

PEER GROUP 02

09/30/2004

09/30/2003

12/31/2003

12/31/2002

12/31/2001

Number of BHCs in Peer Group

84

78

76

75

68

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.56	3.63	3.63	3.85	3.83
+ Non-interest Income	1.31	1.36	1.37	1.32	1.41
- Overhead Expense	2.95	2.96	2.99	3.00	3.24
- Provision for Losses	0.15	0.27	0.27	0.32	0.33
+ Securities Gains (Losses)	0.04	0.08	0.07	0.05	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.00
= Pretax Net Oper Income (TE)	1.86	1.84	1.82	1.91	1.84
Net Operating Income	1.17	1.17	1.14	1.21	1.16
Net Income	1.17	1.18	1.15	1.21	1.15
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	0.84

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.25	5.57	5.50	6.35	7.68
Interest Expense	1.39	1.64	1.59	2.19	3.57
Net Interest Income (TE)	3.87	3.93	3.92	4.16	4.18

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.19	0.32	0.33	0.42	0.43
Earnings Coverage of Net Losses (X)	20.22	19.71	14.76	12.75	13.07
Ln&Ls Allowance/Total Loans & Leases	1.43	1.56	1.55	1.54	1.52
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.62	0.80	0.76	0.90	0.82
30-89 Days Past Due Loans and Leases	0.67	0.82	0.83	1.03	1.20

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	28.03	27.32	28.23	28.80	29.03
Net ST Noncore Funding Dependence	18.32	16.79	17.39	17.78	18.74
Net Loans and Leases/Total Assets	61.20	60.00	60.36	59.86	60.50

CAPITALIZATION:

Tier 1 Leverage Ratio	8.63	8.22	8.32	8.16	7.99
Equity Capital/Total Assets	8.91	8.52	8.45	8.40	8.34
Net Loans&Ls/Equity Capital (X)	6.98	7.13	7.23	7.27	7.36
Cash Dividends/Net Income	29.10	31.71	31.72	28.35	31.11
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	16.32
Retained Earnings/Avg Equity Cap	9.29	9.38	9.11	10.16	8.88

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.36	1.04	1.29	1.21	1.52
Long-Term Debt/Equity Capital	2.85	4.53	4.59	3.37	4.07
Equity Investment in Subs/Equity Cap	110.28	109.14	109.96	108.42	105.54
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	139.72	187.14	198.50	158.96	173.91

PEER GROUP 02

PERCENT OF AVERAGE ASSETS	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Interest Income (TE)	4.84	5.15	5.10	5.89	7.09
Less: Interest Expense	1.29	1.52	1.48	2.03	3.30
Equals: Net Interest Income (TE)	3.56	3.63	3.63	3.85	3.83
Plus: Non-Interest Income	1.31	1.36	1.37	1.32	1.41
Equals: Adj Operating Income (TE)	4.92	5.03	5.03	5.21	5.30
Less: Overhead Expense	2.95	2.96	2.99	3.00	3.24
Less: Provision for Loan and Lease Losses	0.15	0.27	0.27	0.32	0.33
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.04	0.08	0.07	0.05	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.00
Equals: Pretax Net Oper Inc (TE)	1.86	1.84	1.82	1.91	1.84
Less: Applicable Income Taxes (TE)	0.65	0.65	0.65	0.68	0.67
Less: Minority Interest	0.00	0.01	0.01	0.01	0.01
Equals: Net Operating Income	1.17	1.17	1.14	1.21	1.16
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.17	1.18	1.15	1.21	1.15
Memo: Net Income (Last Four Qtrs)	1.15	1.20	1.15	1.21	1.14
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.26	92.58	92.65	92.89	92.38
Avg Int-Bearing Funds / Avg Assets	78.61	80.29	80.25	80.79	80.73
Int Income (TE) / Avg Earning Assets	5.25	5.57	5.50	6.35	7.68
Int Expense / Avg Earning Assets	1.39	1.64	1.59	2.19	3.57
Net Int Inc (TE) / Avg Earn Assets	3.87	3.93	3.92	4.16	4.18
YIELD OR COST:					
Total Loans and Leases (TE)	5.85	6.31	6.24	6.99	8.39
Interest-Bearing Bank Balances	1.44	1.69	1.55	2.12	4.03
Fed Funds Sold & Reverse Repos	1.11	1.13	1.11	1.67	4.02
Trading Assets	3.18	3.68	3.73	4.74	6.34
Total Earning Assets	5.14	5.44	5.39	6.23	7.54
Investment Securities (TE)	4.07	4.22	4.16	5.23	6.26
U.S. Treasury & Agency Sec (excl MBS)	3.15	3.26	3.21	4.35	6.33
Mortgage-Backed Securities	3.95	3.70	3.71	5.07	5.89
All Other Securities	6.45	6.68	6.79	7.01	8.41
Interest-Bearing Deposits	1.38	1.69	1.63	2.32	3.93
Time Deposits of \$100K or More	2.17	2.49	2.45	3.11	5.21
Time Deposits < \$100K	2.23	2.72	2.63	3.60	5.41
Other Domestic Deposits	0.68	0.77	0.74	1.17	2.16
Foreign Deposits	1.26	1.50	1.51	2.81	4.62
Fed Funds Purchased and Repos	1.31	1.37	1.38	1.96	4.04
Other Borrowed Funds & Trading Liab	3.07	3.46	3.37	4.23	5.37
All Interest-Bearing Funds	1.64	1.90	1.85	2.51	4.08

PEER GROUP 02

09/30/2004

09/30/2003

12/31/2003

12/31/2002

12/31/2001

Avg Personnel Exp Per Employee (\$000)

45

43

57

53

51

Avg Assets per Employee (\$000)

