

## PEER GROUP 05

06/30/2005

06/30/2004

12/31/2004

12/31/2003

12/31/2002

Number of BHCs in Peer Group

529

496

508

462

424

## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.84	3.77	3.80	3.80	4.02
+ Non-interest Income	0.87	0.93	0.92	1.02	0.97
- Overhead Expense	3.02	3.10	3.08	3.14	3.15
- Provision for Losses	0.16	0.17	0.18	0.21	0.26
+ Securities Gains (Losses)	0.00	0.03	0.02	0.04	0.03
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.56	1.49	1.49	1.53	1.63
Net Operating Income	1.09	1.02	1.04	1.05	1.09
Net Income	1.09	1.02	1.04	1.05	1.09
Net Income (Sub S Adjusted)	1.16	1.06	1.07	1.06	1.11

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.05	5.66	5.73	5.94	6.75
Interest Expense	1.91	1.58	1.62	1.82	2.41
Net Interest Income (TE)	4.15	4.08	4.11	4.12	4.34

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

Net Ln&Ls Losses/Avg Loans & Leases	0.09	0.15	0.16	0.21	0.22
Earnings Coverage of Net Losses (X)	25.06	21.94	24.21	22.37	26.75
Ln&Ls Allowance/Total Loans & Leases	1.23	1.27	1.24	1.30	1.33
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.59	0.66	0.61	0.73	0.76
30-89 Days Past Due Loans and Leases	0.67	0.76	0.72	0.87	1.03

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	21.54	20.23	20.28	18.57	16.37
Net ST Noncore Funding Dependence	10.78	10.15	9.90	8.73	6.72
Net Loans and Leases/Total Assets	68.91	66.72	67.85	65.33	65.14

## CAPITALIZATION:

Tier 1 Leverage Ratio	9.09	8.93	8.99	8.84	8.69
Equity Capital/Total Assets	8.48	8.29	8.48	8.56	8.71
Net Loans&Ls/Equity Capital (X)	8.56	8.48	8.39	8.05	7.88
Cash Dividends/Net Income	25.98	26.13	28.79	28.67	24.63
Cash Dividends/Net Income (Sub S Adjusted)	30.46	28.59	22.97	29.80	26.07
Retained Earnings/Avg Equity Cap	8.83	8.14	8.10	8.18	8.92

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.25	0.23	0.18	0.30	0.48
Long-Term Debt/Equity Capital	0.92	1.52	1.31	1.39	1.72
Equity Investment in Subs/Equity Cap	111.70	110.65	110.81	109.18	107.10
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	102.92	100.26	99.88	105.09	125.33

PERCENT OF AVERAGE ASSETS	PEER GROUP 05				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Interest Income (TE)	5.60	5.22	5.30	5.49	6.26
Less: Interest Expense	1.77	1.46	1.50	1.68	2.24
Equals: Net Interest Income (TE)	3.84	3.77	3.80	3.80	4.02
Plus: Non-Interest Income	0.87	0.93	0.92	1.02	0.97
Equals: Adj Operating Income (TE)	4.75	4.73	4.76	4.85	5.02
Less: Overhead Expense	3.02	3.10	3.08	3.14	3.15
Less: Provision for Loan and Lease Losses	0.16	0.17	0.18	0.21	0.26
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.00	0.03	0.02	0.04	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.56	1.49	1.49	1.53	1.63
Less: Applicable Income Taxes (TE)	0.43	0.44	0.42	0.45	0.51
Less: Minority Interest	0.00	0.00	0.00	0.01	0.01
Equals: Net Operating Income	1.09	1.02	1.04	1.05	1.09
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.09	1.02	1.04	1.05	1.09
Memo: Net Income (Last Four Qtrs)	1.08	1.02	1.04	1.05	1.08
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.87	92.57	92.73	92.56	92.87
Avg Int-Bearing Funds / Avg Assets	78.05	78.22	77.87	78.58	78.73
Int Income (TE) / Avg Earning Assets	6.05	5.66	5.73	5.94	6.75
Int Expense / Avg Earning Assets	1.91	1.58	1.62	1.82	2.41
Net Int Inc (TE) / Avg Earn Assets	4.15	4.08	4.11	4.12	4.34
YIELD OR COST:					
Total Loans and Leases (TE)	6.72	6.38	6.42	6.78	7.50
Interest-Bearing Bank Balances	2.48	1.15	1.50	1.59	2.20
Fed Funds Sold & Reverse Repos	2.64	0.92	1.29	1.05	1.57
Trading Assets	1.12	0.60	1.40	3.65	1.56
Total Earning Assets	5.93	5.54	5.61	5.82	6.61
Investment Securities (TE)	4.17	4.05	4.09	4.20	5.31
U. S. Treasury & Agency Sec (excl MBS)	3.41	3.31	3.31	3.53	4.72
Mortgage-Backed Securities	4.07	3.73	3.84	3.71	5.05
All Other Securities	5.89	5.90	6.13	6.37	6.94
Interest-Bearing Deposits	2.06	1.67	1.73	1.96	2.68
Time Deposits of \$100K or More	2.85	2.40	2.46	2.75	3.54
Time Deposits < \$100K	2.79	2.48	2.52	2.92	3.78
Other Domestic Deposits	1.19	0.83	0.88	0.94	1.44
Foreign Deposits	2.07	0.00	0.00	0.00	N/A
Fed Funds Purchased and Repos	2.35	1.20	1.45	1.28	1.87
Other Borrowed Funds & Trading Liab	3.88	3.53	3.61	3.98	4.54
All Interest-Bearing Funds	2.27	1.85	1.92	2.13	2.83

## PEER GROUP 05

06/30/2005

06/30/2004

12/31/2004

12/31/2003

12/31/2002

	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Avg Personnel Exp Per Employee (\$000)	27	25	51	49	47
Avg Assets per Employee (\$000)	3,296	3,061	3,126	2,959	2,846
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.96	1.95	1.95	1.45	1.65
Overhead Exp / NII + Non-Int Income	65.01	66.95	66.19	66.02	64.08
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.02	3.10	3.08	3.14	3.15
Personnel Expense	1.69	1.72	1.71	1.72	1.72
Net Occupancy Expense	0.42	0.44	0.43	0.44	0.45
Other Operating Expenses	0.90	0.93	0.93	0.95	0.96
Overhead Less Non-Interest Income	2.11	2.12	2.13	2.07	2.12
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	63.61	65.44	64.75	64.53	62.63
Personnel Expense	35.51	36.28	35.93	35.50	34.26
Net Occupancy Expense	8.81	9.18	8.99	8.98	8.80
Other Operating Expenses	18.99	19.65	19.57	19.62	19.18
Total Non-Interest Income	17.97	19.28	18.90	20.40	18.89
Fiduciary Activities Income	0.70	0.71	0.75	0.70	0.79
Serv Charges on Deposit Accts - Domestic	7.41	8.08	8.03	7.93	7.58
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.43	0.43	0.41	0.35	0.39
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.19	0.26	0.23	0.26	0.23
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.35	0.40	0.38	0.41	0.39
Net Gain (Loss) - Sales Loans, OREO, Oth	1.10	1.40	1.27	2.26	1.56
Other Non-Interest Income	5.32	5.37	5.24	5.56	5.30
Overhead Less Non-Interest Income	45.00	45.58	45.31	43.47	43.05
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	21.40	22.30	21.97	22.32	24.86
Appl Inc Tax+TE/Pretax NOI+TE	28.72	30.42	29.56	30.25	31.84

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate Loans	51.92	49.09	50.76	47.53	47.04
Commercial and Industrial Loans	9.98	10.08	9.74	10.19	10.09
Loans to Individuals	3.49	3.90	3.74	4.07	4.58
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.28	1.37	1.29	1.26	1.24
Other Loans and Leases	0.71	0.74	0.73	0.79	0.81
Net Loans and Leases	68.91	66.72	67.85	65.33	65.14
Debt Securities Over 1 Year	17.03	19.24	18.35	20.02	18.83
Mutual Funds and Equity Securities	0.16	0.25	0.20	0.28	0.34
Subtotal	86.98	87.20	87.26	86.69	85.20
Interest-Bearing Bank Balances	0.38	0.46	0.42	0.46	0.66
Federal Funds Sold & Reverse Repos	1.44	1.26	1.52	1.32	2.11
Debt Securities 1 Year or Less	2.07	1.58	1.88	2.05	2.42
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.70	91.54	91.93	91.47	91.52
Non-Int Cash and Due From Dep Inst	2.89	3.08	2.74	3.34	3.49
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.09	0.10	0.09	0.09	0.09
All Other Assets	5.30	5.28	5.25	5.11	4.91

## MEMORANDA:

Short-Term Investments	4.53	4.08	4.41	4.53	6.13
U. S. Treasury Securities	0.10	0.17	0.13	0.20	0.33
U. S. Agency Securities (excl MBS)	7.15	7.59	7.34	7.79	6.64
Municipal Securities	3.78	3.82	3.82	4.12	3.92
Mortgage-Backed Securities	5.50	7.09	6.78	6.82	6.94
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.01
Other Debt Securities	0.36	0.54	0.44	0.69	0.83
RE Loans Secured by 1-4 Family	17.93	17.76	18.05	17.52	18.76
Revolving	2.57	2.49	2.59	2.33	2.08
Closed-End, Sec by First Liens	13.92	13.86	14.00	13.69	15.02
Closed-End, Sec by Junior Liens	1.01	1.01	1.01	1.10	1.25
Commercial Real Estate Loans	30.02	27.60	28.79	26.37	24.66
Construction and Land Dev	7.93	6.03	6.98	5.40	5.01
Multifamily	1.29	1.15	1.24	1.13	1.04
Nonfarm Nonresidential	19.52	19.40	19.38	18.95	17.82
RE Loans Secured by Farmland	1.60	1.61	1.64	1.47	1.45
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	75.08	73.50	74.67	72.56	71.97
RE Loans Secured by 1-4 Family	26.47	26.96	27.03	26.95	29.21
Revolving	3.69	3.71	3.77	3.52	3.15
Closed-End	22.45	22.93	22.91	23.13	25.81
Commercial Real Estate Loans	43.30	41.34	42.29	40.18	37.59
Construction and Land Dev	11.27	9.00	10.13	8.19	7.49
Multifamily	1.87	1.72	1.81	1.71	1.58
Nonfarm Nonresidential	28.33	28.99	28.52	28.83	27.22
RE Loans Secured by Farmland	2.34	2.37	2.41	2.23	2.21
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.49	15.08	14.43	15.53	15.49
Loans to Individuals	5.26	5.94	5.66	6.26	7.09
Credit Card Loans	0.12	0.14	0.14	0.16	0.18
Agricultural Loans	1.89	2.06	1.92	1.93	1.90
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.07	1.13	1.11	1.22	1.25

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Short-Term Investments	4.53	4.08	4.41	4.53	6.13
Liquid Assets	19.84	21.62	20.73	22.67	23.04
Investment Securities	19.89	21.98	21.11	23.23	22.31
Net Loans and Leases	68.91	66.72	67.85	65.33	65.14
Net Lns, Ls & Stdby Ltrs of Credit	69.59	67.34	68.51	65.96	65.70
Core Deposits	65.73	67.52	66.90	68.40	68.79
Noncore Funding	23.65	22.16	22.53	21.08	20.57
Time Deposits of \$100K or More	14.06	12.62	13.16	12.25	12.09
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.41	1.50	1.46	1.40	1.27
Net Fed Funds Purchased (Sold)	0.02	0.26	0.01	0.12	-0.82
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.68	1.82	1.72	1.44	1.20
Earning Assets Repr in 1 Year	40.84	37.25	39.81	37.01	37.76
Int-Bearing Liab Repr in 1 Year	28.53	28.16	27.86	28.98	30.76
Long-Term Debt Repr in 1 Year	0.37	0.42	0.40	0.45	0.41
Net Assets Repriceable in 1 Year	10.99	8.02	10.72	6.81	6.08
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	21.54	20.23	20.28	18.57	16.37
Net ST Noncore Funding Dependence	10.78	10.15	9.90	8.73	6.72
Short-Term Inv/ST Noncore Funding	39.78	39.59	42.32	43.85	62.09
Liq Asts-ST Noncore Fndg/Nonliq Asts	8.34	12.15	10.81	14.51	15.30
Net Loans and Leases/Total Deposits	85.25	82.54	83.99	80.50	79.92
Net Loans and Leases/Core Deposits	106.86	100.03	102.83	96.42	95.20
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.20	-0.13	0.35	0.85	1.39
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-0.31	-1.81	0.53	2.60	5.34
Struct Notes Appr(Depr)/Eq Cap	-0.13	-0.51	-0.15	-0.15	0.11
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.96	7.82	7.87	7.91	9.27
Available-For-Sale Securities	92.04	92.18	92.13	92.09	90.73
U.S. Treasury Securities	0.59	1.06	0.82	1.02	1.74
U.S. Agency Securities (excl MBS)	39.24	37.36	37.45	36.16	32.71
Municipal Securities	19.14	17.98	18.43	18.43	18.46
Mortgage-Backed Securities	27.13	31.10	31.27	28.53	32.91
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.03
Other Debt Securities	1.70	2.42	2.03	2.93	3.69
Mutual Funds and Equity Securities	0.86	1.23	1.05	1.27	1.52
Debt Securities 1 Year or Less	11.74	8.45	10.23	10.45	11.98
Debt Securities 1 To 5 Years	40.58	38.66	39.97	36.63	38.60
Debt Securities Over 5 Years	42.62	46.91	44.78	47.10	43.70
Pledged Securities	47.20	45.08	46.81	41.82	41.33
Structured Notes, Fair Value	3.47	3.17	3.33	2.57	0.55

