	252,713	FNB BANCORP	LAYTON, UT	
1416671	202,855	FNB BANCSHARES, INC.	IRON MOUNTAIN, MI	
1133491	229,251	FNB BANKSHARES	BAR HARBOR, ME	
2504285	209,240	FNB COMPANY	LIVINGSTON, TX	
1248144	187,639	FNB FINANCIAL CORP.	SCOTTSVILLE, KY	
1248069	168,980	FNB FINANCIAL CORPORATION	MCCONNELLSBURG, PA	
1141227	202,860	FNB FINANCIAL SERVICES, INC.	DURANT, OK	
1417267	157,853	FNB, INC.	DENNISON, OH	
1099690	291,540	FNBC BANCORP INC	ASH FLAT, AR	
2052601	273,041	FNBR HOLDING CORPORATION	GRAND JUNCTION, CO	
2511322	177,712	FNC., INC.	STORM LAKE, IA	
1137828	297,200	FNS BANCSHARES, INC.	SCOTTSBORO, AL	
3170454	185,865	FOUNDATION BANCORP, INC.	BELLEVUE, WA	
2658197	276,235	FOUNDERS FINANCIAL CORPORATION	GRAND RAPIDS, MI	
2747251	167,597	FOX RIVER VALLEY BANCORP, INC.	APPLETON, WI	New Y-9C/BHCPR reporter
1098152	203,398	FRANKLIN BANCORP, INC.	FRANKLIN, KY	
3195448	171,177	FREDERICK COUNTY BANCORP, INC.	FREDERICK, MD	
1136933	222,115	FREEDOM BANCORPORATION, INC.	HUDSON, WI	
1205585	162,772	FREEPOR BANCSHARES, INC.	FREEPOR, IL	New Y-9C/BHCPR reporter
1401154	186,153	FRIENDSHIP BANCORP	FRIENDSHIP, IN	
2687601	162,387	FRYBURG BANKING COMPANY, INC.	FRYBURG, PA	
2596758	289,934	FSB BANCORP, MHC	FARMINGTON, ME	
1067000	157,130	FSC BANCSHARES, INC.	CAMERON, MO	
1417379	141,878	FULTON BANCSHARES CORPORATION	MCCONNELLSBURG, PA	
2222495	285,699	FUTURA BANC CORPORATION	URBANA, OH	
1107885	182,032	G-6 CORPORATION	MESQUITE, TX	
1079067	189,927	GADSDEN CORPORATION, THE	ALTOONA, AL	
1137006	166,342	GASSAWAY BANCSHARES, INC.	GASSAWAY, WV	
2963190	218,733	GATEWAY BANCORP	SANTA ANA, CA	
2388775	173,468	GATEWAY BANCSHARES, INC.	RINGGOLD, GA	
2512589	210,242	GATEWAY HOLDING COMPANY, INC.	DALLAS, TX	
1907106	184,893	GATO HOLDINGS, INC.	THIEF RIVER FALLS, MN	
2017673	152,097	GBC HOLDINGS, INC.	LOS ANGELES, CA	New Y-9C/BHCPR reporter
1071388	197,362	GENBANC, INC.	GENOA, OH	
1246944	223,189	GENBEACH CO., INC.	BEATTYVILLE, KY	
2589385	239,527	GEORGE WASHINGTON BANCORP, INC	OAK LAWN, IL	
3019339	249,550	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
1245581	243,248	GEORGIA COMMUNITY BANCORP, INC	REYNOLDS, GA	
1098741	272,181	GERMANTOWN BANC CORP.	GERMANTOWN, IL	
2994260	255,743	GIANT HOLDINGS, INC.	FORT LAUDERDALE, FL	
2839781	165,241	GIDEON ENTERPRISES L. P.	TOPEKA, KS	
2839969	176,675	GILMER NATIONAL BANCSHARES, IN	GILMER, TX	
3194058	253,673	GINGER MURCHISON FOUNDATION	ATHENS, TX	
1064915	285,375	GN BANKSHARES, INC.	GIRARD, KS	
1205950	238,217	GNB BANCORPORATION	GRUNDY CENTER, IA	
2630193	233,048	GNB BANKSHARES CORPORATION	GRUNDY, VA	
2942850	246,556	GRACE INVESTMENT COMPANY, INC.	ALVA, OK	
2846275	202,215	GRAFF FAMILY, INC.	MCCOOK, NE	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
1115406	228, 291	GRAND BANK CORPORATION	MARBLEHEAD, MA	
1840931	178, 510	GRAND VALLEY CORPORATION	GRAND JUNCTION, CO	
2929833	208, 130	GRANDSOUTH BANCORPORATION	GREENVILLE, SC	
3143953	224, 090	GRAVETT BANCSHARES, INC.	GRAVETTE, AR	
1974470	270, 142	GRAYSON BANKSHARES, INC.	INDEPENDENCE, VA	
2513661	157, 456	GREAT BASIN FINANCIAL CORPORAT	ELKO, NV	New Y-9C/BHCPR reporter
1060355	224, 298	GREAT PLAINS BANCSHARES, INC.	HOLLIS, OK	
1947102	268, 214	GREAT RIVER FINANCIAL GROUP	BURLINGTON, IA	
1080568	219, 542	GREAT SOUTHERN CAPITAL CORPORA	MERIDIAN, MS	
1143641	236, 148	GREATER CHICAGO FINANCIAL CORP	CHICAGO, IL	
2349507	151, 247	GREATER ROME BANCSHARES, INC.	ROME, GA	New Y-9C/BHCPR reporter
3136825	209, 235	GREATER SACRAMENTO BANCORP	SACRAMENTO, CA	
1141384	213, 822	GREATER SOUTHWEST BANCSHARES,	IRVING, TX	
1205996	285, 138	GREENFIELD BANCSHARES, INC.	GREENFIELD, IN	
1071566	287, 948	GREENVILLE NATIONAL BANCORP	GREENVILLE, OH	
3025648	231, 313	GREER BANCSHARES INCORPORATED	GREER, SC	
2637820	271, 610	GUARANTY BANCORP, INC.	WOODSVILLE, NH	
1209444	265, 822	GUARANTY BANKSHARES, LTD.	CEDAR RAPIDS, IA	
1096952	260, 817	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
1085929	177, 968	GULF COAST BANCSHARES, INC.	ABBEVILLE, LA	