3,977

3,822

3,766

3,542

3,294

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

3.16

2.89

2.86

3.24

3.42

Overhead Exp / NII + Non-Int Income

61.17

60.51

61.05

58.32

60.92

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

2.95

2.96

2.99

3.00

3.24

Personnel Expense

1.60

1.59

1.60

1.58

1.61

Net Occupancy Expense

0.41

0.42

0.42

0.44

0.47

Other Operating Expenses

0.93

0.95

0.97

0.97

1.13

Overhead Less Non-Interest Income

1.60

1.56

1.59

1.64

1.72

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

60.03

59.17

59.77

57.19

59.64

Personnel Expense

32.80

32.07

32.26

30.34

30.06

Net Occupancy Expense

8.28

8.41

8.38

8.35

8.50

Other Operating Expenses

18.56

18.50

19.17

18.40

20.67

Total Non-Interest Income

26.44

26.68

26.88

24.73

26.17

Fiduciary Activities Income

1.95

2.04

2.02

1.98

2.35

Serv Charges on Deposit Accts - Domestic

8.02

7.90

8.00

7.42

7.21

Trading Revenue

0.24

0.28

0.27

0.26

0.34

Investment Banking Fees & Commissions

1.55

1.27

1.47

1.13

1.19

Venture Capital Revenue

0.00

-0.01

-0.01

-0.02

0.00

Net Servicing Fees

0.34

0.24

0.35

0.22

0.86

Net Securitization Income

0.00

0.01

0.01

0.04

0.11

Insurance Activities Revenue

1.10

1.06

1.08

0.88

0.85

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

1.74

2.58

2.34

1.88

1.62

Other Non-Interest Income

7.06

7.73

7.61

7.34

7.53

Overhead Less Non-Interest Income

33.38

32.06

32.60

32.26

33.06

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

30.00

29.11

28.48

29.02

29.15

Appl Inc Tax+TE/Pretax NOI+TE

35.49

34.95

35.12

35.87

35.98

PERCENT OF TOTAL ASSETS	PERCENT COMPOSITION OF ASSETS AND LOAN MIX				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate Loans	42.16	39.66	40.18	38.93	37.41
Commercial and Industrial Loans	11.14	11.40	11.41	11.73	11.99
Loans to Individuals	4.66	5.54	5.40	6.08	7.12
Loans to Depository Institutions	0.03	0.04	0.05	0.05	0.02
Agricultural Loans	0.39	0.47	0.47	0.52	0.58
Other Loans and Leases	1.62	1.87	1.80	1.76	2.02
Net Loans and Leases	61.20	60.00	60.36	59.86	60.50
Debt Securities Over 1 Year	24.41	24.97	25.17	23.85	20.42
Mutual Funds and Equity Securities	0.22	0.30	0.29	0.30	0.35
Subtotal	86.79	85.92	86.48	85.09	82.52
Interest-Bearing Bank Balances	0.30	0.36	0.31	0.39	0.44
Federal Funds Sold & Reverse Repos	0.94	1.07	0.69	1.04	1.17
Debt Securities 1 Year or Less	1.56	2.59	2.15	3.43	3.04
Trading Assets	0.04	0.04	0.04	0.05	0.04
Total Earning Assets	90.46	90.80	90.78	90.77	90.72
Non-Int Cash and Due From Dep Inst	2.50	2.86	2.86	3.17	3.28
Acceptances	0.02	0.02	0.02	0.02	0.01
Other Real Estate Owned	0.05	0.07	0.06	0.07	0.07
All Other Assets	6.87	6.19	6.21	5.89	5.80
MEMORANDA:					
Short-Term Investments	3.15	4.55	3.85	5.36	5.29
U. S. Treasury Securities	0.32	0.65	0.61	0.75	1.34
U. S. Agency Securities (excl MBS)	5.78	5.79	5.85	5.95	5.14
Municipal Securities	2.49	2.90	2.75	2.66	2.62
Mortgage-Backed Securities	15.03	15.70	16.01	14.94	13.05
Asset-Backed Securities	0.09	0.05	0.05	0.10	0.07
Other Debt Securities	0.68	1.03	0.85	1.14	1.26
RE Loans Secured by 1-4 Family	15.18	15.14	14.88	15.13	15.58
Revolving	3.22	2.51	2.57	2.25	1.86
Closed-End, Sec by First Liens	10.47	10.85	10.51	11.07	11.35
Closed-End, Sec by Junior Liens	1.13	1.21	1.17	1.29	1.60
Commercial Real Estate Loans	24.12	21.74	22.38	20.36	18.57
Construction and Land Dev	5.73	5.12	5.31	4.84	3.81
Multifamily	1.63	1.56	1.71	1.32	0.96
Nonfarm Nonresidential	15.91	14.66	14.90	13.91	12.48
RE Loans Secured by Farmland	0.57	0.59	0.64	0.58	0.60
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	68.40	65.63	65.89	63.95	60.73
RE Loans Secured by 1-4 Family	24.38	25.12	24.34	24.86	25.19
Revolving	5.14	4.03	4.09	3.61	2.93
Closed-End	18.85	20.41	19.55	20.60	21.60
Commercial Real Estate Loans	38.04	34.90	35.66	32.58	29.02
Construction and Land Dev	8.99	8.19	8.47	7.71	5.96
Multifamily	2.55	2.50	2.71	2.15	1.51
Nonfarm Nonresidential	25.13	23.64	23.89	22.21	19.49
RE Loans Secured by Farmland	0.90	0.97	1.05	0.95	0.94
Loans to Depository Institutions	0.05	0.07	0.08	0.09	0.03
Commercial and Industrial Loans	18.40	19.11	19.10	19.95	20.23
Loans to Individuals	7.48	9.18	8.91	10.15	11.90
Credit Card Loans	0.16	0.20	0.21	0.32	0.44
Agricultural Loans	0.61	0.77	0.77	0.85	0.91
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.75	3.16	3.08	2.96	3.44

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Short-Term Investments	3.15	4.55	3.85	5.36	5.29
Liquid Assets	26.44	27.80	27.76	27.65	26.10
Investment Securities	26.73	28.49	28.26	28.70	27.29
Net Loans and Leases	61.20	60.00	60.36	59.86	60.50
Net Lns, Ls & Stdby Ltrs of Credit	62.73	61.49	61.91	61.37	61.87
Core Deposits	59.49	59.77	59.55	58.49	58.53
Noncore Funding	27.98	28.56	28.80	30.21	29.50
Time Deposits of \$100K or More	10.91	11.08	11.27	12.68	11.47
Foreign Deposits	0.38	0.58	0.60	0.58	0.35
Fed Funds Purchased and Repos	6.09	6.05	6.69	6.14	6.61
Net Fed Funds Purchased (Sold)	4.95	5.19	5.69	5.30	5.47
Commercial Paper	0.00	0.01	0.01	0.02	0.02
Oth Borrowings W/Rem Mat 1 Yr or Less	2.94	2.62	2.62	2.40	2.00
Earning Assets Repr in 1 Year	39.42	39.27	39.20	40.42	36.90
Int-Bearing Liab Repr in 1 Year	24.82	25.56	25.88	27.82	27.46
Long-Term Debt Repr in 1 Year	0.57	0.56	0.60	0.56	0.39
Net Assets Repriceable in 1 Year	13.37	12.16	11.93	11.03	8.38
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	28.03	27.32	28.23	28.80	29.03
Net ST Noncore Funding Dependence	18.32	16.79	17.39	17.78	18.74
Short-Term Inv/ST Noncore Funding	21.50	30.87	25.58	32.87	30.79
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.07	12.18	13.08	10.32	7.40
Net Loans and Leases/Total Deposits	84.84	82.09	82.51	81.61	82.87
Net Loans and Leases/Core Deposits	106.23	103.62	104.77	107.41	107.70
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.62	1.11	0.93	1.45	0.70
Avail-For-Sale Sec Appr(Depr)/Eq Cap	1.47	3.44	2.78	6.27	2.63
Struct Notes Appr(Depr)/Eq Cap	0.00	-0.05	-0.06	0.16	-0.04
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.84	8.39	8.58	9.52	10.70
Available-For-Sale Securities	89.16	91.61	91.42	90.48	89.30
U.S. Treasury Securities	1.28	2.80	2.61	3.41	5.97
U.S. Agency Securities (excl MBS)	24.57	22.76	23.28	22.99	20.63
Municipal Securities	9.82	10.85	10.16	10.77	11.17
Mortgage-Backed Securities	55.03	53.34	55.17	51.99	47.31
Asset-Backed Securities	0.29	0.19	0.17	0.29	0.29
Other Debt Securities	2.36	3.73	3.16	4.11	4.82
Mutual Funds and Equity Securities	0.98	1.22	1.15	1.28	1.52
Debt Securities 1 Year or Less	6.76	11.11	9.88	13.67	12.72
Debt Securities 1 To 5 Years	29.48	26.42	25.71	31.06	29.18
Debt Securities Over 5 Years	59.98	58.78	61.02	51.24	46.09
Pledged Securities	58.90	51.58	53.96	54.76	58.63
Structured Notes, Fair Value	0.78	0.37	0.50	0.11	0.12

ANALYSIS RATIOS	PEER GROUP 02				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Provision for Ln&Ls Losses/Avg Assets	0.15	0.27	0.27	0.32	0.33
Provision for Ln&Ls Losses/Avg Lns&Ls	0.24	0.44	0.44	0.52	0.55
Provision for Ln&Ls Losses/Net Losses	137.69	142.29	129.88	135.31	142.47
Ln&Ls Allowance/Total Loans & Leases	1.43	1.56	1.55	1.54	1.52
Ln&Ls Allowance/Net Ln&Ls Losses (X)	13.35	8.67	6.57	5.31	5.57
ALL/Nonaccrual Assets	379.98	307.57	314.16	284.48	289.94
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	277.81	243.38	245.33	207.03	199.48
Gross Ln&Ls Losses/Avg Loans & Leases	0.31	0.46	0.47	0.54	0.55
Recoveries/Avg Loans and Leases	0.12	0.12	0.12	0.10	0.10
Net Losses/Avg Loans and Leases	0.19	0.32	0.33	0.42	0.43
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	N/A
Recoveries/Prior Year-End Losses	24.72	19.03	25.50	25.77	30.41
Earnings Coverage of Net Losses (X)	20.22	19.71	14.76	12.75	13.07
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.05	0.08	0.09	0.10	0.06
RE Loans Secured By 1-4 Family	0.05	0.08	0.08	0.08	0.07
Revolving	0.04	0.04	0.04	0.04	0.07
Closed-End	0.07	0.10	0.10	0.09	0.07
Commercial Real Estate Loans	0.05	0.08	0.09	0.10	0.05
Construction and Land Dev	0.03	0.06	0.06	0.10	0.02
Multifamily	0.01	0.00	0.01	0.03	0.01
Nonfarm Nonresidential	0.05	0.08	0.10	0.08	0.06
RE Loans Secured by Farmland	0.00	0.01	0.01	0.08	0.02
Commercial and Industrial Loans	0.33	0.62	0.64	0.80	0.75
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.82	1.03	1.04	1.05	1.07
Credit Card Loans	2.30	1.76	0.45	2.91	4.60
Agricultural Loans	0.06	0.23	0.38	0.17	0.12
Loans to Foreign Governments & Inst	0.17	0.00	0.00	0.00	0.00
Other Loans and Leases	0.35	0.77	1.00	0.97	0.74

PERCENT OF LOANS AND LEASES	PEER GROUP 02				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
30-89 Days PD Loans and Leases	0.67	0.82	0.83	1.03	1.20
90+ Days PD Loans and Leases	0.10	0.13	0.11	0.14	0.19
Nonaccrual Loans and Leases	0.54	0.71	0.68	0.79	0.73
90+ Days PD and Nonaccrual Loans and Leases	0.67	0.87	0.82	0.94	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	0.01	0.01	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.67	0.82	0.83	1.03	1.20
90+ Days Past Due Assets	0.10	0.13	0.11	0.14	0.19
Nonaccrual Assets	0.55	0.71	0.69	0.79	0.74
30+ Days PD & Nonaccrual Assets	1.36	1.72	1.69	1.98	2.14
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.42	0.52	0.50	0.57	0.59
90+ PD & Nonaccrual Assets + OREO	0.49	0.61	0.58	0.66	0.67
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.40	0.52	0.51	0.58	0.54
Allowance for Loan & Lease Losses	46.61	58.12	56.32	63.63	59.83
Equity Cap + ALLL	4.26	5.58	5.50	6.22	5.93
Tier 1 Cap + ALLL	4.44	5.88	5.69	6.55	6.21
Loans & Leases + RE Acquired	0.66	0.87	0.84	0.96	0.88

