

PEER GROUP 02

03/31/2005

03/31/2004

12/31/2004

12/31/2003

12/31/2002

Number of BHCs in Peer Group

83

76

83

76

75

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.57	3.56	3.61	3.63	3.85
+ Non-interest Income	1.22	1.31	1.26	1.37	1.32
- Overhead Expense	2.89	2.93	2.96	2.99	3.00
- Provision for Losses	0.12	0.18	0.14	0.27	0.32
+ Securities Gains (Losses)	0.02	0.06	0.03	0.07	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01	0.01
= Pretax Net Oper Income (TE)	1.84	1.84	1.82	1.82	1.91
Net Operating Income	1.19	1.20	1.16	1.14	1.21
Net Income	1.19	1.20	1.16	1.15	1.21
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.58	5.27	5.35	5.50	6.35
Interest Expense	1.71	1.44	1.43	1.59	2.19
Net Interest Income (TE)	3.89	3.85	3.93	3.92	4.16

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.16	0.20	0.21	0.33	0.42
Earnings Coverage of Net Losses (X)	5.75	31.26	18.24	14.76	12.75
Ln&Ls Allowance/Total Loans & Leases	1.36	1.53	1.39	1.55	1.54
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.57	0.72	0.58	0.76	0.90
30-89 Days Past Due Loans and Leases	0.70	0.78	0.64	0.83	1.03

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	27.55	27.11	27.41	28.23	28.80
Net ST Noncore Funding Dependence	17.44	16.31	17.60	17.39	17.78
Net Loans and Leases/Total Assets	62.39	60.92	61.79	60.36	59.86

CAPITALIZATION:

Tier 1 Leverage Ratio	8.59	8.40	8.56	8.32	8.16
Equity Capital/Total Assets	8.96	8.71	9.02	8.45	8.40
Net Loans&Ls/Equity Capital (X)	7.11	7.12	6.96	7.23	7.27
Cash Dividends/Net Income	30.61	29.72	30.52	31.72	28.35
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	8.71	9.35	8.87	9.10	10.16

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.28	0.52	0.22	1.29	1.21
Long-Term Debt/Equity Capital	2.95	4.14	2.94	4.59	3.37
Equity Investment in Subs/Equity Cap	109.45	110.12	109.88	109.96	108.42
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	103.13	114.15	146.67	198.50	158.96

PERCENT OF AVERAGE ASSETS	PEER GROUP 02				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Interest Income (TE)	5.14	4.89	4.92	5.10	5.89
Less: Interest Expense	1.57	1.33	1.32	1.48	2.03
Equals: Net Interest Income (TE)	3.57	3.56	3.61	3.63	3.85
Plus: Non-Interest Income	1.22	1.31	1.26	1.37	1.32
Equals: Adj Operating Income (TE)	4.82	4.92	4.92	5.03	5.21
Less: Overhead Expense	2.89	2.93	2.96	2.99	3.00
Less: Provision for Loan and Lease Losses	0.12	0.18	0.14	0.27	0.32
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.06	0.03	0.07	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01	0.01
Equals: Pretax Net Oper Inc (TE)	1.84	1.84	1.82	1.82	1.91
Less: Applicable Income Taxes (TE)	0.64	0.66	0.65	0.65	0.68
Less: Minority Interest	0.00	0.00	0.00	0.01	0.01
Equals: Net Operating Income	1.19	1.20	1.16	1.14	1.21
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.19	1.20	1.16	1.15	1.21
Memo: Net Income (Last Four Qtrs)	1.19	1.14	1.17	1.15	1.21
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.14	92.79	92.19	92.65	92.89
Avg Int-Bearing Funds / Avg Assets	77.55	79.91	78.26	80.25	80.79
Int Income (TE) / Avg Earning Assets	5.58	5.27	5.35	5.50	6.35
Int Expense / Avg Earning Assets	1.71	1.44	1.43	1.59	2.19
Net Int Inc (TE) / Avg Earn Assets	3.89	3.85	3.93	3.92	4.16
YIELD OR COST:					
Total Loans and Leases (TE)	6.15	5.87	5.94	6.24	6.99
Interest-Bearing Bank Balances	2.84	1.25	1.78	1.55	2.12
Fed Funds Sold & Reverse Repos	2.38	0.97	1.32	1.11	1.67
Trading Assets	3.16	2.29	3.75	3.73	4.74
Total Earning Assets	5.46	5.16	5.22	5.39	6.23
Investment Securities (TE)	4.21	4.09	4.09	4.16	5.23
U. S. Treasury & Agency Sec (excl MBS)	3.42	3.09	3.15	3.21	4.35
Mortgage-Backed Securities	4.13	3.97	3.96	3.71	5.07
All Other Securities	5.79	6.23	6.59	6.79	7.01
Interest-Bearing Deposits	1.67	1.41	1.43	1.63	2.32
Time Deposits of \$100K or More	2.61	2.24	2.25	2.45	3.11
Time Deposits < \$100K	2.54	2.28	2.28	2.63	3.60
Other Domestic Deposits	0.97	0.64	0.72	0.74	1.17
Foreign Deposits	1.59	1.26	1.36	1.51	2.81
Fed Funds Purchased and Repos	2.25	1.19	1.46	1.38	1.96
Other Borrowed Funds & Trading Liab	3.40	3.11	3.11	3.37	4.23
All Interest-Bearing Funds	2.03	1.67	1.69	1.85	2.51

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03/31/2005

03/31/2004

12/31/2004

12/31/2003

12/31/2002

	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Avg Personnel Exp Per Employee (\$000)	16	15	60	57	53
Avg Assets per Employee (\$000)	4,230	3,940	3,977	3,766	3,542
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.74	3.62	3.14	2.86	3.24
Overhead Exp / NII + Non-Int Income	60.68	61.13	61.71	61.00	58.32
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.89	2.93	2.96	2.99	3.00
Personnel Expense	1.59	1.63	1.59	1.60	1.58
Net Occupancy Expense	0.40	0.42	0.41	0.42	0.44
Other Operating Expenses	0.87	0.88	0.95	0.97	0.97
Overhead Less Non-Interest Income	1.63	1.59	1.66	1.59	1.64
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	59.24	59.88	60.33	59.72	57.19
Personnel Expense	32.87	33.34	32.67	32.22	30.34
Net Occupancy Expense	8.29	8.51	8.34	8.37	8.35
Other Operating Expenses	17.65	17.92	18.98	19.16	18.40
Total Non-Interest Income	24.60	25.95	25.47	26.88	24.73
Fiduciary Activities Income	2.05	2.05	1.88	2.02	1.98
Serv Charges on Deposit Accts - Domestic	7.16	7.99	7.86	8.00	7.42
Trading Revenue	0.16	0.27	0.22	0.27	0.26
Investment Banking Fees & Commissions	1.36	1.79	1.51	1.47	1.13
Venture Capital Revenue	0.00	0.00	0.00	-0.01	-0.02
Net Servicing Fees	0.49	0.16	0.34	0.35	0.22
Net Securitization Income	0.00	0.00	0.00	0.01	0.04
Insurance Activities Revenue	1.12	1.31	0.98	1.08	0.88
Net Gain (Loss) - Sales Loans, OREO, Oth	1.41	1.41	1.61	2.34	1.88
Other Non-Interest Income	7.19	7.33	7.04	7.59	7.34
Overhead Less Non-Interest Income	34.24	33.49	34.25	32.56	32.26
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	30.24	30.11	29.88	28.54	29.02
Appl Inc Tax+TE/Pretax NOI+TE	35.24	35.78	35.29	35.18	35.87

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate Loans	43.80	41.08	42.71	40.18	38.93
Commercial and Industrial Loans	11.20	11.28	11.37	11.41	11.73
Loans to Individuals	4.48	5.28	4.50	5.40	6.08
Loans to Depository Institutions	0.02	0.05	0.03	0.05	0.05
Agricultural Loans	0.35	0.46	0.36	0.47	0.52
Other Loans and Leases	1.64	1.79	1.62	1.80	1.76
Net Loans and Leases	62.39	60.92	61.79	60.36	59.86
Debt Securities Over 1 Year	22.47	24.35	23.18	25.16	23.85
Mutual Funds and Equity Securities	0.26	0.29	0.24	0.30	0.30
Subtotal	86.38	86.42	86.66	86.48	85.09
Interest-Bearing Bank Balances	0.26	0.34	0.32	0.31	0.39
Federal Funds Sold & Reverse Repos	0.98	1.27	1.00	0.69	1.04
Debt Securities 1 Year or Less	2.03	2.04	1.79	2.15	3.43
Trading Assets	0.03	0.07	0.03	0.04	0.05
Total Earning Assets	90.46	91.06	90.57	90.78	90.77
Non-Int Cash and Due From Dep Inst	2.40	2.53	2.28	2.86	3.17
Acceptances	0.01	0.01	0.02	0.02	0.02
Other Real Estate Owned	0.05	0.06	0.05	0.06	0.07
All Other Assets	6.98	6.28	6.95	6.21	5.89
MEMORANDA:					
Short-Term Investments	3.67	4.19	3.48	3.85	5.36
U. S. Treasury Securities	0.37	0.51	0.38	0.61	0.75
U. S. Agency Securities (excl MBS)	5.63	5.99	5.66	5.85	5.95
Municipal Securities	2.64	2.74	2.60	2.75	2.66
Mortgage-Backed Securities	14.17	15.42	14.50	16.01	14.94
Asset-Backed Securities	0.04	0.04	0.09	0.05	0.10
Other Debt Securities	0.68	0.74	0.65	0.84	1.14
RE Loans Secured by 1-4 Family	16.40	15.06	15.37	14.88	15.13
Revolving	3.34	2.68	3.45	2.57	2.25
Closed-End, Sec by First Liens	11.19	10.56	10.34	10.51	11.07
Closed-End, Sec by Junior Liens	1.18	1.20	1.19	1.17	1.29
Commercial Real Estate Loans	25.07	23.14	24.84	22.38	20.36
Construction and Land Dev	6.23	5.49	6.00	5.31	4.84
Multifamily	1.69	1.80	1.50	1.71	1.32
Nonfarm Nonresidential	16.09	15.33	16.32	14.90	13.91
RE Loans Secured by Farmland	0.58	0.68	0.57	0.64	0.58
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	69.85	66.95	68.58	65.89	63.95
RE Loans Secured by 1-4 Family	26.20	24.35	24.31	24.34	24.86
Revolving	5.21	4.21	5.47	4.09	3.61
Closed-End	20.45	19.42	18.55	19.55	20.60
Commercial Real Estate Loans	38.87	36.63	38.52	35.66	32.58
Construction and Land Dev	9.59	8.68	9.15	8.47	7.71
Multifamily	2.62	2.85	2.35	2.71	2.15
Nonfarm Nonresidential	25.05	24.38	25.47	23.89	22.21
RE Loans Secured by Farmland	0.90	1.09	0.88	1.05	0.95
Loans to Depository Institutions	0.03	0.08	0.05	0.08	0.09
Commercial and Industrial Loans	17.72	18.50	18.45	19.10	19.95
Loans to Individuals	7.07	8.58	7.21	8.91	10.15
Credit Card Loans	0.15	0.20	0.16	0.21	0.32
Agricultural Loans	0.54	0.75	0.56	0.77	0.85
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.73	3.04	2.74	3.08	2.96

