

## PEER GROUP 03

	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Number of BHCs in Peer Group	181	166	169	167	172
<b>EARNINGS AND PROFITABILITY</b>					
<b>PERCENT OF AVERAGE ASSETS:</b>					
Net Interest Income (TE)	3.72	3.98	3.97	3.83	3.95
+ Non-interest Income	1.26	1.14	1.19	1.11	1.01
- Overhead Expense	3.05	3.06	3.11	3.05	3.02
- Provision for Losses	0.23	0.28	0.31	0.27	0.23
+ Securities Gains (Losses)	0.06	0.06	0.05	0.05	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.85	1.87	1.82	1.72	1.77
Net Operating Income	1.20	1.19	1.17	1.09	1.09
Net Income	1.20	1.19	1.18	1.09	1.09
Net Income (Sub S Adjusted)	1.19	1.25	2.58	1.35	1.72
<b>PERCENT OF AVG EARNING ASSETS:</b>					
Interest Income (TE)	5.82	6.65	6.56	7.70	8.39
Interest Expense	1.77	2.34	2.26	3.57	4.17
Net Interest Income (TE)	4.03	4.30	4.29	4.14	4.25
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>					
Net Ln&Ls Losses/Avg Loans & Leases	0.22	0.27	0.30	0.30	0.21
Earnings Coverage of Net Losses (X)	18.05	19.36	16.82	15.13	20.93
Ln&Ls Allowance/Total Loans & Leases	1.43	1.44	1.44	1.38	1.37
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.82	0.76	0.76	0.68	0.63
30-89 Days Past Due Loans and Leases	0.70	0.75	0.88	1.06	1.01
<b>LIQUIDITY AND FUNDING:</b>					
Net Noncore Funding Dependence	22.88	21.40	22.38	23.82	24.40
Net ST Noncore Funding Dependence	11.82	10.83	11.84	14.49	16.05
Net Loans and Leases/Total Assets	63.63	63.30	63.43	64.67	65.16
<b>CAPITALIZATION:</b>					
Tier 1 Leverage Ratio	8.57	8.47	8.52	8.23	8.33
Equity Capital/Total Assets	8.54	8.65	8.68	8.30	8.33
Net Loans&Ls/Equity Capital (X)	7.67	7.51	7.49	7.97	8.08
Cash Dividends/Net Income	25.83	26.29	26.09	26.96	29.72
Cash Dividends/Net Income (Sub S Adjusted)	79.57	21.27	24.95	45.68	33.58
Retained Earnings/Avg Equity Cap	9.76	9.73	9.69	9.09	9.14
<b>PARENT COMPANY RATIOS:</b>					
Short-Term Debt/Equity Capital	0.42	0.78	0.68	0.93	1.04
Long-Term Debt/Equity Capital	1.40	1.20	1.19	2.22	2.00
Equity Investment in Subs/Equity Cap	110.64	107.12	107.83	108.01	106.01
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	113.42	121.53	130.33	151.77	141.18

## PEER GROUP 03

PERCENT OF AVERAGE ASSETS	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Interest Income (TE)	5.36	6.15	6.07	7.14	7.80
Less: Interest Expense	1.63	2.17	2.09	3.31	3.88
Equals: Net Interest Income (TE)	3.72	3.98	3.97	3.83	3.95
Plus: Non-Interest Income	1.26	1.14	1.19	1.11	1.01
Equals: Adj Operating Income (TE)	5.05	5.16	5.19	5.00	5.00
Less: Overhead Expense	3.05	3.06	3.11	3.05	3.02
Less: Provision for Loan and Lease Losses	0.23	0.28	0.31	0.27	0.23
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.06	0.06	0.05	0.05	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.85	1.87	1.82	1.72	1.77
Less: Applicable Income Taxes (TE)	0.61	0.64	0.61	0.60	0.63
Less: Minority Interest	0.01	0.01	0.01	0.01	0.01
Equals: Net Operating Income	1.20	1.19	1.17	1.09	1.09
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.20	1.19	1.18	1.09	1.09
Memo: Net Income (Last Four Qtrs)	1.19	1.15	1.18	1.09	1.08
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.51	92.94	92.81	93.01	93.25
Avg Int-Bearing Funds / Avg Assets	78.85	79.19	78.90	79.44	79.67
Int Income (TE) / Avg Earning Assets	5.82	6.65	6.56	7.70	8.39
Int Expense / Avg Earning Assets	1.77	2.34	2.26	3.57	4.17
Net Int Inc (TE) / Avg Earn Assets	4.03	4.30	4.29	4.14	4.25
YIELD OR COST:					
Total Loans and Leases (TE)	6.56	7.28	7.19	8.36	9.07
Interest-Bearing Bank Balances	1.69	2.45	2.93	4.83	6.37
Fed Funds Sold & Reverse Repos	1.10	1.67	1.59	3.91	6.24
Trading Assets	3.13	2.57	2.59	2.02	4.68
Total Earning Assets	5.71	6.52	6.44	7.59	8.26
Investment Securities (TE)	4.29	5.51	5.34	6.25	6.71
U.S. Treasury & Agency Sec (excl MBS)	3.61	4.72	4.55	6.28	N/A
Mortgage-Backed Securities	3.96	5.43	5.27	6.00	N/A
All Other Securities	6.55	7.11	7.11	7.74	N/A
Interest-Bearing Deposits	1.80	2.50	2.41	3.99	4.57
Time Deposits of \$100K or More	2.65	3.44	3.34	5.25	5.84
Time Deposits < \$100K	2.90	3.81	3.70	5.53	5.71
Other Domestic Deposits	0.91	1.34	1.28	2.29	3.02
Foreign Deposits	1.79	1.70	2.31	3.99	5.64
Fed Funds Purchased and Repos	1.30	1.88	1.81	3.78	5.74
Other Borrowed Funds & Trading Liab	3.90	4.63	4.43	5.49	6.42
All Interest-Bearing Funds	2.07	2.74	2.65	4.18	4.86

