

PEER GROUP 02

06/30/2005

06/30/2004

12/31/2004

12/31/2003

12/31/2002

Number of BHCs in Peer Group

84

79

83

76

75

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.56	3.53	3.61	3.63	3.85
+ Non-interest Income	1.20	1.36	1.26	1.37	1.32
- Overhead Expense	2.80	2.95	2.96	2.99	3.00
- Provision for Losses	0.12	0.15	0.14	0.27	0.32
+ Securities Gains (Losses)	0.02	0.03	0.03	0.07	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01	0.01
= Pretax Net Oper Income (TE)	1.83	1.85	1.82	1.82	1.91
Net Operating Income	1.18	1.18	1.15	1.14	1.21
Net Income	1.18	1.18	1.15	1.15	1.21
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.72	5.21	5.34	5.50	6.35
Interest Expense	1.85	1.36	1.43	1.59	2.19
Net Interest Income (TE)	3.88	3.83	3.93	3.92	4.16

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.16	0.18	0.21	0.33	0.42
Earnings Coverage of Net Losses (X)	26.49	19.53	18.24	14.76	12.75
Ln&Ls Allowance/Total Loans & Leases	1.32	1.46	1.39	1.55	1.54
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.54	0.62	0.58	0.76	0.90
30-89 Days Past Due Loans and Leases	0.59	0.66	0.64	0.83	1.03

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	29.44	27.73	27.41	28.23	28.80
Net ST Noncore Funding Dependence	18.84	17.72	17.60	17.39	17.78
Net Loans and Leases/Total Assets	63.95	60.72	61.79	60.36	59.86

CAPITALIZATION:

Tier 1 Leverage Ratio	8.56	8.43	8.56	8.32	8.16
Equity Capital/Total Assets	9.06	8.48	9.02	8.45	8.40
Net Loans&Ls/Equity Capital (X)	7.21	7.25	6.96	7.23	7.27
Cash Dividends/Net Income	29.02	30.24	30.52	31.72	28.35
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	8.96	9.19	8.86	9.10	10.16

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.28	0.75	0.22	1.29	1.21
Long-Term Debt/Equity Capital	2.97	3.33	2.94	4.59	3.37
Equity Investment in Subs/Equity Cap	111.22	108.85	109.88	109.96	108.42
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	127.76	133.31	146.67	198.50	158.96

PERCENT OF AVERAGE ASSETS	PEER GROUP 02				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Interest Income (TE)	5.26	4.81	4.92	5.10	5.89
Less: Interest Expense	1.70	1.26	1.32	1.48	2.03
Equals: Net Interest Income (TE)	3.56	3.53	3.61	3.63	3.85
Plus: Non-Interest Income	1.20	1.36	1.26	1.37	1.32
Equals: Adj Operating Income (TE)	4.79	4.95	4.92	5.03	5.21
Less: Overhead Expense	2.80	2.95	2.96	2.99	3.00
Less: Provision for Loan and Lease Losses	0.12	0.15	0.14	0.27	0.32
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.03	0.03	0.07	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01	0.01
Equals: Pretax Net Oper Inc (TE)	1.83	1.85	1.82	1.82	1.91
Less: Applicable Income Taxes (TE)	0.65	0.67	0.65	0.65	0.68
Less: Minority Interest	0.00	0.00	0.00	0.01	0.01
Equals: Net Operating Income	1.18	1.18	1.15	1.14	1.21
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.18	1.18	1.15	1.15	1.21
Memo: Net Income (Last Four Qtrs)	1.16	1.16	1.16	1.15	1.21
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.15	92.36	92.19	92.65	92.89
Avg Int-Bearing Funds / Avg Assets	77.66	78.92	78.26	80.25	80.79
Int Income (TE) / Avg Earning Assets	5.72	5.21	5.34	5.50	6.35
Int Expense / Avg Earning Assets	1.85	1.36	1.43	1.59	2.19
Net Int Inc (TE) / Avg Earn Assets	3.88	3.83	3.93	3.92	4.16
YIELD OR COST:					
Total Loans and Leases (TE)	6.30	5.79	5.94	6.24	6.99
Interest-Bearing Bank Balances	2.62	1.23	1.78	1.55	2.12
Fed Funds Sold & Reverse Repos	2.58	0.97	1.32	1.11	1.67
Trading Assets	3.31	3.03	3.75	3.73	4.74
Total Earning Assets	5.60	5.09	5.22	5.39	6.23
Investment Securities (TE)	4.27	4.05	4.09	4.16	5.23
U. S. Treasury & Agency Sec (excl MBS)	3.58	3.05	3.15	3.21	4.35
Mortgage-Backed Securities	4.17	3.86	3.96	3.71	5.07
All Other Securities	6.50	6.24	6.59	6.79	7.01
Interest-Bearing Deposits	1.84	1.36	1.43	1.63	2.32
Time Deposits of \$100K or More	2.80	2.15	2.25	2.45	3.11
Time Deposits < \$100K	2.67	2.20	2.28	2.63	3.60
Other Domestic Deposits	1.07	0.64	0.72	0.74	1.17
Foreign Deposits	2.07	1.17	1.36	1.51	2.81
Fed Funds Purchased and Repos	2.47	1.16	1.46	1.38	1.96
Other Borrowed Funds & Trading Liab	3.55	3.03	3.11	3.37	4.23
All Interest-Bearing Funds	2.19	1.60	1.69	1.85	2.51

PEER GROUP 02

06/30/2005

06/30/2004

12/31/2004

12/31/2003

12/31/2002

Avg Personnel Exp Per Employee (\$000)

30

29

60

57

53

Avg Assets per Employee (\$000)

4,249

3,853

3,977

3,766

3,542

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

2.75

3.11

3.14

2.86

3.24

Overhead Exp / NII + Non-Int Income

60.37

60.83

61.72

61.00

58.32

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

2.80

2.95

2.96

2.99

3.00

Personnel Expense

1.53

1.60

1.59

1.60

1.58

Net Occupancy Expense

0.39

0.41

0.41

0.42

0.44

Other Operating Expenses

0.87

0.92

0.95

0.97

0.97

Overhead Less Non-Interest Income

1.59

1.56

1.66

1.59

1.64

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

58.89

59.55

60.34

59.72

57.19

Personnel Expense

32.22

32.69

32.67

32.22

30.34

Net Occupancy Expense

8.24

8.35

8.35

8.37

8.35

Other Operating Expenses

18.11

18.22

18.99

19.16

18.40

Total Non-Interest Income

24.40

26.99

25.48

26.88

24.73

Fiduciary Activities Income

1.86

2.08

1.88

2.02

1.98

Serv Charges on Deposit Accts - Domestic

7.11

8.05

7.86

8.00

7.42

Trading Revenue

0.08

0.31

0.22

0.27

0.26

Investment Banking Fees & Commissions

1.36

1.61

1.51

1.47

1.13

Venture Capital Revenue

0.01

0.00

0.00

-0.01

-0.02

Net Servicing Fees

0.33

0.37

0.34

0.35

0.22

Net Securitization Income

0.00

0.00

0.00

0.01

0.04

Insurance Activities Revenue

1.05

1.18

0.98

1.08

0.88

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

1.54

1.46

1.61

2.34

1.88

Other Non-Interest Income

7.01

7.19

7.01

7.59

7.34

Overhead Less Non-Interest Income

34.17

32.17

34.29

32.56

32.26

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

30.33

30.13

29.88

28.54

29.02

Appl Inc Tax+TE/Pretax NOI+TE

35.61

35.79

35.35

35.18

35.87

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate Loans	45.26	40.91	42.71	40.18	38.93
Commercial and Industrial Loans	11.56	11.16	11.37	11.41	11.73
Loans to Individuals	4.41	4.99	4.50	5.40	6.08
Loans to Depository Institutions	0.02	0.03	0.03	0.05	0.05
Agricultural Loans	0.35	0.40	0.36	0.47	0.52
Other Loans and Leases	1.50	1.67	1.62	1.80	1.76
Net Loans and Leases	63.95	60.72	61.79	60.36	59.86
Debt Securities Over 1 Year	21.08	23.91	23.18	25.16	23.85
Mutual Funds and Equity Securities	0.24	0.27	0.24	0.30	0.30
Subtotal	86.48	86.31	86.66	86.48	85.09
Interest-Bearing Bank Balances	0.27	0.26	0.32	0.31	0.39
Federal Funds Sold & Reverse Repos	0.79	0.87	1.00	0.69	1.04
Debt Securities 1 Year or Less	2.07	1.82	1.79	2.15	3.43
Trading Assets	0.03	0.04	0.03	0.04	0.05
Total Earning Assets	90.26	90.28	90.57	90.78	90.77
Non-Int Cash and Due From Dep Inst	2.52	2.60	2.28	2.86	3.17
Acceptances	0.02	0.02	0.02	0.02	0.02
Other Real Estate Owned	0.05	0.05	0.05	0.06	0.07
All Other Assets	7.08	6.74	6.96	6.21	5.89
MEMORANDA:					
Short-Term Investments	3.35	3.31	3.48	3.85	5.36
U. S. Treasury Securities	0.24	0.52	0.38	0.61	0.75
U. S. Agency Securities (excl MBS)	5.45	5.64	5.66	5.85	5.95
Municipal Securities	2.76	2.45	2.60	2.75	2.66
Mortgage-Backed Securities	13.06	15.10	14.50	16.01	14.94
Asset-Backed Securities	0.04	0.05	0.09	0.05	0.10
Other Debt Securities	0.61	0.69	0.65	0.84	1.14
RE Loans Secured by 1-4 Family	16.42	15.22	15.37	14.88	15.13
Revolving	3.29	2.72	3.45	2.57	2.25
Closed-End, Sec by First Liens	11.12	10.76	10.34	10.51	11.07
Closed-End, Sec by Junior Liens	1.26	1.10	1.19	1.17	1.29
Commercial Real Estate Loans	26.80	22.58	24.84	22.38	20.36
Construction and Land Dev	7.36	5.21	6.00	5.31	4.84
Multifamily	1.62	1.68	1.50	1.71	1.32
Nonfarm Nonresidential	16.46	14.98	16.32	14.90	13.91
RE Loans Secured by Farmland	0.58	0.59	0.57	0.64	0.58
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	70.21	66.91	68.58	65.89	63.95
RE Loans Secured by 1-4 Family	25.45	24.67	24.31	24.34	24.86
Revolving	5.01	4.32	5.47	4.09	3.61
Closed-End	19.94	19.59	18.55	19.55	20.60
Commercial Real Estate Loans	40.32	35.76	38.52	35.66	32.58
Construction and Land Dev	11.03	8.21	9.15	8.47	7.71
Multifamily	2.46	2.71	2.35	2.71	2.15
Nonfarm Nonresidential	24.97	23.81	25.47	23.89	22.21
RE Loans Secured by Farmland	0.89	0.93	0.88	1.05	0.95
Loans to Depository Institutions	0.03	0.04	0.05	0.08	0.09
Commercial and Industrial Loans	17.83	18.17	18.45	19.10	19.95
Loans to Individuals	6.91	8.08	7.21	8.91	10.15
Credit Card Loans	0.15	0.16	0.16	0.21	0.32
Agricultural Loans	0.54	0.64	0.56	0.77	0.85
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.39	2.85	2.74	3.08	2.96