3001156	295, 194	GULFSTREAM BANCSHARES, INC.	STUART, FL	
1144237	152, 003	HANCOCK BANCORP, INC.	HAWESVILLE, KY	New Y-9C/BHCPR reporter
1202276	166, 415	HANSEN BANCORPORATION	LAWLER, IA	
2008130	235, 464	HARBOR BANKSHARES CORPORATION	BALTIMORE, MD	
1208102	284, 748	HARBOR SPRINGS FINANCIAL CORPO	HARBOR SPRINGS, MI	
1119075	262, 981	HARDEMAN COUNTY INVESTMENT COM	BOLIVAR, TN	
1097838	216, 531	HARDIN COUNTY BANCSHARES, INC.	SAVANNAH, TN	
1209604	152, 188	HARVARD BANCORP, INC.	HARVARD, IL	
1863659	272, 474	HAYWARD BANCSHARES, INC.	EAU CLAIRE, WI	
1357082	248, 275	HAZARD BANCORP	HAZARD, KY	
1136287	239, 416	HCB FINANCIAL CORP.	HASTINGS, MI	
2805375	296, 621	HCSB FINANCIAL CORPORATION	LORIS, SC	
2595881	185, 957	HEARTLAND BANCSHARES, INC.	FRANKLIN, IN	
1427079	227, 642	HERGET FINANCIAL CORP.	PEKIN, IL	
3162486	197, 751	HERITAGE BANCORP	RENO, NV	
2144739	266, 572	HERITAGE BANCSHARES GROUP, INC	WILLMAR, MN	
2856340	224, 837	HERITAGE BANCSHARES, INC.	LUCAMA, NC	
1143717	214, 070	HERITAGE CAPITAL CORPORATION	JONESBORO, AR	
1200795	261, 011	HERITAGE COMMUNITY BANCORPORAT	RIVERDALE, IL	
1140154	238, 625	HERITAGE FINANCIAL CORPORATION	GRANBURY, TX	
1200218	251, 415	HERITAGEBANC, INC.	CHICAGO HEIGHTS, IL	
3066977	278, 201	HFB FINANCIAL CORPORATION	MIDDLESBORO, KY	
1916948	216, 193	HIGH POINT FINANCIAL SERVICES,	FORRESTON, IL	
1131750	299, 992	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
2638014	232, 010	HIGHLANDS INDEPENDENT BANCSHAR	SEBRING, FL	
2170868	167, 560	HOCKING VALLEY BANCSHARES, INC	ATHENS, OH	
2658508	154, 710	HOME VALLEY BANCORP	GRANTS PASS, OR	New Y-9C/BHCPR reporter
1060412	161, 649	HOMESTEAD FINANCIAL CORPORATIO	BEATRICE, NE	
2648367	186, 902	HOMETOWN BANCSHARES, INC.	CARTHAGE, MO	
1881680	187, 887	HONOR BANCORP, INC.	HONOR, MI	
3058525	175, 199	HORIZON BANCORP, INC.	DECATUR, GA	

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1200496	214, 002	HOW-WIN DEVELOPMENT CO.	CRESCO, IA	
2876544	267, 531	HSB BANCORP, INC.	HEBRON, MD	
1416608	165, 575	HURON COMMUNITY FINANCIAL SERV	EAST TAWAS, MI	
1208997	169, 112	I. S. B. FINANCIAL CORP.	OAK FOREST, IL	
2339759	167, 124	IBC BANCORP, INCORPORATED	CHICAGO, IL	
1142774	233, 316	ICNB FINANCIAL CORPORATION	IONIA, MI	
3301883	171, 261	IDAHO BANCORP	BOISE, ID	New Y-9C/BHCPR reporter
1209761	237, 516	ILLINI CORPORATION	SPRINGFIELD, IL	
1889565	214, 222	ILLINOIS STATE BANCORP, INC.	WHEATON, IL	
1208504	160, 441	ILLINOIS VALLEY BANCORP, INC.	MORRIS, IL	
1070970	139, 405	INDEPENDENCE BANCORP	INDEPENDENCE, OH	
2511313	180, 076	INDEPENDENT BANCORP., LIMITED	LITTLE CHUTE, WI	
1427136	174, 637	INDEPENDENT BANCSHARES, INC.	OCALA, FL	
2944144	236, 785	INLAND BANCORP HOLDING COMPANY	OAK BROOK, IL	
1062975	155, 298	INTERNATIONAL BANCSHARES OF OK	YUKON, OK	New Y-9C/BHCPR reporter
2571166	236, 938	INVESTORSBANCORP, INC.	PEWAUKEE, WI	
1139792	244, 824	IOWA STATE BANK HOLDING COMPAN	DES MOINES, IA	
1248845	164, 492	IRELAND BANCORP, LTD.	MALAD CITY, ID	
1246850	291, 694	IRON AND GLASS BANCORP, INC.	PITTSBURGH, PA	
1247295	272, 145	IXONIA BANCSHARES, INC.	IXONIA, WI	
1053713	198, 949	J. R. MONTGOMERY BANCORPORATIO	LAWTON, OK	
1119347	135, 807	JACKSON FINANCIAL CORPORATION	MAYFIELD, KY	
2737766	223, 744	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1132766	233, 429	JBC BANCSHARES, INC.	JASPER, GA	
2267665	261, 390	JEFFERSON BANCSHARES, INC.	PINE BLUFF, AR	
2135812	254, 771	JONES BANCSHARES, L. P.	WAYCROSS, GA	
1061156	166, 934	JONES NATIONAL CORPORATION	SEWARD, NE	
1122057	244, 887	JORGENSON HOLDING COMPANY	KENMARE, ND	
1206050	190, 693	KENBANCORP	KENTLAND, IN	
3030192	268, 699	KENSINGTON BANKSHARES, INC.	TAMPA, FL	Moved from Peer 5
2010759	293, 960	KILLBUCK BANCSHARES, INC.	KILLBUCK, OH	
1061987	174, 117	KING BANCSHARES, INC.	KINGMAN, KS	
1104325	187, 836	KLEBERG AND COMPANY BANKERS	KINGSVILLE, TX	
1056657	200, 522	KREY CO. LTD.	PRATT, KS	
2155276	236, 908	KS BANCORP, INC.	SMITHFIELD, NC	