## PEER GROUP 03

09/30/2003

09/30/2002

12/31/2002

12/31/2001

12/31/2000

Avg Personnel Exp Per Employee (\$000)

41

38

51

48

46

Avg Assets per Employee (\$000)

3,385

3,244

3,198

3,124

3,114

## ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

2.08

2.53

2.22

2.07

2.21

Overhead Exp / NII + Non-Int Income

61.74

60.51

60.74

62.80

62.00

## PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.05

3.06

3.11

3.05

3.01

Personnel Expense

1.67

1.64

1.67

1.59

1.53

Net Occupancy Expense

0.43

0.44

0.44

0.45

0.45

Other Operating Expenses

0.93

0.96

0.97

1.00

1.00

Overhead Less Non-Interest Income

1.74

1.88

1.85

1.90

1.96

## PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

60.42

59.18

59.40

61.36

60.53

Personnel Expense

33.03

31.77

32.09

32.04

31.02

Net Occupancy Expense

8.48

8.46

8.46

8.99

9.01

Other Operating Expenses

18.37

18.61

18.67

20.04

20.12

Total Non-Interest Income

24.55

21.64

22.37

21.83

19.98

Fiduciary Activities Income

1.49

1.70

1.64

1.82

1.99

Serv Charges on Deposit Accts - Domestic

8.29

7.95

8.00

7.72

6.78

Trading Revenue

0.00

0.00

0.00

0.00

N/A

Investment Banking Fees &amp; Commissions

0.62

0.68

0.65

0.60

N/A

Venture Capital Revenue

0.00

0.00

0.00

0.00

N/A

Net Servicing Fees

0.26

0.28

0.24

0.39

N/A

Net Securitization Income

0.00

0.00

0.00

0.00

N/A

Insurance Activities Revenue

0.54

0.65

0.56

0.54

N/A

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

3.30

1.67

2.00

1.80

N/A

Other Non-Interest Income

6.80

6.15

6.54

6.24

9.97

Overhead Less Non-Interest Income

35.48

36.99

36.70

38.83

39.88

## TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

28.75

28.97

28.55

28.59

28.38

Appl Inc Tax+TE/Pretax NOI+TE

33.85

35.10

34.40

35.89

36.14

PERCENT OF TOTAL ASSETS	PERCENT COMPOSITION OF ASSETS AND LOAN MIX				
	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate Loans	46.25	45.49	45.36	45.58	44.40
Commercial and Industrial Loans	10.06	9.96	10.20	10.63	11.15
Loans to Individuals	4.04	4.81	4.60	5.39	6.22
Loans to Depository Institutions	0.00	0.01	0.01	0.01	0.00
Agricultural Loans	0.63	0.81	0.72	0.73	0.68
Other Loans and Leases	1.15	1.11	1.08	1.11	1.10
Net Loans and Leases	63.63	63.30	63.43	64.67	65.16
Debt Securities Over 1 Year	21.05	21.73	21.61	18.50	19.92
Mutual Funds and Equity Securities	0.44	0.50	0.45	0.42	1.07
Subtotal	86.14	86.30	86.23	84.50	86.87
Interest-Bearing Bank Balances	0.39	0.37	0.36	0.28	0.25
Federal Funds Sold & Reverse Repos	1.18	1.45	1.10	1.24	1.28
Debt Securities 1 Year or Less	2.24	2.18	2.38	1.99	2.61
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.86	91.17	90.92	91.17	91.81
Non-Int Cash and Due From Dep Inst	3.15	3.24	3.38	3.25	3.33
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.10	0.09	0.09	0.07	0.07
All Other Assets	5.82	5.44	5.56	5.45	4.69
MEMORANDA:					
Short-Term Investments	4.38	4.61	4.39	4.04	4.64
U. S. Treasury Securities	0.36	0.40	0.40	0.43	0.70
U. S. Agency Securities (excl MBS)	6.07	5.53	5.62	5.24	6.95
Municipal Securities	3.40	3.60	3.15	3.53	3.40
Mortgage-Backed Securities	10.61	11.62	11.43	10.84	8.51
Asset-Backed Securities	0.03	0.05	0.05	0.06	N/A
Other Debt Securities	1.00	0.99	1.09	1.13	2.16
RE Loans Secured by 1-4 Family	16.61	17.71	17.55	18.85	19.37
Revolving	2.91	2.61	2.74	2.26	1.92
Closed-End, Sec by First Liens	11.99	13.29	13.12	14.57	15.47
Closed-End, Sec by Junior Liens	1.22	1.42	1.35	1.61	1.58
Commercial Real Estate Loans	27.43	25.81	25.55	24.55	22.43
Construction and Land Dev	6.48	5.82	5.78	5.54	4.70
Multifamily	1.62	1.66	1.63	1.63	1.57
Nonfarm Nonresidential	18.38	17.53	17.37	16.63	15.54
RE Loans Secured by Farmland	0.71	0.71	0.71	0.67	0.62
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	72.84	71.79	71.67	70.28	67.97
RE Loans Secured by 1-4 Family	26.60	27.81	27.94	28.96	29.34
Revolving	4.56	4.07	4.27	3.43	2.89
Closed-End	21.49	23.36	23.20	25.28	26.24
Commercial Real Estate Loans	42.76	40.23	39.73	37.79	34.34
Construction and Land Dev	10.05	8.89	8.82	8.41	7.08
Multifamily	2.58	2.62	2.57	2.51	2.41
Nonfarm Nonresidential	28.85	27.46	27.19	25.61	23.76
RE Loans Secured by Farmland	1.10	1.10	1.11	1.05	0.96
Loans to Depository Institutions	0.00	0.01	0.01	0.01	0.00
Commercial and Industrial Loans	15.63	15.48	15.74	16.35	17.10
Loans to Individuals	6.41	7.60	7.29	8.33	9.47
Credit Card Loans	0.12	0.15	0.15	0.16	0.45
Agricultural Loans	0.99	1.25	1.12	1.13	1.06
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.85	1.76	1.73	1.74	1.74