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Short-Term Investments	3.35	3.31	3.48	3.85	5.36
Liquid Assets	23.08	26.59	25.49	27.76	27.65
Investment Securities	24.34	26.64	26.00	28.26	28.70
Net Loans and Leases	63.95	60.72	61.79	60.36	59.86
Net Lns, Ls & Stdbly Ltrs of Credit	65.51	62.25	63.32	61.91	61.37
Core Deposits	58.08	59.23	59.33	59.55	58.49
Noncore Funding	29.53	28.02	28.17	28.80	30.21
Time Deposits of \$100K or More	13.24	10.58	11.26	11.27	12.68
Foreign Deposits	0.22	0.36	0.37	0.60	0.58
Fed Funds Purchased and Repos	5.83	6.15	5.31	6.69	6.14
Net Fed Funds Purchased (Sold)	4.69	5.05	4.51	5.69	5.30
Commercial Paper	0.00	0.00	0.00	0.01	0.02
Oth Borrowings W/Rem Mat 1 Yr or Less	3.05	2.96	3.06	2.62	2.40
Earning Assets Repr in 1 Year	41.71	37.68	40.30	39.20	40.42
Int-Bearing Liab Repr in 1 Year	25.14	23.89	24.19	25.88	27.82
Long-Term Debt Repr in 1 Year	0.53	0.61	0.52	0.60	0.56
Net Assets Repriceable in 1 Year	15.36	11.78	14.72	11.93	11.03
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	29.44	27.73	27.41	28.23	28.80
Net ST Noncore Funding Dependence	18.84	17.72	17.60	17.39	17.78
Short-Term Inv/ST Noncore Funding	23.27	23.53	25.16	25.58	32.87
Liq Asts-ST Noncore Fndg/Nonliq Asts	4.27	10.53	8.83	13.08	10.32
Net Loans and Leases/Total Deposits	87.76	83.81	85.20	82.51	81.61
Net Loans and Leases/Core Deposits	115.61	105.23	107.41	104.77	107.41
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.17	-0.19	0.27	0.93	1.45
Avail-For-Sale Sec Appr(Depr)/Eq Cap	0.08	-2.55	0.71	2.78	6.27
Struct Notes Appr(Depr)/Eq Cap	-0.05	-0.11	-0.05	-0.06	0.16
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	11.22	8.99	10.02	8.58	9.52
Available-For-Sale Securities	88.78	90.35	89.98	91.42	90.48
U.S. Treasury Securities	1.11	1.96	1.59	2.61	3.41
U.S. Agency Securities (excl MBS)	24.41	22.83	23.47	23.28	22.99
Municipal Securities	11.87	9.49	10.52	10.16	10.77
Mortgage-Backed Securities	53.84	55.07	55.55	55.17	51.99
Asset-Backed Securities	0.17	0.17	0.34	0.17	0.29
Other Debt Securities	2.26	2.45	2.29	3.10	4.11
Mutual Funds and Equity Securities	1.11	1.10	1.06	1.20	1.28
Debt Securities 1 Year or Less	9.59	7.60	8.23	9.88	13.67
Debt Securities 1 To 5 Years	30.28	28.09	31.20	25.71	31.06
Debt Securities Over 5 Years	56.39	58.81	57.05	60.95	51.24
Pledged Securities	59.25	55.10	59.61	53.96	54.76
Structured Notes, Fair Value	0.77	0.58	0.67	0.50	0.11

ANALYSIS RATIOS	PEER GROUP 02				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Provision for Ln&Ls Losses/Avg Assets	0.12	0.15	0.14	0.27	0.32
Provision for Ln&Ls Losses/Avg Lns&Ls	0.19	0.24	0.23	0.44	0.52
Provision for Ln&Ls Losses/Net Losses	168.05	144.50	110.01	129.88	135.31
Ln&Ls Allowance/Total Loans & Leases	1.32	1.46	1.39	1.55	1.54
Ln&Ls Allowance/Net Ln&Ls Losses (X)	17.95	13.95	9.62	6.57	5.31
ALL/Nonaccrual Assets	363.36	365.82	388.39	314.16	284.48
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	290.04	280.71	286.28	245.33	207.03
Gross Ln&Ls Losses/Avg Loans & Leases	0.26	0.32	0.34	0.47	0.54
Recoveries/Avg Loans and Leases	0.09	0.12	0.12	0.12	0.10
Net Losses/Avg Loans and Leases	0.16	0.18	0.21	0.33	0.42
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	17.81	17.16	32.98	25.50	25.77
Earnings Coverage of Net Losses (X)	26.49	19.53	18.24	14.76	12.75
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.05	0.06	0.09	0.10
RE Loans Secured By 1-4 Family	0.04	0.07	0.05	0.08	0.08
Revolving	0.02	0.04	0.03	0.04	0.04
Closed-End	0.05	0.08	0.06	0.10	0.09
Commercial Real Estate Loans	0.03	0.04	0.05	0.09	0.10
Construction and Land Dev	0.01	0.03	0.03	0.06	0.10
Multifamily	0.01	0.01	0.01	0.01	0.03
Nonfarm Nonresidential	0.03	0.04	0.07	0.10	0.08
RE Loans Secured by Farmland	-0.01	0.01	0.01	0.01	0.08
Commercial and Industrial Loans	0.27	0.31	0.37	0.64	0.80
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.82	0.88	0.93	1.04	1.05
Credit Card Loans	1.20	1.74	3.05	0.45	2.91
Agricultural Loans	0.06	0.12	0.07	0.38	0.17
Loans to Foreign Governments & Inst	0.00	0.25	0.12	0.00	0.00
Other Loans and Leases	0.38	0.41	0.47	1.00	0.97

PERCENT OF LOANS AND LEASES

06/30/2005

06/30/2004

12/31/2004

12/31/2003

12/31/2002

30-89 Days PD Loans and Leases	0.59	0.66	0.64	0.83	1.03
90+ Days PD Loans and Leases	0.08	0.08	0.08	0.11	0.14
Nonaccrual Loans and Leases	0.48	0.54	0.51	0.68	0.79
90+ Days PD and Nonaccrual Loans and Leases	0.58	0.65	0.61	0.82	0.94
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	0.01	0.01	0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.59	0.66	0.64	0.83	1.03
90+ Days Past Due Assets	0.08	0.08	0.08	0.11	0.14
Nonaccrual Assets	0.48	0.54	0.52	0.69	0.79
30+ Days PD & Nonaccrual Assets	1.20	1.33	1.29	1.69	1.98

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.38	0.40	0.38	0.50	0.57
90+ PD & Nonaccrual Assets + OREO	0.45	0.47	0.45	0.58	0.66

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.38	0.41	0.38	0.51	0.58
Allowance for Loan & Lease Losses	44.96	46.42	45.17	56.32	63.63
Equity Cap + ALLL	3.97	4.46	3.99	5.50	6.22
Tier 1 Cap + ALLL	4.17	4.58	4.26	5.69	6.55
Loans & Leases + RE Acquired	0.58	0.67	0.63	0.84	0.96