1057784	179, 173	LABETTE COUNTY BANKSHARES, INC	ALTAMONT, KS	
1085965	161, 532	LAFAYETTE BANKSHARES, INC.	LAFAYETTE, GA	
1086506	173, 064	LAFOLLETTE FIRST NATIONAL CORP	LA FOLLETTE, TN	
2360043	250, 087	LAKE ELMO BANCSHARES, INC.	LAKE ELMO, MN	
1094864	278, 274	LAKE HAMILTON ENTERPRISES, INC	LITTLE ROCK, AR	
1250008	155, 635	LAMOINE BANCORP, INC.	LA HARPE, IL	
2849203	167, 488	LANDMARK FINANCIAL HOLDING COM	SARASOTA, FL	
1069273	191, 041	LAWRENCE KEISTER & CO	SCOTTDALE, PA	
1099195	250, 907	LBT BANCSHARES, INC.	LITCHFIELD, IL	
2148586	164, 925	LEA COUNTY BANCSHARES, INC.	HOBBS, NM	
1131406	178, 351	LEACKCO BANK HOLDING COMPANY,	WOLSEY, SD	
2856014	243, 079	LEADERS GROUP, INC., THE	OAK BROOK, IL	
3100349	185, 125	LEGENDS FINANCIAL HOLDINGS, IN	CLARKSVILLE, TN	
2797537	154, 087	LEWISTON BANCORP	LEWISTON, UT	
1085228	184, 967	LIBERTY BANCORP OF GEORGIA, IN	CLAYTON, GA	
1246579	154, 846	LIBERTY BANCSHARES, INC.	ADA, OH	

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2533922	156,383	LIBERTY BANCSHARES, INC.	ALTON, IL	
1086748	293,113	LIBERTY SHARES, INC.	HINESVILLE, GA	
1204775	178,862	LINCOLN S. B. CORP.	LINCOLN, IL	
1201103	227,366	LINCOLNWOOD BANCORP INC.	LINCOLNWOOD, IL	
1119271	191,016	LINN HOLDING COMPANY	LINN, MO	
1129618	205,384	LIZTON FINANCIAL CORPORATION	LIZTON, IN	
1133259	181,977	LOGAN COUNTY BANCSHARES, INC.	LOGAN, WV	
3300215	176,957	LOGAN INVESTMENT CORP.	KEOKUK, IA	New Y-9C/BHCPR reporter
1204618	195,048	LONGVIEW CAPITAL CORPORATION	NEWMAN, IL	
1491614	228,442	LONOKE BANCSHARES, INC.	LONOKE, AR	
1209743	180,642	LUXEMBURG BANCSHARES, INC.	LUXEMBURG, WI	
1246298	180,280	LUZERNE NATIONAL BANK CORPORAT	LUZERNE, PA	
1246476	274,996	LYONS BANCORP, INC.	LYONS, NY	
1995523	61,302	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1841732	183,016	M C BANCSHARES, INC.	MORGAN CITY, LA	
2807810	230,739	M&F BANCORP, INC.	DURHAM, NC	
1491306	201,507	M&P COMMUNITY BANCSHARES, INC.	NEWPORT, AR	
1136577	221,590	MACON BANCTRUST, INC.	LAFAYETTE, TN	
1135105	172,497	MADISON BANK CORP.	MADISON, GA	
2453936	208,846	MAGNOLIA BANKSHARES, INC.	EASTMAN, GA	
2067959	213,850	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1081097	207,138	MANSURA BANCSHARES, INC.	MANSURA, LA	
1139505	230,178	MARBANC FINANCIAL CORPORATION	MARKLE, IN	
2827779	227,914	MARINE BANCORP, INC.	MARATHON, FL	
1131376	218,465	MARION COUNTY BANCSHARES, INC.	HAMILTON, AL	
3045011	297,988	MAUCH CHUNK TRUST FINANCIAL CO	JIM THORPE, PA	
1205857	172,181	MAUSTON BANCORP, INC.	LA CROSSE, WI	
2655534	239,451	MBT BANCSHARES, INC.	KANSAS CITY, MO	
2269977	212,680	MBT CORP.	FOREST CITY, IA	
1250286	167,149	MCCAMEY FINANCIAL CORPORATION	ODESSA, TX	
1071342	223,402	MCCREARY BANCSHARES INC.	WHITLEY CITY, KY	
2913083	238,203	MCNB BANKS, INC.	WELCH, WV	
1247183	244,607	MERCER COUNTY STATE BANCORP	SANDY LAKE, PA	
1084203	157,515	MERCHANTS & FARMERS BANCSHARES	LEESVILLE, LA	
1082469	236,698	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
2908566	208,649	MERCHANTS BANCORP	GRESHAM, OR	
2264404	159,504	MERCHANTS BANCORP OF PENNSYLVA	KITTANNING, PA	
2314260	171,019	MESQUITE FINANCIAL SERVICES	ALICE, TX	
2820211	288,796	METBANK HOLDING CORP.	NEW YORK, NY	
1062676	250,293	METCALF BANCSHARES, INC.	OVERLAND PARK, KS	
2521899	213,336	METRO BANK FINANCIAL SERVICES,	MIAMI, FL	
2795083	157,030	MHBC INVESTMENTS LIMITED PARTN	ENGLAND, AR	New Y-9C/BHCPR reporter
2519010	164,260	MICHIGAN HERITAGE BANCORP, INC	FARMINGTON HILLS, MI	New Y-9C/BHCPR reporter
1207673	204,858	MID-IOWA BANCSHARES CO.	ALGONA, IA	
2300768	265,615	MID-MISSOURI HOLDING COMPANY,	SULLIVAN, MO	
3104730	284,888	MIDCAROLINA FINANCIAL CORPORAT	BURLINGTON, NC	
1081752	177,577	MIDDLE GEORGIA CORPORATION	ELLAVILLE, GA	
1136214	186,031	MIDDLEBURY NATIONAL CORPORATIO	MIDDLEBURY, VT	
1398740	291,214	MIDDLEFIELD BANC CORP.	MIDDLEFIELD, OH	
1071539	175,798	MIDDLEFORK FINANCIAL GROUP INC	HYDEN, KY	
1063888	218,515	MIDLANDS FINANCIAL SERVICES	OMAHA, NE	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