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate - 30-89 Days PD	0.55	0.71	0.73	0.84	0.94
- 90+ Days Past Due	0.08	0.12	0.10	0.11	0.13
- Nonaccrual	0.47	0.60	0.62	0.77	0.63
Coml & Indl - 30-89 Days PD	0.83	0.96	1.01	1.04	1.16
- 90+ Days Past Due	0.09	0.10	0.10	0.13	0.15
- Nonaccrual	0.94	1.24	1.24	1.13	1.24
Individuals - 30-89 Days PD	1.19	1.44	1.49	1.67	2.13
- 90+ Days Past Due	0.12	0.15	0.15	0.17	0.25
- Nonaccrual	0.14	0.20	0.19	0.21	0.23
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.31
- 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	0.35	0.60	0.48	0.67	0.47
- 90+ Days Past Due	0.02	0.06	0.08	0.03	0.03
- Nonaccrual	0.41	0.67	0.50	1.12	0.91
Foreign Govts- 30-89 Days PD	6.79	0.73	0.29	2.04	2.33
- 90+ Days Past Due	0.00	0.09	0.00	0.00	0.00
- Nonaccrual	0.00	7.95	0.00	16.67	0.00
Other Lns&Ls - 30-89 Days PD	0.53	0.61	0.82	1.03	0.99
- 90+ Days Past Due	0.05	0.07	0.06	0.06	0.17
- Nonaccrual	0.35	0.44	0.21	0.39	0.43
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.68	0.85	0.95	1.09	1.14
- 90+ Days Past Due	0.10	0.15	0.14	0.15	0.16
- Nonaccrual	0.38	0.51	0.52	0.56	0.48
Revolving - 30-89 Days PD	0.24	0.45	0.41	0.45	0.67
- 90+ Days Past Due	0.03	0.04	0.03	0.03	0.08
- Nonaccrual	0.12	0.14	0.13	0.11	0.23
Closed-End - 30-89 Days PD	0.80	0.95	1.04	1.23	1.21
- 90+ Days Past Due	0.12	0.18	0.16	0.17	0.17
- Nonaccrual	0.42	0.62	0.65	0.60	0.52
- Jr Lien 30-89 Days PD	0.10	0.10	0.11	0.11	N/A
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.02	N/A
- Jr Lien Nonaccrual	0.06	0.07	0.08	0.06	N/A
Commercial RE - 30-89 Days PD	0.40	0.60	0.57	0.62	0.73
- 90+ Days Past Due	0.05	0.07	0.05	0.08	0.09
- Nonaccrual	0.52	0.65	0.69	0.85	0.60
Const & Dev - 30-89 Days PD	0.47	0.81	0.50	0.66	1.08
- 90+ Days Past Due	0.02	0.05	0.06	0.07	0.09
- Nonaccrual	0.26	0.47	0.42	0.61	0.42
Multi family - 30-89 Days PD	0.23	0.35	0.32	0.33	0.14
- 90+ Days Past Due	0.01	0.03	0.01	0.01	0.07
- Nonaccrual	0.18	0.17	0.16	0.43	0.37
Nonfarm Nres- 30-89 Days PD	0.41	0.49	0.52	0.63	0.58
- 90+ Days Past Due	0.05	0.08	0.05	0.07	0.07
- Nonaccrual	0.54	0.67	0.66	0.75	0.55
Farmland - 30-89 Days PD	0.45	0.53	0.44	0.96	0.59
- 90+ Days Past Due	0.05	0.07	0.03	0.03	0.13
- Nonaccrual	0.67	0.62	0.59	0.88	0.82
Credit Card - 30-89 Days PD	1.42	1.58	1.36	1.56	1.82
- 90+ Days Past Due	0.69	0.64	0.57	0.78	0.86
- Nonaccrual	0.06	0.08	0.10	0.15	0.13

CAPITAL RATIOS	PEER GROUP 02				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Tier 1 Leverage Ratio	8.63	8.22	8.32	8.16	7.99
Tier 1 RBC Ratio	11.93	11.97	11.85	11.73	11.45
Total Risk-Based Capital Ratio	13.65	13.80	13.70	13.42	13.02
Tangible Tier 1 Leverage Ratio	8.48	8.11	8.18	8.01	7.82
Tangible Common Eq Cap/Tan Assets	6.97	7.19	7.02	7.18	7.11
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	17.25	16.84	17.08	15.78	15.72
Standby Letters of Credit	1.27	1.24	1.29	1.18	1.05
Commercial & Similar Letters of Credit	0.12	0.14	0.13	0.14	0.10
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	3.28	3.82	3.64	3.50	3.18
Interest Rate Contracts	2.79	3.27	3.08	3.09	2.81
Interest Rate Futures & Forward Contr	0.17	0.23	0.15	0.31	0.23
Written Options Contr (Int Rate)	0.09	0.08	0.06	0.05	0.00
Purchased Options Contr (Int Rate)	0.07	0.14	0.19	0.23	0.33
Interest Rate Swaps	1.96	1.91	1.97	1.60	1.33
Foreign Exchange Contracts	0.08	0.08	0.08	0.08	0.06
Futures & Forward Foreign Exch Contr	0.07	0.03	0.04	0.06	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	0.03	0.03	0.03	0.01	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)	0.01	0.01	0.01	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	30.51	29.12	29.94	27.15	27.43

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Interest Rate Contracts	91.20	86.96	91.16	92.70	95.41
Foreign Exchange Contracts	5.52	3.71	5.03	6.25	3.55
Equity, Comm, & Other Contracts	0.82	1.17	2.44	0.50	0.18
Futures and Forwards	17.87	26.09	22.67	33.10	36.48
Written Options	9.35	7.30	9.49	5.50	0.79
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	8.64	7.07	9.49	5.48	0.37
Purchased Options	3.34	3.16	5.31	5.67	10.02
Exchange-Traded	0.00	0.00	0.02	0.04	0.00
Over-The-Counter	2.54	2.67	4.68	5.27	8.56
Swaps	57.06	56.64	57.87	50.05	47.13
Held for Trading	8.81	8.07	8.55	10.27	9.25
Interest Rate Contracts	3.22	2.66	4.06	5.78	5.09
Foreign Exchange Contracts	2.19	1.87	2.44	1.86	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.07	0.03
Non-Traded	91.19	91.93	91.45	89.73	90.75
Interest Rate Contracts	87.00	79.58	79.48	77.77	88.41
Foreign Exchange Contracts	0.79	0.48	1.14	1.93	1.46
Equity, Comm, & Other Contracts	0.66	1.02	2.32	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	83.49	84.40	83.50	89.93	82.67
One Year or Less	24.37	22.02	20.30	37.91	32.05
Over 1 Year to 5 Years	24.89	31.38	32.75	23.58	36.01
Over 5 Years	22.94	15.84	15.76	15.63	10.97
Gross Negative Fair Value (Abs Val)	0.70	1.01	1.05	1.30	0.76
Gross Positive Fair Value	0.67	1.10	1.08	0.96	0.44
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	0.01	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	0.02	0.04	0.03	0.04	0.02
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.12	0.12	0.13	0.00	-0.02
Decr (Incr) in Int Expense/Net Income	0.99	0.97	0.81	0.75	0.25
Net Incr (Decr) Nonint Alloc/Net Income	0.19	0.13	0.15	0.17	0.02
Incr (Decr) in Net Income/Net Income	2.16	1.68	1.36	2.34	0.36

INSURANCE ACTIVITIES	INSURANCE, PEER GROUP 09/30/2004	BROKER-DEALER 02 09/30/2003	FOREIGN ACTIVITIES 12/31/2003	12/31/2002	12/31/2001
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	35.43	26.87	33.40	33.82	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	64.57	73.13	66.60	66.18	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	9.98	N/A
Ins Activities Revenue/Adj Oper Inc	1.10	1.06	1.08	0.88	N/A
Premium Inc/Ins Activities Revenue	5.10	3.86	3.74	3.79	N/A
Credit Rel Prem Inc/Tot Prem Inc	69.38	79.36	79.48	72.25	N/A
Other Prem Inc/Total Prem Inc	30.62	20.64	20.52	27.75	N/A
Ins Under Net Income/Consol Net Income	0.09	0.07	0.09	0.03	N/A
Ins Net Inc (P/C)/Equity (P/C)	11.98	9.89	14.22	1.62	N/A
Ins Net Inc (L/H)/Equity (L/H)	6.73	9.41	10.63	16.07	N/A
Insur Ben, Losses, Exp/Insur Premiums	109.20	87.81	101.68	75.42	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.05	0.04	0.03	0.12	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.27	2.15	2.28	3.99	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	8.48	7.13	6.96	N/A	N/A
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	N/A
FOREIGN ACTIVITIES					
Yield: Foreign Loans	294.14	60.77	69.44	110.63	651.18
Cost: Interest-Bearing Deposits	1.26	1.50	1.51	2.81	4.62
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	11.27	10.49	11.72	1.03
Commercial and Industrial Loans	8.37	2.63	2.50	0.92	0.67
Foreign Governments and Inst	0.17	0.00	0.00	0.00	0.00
Leases	0.98	3.00	3.05	144.08	37.91
GROWTH RATES:					
Net Loans and Leases	45.69	-22.53	-2.96	-12.08	-0.10
Total Selected Assets	54.22	-13.31	9.39	64.19	18.57
Deposits	271.72	-4.58	286.51	42.21	78.42