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate - 30-89 Days PD	0.50	0.52	0.56	0.73	0.84
- 90+ Days Past Due	0.08	0.07	0.07	0.10	0.11
- Nonaccrual	0.44	0.47	0.44	0.62	0.77
Coml & Indl - 30-89 Days PD	0.76	0.91	0.70	1.01	1.04
- 90+ Days Past Due	0.06	0.08	0.07	0.10	0.13
- Nonaccrual	0.79	0.99	0.87	1.24	1.13
Individuals - 30-89 Days PD	1.10	1.17	1.22	1.49	1.67
- 90+ Days Past Due	0.11	0.12	0.12	0.15	0.17
- Nonaccrual	0.17	0.15	0.19	0.19	0.21
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.42	0.46	0.22	0.48	0.67
- 90+ Days Past Due	0.04	0.08	0.01	0.08	0.03
- Nonaccrual	0.37	0.46	0.30	0.50	1.12
Foreign Govts- 30-89 Days PD	0.00	0.01	0.01	0.29	2.04
- 90+ Days Past Due	0.00	0.00	0.02	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	16.67
Other Lns&Ls - 30-89 Days PD	0.44	0.45	0.48	0.82	1.03
- 90+ Days Past Due	0.05	0.04	0.04	0.06	0.06
- Nonaccrual	0.12	0.33	0.24	0.21	0.39
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.63	0.65	0.76	0.95	1.09
- 90+ Days Past Due	0.09	0.10	0.09	0.14	0.15
- Nonaccrual	0.43	0.41	0.38	0.52	0.56
Revolving - 30-89 Days PD	0.34	0.25	0.35	0.41	0.45
- 90+ Days Past Due	0.05	0.03	0.04	0.03	0.03
- Nonaccrual	0.10	0.12	0.09	0.13	0.11
Closed-End - 30-89 Days PD	0.72	0.76	0.90	1.04	1.23
- 90+ Days Past Due	0.11	0.12	0.10	0.16	0.17
- Nonaccrual	0.50	0.45	0.42	0.65	0.60
- Jr Lien 30-89 Days PD	0.08	0.08	0.08	0.11	0.11
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.02
- Jr Lien Nonaccrual	0.06	0.06	0.06	0.08	0.06
Commercial RE - 30-89 Days PD	0.42	0.43	0.37	0.57	0.62
- 90+ Days Past Due	0.05	0.05	0.04	0.05	0.08
- Nonaccrual	0.46	0.54	0.50	0.69	0.85
Const & Dev - 30-89 Days PD	0.43	0.51	0.45	0.50	0.66
- 90+ Days Past Due	0.04	0.02	0.04	0.06	0.07
- Nonaccrual	0.16	0.27	0.21	0.42	0.61
Multi family - 30-89 Days PD	0.23	0.22	0.28	0.32	0.33
- 90+ Days Past Due	0.01	0.02	0.02	0.01	0.01
- Nonaccrual	0.18	0.17	0.20	0.16	0.43
Nonfarm Nres- 30-89 Days PD	0.40	0.39	0.33	0.52	0.63
- 90+ Days Past Due	0.05	0.05	0.04	0.05	0.07
- Nonaccrual	0.51	0.54	0.51	0.66	0.75
Farmland - 30-89 Days PD	0.31	0.36	0.39	0.44	0.96
- 90+ Days Past Due	0.03	0.08	0.03	0.03	0.03
- Nonaccrual	0.51	0.60	0.49	0.59	0.88
Credit Card - 30-89 Days PD	1.38	1.35	1.72	1.36	1.56
- 90+ Days Past Due	0.50	0.53	0.84	0.57	0.78
- Nonaccrual	0.08	0.07	0.10	0.10	0.15

CAPITAL RATIOS

06/30/2005

06/30/2004

12/31/2004

12/31/2003

12/31/2002

Tier 1 Leverage Ratio	8.56	8.43	8.56	8.32	8.16
Tier 1 RBC Ratio	11.46	11.73	11.80	11.85	11.73
Total Risk-Based Capital Ratio	13.09	13.50	13.49	13.70	13.42
Tangible Tier 1 Leverage Ratio	8.41	8.28	8.40	8.18	8.01
Tangible Common Eq Cap/Tan Assets	6.96	6.62	6.92	7.02	7.18

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	18.53	16.93	17.52	17.08	15.78
Standby Letters of Credit	1.34	1.24	1.26	1.29	1.18
Commercial & Similar Letters of Credit	0.11	0.13	0.12	0.13	0.14

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	4.90	3.45	3.67	3.65	3.50
Interest Rate Contracts	4.25	2.82	3.00	3.08	3.09
Interest Rate Futures & Forward Contr	0.39	0.15	0.19	0.15	0.31
Written Options Contr (Int Rate)	0.24	0.05	0.08	0.06	0.05
Purchased Options Contr (Int Rate)	0.05	0.08	0.03	0.19	0.23
Interest Rate Swaps	2.53	2.09	2.16	1.97	1.60

Foreign Exchange Contracts	0.07	0.09	0.10	0.08	0.08
Futures & Forward Foreign Exch Contr	0.04	0.05	0.07	0.04	0.06
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00

Equity, Commodity, & Other Deriv Contr	0.05	0.03	0.03	0.03	0.01
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)	0.02	0.01	0.01	0.01	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00

PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments	29.66	29.14	30.57	29.94	27.15
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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Interest Rate Contracts	91.47	92.88	89.30	91.16	92.70
Foreign Exchange Contracts	4.58	5.17	8.28	5.03	6.25
Equity, Comm, & Other Contracts	1.25	0.92	1.07	2.44	0.50
Futures and Forwards	19.10	22.68	19.44	22.62	33.10
Written Options	13.30	7.74	8.75	9.49	5.50
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	12.60	7.32	8.38	9.49	5.48
Purchased Options	3.80	3.86	4.12	5.43	5.67
Exchange-Traded	0.00	0.00	0.00	0.02	0.04
Over-The-Counter	3.38	3.26	3.67	4.79	5.27
Swaps	55.57	61.19	56.51	57.81	50.05
Held for Trading	11.16	8.83	9.53	8.51	10.27
Interest Rate Contracts	4.95	4.61	1.96	4.01	5.78
Foreign Exchange Contracts	2.69	2.18	3.96	2.44	1.86
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.07
Non-Traded	88.84	91.17	90.47	91.49	89.73
Interest Rate Contracts	85.48	87.13	77.76	79.53	77.77
Foreign Exchange Contracts	0.25	0.92	0.93	1.14	1.93
Equity, Comm, & Other Contracts	0.86	0.75	0.95	2.32	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	80.38	84.95	84.33	83.43	89.93
One Year or Less	24.92	27.68	24.79	20.28	37.91
Over 1 Year to 5 Years	26.51	32.31	26.13	32.71	23.58
Over 5 Years	15.75	16.23	17.84	15.76	15.63
Gross Negative Fair Value (Abs Val)	0.70	1.08	0.89	1.05	1.30
Gross Positive Fair Value	0.53	0.81	0.73	1.08	0.96
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.01	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.01
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.02	0.02	0.02	0.03	0.04
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.04	0.21	0.17	0.13	0.00
Decr (Incr) in Int Expense/Net Income	0.49	1.18	0.85	0.81	0.75
Net Incr (Decr) Nonint Alloc/Net Income	-0.02	0.33	0.07	0.15	0.17
Incr (Decr) in Net Income/Net Income	0.54	2.90	1.81	1.36	2.34

INSURANCE ACTIVITIES

06/30/2005

06/30/2004

12/31/2004

12/31/2003

12/31/2002

ANALYSIS RATIOS:

	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Ins Underwriting Assets/Consol Assets	0.02	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	27.93	35.38	29.55	33.40	33.82
Ins Under Assets(L/H)/Tot Ins Und Ast	72.07	64.62	70.45	66.60	66.18
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	9.98
Ins Activities Revenue/Adj Oper Inc	1.05	1.18	0.98	1.08	0.88
Premium Inc/Ins Activities Revenue	4.84	5.67	6.28	3.74	3.79
Credit Rel Prem Inc/Tot Prem Inc	76.47	69.72	71.06	79.48	72.25
Other Prem Inc/Total Prem Inc	23.53	30.28	28.94	20.52	27.75
Ins Under Net Income/Consol Net Income	0.07	0.09	0.08	0.09	0.03
Ins Net Inc (P/C)/Equity (P/C)	13.08	14.79	11.01	14.22	1.62
Ins Net Inc (L/H)/Equity (L/H)	7.72	7.53	9.00	10.63	16.07
Insur Ben, Losses, Exp/Insur Premiums	120.80	106.87	114.83	101.68	75.42
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.03	0.00	0.03	0.12
Reinsurance Recov(L/H)/Tot Assets(L/H)	4.63	2.10	2.00	2.28	3.99
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.42	8.73	9.17	7.23	N/A
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.56	311.56	0.92	69.44	110.63
Cost: Interest-Bearing Deposits	2.07	1.17	1.36	1.51	2.81
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	10.49	11.72
Commercial and Industrial Loans	0.08	11.06	3.11	2.50	0.92
Foreign Governments and Inst	0.00	0.25	0.12	0.00	0.00
Leases	0.95	1.12	0.95	3.05	144.08
GROWTH RATES:					
Net Loans and Leases	128.91	-13.26	10.96	-2.96	-12.08
Total Selected Assets	31.81	-2.78	25.11	9.39	64.19
Deposits	17.20	1160.16	44.03	286.51	42.21