ANALYSIS RATIOS	PEER GROUP 05				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Provision for Ln&Ls Losses/Avg Assets	0.16	0.17	0.18	0.21	0.26
Provision for Ln&Ls Losses/Avg Lns&Ls	0.23	0.25	0.26	0.32	0.38
Provision for Ln&Ls Losses/Net Losses	217.33	215.72	224.88	204.41	225.45
Ln&Ls Allowance/Total Loans & Leases	1.23	1.27	1.24	1.30	1.33
Ln&Ls Allowance/Net Ln&Ls Losses (X)	28.26	18.81	16.50	12.81	13.31
ALL/Nonaccrual Assets	582.85	532.71	595.05	506.58	467.78
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	441.52	354.22	450.96	343.16	321.74
Gross Ln&Ls Losses/Avg Loans & Leases	0.15	0.21	0.23	0.28	0.29
Recoveries/Avg Loans and Leases	0.05	0.06	0.06	0.06	0.06
Net Losses/Avg Loans and Leases	0.09	0.15	0.16	0.21	0.22
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	15.29	12.55	26.75	27.21	30.40
Earnings Coverage of Net Losses (X)	25.06	21.94	24.21	22.37	26.75
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.02	0.04	0.04	0.06	0.05
RE Loans Secured By 1-4 Family	0.03	0.05	0.05	0.07	0.06
Revolving	0.00	0.00	0.01	0.01	0.01
Closed-End	0.03	0.04	0.05	0.07	0.06
Commercial Real Estate Loans	0.01	0.02	0.03	0.05	0.05
Construction and Land Dev	0.00	0.00	0.01	0.01	0.02
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.00	0.02	0.03	0.05	0.04
RE Loans Secured by Farmland	0.00	0.00	0.00	0.01	0.00
Commercial and Industrial Loans	0.18	0.31	0.39	0.47	0.52
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.66	0.77	0.77	0.86	0.88
Credit Card Loans	1.43	2.01	1.79	2.37	2.39
Agricultural Loans	0.00	0.00	0.01	0.02	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.31	0.00	0.00
Other Loans and Leases	0.17	0.15	0.18	0.22	0.21

## 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	0.67	0.76	0.72	0.87	1.03
90+ Days PD Loans and Leases	0.08	0.11	0.09	0.12	0.13
Nonaccrual Loans and Leases	0.44	0.52	0.46	0.59	0.62
90+ Days PD and Nonaccrual Loans and Leases	0.54	0.66	0.59	0.75	0.80
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&amp;LS + OTHER ASSETS

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.67	0.76	0.72	0.87	1.03
90+ Days Past Due Assets	0.08	0.11	0.09	0.12	0.13
Nonaccrual Assets	0.44	0.52	0.46	0.59	0.62
30+ Days PD & Nonaccrual Assets	1.28	1.49	1.37	1.69	1.91

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.37	0.43	0.39	0.49	0.53
90+ PD & Nonaccrual Assets + OREO	0.50	0.56	0.52	0.62	0.65

## RESTRUCTURED &amp; NONACCRUAL LNS&amp;LS

## + REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.44	0.48	0.45	0.52	0.55
Allowance for Loan & Lease Losses	51.92	56.89	53.88	61.45	63.37
Equity Cap + ALLL	4.86	5.42	4.91	5.75	6.06
Tier 1 Cap + ALLL	4.56	5.07	4.65	5.57	6.00
Loans & Leases + RE Acquired	0.64	0.72	0.67	0.80	0.83

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	0.62	0.68	0.67	0.78	0.88
- 90+ Days Past Due	0.07	0.08	0.08	0.10	0.11
- Nonaccrual	0.35	0.42	0.37	0.48	0.51
Coml & Indl - 30-89 Days PD	0.69	0.81	0.71	1.00	1.10
- 90+ Days Past Due	0.07	0.10	0.07	0.10	0.12
- Nonaccrual	0.52	0.68	0.56	0.72	0.87
Individuals - 30-89 Days PD	1.35	1.39	1.38	1.67	1.85
- 90+ Days Past Due	0.11	0.14	0.12	0.14	0.18
- Nonaccrual	0.24	0.26	0.25	0.28	0.27
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	0.09	0.11	0.10	0.14	0.20
- 90+ Days Past Due	0.01	0.01	0.00	0.01	0.01
- Nonaccrual	0.08	0.12	0.07	0.13	0.12
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	0.36	0.23	0.37	0.34	0.69
- 90+ Days Past Due	0.03	0.03	0.01	0.02	0.03
- Nonaccrual	0.02	0.04	0.04	0.06	0.11
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.72	0.84	0.80	1.02	1.23
- 90+ Days Past Due	0.08	0.11	0.09	0.12	0.12
- Nonaccrual	0.32	0.36	0.35	0.39	0.36
Revolving - 30-89 Days PD	0.26	0.25	0.24	0.30	0.34
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.01
- Nonaccrual	0.04	0.04	0.04	0.04	0.04
Closed-End - 30-89 Days PD	0.76	0.91	0.87	1.11	1.16
- 90+ Days Past Due	0.08	0.11	0.09	0.12	0.12
- Nonaccrual	0.36	0.39	0.38	0.43	0.40
- Jr Lien 30-89 Days PD	0.04	0.05	0.05	0.07	0.07
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.01	0.00
- Jr Lien Nonaccrual	0.03	0.03	0.03	0.04	0.03
Commercial RE - 30-89 Days PD	0.43	0.45	0.47	0.50	0.58
- 90+ Days Past Due	0.04	0.05	0.04	0.06	0.07
- Nonaccrual	0.32	0.40	0.35	0.49	0.58
Const & Dev - 30-89 Days PD	0.30	0.36	0.26	0.41	0.49
- 90+ Days Past Due	0.01	0.01	0.01	0.02	0.03
- Nonaccrual	0.08	0.10	0.07	0.20	0.28
Multi family - 30-89 Days PD	0.02	0.02	0.02	0.09	0.10
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.01
Nonfarm Nres- 30-89 Days PD	0.39	0.42	0.45	0.48	0.51
- 90+ Days Past Due	0.04	0.04	0.03	0.05	0.04
- Nonaccrual	0.33	0.42	0.35	0.49	0.57
Farmland - 30-89 Days PD	0.23	0.24	0.18	0.26	0.36
- 90+ Days Past Due	0.01	0.01	0.02	0.02	0.03
- Nonaccrual	0.24	0.30	0.24	0.32	0.45
Credit Card - 30-89 Days PD	1.31	1.44	1.29	1.57	1.70
- 90+ Days Past Due	0.32	0.48	0.42	0.50	0.47
- Nonaccrual	0.01	0.01	0.00	0.00	0.01



## CAPITAL RATIOS

06/30/2005

06/30/2004

12/31/2004

12/31/2003

12/31/2002

Tier 1 Leverage Ratio

9.09

8.93

8.99

8.84

8.69

Tier 1 RBC Ratio

12.42

12.48

12.45

12.58

12.50

Total Risk-Based Capital Ratio

13.84

13.91

13.88

14.01

13.89

Tangible Tier 1 Leverage Ratio

9.06

8.89

8.95

8.80

8.65

Tangible Common Eq Cap/Tan Assets

8.00

7.80

7.97

8.08

8.26

## DERIVATIVES AND

## OFF-BALANCE-SHEET TRANSACTIONS

## PERCENT OF TOTAL ASSETS:

Loan Commitments

14.07

13.29

13.25

12.61

11.78

Standby Letters of Credit

0.59

0.55

0.56

0.53

0.48

Commercial &amp; Similar Letters of Credit

0.01

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

0.14

0.13

0.11

0.10

0.07

Interest Rate Contracts

0.11

0.10

0.09

0.07

0.05

Interest Rate Futures &amp; 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

0.03

0.02

0.02

0.00

0.00

Foreign Exchange Contracts

0.00

0.00

0.00

0.00

0.00

Futures &amp; 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, &amp; Other Deriv Contr

0.00

0.00

0.00

0.00

0.00

Commodity &amp; Other Fut &amp; Forward Contr

0.00

0.00

0.00

0.00

0.00

Written Options Contr (Comm &amp; Other)

0.00

0.00

0.00

0.00

0.00

Purchased Options Contr (Comm &amp; Oth)

0.00

0.00

0.00

0.00

0.00

Commodity &amp; Other Swaps

0.00

0.00

0.00

0.00

0.00

## PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments

21.23

20.78

21.01

20.18

19.00

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Interest Rate Contracts	86.76	81.71	83.34	84.41	81.30
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	12.12	18.29	15.44	14.10	16.37
Futures and Forwards	11.39	7.44	16.18	16.97	13.95
Written Options	28.65	28.40	24.08	27.23	11.02
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	28.52	27.08	24.00	24.25	9.79
Purchased Options	4.04	3.10	2.19	13.35	23.76
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	4.04	3.06	2.16	13.35	23.76
Swaps	42.69	46.06	49.20	42.45	47.13
Held for Trading	1.31	10.73	1.04	1.25	1.63
Interest Rate Contracts	0.39	10.73	1.04	1.25	1.63
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	98.69	89.27	98.96	98.75	98.37
Interest Rate Contracts	82.22	70.98	76.27	78.74	75.10
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	11.02	18.29	15.44	14.10	16.37
Deriv Contr (Excl Fut & FX LE 14 Days)	70.19	72.82	75.85	72.77	88.98
One Year or Less	14.33	23.27	24.51	24.20	26.42
Over 1 Year to 5 Years	37.76	39.81	39.01	41.85	50.53
Over 5 Years	4.14	2.61	5.40	0.79	0.98
Gross Negative Fair Value (Abs Val)	0.64	1.07	0.94	1.12	1.69
Gross Positive Fair Value	0.96	1.18	0.92	0.92	1.66
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	0.01	0.02	0.01	0.01	0.01

## INSURANCE ACTIVITIES

06/30/2005

06/30/2004

12/31/2004

12/31/2003

12/31/2002

## 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	15.12	17.61	15.84	29.22	38.37
Ins Under Assets(L/H)/Tot Ins Und Ast	84.88	82.39	84.16	70.78	61.63
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	8.52
Ins Activities Revenue/Adj Oper Inc	0.35	0.40	0.38	0.41	0.39
Premium Inc/Ins Activities Revenue	0.00	0.02	0.00	0.01	3.35
Credit Rel Prem Inc/Tot Prem Inc	79.65	87.30	77.49	81.81	72.24
Other Prem Inc/Total Prem Inc	20.35	12.70	22.51	18.19	27.76
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	21.31	52.28	35.48	82.08	-82.97
Ins Net Inc (L/H)/Equity (L/H)	15.78	13.85	10.89	10.99	16.71
Insur Ben, Losses, Exp/Insur Premiums	62.58	62.35	66.19	317.14	21.93
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.08	0.64	1.08	0.60	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.05	2.92	0.32	5.12	5.77
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	6.30	6.25	6.28	5.96	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	0.15	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	2.07	0.00	0.00	0.00	N/A
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	0.31	N/A	N/A	N/A	N/A
Foreign Governments and Inst	0.00	0.00	0.31	0.00	0.00
Leases	N/A	N/A	N/A	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	115.39	-43.61	-21.12	-29.44	-24.73
Total Selected Assets	32.22	-32.55	-14.45	-18.73	-15.71
Deposits	12.13	-42.50	38.10	-27.59	N/A