PROFITABILITY:	PEER GROUP 02				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Net Income/Avg Equity Capital	13.63	13.91	13.54	14.46	13.39
Bank Net Inc/Avg Eq Inv in Banks	13.86	13.95	14.00	15.05	13.87
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.04	5.03	4.25	4.39	13.60
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.70	10.95	8.83	11.52	14.21
Bank Net Income/Parent Net Income	86.19	87.35	86.82	85.84	86.58
Nonbank Net Income/Parent Net Income	1.80	1.54	1.47	1.85	4.03
Sub BHCs Net Inc/Parent Net Income	70.55	87.63	83.42	89.23	67.07
LEVERAGE:					
Total Liabilities/Equity	23.19	22.24	23.87	19.41	17.72
Total Debt/Equity Capital	3.76	6.06	6.23	4.92	6.21
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.07	17.21	19.25	14.12	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	3.82	6.27	6.29	5.15	6.43
Total Debt/Eq Cap - Exc Over Fair Value	3.83	6.11	6.30	4.95	6.25
Long-Term Debt/Equity Capital	2.85	4.53	4.59	3.37	4.07
Short-Term Debt/Equity Capital	0.36	1.04	1.29	1.21	1.52
Current Portion of LT Debt/Equity	0.03	0.05	0.07	0.02	0.01
Exc Cost Over Fair Value/Equity Cap	0.56	0.21	0.34	0.23	0.19
Long-Term Debt/Consolidated LT Debt	7.15	9.69	9.99	9.41	12.85
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	110.28	109.14	109.96	108.42	105.54
Total Investment in Subs/Equity	112.65	112.12	113.23	111.05	109.65
Equity Inv in Subs/Cons Eq Cap+Min Int	95.88	96.30	96.43	97.32	97.89
Total Inv in Subs/Cons Eq Cap+Min Int	98.50	99.23	99.66	99.86	101.82
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.89	0.71	0.83	0.67	0.44
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.30	2.21	2.38	1.98	1.66
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	141.58	155.97	191.71	153.00	177.80
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	139.72	187.14	198.50	158.96	173.91
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	104.20	136.27	120.14	104.77	111.65
Pretax Oper Inc + Int Exp/Int Expense	12926.4	7420.80	12397.1	6513.60	1696.22
Div + Int From Subs/Int Exp + Div	189.06	332.36	354.08	233.52	203.20
Fees+Other Inc From Subs/Sal + Oth Exp	13.06	16.42	15.50	16.69	17.88
Net Inc/Curr Port of LT Debt+Pfd Div(X)	708.49	1140.32	1471.35	1032.61	4127.39
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	2.05	1.61	1.91	0.64	0.96
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.08	0.00	0.07	0.63	0.00
Nonaccrual	0.13	1.50	0.25	12.92	4.90
Total	0.21	1.50	0.32	13.55	4.90
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	1.19	1.75	1.80	1.45	1.65
Combined Thrift Assets	0.00	0.07	0.03	0.07	0.03
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 02 09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Div Paid/Inc Before Undist Inc	82.39	70.80	60.27	53.70	49.79
Dividends Paid/Net Income	29.09	31.71	32.17	28.34	31.10
Net Income - Dividends/Avg Equity	9.29	9.37	9.07	10.17	8.89
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	139.79	148.99	159.87	158.52	179.35
Dividends From Nonbank Subs	1.71	1.88	2.52	2.44	5.80
Dividends From Subsidiary BHCs	12.48	8.64	10.38	14.80	12.53
Dividends From All Subsidiaries	178.76	208.27	238.11	221.85	222.69
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	50.82	56.24	66.17	54.76	72.64
Interest Income From Bank Subs	0.65	0.38	0.41	0.47	0.63
Mgt & Service Fees From Bank Subs	4.98	3.60	3.65	3.85	5.73
Other Income From Bank Subs	0.04	0.02	0.02	0.00	0.00
Operating Income From Bank Subs	63.17	71.46	80.24	68.72	88.37
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	35.66	37.77	53.29	56.33	33.73
Interest Income From Nonbank Subs	3.55	14.55	8.49	35.70	10.51
Mgt & Serv Fees From Nonbank Subs	1.48	1.83	2.16	2.83	2.03
Other Income From Nonbank Subs	0.00	0.00	0.09	0.00	0.00
Operating Inc From Nonbank Subs	54.01	81.83	93.58	157.48	58.17
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	36.94	47.51	47.59	35.40	52.62
Interest Inc From Subsidiary BHCs	0.04	0.09	0.12	1.16	2.42
Mgt & Serv Fees From Sub BHCs	0.64	3.09	2.93	5.63	5.10
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	39.24	50.69	50.63	42.20	60.14
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	60.21	61.36	64.84	62.86	60.71
Interest Income From Bank Subs	1.90	1.10	0.72	0.48	0.69
Mgt & Serv Fees From Bank Subs	4.82	5.32	4.88	3.65	3.91
Other Income From Bank Subs	0.01	0.05	0.05	0.00	0.00
Operating Income From Bank Subs	75.11	75.29	76.58	70.73	77.06
Dividends From Nonbank Subs	0.66	0.97	1.17	0.94	1.13
Interest Income From Nonbank Subs	0.17	0.19	0.19	0.20	0.43
Mgt & Serv Fees From Nonbank Subs	0.03	0.08	0.07	0.08	0.10
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.38	1.67	1.80	1.71	2.69
Dividends From Subsidiary BHCs	6.24	8.82	9.17	9.29	4.94
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.03
Mgt & Serv Fees From Sub BHCs	0.00	0.01	0.01	0.01	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	6.85	9.70	10.08	10.91	5.37
Loans and Adv From Subs/ST Debt	1591.64	587.18	643.37	416.57	370.77
Loans and Adv From Subs/Total Debt	581.56	223.88	274.58	156.97	98.04

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									84
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.55	2.13	2.70	3.10	3.59	3.95	4.26	4.80	84
+ Non-interest Income	1.31	0.37	0.58	0.88	1.23	1.61	2.28	2.64	84
- Overhead Expense	2.95	1.56	1.68	2.45	2.93	3.44	3.95	5.01	84
- Provision for Losses	0.14	-0.03	0.00	0.06	0.13	0.21	0.32	0.37	84
+ Securities Gains (Losses)	0.03	-0.04	-0.02	0.00	0.00	0.05	0.14	0.29	84
+ Other Tax Equiv Adjustments	0.00	-0.05	-0.00	0.00	0.00	0.00	0.03	0.06	84
= Pretax Net Oper Income (TE)	1.85	0.74	1.01	1.36	1.90	2.24	2.70	3.04	84
Net Operating Income	1.16	0.39	0.64	0.88	1.15	1.44	1.66	1.84	84
Net Income	1.16	0.39	0.64	0.88	1.15	1.44	1.66	1.84	84
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.25	3.67	4.23	4.95	5.27	5.64	5.86	6.34	84
Interest Expense	1.39	0.61	0.80	1.13	1.36	1.63	1.97	2.06	84
Net Interest Income (TE)	3.86	2.26	2.87	3.36	3.92	4.29	4.64	5.18	84
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.18	-0.04	0.00	0.07	0.15	0.26	0.45	0.53	84
Earnings Coverage of Net Losses (X)	20.21	-82.80	-12.29	7.66	13.86	34.39	63.89	121.66	84
Ln&Ls Allowance/Total Loans & Leases	1.43	0.84	0.98	1.15	1.37	1.66	2.03	2.28	84
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.61	0.07	0.16	0.32	0.59	0.83	1.19	1.40	84
30-89 Days Past Due Loans and Leases	0.66	0.14	0.20	0.40	0.60	0.88	1.11	1.51	84
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	28.02	1.30	8.06	19.17	28.45	36.31	46.28	56.24	84
Net ST Noncore Funding Dependence	18.31	-1.80	1.94	10.32	17.14	24.91	35.58	39.42	84
Net Loans and Leases/Total Assets	61.19	26.58	42.77	54.40	63.52	67.67	72.80	77.02	84
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.63	6.30	6.70	7.61	8.34	9.63	11.10	11.89	84
Equity Capital/Total Assets	8.91	5.91	6.50	7.72	8.75	10.02	11.82	12.58	84
Net Loans&Ls/Equity Capital (X)	6.97	3.19	3.99	5.72	6.70	8.47	9.63	10.30	84
Cash Dividends/Net Income	29.09	0.00	0.00	14.11	33.90	43.52	54.72	63.70	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	9.29	-0.47	3.58	6.61	9.17	11.68	15.20	18.06	84
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.36	0.00	0.00	0.00	0.00	0.00	1.58	7.50	84
Long-Term Debt/Equity Capital	2.85	0.00	0.00	0.00	0.00	4.26	15.71	26.89	84
Equity Investment in Subs/Equity Cap	110.27	75.61	84.01	99.59	110.37	122.09	132.97	138.52	84
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	139.72	13.59	48.41	78.19	104.74	172.07	324.12	463.44	83