1136689	197, 851	MIDSOUTH BANCORPORATION	DOTHAN, AL	
1825367	274, 427	MIDSTATES BANCSHARES, INC.	HARLAN, IA	
1064652	252, 330	MIDWEST BANC HOLDING CO.	PIERCE, NE	
3157343	185, 643	MIDWEST BANCORPORATION	BILLINGS, MT	
2575249	223, 482	MIDWEST BANCORPORATION, INC.	POPLAR BLUFF, MO	
1142309	233, 568	MIDWEST BANKERS' BANCORPORATIO	JEFFERSON CITY, MO	
2603450	227, 392	MIDWEST COMMUNITY BANCSHARES,	MARION, IL	
1137042	274, 582	MIFFLINBURG BANCORP, INC.	MIFFLINBURG, PA	
2848073	180, 063	MILES BANCSHARES, INC.	ADVANCE, MO	
1201952	202, 958	MILFORD BANCORPORATION	MILFORD, IA	
2795702	220, 474	MINSTER FINANCIAL CORP.	MINSTER, OH	
2298904	258, 282	MNB CORPORATION	BANGOR, PA	
2910055	254, 094	MONMOUTH COMMUNITY BANCORP	LONG BRANCH, NJ	
1889967	249, 855	MONONA BANKSHARES, INC.	MONONA, WI	
1123661	170, 193	MONTANA COMMUNITY BANKS, INC.	RONAN, MT	
2351274	270, 206	MONTANA SECURITY, INC.	HAVRE, MT	
1205325	187, 199	MONTFORT BANCORPORATION, INC.	PLATTEVILLE, WI	
1142934	155, 836	MONTGOMERY COUNTY BANCSHARES,	AILEY, GA	
2510428	197, 045	MOUND CITY FINANCIAL SERVICES,	PLATTEVILLE, WI	
2056805	177, 452	MOUNTAIN BANK HOLDING COMPANY	ENUMCLAW, WA	
3114748	289, 262	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	
1061213	282, 634	MOUNTAIN STATES BANCORPORATION	DENVER, CO	
2317999	178, 170	MOUNTAIN VIEW BANCSHARES, INC.	MOUNTAIN VIEW, AR	
2107789	189, 692	MYERS BANCSHARES, INC.	ALVA, OK	
3207387	186, 262	MYERS BANCSHARES, INC.	FORT WORTH, TX	
1107595	290, 508	NACOGDOCHES COMMERCIAL BANCSHA	NACOGDOCHES, TX	
1134050	225, 432	NASHVILLE HOLDING COMPANY, THE	NASHVILLE, GA	
1066003	288, 554	NBC CORP. OF OKLAHOMA	OKLAHOMA CITY, OK	
2872322	154, 388	NBG BANCORP, INC.	ATHENS, GA	
1056684	290, 236	NBM CORPORATION	MCALESTER, OK	
1085880	260, 542	NBN CORPORATION	NEWPORT, TN	
1209305	216, 435	NC BANCORP, INC.	CHICAGO, IL	
2925406	250, 823	NCAL BANCORP	LOS ANGELES, CA	
2711887	257, 658	NCB HOLDINGS, INC.	CHICAGO, IL	
1140097	209, 802	NEFFS BANCORP, INC.	NEFFS, PA	
1204074	171, 618	NEKOOSA PORT EDWARDS BANCORPOR	NEKOOSA, WI	
2098412	241, 216	NETEX BANCORPORATION	PITTSBURG, TX	
2500027	139, 522	NEW ASIA BANCORP, INC.	CHICAGO, IL	
1119628	226, 144	NEW ERA BANCORPORATION, INC.	FREDERICKTOWN, MO	
2257228	201, 757	NEW INDEPENDENT BANCSHARES, IN	NEW WASHINGTON, IN	
1138106	243, 134	NEW TRIPOLI BANCORP, INC.	NEW TRIPOLI, PA	
1118621	199, 460	NEWBURG INSURANCE AGENCY, INC.	ROLLA, MO	
3213922	180, 257	NEWFIRST FINANCIAL GROUP, INC.	EL CAMPO, TX	
3112119	211, 958	NORCAL COMMUNITY BANCORP	ALAMEDA, CA	
1125610	155, 400	NORLO, INC.	PRIOR LAKE, MN	
1832824	207, 934	NORTH CASCADES BANCSHARES, INC	CHELAN, WA	
2834076	214, 138	NORTH CENTRAL BANCORP	NORFOLK, NE	
1136540	167, 703	NORTH SHORE FINANCIAL CORPORAT	DULUTH, MN	
2962737	273, 342	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	
1204748	184, 253	NORTHERN BANKSHARES, INC.	MCFARLAND, WI	
1123652	161, 016	NORTHERN MICHIGAN CORPORATION	ESCANABA, MI	



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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
1249495	251,059	NORTHERN MISSOURI BANCSHARES,	UNIONVILLE, MO	
1140789	186,215	NORTHFIELD BANCSHARES, INC.	NORTHFIELD, MN	
2737814	254,503	NORTHPOINTE BANCSHARES, INC.	GRAND RAPIDS, MI	
2873534	159,984	NORTHSTAR BANCSHARES, INC.	KANSAS CITY, MO	New Y-9C/BHCPR reporter
1109898	293,395	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	
3258893	170,345	NORTHSTAR FINANCIAL CORPORATIO	SEATTLE, WA	
2958990	215,149	NORTHSTAR FINANCIAL GROUP, INC	BAD AXE, MI	
2575726	298,573	NORTHUMBERLAND BANCORP	NORTHUMBERLAND, PA	
2088329	220,472	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
2176105	158,495	NORTHWEST WISCONSIN BANCORP	EAU CLAIRE, WI	
1246542	286,356	NW BANCSHARES, INC.	CHIPPEWA FALLS, WI	
2929468	157,266	NWB FINANCIAL CORPORATION	SEATTLE, WA	New Y-9C/BHCPR reporter
2445098	216,791	OAK PARK RIVER FOREST BANKSHAR	OAK PARK, IL	
1022269	171,726	OCEANIC HOLDING (BVI) LIMITED	TORTOLA, ZZ	