PROFITABILITY:	PEER GROUP 05				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Net Income/Avg Equity Capital	11.97	11.28	11.39	11.55	12.02
Bank Net Inc/Avg Eq Inv in Banks	13.06	12.24	12.30	12.31	12.89
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.75	4.02	2.44	4.99	6.07
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.18	9.56	9.52	8.35	8.68
Bank Net Income/Parent Net Income	106.73	106.37	106.03	105.22	104.16
Nonbank Net Income/Parent Net Income	0.13	0.23	0.17	0.23	0.24
Sub BHCs Net Inc/Parent Net Income	99.30	90.27	87.16	85.78	78.78
LEVERAGE:					
Total Liabilities/Equity	17.81	17.84	17.62	15.74	13.63
Total Debt/Equity Capital	1.74	2.40	2.06	2.44	2.90
Tot Debt+NP to Subs Iss Tr Pref/Equity	16.47	14.88	15.92	13.12	11.25
Tot Debt+Lns Guaranteed for Affl/Equity	1.81	2.60	2.24	2.62	3.03
Total Debt/Eq Cap - Exc Over Fair Value	1.77	2.44	2.09	2.48	2.95
Long-Term Debt/Equity Capital	0.92	1.52	1.31	1.39	1.72
Short-Term Debt/Equity Capital	0.25	0.23	0.18	0.30	0.48
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.17	0.25	0.23	0.26	0.25
Long-Term Debt/Consolidated LT Debt	1.96	4.51	4.67	3.53	5.86
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	111.70	110.65	110.81	109.18	107.10
Total Investment in Subs/Equity	112.55	111.51	111.68	109.78	107.71
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.43	98.22	98.77	97.84	98.26
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.17	98.87	99.44	98.38	98.81
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.92	0.81	0.93	0.72	0.50
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.00	3.04	3.38	2.80	2.33
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	92.35	93.05	97.78	102.16	115.68
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	102.92	100.26	99.88	105.09	125.33
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	101.27	112.51	121.29	110.69	120.21
Pretax Oper Inc + Int Exp/Int Expense	4279.85	3385.79	5281.50	3286.52	3412.68
Div + Int From Subs/Int Exp + Div	130.99	127.86	140.54	145.26	167.03
Fees+Other Inc From Subs/Sal + Oth Exp	2.52	3.38	2.90	5.41	7.66
Net Inc/Curr Port of LT Debt+Pfd Div(X)	21.23	38.93	41.65	74.98	65.79
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.00	-0.10	0.05	-0.27	-0.29
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	0.82	0.00	0.19	0.28
Total	0.00	1.71	0.00	0.25	0.28
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	0.33	0.56	0.54	0.62	0.49
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 05				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Div Paid/Inc Before Undist Inc	81.40	90.70	92.75	91.09	77.25
Dividends Paid/Net Income	26.03	26.24	28.98	28.71	24.62
Net Income - Dividends/Avg Equity	8.82	8.11	8.08	8.16	8.91
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	104.06	99.71	112.36	117.10	134.55
Dividends From Nonbank Subs	0.14	0.08	0.11	0.12	0.22
Dividends From Subsidiary BHCs	0.11	0.00	0.08	0.01	0.08
Dividends From All Subsidiaries	112.73	106.35	121.30	126.58	146.20
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	29.88	30.43	33.61	34.44	33.57
Interest Income From Bank Subs	0.13	0.11	0.12	0.11	0.11
Mgt & Service Fees From Bank Subs	0.11	0.23	0.16	0.41	0.68
Other Income From Bank Subs	0.01	0.02	0.01	0.02	0.07
Operating Income From Bank Subs	31.93	32.95	35.81	37.59	36.48
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	64.57	38.25	49.59	36.51	37.28
Interest Income From Nonbank Subs	0.89	2.01	0.90	0.29	1.73
Mgt & Serv Fees From Nonbank Subs	0.00	0.24	0.35	0.18	1.38
Other Income From Nonbank Subs	0.00	0.03	0.00	0.00	0.01
Operating Inc From Nonbank Subs	74.24	48.98	61.02	43.11	49.17
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	28.00	19.98	29.42	27.93	34.63
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	1.76
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	28.02	20.45	29.68	27.98	38.50
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	67.26	67.75	72.38	70.20	71.16
Interest Income From Bank Subs	1.46	1.30	0.71	0.89	0.65
Mgt & Serv Fees From Bank Subs	0.23	0.57	0.38	0.76	1.30
Other Income From Bank Subs	0.04	0.08	0.04	0.06	0.22
Operating Income From Bank Subs	77.20	79.39	81.11	80.78	82.62
Dividends From Nonbank Subs	0.48	0.09	0.11	0.10	0.15
Interest Income From Nonbank Subs	0.02	0.01	0.01	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	2.43	1.32	0.66	0.44	0.50
Dividends From Subsidiary BHCs	0.06	0.00	0.05	0.00	0.02
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	0.13	0.01	0.08	0.23	0.11
Loans and Adv From Subs/ST Debt	966.08	756.59	1009.65	536.99	494.48
Loans and Adv From Subs/Total Debt	494.69	225.75	329.37	166.44	120.88

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									529
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.83	2.84	3.05	3.43	3.81	4.21	4.62	4.91	529
+ Non-interest Income	0.86	0.25	0.35	0.55	0.79	1.14	1.55	2.04	529
- Overhead Expense	3.02	1.84	2.00	2.47	2.98	3.49	4.09	4.71	529
- Provision for Losses	0.15	0.00	0.00	0.06	0.13	0.24	0.38	0.51	529
+ Securities Gains (Losses)	0.00	-0.03	-0.01	0.00	0.00	0.00	0.03	0.08	529
+ Other Tax Equiv Adjustments	-0.00	-0.10	-0.01	0.00	0.00	0.00	0.01	0.04	529
= Pretax Net Oper Income (TE)	1.55	0.55	0.82	1.15	1.54	1.94	2.37	2.61	529
Net Operating Income	1.09	0.38	0.54	0.76	1.04	1.36	1.87	2.21	529
Net Income	1.09	0.38	0.54	0.76	1.04	1.35	1.87	2.21	529
Net Income (Sub S Adjusted)	1.15	0.47	0.57	0.89	1.12	1.44	1.68	2.13	122
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	6.04	5.03	5.29	5.65	6.00	6.42	6.87	7.32	529
Interest Expense	1.91	1.09	1.26	1.58	1.92	2.23	2.49	2.65	529
Net Interest Income (TE)	4.14	3.08	3.27	3.71	4.12	4.57	5.00	5.32	529
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.09	-0.06	-0.02	0.00	0.05	0.15	0.32	0.47	529
Earnings Coverage of Net Losses (X)	25.06	-336.07	-127.35	4.32	18.13	54.67	150.65	368.33	510
Ln&Ls Allowance/Total Loans & Leases	1.22	0.71	0.85	1.02	1.19	1.40	1.71	1.91	529
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.59	0.00	0.02	0.15	0.42	0.89	1.62	2.10	529
30-89 Days Past Due Loans and Leases	0.67	0.01	0.07	0.23	0.55	1.02	1.63	1.97	529
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	21.54	-1.44	5.32	12.41	20.35	30.70	39.99	46.02	529
Net ST Noncore Funding Dependence	10.77	-7.36	-1.97	3.94	10.51	17.38	24.48	30.19	529
Net Loans and Leases/Total Assets	68.91	45.51	51.61	60.58	70.35	77.48	82.94	85.35	529
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.08	6.39	6.86	7.91	8.84	9.98	12.14	13.38	529
Equity Capital/Total Assets	8.47	5.27	5.67	6.87	8.28	9.99	11.77	13.11	529
Net Loans&Ls/Equity Capital (X)	8.55	3.94	4.94	6.37	8.41	10.53	12.88	14.68	529
Cash Dividends/Net Income	25.97	0.00	0.00	0.00	25.78	48.68	71.35	85.81	522
Cash Dividends/Net Income (Sub S Adjusted)	30.46	-18.12	-7.29	0.50	26.01	56.47	81.82	100.82	122
Retained Earnings/Avg Equity Cap	8.82	1.07	2.95	5.72	8.59	11.87	15.32	17.08	529
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.24	0.00	0.00	0.00	0.00	0.00	2.17	5.37	529
Long-Term Debt/Equity Capital	0.92	0.00	0.00	0.00	0.00	0.00	7.33	14.16	529
Equity Investment in Subs/Equity Cap	111.70	86.70	93.21	98.64	103.63	126.17	144.85	158.52	529
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	102.92	-3.67	2.87	64.58	100.00	125.61	219.27	388.83	517

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.59	4.68	4.89	5.25	5.56	5.95	6.36	6.81	529
Less: Interest Expense	1.76	0.99	1.15	1.46	1.78	2.07	2.34	2.48	529
Equals: Net Interest Income (TE)	3.83	2.84	3.05	3.43	3.81	4.21	4.62	4.91	529
Plus: Non-Interest Income	0.86	0.25	0.35	0.55	0.79	1.14	1.55	2.04	529
Equals: Adj Operating Income (TE)	4.75	3.38	3.74	4.20	4.71	5.27	5.88	6.48	529
Less: Overhead Expense	3.02	1.84	2.00	2.47	2.98	3.49	4.09	4.71	529
Less: Provision for Loan and Lease Losses	0.15	0.00	0.00	0.06	0.13	0.24	0.38	0.51	529
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Plus: Realized G/L on AFS Sec	0.00	-0.03	-0.01	0.00	0.00	0.00	0.03	0.08	529
Plus: Other Tax Equiv Adjustments	-0.00	-0.10	-0.01	0.00	0.00	0.00	0.01	0.04	529
Equals: Pretax Net Oper Inc (TE)	1.55	0.55	0.82	1.15	1.54	1.94	2.37	2.61	529
Less: Applicable Income Taxes (TE)	0.42	0.00	0.02	0.21	0.44	0.62	0.77	0.93	529
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	529
Equals: Net Operating Income	1.09	0.38	0.54	0.76	1.04	1.36	1.87	2.21	529
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Equals: Net Income	1.09	0.38	0.54	0.76	1.04	1.35	1.87	2.21	529
Memo: Net Income (Last Four Qtrs)	1.08	0.32	0.52	0.78	1.05	1.35	1.76	2.07	519
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	92.86	86.92	89.02	91.33	92.95	94.78	95.92	96.66	529
Avg Int-Bearing Funds / Avg Assets	78.05	64.24	68.97	73.89	78.92	82.44	85.23	87.05	529
Int Income (TE) / Avg Earning Assets	6.04	5.03	5.29	5.65	6.00	6.42	6.87	7.32	529
Int Expense / Avg Earning Assets	1.91	1.09	1.26	1.58	1.92	2.23	2.49	2.65	529
Net Int Inc (TE) / Avg Earn Assets	4.14	3.08	3.27	3.71	4.12	4.57	5.00	5.32	529
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	6.71	5.91	6.02	6.33	6.66	7.07	7.55	7.95	529
Interest-Bearing Bank Balances	2.47	0.00	0.00	1.48	2.43	3.26	5.91	9.75	470
Fed Funds Sold & Reverse Repos	2.63	2.10	2.35	2.52	2.63	2.76	2.92	3.13	472
Trading Assets	1.12	0.00	0.00	0.00	0.00	0.00	2.81	4.21	5
Total Earning Assets	5.93	4.97	5.20	5.53	5.90	6.31	6.78	7.26	529
Investment Securities (TE)	4.17	2.83	3.18	3.68	4.12	4.67	5.18	5.80	528
U.S. Treasury & Agency Sec (excl MBS)	3.41	2.34	2.57	2.95	3.37	3.79	4.43	4.78	510
Mortgage-Backed Securities	4.06	2.74	3.21	3.64	4.00	4.41	5.17	5.92	477
All Other Securities	5.88	3.28	3.84	4.73	5.84	6.97	7.97	9.61	502
Interest-Bearing Deposits	2.05	1.21	1.41	1.74	2.05	2.38	2.65	2.86	528
Time Deposits of \$100K or More	2.85	2.07	2.28	2.59	2.84	3.13	3.42	3.60	528
Time Deposits < \$100K	2.78	2.09	2.27	2.51	2.78	3.06	3.31	3.50	527
Other Domestic Deposits	1.18	0.56	0.64	0.87	1.13	1.48	1.85	2.09	528
Foreign Deposits	2.06	1.98	1.98	1.98	1.98	2.06	2.11	2.13	2
Fed Funds Purchased and Repos	2.35	0.00	1.15	1.77	2.44	2.90	3.25	3.66	437
Other Borrowed Funds & Trading Liab	3.88	2.11	2.58	3.11	3.75	4.55	5.45	6.54	485
All Interest-Bearing Funds	2.26	1.43	1.61	1.96	2.28	2.56	2.82	2.98	529

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	26.70	19.56	20.29	22.48	25.26	30.49	36.72	40.57	529
Avg Assets per Employee (\$000)	3295.66	2019.74	2211.88	2585.63	3102.69	3914.67	5044.41	5832.92	529

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.95	0.00	0.00	0.00	0.00	4.25	8.99	11.79	529
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Overhead Exp / NII + Non-Int Income	65.01	44.66	49.67	57.56	64.68	72.89	80.23	84.43	529
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PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.02	1.84	2.00	2.47	2.98	3.49	4.09	4.71	529
Personnel Expense	1.69	0.97	1.11	1.37	1.67	1.98	2.34	2.60	529
Net Occupancy Expense	0.42	0.20	0.23	0.32	0.41	0.50	0.61	0.72	529
Other Operating Expenses	0.90	0.49	0.55	0.71	0.87	1.07	1.29	1.58	529

Overhead Less Non-Interest Income	2.10	1.25	1.46	1.73	2.06	2.47	2.83	3.06	529
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PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	63.61	43.28	48.77	56.15	63.16	71.46	79.21	83.48	529
Personnel Expense	35.51	23.52	26.67	31.10	35.48	39.95	44.38	47.29	529
Net Occupancy Expense	8.80	4.39	5.61	6.91	8.71	10.71	12.53	13.75	529
Other Operating Expenses	18.99	11.10	13.05	15.86	18.68	21.98	25.98	28.35	529