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.84	3.39	3.92	4.54	4.90	5.14	5.41	5.89	84
Less: Interest Expense	1.28	0.53	0.73	1.02	1.24	1.50	1.83	1.99	84
Equals: Net Interest Income (TE)	3.55	2.13	2.70	3.10	3.59	3.95	4.26	4.80	84
Plus: Non-Interest Income	1.31	0.37	0.58	0.88	1.23	1.61	2.28	2.64	84
Equals: Adj Operating Income (TE)	4.92	2.80	3.55	4.44	4.98	5.32	6.21	6.52	84
Less: Overhead Expense	2.95	1.56	1.68	2.45	2.93	3.44	3.95	5.01	84
Less: Provision for Loan and Lease Losses	0.14	-0.03	0.00	0.06	0.13	0.21	0.32	0.37	84
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Plus: Realized G/L on AFS Sec	0.03	-0.04	-0.02	0.00	0.00	0.05	0.14	0.29	84
Plus: Other Tax Equiv Adjustments	0.00	-0.05	-0.00	0.00	0.00	0.00	0.03	0.06	84
Equals: Pretax Net Oper Inc (TE)	1.85	0.74	1.01	1.36	1.90	2.24	2.70	3.04	84
Less: Applicable Income Taxes (TE)	0.65	0.20	0.30	0.46	0.62	0.83	0.97	1.12	84
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.09	84
Equals: Net Operating Income	1.16	0.39	0.64	0.88	1.15	1.44	1.66	1.84	84
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Equals: Net Income	1.16	0.39	0.64	0.88	1.15	1.44	1.66	1.84	84
Memo: Net Income (Last Four Qtrs)	1.14	0.54	0.63	0.84	1.15	1.46	1.59	1.78	83
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.26	87.23	88.92	90.31	92.10	93.67	96.32	97.31	84
Avg Int-Bearing Funds / Avg Assets	78.61	63.25	66.97	75.01	78.31	83.51	86.82	89.47	84
Int Income (TE) / Avg Earning Assets	5.25	3.67	4.23	4.95	5.27	5.64	5.86	6.34	84
Int Expense / Avg Earning Assets	1.39	0.61	0.80	1.13	1.36	1.63	1.97	2.06	84
Net Int Inc (TE) / Avg Earn Assets	3.86	2.26	2.87	3.36	3.92	4.29	4.64	5.18	84
YIELD OR COST:									
Total Loans and Leases (TE)	5.84	4.58	5.01	5.43	5.85	6.19	6.62	7.15	84
Interest-Bearing Bank Balances	1.43	0.11	0.29	0.59	0.97	1.93	4.16	5.18	75
Fed Funds Sold & Reverse Repos	1.10	0.76	0.86	0.99	1.09	1.21	1.34	1.50	74
Trading Assets	3.18	0.00	0.00	0.00	2.77	4.01	6.98	12.69	31
Total Earning Assets	5.13	3.56	4.20	4.88	5.15	5.45	5.71	5.82	84
Investment Securities (TE)	4.07	2.54	2.98	3.75	4.08	4.48	4.92	5.07	84
U.S. Treasury & Agency Sec (excl MBS)	3.15	1.61	1.98	2.43	3.16	3.79	4.23	4.75	84
Mortgage-Backed Securities	3.94	2.74	2.96	3.46	3.96	4.33	4.74	5.01	84
All Other Securities	6.45	2.51	3.40	4.86	6.59	7.32	8.41	14.52	84
Interest-Bearing Deposits	1.37	0.61	0.82	1.15	1.33	1.58	1.91	1.99	84
Time Deposits of \$100K or More	2.17	1.17	1.32	1.78	2.19	2.57	2.81	3.08	83
Time Deposits < \$100K	2.23	1.04	1.28	1.91	2.27	2.61	2.97	3.22	83
Other Domestic Deposits	0.68	0.26	0.38	0.50	0.69	0.80	1.01	1.12	83
Foreign Deposits	1.25	0.53	0.55	0.62	1.13	1.46	1.87	2.28	12
Fed Funds Purchased and Repos	1.31	0.69	0.79	0.97	1.14	1.41	2.33	3.31	82
Other Borrowed Funds & Trading Liab	3.06	1.27	1.46	2.06	2.91	3.71	4.88	6.53	81
All Interest-Bearing Funds	1.63	0.72	1.02	1.36	1.63	1.90	2.25	2.37	84

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	44.94	29.02	32.01	36.07	43.33	52.84	61.87	74.74	84
Avg Assets per Employee (\$000)	3976.58	1922.75	2513.15	2888.29	3401.60	4634.33	7183.22	8299.09	84

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.16	0.00	0.00	0.70	2.78	4.93	9.37	11.73	84
Overhead Exp / NII + Non-Int Income	61.16	41.08	46.98	54.32	61.20	66.11	75.22	78.31	84

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.95	1.56	1.68	2.45	2.93	3.44	3.95	5.01	84
Personnel Expense	1.59	0.79	0.93	1.26	1.54	1.94	2.20	2.75	84
Net Occupancy Expense	0.41	0.19	0.25	0.31	0.38	0.50	0.61	0.67	84
Other Operating Expenses	0.93	0.38	0.51	0.76	0.90	1.09	1.40	1.64	84
Overhead Less Non-Interest Income	1.60	0.64	0.84	1.27	1.61	1.89	2.19	2.61	84

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	60.02	38.80	46.04	52.60	59.23	65.75	74.36	76.99	84
Personnel Expense	32.80	21.22	24.26	29.18	32.63	36.99	40.42	44.88	84
Net Occupancy Expense	8.27	5.17	5.73	7.28	8.14	9.49	10.71	11.49	84
Other Operating Expenses	18.55	11.06	13.08	16.03	17.94	20.60	26.42	31.00	84
Total Non-Interest Income	26.44	8.98	14.11	19.58	25.74	32.30	39.44	44.56	84
Fiduciary Activities Income	1.94	0.00	0.00	0.00	1.49	3.47	6.14	9.20	84
Serv Charges on Deposit Accts - Domestic	8.02	1.11	2.03	4.76	8.11	9.80	14.99	17.53	84
Trading Revenue	0.23	0.00	0.00	0.00	0.00	0.05	1.84	3.48	84
Investment Banking Fees & Commissions	1.54	0.00	0.00	0.38	1.15	2.06	5.10	10.34	84
Venture Capital Revenue	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.02	84
Net Servicing Fees	0.33	-0.00	0.00	0.00	0.10	0.49	1.29	3.41	84
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	84
Insurance Activities Revenue	1.10	0.00	0.00	0.01	0.30	1.86	4.43	7.76	84
Net Gain (Loss) - Sales Loans, OREO, Oth	1.74	-0.07	-0.00	0.16	0.98	2.41	4.82	13.57	84
Other Non-Interest Income	7.06	3.15	3.42	4.71	6.61	8.46	12.72	16.46	84
Overhead Less Non-Interest Income	33.38	11.08	20.79	26.85	33.51	37.87	48.83	56.47	84

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	30.00	6.92	15.55	28.19	31.43	33.64	36.50	37.71	82
Appl Inc Tax+TE/Pretax NOI+TE	35.48	27.24	30.40	33.06	35.84	37.81	39.76	40.76	82