2729499	256,989	OCONEE FINANCIAL CORPORATION	WATKINSVILLE, GA	
1206537	199,545	OGLE COUNTY BANCSHARES, INC.	ROCHELLE, IL	
2744232	165,099	OGS INVESTMENTS, INC.	OCALA, FL	
1951127	164,419	OHIO COUNTY COMMUNITY BANCSHAR	HARTFORD, KY	
2347035	187,561	OHIO HERITAGE BANCORP, INC.	COSHOCTON, OH	
2873039	194,857	OHIO LEGACY CORP.	WOOSTER, OH	
1097221	177,065	OHIO VALLEY BANCORP, INC.	HENDERSON, KY	
3017885	246,003	OLD FLORIDA BANKSHARES, INC.	FORT MYERS, FL	
3251661	164,557	OPTIMUMBANK HOLDINGS, INC.	FORT LAUDERDALE, FL	
1248854	177,417	ORBISONIA COMMUNITY BANCORP	ORBISONIA, PA	
1210048	220,075	ORION BANCORPORATION, INC.	ORION, IL	
2950257	233,054	OSB FINANCIAL SERVICES, INC.	ORANGE, TX	
1207123	160,825	OSWEGO BANCSHARES, INC.	OSWEGO, IL	New Y-9C/BHCPR reporter
2454586	246,774	OUACHITA BANCSHARES CORP.	MONROE, LA	
2410854	268,351	OUTSOURCE CAPITAL GROUP, INC.	LUBBOCK, TX	
3049831	170,510	OUTSOURCE HOLDINGS, INC.	LUBBOCK, TX	
1207954	172,521	OWEN FINANCIAL CORPORATION	SPENCER, IN	
3109605	254,424	PACIFIC STATE BANCORP	STOCKTON, CA	
2961888	170,076	PACIFICA BANCORP, INC.	BELLEVEUE, WA	
1055669	148,083	PADGETT AGENCY, INC.	GREENLEAF, KS	
1480663	245,208	PALM DESERT INVESTMENTS	PALM DESERT, CA	
1076329	239,649	PALMETTO STATE BANKSHARES, INC	HAMPTON, SC	
2526764	191,467	PANAMERICAN BANCORP	HOLLYWOOD, FL	
2636092	212,961	PARAMOUNT BANCORP, INC.	FARMINGTON HILLS, MI	
2465283	218,214	PARIS BANCSHARES, INC.	PARIS, TX	
1124613	171,747	PARK RAPIDS BANCSHARES, INC.	PARK RAPIDS, MN	
1125580	212,053	PARKERS PRAIRIE BANCSHARES, IN	PARKERS PRAIRIE, MN	
2384508	203,574	PATAPSCO BANCORP, INC.	DUNDALK, MD	
2061407	259,322	PAVILION BANCORP, INC.	ADRIAN, MI	Moved from Peer 5
1494343	240,402	PAWNEE HOLDING COMPANY, INC.	PAWNEE, OK	
1248658	200,101	PBT BANCSHARES, INC.	MCPHERSON, KS	
3120972	209,075	PDS BANCORP, INC.	PRAIRIE DU SAC, WI	
2168959	183,085	PEAK BANKS OF COLORADO, INC.	NEDERLAND, CO	
2558167	198,816	PELICAN FINANCIAL, INC.	ANN ARBOR, MI	
1132757	171,154	PENN BANCSHARES, INC.	PENNSVILLE, NJ	
1140622	211,787	PENN LAUREL FINANCIAL CORP.	CURWENSVILLE, PA	
3079968	195,066	PEOPLE'S COMMUNITY BANCSHARES,	SARASOTA, FL	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
1249646	171, 980	PEOPLES BANCORP	ROCK VALLEY, IA	
1823587	168, 293	PEOPLES BANCORP INC. OF BULLIT	SHEPHERDSVILLE, KY	
1209499	247, 795	PEOPLES BANCORP, INC.	PRAIRIE DU CHIEN, WI	
2531049	202, 946	PEOPLES BANCORP, INC.	CHESTERTOWN, MD	
1085602	154, 882	PEOPLES BANCORPORATION, INC.	WINFIELD, AL	
1493841	169, 957	PEOPLES BANKING CORPORATION	BLACKSHEAR, GA	
1124024	165, 962	PEOPLES BANKSHARES, INC.	MORA, MN	
1097061	297, 999	PEOPLES CORPORATION, THE	RIPLEY, MS	Moved from Peer 5
1491801	207, 736	PEOPLES FINANCIAL CORP. OF ILL	KEWANEE, IL	
2916020	155, 019	PEOPLES FINANCIAL GROUP, INC.	IVA, SC	
1085611	280, 159	PEOPLES HOLDING COMPANY	WINDER, GA	
2684543	263, 062	PEOPLES HOLDING COMPANY, INC.	COLDWATER, OH	
1918755	175, 031	PEOPLES INDEPENDENT BANCSHARES	BOAZ, AL	
1143959	173, 185	PEOPLES LTD.	WYALUSING, PA	
2356701	167, 086	PEOPLES OF FLEMING COUNTY BANC	FLEMINGSBURG, KY	
2700368	262, 537	PEOPLES SERVICE COMPANY	NIXA, MO	
1202799	215, 794	PEOTONE BANCORP, INC.	PEOTONE, IL	New Y-9C/BHCPR reporter
1200290	156, 498	PERRY INVESTMENT COMPANY	CARROLL, IA	
1095759	207, 783	PHELPS COUNTY BANCSHARES, INC.	ROLLA, MO	
1118966	167, 170	PIKE BANCORP, INC.	PITTSFIELD, IL	
1208885	222, 586	PILOT BANCORP, INC.	PILOT GROVE, IA	
1135691	224, 114	PILOT POINT BANCORP, INC.	PILOT POINT, TX	
2520605	207, 800	PINNACLE BANCSHARES, INC.	JASPER, AL	
2534406	219, 775	PINNACLE BANKSHARES CORPORATIO	ALTAVISTA, VA	
1059407	287, 023	PIONEER BANCSHARES, INC.	PONCA CITY, OK	
2061162	173, 774	PIONEER BANCORP, INC.	CLEWISTON, FL	
1103793	190, 118	PLANTERS & MERCHANTS BANCSHARE	HEARNE, TX	
3013225	234, 320	PLANTERS FINANCIAL GROUP, INC	CLARKSVILLE, TN	
1057618	234, 036	PLATTE COUNTY BANCSHARES, INC.	PLATTE CITY, MO	
1839823	261, 839	PNB HOLDING CO.	PONTIAC, IL	