Total Non-Interest Income	17.96	6.35	8.83	13.01	17.15	22.46	28.92	35.38	529
Fiduciary Activities Income	0.69	0.00	0.00	0.00	0.00	1.05	4.17	6.34	529
Serv Charges on Deposit Accts - Domestic	7.41	1.39	2.42	4.56	6.93	9.82	14.20	16.23	529
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Investment Banking Fees & Commissions	0.42	0.00	0.00	0.00	0.08	0.89	1.71	2.33	529
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Net Servicing Fees	0.19	0.00	0.00	0.00	0.00	0.22	1.21	1.93	529
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Insurance Activities Revenue	0.35	0.00	0.00	0.00	0.05	0.46	1.73	4.12	529
Net Gain (Loss) - Sales Loans, OREO, Oth	1.10	-0.25	-0.07	0.00	0.21	1.74	5.18	8.52	529
Other Non-Interest Income	5.31	1.22	2.11	3.27	4.78	7.05	10.23	14.34	529

Overhead Less Non-Interest Income	44.99	26.22	30.57	37.73	44.33	52.00	60.21	65.35	529
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TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	21.39	0.00	0.00	7.73	25.77	32.72	36.45	37.62	523
Appl Inc Tax+TE/Pretax NOI+TE	28.71	0.00	2.37	22.45	33.88	37.20	39.51	41.27	523



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	51.91	27.54	35.20	41.99	52.02	61.79	68.95	73.17	529
Commercial and Industrial Loans	9.98	2.09	3.70	5.90	9.31	13.26	18.66	22.77	529
Loans to Individuals	3.49	0.28	0.55	1.37	3.05	5.20	8.11	11.72	529
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Agricultural Loans	1.28	0.00	0.00	0.00	0.16	2.10	6.52	10.95	529
Other Loans and Leases	0.70	0.00	0.00	0.10	0.40	1.10	2.24	3.17	529
Net Loans and Leases	68.91	45.51	51.61	60.58	70.35	77.48	82.94	85.35	529
Debt Securities Over 1 Year	17.02	1.69	4.44	9.15	15.98	25.00	32.56	38.32	529
Mutual Funds and Equity Securities	0.15	0.00	0.00	0.00	0.00	0.15	0.97	1.99	529
Subtotal	86.97	75.57	79.76	84.07	87.70	90.27	92.07	92.72	529
Interest-Bearing Bank Balances	0.38	0.00	0.00	0.01	0.10	0.53	1.74	3.09	529
Federal Funds Sold & Reverse Repos	1.44	0.00	0.00	0.00	0.78	2.73	5.48	8.23	529
Debt Securities 1 Year or Less	2.07	0.00	0.03	0.34	1.38	3.35	5.86	9.31	529
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Total Earning Assets	91.70	87.43	88.51	90.12	91.72	93.27	94.62	95.62	529
Non-Int Cash and Due From Dep Inst	2.88	1.08	1.52	2.04	2.76	3.62	4.57	5.18	529
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Other Real Estate Owned	0.09	0.00	0.00	0.00	0.03	0.16	0.40	0.66	529
All Other Assets	5.30	2.32	2.93	3.95	5.28	6.52	7.82	8.92	529
<b>MEMORANDA:</b>									
Short-Term Investments	4.52	0.26	0.57	1.66	3.68	6.89	11.04	15.75	529
U.S. Treasury Securities	0.09	0.00	0.00	0.00	0.00	0.00	0.61	1.73	529
U.S. Agency Securities (excl MBS)	7.15	0.01	0.51	2.68	6.28	11.51	16.96	20.11	529
Municipal Securities	3.77	0.00	0.00	0.89	3.36	6.70	10.20	11.70	529
Mortgage-Backed Securities	5.50	0.00	0.00	0.66	4.18	10.12	15.84	21.59	529
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Other Debt Securities	0.35	0.00	0.00	0.00	0.00	0.52	1.95	3.52	529
RE Loans Secured by 1-4 Family	17.92	3.63	5.43	10.59	16.87	24.14	32.96	40.59	529
Revolving	2.56	0.00	0.03	0.55	1.94	4.25	6.22	7.96	529
Closed-End, Sec by First Liens	13.91	1.58	3.19	7.30	12.53	19.97	26.80	34.22	529
Closed-End, Sec by Junior Liens	1.01	0.01	0.09	0.34	0.83	1.52	2.57	3.54	529
Commercial Real Estate Loans	30.01	9.17	13.35	18.95	28.12	40.31	50.38	59.77	529
Construction and Land Dev	7.92	0.51	1.09	2.87	6.51	11.60	21.08	26.91	529
Multifamily	1.28	0.00	0.04	0.31	0.96	1.98	3.61	5.10	529
Nonfarm Nonresidential	19.52	5.93	8.69	13.44	18.74	25.59	32.08	38.86	529
RE Loans Secured by Farmland	1.59	0.00	0.00	0.02	0.46	2.83	6.83	10.38	529
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	75.08	51.27	56.85	66.62	76.37	83.56	90.58	93.43	529
RE Loans Secured by 1-4 Family	26.47	5.14	7.52	15.88	25.00	36.38	48.19	57.14	529
Revolving	3.69	0.00	0.04	0.87	2.92	6.11	9.01	10.92	529
Closed-End	22.44	2.99	5.55	12.14	20.86	32.70	43.14	50.55	529
Commercial Real Estate Loans	43.29	15.39	21.67	30.20	42.40	56.43	68.63	74.76	529
Construction and Land Dev	11.26	0.83	1.68	4.25	9.34	16.44	28.32	34.56	529
Multifamily	1.87	0.00	0.07	0.48	1.39	2.84	4.94	7.51	529
Nonfarm Nonresidential	28.32	9.69	13.34	20.40	27.48	36.26	44.94	51.74	529
RE Loans Secured by Farmland	2.33	0.00	0.00	0.03	0.68	4.21	10.39	14.44	529
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Commercial and Industrial Loans	14.49	3.35	5.81	9.26	13.69	19.33	26.66	31.47	529
Loans to Individuals	5.25	0.42	0.80	2.03	4.42	7.73	13.38	17.61	529
Credit Card Loans	0.11	0.00	0.00	0.00	0.00	0.22	0.57	0.85	529
Agricultural Loans	1.89	0.00	0.00	0.00	0.22	2.90	9.53	16.90	529
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Other Loans and Leases	1.06	0.00	0.00	0.13	0.58	1.57	3.42	5.33	529

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.52	0.26	0.57	1.66	3.68	6.89	11.04	15.75	529
Liquid Assets	19.83	7.30	9.32	12.93	18.23	26.51	34.25	39.53	529
Investment Securities	19.89	3.64	6.34	10.95	18.43	28.25	37.10	42.95	529
Net Loans and Leases	68.91	45.51	51.61	60.58	70.35	77.48	82.94	85.35	529
Net Lns, Ls & Stdbly Ltrs of Credit	69.59	46.30	52.42	61.04	70.81	78.18	83.72	86.78	529
Core Deposits	65.73	43.90	50.99	58.18	67.11	72.83	78.12	80.38	529
Noncore Funding	23.64	9.19	10.68	16.31	22.80	30.16	39.40	44.60	529
Time Deposits of \$100K or More	14.05	4.59	6.29	8.88	13.21	18.60	25.56	30.17	529
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Fed Funds Purchased and Repos	1.41	0.00	0.00	0.00	0.97	2.45	4.97	7.58	529
Net Fed Funds Purchased (Sold)	0.01	-6.93	-4.61	-1.75	0.00	1.93	4.27	5.98	529
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Oth Borrowings W/Rem Mat 1 Yr or Less	1.67	0.00	0.00	0.00	1.11	3.07	6.04	9.06	529
Earning Assets Repr in 1 Year	40.83	16.42	21.59	29.18	39.44	52.43	64.44	71.98	529
Int-Bearing Liab Repr in 1 Year	28.52	8.16	12.09	18.33	25.79	37.01	54.47	60.20	529
Long-Term Debt Repr in 1 Year	0.37	0.00	0.00	0.00	0.00	0.26	2.57	4.39	529
Net Assets Repriceable in 1 Year	10.99	-22.26	-12.92	-1.30	10.62	24.00	35.79	44.81	529
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	21.54	-1.44	5.32	12.41	20.35	30.70	39.99	46.02	529
Net ST Noncore Funding Dependence	10.77	-7.36	-1.97	3.94	10.51	17.38	24.48	30.19	529
Short-Term Inv/ST Noncore Funding	39.78	1.77	4.04	11.47	27.10	59.43	120.44	183.04	528
Liq Asts-ST Noncore Fndg/Nonliq Asts	8.33	-19.57	-13.12	-2.91	6.54	18.94	34.83	42.03	529
Net Loans and Leases/Total Deposits	85.24	57.18	63.28	73.89	86.45	95.75	105.01	110.45	529
Net Loans and Leases/Core Deposits	106.85	65.96	73.53	86.44	104.91	122.44	151.24	171.34	529
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.20	-1.24	-0.53	-0.00	0.03	0.42	1.23	2.30	267
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-0.31	-3.64	-2.56	-1.28	-0.30	0.49	2.10	4.70	517
Struct Notes Appr(Depr)/Eq Cap	-0.12	-0.77	-0.47	-0.21	-0.07	-0.01	0.00	0.01	260
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.95	0.00	0.00	0.00	0.03	11.06	43.46	77.31	528
Available-For-Sale Securities	92.04	20.68	54.12	88.69	99.95	100.00	100.00	100.00	528
U.S. Treasury Securities	0.58	0.00	0.00	0.00	0.00	0.07	3.47	10.52	528
U.S. Agency Securities (excl MBS)	39.24	0.25	4.79	18.43	34.97	60.10	81.22	91.43	528
Municipal Securities	19.14	0.00	0.00	7.02	19.45	31.35	45.64	54.24	528
Mortgage-Backed Securities	27.12	0.00	0.00	6.16	26.47	49.52	65.96	75.22	528
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	528
Other Debt Securities	1.69	0.00	0.00	0.00	0.00	2.70	8.95	17.21	528
Mutual Funds and Equity Securities	0.85	0.00	0.00	0.00	0.00	0.87	5.15	12.02	528
Debt Securities 1 Year or Less	11.73	0.00	0.19	2.41	7.65	19.84	32.40	46.73	528
Debt Securities 1 To 5 Years	40.57	3.23	8.66	22.21	40.03	58.30	72.95	80.00	528
Debt Securities Over 5 Years	42.61	0.64	3.33	19.75	40.15	64.91	84.55	91.62	528
Pledged Securities	47.19	3.13	8.16	23.90	48.40	69.16	84.55	92.76	528
Structured Notes, Fair Value	3.47	0.00	0.00	0.00	0.00	7.08	15.57	22.69	528

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.15	0.00	0.00	0.06	0.13	0.24	0.38	0.51	529
Provision for Ln&Ls Losses/Avg Lns&Ls	0.22	0.00	0.00	0.10	0.19	0.35	0.53	0.69	529
Provision for Ln&Ls Losses/Net Losses	217.33	-952.38	-476.19	7.00	150.54	426.13	1050.00	2176.88	510
Ln&Ls Allowance/Total Loans & Leases	1.22	0.71	0.85	1.02	1.19	1.40	1.71	1.91	529
Ln&Ls Allowance/Net Ln&Ls Losses (X)	28.26	2.17	2.90	5.78	14.76	37.90	89.10	214.25	409
ALLL/Nonaccrual Assets	582.85	72.52	109.10	174.57	346.96	725.98	1949.91	4033.41	481
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	441.51	61.71	82.40	147.26	272.02	545.95	1412.13	3333.49	506
Gross Ln&Ls Losses/Avg Loans & Leases	0.14	0.00	0.00	0.03	0.09	0.25	0.42	0.61	529
Recoveries/Avg Loans and Leases	0.05	0.00	0.00	0.01	0.03	0.08	0.15	0.23	529
Net Losses/Avg Loans and Leases	0.09	-0.06	-0.02	0.00	0.05	0.15	0.32	0.47	529
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Recoveries/Prior Year-End Losses	15.29	0.71	2.19	5.28	10.82	22.22	43.50	78.42	509
Earnings Coverage of Net Losses (X)	25.06	-336.07	-127.35	4.32	18.13	54.67	150.65	368.33	510
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.02	-0.03	-0.01	0.00	0.00	0.02	0.10	0.24	529
RE Loans Secured By 1-4 Family	0.02	-0.04	-0.01	0.00	0.00	0.04	0.16	0.28	529
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	488
Closed-End	0.02	-0.05	-0.01	0.00	0.00	0.03	0.18	0.31	527
Commercial Real Estate Loans	0.00	-0.06	-0.01	0.00	0.00	0.00	0.06	0.21	528
Construction and Land Dev	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.08	523
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	494
Nonfarm Nonresidential	0.00	-0.05	-0.00	0.00	0.00	0.00	0.04	0.16	528
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	406
Commercial and Industrial Loans	0.17	-0.37	-0.15	-0.01	0.01	0.31	0.97	1.63	529
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Loans to Individuals	0.66	0.04	0.09	0.24	0.51	1.01	1.73	2.26	401
Credit Card Loans	1.42	-0.93	0.00	0.00	0.78	2.49	4.85	7.20	222
Agricultural Loans	0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.25	355
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Loans and Leases	0.17	-0.05	0.00	0.00	0.00	0.00	1.12	4.82	482