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	42.16	7.52	22.54	35.74	43.14	50.18	59.30	67.01	84
Commercial and Industrial Loans	11.13	0.67	3.71	7.18	9.89	14.68	22.07	26.67	84
Loans to Individuals	4.65	0.09	0.32	1.10	3.19	8.06	11.36	13.54	84
Loans to Depository Institutions	0.03	0.00	0.00	0.00	0.00	0.00	0.19	0.61	84
Agricultural Loans	0.38	0.00	0.00	0.00	0.08	0.71	1.42	2.99	84
Other Loans and Leases	1.62	0.02	0.11	0.34	1.01	2.73	4.37	5.82	84
Net Loans and Leases	61.19	26.58	42.77	54.40	63.52	67.67	72.80	77.02	84
Debt Securities Over 1 Year	24.41	6.74	12.27	15.74	23.43	30.21	40.99	53.92	84
Mutual Funds and Equity Securities	0.22	0.00	0.00	0.00	0.11	0.33	0.93	1.43	84
Subtotal	86.79	75.42	80.47	83.66	87.26	89.72	91.52	92.86	84
Interest-Bearing Bank Balances	0.30	0.00	0.00	0.01	0.08	0.33	1.30	2.61	84
Federal Funds Sold & Reverse Repos	0.93	0.00	0.00	0.00	0.31	1.80	3.74	5.00	84
Debt Securities 1 Year or Less	1.55	0.02	0.11	0.31	0.81	2.49	5.00	7.48	84
Trading Assets	0.04	0.00	0.00	0.00	0.00	0.03	0.22	0.96	84
Total Earning Assets	90.46	84.63	86.30	88.75	90.47	92.31	94.48	95.57	84
Non-Int Cash and Due From Dep Inst	2.50	0.65	1.29	1.99	2.31	2.99	4.10	5.00	84
Acceptances	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.20	84
Other Real Estate Owned	0.05	0.00	0.00	0.01	0.03	0.09	0.16	0.20	84
All Other Assets	6.87	2.97	3.74	4.99	6.55	8.33	10.92	11.67	84
MEMORANDA:									
Short-Term Investments	3.14	0.16	0.32	0.99	1.95	5.01	8.49	12.12	84
U. S. Treasury Securities	0.31	0.00	0.00	0.00	0.04	0.45	1.43	2.72	84
U. S. Agency Securities (excl MBS)	5.77	0.09	0.53	2.53	4.60	8.71	14.50	15.31	84
Municipal Securities	2.48	0.00	0.04	0.60	2.07	3.65	6.57	9.69	84
Mortgage-Backed Securities	15.03	0.25	1.88	8.32	15.17	19.92	28.69	37.56	84
Asset-Backed Securities	0.08	0.00	0.00	0.00	0.00	0.00	0.46	1.45	84
Other Debt Securities	0.67	0.00	0.00	0.00	0.22	1.01	3.19	4.40	84
RE Loans Secured by 1-4 Family	15.18	0.55	2.66	7.36	14.80	22.85	28.93	34.18	84
Revolving	3.21	0.00	0.00	1.03	2.79	4.76	7.46	9.33	84
Closed-End, Sec by First Liens	10.46	0.44	1.53	4.17	9.47	15.71	22.18	27.08	84
Closed-End, Sec by Junior Liens	1.12	0.00	0.00	0.18	0.78	1.76	3.07	3.48	84
Commercial Real Estate Loans	24.12	1.69	5.99	16.55	22.79	31.66	42.73	53.23	84
Construction and Land Dev	5.73	0.00	0.36	2.08	5.27	8.20	12.61	15.70	84
Multifamily	1.62	0.01	0.14	0.49	1.28	2.22	3.98	8.86	84
Nonfarm Nonresidential	15.91	1.31	3.80	11.12	15.76	20.29	28.00	32.67	84
RE Loans Secured by Farmland	0.57	0.00	0.00	0.01	0.24	0.99	2.53	2.73	84
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	68.39	19.66	41.55	59.20	69.49	76.82	90.05	94.32	84
RE Loans Secured by 1-4 Family	24.38	1.40	5.43	10.91	22.79	35.50	47.15	60.17	84
Revolving	5.13	0.00	0.00	2.13	4.71	7.11	11.11	13.02	84
Closed-End	18.84	1.30	3.64	8.06	16.55	27.15	37.92	55.46	84
Commercial Real Estate Loans	38.04	4.39	15.79	26.83	33.98	51.29	64.94	67.56	84
Construction and Land Dev	8.98	0.00	0.74	3.78	8.63	13.03	20.43	21.72	84
Multifamily	2.54	0.01	0.29	0.86	2.10	3.52	6.29	12.19	84
Nonfarm Nonresidential	25.12	2.86	10.13	17.77	23.48	31.04	42.37	47.74	84
RE Loans Secured by Farmland	0.89	0.00	0.00	0.02	0.37	1.47	3.78	4.22	84
Loans to Depository Institutions	0.04	0.00	0.00	0.00	0.00	0.00	0.30	0.95	84
Commercial and Industrial Loans	18.40	2.66	5.89	10.73	15.61	23.47	38.58	57.62	84
Loans to Individuals	7.47	0.15	0.66	2.08	5.64	13.96	18.82	21.02	84
Credit Card Loans	0.15	0.00	0.00	0.00	0.00	0.17	0.97	1.41	84
Agricultural Loans	0.61	0.00	0.00	0.00	0.10	1.09	2.20	4.76	84
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	84
Other Loans and Leases	2.74	0.06	0.16	0.50	1.60	4.53	8.09	10.91	84

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.14	0.16	0.32	0.99	1.95	5.01	8.49	12.12	84
Liquid Assets	26.43	10.55	16.25	19.36	24.85	30.52	43.12	50.77	84
Investment Securities	26.73	9.42	14.56	18.71	24.98	33.56	43.46	55.75	84
Net Loans and Leases	61.19	26.58	42.77	54.40	63.52	67.67	72.80	77.02	84
Net Lns, Ls & Stdbly Ltrs of Credit	62.72	27.08	46.95	55.83	65.06	69.28	74.24	78.38	84
Core Deposits	59.48	20.48	42.00	53.15	59.94	67.19	73.92	76.91	84
Noncore Funding	27.97	9.22	13.27	20.11	26.93	34.54	43.00	63.93	84
Time Deposits of \$100K or More	10.91	3.22	3.91	6.19	9.48	14.91	23.15	25.97	84
Foreign Deposits	0.37	0.00	0.00	0.00	0.00	0.00	2.31	7.93	84
Fed Funds Purchased and Repos	6.09	0.00	0.33	1.75	5.17	9.23	14.56	17.97	84
Net Fed Funds Purchased (Sold)	4.94	-3.68	-0.87	1.03	4.11	8.77	11.78	17.07	84
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	84
Oth Borrowings W/Rem Mat 1 Yr or Less	2.93	0.00	0.00	0.32	2.07	4.72	7.80	9.96	84
Earning Assets Repr in 1 Year	39.41	13.93	18.54	27.53	40.75	50.66	57.26	60.66	84
Int-Bearing Liab Repr in 1 Year	24.81	7.04	10.17	13.46	19.56	33.80	52.03	55.96	84
Long-Term Debt Repr in 1 Year	0.57	0.00	0.00	0.00	0.00	0.60	3.65	5.68	84
Net Assets Repriceable in 1 Year	13.37	-22.93	-13.68	0.37	12.93	26.42	35.68	37.25	84
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	28.02	1.30	8.06	19.17	28.45	36.31	46.28	56.24	84
Net ST Noncore Funding Dependence	18.31	-1.80	1.94	10.32	17.14	24.91	35.58	39.42	84
Short-Term Inv/ST Noncore Funding	21.49	0.90	1.78	4.93	10.71	27.82	71.93	111.35	84
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.07	-20.12	-9.59	-1.10	8.25	16.92	32.60	45.52	84
Net Loans and Leases/Total Deposits	84.83	52.14	59.15	77.09	86.44	93.61	101.52	111.85	84
Net Loans and Leases/Core Deposits	106.23	58.61	74.40	91.36	104.44	119.84	140.87	155.46	83
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.62	-0.75	-0.35	0.00	0.13	1.23	2.16	3.91	63
Avail-For-Sale Sec Appr(Depr)/Eq Cap	1.46	-1.75	-1.36	-0.32	1.19	2.87	4.68	7.29	84
Struct Notes Appr(Depr)/Eq Cap	0.00	-0.83	-0.14	-0.03	-0.00	0.00	0.13	0.24	27
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	10.83	0.00	0.00	0.00	4.10	19.55	45.67	52.46	84
Available-For-Sale Securities	89.16	46.51	53.82	79.89	95.26	99.98	100.00	100.00	84
U.S. Treasury Securities	1.28	0.00	0.00	0.00	0.18	1.55	7.05	10.63	84
U.S. Agency Securities (excl MBS)	24.57	0.32	1.83	11.09	20.70	34.15	59.23	69.38	84
Municipal Securities	9.81	0.00	0.25	2.81	7.10	14.96	23.45	30.34	84
Mortgage-Backed Securities	55.02	4.95	16.07	34.73	58.56	70.63	80.71	87.85	84
Asset-Backed Securities	0.29	0.00	0.00	0.00	0.00	0.12	2.05	4.66	84
Other Debt Securities	2.36	0.00	0.00	0.03	0.81	4.13	9.88	11.60	84
Mutual Funds and Equity Securities	0.97	0.00	0.00	0.03	0.43	1.40	3.91	7.19	84
Debt Securities 1 Year or Less	6.75	0.06	0.38	1.18	3.61	10.37	22.43	31.84	84
Debt Securities 1 To 5 Years	29.47	0.67	2.96	12.07	24.69	47.32	64.96	69.58	84
Debt Securities Over 5 Years	59.97	2.44	7.98	34.89	66.62	80.05	93.99	96.94	84
Pledged Securities	58.89	10.74	23.83	40.23	62.08	75.76	87.38	92.01	84
Structured Notes, Fair Value	0.77	0.00	0.00	0.00	0.00	0.53	4.86	8.84	84