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Short-Term Investments	4.38	4.61	4.39	4.04	4.64
Liquid Assets	23.45	23.84	23.51	22.35	21.95
Investment Securities	24.59	25.01	25.13	24.03	24.26
Net Loans and Leases	63.63	63.30	63.43	64.67	65.16
Net Lns, Ls & Stdby Ltrs of Credit	64.64	64.16	64.33	65.54	66.02
Core Deposits	64.21	65.35	64.68	64.79	63.10
Noncore Funding	24.72	23.60	24.11	24.60	26.33
Time Deposits of \$100K or More	11.36	11.63	11.57	11.90	13.41
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	3.15	2.67	3.03	3.18	3.32
Net Fed Funds Purchased (Sold)	1.97	1.23	1.97	1.96	2.01
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.01	1.67	1.83	1.78	2.70
Earning Assets Repr in 1 Year	38.95	37.79	38.39	37.63	36.88
Int-Bearing Liab Repr in 1 Year	26.19	27.66	27.68	31.71	32.17
Long-Term Debt Repr in 1 Year	0.42	0.49	0.48	0.66	0.51
Net Assets Repriceable in 1 Year	11.78	8.49	9.35	4.20	3.73
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	22.88	21.40	22.38	23.82	24.40
Net ST Noncore Funding Dependence	11.82	10.83	11.84	14.49	16.05
Short-Term Inv/ST Noncore Funding	38.01	41.02	36.81	30.07	31.24
Liq Asts-ST Noncore Fndg/Nonliq Asts	12.25	13.56	12.26	8.47	4.67
Net Loans and Leases/Total Deposits	83.59	81.77	82.53	83.89	84.14
Net Loans and Leases/Core Deposits	101.06	98.62	99.90	101.65	104.52
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.88	1.59	1.40	0.63	0.20
Avail-For-Sale Sec Appr(Depr)/Eq Cap	2.79	6.70	6.03	2.79	0.36
Struct Notes Appr(Depr)/Eq Cap	-0.01	0.09	0.09	0.00	-0.09
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.73	8.79	8.75	8.98	13.42
Available-For-Sale Securities	91.27	91.21	91.25	91.02	86.58
U.S. Treasury Securities	1.63	1.71	1.95	2.10	3.28
U.S. Agency Securities (excl MBS)	27.95	25.04	25.35	23.27	30.58
Municipal Securities	14.72	15.03	13.25	15.22	14.04
Mortgage-Backed Securities	42.69	45.41	44.22	44.93	34.73
Asset-Backed Securities	0.11	0.21	0.20	0.27	N/A
Other Debt Securities	3.90	3.85	4.21	4.60	9.01
Mutual Funds and Equity Securities	1.80	2.04	1.85	1.96	4.95
Debt Securities 1 Year or Less	10.66	9.78	10.91	9.57	11.63
Debt Securities 1 To 5 Years	29.42	32.68	32.17	26.20	30.55
Debt Securities Over 5 Years	53.87	51.87	51.44	48.00	50.00
Pledged Securities	54.16	51.35	51.32	52.23	52.24
Structured Notes, Fair Value	0.79	0.30	0.37	0.07	0.20

ANALYSIS RATIOS	PEER GROUP 03				
	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Provision for Ln&Ls Losses/Avg Assets	0.23	0.28	0.31	0.27	0.23
Provision for Ln&Ls Losses/Avg Lns&Ls	0.35	0.43	0.47	0.40	0.35
Provision for Ln&Ls Losses/Net Losses	188.36	183.49	167.99	155.37	197.92
Ln&Ls Allowance/Total Loans & Leases	1.43	1.44	1.44	1.38	1.37
Ln&Ls Allowance/Net Ln&Ls Losses (X)	10.32	11.21	8.78	7.61	10.90
ALL/Nonaccrual Assets	349.47	363.00	406.90	385.54	462.34
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	266.97	258.79	297.49	273.30	301.54
Gross Ln&Ls Losses/Avg Loans & Leases	0.30	0.36	0.38	0.37	0.29
Recoveries/Avg Loans and Leases	0.08	0.08	0.08	0.07	0.07
Net Losses/Avg Loans and Leases	0.22	0.27	0.30	0.30	0.21
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	N/A	N/A
Recoveries/Prior Year-End Losses	21.75	20.17	27.07	34.27	32.20
Earnings Coverage of Net Losses (X)	18.05	19.36	16.82	15.13	20.93
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.06	0.07	0.08	0.06	0.05
RE Loans Secured By 1-4 Family	0.06	0.06	0.07	0.07	0.06
Revolving	0.03	0.03	0.05	0.05	0.05
Closed-End	0.06	0.06	0.08	0.07	0.05
Commercial Real Estate Loans	0.06	0.07	0.08	0.05	0.04
Construction and Land Dev	0.02	0.06	0.06	0.04	0.03
Multifamily	0.00	0.01	0.01	0.00	0.00
Nonfarm Nonresidential	0.06	0.06	0.06	0.04	0.02
RE Loans Secured by Farmland	0.01	0.01	0.01	0.01	0.02
Commercial and Industrial Loans	0.44	0.62	0.73	0.74	0.40
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.98	0.86	0.94	0.89	0.72
Credit Card Loans	3.16	3.26	3.79	2.74	1.76
Agricultural Loans	0.05	0.11	0.12	0.19	0.03
Loans to Foreign Governments & Inst	N/A	0.00	0.00	0.00	0.00
Other Loans and Leases	0.33	0.25	0.41	0.24	0.17