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Short-Term Investments	3.67	4.19	3.48	3.85	5.36
Liquid Assets	24.91	27.29	25.49	27.76	27.65
Investment Securities	25.47	27.52	26.00	28.26	28.70
Net Loans and Leases	62.39	60.92	61.79	60.36	59.86
Net Lns, Ls & Stdby Ltrs of Credit	63.89	62.49	63.32	61.91	61.37
Core Deposits	59.47	59.54	59.34	59.55	58.49
Noncore Funding	28.11	28.27	28.17	28.80	30.21
Time Deposits of \$100K or More	12.17	11.37	11.26	11.27	12.68
Foreign Deposits	0.30	0.52	0.37	0.60	0.58
Fed Funds Purchased and Repos	5.93	6.39	5.31	6.69	6.14
Net Fed Funds Purchased (Sold)	4.40	4.81	4.51	5.69	5.30
Commercial Paper	0.00	0.00	0.00	0.01	0.02
Oth Borrowings W/Rem Mat 1 Yr or Less	2.73	2.44	3.06	2.62	2.40
Earning Assets Repr in 1 Year	40.50	39.21	40.30	39.20	40.42
Int-Bearing Liab Repr in 1 Year	24.14	25.95	24.19	25.88	27.82
Long-Term Debt Repr in 1 Year	0.52	0.84	0.52	0.60	0.56
Net Assets Repriceable in 1 Year	15.87	11.97	14.72	11.93	11.03
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	27.55	27.11	27.41	28.23	28.80
Net ST Noncore Funding Dependence	17.44	16.31	17.60	17.39	17.78
Short-Term Inv/ST Noncore Funding	25.55	30.72	25.16	25.58	32.87
Liq Asts-ST Noncore Fndg/Nonliq Asts	8.33	12.61	8.83	13.08	10.32
Net Loans and Leases/Total Deposits	85.38	83.41	85.20	82.51	81.61
Net Loans and Leases/Core Deposits	109.50	105.39	107.41	104.77	107.41
Held-To-Mat Sec Appr(Depr)/Eq Cap	-0.35	1.19	0.27	0.93	1.45
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-2.18	5.02	0.71	2.78	6.27
Struct Notes Appr(Depr)/Eq Cap	-0.16	0.08	-0.05	-0.06	0.16
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.61	8.95	10.02	8.58	9.52
Available-For-Sale Securities	89.39	91.05	89.98	91.42	90.48
U.S. Treasury Securities	1.51	2.24	1.59	2.61	3.41
U.S. Agency Securities (excl MBS)	23.96	24.33	23.47	23.28	22.99
Municipal Securities	10.83	10.28	10.52	10.16	10.77
Mortgage-Backed Securities	54.59	54.26	55.55	55.17	51.99
Asset-Backed Securities	0.16	0.15	0.34	0.17	0.29
Other Debt Securities	2.46	2.72	2.29	3.10	4.11
Mutual Funds and Equity Securities	1.16	1.25	1.06	1.20	1.28
Debt Securities 1 Year or Less	8.86	9.32	8.23	9.88	13.67
Debt Securities 1 To 5 Years	29.17	29.58	31.20	25.71	31.06
Debt Securities Over 5 Years	58.45	57.10	57.05	60.95	51.24
Pledged Securities	59.19	56.17	59.61	53.96	54.76
Structured Notes, Fair Value	0.62	0.55	0.67	0.50	0.11

ANALYSIS RATIOS	PEER GROUP 02				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Provision for Ln&Ls Losses/Avg Assets	0.12	0.18	0.14	0.27	0.32
Provision for Ln&Ls Losses/Avg Lns&Ls	0.18	0.29	0.23	0.44	0.52
Provision for Ln&Ls Losses/Net Losses	119.29	201.24	109.93	129.88	135.31
Ln&Ls Allowance/Total Loans & Leases	1.36	1.53	1.39	1.55	1.54
Ln&Ls Allowance/Net Ln&Ls Losses (X)	13.30	18.23	9.62	6.57	5.31
ALL/Nonaccrual Assets	408.33	349.33	388.46	314.16	284.48
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	300.03	258.94	286.23	245.33	207.03
Gross Ln&Ls Losses/Avg Loans & Leases	0.26	0.33	0.34	0.47	0.54
Recoveries/Avg Loans and Leases	0.09	0.12	0.12	0.12	0.10
Net Losses/Avg Loans and Leases	0.16	0.20	0.21	0.33	0.42
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	8.18	7.61	32.98	25.50	25.77
Earnings Coverage of Net Losses (X)	5.75	31.26	18.24	14.76	12.75
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.05	0.06	0.09	0.10
RE Loans Secured By 1-4 Family	0.04	0.07	0.05	0.08	0.08
Revolving	0.02	0.04	0.03	0.04	0.04
Closed-End	0.06	0.07	0.06	0.10	0.09
Commercial Real Estate Loans	0.02	0.04	0.05	0.09	0.10
Construction and Land Dev	0.01	0.01	0.03	0.06	0.10
Multifamily	0.00	0.00	0.01	0.01	0.03
Nonfarm Nonresidential	0.01	0.05	0.07	0.10	0.08
RE Loans Secured by Farmland	0.00	0.00	0.01	0.01	0.08
Commercial and Industrial Loans	0.25	0.26	0.37	0.64	0.80
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.86	1.01	0.93	1.04	1.05
Credit Card Loans	1.33	2.35	3.05	0.45	2.91
Agricultural Loans	-0.02	0.14	0.07	0.38	0.17
Loans to Foreign Governments & Inst	0.00	0.47	0.12	0.00	0.00
Other Loans and Leases	0.50	0.28	0.47	1.00	0.97

PERCENT OF LOANS AND LEASES

03/31/2005

03/31/2004

12/31/2004

12/31/2003

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30-89 Days PD Loans and Leases	0.70	0.78	0.64	0.83	1.03
90+ Days PD Loans and Leases	0.07	0.11	0.08	0.11	0.14
Nonaccrual Loans and Leases	0.50	0.64	0.51	0.68	0.79
90+ Days PD and Nonaccrual Loans and Leases	0.59	0.77	0.61	0.82	0.94
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.01	0.01	0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.70	0.78	0.64	0.83	1.03
90+ Days Past Due Assets	0.07	0.11	0.08	0.11	0.14
Nonaccrual Assets	0.50	0.64	0.52	0.69	0.79
30+ Days PD & Nonaccrual Assets	1.34	1.55	1.29	1.69	1.98

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.38	0.48	0.38	0.50	0.57
90+ PD & Nonaccrual Assets + OREO	0.45	0.55	0.45	0.58	0.66

RESTRUCTURED & NONACCRUAL LNS&LS
+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.38	0.47	0.38	0.51	0.58
Allowance for Loan & Lease Losses	45.05	52.15	45.17	56.32	63.63
Equity Cap + ALLL	4.04	5.06	3.99	5.50	6.22
Tier 1 Cap + ALLL	4.23	5.32	4.26	5.69	6.55
Loans & Leases + RE Acquired	0.61	0.78	0.63	0.84	0.96