PROFITABILITY:	PEER GROUP 02				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Net Income/Avg Equity Capital	13.19	13.68	13.17	13.54	14.46
Bank Net Inc/Avg Eq Inv in Banks	13.66	14.18	13.50	14.00	15.05
Nonbk Net Inc/Avg Eq Inv in Nonbanks	7.41	6.44	5.05	4.25	4.39
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.42	10.18	9.54	8.83	11.52
Bank Net Income/Parent Net Income	90.98	86.98	88.13	86.82	85.84
Nonbank Net Income/Parent Net Income	2.16	1.96	1.82	1.47	1.85
Sub BHCs Net Inc/Parent Net Income	100.41	72.81	65.56	83.42	89.23
LEVERAGE:					
Total Liabilities/Equity	22.85	23.05	22.96	23.87	19.41
Total Debt/Equity Capital	3.79	4.84	3.60	6.23	4.92
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.61	19.64	18.71	19.25	14.12
Tot Debt+Lns Guaranteed for Affl/Equity	3.80	4.85	3.66	6.29	5.15
Total Debt/Eq Cap - Exc Over Fair Value	3.88	4.89	3.66	6.30	4.95
Long-Term Debt/Equity Capital	2.97	3.33	2.94	4.59	3.37
Short-Term Debt/Equity Capital	0.28	0.75	0.22	1.29	1.21
Current Portion of LT Debt/Equity	0.02	0.01	0.03	0.07	0.02
Exc Cost Over Fair Value/Equity Cap	0.15	0.19	0.31	0.34	0.23
Long-Term Debt/Consolidated LT Debt	4.36	7.64	8.07	9.99	9.41
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	111.22	108.85	109.88	109.96	108.42
Total Investment in Subs/Equity	113.76	111.74	112.60	113.23	111.05
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	97.06	94.69	95.41	96.43	97.32
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.38	97.52	98.30	99.66	99.86
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.89	0.74	0.85	0.83	0.67
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.18	2.25	2.33	2.38	1.98
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	117.38	140.80	144.43	194.12	153.00
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	127.76	133.31	146.67	198.50	158.96
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	97.81	119.66	103.99	120.14	104.77
Pretax Oper Inc + Int Exp/Int Expense	9890.78	17645.3	38177.5	12397.1	6513.60
Div + Int From Subs/Int Exp + Div	165.67	184.76	218.58	359.10	233.52
Fees+Other Inc From Subs/Sal + Oth Exp	12.86	11.22	14.46	15.50	16.69
Net Inc/Curr Port of LT Debt+Pfd Div(X)	2053.94	2103.24	3661.92	3879.21	1032.61
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	1.64	1.33	2.06	1.91	0.64
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.09	0.00	0.07	0.63
Nonaccrual	0.00	0.13	0.00	0.25	12.92
Total	0.00	0.22	0.00	0.32	13.55
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	1.11	1.34	1.16	1.80	1.45
Combined Thrift Assets	0.01	0.00	0.00	0.03	0.07
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 02				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Div Paid/Inc Before Undist Inc	96.12	75.25	63.70	60.27	53.70
Dividends Paid/Net Income	29.02	30.24	30.52	32.17	28.34
Net Income - Dividends/Avg Equity	8.96	9.19	8.86	9.07	10.17
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	119.51	144.64	143.39	162.44	158.52
Dividends From Nonbank Subs	2.62	1.53	2.42	2.56	2.44
Dividends From Subsidiary BHCs	8.04	12.82	11.14	10.55	14.80
Dividends From All Subsidiaries	144.44	186.63	207.75	238.11	221.85
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	45.72	50.61	53.11	66.17	54.76
Interest Income From Bank Subs	0.87	0.63	0.74	0.41	0.47
Mgt & Service Fees From Bank Subs	4.57	3.44	5.65	3.65	3.85
Other Income From Bank Subs	0.10	0.02	0.04	0.02	0.00
Operating Income From Bank Subs	55.56	62.42	66.60	80.24	68.72
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	47.29	32.72	43.01	53.29	56.33
Interest Income From Nonbank Subs	3.84	2.82	4.82	8.49	35.70
Mgt & Serv Fees From Nonbank Subs	1.37	0.97	1.80	2.16	2.83
Other Income From Nonbank Subs	0.00	0.00	0.00	0.09	0.00
Operating Inc From Nonbank Subs	62.87	107.96	61.28	93.58	157.48
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	38.06	51.92	39.60	47.59	35.40
Interest Inc From Subsidiary BHCs	0.14	0.09	0.03	0.12	1.16
Mgt & Serv Fees From Sub BHCs	3.14	2.00	2.35	2.93	5.63
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	41.34	54.01	51.31	50.63	42.20
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	58.06	57.99	62.57	64.84	62.86
Interest Income From Bank Subs	2.49	4.06	0.84	0.72	0.48
Mgt & Serv Fees From Bank Subs	5.01	3.68	5.40	4.88	3.65
Other Income From Bank Subs	0.06	0.02	0.01	0.05	0.00
Operating Income From Bank Subs	75.60	73.08	76.88	76.58	70.73
Dividends From Nonbank Subs	1.25	0.64	0.85	1.17	0.94
Interest Income From Nonbank Subs	0.27	0.24	0.17	0.19	0.20
Mgt & Serv Fees From Nonbank Subs	0.04	0.04	0.03	0.07	0.08
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.37	1.50	1.48	1.80	1.71
Dividends From Subsidiary BHCs	4.25	6.66	4.97	9.17	9.29
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.01	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	4.67	7.39	5.67	10.08	10.91
Loans and Adv From Subs/ST Debt	4047.90	883.26	2182.18	643.37	416.57
Loans and Adv From Subs/Total Debt	295.08	546.29	635.17	274.58	156.97

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									84
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.55	2.20	2.68	3.20	3.58	3.92	4.37	4.51	84
+ Non-interest Income	1.20	0.40	0.50	0.72	1.06	1.52	2.27	2.84	84
- Overhead Expense	2.79	1.53	1.78	2.21	2.87	3.21	3.91	4.78	84
- Provision for Losses	0.12	-0.05	0.00	0.05	0.10	0.19	0.26	0.36	84
+ Securities Gains (Losses)	0.01	-0.09	-0.01	-0.00	0.00	0.03	0.07	0.09	84
+ Other Tax Equiv Adjustments	0.00	-0.05	-0.00	0.00	0.00	0.00	0.00	0.05	84
= Pretax Net Oper Income (TE)	1.83	0.79	1.01	1.40	1.79	2.23	2.69	3.00	84
Net Operating Income	1.17	0.44	0.66	0.91	1.17	1.43	1.70	1.88	84
Net Income	1.17	0.44	0.66	0.91	1.17	1.43	1.70	1.88	84
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.71	4.37	4.89	5.36	5.74	5.97	6.35	6.95	84
Interest Expense	1.84	0.89	1.17	1.54	1.79	2.14	2.45	2.60	84
Net Interest Income (TE)	3.87	2.28	2.84	3.51	3.89	4.27	4.85	4.95	84
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.16	-0.04	0.00	0.05	0.13	0.24	0.43	0.58	84
Earnings Coverage of Net Losses (X)	26.48	-86.48	-11.06	7.81	13.93	31.71	97.98	250.26	84
Ln&Ls Allowance/Total Loans & Leases	1.32	0.79	0.92	1.08	1.24	1.50	1.94	2.13	84
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.54	0.04	0.18	0.28	0.49	0.72	1.03	1.35	84
30-89 Days Past Due Loans and Leases	0.59	0.11	0.17	0.36	0.54	0.77	1.18	1.47	84
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	29.44	0.77	7.34	21.59	30.96	37.19	48.53	59.00	84
Net ST Noncore Funding Dependence	18.83	-3.00	0.65	10.76	18.32	27.76	35.74	39.69	84
Net Loans and Leases/Total Assets	63.94	34.66	44.15	56.98	66.58	71.21	74.33	76.48	84
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.56	6.40	6.72	7.60	8.27	9.65	10.92	11.49	84
Equity Capital/Total Assets	9.05	5.90	6.79	7.62	8.80	10.13	11.99	13.24	84
Net Loans&Ls/Equity Capital (X)	7.20	3.35	4.11	5.71	7.10	8.65	10.03	10.63	84
Cash Dividends/Net Income	29.01	0.00	0.00	10.67	33.32	46.81	57.11	66.86	83
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Retained Earnings/Avg Equity Cap	8.96	2.60	3.59	6.12	8.28	11.52	15.73	17.78	84
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.27	0.00	0.00	0.00	0.00	0.00	1.97	4.87	84
Long-Term Debt/Equity Capital	2.96	0.00	0.00	0.00	0.00	4.14	15.75	22.18	84
Equity Investment in Subs/Equity Cap	111.22	75.69	85.04	99.86	113.65	121.95	132.54	140.11	84
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	127.76	0.80	26.54	80.80	108.96	165.76	297.02	354.82	83

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.26	4.03	4.42	4.96	5.28	5.49	5.87	6.48	84
Less: Interest Expense	1.69	0.81	1.07	1.40	1.63	2.00	2.30	2.48	84
Equals: Net Interest Income (TE)	3.55	2.20	2.68	3.20	3.58	3.92	4.37	4.51	84
Plus: Non-Interest Income	1.20	0.40	0.50	0.72	1.06	1.52	2.27	2.84	84
Equals: Adj Operating Income (TE)	4.79	2.77	3.35	4.13	4.82	5.17	6.27	6.90	84
Less: Overhead Expense	2.79	1.53	1.78	2.21	2.87	3.21	3.91	4.78	84
Less: Provision for Loan and Lease Losses	0.12	-0.05	0.00	0.05	0.10	0.19	0.26	0.36	84
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Plus: Realized G/L on AFS Sec	0.01	-0.09	-0.01	-0.00	0.00	0.03	0.07	0.09	84
Plus: Other Tax Equiv Adjustments	0.00	-0.05	-0.00	0.00	0.00	0.00	0.00	0.05	84
Equals: Pretax Net Oper Inc (TE)	1.83	0.79	1.01	1.40	1.79	2.23	2.69	3.00	84
Less: Applicable Income Taxes (TE)	0.65	0.21	0.33	0.49	0.65	0.78	0.97	1.16	84
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	84
Equals: Net Operating Income	1.17	0.44	0.66	0.91	1.17	1.43	1.70	1.88	84
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Equals: Net Income	1.17	0.44	0.66	0.91	1.17	1.43	1.70	1.88	84
Memo: Net Income (Last Four Qtrs)	1.15	0.60	0.67	0.88	1.15	1.44	1.61	1.72	84
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.14	87.56	88.18	90.08	92.09	93.85	96.13	97.54	84
Avg Int-Bearing Funds / Avg Assets	77.66	63.74	69.26	73.66	78.09	82.00	85.72	87.45	84
Int Income (TE) / Avg Earning Assets	5.71	4.37	4.89	5.36	5.74	5.97	6.35	6.95	84
Int Expense / Avg Earning Assets	1.84	0.89	1.17	1.54	1.79	2.14	2.45	2.60	84
Net Int Inc (TE) / Avg Earn Assets	3.87	2.28	2.84	3.51	3.89	4.27	4.85	4.95	84
YIELD OR COST:									
Total Loans and Leases (TE)	6.29	5.16	5.58	5.92	6.22	6.64	7.10	7.34	84
Interest-Bearing Bank Balances	2.61	0.11	0.87	1.54	2.37	3.03	4.64	8.15	77
Fed Funds Sold & Reverse Repos	2.57	0.63	2.07	2.51	2.62	2.74	2.89	3.05	74
Trading Assets	3.31	-0.37	0.00	0.00	2.80	4.43	7.94	15.50	24
Total Earning Assets	5.59	4.36	4.74	5.28	5.61	5.88	6.31	6.76	84
Investment Securities (TE)	4.27	2.84	3.28	3.87	4.32	4.59	5.03	5.44	84
U.S. Treasury & Agency Sec (excl MBS)	3.58	2.14	2.49	2.91	3.49	4.05	4.84	5.42	83
Mortgage-Backed Securities	4.16	3.15	3.45	3.84	4.17	4.45	4.78	5.35	84
All Other Securities	6.49	2.93	3.82	5.43	6.45	7.54	8.94	11.22	84
Interest-Bearing Deposits	1.83	0.84	1.21	1.55	1.82	2.14	2.39	2.59	84
Time Deposits of \$100K or More	2.80	1.88	2.12	2.45	2.77	3.11	3.50	3.88	84
Time Deposits < \$100K	2.67	1.24	1.99	2.34	2.65	2.99	3.38	3.86	84
Other Domestic Deposits	1.07	0.43	0.65	0.79	1.00	1.32	1.56	1.92	84
Foreign Deposits	2.06	0.00	0.00	1.25	2.29	2.71	2.82	2.85	9
Fed Funds Purchased and Repos	2.46	1.26	1.63	2.09	2.41	2.81	3.38	3.66	82
Other Borrowed Funds & Trading Liab	3.55	1.99	2.42	2.88	3.47	4.04	4.82	6.57	82
All Interest-Bearing Funds	2.18	1.26	1.53	1.92	2.19	2.43	2.76	3.00	84