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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30-89 Days PD Loans and Leases	0.67	0.01	0.07	0.23	0.55	1.02	1.63	1.97	529
90+ Days PD Loans and Leases	0.08	0.00	0.00	0.00	0.03	0.15	0.33	0.51	529
Nonaccrual Loans and Leases	0.43	0.00	0.00	0.11	0.30	0.67	1.15	1.61	529
90+ Days PD and Nonaccrual Loans and Leases	0.54	0.00	0.04	0.18	0.41	0.80	1.44	2.00	529
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	529
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
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30-89 Days Past Due Assets	0.67	0.01	0.07	0.23	0.55	1.02	1.63	1.97	529
90+ Days Past Due Assets	0.08	0.00	0.00	0.00	0.03	0.15	0.33	0.51	529
Nonaccrual Assets	0.44	0.00	0.00	0.11	0.30	0.67	1.15	1.61	529
30+ Days PD & Nonaccrual Assets	1.27	0.10	0.21	0.56	1.08	1.89	2.78	3.41	529
PERCENT OF TOTAL ASSETS									
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90+ Days PD and Nonaccrual Assets	0.36	0.00	0.02	0.12	0.28	0.56	0.95	1.32	529
90+ PD & Nonaccrual Assets + OREO	0.50	0.01	0.04	0.16	0.39	0.76	1.22	1.73	529
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	0.43	0.00	0.01	0.10	0.31	0.70	1.17	1.62	529
Allowance for Loan & Lease Losses	51.92	0.00	2.43	14.71	38.65	78.18	142.66	178.35	529
Equity Cap + ALLL	4.85	0.00	0.21	1.19	3.29	7.35	13.63	18.53	529
Tier 1 Cap + ALLL	4.55	0.00	0.19	1.08	3.20	6.85	12.59	17.69	529
Loans & Leases + RE Acquired	0.64	0.00	0.02	0.16	0.45	0.98	1.73	2.32	529

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	0.62	0.00	0.00	0.15	0.45	0.92	1.66	2.02	529
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.14	0.30	0.51	529
	- Nonaccrual	0.35	0.00	0.00	0.03	0.22	0.63	1.25	1.66	529
Coml & Indl	- 30-89 Days PD	0.69	0.00	0.00	0.12	0.49	1.13	2.33	3.48	529
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.08	0.40	0.71	529
	- Nonaccrual	0.51	0.00	0.00	0.00	0.26	0.89	1.98	3.10	529
Individuals	- 30-89 Days PD	1.35	0.00	0.02	0.48	1.19	1.98	3.04	3.83	528
	- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.02	0.18	0.46	0.79	528
	- Nonaccrual	0.24	0.00	0.00	0.00	0.10	0.42	0.96	1.54	528
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Agricultural	- 30-89 Days PD	0.08	0.00	0.00	0.00	0.00	0.02	0.63	1.18	355
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.33	355
	- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.63	1.60	355
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Lns&Ls	- 30-89 Days PD	0.35	0.00	0.00	0.00	0.00	0.11	2.37	7.29	482
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.07	1.33	482
	- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.23	482
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.71	0.00	0.00	0.17	0.61	1.19	2.07	2.81	529
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.15	0.38	0.56	529
	- Nonaccrual	0.32	0.00	0.00	0.00	0.19	0.58	1.21	1.63	529
Revolving	- 30-89 Days PD	0.26	0.00	0.00	0.00	0.00	0.47	1.29	2.08	488
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	488
	- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.36	0.71	488
Closed-End	- 30-89 Days PD	0.76	0.00	0.00	0.14	0.62	1.31	2.25	2.94	527
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.16	0.43	0.62	527
	- Nonaccrual	0.36	0.00	0.00	0.00	0.23	0.64	1.33	1.88	527
	- Jr Lien 30-89 Days PD	0.04	0.00	0.00	0.00	0.00	0.07	0.18	0.34	527
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	527
	- Jr Lien Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.02	0.18	0.31	527
Commercial RE	- 30-89 Days PD	0.42	0.00	0.00	0.00	0.25	0.72	1.63	2.08	528
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.04	0.25	0.44	528
	- Nonaccrual	0.31	0.00	0.00	0.00	0.07	0.56	1.47	2.37	528
Const & Dev	- 30-89 Days PD	0.29	0.00	0.00	0.00	0.00	0.42	1.65	3.53	523
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.37	523
	- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.56	1.67	523
Multifamily	- 30-89 Days PD	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.37	494
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	494
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	494
Nonfarm Nres-	- 30-89 Days PD	0.38	0.00	0.00	0.00	0.16	0.67	1.57	2.15	528
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.27	0.51	528
	- Nonaccrual	0.32	0.00	0.00	0.00	0.03	0.60	1.56	2.76	528
Farmland	- 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.19	1.43	3.27	406
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.53	406
	- Nonaccrual	0.24	0.00	0.00	0.00	0.00	0.00	1.57	3.68	406
Credit Card	- 30-89 Days PD	1.31	0.00	0.00	0.00	1.12	2.14	4.30	6.85	222
	- 90+ Days Past Due	0.31	0.00	0.00	0.00	0.00	0.52	1.82	2.69	222
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.47	222

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.08	6.39	6.86	7.91	8.84	9.98	12.14	13.38	529
Tier 1 RBC Ratio	12.41	8.01	8.84	10.24	11.77	14.15	17.95	20.87	529
Total Risk-Based Capital Ratio	13.84	9.99	10.48	11.65	13.10	15.56	19.35	22.09	529
Tangible Tier 1 Leverage Ratio	9.05	6.35	6.85	7.88	8.80	9.96	12.14	13.38	529
Tangible Common Eq Cap/Tan Assets	7.99	4.48	5.21	6.33	7.86	9.40	11.46	12.87	529
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	14.06	4.86	6.25	9.28	13.51	18.15	23.63	28.55	529
Standby Letters of Credit	0.59	0.00	0.00	0.14	0.42	0.88	1.58	2.17	529
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.32	529
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.13	0.00	0.00	0.00	0.00	0.00	1.18	3.74	529
Interest Rate Contracts	0.11	0.00	0.00	0.00	0.00	0.00	1.13	2.42	529
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.35	529
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Interest Rate Swaps	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.37	529
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	21.23	8.16	10.26	15.31	20.17	26.04	35.07	42.36	529

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	86.76	0.00	0.00	100.00	100.00	100.00	100.00	100.00	91
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Equity, Comm, & Other Contracts	12.12	0.00	0.00	0.00	0.00	0.00	100.00	100.00	91
Futures and Forwards	11.39	0.00	0.00	0.00	0.00	33.62	60.97	100.00	91
Written Options	28.65	0.00	0.00	0.00	0.00	50.00	100.00	100.00	91
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Over-The-Counter	28.52	0.00	0.00	0.00	0.00	50.00	100.00	100.00	91
Purchased Options	4.03	0.00	0.00	0.00	0.00	0.00	57.28	100.00	91
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Over-The-Counter	4.03	0.00	0.00	0.00	0.00	0.00	57.28	100.00	91
Swaps	42.69	0.00	0.00	0.00	3.62	100.00	100.00	100.00	91
Held for Trading	1.30	0.00	0.00	0.00	0.00	0.00	0.00	54.51	91
Interest Rate Contracts	0.38	0.00	0.00	0.00	0.00	0.00	0.00	15.14	91
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Non-Traded	98.69	11.00	100.00	100.00	100.00	100.00	100.00	100.00	91
Interest Rate Contracts	82.21	0.00	0.00	100.00	100.00	100.00	100.00	100.00	91
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Equity, Comm, & Other Contracts	11.02	0.00	0.00	0.00	0.00	0.00	90.30	100.00	91
Deriv Contr (Excl Fut & FX LE 14 Days)	70.19	0.00	0.00	50.00	100.00	100.00	100.00	100.00	91
One Year or Less	14.33	0.00	0.00	0.00	0.00	50.00	62.04	100.00	91
Over 1 Year to 5 Years	37.75	0.00	0.00	0.00	0.00	96.39	100.00	100.00	91
Over 5 Years	4.14	0.00	0.00	0.00	0.00	0.00	50.00	100.00	91
Gross Negative Fair Value (Abs Val)	0.63	0.00	0.00	0.00	0.01	1.12	2.97	4.89	91
Gross Positive Fair Value	0.96	0.00	0.00	0.00	0.27	1.22	3.91	8.58	91
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
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	529
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	522
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	522
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	522
Incr (Decr) in Net Income/Net Income	0.01	-0.14	0.00	0.00	0.00	0.00	0.00	0.99	522

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Ins Under Assets(P/C)/Tot Ins Und Ast	15.12	0.00	0.00	0.00	0.00	13.11	44.81	71.99	13
Ins Under Assets(L/H)/Tot Ins Und Ast	84.87	0.00	12.92	83.90	100.00	100.00	100.00	100.00	13
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Ins Activities Revenue/Adj Oper Inc	0.35	0.00	0.00	0.00	0.05	0.46	1.73	4.12	529
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	311
Credit Rel Prem Inc/Tot Prem Inc	79.64	0.00	5.01	39.01	100.00	100.00	100.00	100.00	13
Other Prem Inc/Total Prem Inc	20.35	0.00	0.00	0.00	0.00	0.00	82.67	89.12	13
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
Ins Net Inc (P/C)/Equity (P/C)	21.31	0.00	0.00	1.34	11.08	24.22	42.19	49.94	5
Ins Net Inc (L/H)/Equity (L/H)	15.78	-6.21	-4.45	3.32	7.37	10.60	13.84	55.88	12
Insur Ben, Losses, Exp/Insur Premiums	62.58	0.00	1.96	43.14	58.57	76.17	78.85	108.32	13
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.08	0.00	0.00	0.00	0.00	0.00	2.70	4.05	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.05	0.00	0.00	0.00	0.00	0.00	4.38	6.14	12
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	529
CSV Life Insurance/Tier 1 Cap + ALLL	6.30	0.00	0.00	0.00	0.41	14.75	21.34	23.32	529
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	529
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.14	0.00	0.00	0.00	0.00	0.00	0.00	1.23	35
Cost: Interest-Bearing Deposits	2.06	1.98	1.98	1.98	1.98	2.06	2.11	2.13	2
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Leases	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
GROWTH RATES:									
Net Loans and Leases	115.39	-100.00	-100.00	-61.59	-8.88	71.01	299.00	718.98	18
Total Selected Assets	32.21	-100.00	-100.00	-39.12	0.00	41.59	206.17	536.40	35
Deposits	12.13	4.34	4.34	4.34	4.34	12.13	16.80	18.36	2





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	81.40	0.00	0.00	54.46	93.61	104.18	146.57	245.72	353
Dividends Paid/Net Income	26.03	0.00	0.00	0.00	25.84	48.79	71.46	85.60	521
Net Income - Dividends/Avg Equity	8.81	1.02	2.78	5.67	8.59	11.92	15.32	17.08	529
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	104.05	0.00	0.00	77.92	103.61	147.47	227.76	317.02	364
Dividends From Nonbank Subs	0.13	0.00	0.00	0.00	0.00	0.00	0.97	2.97	364
Dividends From Subsidiary BHCs	0.11	0.00	0.00	0.00	0.00	0.00	0.00	19.61	364
Dividends From All Subsidiaries	112.72	0.00	0.00	93.10	108.70	153.32	243.38	354.03	364
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	29.87	0.00	0.00	0.00	29.91	55.24	81.07	101.77	489
Interest Income From Bank Subs	0.12	0.00	0.00	0.00	0.00	0.04	0.82	2.30	489
Mgt & Service Fees From Bank Subs	0.11	0.00	0.00	0.00	0.00	0.00	0.00	5.50	489
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.72	489
Operating Income From Bank Subs	31.93	0.00	0.00	0.82	30.71	59.09	84.79	107.82	489
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	64.57	0.00	0.00	0.00	100.00	100.00	100.00	145.81	128
Interest Income From Nonbank Subs	0.88	0.00	0.00	0.00	0.00	0.00	0.00	34.11	128
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Operating Inc From Nonbank Subs	74.24	0.00	0.00	10.52	100.00	100.00	131.62	305.22	128
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	27.99	0.00	0.00	0.00	21.61	58.23	74.72	84.89	38
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38
Operating Income From Sub BHCs	28.02	0.00	0.00	0.00	21.61	58.70	74.72	84.89	38
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	67.26	0.00	0.00	0.00	95.57	99.90	100.00	100.00	470
Interest Income From Bank Subs	1.45	0.00	0.00	0.00	0.00	0.18	6.04	66.23	470
Mgt & Serv Fees From Bank Subs	0.22	0.00	0.00	0.00	0.00	0.00	0.00	9.31	470
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	3.07	470
Operating Income From Bank Subs	77.19	0.00	0.00	79.94	99.06	100.00	100.00	100.00	470
Dividends From Nonbank Subs	0.47	0.00	0.00	0.00	0.00	0.00	1.96	27.34	470
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.47	470
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	470
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	470
Operating Inc From Nonbank Subs	2.43	0.00	0.00	0.00	0.00	0.41	7.06	100.00	470
Dividends From Subsidiary BHCs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	13.71	470
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	470
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	470
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	470
Operating Income From Sub BHCs	0.13	0.00	0.00	0.00	0.00	0.00	0.00	22.76	470
Loans and Adv From Subs/ST Debt	966.07	0.00	0.00	0.00	196.35	1021.30	5817.83	10191.4	81
Loans and Adv From Subs/Total Debt	494.69	0.00	0.00	0.00	135.79	524.41	2130.73	6142.85	166