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.14	-0.03	0.00	0.06	0.13	0.21	0.32	0.37	84
Provision for Ln&Ls Losses/Avg Lns&Ls	0.23	-0.06	0.00	0.09	0.22	0.37	0.51	0.55	84
Provision for Ln&Ls Losses/Net Losses	137.68	-72.94	0.00	81.58	115.14	188.14	300.17	421.29	84
Ln&Ls Allowance/Total Loans & Leases	1.43	0.84	0.98	1.15	1.37	1.66	2.03	2.28	84
Ln&Ls Allowance/Net Ln&Ls Losses (X)	13.35	2.50	3.09	5.43	8.13	15.88	34.80	57.59	77
ALLL/Nonaccrual Assets	379.97	76.61	129.28	188.94	274.10	438.10	809.15	1956.98	84
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	277.80	66.22	115.59	168.63	216.05	341.35	563.16	1086.82	84
Gross Ln&Ls Losses/Avg Loans & Leases	0.31	0.01	0.08	0.14	0.27	0.43	0.71	0.87	84
Recoveries/Avg Loans and Leases	0.11	0.01	0.03	0.05	0.09	0.14	0.27	0.42	84
Net Losses/Avg Loans and Leases	0.18	-0.04	0.00	0.07	0.15	0.26	0.45	0.53	84
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Recoveries/Prior Year-End Losses	24.72	6.52	10.23	15.31	22.62	30.62	49.92	69.93	83
Earnings Coverage of Net Losses (X)	20.21	-82.80	-12.29	7.66	13.86	34.39	63.89	121.66	84
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.04	-0.03	-0.01	0.00	0.02	0.08	0.17	0.24	84
RE Loans Secured By 1-4 Family	0.05	-0.02	-0.00	0.00	0.02	0.09	0.18	0.32	82
Revolving	0.03	-0.02	-0.00	0.00	0.00	0.02	0.20	0.28	77
Closed-End	0.06	-0.03	-0.01	0.00	0.02	0.11	0.24	0.45	82
Commercial Real Estate Loans	0.04	-0.07	-0.02	0.00	0.01	0.08	0.18	0.24	82
Construction and Land Dev	0.03	-0.11	-0.01	0.00	0.00	0.04	0.19	0.27	79
Multifamily	0.01	-0.00	0.00	0.00	0.00	0.00	0.09	0.19	81
Nonfarm Nonresidential	0.04	-0.09	-0.03	0.00	0.00	0.08	0.23	0.31	82
RE Loans Secured by Farmland	0.00	-0.36	-0.02	0.00	0.00	0.00	0.05	0.19	65
Commercial and Industrial Loans	0.33	-0.87	-0.05	0.04	0.21	0.54	1.06	1.33	84
Loans to Depository Institutions	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Loans to Individuals	0.81	0.10	0.17	0.36	0.58	1.06	2.00	2.19	74
Credit Card Loans	2.29	-6.70	-0.07	0.00	2.52	3.60	5.88	6.83	45
Agricultural Loans	0.05	-0.28	-0.12	0.00	0.00	0.01	0.34	1.05	60
Loans to Foreign Governments & Inst	0.16	0.00	0.00	0.00	0.00	0.00	0.39	0.69	6
Other Loans and Leases	0.35	-0.24	-0.06	0.00	0.01	0.39	1.60	2.67	83

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									-----
30-89 Days PD Loans and Leases	0.66	0.14	0.20	0.40	0.60	0.88	1.11	1.51	84
90+ Days PD Loans and Leases	0.10	0.00	0.00	0.01	0.06	0.19	0.31	0.37	84
Nonaccrual Loans and Leases	0.54	0.05	0.14	0.29	0.51	0.76	1.14	1.31	84
90+ Days PD and Nonaccrual Loans and Leases	0.66	0.09	0.25	0.39	0.61	0.82	1.23	1.72	84
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	84
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.66	0.14	0.20	0.40	0.60	0.88	1.13	1.51	84
90+ Days Past Due Assets	0.10	0.00	0.00	0.01	0.06	0.19	0.31	0.37	84
Nonaccrual Assets	0.55	0.05	0.14	0.29	0.52	0.77	1.14	1.32	84
30+ Days PD & Nonaccrual Assets	1.36	0.53	0.66	0.84	1.28	1.72	2.25	3.27	84
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.41	0.04	0.15	0.21	0.38	0.56	0.79	0.93	84
90+ PD & Nonaccrual Assets + OREO	0.48	0.07	0.15	0.27	0.44	0.67	0.91	1.09	84
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.40	0.02	0.12	0.22	0.35	0.56	0.77	1.09	84
Allowance for Loan & Lease Losses	46.61	5.15	13.75	28.07	41.78	60.30	87.44	127.52	84
Equity Cap + ALLL	4.25	0.25	1.00	2.26	3.44	5.83	9.67	11.34	84
Tier 1 Cap + ALLL	4.44	0.28	1.14	2.44	3.66	6.08	8.89	12.28	84
Loans & Leases + RE Acquired	0.65	0.07	0.20	0.36	0.61	0.84	1.25	1.75	84

PEER GROUP 2

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	0.54	0.03	0.10	0.30	0.51	0.78	1.04	1.24	84
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.04	0.13	0.24	0.35	84
- Nonaccrual	0.47	0.01	0.07	0.22	0.39	0.67	1.15	1.45	84
Coml & Indl - 30-89 Days PD	0.83	0.01	0.13	0.33	0.76	1.24	1.73	2.10	84
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.04	0.16	0.33	0.54	84
- Nonaccrual	0.94	0.00	0.09	0.37	0.77	1.22	2.16	3.01	84
Individuals - 30-89 Days PD	1.19	0.00	0.28	0.64	1.13	1.59	2.41	2.83	84
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.07	0.18	0.39	0.73	84
- Nonaccrual	0.14	0.00	0.00	0.01	0.08	0.24	0.48	0.74	84
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	0.35	0.00	0.00	0.00	0.00	0.42	1.89	3.71	60
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.29	60
- Nonaccrual	0.41	0.00	0.00	0.00	0.00	0.48	2.29	4.44	60
Foreign Govts- 30-89 Days PD	6.78	0.00	0.00	0.00	0.00	0.20	16.36	28.33	6
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Other Lns&Ls - 30-89 Days PD	0.52	0.00	0.00	0.00	0.16	0.81	2.01	4.75	83
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.03	0.33	0.82	83
- Nonaccrual	0.35	0.00	0.00	0.00	0.00	0.34	1.52	4.31	83
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.67	0.00	0.09	0.33	0.61	0.89	1.40	1.94	82
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.05	0.19	0.33	0.56	82
- Nonaccrual	0.38	0.00	0.01	0.11	0.34	0.58	0.87	1.25	82
Revolving - 30-89 Days PD	0.24	0.00	0.00	0.02	0.18	0.38	0.71	1.04	77
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.03	0.13	0.29	77
- Nonaccrual	0.11	0.00	0.00	0.00	0.02	0.14	0.37	1.00	77
Closed-End - 30-89 Days PD	0.80	0.00	0.06	0.35	0.71	1.10	1.72	1.99	82
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.06	0.20	0.45	0.74	82
- Nonaccrual	0.41	0.00	0.00	0.13	0.36	0.63	1.29	1.51	82
- Jr Lien 30-89 Days PD	0.09	0.00	0.00	0.00	0.05	0.14	0.38	0.64	82
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.09	82
- Jr Lien Nonaccrual	0.05	0.00	0.00	0.00	0.02	0.09	0.23	0.33	82
Commercial RE - 30-89 Days PD	0.40	0.00	0.02	0.16	0.31	0.58	1.02	1.26	82
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.10	0.20	0.27	82
- Nonaccrual	0.51	0.00	0.03	0.19	0.39	0.77	1.20	2.44	82
Const & Dev - 30-89 Days PD	0.46	0.00	0.00	0.05	0.37	0.75	1.48	2.55	79
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.01	0.13	0.27	79
- Nonaccrual	0.26	0.00	0.00	0.00	0.09	0.48	0.99	1.59	79
Multifamily - 30-89 Days PD	0.22	0.00	0.00	0.00	0.01	0.42	0.86	1.33	81
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.36	81
- Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.28	0.99	1.64	81
Nonfarm Nres- 30-89 Days PD	0.40	0.00	0.01	0.09	0.30	0.64	1.03	1.33	82
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.08	0.23	0.31	82
- Nonaccrual	0.54	0.00	0.00	0.17	0.46	0.90	1.33	1.90	82
Farmland - 30-89 Days PD	0.45	0.00	0.00	0.00	0.18	0.71	1.77	2.96	65
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.22	0.78	65
- Nonaccrual	0.67	0.00	0.00	0.00	0.05	0.78	3.77	5.33	65
Credit Card - 30-89 Days PD	1.41	0.00	0.00	0.00	1.33	2.14	3.74	4.62	45
- 90+ Days Past Due	0.68	0.00	0.00	0.00	0.39	0.82	2.14	4.48	45
- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.29	1.00	45

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.63	6.30	6.70	7.61	8.34	9.63	11.10	11.89	84
Tier 1 RBC Ratio	11.92	8.39	9.10	9.92	11.54	13.08	16.45	22.32	84
Total Risk-Based Capital Ratio	13.64	10.84	11.09	11.61	13.25	14.76	18.72	23.53	84
Tangible Tier 1 Leverage Ratio	8.48	6.06	6.64	7.38	8.12	9.53	11.01	11.56	84
Tangible Common Eq Cap/Tan Assets	6.96	4.58	5.14	5.74	6.64	7.73	9.80	10.87	84

DERIVATIVES AND
OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	17.25	5.56	9.24	12.36	17.50	20.88	26.07	29.87	84
Standby Letters of Credit	1.27	0.06	0.25	0.57	0.98	1.66	3.02	4.41	84
Commercial & Similar Letters of Credit	0.11	0.00	0.00	0.00	0.02	0.17	0.44	1.23	84
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84