PERCENT OF LOANS AND LEASES	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
30-89 Days PD Loans and Leases	0.70	0.75	0.88	1.06	1.01
90+ Days PD Loans and Leases	0.10	0.11	0.10	0.12	0.12
Nonaccrual Loans and Leases	0.67	0.64	0.64	0.59	0.51
90+ Days PD and Nonaccrual Loans and Leases	0.80	0.78	0.78	0.75	0.68
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	0.01
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.70	0.75	0.88	1.06	1.01
90+ Days Past Due Assets	0.10	0.11	0.10	0.12	0.12
Nonaccrual Assets	0.68	0.65	0.65	0.60	0.51
30+ Days PD & Nonaccrual Assets	1.55	1.60	1.73	1.85	1.71
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.51	0.51	0.51	0.49	0.44
90+ PD & Nonaccrual Assets + OREO	0.65	0.64	0.63	0.58	0.53
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.56	0.54	0.54	0.49	0.44
Allowance for Loan & Lease Losses	60.20	57.40	56.90	54.11	49.44
Equity Cap + ALLL	5.96	5.71	5.64	5.40	4.94
Tier 1 Cap + ALLL	5.94	5.90	5.85	5.49	4.98
Loans & Leases + RE Acquired	0.87	0.84	0.84	0.74	0.68

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate - 30-89 Days PD	0.59	0.60	0.75	0.94	0.83
- 90+ Days Past Due	0.08	0.09	0.09	0.09	0.10
- Nonaccrual	0.55	0.53	0.54	0.52	0.43
Coml & Indl - 30-89 Days PD	0.81	0.96	0.92	1.12	1.15
- 90+ Days Past Due	0.13	0.14	0.09	0.15	0.15
- Nonaccrual	1.04	1.04	0.92	0.83	0.83
Individuals - 30-89 Days PD	1.20	1.32	1.52	1.60	1.71
- 90+ Days Past Due	0.13	0.15	0.15	0.18	0.16
- Nonaccrual	0.26	0.23	0.26	0.27	0.22
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.18	0.23	0.30	0.43	0.46
- 90+ Days Past Due	0.05	0.07	0.02	0.07	0.02
- Nonaccrual	0.43	0.48	0.57	0.27	0.22
Foreign Govts- 30-89 Days PD	N/A	0.00	0.00	0.00	0.00
- 90+ Days Past Due	N/A	0.00	0.00	0.00	0.00
- Nonaccrual	N/A	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.50	0.32	0.51	0.74	0.32
- 90+ Days Past Due	0.06	0.07	0.04	0.08	0.02
- Nonaccrual	0.22	0.23	0.21	0.32	0.05
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.76	0.75	1.02	1.15	1.08
- 90+ Days Past Due	0.09	0.11	0.10	0.12	0.11
- Nonaccrual	0.50	0.43	0.45	0.42	0.37
Revolving - 30-89 Days PD	0.33	0.31	0.37	0.55	0.65
- 90+ Days Past Due	0.03	0.03	0.03	0.06	0.05
- Nonaccrual	0.11	0.10	0.10	0.13	0.19
Closed-End - 30-89 Days PD	0.86	0.81	1.11	1.21	1.10
- 90+ Days Past Due	0.10	0.12	0.11	0.12	0.12
- Nonaccrual	0.58	0.48	0.50	0.45	0.35
- Jr Lien 30-89 Days PD	0.06	0.08	0.10	N/A	N/A
- Jr Lien 90+ Days PD	0.01	0.01	0.01	N/A	N/A
- Jr Lien Nonaccrual	0.06	0.04	0.05	N/A	N/A
Commercial RE - 30-89 Days PD	0.47	0.52	0.57	0.82	0.57
- 90+ Days Past Due	0.05	0.06	0.06	0.07	0.07
- Nonaccrual	0.54	0.54	0.52	0.52	0.46
Const & Dev - 30-89 Days PD	0.41	0.37	0.62	0.79	0.59
- 90+ Days Past Due	0.03	0.03	0.04	0.07	0.02
- Nonaccrual	0.34	0.57	0.43	0.59	0.29
Multi family - 30-89 Days PD	0.17	0.26	0.15	0.29	0.17
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.14	0.07	0.10	0.09	0.09
Nonfarm Nres- 30-89 Days PD	0.42	0.46	0.44	0.67	0.51
- 90+ Days Past Due	0.05	0.05	0.05	0.06	0.06
- Nonaccrual	0.55	0.47	0.50	0.46	0.43
Farmland - 30-89 Days PD	0.30	0.30	0.52	0.61	0.68
- 90+ Days Past Due	0.11	0.07	0.05	0.05	0.04
- Nonaccrual	0.58	0.55	0.46	0.48	0.35
Credit Card - 30-89 Days PD	1.27	1.47	1.74	1.70	1.16
- 90+ Days Past Due	0.71	0.60	0.65	0.50	0.25
- Nonaccrual	0.02	0.05	0.01	0.06	0.05