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate - 30-89 Days PD	0.63	0.71	0.56	0.73	0.84
- 90+ Days Past Due	0.06	0.10	0.07	0.10	0.11
- Nonaccrual	0.45	0.56	0.43	0.62	0.77
Coml & Indl - 30-89 Days PD	0.78	0.95	0.70	1.01	1.04
- 90+ Days Past Due	0.08	0.09	0.07	0.10	0.13
- Nonaccrual	0.84	1.20	0.89	1.24	1.13
Individuals - 30-89 Days PD	1.04	1.18	1.22	1.49	1.67
- 90+ Days Past Due	0.11	0.13	0.12	0.15	0.17
- Nonaccrual	0.15	0.16	0.19	0.19	0.21
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.51	0.44	0.22	0.48	0.67
- 90+ Days Past Due	0.04	0.03	0.01	0.08	0.03
- Nonaccrual	0.26	0.70	0.30	0.50	1.12
Foreign Govts- 30-89 Days PD	0.01	0.23	0.01	0.29	2.04
- 90+ Days Past Due	0.00	0.00	0.02	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	16.67
Other Lns&Ls - 30-89 Days PD	0.54	0.49	0.48	0.82	1.03
- 90+ Days Past Due	0.06	0.06	0.04	0.06	0.06
- Nonaccrual	0.20	0.30	0.24	0.21	0.39
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.70	0.78	0.76	0.95	1.09
- 90+ Days Past Due	0.09	0.12	0.09	0.14	0.15
- Nonaccrual	0.42	0.50	0.38	0.52	0.56
Revolving - 30-89 Days PD	0.47	0.31	0.35	0.41	0.45
- 90+ Days Past Due	0.04	0.03	0.04	0.03	0.03
- Nonaccrual	0.13	0.14	0.09	0.13	0.11
Closed-End - 30-89 Days PD	0.79	0.87	0.90	1.04	1.23
- 90+ Days Past Due	0.11	0.14	0.10	0.16	0.17
- Nonaccrual	0.46	0.62	0.42	0.65	0.60
- Jr Lien 30-89 Days PD	0.08	0.11	0.08	0.11	0.11
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.02
- Jr Lien Nonaccrual	0.06	0.07	0.06	0.08	0.06
Commercial RE - 30-89 Days PD	0.58	0.64	0.37	0.57	0.62
- 90+ Days Past Due	0.04	0.05	0.04	0.05	0.08
- Nonaccrual	0.45	0.63	0.49	0.69	0.85
Const & Dev - 30-89 Days PD	0.70	0.58	0.45	0.50	0.66
- 90+ Days Past Due	0.02	0.02	0.04	0.06	0.07
- Nonaccrual	0.20	0.34	0.21	0.42	0.61
Multi family - 30-89 Days PD	0.32	0.26	0.28	0.32	0.33
- 90+ Days Past Due	0.02	0.02	0.02	0.01	0.01
- Nonaccrual	0.17	0.22	0.20	0.16	0.43
Nonfarm Nres- 30-89 Days PD	0.53	0.69	0.33	0.52	0.63
- 90+ Days Past Due	0.04	0.06	0.04	0.05	0.07
- Nonaccrual	0.54	0.63	0.51	0.66	0.75
Farmland - 30-89 Days PD	0.58	0.78	0.39	0.44	0.96
- 90+ Days Past Due	0.03	0.04	0.03	0.03	0.03
- Nonaccrual	0.41	0.49	0.49	0.59	0.88
Credit Card - 30-89 Days PD	1.33	1.39	1.72	1.36	1.56
- 90+ Days Past Due	0.54	0.70	0.84	0.57	0.78
- Nonaccrual	0.07	0.11	0.10	0.10	0.15

CAPITAL RATIOS

03/31/2005

03/31/2004

12/31/2004

12/31/2003

12/31/2002

Tier 1 Leverage Ratio	8.59	8.40	8.56	8.32	8.16
Tier 1 RBC Ratio	11.70	11.91	11.81	11.85	11.73
Total Risk-Based Capital Ratio	13.39	13.72	13.49	13.70	13.42
Tangible Tier 1 Leverage Ratio	8.44	8.25	8.40	8.18	8.01
Tangible Common Eq Cap/Tan Assets	6.90	7.16	6.92	7.02	7.18

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	18.06	17.04	17.52	17.08	15.78
Standby Letters of Credit	1.30	1.33	1.26	1.29	1.18
Commercial & Similar Letters of Credit	0.11	0.13	0.12	0.13	0.14

Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00

TYPE OF DERIVATIVE INSTRUMENT:

Derivative Contracts	4.14	4.31	3.67	3.65	3.50
Interest Rate Contracts	3.61	3.48	3.00	3.08	3.09
Interest Rate Futures & Forward Contr	0.24	0.39	0.19	0.15	0.31
Written Options Contr (Int Rate)	0.11	0.08	0.08	0.06	0.05
Purchased Options Contr (Int Rate)	0.04	0.17	0.03	0.19	0.23
Interest Rate Swaps	2.50	1.97	2.16	1.97	1.60

Foreign Exchange Contracts	0.06	0.18	0.10	0.08	0.08
Futures & Forward Foreign Exch Contr	0.04	0.15	0.07	0.04	0.06
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00

Equity, Commodity, & Other Deriv Contr	0.05	0.07	0.03	0.03	0.01
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.01	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.01	0.03	0.01	0.01	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00

PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments	29.14	28.34	30.57	29.94	27.15
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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Interest Rate Contracts	92.61	91.63	89.30	91.16	92.70
Foreign Exchange Contracts	4.70	6.35	8.28	5.03	6.25
Equity, Comm, & Other Contracts	1.36	2.18	1.07	2.44	0.50
Futures and Forwards	18.69	24.64	19.44	22.62	33.10
Written Options	9.50	9.71	8.75	9.49	5.50
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	8.93	9.63	8.38	9.49	5.48
Purchased Options	3.46	4.82	4.12	5.43	5.67
Exchange-Traded	0.00	0.00	0.00	0.02	0.04
Over-The-Counter	3.09	4.16	3.67	4.79	5.27
Swaps	57.28	56.39	56.51	57.81	50.05
Held for Trading	11.17	9.61	9.53	8.51	10.27
Interest Rate Contracts	3.54	4.58	1.96	4.01	5.78
Foreign Exchange Contracts	3.78	2.84	3.96	2.44	1.86
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.07
Non-Traded	88.83	90.39	90.47	91.49	89.73
Interest Rate Contracts	78.52	77.88	77.76	79.53	77.77
Foreign Exchange Contracts	0.31	1.58	0.93	1.14	1.93
Equity, Comm, & Other Contracts	1.15	1.99	0.95	2.32	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	84.51	81.24	84.33	83.43	89.93
One Year or Less	26.39	27.93	24.79	20.28	37.91
Over 1 Year to 5 Years	26.16	30.22	26.13	32.71	23.58
Over 5 Years	17.65	15.88	17.84	15.76	15.63
Gross Negative Fair Value (Abs Val)	0.93	1.13	0.89	1.05	1.30
Gross Positive Fair Value	0.56	1.18	0.73	1.08	0.96
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.01	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.01	0.00	0.00	0.01
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.02	0.05	0.02	0.03	0.04
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.03	0.20	0.17	0.13	0.00
Decr (Incr) in Int Expense/Net Income	0.53	0.83	0.85	0.81	0.75
Net Incr (Decr) Nonint Alloc/Net Income	-0.01	0.44	0.07	0.15	0.17
Incr (Decr) in Net Income/Net Income	0.77	1.96	1.81	1.36	2.34

INSURANCE ACTIVITIES

03/31/2005

03/31/2004

12/31/2004

12/31/2003

12/31/2002

ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.02	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	28.05	33.45	29.55	33.40	33.82
Ins Under Assets(L/H)/Tot Ins Und Ast	71.95	66.55	70.45	66.60	66.18
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	9.98
Ins Activities Revenue/Adj Oper Inc	1.12	1.31	0.98	1.08	0.88
Premium Inc/Ins Activities Revenue	6.12	7.74	6.28	3.74	3.79
Credit Rel Prem Inc/Tot Prem Inc	76.47	71.78	71.06	79.48	72.25
Other Prem Inc/Total Prem Inc	23.53	28.22	28.94	20.52	27.75
Ins Under Net Income/Consol Net Income	0.07	0.13	0.08	0.09	0.03
Ins Net Inc (P/C)/Equity (P/C)	10.74	16.19	11.01	14.22	1.62
Ins Net Inc (L/H)/Equity (L/H)	7.44	7.08	9.00	10.63	16.07
Insur Ben, Losses, Exp/Insur Premiums	871.97	92.76	114.83	101.68	75.42
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.01	0.03	0.00	0.03	0.12
Reinsurance Recov(L/H)/Tot Assets(L/H)	4.78	2.18	2.00	2.28	3.99
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.48	8.47	9.18	7.23	N/A
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	1.11	276.04	0.92	69.44	110.63
Cost: Interest-Bearing Deposits	1.59	1.26	1.36	1.51	2.81
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	3.30	N/A	N/A	10.49	11.72
Commercial and Industrial Loans	0.01	0.70	3.11	2.50	0.92
Foreign Governments and Inst	0.00	0.47	0.12	0.00	0.00
Leases	2.47	1.23	0.95	3.05	144.08
GROWTH RATES:					
Net Loans and Leases	16.65	-16.55	10.96	-2.96	-12.08
Total Selected Assets	0.76	54.69	25.11	9.39	64.19
Deposits	28.31	519.74	44.03	286.51	42.21