2152734	208, 590	POCA VALLEY BANKSHARES, INC. ,	WALTON, WV	
1207712	275, 783	PONTIAC BANCORP, INC.	PONTIAC, IL	
2524911	201, 963	PONTOTOC BANCSHARES CORP.	PONTOTOC, MS	
2321594	157, 962	POPLAR BLUFF BANC COMPANY	POPLAR BLUFF, MO	New Y-9C/BHCPR reporter
1208577	264, 702	PORT BANCSHARES, INC.	PORT WASHINGTON, WI	
2234920	248, 536	POTOMAC BANCSHARES, INC.	CHARLES TOWN, WV	
1249271	222, 815	POWELL VALLEY BANKSHARES, INC.	JONESVILLE, VA	
2815468	244, 824	PREMIER BANK HOLDING COMPANY	TALLAHASSEE, FL	New Y-9C/BHCPR reporter
1842355	154, 623	PRIME BANC CORP.	DIETERICH, IL	
2700500	222, 401	PRIMEBANK, INC.	LEMARS, IA	
3237786	252, 593	PRIVEE LLC	MIAMI, FL	
1128527	219, 333	PROFINIUM FINANCIAL HOLDINGS,	FAIRMONT, MN	
1108659	258, 514	PROGRESSIVE BANCORP, INC.	MONROE, LA	
2198563	247, 595	PROPHETSTOWN BANKING CO.	PROPHETSTOWN, IL	
2838159	299, 953	PROVIDENT BANCORP	AMESBURY, MA	
1210468	184, 344	PSB CORPORATION	WELLSBURG, IA	
1109263	287, 126	PSB FINANCIAL CORPORATION	MANY, LA	
2496269	175, 591	PSB HOLDING CORP.	PRESTON, MD	
1404735	257, 431	PTB CORPORATION	SALEM, OR	
1057962	273, 238	QUAIL CREEK BANCSHARES, INC.	OKLAHOMA CITY, OK	
2354369	183, 432	QUANTUM CAPITAL CORP.	SUWANEE, GA	

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1126868	146,600	RAMSEY FINANCIAL CORPORATION	DEVILS LAKE, ND	
1139868	192,127	RANGE FINANCIAL CORPORATION	NEGAUNEE, MI	
2003108	258,280	RATON CAPITAL CORPORATION	RATON, NM	
2526755	208,604	RBC, INC.	DEMOPOLIS, AL	
1132243	254,425	RED RIVER BANCORP, INC.	GAINESVILLE, TX	
2891006	174,929	REGENT BANCORP, INC.	DAVIE, FL	
2070584	194,155	REPUBLIC BANCSHARES, INC.	DULUTH, MN	
1054073	189,049	REPUBLIC CORPORATION, THE	HOUSTON, TX	
1131451	293,060	REPUBLIC FINANCIAL CORPORATION	WICHITA, KS	
1207945	228,551	RESOURCE BANCSHARES, INC.	DEKALB, IL	
3136405	192,288	RESOURCE BANKSHARES, INC.	COVINGTON, LA	
1250651	162,080	RICHWOOD BANCSHARES, INC.	RICHWOOD, OH	
2486813	224,853	RIVER HOLDING COMPANY	STODDARD, WI	
1082786	149,749	RIVERHILLS CAPITAL CORPORATION	PORT GIBSON, MS	
2963592	208,956	RI VOLI BANCORP, INC.	MACON, GA	
1417324	185,590	ROMNEY BANKSHARES, INC.	ROMNEY, WV	
2613589	146,637	ROSEAU REALTY CO., INC.	ROSEAU, MN	
2718167	252,074	RSNB BANCORP	ROCK SPRINGS, WY	
1417203	218,613	SAINT LANDRY BANCSHARES, INC.	OPELOUSAS, LA	
1134359	165,190	SAINT MARTIN BANCSHARES, INC.	SAINT MARTINVILLE, LA	
2688288	158,722	SAN JUAN FINANCIAL HOLDING COM	FRIDAY HARBOR, WA	
2950716	203,918	SAVINGS BANCORP, INC.	CIRCLEVILLE, OH	
1129869	243,020	SCB BANCORP, INC.	DECATUR, IL	
1201738	203,527	SECURITY AGENCY, INC.	DECORAH, IA	
1248836	276,704	SECURITY BANCSHARES, INC.	SCOTT CITY, KS	
1128497	146,577	SECURITY BANK SHARES, INC.	IRON RIVER, WI	
1064504	164,643	SECURITY FINANCIAL SERVICES CO	ENID, OK	
2848804	245,044	SECURITY FINANCIAL SERVICES CO	DURAND, WI	
3176661	214,533	SECURITY FIRST BANCSHARES INC	O' FALLON, IL	
1124257	251,315	SECURITY STATE BANK HOLDING CO	JAMESTOWN, ND	
1055137	166,517	SHAMROCK BANCSHARES, INC.	COALGATE, OK	
2639011	239,657	SHORE FINANCIAL CORPORATION	ONLEY, VA	
3076592	204,106	SIGNATURE BANCORP, INC.	TOLEDO, OH	
3223819	164,300	SIGNATURE FINANCIAL HOLDINGS,	SAINT PETERSBURG, FL	New Y-9C/BHCPR reporter
3065970	255,541	SIUSLAW FINANCIAL GROUP, INC.	FLORENCE, OR	
3183931	245,487	SLEEPY HOLLOW BANCORP, INC.	SLEEPY HOLLOW, NY	
1110278	184,001	SNB FINANCIAL, INC.	BIG SPRING, TX	
2950480	181,876	SOMERSET HILLS BANCORP	BERNARDSVILLE, NJ	
1207589	210,284	SOMONAUK FSB BANCORP, INC.	SOMONAUK, IL	
2925394	218,247	SONOMA VALLEY BANCORP	SONOMA, CA	
2411619	220,088	SOONER SOUTHWEST BANKSHARES	TULSA, OK	
1081622	247,109	SOUTH BANKING COMPANY	ALMA, GA	
3083303	269,173	SOUTH COASTAL HOLDINGS MHC, IN	ROCKLAND, MA	
2764977	181,338	SOUTH GEORGIA BANK HOLDING COM	OMEGA, GA	
1086298	215,558	SOUTH LOUISIANA FINANCIAL CORP	HOUMA, LA	
2305790	206,525	SOUTH POINTE FINANCIAL CORPORA	CARBONDALE, IL	
3164369	163,546	SOUTH SHORE MUTUAL HOLDING COM	WEYMOUTH, MA	