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	30.42	20.76	21.81	24.48	28.82	35.00	43.67	47.60	84
Avg Assets per Employee (\$000)	4249.37	1981.51	2509.36	3133.29	3747.99	4988.52	7112.08	10213.7	84

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.75	0.00	0.00	0.35	2.27	4.89	8.30	10.91	84
Overhead Exp / NII + Non-Int Income	60.36	40.80	44.42	52.66	60.98	66.56	73.65	80.89	84

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.79	1.53	1.78	2.21	2.87	3.21	3.91	4.78	84
Personnel Expense	1.53	0.80	0.88	1.16	1.46	1.81	2.27	2.82	84
Net Occupancy Expense	0.39	0.20	0.24	0.30	0.38	0.46	0.58	0.65	84
Other Operating Expenses	0.86	0.46	0.58	0.67	0.80	1.03	1.26	1.41	84
Overhead Less Non-Interest Income	1.58	0.62	0.90	1.27	1.55	1.89	2.20	2.69	84

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	58.88	38.28	43.18	50.07	59.70	64.83	72.81	80.04	84
Personnel Expense	32.22	19.53	22.45	26.99	32.14	36.73	39.94	42.86	84
Net Occupancy Expense	8.23	5.00	5.48	6.94	8.23	9.18	10.56	11.58	84
Other Operating Expenses	18.10	11.81	12.85	15.11	17.87	20.21	24.79	28.41	84
Total Non-Interest Income	24.39	9.55	13.64	18.41	22.80	30.39	38.07	42.53	84
Fiduciary Activities Income	1.85	0.00	0.00	0.04	1.17	3.25	5.54	8.00	84
Serv Charges on Deposit Accts - Domestic	7.11	1.03	1.64	3.62	6.95	9.90	13.31	16.17	84
Trading Revenue	0.08	-0.06	0.00	0.00	0.00	0.00	0.35	1.64	84
Investment Banking Fees & Commissions	1.35	0.00	0.00	0.32	0.94	2.04	4.03	7.44	84
Venture Capital Revenue	0.01	-0.02	0.00	0.00	0.00	0.00	0.00	0.50	84
Net Servicing Fees	0.33	-0.05	0.00	0.00	0.11	0.46	1.29	1.95	84
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Insurance Activities Revenue	1.05	0.00	0.00	0.00	0.30	1.60	4.03	7.38	84
Net Gain (Loss) - Sales Loans, OREO, Oth	1.54	-0.10	0.00	0.23	0.84	2.28	5.56	9.39	84
Other Non-Interest Income	7.00	2.16	3.20	4.66	6.85	8.85	11.74	14.26	84
Overhead Less Non-Interest Income	34.16	10.43	22.55	27.72	33.56	39.23	49.16	54.96	84

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	30.33	17.96	21.60	26.86	30.55	33.58	36.51	38.04	83
Appl Inc Tax+TE/Pretax NOI+TE	35.61	25.97	31.97	33.27	35.65	37.31	40.07	40.91	83

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	45.25	8.29	24.63	38.20	47.13	53.34	59.93	66.91	84
Commercial and Industrial Loans	11.55	1.00	3.64	7.65	10.69	14.80	20.17	24.91	84
Loans to Individuals	4.40	0.09	0.39	1.08	2.97	7.94	10.99	13.30	84
Loans to Depository Institutions	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.51	84
Agricultural Loans	0.35	0.00	0.00	0.00	0.07	0.64	1.27	2.82	84
Other Loans and Leases	1.49	0.03	0.11	0.29	0.97	2.53	4.43	5.05	84
Net Loans and Leases	63.94	34.66	44.15	56.98	66.58	71.21	74.33	76.48	84
Debt Securities Over 1 Year	21.07	4.26	8.42	13.75	19.56	28.10	37.53	43.30	84
Mutual Funds and Equity Securities	0.24	0.00	0.00	0.00	0.11	0.38	0.94	1.12	84
Subtotal	86.48	72.42	77.35	83.93	87.27	89.32	90.78	92.06	84
Interest-Bearing Bank Balances	0.26	0.00	0.00	0.00	0.08	0.53	1.12	1.84	84
Federal Funds Sold & Reverse Repos	0.78	0.00	0.00	0.00	0.21	1.58	3.07	4.03	84
Debt Securities 1 Year or Less	2.07	0.00	0.03	0.31	1.12	3.06	7.63	10.12	84
Trading Assets	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.56	84
Total Earning Assets	90.26	85.32	86.20	88.20	90.50	91.98	94.00	95.19	84
Non-Int Cash and Due From Dep Inst	2.51	0.91	1.34	2.06	2.40	2.97	3.83	4.65	84
Acceptances	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.26	84
Other Real Estate Owned	0.04	0.00	0.00	0.00	0.03	0.07	0.14	0.24	84
All Other Assets	7.08	2.96	4.11	5.25	6.78	8.85	11.03	11.83	84
MEMORANDA:									
Short-Term Investments	3.34	0.23	0.36	0.80	1.98	5.40	10.14	13.09	84
U.S. Treasury Securities	0.24	0.00	0.00	0.00	0.02	0.23	1.21	2.35	84
U.S. Agency Securities (excl MBS)	5.44	0.00	0.10	2.28	4.45	7.73	13.17	16.02	84
Municipal Securities	2.75	0.00	0.05	0.74	2.31	3.58	8.02	9.70	84
Mortgage-Backed Securities	13.06	0.38	1.50	7.03	13.12	15.80	30.17	34.33	84
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.00	0.25	0.77	84
Other Debt Securities	0.61	0.00	0.00	0.00	0.19	1.03	2.18	4.15	84
RE Loans Secured by 1-4 Family	16.41	1.91	3.45	9.73	15.51	23.70	30.40	33.26	84
Revolving	3.28	0.00	0.06	1.39	2.87	4.85	7.58	8.98	84
Closed-End, Sec by First Liens	11.12	0.93	2.15	5.80	10.07	16.24	23.03	28.14	84
Closed-End, Sec by Junior Liens	1.26	0.00	0.04	0.31	1.16	1.83	3.46	4.40	84
Commercial Real Estate Loans	26.79	3.45	7.73	17.85	25.31	36.07	47.76	51.90	84
Construction and Land Dev	7.36	0.41	0.90	2.94	6.54	10.49	16.00	21.11	84
Multifamily	1.62	0.03	0.19	0.63	1.22	2.60	3.94	5.66	84
Nonfarm Nonresidential	16.46	2.99	4.97	11.63	16.05	20.44	27.77	34.06	84
RE Loans Secured by Farmland	0.58	0.00	0.00	0.02	0.32	0.94	2.16	2.76	84
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	70.21	21.92	47.95	61.51	71.37	77.74	88.93	92.03	84
RE Loans Secured by 1-4 Family	25.44	4.47	6.84	13.58	22.92	36.58	45.93	59.25	84
Revolving	5.00	0.00	0.19	2.03	4.67	7.12	11.23	12.98	84
Closed-End	19.93	2.00	4.55	9.61	17.69	29.31	37.72	54.57	84
Commercial Real Estate Loans	40.32	13.41	17.96	27.87	38.26	53.11	64.75	68.23	84
Construction and Land Dev	11.03	0.88	1.92	4.31	10.29	16.07	24.33	28.46	84
Multifamily	2.45	0.05	0.32	0.99	2.14	3.35	5.70	8.42	84
Nonfarm Nonresidential	24.97	8.43	12.45	17.00	24.11	32.07	42.46	48.70	84
RE Loans Secured by Farmland	0.89	0.00	0.00	0.03	0.43	1.42	3.63	4.48	84
Loans to Depository Institutions	0.03	0.00	0.00	0.00	0.00	0.00	0.16	0.80	84
Commercial and Industrial Loans	17.82	2.81	6.67	11.63	16.03	22.68	32.57	54.03	84
Loans to Individuals	6.91	0.15	0.65	1.88	5.04	12.79	17.82	19.32	84
Credit Card Loans	0.15	0.00	0.00	0.00	0.00	0.14	0.81	1.44	84
Agricultural Loans	0.53	0.00	0.00	0.00	0.11	1.07	2.17	3.74	84
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Other Loans and Leases	2.39	0.07	0.16	0.41	1.53	3.89	6.95	8.76	84