CAPITAL RATIOS	PEER GROUP 03				
	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Tier 1 Leverage Ratio	8.57	8.47	8.52	8.23	8.33
Tier 1 RBC Ratio	11.91	11.83	12.04	11.57	11.69
Total Risk-Based Capital Ratio	13.45	13.18	13.47	12.95	13.04
Tangible Tier 1 Leverage Ratio	8.51	8.40	8.45	8.16	8.24
Tangible Common Eq Cap/Tan Assets	7.49	7.74	7.70	7.45	7.50
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.64	15.33	15.19	14.81	13.93
Standby Letters of Credit	0.87	0.73	0.76	0.72	0.69
Commercial & Similar Letters of Credit	0.02	0.03	0.03	0.03	0.04
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	1.59	1.05	1.22	0.98	1.25
Interest Rate Contracts	1.44	0.90	1.06	0.88	1.23
Interest Rate Futures & Forward Contr	0.13	0.01	0.08	0.01	0.01
Written Options Contr (Int Rate)	0.05	0.00	0.02	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.07	0.01	0.15	0.16
Interest Rate Swaps	0.62	0.30	0.39	0.30	0.52
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	25.50	25.06	25.33	23.80	22.70

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Interest Rate Contracts	96.72	98.19	98.21	98.28	98.52
Foreign Exchange Contracts	2.98	1.03	0.00	0.93	0.64
Equity, Comm, & Other Contracts	0.08	0.00	0.12	0.24	0.00
Futures and Forwards	24.51	19.54	21.09	18.85	23.94
Written Options	11.29	3.25	6.55	0.54	0.11
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	10.93	3.25	6.46	0.41	0.00
Purchased Options	3.37	19.40	6.02	27.92	21.52
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.28	19.29	5.89	26.36	21.52
Swaps	53.34	54.94	57.21	50.30	51.42
Held for Trading	0.00	0.19	0.00	0.14	1.05
Interest Rate Contracts	0.00	0.00	0.00	0.14	1.03
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	100.00	99.81	100.00	99.86	98.95
Interest Rate Contracts	96.81	97.01	97.55	87.13	88.52
Foreign Exchange Contracts	2.19	1.01	0.00	0.04	0.63
Equity, Comm, & Other Contracts	0.08	0.00	0.12	0.24	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	84.91	90.17	90.65	95.98	76.41
One Year or Less	27.94	38.13	34.10	38.80	27.07
Over 1 Year to 5 Years	33.71	36.63	35.48	45.73	41.13
Over 5 Years	17.82	5.03	9.51	3.35	5.47
Gross Negative Fair Value (Abs Val)	0.96	0.92	1.06	0.35	0.26
Gross Positive Fair Value	0.79	1.33	1.21	0.87	0.75
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	0.01	0.01	0.01	0.01	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.14	0.08	0.08	0.01	0.00
Decr (Incr) in Int Expense/Net Income	0.09	0.02	0.06	0.04	0.04
Net Incr (Decr) Nonint Alloc/Net Income	0.01	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.69	0.41	0.42	0.24	0.06

## INSURANCE ACTIVITIES

09/30/2003

09/30/2002

12/31/2002

12/31/2001

12/31/2000

## ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	9.75	41.08	32.21	N/A	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	90.25	58.92	67.79	N/A	N/A
Sep Acct Assets(L/H)/Total Life Ast	10.00	12.50	20.00	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	0.54	0.65	0.56	N/A	N/A
Premium Inc/Ins Activities Revenue	1.19	2.85	3.55	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	70.45	76.51	68.02	N/A	N/A
Other Prem Inc/Total Prem Inc	29.55	23.49	31.98	N/A	N/A
Ins Under Net Income/Consol Net Income	0.00	0.01	0.01	N/A	N/A
Ins Net Inc (P/C)/Equity (P/C)	3.46	6.70	8.30	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	2.66	27.92	8.71	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	237.93	34.03	28.50	N/A	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.26	0.52	0.14	N/A	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.39	0.12	0.11	N/A	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	N/A	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	7.25	N/A	N/A	N/A	N/A

## BROKER-DEALER ACTIVITIES

Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	N/A	N/A
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## FOREIGN ACTIVITIES

Yield: Foreign Loans	0.10	0.00	0.33	0.19	0.29
Cost: Interest-Bearing Deposits	1.79	1.70	2.31	3.99	5.64

## NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:

Real Estate Loans	N/A	N/A	N/A	N/A	2.07
Commercial and Industrial Loans	3.57	N/A	0.01	N/A	0.37
Foreign Governments and Inst	N/A	0.00	0.00	0.00	0.00
Leases	N/A	N/A	N/A	N/A	1.09

## GROWTH RATES:

Net Loans and Leases	-16.30	-39.34	78.78	40.75	-44.11
Total Selected Assets	-19.14	-16.44	52.66	-0.70	-21.72
Deposits	3.55	-14.87	6.48	1.75	7.74