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2005 and Other Notes
3109904	475, 440	ACCESS NATIONAL CORPORATION	RESTON, VA	
1055623	369, 168	ADBANC, INC.	OGALLALA, NE	
2467474	388, 432	ADIRONDACK BANCORP	UTICA, NY	
1107821	309, 085	ALAMO CORPORATION OF TEXAS	ALAMO, TX	
1208933	475, 923	ALBANK CORPORATION	CHICAGO, IL	Moved from Peer 4
2022444	411, 781	ALBANY BANCORP, INC.	ALBANY, KY	
1247419	314, 306	ALLEGHENY VALLEY BANCORP, INC.	PITTSBURGH, PA	
1136595	394, 660	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
2550657	341, 780	AMB FINANCIAL SERVICES CORPORA	BAINBRIDGE ISLAND, WA	
1201457	478, 553	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	456, 640	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
2772990	460, 683	AMERI - NATIONAL CORPORATION	LEAWOOD, KS	
3017326	428, 705	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	357, 759	AMERICA BANCSHARES, INC.	SANTA ANA, CA	
1136269	316, 799	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
3047172	308, 477	AMERICAN BANCORPORATION OF MIN	BRAINERD, MN	Moved from Peer 6
1052220	489, 792	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1095414	448, 239	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
2900784	419, 342	AMERICAN COMMUNITY BANCSHARES,	CHARLOTTE, NC	
3035049	381, 831	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
2356886	343, 323	AMERICAN STATE BANK CORPORATIO	JONESBORO, AR	
1107193	487, 693	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
1472257	316, 358	ANNAPOLIS BANCORP, INC.	ANNAPOLIS, MD	Moved from Peer 6
2454380	414, 300	ARBOR BANCORP, INC.	ANN ARBOR, MI	
2293516	336, 351	ARMSTRONG BANCSHARES, INC.	MUSKOGEE, OK	
3196584	468, 899	ARTHUR FINANCIAL CORPORATION	UNION, SC	
1144125	378, 292	ASIA BANCSHARES, INC.	FLUSHING, NY	
1081613	417, 027	B. P. C. CORPORATION	COOKEVILLE, TN	
3033746	384, 342	BAC FINANCIAL INC.	STOCKTON, CA	
1141870	376, 957	BAKER BOYER BANCORP	WALLA WALLA, WA	
1048728	303, 126	BALLSTON SPA BANCORP, INC.	BALLSTON SPA, NY	
1082209	413, 194	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1126028	426, 471	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
1098590	324, 290	BANCORP OF SOUTHERN INDIANA	SEYMOUR, IN	
1101735	324, 221	BANCSHARES, INC.	HOUSTON, TX	
1097445	320, 005	BANCSTAR, INC.	SAINT LOUIS, MO	
3229473	415, 820	BANK OF CHOICE HOLDING COMPANY	EVANS, CO	
1030040	468, 216	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1076105	456, 043	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
1139215	460, 337	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	
1209958	305, 587	BANKERS' BANCORPORATION, INC.	MADISON, WI	Moved from Peer 6
2249401	450, 425	BANKERS' BANK OF THE WEST BANC	DENVER, CO	
3109968	306, 201	BANKFIRST BANCORP, INC.	WINTER PARK, FL	
1247455	454, 828	BANKFIRST CAPITAL CORPORATION	MACON, MS	
2808330	322, 398	BANKING CORPORATION OF FLORIDA	NAPLES, FL	
2516970	378, 345	BANKSHARES OF FAYETTEVILLE, IN	FAYETTEVILLE, AR	
1084780	312, 939	BARTOW BANCSHARES, INC.	CARTERSVILLE, GA	
2560665	310, 813	BAY BANKS OF VIRGINIA, INC.	KILMARNOCK, VA	
2339571	447, 620	BB&T BANCSHARES CORP.	BLOOMINGDALE, IL	
3170539	398, 919	BCB BANCORP, INC.	BAYONNE, NJ	
3274996	381, 468	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	

BHCPR Reporters for Quarter Ending 06/30/2005  
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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2005 and Other Notes
2391243	317, 290	BEACH FIRST NATIONAL BANCSHARE	MYRTLE BEACH, SC	Moved from Peer 6
1985131	335, 447	BERKSHIRE FINANCIAL SERVICES,	LEE, MA	
1115433	414, 756	BEVERLY NATIONAL CORPORATION	BEVERLY, MA	
1137248	311, 530	BIG LAKE FINANCIAL CORPORATION	OKEECHOBEE, FL	
1491913	421, 648	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1891317	467, 565	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
3326176	322, 953	BNA BANCSHARES, INC.	NEW ALBANY, MS	New Y-9C/BHCPR reporter
1119244	351, 467	BOYLE BANCORP, INC.	DANVILLE, KY	
3353631	441, 933	BPD HOLDING, INC.	NEW YORK, NY	New Y-9C/BHCPR reporter
1082375	483, 816	BRANNEN BANKS OF FLORIDA, INC.	INVERNESS, FL	
3280988	498, 661	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
3134102	345, 826	BRIDGEWATER FINANCIAL, MHC	RAYNHAM, MA	
1084212	398, 427	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
1471960	448, 220	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
2640585	317, 878	BUCKHEAD COMMUNITY BANCORP, IN	ATLANTA, GA	Moved from Peer 6
2595939	433, 557	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
3189728	348, 185	BUSINESS BANCSHARES, INC.	CLAYTON, MO	
2752796	399, 518	BUSINESS BANK CORPORATION	LAS VEGAS, NV	
1203901	318, 374	C&F BANC SHARES CORPORATION	KENDALLVILLE, IN	
2672483	346, 504	CAB HOLDING, LLC	WILMINGTON, DE	
2391300	409, 899	CALVIN B. TAYLOR BANKSHARES	BERLIN, MD	
1083336	468, 780	CAMERON BANCSHARES, INC.	CAMERON, LA	
3019964	424, 661	CAPITAL BANCORP, INC.	NASHVILLE, TN	
1055427	378, 067	CAPITAL CITY BANCSHARES, INC.	TOPEKA, KS	
1140930	412, 741	CARDINAL BANCORP, INC.	SAINT LOUIS, MO	
1245460	357, 036	CARLINVILLE NATIONAL BANK SHAR	CARLINVILLE, IL	
2943473	324, 524	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
1203451	345, 175	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
1469800	338, 204	CARROLLTON BANCORP	BALTIMORE, MD	
2254508	308, 785	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
3159244	306, 659	CBT FINANCIAL CORP.	CLEARFIELD, PA	Moved from Peer 6
2708159	365, 869	CCF HOLDING COMPANY	JONESBORO, GA	
1207815	309, 496	CEDAR VALLEY BANKSHARES, LTD.	CHARLES CITY, IA	
2856498	495, 246	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
1106132	439, 358	CENTRABANC CORPORATION	WACO, TX	
1250035	371, 753	CENTRAL BANCORP, INC.	GARLAND, TX	
1025662	435, 373	CENTRAL BANCORPORATION	PROVO, UT	
1250295	338, 562	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
2910055	487, 090	CENTRAL JERSEY BANCORP	LONG BRANCH, NJ	
1051465	350, 965	CENTRAL SERVICE CORPORATION	ENID, OK	
2935405	450, 552	CENTRAL VALLEY COMMUNITY BANCO	CLOVIS, CA	
1140677	396, 492	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	
1124538	376, 629	CHARTER 95 CORPORATION	SAINT PAUL, MN	
2349404	317, 732	CHATUGE BANK SHARES, INC.	HIWASSEE, GA	Moved from Peer 6
1075881	382, 663	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
2519038	343, 656	CITIZENS BANCORP	CORVALLIS, OR	
1140239	374, 881	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1078958	332, 090	CITIZENS BANCSHARES CORPORATIO	ATLANTA, GA	
1131077	421, 367	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
1070484	306, 334	CITIZENS BANCSHARES, INC.	SOMERSET, KY	
3248821	407, 708	CITIZENS BANCSHARES, INC.	BLUFFTON, OH	

BHCPR Reporters for Quarter Ending 06/30/2005  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2005 and Other Notes
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1207132	474, 359	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	498, 900	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1122084	405, 238	CITIZENS DEVELOPMENT COMPANY	BILLINGS, MT	
1070569	479, 831	CITIZENS INCORPORATED	EVANS CITY, PA	
1249589	424, 954	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
1071623	344, 111	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1048849	337, 988	CITY NATIONAL BANCSHARES CORPO	NEWARK, NJ	
3153242	395, 864	CLAYTON BANCORP, INC	HENDERSON, TN	
3195756	396, 097	CLINTON FINANCIAL SERVICES, MH	CLINTON, MA	
1399747	419, 697	CNB BANCORP, INC.	GLOVERSVILLE, NY	
3155769	468, 300	COAST FINANCIAL HOLDINGS, INC	BRADENTON, FL	
1083671	331, 982	COASTAL BANKSHARES, INC.	SAVANNAH, GA	
1142475	437, 199	CODORUS VALLEY BANCORP, INC.	YORK, PA	
2146359	360, 879	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1132122	313, 507	COLUMBIAN FINANCIAL CORPORATIO	OVERLAND PARK, KS	Moved from Peer 6
1250905	377, 080	COMMERCE BANCORP, INC.	BERKELEY, IL	
1838974	421, 140	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	434, 349	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1823738	318, 799	COMMERCIAL NATIONAL FINANCIAL	LATROBE, PA	
1250606	475, 439	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
2227687	385, 036	COMMONWEALTH COMMUNITY BANCORP	GRUNDY, VA	
1125843	446, 460	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1115040	320, 450	COMMUNITY BANCORP.	DERBY, VT	
1247398	423, 224	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1084511	461, 880	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
1134014	356, 321	COMMUNITY BANKERS, INC.	GRANBURY, TX	
2443526	431, 185	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
1097986	322, 810	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
2593083	301, 378	COMMUNITY FIRST BANCORPORATION	WALHALLA, SC	
2754585	366, 883	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
2576965	305, 733	COMMUNITY NATIONAL BANCORPORAT	WATERLOO, IA	
3108091	469, 433	COMMUNITY VALLEY BANCORP	CHICO, CA	
2626299	392, 798	COMMUNITY WEST BANCSHARES	GOLETA, CA	
2557414	380, 656	CONCORDIA CAPITAL CORPORATION	VIDALIA, LA	
2937100	462, 631	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
1142372	350, 465	CORNERSTONE FINANCIAL SERVICES	OTTUMWA, IA	
1130931	439, 287	CORTLAND BANCORP	CORTLAND, OH	
1053339	428, 635	COUNTRY AGENCIES & INVESTMENTS	ODESSA, MO	
3200230	332, 235	COUNTRY BANK HOLDING COMPANY,	NEW YORK, NY	
2524788	333, 339	COUNTY BANCORP, INC.	MANITOWOC, WI	
1984040	301, 831	COWLITZ BANCORPORATION	LONGVIEW, WA	Moved from Peer 6
3027709	392, 980	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1207543	408, 702	CRETE BANCORPORATION, INC.	CRETE, IL	
1071726	454, 425	CROGHAN BANCSHARES, INC.	FREMONT, OH	
1126149	332, 043	CROSSTOWN HOLDING COMPANY	BLAINE, MN	
1210244	323, 890	CRYSTAL VALLEY FINANCIAL CORPO	MIDDLEBURY, IN	Moved from Peer 6
1967865	311, 221	CSB BANCORP, INC.	MILLERSBURG, OH	
1885307	448, 152	CTB FINANCIAL CORPORATION	RUSTON, LA	
1071463	434, 579	CUMBERLAND VALLEY FINANCIAL CO	LONDON, KY	
1135468	331, 416	DELTA INVESTMENT COMPANY (CAYM	GEORGE TOWN, ZZ	
1209789	402, 811	DENMARK BANCSHARES, INC.	DENMARK, WI	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2005 and Other Notes
2294812	451,081	DIAMOND BANCORP, INC	WASHINGTON, MO	
2065432	346,835	DIMECO, INC	HONESDALE, PA	
1117455	454,105	DNB FINANCIAL CORPORATION	DOWNTOWN, PA	
1951770	436,493	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3023466	496,029	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
3186240	387,637	EAST PENN FINANCIAL CORPORATIO	EMMAUS, PA	
1135909	404,235	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
1098031	302,389	EDMONTON BANCSHARES, INC.	EDMONTON, KY	Moved from Peer 6
1205268	322,007	ELGIN BANCSHARES, INC.	ELGIN, IL	Moved from Peer 6
1133165	400,727	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	462,540	EVANS BANCORP, INC.	ANGOLA, NY	
1076495	376,817	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	459,462	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1201532	402,758	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1245479	337,157	F. S. BANCORP	LAGRANGE, IN	
1138450	483,027	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
1130089	308,769	FACTORY POINT BANCORP, INC.	MANCHESTER CENTER, VT	
2270254	411,871	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1842083	379,097	FAR WEST BANCORPORATION	PROVO, UT	
1099672	312,415	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	Moved from Peer 6
1209538	426,574	FARMERS BANCORP, FRANKFORT, IN	FRANKFORT, IN	
2142306	309,957	FARMERS BANCORPORATION, INC.	BUHL, ID	
1055155	490,084	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	458,070	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	447,954	FAQUIER BANKSHARES, INC.	WARRENTON, VA	
3104860	461,729	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	
3211777	325,467	FIDELITY & TRUST FINANCIAL COR	BETHESDA, MD	Moved from Peer 6
1204337	342,287	FIDELITY BAN CORPORATION	INDEPENDENCE, IA	
1137864	442,046	FIDELITY BANCSHARES, INC.	EDINA, MN	
1203778	468,552	FIDELITY COMPANY	DUBUQUE, IA	
2227182	309,052	FINANCIAL CORPORATION OF LOUIS	CROWLEY, LA	
1925968	362,564	FINANCIAL INVESTORS OF THE SOU	BIRMINGHAM, AL	
1126037	300,482	FINLAYSON BANCSHARES, INC.	FINLAYSON, MN	Moved from Peer 6
1108967	376,738	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1105751	392,874	FIRST BAIRD BANCSHARES, INC.	BEDFORD, TX	
1838590	308,058	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	Moved from Peer 6
1416701	313,443	FIRST BANCORP, INC.	KETCHIKAN, AK	
1842935	322,582	FIRST BANCORPORATION, INC.	LA CROSSE, WI	Moved from Peer 6
2791898	302,093	FIRST BANCSHARES, INC.	SAN LUIS OBISPO, CA	
1404632	418,403	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
2349468	340,869	FIRST BANKSHARES, INC.	WINTER PARK, FL	
1123876	371,561	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1133008	380,888	FIRST BERNE FINANCIAL CORPORAT	BERNE, IN	
1928633	322,307	FIRST CECILIAN BANCORP, INC.	CECILIA, KY	
1076365	385,308	FIRST CENTURY BANKSHARES, INC.	BLUEFIELD, WV	
1105470	405,087	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
1983977	426,893	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2641694	342,183	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2337401	462,101	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
2339656	363,445	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1086122	313,614	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	