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.34	0.23	0.36	0.80	1.98	5.40	10.14	13.09	84
Liquid Assets	23.08	10.32	12.68	16.87	21.07	26.84	40.61	46.44	84
Investment Securities	24.33	10.16	12.85	17.68	21.38	29.78	40.94	47.45	84
Net Loans and Leases	63.94	34.66	44.15	56.98	66.58	71.21	74.33	76.48	84
Net Lns, Ls & Stdbly Ltrs of Credit	65.51	37.06	46.83	57.94	67.89	73.24	76.03	82.52	84
Core Deposits	58.07	22.06	40.28	52.77	58.59	65.18	71.74	76.61	84
Noncore Funding	29.52	10.64	15.28	21.71	29.28	34.19	45.11	63.38	84
Time Deposits of \$100K or More	13.23	3.92	4.95	7.54	10.22	18.79	27.34	31.06	84
Foreign Deposits	0.21	0.00	0.00	0.00	0.00	0.00	0.00	6.24	84
Fed Funds Purchased and Repos	5.82	0.00	0.13	1.93	4.71	8.87	13.88	17.22	84
Net Fed Funds Purchased (Sold)	4.69	-2.54	-1.25	1.07	3.84	8.40	11.50	15.97	84
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	84
Oth Borrowings W/Rem Mat 1 Yr or Less	3.04	0.00	0.01	0.52	1.76	5.29	8.56	9.86	84
Earning Assets Repr in 1 Year	41.71	12.63	17.74	30.66	43.61	53.01	57.45	66.05	84
Int-Bearing Liab Repr in 1 Year	25.13	9.70	11.80	15.51	20.97	32.70	44.96	54.43	84
Long-Term Debt Repr in 1 Year	0.52	0.00	0.00	0.00	0.00	0.63	3.77	4.94	84
Net Assets Repriceable in 1 Year	15.35	-14.41	-6.91	3.90	13.74	28.91	34.56	36.88	84
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	29.44	0.77	7.34	21.59	30.96	37.19	48.53	59.00	84
Net ST Noncore Funding Dependence	18.83	-3.00	0.65	10.76	18.32	27.76	35.74	39.69	84
Short-Term Inv/ST Noncore Funding	23.26	1.06	1.62	3.60	10.24	29.03	92.23	141.88	84
Liq Asts-ST Noncore Fndg/Nonliq Asts	4.26	-25.23	-20.82	-5.68	2.96	12.97	31.61	39.66	84
Net Loans and Leases/Total Deposits	87.75	52.72	61.77	78.96	89.66	97.29	104.84	109.62	84
Net Loans and Leases/Core Deposits	115.61	65.19	84.41	95.43	109.88	128.19	166.23	188.82	84
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.16	-1.52	-0.92	-0.07	0.02	0.54	1.58	1.76	65
Avail-For-Sale Sec Appr(Depr)/Eq Cap	0.08	-3.55	-2.42	-1.34	-0.46	0.83	4.80	6.75	83
Struct Notes Appr(Depr)/Eq Cap	-0.04	-0.78	-0.31	-0.08	-0.00	0.00	0.00	0.12	32
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	11.21	0.00	0.00	0.01	4.45	17.60	47.33	67.19	84
Available-For-Sale Securities	88.78	31.49	49.14	82.13	95.52	99.94	100.00	100.00	84
U.S. Treasury Securities	1.11	0.00	0.00	0.00	0.14	1.04	6.42	7.38	84
U.S. Agency Securities (excl MBS)	24.40	0.06	0.61	9.22	21.04	37.09	53.56	63.50	84
Municipal Securities	11.86	0.01	0.65	3.65	9.60	18.28	28.52	37.86	84
Mortgage-Backed Securities	53.84	4.60	15.63	41.03	56.33	68.11	78.67	86.17	84
Asset-Backed Securities	0.17	0.00	0.00	0.00	0.00	0.00	0.75	4.30	84
Other Debt Securities	2.26	0.00	0.00	0.02	0.89	3.93	8.65	11.63	84
Mutual Funds and Equity Securities	1.11	0.00	0.00	0.01	0.51	1.70	4.55	6.21	84
Debt Securities 1 Year or Less	9.59	0.01	0.24	1.49	4.50	13.85	35.95	44.67	84
Debt Securities 1 To 5 Years	30.27	1.61	4.03	12.34	29.63	47.02	58.64	62.95	84
Debt Securities Over 5 Years	56.39	1.56	9.34	34.57	57.05	79.62	89.08	96.82	84
Pledged Securities	59.24	10.02	22.68	38.39	61.27	74.92	86.31	91.25	84
Structured Notes, Fair Value	0.76	0.00	0.00	0.00	0.00	1.01	4.95	8.06	84

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.12	-0.05	0.00	0.05	0.10	0.19	0.26	0.36	84
Provision for Ln&Ls Losses/Avg Lns&Ls	0.19	-0.12	0.00	0.08	0.19	0.29	0.37	0.49	84
Provision for Ln&Ls Losses/Net Losses	168.04	-99.86	0.00	68.50	113.26	195.56	461.23	1043.32	84
Ln&Ls Allowance/Total Loans & Leases	1.32	0.79	0.92	1.08	1.24	1.50	1.94	2.13	84
Ln&Ls Allowance/Net Ln&Ls Losses (X)	17.95	2.16	2.55	5.16	9.51	15.54	46.41	154.73	77
ALLL/Nonaccrual Assets	363.35	88.84	129.89	187.44	298.92	462.45	704.30	1754.23	83
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	290.03	74.33	115.23	157.36	252.05	362.77	601.54	932.16	84
Gross Ln&Ls Losses/Avg Loans & Leases	0.25	0.01	0.04	0.12	0.24	0.34	0.56	0.67	84
Recoveries/Avg Loans and Leases	0.09	0.01	0.02	0.04	0.07	0.12	0.18	0.25	84
Net Losses/Avg Loans and Leases	0.16	-0.04	0.00	0.05	0.13	0.24	0.43	0.58	84
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Recoveries/Prior Year-End Losses	17.81	5.86	7.36	9.34	15.54	24.11	34.94	46.89	84
Earnings Coverage of Net Losses (X)	26.48	-86.48	-11.06	7.81	13.93	31.71	97.98	250.26	84
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.03	-0.05	-0.02	-0.00	0.01	0.06	0.13	0.17	84
RE Loans Secured By 1-4 Family	0.04	-0.08	-0.02	0.00	0.02	0.07	0.16	0.27	84
Revolving	0.01	-0.20	-0.01	0.00	0.00	0.03	0.10	0.18	80
Closed-End	0.05	-0.09	-0.02	0.00	0.01	0.07	0.20	0.37	84
Commercial Real Estate Loans	0.02	-0.03	-0.03	-0.00	0.00	0.04	0.12	0.16	84
Construction and Land Dev	0.00	-0.03	-0.01	0.00	0.00	0.00	0.05	0.13	83
Multifamily	0.00	-0.01	0.00	0.00	0.00	0.00	0.03	0.18	81
Nonfarm Nonresidential	0.02	-0.07	-0.03	-0.00	0.00	0.06	0.14	0.20	84
RE Loans Secured by Farmland	-0.00	-0.58	-0.05	0.00	0.00	0.00	0.00	0.03	69
Commercial and Industrial Loans	0.27	-0.20	-0.02	0.03	0.20	0.45	0.79	1.11	84
Loans to Depository Institutions	0.00	-0.05	0.00	0.00	0.00	0.00	0.00	0.00	23
Loans to Individuals	0.82	0.09	0.19	0.39	0.59	1.14	1.88	2.45	76
Credit Card Loans	1.20	-8.78	-3.92	0.00	1.71	2.37	3.74	4.01	41
Agricultural Loans	0.06	-0.21	-0.05	0.00	0.00	0.00	0.27	1.23	60
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	0.38	-0.29	-0.04	0.00	0.00	0.51	1.95	3.14	83

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									-----
30-89 Days PD Loans and Leases	0.59	0.11	0.17	0.36	0.54	0.77	1.18	1.47	84
90+ Days PD Loans and Leases	0.08	0.00	0.00	0.00	0.05	0.14	0.26	0.41	84
Nonaccrual Loans and Leases	0.48	0.03	0.17	0.26	0.39	0.65	0.96	1.24	84
90+ Days PD and Nonaccrual Loans and Leases	0.58	0.11	0.18	0.34	0.51	0.76	1.05	1.64	84
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	84
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.59	0.11	0.17	0.36	0.54	0.77	1.18	1.47	84
90+ Days Past Due Assets	0.08	0.00	0.00	0.00	0.05	0.14	0.26	0.41	84
Nonaccrual Assets	0.48	0.03	0.17	0.26	0.39	0.65	0.96	1.24	84
30+ Days PD & Nonaccrual Assets	1.19	0.44	0.56	0.75	1.05	1.56	2.14	2.53	84
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.38	0.03	0.11	0.20	0.34	0.51	0.78	0.93	84
90+ PD & Nonaccrual Assets + OREO	0.45	0.08	0.13	0.25	0.42	0.61	0.87	1.06	84
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.37	0.03	0.11	0.19	0.31	0.54	0.73	0.89	84
Allowance for Loan & Lease Losses	44.95	3.97	13.36	24.69	40.13	58.37	89.62	121.72	84
Equity Cap + ALLL	3.97	0.36	0.81	1.91	3.15	5.98	8.27	9.83	84
Tier 1 Cap + ALLL	4.17	0.35	1.07	2.16	3.62	5.67	8.53	10.76	84
Loans & Leases + RE Acquired	0.57	0.04	0.19	0.32	0.51	0.77	1.11	1.38	84