PROFITABILITY:	PEER GROUP 03				
	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Net Income/Avg Equity Capital	13.70	13.67	13.51	13.04	13.30
Bank Net Inc/Avg Eq Inv in Banks	14.06	14.48	14.21	13.67	14.37
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.91	4.14	3.81	7.84	6.20
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.58	9.59	10.12	10.24	9.08
Bank Net Income/Parent Net Income	103.84	104.88	103.82	103.67	102.76
Nonbank Net Income/Parent Net Income	1.23	1.11	1.00	1.46	2.03
Sub BHCs Net Inc/Parent Net Income	80.15	67.14	72.15	76.90	86.17
LEVERAGE:					
Total Liabilities/Equity	19.74	15.46	16.48	16.12	14.08
Total Debt/Equity Capital	2.53	2.87	2.59	4.12	3.88
Tot Debt+NP to Subs Iss Tr Pref/Equity	15.50	11.64	12.31	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	3.49	3.49	3.50	5.12	4.74
Total Debt/Eq Cap - Exc Over Fair Value	2.57	2.89	2.61	4.15	4.01
Long-Term Debt/Equity Capital	1.40	1.20	1.19	2.22	2.00
Short-Term Debt/Equity Capital	0.42	0.78	0.68	0.93	1.04
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.27	0.32	0.31	0.60	0.93
Long-Term Debt/Consolidated LT Debt	3.38	3.04	3.58	6.44	8.26
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	110.64	107.12	107.83	108.01	106.01
Total Investment in Subs/Equity	112.12	108.32	109.16	109.40	107.37
Equity Inv in Subs/Cons Eq Cap+Min Int	96.73	97.20	96.72	99.20	99.55
Total Inv in Subs/Cons Eq Cap+Min Int	97.83	98.22	97.81	100.38	101.07
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.83	0.47	0.61	0.65	0.44
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.98	1.95	1.88	2.25	2.38
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	114.16	122.09	126.71	140.77	143.32
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	113.42	121.53	130.33	151.77	141.18
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	116.16	107.46	115.17	111.15	98.19
Pretax Oper Inc + Int Exp/Int Expense	6396.74	14111.8	18497.1	3820.63	3763.70
Div + Int From Subs/Int Exp + Div	151.71	169.70	176.27	190.76	184.26
Fees+Other Inc From Subs/Sal + Oth Exp	11.34	10.80	10.12	11.08	12.87
Net Inc/Curr Port of LT Debt+Pfd Div(X)	60.27	123.56	111.09	65.38	549.30
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.34	0.46	0.76	-0.17	0.13
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	8.70	0.00	0.00	1.04	0.26
Total	8.70	0.00	0.00	1.04	0.84
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.01	0.00	0.08	0.11	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.06	0.02	0.09	0.14	0.07
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	1.34	0.99	1.22	0.99	1.26
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.07
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 03				
	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Div Paid/Inc Before Undist Inc	92.76	78.00	72.75	67.67	64.89
Dividends Paid/Net Income	25.83	26.28	26.09	26.96	29.91
Net Income - Dividends/Avg Equity	9.76	9.73	9.69	9.09	9.06
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	138.47	147.07	158.19	187.37	178.21
Dividends From Nonbank Subs	1.35	1.34	1.28	1.45	2.00
Dividends From Subsidiary BHCs	1.33	3.46	2.75	4.56	2.22
Dividends From All Subsidiaries	171.73	178.02	187.09	221.75	215.42
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	38.13	41.34	43.74	52.54	60.94
Interest Income From Bank Subs	0.14	0.22	0.21	0.23	0.52
Mgt & Service Fees From Bank Subs	3.93	3.71	3.15	4.45	4.54
Other Income From Bank Subs	0.02	0.06	0.03	0.04	0.03
Operating Income From Bank Subs	45.81	52.78	55.23	65.23	68.16
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	54.09	40.05	39.45	47.54	34.92
Interest Income From Nonbank Subs	0.93	2.22	1.78	4.15	4.26
Mgt & Serv Fees From Nonbank Subs	1.50	1.69	1.19	2.35	1.88
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	66.58	56.62	55.45	75.25	63.94
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	46.98	32.32	40.95	28.69	33.23
Interest Inc From Subsidiary BHCs	0.67	0.04	3.07	0.13	0.05
Mgt & Serv Fees From Sub BHCs	2.29	0.74	2.44	0.75	0.79
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	49.93	35.78	46.46	31.69	36.33
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	65.24	68.80	67.72	66.77	71.73
Interest Income From Bank Subs	0.86	1.00	1.13	0.43	0.71
Mgt & Serv Fees From Bank Subs	5.80	5.09	4.04	4.40	3.92
Other Income From Bank Subs	0.05	0.13	0.07	0.04	0.03
Operating Income From Bank Subs	80.16	88.99	81.66	79.24	88.05
Dividends From Nonbank Subs	1.25	0.61	0.73	0.52	0.47
Interest Income From Nonbank Subs	0.05	0.04	0.04	0.05	0.03
Mgt & Serv Fees From Nonbank Subs	0.04	0.03	0.02	0.02	0.04
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.03	1.07	1.24	1.23	1.21
Dividends From Subsidiary BHCs	1.14	3.15	1.74	5.20	4.47
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	1.24	3.23	1.81	5.60	4.92
Loans and Adv From Subs/ST Debt	489.06	181.58	398.60	31.31	146.21
Loans and Adv From Subs/Total Debt	270.05	165.38	225.32	41.22	83.78