PROFITABILITY:	PEER GROUP 02				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Net Income/Avg Equity Capital	13.32	13.85	13.17	13.54	14.46
Bank Net Inc/Avg Eq Inv in Banks	14.21	14.13	13.50	14.00	15.05
Nonbk Net Inc/Avg Eq Inv in Nonbanks	8.01	6.91	5.05	4.25	4.39
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.77	10.65	9.54	8.83	11.52
Bank Net Income/Parent Net Income	87.33	87.59	88.13	86.82	85.84
Nonbank Net Income/Parent Net Income	2.10	2.17	1.82	1.47	1.85
Sub BHCs Net Inc/Parent Net Income	87.03	73.58	65.56	83.42	89.23
LEVERAGE:					
Total Liabilities/Equity	21.64	24.06	22.96	23.87	19.41
Total Debt/Equity Capital	3.64	5.35	3.60	6.23	4.92
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.36	19.29	18.71	19.25	14.12
Tot Debt+Lns Guaranteed for Affl/Equity	3.65	5.47	3.66	6.29	5.15
Total Debt/Eq Cap - Exc Over Fair Value	3.74	5.40	3.66	6.30	4.95
Long-Term Debt/Equity Capital	2.95	4.14	2.94	4.59	3.37
Short-Term Debt/Equity Capital	0.28	0.52	0.22	1.29	1.21
Current Portion of LT Debt/Equity	0.03	0.07	0.03	0.07	0.02
Exc Cost Over Fair Value/Equity Cap	0.17	0.34	0.31	0.34	0.23
Long-Term Debt/Consolidated LT Debt	3.98	9.07	8.07	9.99	9.41
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	109.45	110.12	109.88	109.96	108.42
Total Investment in Subs/Equity	112.27	112.86	112.60	113.23	111.05
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	94.99	96.42	95.41	96.43	97.32
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	97.47	99.18	98.30	99.66	99.86
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.72	0.75	0.85	0.83	0.67
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.32	2.19	2.33	2.38	1.98
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	109.26	126.04	144.43	194.12	153.00
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	103.13	114.15	146.67	198.50	158.96
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	79.12	83.56	103.99	120.14	104.77
Pretax Oper Inc + Int Exp/Int Expense	13336.1	8592.02	38177.5	12397.1	6513.60
Div + Int From Subs/Int Exp + Div	139.51	195.12	218.58	359.10	233.52
Fees+Other Inc From Subs/Sal + Oth Exp	13.09	14.99	14.46	15.50	16.69
Net Inc/Curr Port of LT Debt+Pfd Div(X)	983.09	445.51	3661.92	3879.21	1032.61
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	1.94	1.57	2.06	1.91	0.64
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.09	0.00	0.07	0.63
Nonaccrual	0.00	0.13	0.00	0.25	12.92
Total	0.00	0.22	0.00	0.32	13.55
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	1.06	1.63	1.16	1.80	1.45
Combined Thrift Assets	0.00	0.03	0.00	0.03	0.07
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 02				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Div Paid/Inc Before Undist Inc	107.45	81.05	63.70	60.27	53.70
Dividends Paid/Net Income	30.61	29.72	30.52	32.17	28.34
Net Income - Dividends/Avg Equity	8.71	9.36	8.87	9.07	10.17
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	102.69	128.55	143.39	162.44	158.52
Dividends From Nonbank Subs	2.17	1.06	2.42	2.56	2.44
Dividends From Subsidiary BHCs	9.14	10.92	11.14	10.55	14.80
Dividends From All Subsidiaries	128.58	170.53	207.75	238.11	221.85
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	42.51	44.99	53.11	66.17	54.76
Interest Income From Bank Subs	0.81	0.54	0.74	0.41	0.47
Mgt & Service Fees From Bank Subs	4.95	4.09	5.65	3.65	3.85
Other Income From Bank Subs	0.06	0.00	0.04	0.02	0.00
Operating Income From Bank Subs	49.62	52.89	66.60	80.24	68.72
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	39.59	21.26	43.01	53.29	56.33
Interest Income From Nonbank Subs	2.54	5.53	4.82	8.49	35.70
Mgt & Serv Fees From Nonbank Subs	1.18	0.87	1.80	2.16	2.83
Other Income From Nonbank Subs	0.00	0.00	0.00	0.09	0.00
Operating Inc From Nonbank Subs	50.64	34.54	61.28	93.58	157.48
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	36.08	63.71	39.60	47.59	35.40
Interest Inc From Subsidiary BHCs	0.11	0.10	0.03	0.12	1.16
Mgt & Serv Fees From Sub BHCs	2.62	6.57	2.35	2.93	5.63
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	38.82	70.39	51.31	50.63	42.20
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	50.68	55.46	62.57	64.84	62.86
Interest Income From Bank Subs	2.38	2.86	0.84	0.72	0.48
Mgt & Serv Fees From Bank Subs	6.25	6.39	5.40	4.88	3.65
Other Income From Bank Subs	0.03	0.00	0.01	0.05	0.00
Operating Income From Bank Subs	68.93	71.99	76.88	76.58	70.73
Dividends From Nonbank Subs	1.11	0.46	0.85	1.17	0.94
Interest Income From Nonbank Subs	0.19	0.31	0.17	0.19	0.20
Mgt & Serv Fees From Nonbank Subs	0.03	0.10	0.03	0.07	0.08
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.13	1.56	1.48	1.80	1.71
Dividends From Subsidiary BHCs	5.37	4.85	4.97	9.17	9.29
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.01	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	5.79	6.97	5.67	10.08	10.91
Loans and Adv From Subs/ST Debt	3091.27	998.71	2182.18	643.37	416.57
Loans and Adv From Subs/Total Debt	752.14	541.84	635.17	274.58	156.97

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									83
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.57	2.06	2.71	3.18	3.55	3.97	4.32	4.50	83
+ Non-interest Income	1.22	0.36	0.50	0.74	1.12	1.58	2.28	3.15	83
- Overhead Expense	2.89	1.50	1.80	2.26	2.86	3.37	4.35	4.97	83
- Provision for Losses	0.11	-0.03	0.00	0.05	0.10	0.18	0.24	0.35	83
+ Securities Gains (Losses)	0.01	-0.06	-0.00	0.00	0.00	0.02	0.12	0.15	83
+ Other Tax Equiv Adjustments	-0.00	-0.14	-0.01	0.00	0.00	0.00	0.00	0.03	83
= Pretax Net Oper Income (TE)	1.84	0.72	1.00	1.41	1.84	2.23	2.67	2.85	83
Net Operating Income	1.19	0.44	0.66	0.90	1.21	1.45	1.68	1.86	83
Net Income	1.19	0.44	0.66	0.90	1.21	1.45	1.68	1.86	83
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.57	4.30	4.78	5.24	5.60	5.85	6.14	6.82	83
Interest Expense	1.70	0.87	1.03	1.39	1.68	2.00	2.25	2.43	83
Net Interest Income (TE)	3.89	2.15	2.84	3.49	3.91	4.32	4.77	4.99	83
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.15	-0.06	-0.02	0.02	0.12	0.28	0.40	0.47	83
Earnings Coverage of Net Losses (X)	5.74	-296.38	-138.73	5.74	11.44	27.21	82.92	122.25	83
Ln&Ls Allowance/Total Loans & Leases	1.36	0.81	0.96	1.08	1.30	1.54	1.99	2.21	83
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.56	0.01	0.13	0.32	0.52	0.74	1.13	1.40	83
30-89 Days Past Due Loans and Leases	0.70	0.16	0.23	0.43	0.68	0.91	1.15	1.75	83
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	27.55	-0.75	9.13	18.96	29.69	35.36	44.34	55.61	83
Net ST Noncore Funding Dependence	17.43	-2.39	0.27	8.83	17.11	24.66	34.20	37.49	83
Net Loans and Leases/Total Assets	62.39	34.94	42.94	54.74	64.70	69.83	73.48	75.49	83
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.59	6.57	6.83	7.57	8.36	9.65	10.94	11.21	83
Equity Capital/Total Assets	8.95	6.00	6.74	7.61	8.71	10.03	11.69	12.98	83
Net Loans&Ls/Equity Capital (X)	7.11	3.49	4.24	5.76	6.90	8.63	9.76	10.43	83
Cash Dividends/Net Income	30.61	0.00	0.00	14.74	35.32	47.86	60.84	70.32	81
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Retained Earnings/Avg Equity Cap	8.71	0.83	2.82	6.04	8.49	11.33	14.72	15.81	83
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.28	0.00	0.00	0.00	0.00	0.01	1.91	3.76	83
Long-Term Debt/Equity Capital	2.95	0.00	0.00	0.00	0.00	3.64	17.13	22.04	83
Equity Investment in Subs/Equity Cap	109.45	73.82	80.57	99.71	110.31	119.68	129.08	141.20	83
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	103.12	-17.40	6.41	51.40	86.42	139.01	221.16	440.27	82

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.13	4.11	4.42	4.86	5.17	5.35	5.63	6.34	83
Less: Interest Expense	1.57	0.80	0.94	1.28	1.54	1.83	2.10	2.41	83
Equals: Net Interest Income (TE)	3.57	2.06	2.71	3.18	3.55	3.97	4.32	4.50	83
Plus: Non-Interest Income	1.22	0.36	0.50	0.74	1.12	1.58	2.28	3.15	83
Equals: Adj Operating Income (TE)	4.82	3.05	3.43	4.20	4.80	5.24	6.35	6.79	83
Less: Overhead Expense	2.89	1.50	1.80	2.26	2.86	3.37	4.35	4.97	83
Less: Provision for Loan and Lease Losses	0.11	-0.03	0.00	0.05	0.10	0.18	0.24	0.35	83
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Plus: Realized G/L on AFS Sec	0.01	-0.06	-0.00	0.00	0.00	0.02	0.12	0.15	83
Plus: Other Tax Equiv Adjustments	-0.00	-0.14	-0.01	0.00	0.00	0.00	0.00	0.03	83
Equals: Pretax Net Oper Inc (TE)	1.84	0.72	1.00	1.41	1.84	2.23	2.67	2.85	83
Less: Applicable Income Taxes (TE)	0.64	0.12	0.29	0.46	0.63	0.76	1.01	1.08	83
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	83
Equals: Net Operating Income	1.19	0.44	0.66	0.90	1.21	1.45	1.68	1.86	83
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Equals: Net Income	1.19	0.44	0.66	0.90	1.21	1.45	1.68	1.86	83
Memo: Net Income (Last Four Qtrs)	1.19	0.36	0.66	0.92	1.19	1.45	1.69	1.84	83
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.13	87.52	87.86	90.17	92.26	93.85	96.26	97.65	83
Avg Int-Bearing Funds / Avg Assets	77.54	63.32	67.02	73.45	77.54	82.19	85.89	87.74	83
Int Income (TE) / Avg Earning Assets	5.57	4.30	4.78	5.24	5.60	5.85	6.14	6.82	83
Int Expense / Avg Earning Assets	1.70	0.87	1.03	1.39	1.68	2.00	2.25	2.43	83
Net Int Inc (TE) / Avg Earn Assets	3.89	2.15	2.84	3.49	3.91	4.32	4.77	4.99	83
YIELD OR COST:									
Total Loans and Leases (TE)	6.15	5.30	5.48	5.82	6.09	6.45	6.87	7.23	83
Interest-Bearing Bank Balances	2.83	0.00	0.46	1.66	2.23	3.62	5.17	11.41	76
Fed Funds Sold & Reverse Repos	2.38	0.67	2.07	2.31	2.40	2.48	2.67	2.97	74
Trading Assets	3.15	0.00	0.00	0.00	2.50	4.12	9.09	16.43	26
Total Earning Assets	5.45	4.22	4.68	5.16	5.48	5.69	6.12	6.67	83
Investment Securities (TE)	4.21	2.86	3.22	3.86	4.24	4.57	5.01	5.22	83
U.S. Treasury & Agency Sec (excl MBS)	3.41	1.92	2.35	2.75	3.24	3.97	4.80	5.35	83
Mortgage-Backed Securities	4.13	3.01	3.42	3.73	4.14	4.46	4.81	4.97	83
All Other Securities	5.79	2.89	3.40	4.74	5.84	6.77	7.61	8.50	83
Interest-Bearing Deposits	1.67	0.74	1.12	1.44	1.67	1.89	2.20	2.30	83
Time Deposits of \$100K or More	2.61	1.49	1.88	2.32	2.62	2.92	3.20	3.83	83
Time Deposits < \$100K	2.54	1.53	1.82	2.12	2.50	2.89	3.28	3.57	83
Other Domestic Deposits	0.96	0.39	0.56	0.73	0.94	1.15	1.38	1.72	83
Foreign Deposits	1.59	0.00	0.02	0.67	1.70	2.40	2.42	2.45	11
Fed Funds Purchased and Repos	2.25	1.36	1.54	1.87	2.13	2.54	3.11	3.60	80
Other Borrowed Funds & Trading Liab	3.40	1.58	2.07	2.64	3.25	4.02	5.30	6.34	80
All Interest-Bearing Funds	2.02	1.08	1.42	1.75	2.03	2.27	2.68	2.84	83