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.50	0.05	0.13	0.23	0.47	0.66	0.94	1.14	84
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.04	0.11	0.28	0.48	84
- Nonaccrual	0.43	0.01	0.05	0.18	0.34	0.58	1.08	1.51	84
Coml & Indl - 30-89 Days PD	0.75	0.01	0.12	0.34	0.53	1.12	1.64	3.11	84
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.02	0.10	0.22	0.30	84
- Nonaccrual	0.79	0.00	0.13	0.38	0.72	1.06	1.71	1.96	84
Individuals - 30-89 Days PD	1.09	0.13	0.23	0.65	1.00	1.47	1.95	3.07	84
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.07	0.16	0.44	0.64	84
- Nonaccrual	0.17	0.00	0.00	0.01	0.09	0.26	0.64	0.97	84
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Agricultural - 30-89 Days PD	0.42	0.00	0.00	0.00	0.01	0.75	2.10	2.59	60
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.19	0.59	60
- Nonaccrual	0.37	0.00	0.00	0.00	0.00	0.34	1.87	4.35	60
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Lns&Ls - 30-89 Days PD	0.44	0.00	0.00	0.00	0.13	0.68	2.02	3.09	83
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.03	0.38	0.73	83
- Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.14	0.70	1.17	83
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.63	0.01	0.11	0.32	0.60	0.96	1.17	1.30	84
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.04	0.15	0.34	0.51	84
- Nonaccrual	0.43	0.00	0.02	0.16	0.33	0.55	1.11	1.76	84
Revolving - 30-89 Days PD	0.34	0.00	0.00	0.13	0.33	0.55	0.74	1.14	80
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.07	0.23	0.29	80
- Nonaccrual	0.09	0.00	0.00	0.00	0.03	0.15	0.32	0.77	80
Closed-End - 30-89 Days PD	0.72	0.00	0.08	0.24	0.66	1.10	1.51	1.75	84
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.04	0.18	0.41	0.55	84
- Nonaccrual	0.50	0.00	0.01	0.17	0.39	0.60	1.24	1.66	84
- Jr Lien 30-89 Days PD	0.08	0.00	0.00	0.00	0.04	0.13	0.29	0.44	84
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.10	84
- Jr Lien Nonaccrual	0.05	0.00	0.00	0.00	0.02	0.09	0.21	0.36	84
Commercial RE - 30-89 Days PD	0.42	0.00	0.06	0.17	0.35	0.57	1.12	1.19	84
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.01	0.10	0.19	0.37	84
- Nonaccrual	0.46	0.00	0.00	0.16	0.34	0.64	1.23	1.73	84
Const & Dev - 30-89 Days PD	0.42	0.00	0.00	0.01	0.25	0.81	1.54	2.32	83
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.04	0.22	0.71	83
- Nonaccrual	0.16	0.00	0.00	0.00	0.05	0.27	0.75	0.88	83
Multifamily - 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.45	1.02	1.34	81
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.09	0.17	81
- Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.21	1.00	2.11	81
Nonfarm Nres- 30-89 Days PD	0.39	0.00	0.06	0.15	0.38	0.50	0.97	1.21	84
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.09	0.19	0.34	84
- Nonaccrual	0.50	0.00	0.00	0.15	0.47	0.81	1.23	2.17	84
Farmland - 30-89 Days PD	0.31	0.00	0.00	0.00	0.00	0.57	1.42	2.08	69
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.38	69
- Nonaccrual	0.50	0.00	0.00	0.00	0.00	0.67	3.25	3.57	69
Credit Card - 30-89 Days PD	1.38	0.00	0.00	0.17	1.31	2.24	3.67	5.09	41
- 90+ Days Past Due	0.50	0.00	0.00	0.00	0.49	0.76	1.80	2.11	41
- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.80	0.85	41

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.56	6.40	6.72	7.60	8.27	9.65	10.92	11.49	84
Tier 1 RBC Ratio	11.46	8.13	9.09	9.80	10.78	12.23	16.57	19.84	84
Total Risk-Based Capital Ratio	13.09	10.61	11.00	11.43	12.36	13.84	17.64	20.75	84
Tangible Tier 1 Leverage Ratio	8.40	6.23	6.45	7.49	8.13	9.51	10.68	11.42	84
Tangible Common Eq Cap/Tan Assets	6.96	4.52	5.00	5.81	6.48	8.29	9.61	10.66	84
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	18.53	6.59	9.94	13.78	18.28	22.46	27.89	29.71	84
Standby Letters of Credit	1.33	0.11	0.23	0.54	0.99	1.84	3.21	4.93	84
Commercial & Similar Letters of Credit	0.11	0.00	0.00	0.00	0.01	0.15	0.47	1.17	84
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	4.89	0.00	0.00	0.05	1.84	6.41	23.08	39.20	84
Interest Rate Contracts	4.25	0.00	0.00	0.00	1.56	6.28	19.35	27.35	84
Interest Rate Futures & Forward Contr	0.39	0.00	0.00	0.00	0.00	0.58	1.85	4.16	84
Written Options Contr (Int Rate)	0.23	0.00	0.00	0.00	0.00	0.42	1.28	1.72	84
Purchased Options Contr (Int Rate)	0.04	0.00	0.00	0.00	0.00	0.00	0.21	1.36	84
Interest Rate Swaps	2.52	0.00	0.00	0.00	0.77	4.60	10.51	18.91	84
Foreign Exchange Contracts	0.07	0.00	0.00	0.00	0.00	0.00	0.33	1.92	84
Futures & Forward Foreign Exch Contr	0.04	0.00	0.00	0.00	0.00	0.00	0.29	0.78	84
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	84
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	84
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Equity, Commodity, & Other Deriv Contr	0.04	0.00	0.00	0.00	0.00	0.00	0.10	1.95	84
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	84
Purchased Options Contr (Comm & Oth)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.00	84
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	29.66	11.94	18.15	20.99	29.40	36.98	40.72	52.97	84

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	91.46	2.15	39.45	92.37	100.00	100.00	100.00	100.00	65
Foreign Exchange Contracts	4.57	0.00	0.00	0.00	0.00	0.11	35.18	58.51	65
Equity, Comm, & Other Contracts	1.25	0.00	0.00	0.00	0.00	0.00	7.28	21.95	65
Futures and Forwards	19.10	0.00	0.00	0.00	8.83	41.70	61.18	80.32	65
Written Options	13.30	0.00	0.00	0.00	2.82	29.30	49.99	50.00	65
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Over-The-Counter	12.60	0.00	0.00	0.00	0.33	29.04	49.99	50.00	65
Purchased Options	3.79	0.00	0.00	0.00	0.00	1.49	26.54	33.78	65
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Over-The-Counter	3.37	0.00	0.00	0.00	0.00	0.00	26.54	33.78	65
Swaps	55.57	0.00	0.00	10.54	68.34	94.31	100.00	100.00	65
Held for Trading	11.15	0.00	0.00	0.00	0.00	0.66	71.75	92.19	65
Interest Rate Contracts	4.94	0.00	0.00	0.00	0.00	0.00	39.61	65.42	65
Foreign Exchange Contracts	2.69	0.00	0.00	0.00	0.00	0.00	6.27	56.89	65
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Non-Traded	88.84	1.09	23.25	95.63	100.00	100.00	100.00	100.00	65
Interest Rate Contracts	85.47	0.00	6.48	62.50	100.00	100.00	100.00	100.00	65
Foreign Exchange Contracts	0.24	0.00	0.00	0.00	0.00	0.00	0.36	7.42	65
Equity, Comm, & Other Contracts	0.86	0.00	0.00	0.00	0.00	0.00	3.00	21.68	65
Deriv Contr (Excl Fut & FX LE 14 Days)	80.37	25.89	31.45	50.27	91.75	100.00	100.00	100.00	65
One Year or Less	24.91	0.00	0.00	3.25	24.13	45.56	53.12	72.29	65
Over 1 Year to 5 Years	26.51	0.00	0.00	0.00	19.39	47.52	79.36	93.51	65
Over 5 Years	15.75	0.00	0.00	0.00	1.91	34.84	61.66	80.81	65
Gross Negative Fair Value (Abs Val)	0.70	0.00	0.00	0.18	0.48	1.09	2.03	3.08	65
Gross Positive Fair Value	0.53	0.00	0.00	0.03	0.27	0.69	2.14	3.44	65
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	84
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	84
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	84
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	84
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.02	0.00	0.00	0.00	0.00	0.01	0.11	0.21	84
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.04	-1.29	-0.36	0.00	0.00	0.00	0.38	1.45	83
Decr (Incr) in Int Expense/Net Income	0.49	-0.72	-0.10	0.00	0.00	0.20	2.77	5.78	83
Net Incr (Decr) Nonint Alloc/Net Income	-0.01	-5.97	-0.43	0.00	0.00	0.00	0.10	0.74	83
Incr (Decr) in Net Income/Net Income	0.54	-12.68	-2.58	0.00	0.00	1.39	3.91	11.50	83

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.16	0.28	84
Ins Under Assets(P/C)/Tot Ins Und Ast	27.92	0.00	0.00	0.00	0.00	51.35	100.00	100.00	18
Ins Under Assets(L/H)/Tot Ins Und Ast	72.07	0.00	0.00	0.00	100.00	100.00	100.00	100.00	18
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Ins Activities Revenue/Adj Oper Inc	1.05	0.00	0.00	0.00	0.30	1.60	4.03	7.38	84
Premium Inc/Ins Activities Revenue	4.83	0.00	0.00	0.00	0.00	0.00	30.86	70.96	68
Credit Rel Prem Inc/Tot Prem Inc	76.47	0.00	0.00	25.00	100.00	100.00	100.00	100.00	17
Other Prem Inc/Total Prem Inc	23.52	0.00	0.00	0.00	0.00	0.00	100.00	100.00	17
Ins Under Net Income/Consol Net Income	0.07	0.00	0.00	0.00	0.00	0.00	0.50	1.31	84
Ins Net Inc (P/C)/Equity (P/C)	13.07	-7.95	-7.95	-5.02	6.44	15.39	30.21	36.58	5
Ins Net Inc (L/H)/Equity (L/H)	7.72	0.73	0.92	2.89	5.88	8.38	17.09	19.03	11
Insur Ben, Losses, Exp/Insur Premiums	120.80	0.00	0.00	21.78	48.00	90.69	260.00	370.06	17
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Reinsurance Recov(L/H)/Tot Assets(L/H)	4.62	0.00	0.00	0.00	0.00	0.33	13.87	26.60	13
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
CSV Life Insurance/Tier 1 Cap + ALLL	9.42	0.00	0.00	0.00	7.98	18.10	23.75	27.67	84
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.55	0.00	0.00	0.00	0.00	0.00	3.62	4.28	33
Cost: Interest-Bearing Deposits	2.06	0.00	0.00	1.25	2.29	2.71	2.82	2.85	9
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.08	0.00	0.00	0.00	0.00	0.08	0.12	0.14	2
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Leases	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	1
GROWTH RATES:									
Net Loans and Leases	128.90	-45.81	-34.75	-13.93	20.96	132.45	408.96	1031.91	29
Total Selected Assets	31.80	-95.94	-62.50	-17.07	0.00	44.87	180.37	252.51	40
Deposits	17.20	-100.00	-100.00	-66.35	-2.77	52.32	139.98	152.37	10