BHCPR Reporters for Quarter Ending 09/30/2003  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2003 and Other Notes
1082067	1, 137, 532	ABC BANCORP	MOULTRIE, GA	
1426812	2, 459, 426	ALLEGIANT BANCORP, INC.	SAINT LOUIS, MO	
1061679	1, 156, 042	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	1, 495, 911	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2, 257, 155	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	1, 251, 983	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1, 239, 798	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	1, 652, 271	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1117316	1, 160, 915	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
2326629	1, 023, 506	ANB CORPORATION, THE	TERRELL, TX	
1048812	1, 384, 193	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2731858	1, 242, 746	BANC CORPORATION, THE	BIRMINGHAM, AL	
2066868	1, 005, 512	BANC ED CORP., THE	EDWARDSVILLE, IL	
1133286	2, 820, 045	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2896458	1, 078, 050	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
1097306	1, 166, 518	BANCPLUS CORPORATION	BELZONI, MS	
1137798	1, 092, 378	BANK CALUMET, INC.	HAMMOND, IN	
1097089	1, 253, 585	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	2, 509, 145	BANNER CORPORATION	WALLA WALLA, WA	
2835514	1, 130, 522	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
2521750	1, 634, 532	BOSTONFED BANCORP, INC.	BURLINGTON, MA	
1106879	1, 462, 534	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1250530	2, 173, 761	BSB BANCORP, INC.	BINGHAMTON, NY	
1201671	1, 616, 044	BTC FINANCIAL CORPORATION	DES MOINES, IA	
2585846	1, 445, 655	CALIFORNIA COMMUNITY FINANCIAL	SAN FRANCISCO, CA	
2687795	1, 866, 389	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1130249	1, 285, 474	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1085509	1, 851, 560	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2332750	1, 162, 391	CAPITAL CORP OF THE WEST	MERCED, CA	
1247334	2, 650, 690	CAPITOL BANCORP LTD.	LANSING, MI	
1028412	1, 845, 055	CB BANCSHARES, INC.	HONOLULU, HI	
2745118	1, 352, 297	CCBT FINANCIAL COMPANIES, INC.	SOUTH YARMOUTH, MA	
2158156	1, 189, 098	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1022764	2, 131, 766	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1111088	1, 570, 352	CENTURY BANCORP, INC.	MEDFORD, MA	
1486517	1, 705, 619	CHINA TRUST HOLDINGS CORP.	TORRANCE, CA	
1143623	1, 050, 010	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1076262	1, 997, 586	CITY HOLDING COMPANY	CROSS LANES, WV	
1142448	2, 296, 903	CITY NATIONAL BANCSHARES, INC.	MIAMI, FL	
1060328	1, 309, 515	COBIZ INC.	DENVER, CO	
1249543	1, 013, 492	COLUMBIA BANCORP	COLUMBIA, MD	
2078816	1, 700, 120	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
2467689	1, 023, 816	COMMERCE BANCSHARES CORP.	WORCESTER, MA	Moved from Peer 4
1080595	1, 385, 979	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
1117709	1, 816, 008	COMMUNITY BANKS, INC.	HARRISBURG, PA	
1070644	2, 500, 340	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
3106864	1, 200, 270	EUROBANCSHARES, INC.	HATO REY, PR	
1055315	1, 000, 162	F & M BANCORPORATION INC.	TULSA, OK	Moved from Peer 4
2781910	1, 107, 569	FARMERS & MERCHANTS BANCORP	LODI, CA	
1098732	1, 268, 847	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1249002	1, 140, 154	FIDELITY BANCSHARES (N.C.), IN	FUQUAY-VARINA, NC	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2003 and Other Notes
1081118	1,021,089	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2,186,350	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	1,887,539	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	1,358,144	FIRST BANCORP	TROY, NC	
1204560	1,327,133	FIRST BANCSHARES, INC.	WHITING, IN	
1203602	1,494,185	FIRST BUSEY CORPORATION	URBANA, IL	
2875332	2,409,768	FIRST COMMUNITY BANCORP	RANCHO SANTA FE, CA	
1478017	1,679,268	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
1102312	2,069,859	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1208595	2,185,591	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
1145506	2,205,394	FIRST INDIANA CORPORATION	INDIANAPOLIS, IN	
1095982	1,072,061	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1,019,593	FIRST MARINER BANCORP	BALTIMORE, MD	
1106516	2,086,726	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
2641201	1,446,054	FIRST NATIONAL BANK HOLDING CO	SCOTTSDALE, AZ	
1133437	1,194,321	FIRST NATIONAL CORPORATION	COLUMBIA, SC	
1209097	1,689,862	FIRST OAK BROOK BANCSHARES, IN	OAK BROOK, IL	
1063262	1,082,948	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1096505	1,514,686	FIRST SECURITY BANCORP	SEARCY, AR	
1132104	1,107,649	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1364071	1,524,220	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1132672	1,119,329	FIRST UNITED CORPORATION	OAKLAND, MD	
2432614	1,315,504	FNB CORPORATION	CHRISTIANSBURG, VA	
1026801	1,755,668	FREMONT BANCORPORATION	FREMONT, CA	
1031346	2,063,432	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	
1029213	2,417,239	GBC BANCORP	LOS ANGELES, CA	
2003975	2,683,074	GLACIER BANCORP, INC.	KALISPELL, MT	
2339133	1,498,896	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1201233	2,159,675	GREAT WESTERN BANCORPORATION,	OMAHA, NE	
1057935	1,357,132	GUARANTY CORPORATION	DENVER, CO	
2900261	1,734,651	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
2942681	1,661,644	HAPOLIM U. S. A. HOLDING COMPAN	NEW YORK, NY	
1117192	2,523,134	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	
2223997	1,493,856	HASTEN BANCSHARES	INDIANAPOLIS, IN	
1206546	1,953,846	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
1245291	1,188,153	HILLS BANCORPORATION	HILLS, IA	
2592714	1,005,608	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	Moved from Peer 4
1048803	1,669,751	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
2349860	1,038,314	HUMBOLDT BANCORP	ROSEVILLE, CA	
2291914	2,082,897	IBERIABANK CORPORATION	LAFAYETTE, LA	
1136803	2,431,034	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1201925	2,316,430	INDEPENDENT BANK CORPORATION	IONIA, MI	
1132654	2,983,401	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
1138535	1,349,144	INTERCHANGE FINANCIAL SERVICES	SADDLE BROOK, NJ	
1064278	2,561,540	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
3114654	1,628,634	ITLA CAPITAL CORPORATION	LA JOLLA, CA	
1490701	2,797,740	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
1123915	1,123,374	KLEIN FINANCIAL, INC.	CHASKA, MN	
1404799	1,530,005	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	1,248,891	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1066209	1,141,025	LAURITZEN CORPORATION	OMAHA, NE	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2003 and Other Notes
2776073	2,940,697	LOCAL FINANCIAL CORPORATION	OKLAHOMA CITY, OK	
2634696	1,298,800	MACATAWA BANK CORPORATION	HOLLAND, MI	
2236447	1,912,594	MAIN STREET BANKS, INC.	KENNESAW, GA	
2856368	1,147,473	MAIN STREET TRUST, INC.	CHAMPAIGN, IL	
1209109	1,404,064	MAINSOURCE FINANCIAL GROUP	GREENSBURG, IN	
1123193	1,062,575	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1,456,239	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
1966783	1,015,586	MASSBANK CORP.	READING, MA	
2907822	1,471,920	MBT FINANCIAL CORP.	MONROE, MI	
2608763	1,153,883	MERCANTILE BANK CORPORATION	WYOMING, MI	
1204627	1,697,143	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2516943	2,086,149	MID-STATE BANCSHARES	ARROYO GRANDE, CA	
1209828	2,253,854	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	
2961879	1,140,664	NARA BANCORP, INC.	LOS ANGELES, CA	
1100037	1,039,780	NBC CAPITAL CORPORATION	STARKVILLE, MS	
2244910	1,428,870	NSB HOLDING CORP.	STATEN ISLAND, NY	
1206911	1,740,195	OLD SECOND BANCORP, INC.	AURORA, IL	
1117259	1,154,529	OMEGA FINANCIAL CORPORATION	STATE COLLEGE, PA	
2323057	2,868,707	PACIFIC NORTHWEST BANCORP	SEATTLE, WA	
1200692	1,550,750	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	Moved from Peer 2
2410283	1,012,931	PATRIOT BANK CORP.	POTTSTOWN, PA	
1139813	1,092,258	PENNRock FINANCIAL SERVICES CO	BLUE BALL, PA	
1070578	1,772,025	PEOPLES BANCORP INC.	MARIETTA, OH	
1098844	1,377,202	PEOPLES HOLDING COMPANY, THE	TUPELO, MS	
1247893	2,126,555	PLAINS CAPITAL CORPORATION	DALLAS, TX	
2688279	1,518,107	PLYMOUTH BANCORP, INC.	WAREHAM, MA	
1839319	1,857,103	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	2,078,532	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
1097025	2,010,232	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
2387004	2,776,614	REPUBLIC BANCSHARES, INC.	SAINT PETERSBURG, FL	
1136670	2,107,382	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	
2324429	1,166,087	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1071397	2,842,081	S & T BANCORP, INC.	INDIANA, PA	
1249730	1,116,949	S. Y. BANCORP, INC.	LOUISVILLE, KY	
1248304	2,382,587	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1085013	1,319,431	SEACOAST BANKING CORPORATION	STUART, FL	
1141067	2,074,751	SECOND BANCORP, INCORPORATED	WARREN, OH	
1199992	1,450,540	SHOREBANK CORPORATION, THE	CHICAGO, IL	
1094828	2,015,631	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	1,742,482	SINOPAC BANCORP	LOS ANGELES, CA	
2352990	1,106,906	SOUTHERN FINANCIAL BANCORP, IN	WARRENTON, VA	
1245068	1,423,410	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	1,539,730	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1245590	1,484,624	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,323,084	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1138861	1,279,781	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1210413	1,314,806	STATE FINANCIAL SERVICES CORPO	MILWAUKEE, WI	
2442640	1,128,840	STATE NATIONAL BANCSHARES, INC	LUBBOCK, TX	
1427275	1,000,265	STEARNS FINANCIAL SERVICES, IN	ST CLOUD, MN	
1039454	1,656,045	STERLING BANCORP	NEW YORK, NY	
1143829	2,296,475	STERLING FINANCIAL CORPORATION	LANCASTER, PA	Moved from Peer 4