2465313	216,075	SOUTH STREET FINANCIAL CORP.	ALBEMARLE, NC	
2124795	241,935	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
2728933	242,926	SOUTHERN BANCORP, INC.	MARIETTA, GA	
1107184	226,158	SOUTHERN BANCSHARES, INC.	HOUSTON, TX	

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3058897	271, 245	SOUTHERN COMMUNITY BANCSHARES,	FAYETTEVILLE, GA	
3262779	156, 861	SOUTHERN HERITAGE BANCSHARES,	CLEVELAND, TN	
1098929	193, 576	SOUTHERN ILLINOIS BANCORP, INC	CARM, IL	
1020395	226, 532	SOUTHERN NATIONAL CORPORATION	ANDALUSIA, AL	
1132403	237, 783	SOUTHWEST BANCSHARES, INC.	CHATOM, AL	
1081686	179, 273	SOUTHWEST SECURITY, INC.	NATCHEZ, MS	
1119365	192, 778	SPRINGFIELD BANKSHARES, INC.	SPRINGFIELD, KY	
2645973	250, 663	STANDARD MUTUAL HOLDING COMPAN	EXPORT, PA	
1076150	251, 463	STATE BANCORP, INC.	BRUCETON MILLS, WV	
3198935	261, 129	STATE BANK CORP.	LAKE HAVASU CITY, AZ	
1100046	216, 697	STATE HOLDING COMPANY	LITTLE ROCK, AR	
2623588	296, 706	STATE OF FRANKLIN BANCSHARES,	JOHNSON CITY, TN	Moved from Peer 5
1245509	209, 556	STEPHENSON NATIONAL BANCORP	MARINETTE, WI	
3182783	235, 724	STERLING BANCGROUP, INC.	LANTANA, FL	
1123410	261, 819	STERLING FINANCIAL GROUP, INC.	ROCHESTER, MN	
1486665	290, 858	STEUBEN TRUST CORPORATION	HORNELL, NY	
1210646	280, 656	STILLMAN BANCORP, INC.	STILLMAN VALLEY, IL	
2796286	214, 488	STRATEGIC CAPITAL BANCORP, INC	CHAMPAIGN, IL	
1131666	244, 295	SULPHUR SPRINGS BANCSHARES, IN	SULPHUR SPRINGS, TX	
1029295	173, 531	SUMMIT BANCSHARES, INC.	OAKLAND, CA	
2267937	211, 569	SUMMIT BANCSHARES, LTD.	OLNEY, IL	
3209934	284, 097	SUN WEST CAPITAL CORPORATION	LAS VEGAS, NV	
1031926	162, 567	SUNSTATE BANCSHARES, INC.	CASA GRANDE, AZ	
3163867	157, 293	SURREY BANCORP	MOUNT AIRY, NC	
2461463	278, 275	SUSSEX BANCORP	FRANKLIN, NJ	
1134500	281, 989	SUTTON BANCSHARES, INC.	ATTICA, OH	
3093919	172, 104	SV FINANCIAL, INC.	STERLING, IL	New Y-9C/BHCPR reporter
1098385	231, 203	SVB&T CORPORATION	FRENCH LICK, IN	
3100330	166, 348	SWANN BANCSHARES, INC.	WEDOWEE, AL	
2614894	274, 816	SWB BANCSHARES, INC.	FORT WORTH, TX	
3234682	175, 442	SWNB BANCORP, INC.	HOUSTON, TX	
1095816	215, 622	T & C BANCORP, INC.	QUINCY, IL	
1119589	163, 576	TATE FINANCIAL CORPORATION	SENATOBIA, MS	
3147625	232, 131	TCB CORPORATION	GREENWOOD, SC	
1141553	176, 937	TCM COMPANY	CRETE, NE	
1140341	269, 095	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	
2916169	246, 016	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	
2861773	186, 356	TERRE HAUTE SAVINGS MHC, INC.	TERRE HAUTE, IN	
1841004	156, 273	TESCOTT BANCSHARES, INC.	TESCOTT, KS	
1106990	213, 372	TEXAS COUNTRY BANCSHARES, INC.	BRADY, TX	
1104549	171, 731	TEXAS FIRST BANCSHARES, INC.	WACO, TX	
1101726	197, 798	TEXAS GULF BANCSHARES, INC.	CLUTE, TX	
3009666	214, 912	TFC HOLDING COMPANY, INC.	CITY OF INDUSTRY, CA	
2346010	239, 883	THOMASVILLE BANCSHARES, INC	THOMASVILLE, GA	
1082852	271, 509	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
2351939	181, 359	THUMB BANCORP, INCORPORATED	PIGEON, MI	
1059340	248, 930	TONGANOXIE BANKSHARES, INC.	TONGANOXIE, KS	
2928461	227, 954	TRADITION BANCSHARES, INC.	HOUSTON, TX	
3030688	168, 795	TRAFALGAR HOLDINGS, LLC	VANCOUVER, WA	
1969506	172, 589	TRI-COUNTY BANCORP, INC.	BROWN CITY, MI	
1139345	277, 681	TRI-COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
1133848	291, 539	TRIVOLI BANCORP, INC.	TRIVOLI, IL	
2246053	290, 471	TRUMAN BANCORP, INC.	SAINT LOUIS, MO	
1048858	274, 051	TSB SERVICES, INC.	SPENCER, NY	
1471803	165, 832	TULSA NATIONAL BANCSHARES, INC	TULSA, OK	
1951891	147, 976	TULSA VALLEY BANCSHARES CORPOR	TULSA, OK	
2856706	283, 636	TWENTY-FIRST CENTURY FINANCIAL	TULSA, OK	
1082478	235, 423	TWIN CITIES FINANCIAL SERVICES	MARYVILLE, TN	
1202098	240, 271	UNION BANCORPORATION, INC.	UNION GROVE, WI	
1133530	211, 663	UNION BANCSHARES OF BENTON, IN	BENTON, AR	
1085358	259, 390	UNION BANCSHARES, INC.	PELL CITY, AL	
1084566	160, 328	UNION BANCSHARES, INCORPORATED	MARKSVILLE, LA	