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1249039	464, 420	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	454, 816	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
1095889	329, 042	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
3044144	325, 261	FIRST INDEPENDENT CAPITAL OF	RENO, NV	
1247204	409, 144	FIRST IPSWICH BANCORP	IPSWICH, MA	
1139354	418, 843	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1209510	359, 513	FIRST LANSING BANCORP, INC.	LANSING, IL	
1363757	439, 769	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	
2031455	370, 911	FIRST MAINSTREET FINANCIAL, LT	LONGMONT, CO	
1086449	305, 877	FIRST MCMINNVILLE CORPORATION	MCMINNVILLE, TN	
1250370	334, 920	FIRST MIAMI BANCORP, INC.	SOUTH MIAMI, FL	
1063619	312, 464	FIRST MIDWEST ACQUISITION CORP	MIDWEST CITY, OK	
2619349	316, 779	FIRST NATIONAL BANCORP, INC.	GREEN FOREST, AR	
1065378	316, 634	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
2720067	347, 932	FIRST NATIONAL BANCSHARES, INC	BRADENTON, FL	
1076123	447, 725	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1125357	345, 708	FIRST NATIONAL FINANCIAL SERVI	ELK RIVER, MN	
1051081	396, 384	FIRST NEBRASKA BANCS, INC.	SIDNEY, NE	
1055762	388, 648	FIRST OF MCALESTER CORPORATION	MCALESTER, OK	
2791816	308, 808	FIRST OTTAWA BANCSHARES, INC.	OTTAWA, IL	Moved from Peer 6
1119383	479, 691	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	441, 433	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
3070312	362, 777	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
2817314	309, 429	FIRST SOUTH BANCORP, INC.	SPARTANBURG, SC	
2349486	334, 508	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1070998	379, 673	FIRST STATE BANCSHARES, INC.	MIDDLESBORO, KY	
1083587	305, 871	FIRST STATE CORPORATION	WAYNESBORO, MS	
2621267	314, 314	FIRST STATE FINANCIAL CORPORAT	SARASOTA, FL	Moved from Peer 6
1902754	356, 454	FIRST STAUNTON BANCSHARES, INC	STAUNTON, IL	
1081716	486, 923	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
1109834	349, 865	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1108707	465, 737	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
1084128	365, 990	FMB BANKING CORPORATION	MONTICELLO, FL	
1099690	301, 133	FNBC BANCORP INC	ASH FLAT, AR	Moved from Peer 6
1398795	473, 215	FNBH BANCORP, INC.	HOWELL, MI	
1137828	302, 872	FNS BANCSHARES, INC.	SCOTTSBORO, AL	
1128134	395, 969	FORSTROM BANCORPORATION, INC.	CLARA CITY, MN	
2938349	386, 756	FOSTER BANKSHARES, INC.	CHICAGO, IL	
2658197	301, 714	FOUNDERS FINANCIAL CORPORATION	GRAND RAPIDS, MI	Moved from Peer 6
2557405	447, 189	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1139103	309, 537	FRANKLIN BANCORP, INC. DBA SUN	SAINT PAUL, MN	
1066067	402, 421	FREMONT BANK CORPORATION	CANON CITY, CO	
1142055	442, 293	FRONT RANGE CAPITAL CORPORATIO	LOUISVILLE, CO	
3157071	378, 786	FRONTENAC BANCSHARES, INC.	EARTH CITY, MO	
2600730	317, 293	FRONTIER NATIONAL CORPORATION	SYLACAUGA, AL	
2530097	346, 990	GBC BANCORP, INC.	LAWRENCEVILLE, GA	
2540292	352, 996	GEORGIA-CAROLINA BANCSHARES	AUGUSTA, GA	
2257620	327, 762	GILLMOR FINANCIAL SERVICES, IN	OLD FORT, OH	
2001328	312, 586	GLEN BURNIE BANCORP	GLEN BURNIE, MD	
1203714	412, 988	GOODENOW BANCORPORATION	OKOBOJI, IA	
3047163	367, 009	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	

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1947102	323, 528	GREAT RIVER FINANCIAL GROUP	BURLINGTON, IA	
2298883	388, 139	GREATER DELAWARE VALLEY HOLDIN	BROOMALL, PA	
2849799	357, 077	GREENVILLE FIRST BANCSHARES	GREENVILLE, SC	
3309889	498, 101	GSB, MHC	GREENFIELD, MA	New Y-9C/BHCPR reporter
1121993	386, 444	GUARANTY DEVELOPMENT COMPANY	LIVINGSTON, MI	
2618940	464, 049	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
3001156	353, 234	GULFSTREAM BANCSHARES, INC.	STUART, FL	
2860057	442, 511	GWINNETT COMMERCIAL GROUP, INC	LAWRENCEVILLE, GA	
1086766	407, 994	HABERSHAM BANCORP	CORNELIA, GA	
1103391	301, 625	HALECO BANCSHARES, INC.	PLAINVIEW, TX	Moved from Peer 6
3228702	417, 409	HAMPDEN BANCORP, MHC	SPRINGFIELD, MA	
3012554	388, 433	HAMPTON ROADS BANKSHARES, INC.	CHESAPEAKE, VA	
1843062	372, 601	HAPPY BANCSHARES, INC.	CANYON, TX	
1142439	433, 106	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
2805375	323, 029	HCSB FINANCIAL CORPORATION	LORIS, SC	
1399073	401, 362	HEARTLAND BANCCORP	GAHANNA, OH	
3058057	378, 725	HEMET BANCORP	RIVERSIDE, CA	
1055089	444, 208	HERITAGE GROUP, INC.	AURORA, NE	
2253529	498, 556	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1245741	373, 596	HERKY HAWK FINANCIAL CORP.	MONTICELLO, IA	
1109496	355, 592	HERRING BANCORP, INC.	AMARILLO, TX	
1202986	498, 822	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	Moved from Peer 4
1124659	431, 191	HIGHLAND BANCSHARES, INC.	SAINT MICHAEL, MN	
1131750	311, 336	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
3234105	419, 166	HOME STATE BANCORP	LOVELAND, CO	
1209088	407, 796	HOMESTAR FINANCIAL GROUP, INC.	MANTENO, IL	
2482196	484, 149	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1144107	354, 747	HONAT BANCORP, INC.	HONESDALE, PA	
1125740	401, 930	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
1138049	336, 024	HPK FINANCIAL CORPORATION	CHICAGO, IL	
2326179	339, 056	IBW FINANCIAL CORPORATION	WASHINGTON, DC	
1208054	358, 247	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
1118854	485, 807	INDEPENDENCE BANCSHARES, INC.	LIVERMORE, KY	
3140288	393, 969	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
3121193	454, 855	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
1100000	497, 261	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
2112439	419, 324	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1122075	447, 721	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
2849388	413, 169	INTERMOUNTAIN FIRST BANCORP	LAS VEGAS, NV	
1245385	376, 429	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1209695	361, 745	ITASCA BANCORP INC.	ITASCA, IL	
1833997	364, 490	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
1048504	376, 169	JEFFERSONVILLE BANCORP	JEFFERSONVILLE, NY	
1117512	405, 388	JUNIATA VALLEY FINANCIAL CORP.	MIFFLINTOWN, PA	
1050075	310, 217	KANSAS BANK CORPORATION	JOHNSON, KS	
1140127	357, 730	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1137109	355, 573	KAW VALLEY BANCORP, INC.	TOPEKA, KS	
1495854	365, 221	KEWEENAW FINANCIAL CORPORATION	HANCOCK, MI	
1141889	401, 726	KISH BANCORP, INC.	BELLEVILLE, PA	
3030307	449, 886	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2265054	309, 375	LAUREL CAPITAL GROUP, INC.	ALLISON PARK, PA	



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2585761	428, 800	LDF, INC.	CHICAGO, IL	
1031588	362, 025	LEARNER FINANCIAL CORPORATION	WALNUT CREEK, CA	
1416578	319, 915	LEGEND BANCORP, INC.	BOWIE, TX	
1130548	359, 806	LIBERTY FINANCIAL SERVICES, IN	NEW ORLEANS, LA	
1086748	310, 427	LIBERTY SHARES, INC.	HINESVILLE, GA	
1210169	370, 139	LINCOLN BANCORP	REINBECK, IA	
1246476	313, 480	LYONS BANCORP, INC.	LYONS, NY	
1135413	489, 328	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1139363	455, 372	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1099814	302, 684	MARIES COUNTY BANCORP., INC.	VIENNA, MO	
1095254	476, 839	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
3035647	327, 802	MARYLAND BANCORP, INC.	LEXINGTON PARK, MD	
3045011	301, 015	MAUCH CHUNK TRUST FINANCIAL CO	JIM THORPE, PA	
1871618	336, 915	MCINTOSH BANCSHARES, INC.	JACKSON, GA	
1127324	357, 017	MCLEOD BANCSHARES, INC.	SHOREWOOD, MN	
2395326	312, 785	MECHANICS FINANCIAL CORPORATIO	MANSFIELD, OH	
2485487	361, 102	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
2009294	392, 590	MERRILL MERCHANTS BANCSHARES,	BANGOR, ME	
2217503	424, 185	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
2820211	327, 804	METBANK HOLDING CORP.	NEW YORK, NY	
3027268	321, 830	METRO NORTH BANCSHARES, INC.	ELK RIVER, MN	
1208513	493, 059	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	414, 473	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1081136	342, 742	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1133455	439, 540	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1139185	407, 231	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
1206573	411, 208	MIDAMERICA NATIONAL BANCSHARES	CANTON, IL	
3104730	332, 758	MIDCAROLINA FINANCIAL CORPORAT	BURLINGTON, NC	
1398740	303, 998	MIDDLEFIELD BANC CORP.	MIDDLEFIELD, OH	Moved from Peer 6
2868950	328, 246	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1054840	384, 820	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1491351	398, 333	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1054091	418, 197	MIDSTATE BANCORP, INC.	HINTON, OK	
2767660	433, 260	MILLENNIUM BANKSHARES CORPORAT	RESTON, VA	
2651581	313, 236	MNB BANCORP	MILFORD, MA	
1099980	389, 241	MNB BANCSHARES, INC.	MALVERN, AR	
1097922	361, 512	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	
1098415	349, 356	MOUNTAIN HOME BANCSHARES, INC.	MOUNTAIN HOME, AR	
3114748	320, 341	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	
2665739	367, 584	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
1947045	407, 293	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1137985	304, 083	NATIONAL BANCSHARES CORPORATIO	ORRVILLE, OH	
2947882	445, 632	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
1031681	403, 684	NATIONAL MERCANTILE BANCORP	LOS ANGELES, CA	
3059773	393, 785	NATIONAL UNITED BANCSHARES, IN	GATESVILLE, TX	
1082816	403, 326	NBANK CORP	COMMERCE, GA	
2711887	300, 440	NCB HOLDINGS, INC.	CHICAGO, IL	Moved from Peer 6
1200124	452, 351	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	384, 141	NEW CENTURY BANCORP, INC.	DUNN, NC	
1023154	477, 859	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	481, 838	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	