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	15.72	10.54	11.10	12.41	15.00	18.03	22.36	26.33	83
Avg Assets per Employee (\$000)	4229.77	1994.42	2529.85	3152.78	3752.27	5025.02	7133.09	10254.3	83

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.73	0.00	0.00	0.35	2.32	4.39	8.18	12.05	83
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Overhead Exp / NII + Non-Int Income	60.68	41.10	45.15	55.36	61.00	66.44	72.95	83.78	83
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PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.89	1.50	1.80	2.26	2.86	3.37	4.35	4.97	83
Personnel Expense	1.59	0.81	0.89	1.18	1.53	1.87	2.27	2.89	83
Net Occupancy Expense	0.40	0.19	0.24	0.31	0.39	0.49	0.58	0.66	83
Other Operating Expenses	0.86	0.42	0.54	0.64	0.81	1.00	1.29	1.66	83

Overhead Less Non-Interest Income	1.62	0.64	0.96	1.26	1.60	1.90	2.16	3.03	83
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PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	59.23	37.97	43.19	52.78	59.49	65.37	72.48	82.15	83
Personnel Expense	32.87	19.04	22.80	29.06	33.18	36.90	41.47	43.79	83
Net Occupancy Expense	8.28	5.09	5.63	7.13	8.37	9.25	10.50	11.39	83
Other Operating Expenses	17.64	11.13	12.09	14.40	17.29	19.97	25.00	28.72	83

Total Non-Interest Income	24.60	8.92	12.69	17.93	22.30	31.69	39.55	42.87	83
Fiduciary Activities Income	2.04	0.00	0.00	0.07	1.18	3.59	6.08	9.21	83
Serv Charges on Deposit Accts - Domestic	7.16	1.07	1.72	4.55	7.01	9.70	13.17	15.81	83
Trading Revenue	0.16	-0.02	0.00	0.00	0.00	0.00	0.91	3.76	83
Investment Banking Fees & Commissions	1.36	0.00	0.00	0.33	0.95	1.94	4.34	7.62	83
Venture Capital Revenue	-0.00	-0.12	0.00	0.00	0.00	0.00	0.00	0.04	83
Net Servicing Fees	0.49	-0.01	0.00	0.00	0.16	0.59	2.29	3.52	83
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Insurance Activities Revenue	1.11	0.00	0.00	0.00	0.34	1.64	5.29	7.72	83
Net Gain (Loss) - Sales Loans, OREO, Oth	1.40	-0.35	-0.00	0.09	0.60	2.06	4.65	9.42	83
Other Non-Interest Income	7.19	2.79	3.22	4.73	6.81	8.61	12.84	15.46	83

Overhead Less Non-Interest Income	34.23	18.21	20.83	27.26	34.11	40.41	47.67	55.61	83
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TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	30.24	17.65	21.45	26.85	30.46	33.53	36.82	38.15	81
Appl Inc Tax+TE/Pretax NOI+TE	35.23	27.35	29.76	33.47	35.15	37.43	39.47	40.08	81

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	43.79	7.78	23.85	35.92	44.80	51.96	56.45	63.63	83
Commercial and Industrial Loans	11.20	0.88	3.24	7.49	9.87	15.29	21.54	26.63	83
Loans to Individuals	4.47	0.07	0.31	1.17	3.06	8.07	10.66	12.64	83
Loans to Depository Institutions	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.55	83
Agricultural Loans	0.34	0.00	0.00	0.00	0.07	0.61	1.27	2.75	83
Other Loans and Leases	1.64	0.02	0.13	0.36	1.19	2.76	4.45	4.90	83
Net Loans and Leases	62.39	34.94	42.94	54.74	64.70	69.83	73.48	75.49	83
Debt Securities Over 1 Year	22.46	7.02	11.17	15.67	21.59	28.86	35.25	45.52	83
Mutual Funds and Equity Securities	0.26	0.00	0.00	0.00	0.12	0.40	1.04	1.42	83
Subtotal	86.38	69.24	77.64	83.89	87.15	89.89	91.32	92.43	83
Interest-Bearing Bank Balances	0.25	0.00	0.00	0.00	0.08	0.35	1.07	1.40	83
Federal Funds Sold & Reverse Repos	0.98	0.00	0.00	0.00	0.39	1.56	3.82	5.00	83
Debt Securities 1 Year or Less	2.03	0.00	0.07	0.28	1.15	3.00	7.04	8.69	83
Trading Assets	0.03	0.00	0.00	0.00	0.00	0.00	0.23	0.44	83
Total Earning Assets	90.45	85.33	86.82	88.72	90.72	92.03	94.23	95.61	83
Non-Int Cash and Due From Dep Inst	2.39	0.53	1.29	1.80	2.34	3.00	3.59	4.79	83
Acceptances	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.19	83
Other Real Estate Owned	0.05	0.00	0.00	0.01	0.04	0.08	0.16	0.24	83
All Other Assets	6.97	2.92	4.22	5.26	6.74	8.74	10.55	11.65	83
MEMORANDA:									
Short-Term Investments	3.67	0.19	0.36	0.78	1.98	4.90	11.84	17.49	83
U.S. Treasury Securities	0.37	0.00	0.00	0.00	0.05	0.44	1.78	3.43	83
U.S. Agency Securities (excl MBS)	5.63	0.01	0.27	2.44	4.43	8.33	13.58	14.84	83
Municipal Securities	2.64	0.00	0.03	0.61	2.20	3.53	7.61	9.68	83
Mortgage-Backed Securities	14.16	0.55	1.73	7.66	13.87	17.93	29.31	36.96	83
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.00	0.20	0.80	83
Other Debt Securities	0.68	0.00	0.00	0.00	0.26	1.07	3.00	4.34	83
RE Loans Secured by 1-4 Family	16.40	2.06	3.43	8.76	16.13	24.11	31.44	33.92	83
Revolving	3.33	0.00	0.04	0.99	2.89	4.92	7.70	9.07	83
Closed-End, Sec by First Liens	11.19	0.81	2.04	5.60	9.92	16.76	23.27	28.35	83
Closed-End, Sec by Junior Liens	1.18	0.00	0.02	0.24	0.99	1.78	3.32	3.79	83
Commercial Real Estate Loans	25.06	3.44	6.58	17.68	23.72	32.18	44.22	50.54	83
Construction and Land Dev	6.22	0.34	0.51	2.12	5.73	9.39	13.30	15.72	83
Multifamily	1.68	0.00	0.17	0.54	1.26	2.34	3.93	8.47	83
Nonfarm Nonresidential	16.09	2.45	4.69	11.00	15.34	21.17	27.55	34.00	83
RE Loans Secured by Farmland	0.58	0.00	0.00	0.01	0.26	0.98	2.25	2.87	83
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	69.84	20.92	45.77	61.71	70.60	77.56	89.39	95.10	83
RE Loans Secured by 1-4 Family	26.19	4.61	6.00	13.14	23.70	38.02	50.06	65.85	83
Revolving	5.20	0.00	0.08	2.08	4.80	7.29	12.43	13.01	83
Closed-End	20.44	1.80	4.38	8.98	17.96	29.61	40.88	57.16	83
Commercial Real Estate Loans	38.86	10.76	16.00	27.48	36.52	50.40	64.93	68.36	83
Construction and Land Dev	9.58	0.75	1.53	3.77	8.57	13.94	19.86	24.86	83
Multifamily	2.61	0.00	0.30	0.89	2.26	3.30	6.05	12.27	83
Nonfarm Nonresidential	25.04	7.60	10.31	17.31	23.72	33.14	42.33	48.22	83
RE Loans Secured by Farmland	0.90	0.00	0.00	0.02	0.39	1.51	3.68	4.54	83
Loans to Depository Institutions	0.03	0.00	0.00	0.00	0.00	0.00	0.15	0.86	83
Commercial and Industrial Loans	17.72	2.11	5.60	11.31	15.23	22.63	37.45	54.40	83
Loans to Individuals	7.06	0.13	0.66	1.98	5.26	13.00	18.03	19.06	83
Credit Card Loans	0.15	0.00	0.00	0.00	0.00	0.16	0.85	1.42	83
Agricultural Loans	0.54	0.00	0.00	0.00	0.10	0.95	2.09	3.96	83
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	83
Other Loans and Leases	2.72	0.06	0.18	0.59	1.81	4.32	7.47	10.65	83