2887296	151, 558	UNION BANCSHARES, MHC	FREEPORT, IL	
1250204	169, 181	UNION FINANCIAL CORPORATION	LAKE ODESSA, MI	
1134836	190, 937	UNION NATIONAL BANCORP OF BARB	BARBOURVILLE, KY	
2190110	244, 087	UNION STATE BANCSHARES, INC.	KILLEEN, TX	
1250521	163, 196	UNITED BANKS OF COLORADO INC.	ENGLEWOOD, CO	
1075788	174, 160	UNITED FINANCIAL BANKING COMPA	VIENNA, VA	
2902117	259, 876	UNITED FINANCIAL HOLDINGS, INC	LISLE, IL	
2683546	199, 460	UNITY HOLDINGS, INC.	CARTERSVILLE, GA	
2387152	169, 998	UNIVERSAL FINANCIAL SERVICES,	BAYPORT, MN	
2685577	165, 270	USAL BANCORP, INC.	UNION SPRINGS, AL	
2043319	146, 482	VALENTINE BANCORPORATION	VALENTINE, NE	
2995164	273, 693	VALLEY BANCORP	HENDERSON, NV	
1056189	242, 766	VALLEY BANCORP, INC.	BRIGHTON, CO	
1057430	148, 804	VALLEY BANK SHARES, INC.	VALLEY, NE	
3139424	187, 399	VALLEY COMMERCE BANCORP	VISALIA, CA	
3207622	141, 152	VALLEY COMMERCE BANCORP, LTD.	PHOENIX, AZ	
2693385	191, 468	VALLEY COMMUNITY BANCSHARES	PUYALLUP, WA	
1399541	198, 609	VALLEY RIDGE FINANCIAL CORPORA	KENT CITY, MI	
1109553	151, 620	VAN ALSTYNE FINANCIAL CORPORAT	VAN ALSTYNE, TX	
1021570	164, 077	VIKING CORPORATION, THE	OMAHA, NE	
2364573	298, 963	VIKING FINANCIAL SERVICES CORP	SEATTLE, WA	
1076703	171, 990	VIRGINIA COMMUNITY BANKSHARES,	LOUISA, VA	
1249703	254, 582	VOGEL BANCSHARES, INC.	ORANGE CITY, IA	
1080803	181, 402	VOLUNTEER STATE BANCSHARES, IN	PORTLAND, TN	
3165508	238, 197	VSB BANCORP, INC.	STATEN ISLAND, NY	
1234491	255, 175	W. J. YOUNG & CO.	CLINTON, IA	
1207468	177, 327	W. S. B., INC.	WASHINGTON, IA	
3004689	258, 164	WACCAMAW BANKSHARES, INC	WHITEVILLE, NC	
2524676	199, 996	WAGGONER NATIONAL BANCSHARES,	VERNON, TX	
1138393	228, 410	WARREN COUNTY BANCSHARES, INC.	WARRENTON, MO	
1142989	218, 564	WASECA BANCSHARES, INC.	WASECA, MN	
1119525	154, 390	WASHCO BANCSHARES, INC.	POTOSI, MO	
1137015	217, 422	WASHINGTON/WILKES HOLDING COMP	WASHINGTON, GA	
1084829	152, 874	WAYNE COUNTY BANCSHARES, INC.	WAYNESBORO, TN	
1493636	196, 271	WB&T BANKSHARES, INC.	WAYCROSS, GA	
1020582	250, 744	WCN BANCORP, INC.	WISCONSIN RAPIDS, WI	
1061736	244, 512	WEST GATE BANSHARES, INC.	LINCOLN, NE	
1985216	227, 383	WEST MILTON BANCORP, INC.	WEST MILTON, PA	
1095852	213, 733	WEST PLAINS BANCSHARES, INC.	WEST PLAINS, MO	
2371807	226, 257	WEST POINTE BANCSHARES, INC.	OSHKOSH, WI	

BHCPR Reporters for Quarter Ending 12/31/2004  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
1107997	173, 614	WEST TEXAS BANCSHARES, INC.	KERMIT, TX	
2831936	270, 960	WESTBOROUGH BANCORP, M H. C.	WESTBOROUGH, MA	
1103672	153, 215	WESTERN BANCSHARES, INC.	VAN HORN, TX	
1109227	265, 079	WESTERN COMMERCE BANCSHARES OF	CARLSBAD, NM	
2293507	187, 093	WESTERN OKLAHOMA FINANCIAL SER	ELK CITY, OK	
1057337	188, 585	WESTERN SECURITY HOLDING CO. ,	SCOTTSDALE, AZ	
1357149	182, 820	WESTERN SPRINGS BANCORP, INC.	HOFFMAN ESTATES, IL	
1123223	246, 682	WESTERN STATE AGENCY, INC.	DEVILS LAKE, ND	
1203536	224, 021	WHITEWATER BANCORP. , INC.	WHITEWATER, WI	
1137538	150, 363	WICHITA FALLS BANCSHARES, INC.	WICHITA FALLS, TX	
1056581	197, 045	WILBER CO.	WILBER, NE	New Y-9C/BHCPR reporter
1125245	251, 440	WILCOX BANCSHARES, INC.	GRAND RAPIDS, MN	
1417511	181, 468	WILKINSON BANKING CORPORATION	GREENWOOD, AR	
1085947	170, 574	WILLISTON HOLDING COMPANY	WILLISTON, FL	
1099122	278, 582	WILSON & MUIR BANCORP, INC.	BARDSTOWN, KY	
1133660	256, 257	WINONA BANC HOLDING COMPANY	WINONA, MN	
1141218	196, 480	WISCONSIN BANK SERVICES, INC.	BLACK RIVER FALLS, WI	
1246328	167, 123	WONDER BANCORP, INC.	WONDER LAKE, IL	
3014950	175, 536	WOODLANDS FINANCIAL SERVICE CO	WILLIAMSPORT, PA	
2537957	163, 615	WOODSBORO BANCSHARES, INC.	WOODSBORO, MD	
1083402	174, 842	YAZOO CAPITAL CORPORATION	YAZOO CITY, MS	
1123111	153, 787	ZUMBROTA AGENCY, INC.	ZUMBROTA, MN	
1201064	263, 616	1ST BROOKFIELD, INC.	BROOKFIELD, IL	
2995874	217, 378	1ST CHOICE BANCORP, INC.	HOUSTON, TX	
1053209	209, 819	304 CORPORATION	OMAHA, NE	

Note: Peer Group 6 has 994 bank holding companies.