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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2003 and Other Notes
2942702	1, 436, 233	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1, 348, 033	SUFFOLK BANCORP	RIVERHEAD, NY	
1139242	2, 274, 536	SUN BANCORP, INC	VINELAND, NJ	
1117718	1, 035, 905	SUN BANCORP, INC.	LEWISBURG, PA	
2495039	2, 595, 035	TAYLOR CAPITAL GROUP, INC.	WHEELING, IL	
2706735	2, 151, 325	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
1139260	1, 216, 300	TEXASBANC HOLDING CO.	WEATHERFORD, TX	
2367921	1, 805, 080	TOMPKINS TRUSTCO, INC.	ITHACA, NY	
1030170	1, 441, 426	TRICO BANCSHARES	CHICO, CA	
1056161	1, 066, 412	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	Moved from Peer 4
2767633	1, 365, 456	TROY FINANCIAL CORPORATION	TROY, NY	
1048652	2, 988, 983	U. S. B. HOLDING CO. , INC.	ORANGEBURG, NY	
2747644	2, 809, 125	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1971693	1, 215, 431	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	
1116609	1, 581, 216	UNIVEST CORPORATION OF PENNSYLA	SOUDERTON, PA	
1071632	2, 754, 187	UNIZAN FINANCIAL CORP.	CANTON, OH	
2685540	1, 130, 948	USDB BANCORP	STOCKTON, CA	
1050712	2, 428, 159	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
2502049	1, 382, 539	VIRGINIA FINANCIAL GROUP, INC.	CULPEPER, VA	
1029464	2, 145, 060	W. T. B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	1, 931, 604	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1029893	1, 669, 774	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1, 707, 550	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
2349815	1, 400, 879	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	
1966671	1, 226, 041	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
1137770	1, 289, 917	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
1138517	2, 420, 305	YARDVILLE NATIONAL BANCORP	HAMILTON, NJ	
1399765	1, 379, 183	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 181 bank holding companies.