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.67	0.19	0.36	0.78	1.98	4.90	11.84	17.49	83
Liquid Assets	24.91	10.01	14.04	18.13	22.75	28.31	42.01	48.31	83
Investment Securities	25.46	11.31	14.35	18.81	23.42	31.04	40.84	47.67	83
Net Loans and Leases	62.39	34.94	42.94	54.74	64.70	69.83	73.48	75.49	83
Net Lns, Ls & Stdbdy Ltrs of Credit	63.88	35.36	45.11	56.71	66.02	71.10	74.84	78.19	83
Core Deposits	59.46	22.01	40.20	54.17	59.53	66.97	72.52	77.07	83
Noncore Funding	28.10	9.98	13.19	21.00	27.85	33.28	45.08	60.19	83
Time Deposits of \$100K or More	12.16	3.61	4.65	7.09	9.47	16.73	25.77	27.82	83
Foreign Deposits	0.30	0.00	0.00	0.00	0.00	0.00	0.03	7.21	83
Fed Funds Purchased and Repos	5.92	0.00	0.50	1.98	4.85	9.13	13.54	17.92	83
Net Fed Funds Purchased (Sold)	4.40	-3.49	-1.86	0.51	4.05	7.95	10.59	15.65	83
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	83
Oth Borrowings W/Rem Mat 1 Yr or Less	2.73	0.00	0.01	0.24	1.35	4.57	8.22	11.30	83
Earning Assets Repr in 1 Year	40.49	13.28	17.63	30.29	42.27	51.59	57.38	61.09	83
Int-Bearing Liab Repr in 1 Year	24.13	7.57	9.30	13.84	19.53	33.17	47.95	55.46	83
Long-Term Debt Repr in 1 Year	0.52	0.00	0.00	0.00	0.00	0.60	4.04	4.81	83
Net Assets Repriceable in 1 Year	15.86	-15.89	-6.17	3.86	14.61	28.78	35.67	42.82	83
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	27.55	-0.75	9.13	18.96	29.69	35.36	44.34	55.61	83
Net ST Noncore Funding Dependence	17.43	-2.39	0.27	8.83	17.11	24.66	34.20	37.49	83
Short-Term Inv/ST Noncore Funding	25.55	0.56	2.01	3.92	10.98	38.85	87.20	136.31	83
Liq Asts-ST Noncore Fndg/Nonliq Asts	8.32	-23.19	-13.94	-3.19	6.06	17.41	36.72	43.80	83
Net Loans and Leases/Total Deposits	85.37	51.43	57.78	76.71	86.79	95.73	102.35	108.17	83
Net Loans and Leases/Core Deposits	109.49	60.90	77.87	92.42	105.27	118.40	154.46	189.85	83
Held-To-Mat Sec Appr(Depr)/Eq Cap	-0.35	-4.57	-2.89	-0.56	0.00	0.15	0.78	1.15	64
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-2.17	-6.50	-5.49	-3.95	-2.51	-0.99	1.72	5.07	83
Struct Notes Appr(Depr)/Eq Cap	-0.15	-2.39	-0.69	-0.19	-0.11	-0.00	0.00	0.00	26
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	10.61	0.00	0.00	0.02	4.49	17.96	44.47	61.57	83
Available-For-Sale Securities	89.38	35.33	51.46	81.93	95.26	99.95	100.00	100.00	83
U.S. Treasury Securities	1.51	0.00	0.00	0.01	0.29	1.98	7.41	9.85	83
U.S. Agency Securities (excl MBS)	23.96	0.13	1.03	9.01	20.23	36.08	54.71	66.26	83
Municipal Securities	10.83	0.00	0.15	2.96	9.07	16.95	26.02	37.50	83
Mortgage-Backed Securities	54.59	4.48	16.47	40.48	58.64	70.27	80.79	87.12	83
Asset-Backed Securities	0.16	0.00	0.00	0.00	0.00	0.00	0.66	3.84	83
Other Debt Securities	2.46	0.00	0.00	0.04	1.20	4.45	9.54	14.82	83
Mutual Funds and Equity Securities	1.16	0.00	0.00	0.02	0.53	1.69	4.62	7.37	83
Debt Securities 1 Year or Less	8.85	0.03	0.38	1.35	5.05	12.05	32.64	37.04	83
Debt Securities 1 To 5 Years	29.17	2.11	4.01	11.07	26.39	46.18	62.30	66.08	83
Debt Securities Over 5 Years	58.44	0.91	6.91	34.03	63.19	80.57	91.77	96.19	83
Pledged Securities	59.18	17.64	24.29	41.74	60.53	76.87	84.22	88.89	83
Structured Notes, Fair Value	0.62	0.00	0.00	0.00	0.00	0.19	4.27	7.97	83

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.11	-0.03	0.00	0.05	0.10	0.18	0.24	0.35	83
Provision for Ln&Ls Losses/Avg Lns&Ls	0.18	-0.06	0.00	0.09	0.16	0.28	0.40	0.54	83
Provision for Ln&Ls Losses/Net Losses	119.29	-679.22	-99.41	37.60	100.55	147.04	380.27	606.03	83
Ln&Ls Allowance/Total Loans & Leases	1.36	0.81	0.96	1.08	1.30	1.54	1.99	2.21	83
Ln&Ls Allowance/Net Ln&Ls Losses (X)	13.29	1.74	2.69	4.55	7.66	17.34	39.16	70.73	70
ALLL/Nonaccrual Assets	408.32	67.84	129.44	193.08	313.20	468.95	811.55	2600.95	83
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	300.03	65.86	126.92	161.20	258.80	379.19	657.42	806.58	83
Gross Ln&Ls Losses/Avg Loans & Leases	0.26	0.01	0.02	0.09	0.23	0.39	0.57	0.73	83
Recoveries/Avg Loans and Leases	0.09	0.00	0.02	0.04	0.07	0.13	0.21	0.27	83
Net Losses/Avg Loans and Leases	0.15	-0.06	-0.02	0.02	0.12	0.28	0.40	0.47	83
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Recoveries/Prior Year-End Losses	8.17	1.96	2.94	4.21	7.48	11.55	15.33	21.51	83
Earnings Coverage of Net Losses (X)	5.74	-296.38	-138.73	5.74	11.44	27.21	82.92	122.25	83
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.03	-0.10	-0.03	-0.00	0.00	0.08	0.14	0.22	83
RE Loans Secured By 1-4 Family	0.04	-0.05	-0.01	0.00	0.01	0.08	0.14	0.25	83
Revolving	0.01	-0.20	-0.03	0.00	0.00	0.02	0.13	0.16	78
Closed-End	0.05	-0.04	-0.02	0.00	0.01	0.11	0.23	0.38	83
Commercial Real Estate Loans	0.02	-0.07	-0.04	-0.00	0.00	0.03	0.15	0.18	83
Construction and Land Dev	0.01	-0.03	-0.00	0.00	0.00	0.00	0.07	0.26	81
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	80
Nonfarm Nonresidential	0.01	-0.10	-0.06	-0.00	0.00	0.01	0.14	0.26	83
RE Loans Secured by Farmland	0.00	-0.10	0.00	0.00	0.00	0.00	0.00	0.07	67
Commercial and Industrial Loans	0.25	-0.40	-0.21	-0.00	0.15	0.47	0.83	1.45	83
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Loans to Individuals	0.85	0.10	0.16	0.34	0.66	1.15	1.91	2.38	74
Credit Card Loans	1.32	-6.84	-4.85	0.00	1.73	3.08	3.99	4.39	42
Agricultural Loans	-0.02	-0.63	-0.12	0.00	0.00	0.00	0.00	0.01	60
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Other Loans and Leases	0.49	-0.27	-0.03	0.00	0.00	0.41	2.54	6.79	82

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

30-89 Days PD Loans and Leases	0.70	0.16	0.23	0.43	0.68	0.91	1.15	1.75	83
90+ Days PD Loans and Leases	0.07	0.00	0.00	0.01	0.05	0.11	0.23	0.29	83
Nonaccrual Loans and Leases	0.50	0.00	0.12	0.29	0.41	0.66	1.04	1.30	83
90+ Days PD and Nonaccrual Loans and Leases	0.59	0.12	0.16	0.33	0.56	0.74	1.09	1.52	83
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.05	83
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.70	0.16	0.23	0.43	0.68	0.91	1.15	1.75	83
90+ Days Past Due Assets	0.07	0.00	0.00	0.01	0.05	0.11	0.23	0.29	83
Nonaccrual Assets	0.50	0.00	0.12	0.29	0.41	0.66	1.04	1.30	83
30+ Days PD & Nonaccrual Assets	1.33	0.39	0.58	0.97	1.25	1.66	2.38	2.79	83
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.37	0.04	0.10	0.19	0.35	0.48	0.75	0.89	83
90+ PD & Nonaccrual Assets + OREO	0.45	0.06	0.10	0.26	0.42	0.65	0.83	1.01	83
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.38	0.03	0.10	0.21	0.34	0.52	0.74	0.93	83
Allowance for Loan & Lease Losses	45.05	7.93	13.79	24.56	41.03	61.13	80.44	125.94	83
Equity Cap + ALLL	4.04	0.33	0.78	2.17	3.34	5.58	8.02	10.93	83
Tier 1 Cap + ALLL	4.22	0.49	1.03	2.31	3.50	5.75	8.13	10.42	83
Loans & Leases + RE Acquired	0.60	0.08	0.16	0.34	0.54	0.76	1.18	1.50	83