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	96.11	0.00	0.00	41.50	74.14	112.66	180.03	858.57	68
Dividends Paid/Net Income	29.01	0.00	0.00	10.67	33.20	46.81	57.11	66.86	83
Net Income - Dividends/Avg Equity	8.96	2.60	3.59	6.12	8.28	11.52	15.73	17.78	84
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	119.51	0.00	0.00	44.91	114.97	179.14	316.57	356.95	71
Dividends From Nonbank Subs	2.62	0.00	0.00	0.00	0.00	2.73	13.49	27.24	71
Dividends From Subsidiary BHCs	8.03	0.00	0.00	0.00	0.00	0.00	74.62	135.77	71
Dividends From All Subsidiaries	144.44	0.00	0.00	100.08	129.12	194.40	351.04	418.16	71
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	45.71	0.00	0.00	18.84	48.72	77.81	99.56	109.02	73
Interest Income From Bank Subs	0.87	0.00	0.00	0.00	0.07	0.99	4.83	6.99	73
Mgt & Service Fees From Bank Subs	4.56	0.00	0.00	0.00	0.00	3.74	32.12	43.42	73
Other Income From Bank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.48	1.66	73
Operating Income From Bank Subs	55.55	0.00	1.69	23.22	52.05	81.94	116.30	145.97	73
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	47.28	0.00	0.00	0.00	38.09	99.70	110.92	184.81	50
Interest Income From Nonbank Subs	3.84	0.00	0.00	0.00	0.00	0.00	16.00	51.36	50
Mgt & Serv Fees From Nonbank Subs	1.36	0.00	0.00	0.00	0.00	0.00	7.69	18.26	50
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50
Operating Inc From Nonbank Subs	62.86	0.00	0.00	0.00	52.01	100.00	135.00	294.99	50
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	38.06	0.00	0.00	0.00	23.62	73.82	87.52	89.04	12
Interest Inc From Subsidiary BHCs	0.14	0.00	0.00	0.00	0.00	0.00	0.04	0.68	12
Mgt & Serv Fees From Sub BHCs	3.13	0.00	0.00	0.00	0.00	0.00	7.79	16.30	12
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Operating Income From Sub BHCs	41.33	0.00	0.00	0.00	23.62	75.46	94.39	104.44	12
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	58.05	0.00	0.00	0.00	70.15	96.53	99.05	99.62	82
Interest Income From Bank Subs	2.49	0.00	0.00	0.00	0.01	1.33	11.19	38.33	82
Mgt & Serv Fees From Bank Subs	5.00	0.00	0.00	0.00	0.00	4.12	30.38	38.09	82
Other Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	2.18	82
Operating Income From Bank Subs	75.60	0.00	0.00	67.24	94.84	99.09	99.99	100.00	82
Dividends From Nonbank Subs	1.24	0.00	0.00	0.00	0.00	1.32	7.01	12.58	82
Interest Income From Nonbank Subs	0.26	0.00	0.00	0.00	0.00	0.00	1.91	4.21	82
Mgt & Serv Fees From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.01	1.01	82
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Operating Inc From Nonbank Subs	2.36	0.00	0.00	0.00	0.13	2.78	13.90	21.42	82
Dividends From Subsidiary BHCs	4.24	0.00	0.00	0.00	0.00	0.00	10.17	96.39	82
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	82
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Operating Income From Sub BHCs	4.67	0.00	0.00	0.00	0.00	0.00	10.51	98.31	82
Loans and Adv From Subs/ST Debt	4047.90	0.00	0.00	258.44	540.35	1714.16	13664.5	55897.1	19
Loans and Adv From Subs/Total Debt	295.07	0.00	0.00	53.50	156.93	539.50	834.64	921.51	40

BHCPR Reporters for Quarter Ending 06/30/2005
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2005 and Other Notes
1141786	5,655,697	ALABAMA NATIONAL BANCORPORATIO	BIRMINGHAM, AL	
1208661	5,165,060	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
2384021	7,767,248	AMEGY BANCORPORATION, INC.	HOUSTON, TX	Name change from SOUTHWEST BANCORPORATION OF TEXAS, INC
1095674	7,564,777	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1133286	3,062,804	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1245620	5,884,113	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
2126977	3,139,870	BANNER CORPORATION	WALLA WALLA, WA	Moved from Peer 3
2947435	6,103,756	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
1020180	6,450,716	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1247334	3,341,000	CAPITOL BANCORP LTD.	LANSING, MI	
1843080	6,073,302	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	6,750,806	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1022764	4,918,781	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	3,722,100	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1114605	6,258,015	CHITTENDEN CORPORATION	BURLINGTON, VT	
1205688	7,829,881	CITIZENS BANKING CORPORATION	FLINT, MI	
1135972	3,862,989	COMMERCEBANK HOLDING CORPORATI	CORAL GABLES, FL	
1048867	4,314,029	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1200393	6,504,221	CORUS BANKSHARES, INC.	CHICAGO, IL	
1029222	4,811,854	CVB FINANCIAL CORP.	ONTARIO, CA	
2107707	3,743,255	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	9,037,150	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2734233	6,701,685	EAST WEST BANCORP, INC.	SAN MARINO, CA	
1427239	6,207,527	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	5,701,883	F. N. B. CORPORATION	HERMITAGE, PA	
1118797	8,763,531	FIRST BANKS, INC.	HAZELWOOD, MO	
1076132	4,633,350	FIRST CHARTER CORPORATION	CHARLOTTE, NC	
1075911	4,991,346	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	6,181,767	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	3,899,466	FIRST FINANCIAL BANCORP	HAMILTON, OH	
1123670	4,275,583	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	3,201,298	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	7,075,693	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
2641201	3,291,286	FIRST NATIONAL BANK HOLDING CO	SCOTTSDALE, AZ	Moved from Peer 3
1060627	7,101,386	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
2003975	3,531,935	GLACIER BANCORP, INC.	KALISPELL, MT	
1050600	4,094,592	GOLD BANC CORPORATION, INC.	LEAWOOD, KS	
1136531	7,250,362	GREATER BAY BANCORP	PALO ALTO, CA	
1086533	4,791,884	HANCOCK HOLDING COMPANY	GULFPORT, MS	
2900261	3,251,747	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1117192	3,032,588	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	
1048625	9,204,913	HUDSON UNITED BANCORP	MAHWAH, NJ	
1201925	3,249,610	INDEPENDENT BANK CORPORATION	IONIA, MI	
2477754	4,997,231	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
1199732	6,084,663	IRWIN FINANCIAL CORPORATION	COLUMBUS, IN	
1490701	3,601,461	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3199567	3,145,181	KNBT BANCORP INC.	BETHLEHEM, PA	Moved from Peer 3
1105162	3,475,399	LAREDO NATIONAL BANCSHARES, IN	LAREDO, TX	
1090987	5,589,443	MB FINANCIAL, INC	CHICAGO, IL	
1117026	4,593,900	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	4,381,364	NBT BANCORP INC.	NORWICH, NY	

BHCPR Reporters for Quarter Ending 06/30/2005
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2005 and Other Notes
3214095	6,594,265	NEWALLIANCE BANCSHARES, INC.	NEW HAVEN, CT	
1136661	4,882,938	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	8,650,818	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	4,250,652	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	6,168,802	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
1142336	5,633,319	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	3,770,175	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
1839319	3,202,072	PRIVATEBANCORP, INC.	CHICAGO, IL	Moved from Peer 3
1109599	3,455,669	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
1247633	6,408,452	PROVIDENT BANKSHARES CORPORATI	BALTIMORE, MD	
3133637	6,291,320	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1135600	6,075,228	REPUBLIC BANCORP INC.	OWOSSO, MI	
1071397	3,079,663	S & T BANCORP, INC.	INDIANA, PA	
2847115	8,529,914	SANTANDER BANCORP	SAN JUAN, PR	
2368106	4,768,722	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1105425	3,608,386	STERLING BANCSHARES, INC.	HOUSTON, TX	
1139242	3,140,962	SUN BANCORP, INC	VINELAND, NJ	
1117156	7,367,424	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	5,185,285	SVB FINANCIAL GROUP	SANTA CLARA, CA	Name change from SILICON VALLEY BANCSHARES
2495039	3,073,989	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	Moved from Peer 3
1109656	6,226,165	TEXAS REGIONAL BANCSHARES, INC	MCALLEN, TX	
1079562	8,104,399	TRUSTMARK CORPORATION	JACKSON, MS	
2694814	7,040,457	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1049828	6,979,652	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	5,048,139	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	6,528,700	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	5,541,511	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1070448	4,499,093	WESBANCO, INC.	WHEELING, WV	
1025541	5,196,691	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
1079740	8,922,294	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	9,950,037	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
2260406	7,768,993	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1199602	3,450,639	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 84 bank holding companies.