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1830361	440, 852	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
1827893	499, 199	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	432, 866	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
2621182	394, 067	NORTH SHORE BANCORP	PEABODY, MA	
3109070	350, 331	NORTH STATE BANCORP	RALEIGH, NC	
2962737	331, 740	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	Moved from Peer 6
1122422	340, 326	NORTHEAST SECURITIES CORPORATI	MINNEAPOLIS, MN	
1246935	389, 331	NORTHERN BANCORP, INC.	WOBURN, MA	
2934305	474, 623	NORTHFIELD MHC	NORTHFIELD, VT	
1109898	312, 391	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	Moved from Peer 6
2575726	303, 796	NORTHUMBERLAND BANCORP	NORTHUMBERLAND, PA	Moved from Peer 6
2365356	423, 246	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
3110366	430, 445	NOVA FINANCIAL HOLDINGS, INC	PHILADELPHIA, PA	
3264812	336, 849	NSB HOLDINGS, INC.	MACON, GA	
2320618	421, 806	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2321428	387, 105	OGDEN BANCSHARES, INC.	AMES, IA	
2868071	390, 086	OMNI FINANCIAL SERVICES, INC.	ATLANTA, GA	
1083729	487, 790	ONE AMERICAN CORP.	VACHERIE, LA	
2571269	313, 440	ONEFINANCIAL CORPORATION	LITTLE ROCK, AR	
1124770	353, 378	OSCEOLA BANCORPORATION, INC.	OSCEOLA, WI	
1056769	372, 908	OTTAWA BANCSHARES, INC.	SALINA, KS	
1248032	454, 310	OXFORD FINANCIAL CORPORATION	ADDISON, IL	
2731586	361, 636	PACIFIC COAST BANKERS' BANCSHA	SAN FRANCISCO, CA	
2560236	459, 998	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
1099908	394, 213	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	484, 097	PALM BANCORP	PALMERTON, PA	
1205932	428, 219	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
3021800	461, 379	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
2337081	390, 458	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
2840479	415, 733	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	
2787912	409, 985	PB FINANCIAL SERVICES CORPORAT	DULUTH, GA	
1974443	468, 080	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1866155	357, 331	PEOPLES COMMUNITY BANCSHARES,	COLQUITT, GA	
1139541	387, 250	PEOPLES FINANCIAL SERVICES COR	HALLSTEAD, PA	
1085611	303, 770	PEOPLES HOLDING COMPANY	WINDER, GA	Moved from Peer 6
1202799	304, 606	PEOTONE BANCORP, INC.	PEOTONE, IL	Moved from Peer 6
1845619	323, 471	PETERSON HOLDING COMPANY	DECATUR, AR	
3145966	380, 459	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
1108163	405, 434	PLAINS BANCORP, INC.	DIMMITT, TX	
1096484	462, 897	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	454, 907	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3098576	451, 681	PLUMAS BANCORP	QUINCY, CA	
2291389	464, 682	PRAIRIE FINANCIAL CORPORATION	BRIDGEVIEW, IL	
1084575	336, 631	PRIORITYONE CAPITAL CORPORATIO	MAGEE, MS	
3237786	319, 047	PRIVEE LLC	MIAMI, FL	Moved from Peer 6
2838159	315, 805	PROVIDENT BANCORP	AMESBURY, MA	
3314575	444, 276	PRUDENTIAL MUTUAL HOLDING COMP	PHILADELPHIA, PA	
1109263	300, 423	PSB FINANCIAL CORPORATION	MANY, LA	Moved from Peer 6
3176607	485, 819	PSB GROUP, INC.	MADISON HEIGHTS, MI	
2321419	486, 230	PSB HOLDINGS, INC.	WAUSAU, WI	
1022997	364, 332	PUEBLO BANCORPORATION	PUEBLO, CO	

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1095423	457, 281	PULASKI INVESTMENT CORPORATION	LITTLE ROCK, AR	
1139804	458, 879	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
1246252	435, 420	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
2618614	339, 532	QUEENSTOWN BANCORP OF MARYLAND	QUEENSTOWN, MD	
3122846	368, 701	RANDOLPH BANCORP	STOUGHTON, MA	
2743235	431, 444	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	394, 346	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
3271230	394, 757	RHINEBECK BANCORP, MHC	POUGHKEEPSIE, NY	
1126121	351, 381	RICE LAKE BANCORP. , INC.	RICE LAKE, WI	
2616085	461, 990	RIVERSIDE GULF COAST BANKING	CAPE CORAL, FL	
2492485	409, 337	ROBERTSON HOLDING COMPANY, L. P	HARROGATE, TN	
2352280	393, 135	ROCKHOLD BANCORP	KIRKSVILLE, MO	
2020824	351, 917	ROCKWOOD BANCSHARES, INC.	EUREKA, MO	
1885594	473, 119	ROYAL AMERICAN CORPORATION	INVERNESS, IL	
1096372	329, 511	ROYAL BANCSHARES, INC.	SAINT LOUIS, MO	
2702232	417, 502	RSI BANCORP, MHC	RAHWAY, NJ	
1071454	451, 048	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	445, 882	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1121733	393, 438	S&C BANCO, INC.	NEW RICHMOND, WI	
1108042	450, 879	SABINE BANCSHARES, INC.	MANY, LA	
2603928	456, 599	SAEHAN BANCORP	LOS ANGELES, CA	
2693273	403, 248	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1204029	343, 404	SEAWAY BANCSHARES, INC.	CHICAGO, IL	
1135374	320, 948	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
1124789	329, 863	SECURITY BANCSHARES CO.	GLENCOE, MN	
1098509	421, 885	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1140323	477, 314	SECURITY NATIONAL CORPORATION	OMAHA, NE	
2860226	466, 992	SECURITY PACIFIC BANCORP	LOS ANGELES, CA	
1248573	369, 134	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
2572024	322, 397	SECURITY STATE CORPORATION	CENTRALIA, WA	
1085330	346, 988	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
2472423	350, 418	SERVICE BANCORP, MHC	MEDWAY, MA	
1086458	318, 983	SEVIER COUNTY BANCSHARES, INC.	SEVIERVILLE, TN	
1143342	444, 129	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	422, 897	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
2794778	413, 071	SOUTHCOAST FINANCIAL CORPORATI	MOUNT PLEASANT, SC	
2497202	425, 290	SOUTHCREST FINANCIAL GROUP, IN	FAYETTEVILLE, GA	
1082058	392, 190	SOUTHEASTERN BANKING CORPORATI	DARIEN, GA	
1248939	491, 791	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1099074	417, 418	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
3058897	306, 869	SOUTHERN COMMUNITY BANCSHARES,	FAYETTEVILLE, GA	Moved from Peer 6
1207824	317, 777	SOUTHERN MICHIGAN BANCORP, INC	COLDWATER, MI	
3266227	330, 261	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	
1129823	444, 737	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
2169871	441, 704	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
3114056	376, 079	SOUTHPORT FINANCIAL CORPORATIO	KENOSHA, WI	
1063552	451, 885	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1132391	322, 550	SOUTHWEST VIRGINIA BANKSHARES,	MARION, VA	
1247361	414, 132	SPRING BANCORP, INC.	SPRINGFIELD, IL	
2474931	446, 860	ST. JOSEPH CAPITAL CORPORATION	MSHAWAKA, IN	
1126729	439, 503	STARION BANCORPORATION	BISMARCK, ND	

BHCPR Reporters for Quarter Ending 06/30/2005  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2005 and Other Notes
2623588	310, 870	STATE OF FRANKLIN BANCSHARES,	JOHNSON CITY, TN	
1486665	303, 115	STEUBEN TRUST CORPORATION	HORNELL, NY	
2290560	461, 356	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2728791	324, 080	STOCKMANS FINANCIAL GROUP	ELK GROVE, CA	
2360454	497, 325	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	Moved from Peer 4
2754334	366, 006	STONEBRIDGE FINANCIAL CORP.	WEST CHESTER, PA	
3051571	311, 026	STURGIS BANCORP, INC.	STURGIS, MI	
1479180	355, 145	SUMMIT FINANCIAL CORPORATION	GREENVILLE, SC	
1846634	392, 686	SUN FINANCIAL CORPORATION	SAINT PETERS, MO	
3209934	318, 713	SUN WEST CAPITAL CORPORATION	LAS VEGAS, NV	Moved from Peer 6
1202883	374, 526	SWORD FINANCIAL CORPORATION	HORICON, WI	
1140341	326, 930	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	Moved from Peer 6
2916169	313, 345	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	Moved from Peer 6
1142242	489, 656	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
2127068	417, 844	TEXAS SECURITY FIRST BANCSHARE	SULPHUR SPRINGS, TX	
1082852	314, 461	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	Moved from Peer 6
1118292	347, 407	TOWER BANCORP INC.	GREENCASTLE, PA	
1095722	391, 721	TOWN & COUNTRY BANCSHARES, INC	SALEM, MO	
1208531	383, 667	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	332, 346	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
2730383	316, 895	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	
3174911	366, 588	TRIANGLE FINANCIAL GROUP, INC.	LOGANVILLE, GA	
1133848	324, 138	TRIVOLI BANCORP, INC.	TRIVOLI, IL	Moved from Peer 6
2246053	301, 267	TRUMAN BANCORP, INC.	CLAYTON, MO	Moved from Peer 6
1080139	498, 490	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
2856706	307, 686	TWENTY-FIRST CENTURY FINANCIAL	TULSA, OK	Moved from Peer 6
1125085	344, 980	TYSAN CORPORATION, THE	MINNEAPOLIS, MN	
3219577	376, 132	UBT BANCSHARES, INC.	MARYSVILLE, KS	
1114940	361, 319	UNION BANKSHARES, INC.	MORRISVILLE, VT	
3177341	375, 041	UNION FINANCIAL BANCSHARES, IN	UNION, SC	
1141106	428, 037	UNION NATIONAL FINANCIAL CORPO	MOUNT JOY, PA	
1141601	343, 179	UNISOUTH, INC.	UMATILLA, FL	
1133781	467, 997	UNITED BANCOR, LTD.	DICKINSON, ND	
1071502	403, 483	UNITED BANCORP, INC.	MARTINS FERRY, OH	
2235598	359, 698	UNITED BANCORPORATION	BILLINGS, MT	
1083895	323, 958	UNITED BANCORPORATION OF ALABA	ATMORE, AL	
1207392	419, 657	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
2713715	372, 767	UNITED FINANCIAL CORP.	GREAT FALLS, MT	
2630746	315, 694	UNITY BANCSHARES, L. L. C.	SAINT JOHN, MO	
1097511	355, 455	UNIVERSAL BANCORP	BLOOMFIELD, IN	
2082532	326, 763	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	
2995164	334, 784	VALLEY BANCORP	LAS VEGAS, NV	
2314327	425, 083	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1128581	309, 773	VERMILLION BANCSHARES, INC.	VERMILLION, MN	
2364573	337, 988	VIKING FINANCIAL SERVICES CORP	SEATTLE, WA	
3292253	390, 740	VISION BANCSHARES, INC.	ADA, OK	
3004689	304, 698	WACCAMAW BANKSHARES, INC	WHITEVILLE, NC	Moved from Peer 6
1084155	374, 086	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1126318	313, 894	WALKER BAN CO.	WALKER, MN	
1054813	355, 249	WASHINGTON INVESTMENT COMPANY	YUMA, CO	
1204104	418, 949	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	

BHCPR Reporters for Quarter Ending 06/30/2005  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2005 and Other Notes
1085255	356,854	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1057113	349,971	WEST POINT BANCORP, INC.	WEST POINT, NE	
2560281	440,482	WEST POINTE BANCORP, INC.	BELLEVILLE, IL	
1206667	300,409	WEST SHORE BANK CORPORATION	LUDINGTON, MI	
1097249	436,447	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1127650	387,103	WESTBRAND, INC.	MINOT, ND	
1124891	390,759	WESTERN BANCSHARES, INC.	SAINT PAUL, MN	
1051979	471,886	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
2142445	397,760	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
1058558	354,277	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
1108761	335,381	WORTH BANCORPORATION, INC.	LAKE WORTH, TX	
2140115	421,777	WWS FINANCIAL CORP.	PITTSBURGH, PA	
1124921	313,603	YELLOWSTONE HOLDING COMPANY	COLUMBUS, MT	
2847357	425,069	1ST CENTENNIAL BANCORP	REDLANDS, CA	
2784920	347,129	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
2484202	317,906	1ST INDEPENDENCE FINANCIAL GRO	HARRODSBURG, KY	
2776813	373,174	1ST STATE BANCORP, INC.	BURLINGTON, NC	
1830240	407,283	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
1247576	345,329	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 529 bank holding companies.