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	0.63	0.04	0.19	0.33	0.60	0.82	1.16	1.64	83
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.04	0.11	0.18	0.29	83
	- Nonaccrual	0.45	0.00	0.02	0.20	0.36	0.59	1.23	1.50	83
Coml & Indl	- 30-89 Days PD	0.77	0.08	0.15	0.38	0.66	1.06	1.54	2.30	83
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.03	0.14	0.29	0.45	83
	- Nonaccrual	0.84	0.00	0.04	0.33	0.68	1.20	1.71	2.30	83
Individuals	- 30-89 Days PD	1.03	0.01	0.19	0.61	1.05	1.36	1.69	2.90	83
	- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.07	0.18	0.39	0.50	83
	- Nonaccrual	0.15	0.00	0.00	0.01	0.11	0.21	0.50	0.83	83
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Agricultural	- 30-89 Days PD	0.51	0.00	0.00	0.00	0.03	0.93	2.08	3.74	60
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.29	0.54	60
	- Nonaccrual	0.25	0.00	0.00	0.00	0.00	0.27	1.22	3.25	60
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	5
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	5
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Other Lns&Ls	- 30-89 Days PD	0.54	0.00	0.00	0.00	0.14	0.63	2.08	10.15	82
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.04	0.31	0.88	82
	- Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.33	1.03	1.36	82
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.70	0.03	0.14	0.43	0.62	1.00	1.31	1.49	83
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.03	0.13	0.34	0.60	83
	- Nonaccrual	0.42	0.00	0.01	0.14	0.33	0.56	1.07	1.42	83
Revolving	- 30-89 Days PD	0.47	0.00	0.01	0.11	0.31	0.61	0.89	3.77	78
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.07	0.16	0.25	78
	- Nonaccrual	0.12	0.00	0.00	0.00	0.02	0.13	0.37	1.34	78
Closed-End	- 30-89 Days PD	0.79	0.00	0.12	0.38	0.70	1.16	1.49	1.85	83
	- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.02	0.13	0.40	0.87	83
	- Nonaccrual	0.45	0.00	0.00	0.18	0.39	0.66	1.24	1.55	83
	- Jr Lien 30-89 Days PD	0.07	0.00	0.00	0.01	0.05	0.11	0.25	0.31	83
	- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.11	83
	- Jr Lien Nonaccrual	0.05	0.00	0.00	0.00	0.02	0.09	0.24	0.38	83
Commercial RE	- 30-89 Days PD	0.58	0.00	0.03	0.22	0.44	0.85	1.37	1.77	83
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.08	0.12	0.26	83
	- Nonaccrual	0.44	0.00	0.00	0.14	0.35	0.61	1.38	1.83	83
Const & Dev	- 30-89 Days PD	0.69	0.00	0.00	0.15	0.52	1.02	2.58	2.97	81
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.01	0.13	0.25	81
	- Nonaccrual	0.19	0.00	0.00	0.00	0.06	0.26	0.91	1.24	81
Multifamily	- 30-89 Days PD	0.31	0.00	0.00	0.00	0.03	0.45	1.72	2.74	80
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.47	80
	- Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.20	1.02	1.91	80
Nonfarm Nres-	- 30-89 Days PD	0.52	0.00	0.03	0.14	0.32	0.80	1.31	1.95	83
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.08	0.18	0.31	83
	- Nonaccrual	0.54	0.00	0.00	0.16	0.43	0.77	1.55	2.13	83
Farmland	- 30-89 Days PD	0.57	0.00	0.00	0.00	0.26	0.79	2.35	3.23	67
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.39	67
	- Nonaccrual	0.41	0.00	0.00	0.00	0.01	0.60	2.16	3.29	67
Credit Card	- 30-89 Days PD	1.32	0.00	0.00	0.34	1.30	2.11	3.14	3.61	42
	- 90+ Days Past Due	0.54	0.00	0.00	0.00	0.36	0.81	1.70	2.43	42
	- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.56	0.95	42

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.59	6.57	6.83	7.57	8.36	9.65	10.94	11.21	83
Tier 1 RBC Ratio	11.70	8.91	9.04	9.92	11.34	12.64	15.81	19.93	83
Total Risk-Based Capital Ratio	13.39	10.68	11.04	11.63	12.95	14.48	17.49	20.86	83
Tangible Tier 1 Leverage Ratio	8.44	6.07	6.56	7.35	8.25	9.56	10.83	11.13	83
Tangible Common Eq Cap/Tan Assets	6.89	4.72	4.90	5.72	6.39	7.93	9.68	10.93	83
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	18.06	6.81	9.42	12.88	18.20	22.75	27.52	31.24	83
Standby Letters of Credit	1.30	0.05	0.19	0.51	0.94	1.68	3.28	5.02	83
Commercial & Similar Letters of Credit	0.11	0.00	0.00	0.00	0.01	0.15	0.37	1.17	83
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	4.13	0.00	0.00	0.04	1.71	6.42	18.87	28.70	83
Interest Rate Contracts	3.61	0.00	0.00	0.00	1.11	5.95	15.33	24.16	83
Interest Rate Futures & Forward Contr	0.24	0.00	0.00	0.00	0.00	0.52	1.06	2.08	83
Written Options Contr (Int Rate)	0.11	0.00	0.00	0.00	0.00	0.11	0.64	1.04	83
Purchased Options Contr (Int Rate)	0.03	0.00	0.00	0.00	0.00	0.00	0.15	1.16	83
Interest Rate Swaps	2.50	0.00	0.00	0.00	0.52	4.22	10.21	21.40	83
Foreign Exchange Contracts	0.05	0.00	0.00	0.00	0.00	0.00	0.33	1.41	83
Futures & Forward Foreign Exch Contr	0.03	0.00	0.00	0.00	0.00	0.00	0.28	0.75	83
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	83
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	83
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Equity, Commodity, & Other Deriv Contr	0.05	0.00	0.00	0.00	0.00	0.00	0.15	2.05	83
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	83
Purchased Options Contr (Comm & Oth)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.68	83
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	29.14	11.11	17.49	21.42	27.57	35.91	46.46	52.55	83

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	92.60	0.00	15.80	92.01	100.00	100.00	100.00	100.00	64
Foreign Exchange Contracts	4.70	0.00	0.00	0.00	0.00	0.04	51.51	94.36	64
Equity, Comm, & Other Contracts	1.35	0.00	0.00	0.00	0.00	0.00	8.89	21.28	64
Futures and Forwards	18.69	0.00	0.00	0.00	7.98	44.98	80.22	100.00	64
Written Options	9.50	0.00	0.00	0.00	0.00	17.97	47.99	50.00	64
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64
Over-The-Counter	8.93	0.00	0.00	0.00	0.00	17.88	47.99	50.00	64
Purchased Options	3.45	0.00	0.00	0.00	0.00	2.02	22.05	33.20	64
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64
Over-The-Counter	3.09	0.00	0.00	0.00	0.00	0.95	21.66	33.20	64
Swaps	57.28	0.00	0.00	3.32	73.00	99.95	100.00	100.00	64
Held for Trading	11.17	0.00	0.00	0.00	0.00	1.78	70.43	79.22	64
Interest Rate Contracts	3.54	0.00	0.00	0.00	0.00	0.00	22.14	62.18	64
Foreign Exchange Contracts	3.78	0.00	0.00	0.00	0.00	0.00	29.23	68.60	64
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64
Non-Traded	88.82	4.10	25.77	92.19	100.00	100.00	100.00	100.00	64
Interest Rate Contracts	78.52	0.00	3.02	56.62	100.00	100.00	100.00	100.00	64
Foreign Exchange Contracts	0.31	0.00	0.00	0.00	0.00	0.00	0.77	6.15	64
Equity, Comm, & Other Contracts	1.15	0.00	0.00	0.00	0.00	0.00	6.12	21.28	64
Deriv Contr (Excl Fut & FX LE 14 Days)	84.50	21.25	28.82	69.27	97.21	100.00	100.00	100.00	64
One Year or Less	26.39	0.00	0.00	5.28	21.16	47.77	66.94	94.26	64
Over 1 Year to 5 Years	26.15	0.00	0.00	0.00	20.56	46.60	79.88	92.16	64
Over 5 Years	17.64	0.00	0.00	0.00	0.00	39.31	68.93	90.01	64
Gross Negative Fair Value (Abs Val)	0.92	0.00	0.00	0.09	0.64	1.48	2.96	4.56	64
Gross Positive Fair Value	0.55	0.00	0.00	0.08	0.40	0.84	1.46	3.46	64
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.04	83
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	83
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	83
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	83
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	83
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.01	0.00	0.00	0.00	0.00	0.02	0.09	0.17	83
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.03	-2.38	-0.73	0.00	0.00	0.00	0.78	1.26	81
Decr (Incr) in Int Expense/Net Income	0.52	-3.12	-0.21	0.00	0.00	0.36	3.61	5.66	81
Net Incr (Decr) Nonint Alloc/Net Income	-0.00	-2.18	-0.25	0.00	0.00	0.00	0.26	1.64	81
Incr (Decr) in Net Income/Net Income	0.77	-10.07	-2.96	0.00	0.00	1.56	4.52	13.87	81

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT

ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.02	0.00	0.00	0.00	0.00	0.00	0.18	0.28	83
Ins Under Assets(P/C)/Tot Ins Und Ast	28.05	0.00	0.00	0.00	0.00	52.46	100.00	100.00	18
Ins Under Assets(L/H)/Tot Ins Und Ast	71.94	0.00	0.00	0.00	100.00	100.00	100.00	100.00	18
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Ins Activities Revenue/Adj Oper Inc	1.11	0.00	0.00	0.00	0.34	1.64	5.29	7.72	83
Premium Inc/Ins Activities Revenue	6.11	0.00	0.00	0.00	0.00	0.21	51.18	76.69	66
Credit Rel Prem Inc/Tot Prem Inc	76.47	0.00	0.00	25.00	100.00	100.00	100.00	100.00	17
Other Prem Inc/Total Prem Inc	23.52	0.00	0.00	0.00	0.00	0.00	100.00	100.00	17
Ins Under Net Income/Consol Net Income	0.06	-0.02	0.00	0.00	0.00	0.00	0.42	1.23	83
Ins Net Inc (P/C)/Equity (P/C)	10.74	-18.40	-18.40	-14.47	0.41	20.91	35.63	40.10	5
Ins Net Inc (L/H)/Equity (L/H)	7.44	-3.02	-2.87	0.64	5.74	7.68	16.08	21.94	11
Insur Ben, Losses, Exp/Insur Premiums	871.97	0.00	0.00	23.82	57.78	151.72	383.54	2609.32	17
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	6
Reinsurance Recov(L/H)/Tot Assets(L/H)	4.77	0.00	0.00	0.00	0.00	0.23	14.93	27.80	13
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
CSV Life Insurance/Tier 1 Cap + ALLL	9.48	0.00	0.00	0.00	8.39	18.02	23.67	26.86	83
BROKER-DEALER ACTIVITIES									

Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
FOREIGN ACTIVITIES									

Yield: Foreign Loans	1.10	0.00	0.00	0.00	0.00	0.00	3.75	8.46	34
Cost: Interest-Bearing Deposits	1.59	0.00	0.02	0.67	1.70	2.40	2.42	2.45	11
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	1
Commercial and Industrial Loans	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Leases	2.46	1.01	1.01	1.01	1.01	2.46	3.33	3.62	2
GROWTH RATES:									
Net Loans and Leases	16.64	-91.92	-57.48	-23.26	0.00	33.66	128.44	157.08	32
Total Selected Assets	0.76	-99.96	-96.97	-33.87	0.00	28.98	103.31	176.97	43
Deposits	28.31	-100.00	-100.00	-100.00	-1.34	10.37	129.87	244.45	12

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	107.45	0.00	0.38	44.05	92.77	116.69	246.40	932.18	65
Dividends Paid/Net Income	30.61	0.00	0.00	14.74	35.32	47.86	60.84	70.32	81
Net Income - Dividends/Avg Equity	8.71	0.83	2.82	6.04	8.49	11.33	14.72	15.81	83
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	102.69	0.00	0.00	0.00	100.30	153.83	246.54	452.10	69
Dividends From Nonbank Subs	2.17	0.00	0.00	0.00	0.00	1.19	9.63	26.73	69
Dividends From Subsidiary BHCs	9.14	0.00	0.00	0.00	0.00	0.00	86.87	127.26	69
Dividends From All Subsidiaries	128.57	0.00	0.00	70.22	120.25	178.26	267.29	578.05	69
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	42.51	0.00	0.00	0.00	45.75	72.68	100.00	119.05	70
Interest Income From Bank Subs	0.80	0.00	0.00	0.00	0.05	0.85	2.96	7.06	70
Mgt & Service Fees From Bank Subs	4.95	0.00	0.00	0.00	0.00	3.74	35.70	45.33	70
Other Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	1.89	70
Operating Income From Bank Subs	49.61	0.00	0.00	8.48	51.25	82.89	115.50	154.99	70
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	39.58	0.00	0.00	0.00	5.95	83.08	107.62	210.96	47
Interest Income From Nonbank Subs	2.54	0.00	0.00	0.00	0.00	0.00	15.53	25.63	47
Mgt & Serv Fees From Nonbank Subs	1.18	0.00	0.00	0.00	0.00	0.00	7.18	16.35	47
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47
Operating Inc From Nonbank Subs	50.64	0.00	0.00	0.00	28.40	100.00	144.97	245.94	47
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	36.08	0.00	0.00	0.00	18.69	57.34	84.68	92.70	15
Interest Inc From Subsidiary BHCs	0.11	0.00	0.00	0.00	0.00	0.00	0.02	0.43	15
Mgt & Serv Fees From Sub BHCs	2.62	0.00	0.00	0.00	0.00	0.00	5.92	14.70	15
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Operating Income From Sub BHCs	38.81	0.00	0.00	0.00	18.69	57.75	90.60	105.74	15
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	50.68	0.00	0.00	0.00	65.25	95.33	99.43	99.97	79
Interest Income From Bank Subs	2.38	0.00	0.00	0.00	0.00	1.16	13.64	49.30	79
Mgt & Serv Fees From Bank Subs	6.25	0.00	0.00	0.00	0.00	6.48	35.01	48.95	79
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	2.32	79
Operating Income From Bank Subs	68.92	0.00	0.00	34.00	92.18	99.45	100.00	100.00	79
Dividends From Nonbank Subs	1.10	0.00	0.00	0.00	0.00	0.81	6.77	13.55	79
Interest Income From Nonbank Subs	0.19	0.00	0.00	0.00	0.00	0.00	1.36	3.76	79
Mgt & Serv Fees From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.83	79
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Operating Inc From Nonbank Subs	2.13	0.00	0.00	0.00	0.00	2.14	13.64	22.92	79
Dividends From Subsidiary BHCs	5.37	0.00	0.00	0.00	0.00	0.00	46.43	97.32	79
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Operating Income From Sub BHCs	5.79	0.00	0.00	0.00	0.00	0.00	47.19	97.87	79
Loans and Adv From Subs/ST Debt	3091.27	0.00	0.00	370.54	616.19	3795.83	10194.1	23534.0	21
Loans and Adv From Subs/Total Debt	752.13	0.00	0.00	55.14	379.15	676.68	3689.94	6434.36	42

BHCPR Reporters for Quarter Ending 03/31/2005
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
1141786	5,464,788	ALABAMA NATIONAL BANCORPORATIO	BIRMINGHAM, AL	
1208661	4,993,922	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
1095674	7,409,210	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1133286	3,068,215	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1245620	5,804,353	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1025309	9,908,108	BANK OF HAWAII CORPORATION	HONOLULU, HI	
2947435	5,933,506	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
1020180	6,230,236	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1247334	3,215,193	CAPITOL BANCORP LTD.	LANSING, MI	
1843080	6,165,829	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	6,676,071	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1022764	4,781,023	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	3,796,890	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1114605	6,139,865	CHITTENDEN CORPORATION	BURLINGTON, VT	
1205688	7,781,334	CITIZENS BANKING CORPORATION	FLINT, MI	
1135972	3,960,849	COMMERCEBANK HOLDING CORPORATI	CORAL GABLES, FL	
1048867	4,354,652	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1200393	5,597,947	CORUS BANKSHARES, INC.	CHICAGO, IL	
1102367	9,896,957	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	Moved from Peer 1
1029222	4,831,993	CVB FINANCIAL CORP.	ONTARIO, CA	
2107707	3,609,658	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	8,709,983	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2734233	6,367,994	EAST WEST BANCORP, INC.	SAN MARINO, CA	
1427239	6,135,295	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	5,609,386	F. N. B. CORPORATION	HERMITAGE, PA	
1118797	8,590,406	FIRST BANKS, INC.	SAINT LOUIS, MO	
1076132	4,513,171	FIRST CHARTER CORPORATION	CHARLOTTE, NC	
1075911	4,746,885	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	6,200,785	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	3,895,343	FIRST FINANCIAL BANCORP	HAMILTON, OH	
1123670	4,199,579	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	3,187,586	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	6,914,763	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1060627	7,100,723	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
2003975	3,306,440	GLACIER BANCORP, INC.	KALISPELL, MT	
1050600	4,365,317	GOLD BANC CORPORATION, INC.	LEAWOOD, KS	
1136531	6,972,833	GREATER BAY BANCORP	PALO ALTO, CA	
1086533	4,771,487	HANCOCK HOLDING COMPANY	GULFPORT, MS	
2900261	3,138,366	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1117192	3,003,606	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	
1048625	8,860,333	HUDSON UNITED BANCORP	MAHWAH, NJ	
1201925	3,186,016	INDEPENDENT BANK CORPORATION	IONIA, MI	
2477754	4,896,026	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
1199732	5,556,156	IRWIN FINANCIAL CORPORATION	COLUMBUS, IN	
1490701	3,407,675	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
1105162	3,498,507	LAREDO NATIONAL BANCSHARES, IN	LAREDO, TX	
1090987	5,348,074	MB FINANCIAL, INC	CHICAGO, IL	
1117026	4,554,837	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	4,255,439	NBT BANCORP INC.	NORWICH, NY	
3212091	9,701,777	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	Moved from Peer 1
3214095	6,490,974	NEWALLIANCE BANCSHARES, INC.	NEW HAVEN, CT	

BHCPR Reporters for Quarter Ending 03/31/2005
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
1136661	4,762,374	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	8,794,844	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	4,215,285	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	6,187,760	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
1142336	5,676,842	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	3,671,413	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
1109599	3,487,433	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	Moved from Peer 3
1247633	6,429,310	PROVIDENT BANKSHARES CORPORATI	BALTIMORE, MD	
3133637	6,360,613	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1135600	5,923,692	REPUBLIC BANCORP INC.	OWOSSO, MI	
1075126	5,950,330	RIGGS NATIONAL CORPORATION	WASHINGTON, DC	
1071397	3,012,029	S & T BANCORP, INC.	INDIANA, PA	Moved from Peer 3
2847115	8,425,574	SANTANDER BANCORP	SAN JUAN, PR	
1031449	5,031,830	SILICON VALLEY BANCSHARES	SANTA CLARA, CA	
2368106	4,363,426	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
2384021	7,565,818	SOUTHWEST BANCORPORATION OF TE	HOUSTON, TX	
1105425	3,462,069	STERLING BANCSHARES, INC.	HOUSTON, TX	
1139242	3,050,741	SUN BANCORP, INC	VINELAND, NJ	
1117156	7,253,296	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1109656	6,089,473	TEXAS REGIONAL BANCSHARES, INC	MCALLEN, TX	
1079562	8,179,993	TRUSTMARK CORPORATION	JACKSON, MS	
2694814	6,492,982	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1049828	6,914,932	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	4,995,885	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	6,311,308	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	5,267,040	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1070448	4,557,613	WESBANCO, INC.	WHEELING, WV	
1025541	5,197,401	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
1079740	8,277,308	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	9,618,559	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
2260406	7,345,539	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1199602	3,340,955	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 83 bank holding companies.