TYPE OF DERIVATIVE INSTRUMENT:

Derivative Contracts	3.28	0.00	0.00	0.00	1.00	5.78	14.20	20.69	84
Interest Rate Contracts	2.78	0.00	0.00	0.00	0.92	5.33	12.64	17.39	84
Interest Rate Futures & Forward Contr	0.17	0.00	0.00	0.00	0.00	0.20	0.80	1.88	84
Written Options Contr (Int Rate)	0.09	0.00	0.00	0.00	0.00	0.00	0.62	1.18	84
Purchased Options Contr (Int Rate)	0.06	0.00	0.00	0.00	0.00	0.00	0.02	3.21	84
Interest Rate Swaps	1.96	0.00	0.00	0.00	0.30	2.65	9.71	13.05	84
Foreign Exchange Contracts	0.07	0.00	0.00	0.00	0.00	0.00	0.37	1.89	84
Futures & Forward Foreign Exch Contr	0.06	0.00	0.00	0.00	0.00	0.00	0.27	1.89	84
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Equity, Commodity, & Other Deriv Contr	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.50	84
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	84
Purchased Options Contr (Comm & Oth)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.73	84
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84

PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments	30.51	11.11	17.35	22.60	29.15	37.28	47.80	56.69	84
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PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	91.20	0.00	34.51	90.70	100.00	100.00	100.00	100.00	60
Foreign Exchange Contracts	5.52	0.00	0.00	0.00	0.00	0.19	40.69	65.48	60
Equity, Comm, & Other Contracts	0.81	0.00	0.00	0.00	0.00	0.00	6.98	19.66	60
Futures and Forwards	17.86	0.00	0.00	0.00	6.92	45.35	82.75	100.00	60
Written Options	9.35	0.00	0.00	0.00	0.00	17.46	50.00	50.00	60
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Over-The-Counter	8.64	0.00	0.00	0.00	0.00	12.87	50.00	50.00	60
Purchased Options	3.33	0.00	0.00	0.00	0.00	0.25	23.62	32.50	60
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Over-The-Counter	2.53	0.00	0.00	0.00	0.00	0.00	19.66	32.50	60
Swaps	57.05	0.00	0.00	0.00	72.70	100.00	100.00	100.00	60
Held for Trading	8.81	0.00	0.00	0.00	0.00	2.12	56.37	76.15	60
Interest Rate Contracts	3.21	0.00	0.00	0.00	0.00	0.00	19.70	34.51	60
Foreign Exchange Contracts	2.18	0.00	0.00	0.00	0.00	0.00	2.91	48.19	60
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Non-Traded	91.18	18.88	28.90	86.98	100.00	100.00	100.00	100.00	60
Interest Rate Contracts	87.00	0.00	7.40	67.95	100.00	100.00	100.00	100.00	60
Foreign Exchange Contracts	0.79	0.00	0.00	0.00	0.00	0.00	5.51	14.58	60
Equity, Comm, & Other Contracts	0.66	0.00	0.00	0.00	0.00	0.00	0.00	19.66	60
Deriv Contr (Excl Fut & FX LE 14 Days)	83.49	18.03	27.74	67.31	94.62	100.00	100.00	100.00	60
One Year or Less	24.37	0.00	0.00	0.00	19.46	46.77	71.71	92.24	60
Over 1 Year to 5 Years	24.89	0.00	0.00	0.00	17.24	50.10	81.17	87.06	60
Over 5 Years	22.94	0.00	0.00	0.00	0.00	32.33	85.41	100.00	60
Gross Negative Fair Value (Abs Val)	0.69	0.00	0.00	0.09	0.41	1.04	2.34	3.28	60
Gross Positive Fair Value	0.67	0.00	0.00	0.05	0.31	1.12	2.36	4.96	60
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	84
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	84
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	84
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	84
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.01	0.00	0.00	0.00	0.00	0.01	0.13	0.21	84
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.11	-1.98	-0.73	0.00	0.00	0.00	1.30	3.85	81
Decr (Incr) in Int Expense/Net Income	0.98	-4.99	-0.05	0.00	0.00	0.12	7.56	11.78	81
Net Incr (Decr) Nonint Alloc/Net Income	0.18	-0.24	0.00	0.00	0.00	0.00	1.04	3.64	81
Incr (Decr) in Net Income/Net Income	2.15	-4.99	-0.80	-0.00	0.00	2.56	10.81	21.21	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	0.17	0.28	84
Ins Under Assets(P/C)/Tot Ins Und Ast	35.42	0.00	0.00	0.00	0.00	100.00	100.00	100.00	17
Ins Under Assets(L/H)/Tot Ins Und Ast	64.57	0.00	0.00	0.00	100.00	100.00	100.00	100.00	17
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Ins Activities Revenue/Adj Oper Inc	1.10	0.00	0.00	0.01	0.30	1.86	4.43	7.76	84
Premium Inc/Ins Activities Revenue	5.10	0.00	0.00	0.00	0.00	0.00	33.87	74.31	70
Credit Rel Prem Inc/Tot Prem Inc	69.38	0.00	0.00	0.00	100.00	100.00	100.00	100.00	16
Other Prem Inc/Total Prem Inc	30.61	0.00	0.00	0.00	0.00	89.86	100.00	100.00	16
Ins Under Net Income/Consol Net Income	0.08	0.00	0.00	0.00	0.00	0.00	0.64	1.23	84
Ins Net Inc (P/C)/Equity (P/C)	11.98	2.90	2.90	3.29	9.42	13.09	21.77	25.73	6
Ins Net Inc (L/H)/Equity (L/H)	6.72	-0.75	-0.75	2.52	4.06	7.99	17.32	17.55	10
Insur Ben, Losses, Exp/Insur Premiums	109.20	-168.67	-67.46	19.52	36.07	103.01	323.81	544.84	16
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.05	0.00	0.00	0.00	0.00	0.00	0.10	0.23	7
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.27	0.00	0.00	0.00	0.00	0.30	1.62	10.96	11
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
CSV Life Insurance/Tier 1 Cap + ALLL	8.47	0.00	0.00	0.00	7.89	17.42	22.59	24.66	84
BROKER-DEALER ACTIVITIES									

Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
FOREIGN ACTIVITIES									

Yield: Foreign Loans	294.13	0.00	0.00	0.00	0.00	0.00	3.05	1599.76	37
Cost: Interest-Bearing Deposits	1.25	0.53	0.55	0.62	1.13	1.46	1.87	2.28	12
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	8.37	0.33	0.33	0.33	0.78	1.38	19.14	25.06	4
Foreign Governments and Inst	0.16	0.00	0.00	0.00	0.00	0.00	0.39	0.69	6
Leases	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1
GROWTH RATES:									
Net Loans and Leases	45.69	-100.00	-93.65	-65.33	-8.68	32.37	260.34	486.51	33
Total Selected Assets	54.22	-100.00	-80.18	-32.06	0.00	37.14	360.84	637.59	43
Deposits	271.72	-78.13	-72.12	-17.66	-5.38	25.66	67.99	1343.81	12

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	82.38	0.00	1.98	34.60	68.16	105.81	178.10	255.11	71
Dividends Paid/Net Income	29.09	0.00	0.00	14.11	33.90	43.52	54.72	63.70	81
Net Income - Dividends/Avg Equity	9.29	-0.47	3.58	6.61	9.17	11.68	15.20	18.05	84
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	139.79	0.00	0.00	49.60	113.41	199.81	386.93	534.91	72
Dividends From Nonbank Subs	1.70	0.00	0.00	0.00	0.00	0.82	9.43	18.04	72
Dividends From Subsidiary BHCs	12.47	0.00	0.00	0.00	0.00	0.00	100.09	156.95	72
Dividends From All Subsidiaries	178.76	0.00	9.22	100.00	130.38	220.14	486.11	730.47	72
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	50.82	0.00	0.00	16.51	50.31	76.18	131.86	146.67	70
Interest Income From Bank Subs	0.64	0.00	0.00	0.00	0.06	0.59	3.14	6.50	70
Mgt & Service Fees From Bank Subs	4.97	0.00	0.00	0.00	0.00	3.86	25.16	51.55	70
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.30	70
Operating Income From Bank Subs	63.17	0.00	5.88	20.97	55.13	90.92	144.67	151.40	70
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	35.66	0.00	0.00	0.00	18.65	72.75	102.45	124.85	45
Interest Income From Nonbank Subs	3.54	0.00	0.00	0.00	0.00	4.78	20.06	30.47	45
Mgt & Serv Fees From Nonbank Subs	1.47	0.00	0.00	0.00	0.00	0.00	11.03	19.38	45
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Operating Inc From Nonbank Subs	54.00	0.00	0.00	0.00	31.02	93.10	123.14	359.45	45
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	36.93	0.00	0.00	0.00	33.46	63.42	100.00	106.12	19
Interest Inc From Subsidiary BHCs	0.04	0.00	0.00	0.00	0.00	0.00	0.13	0.65	19
Mgt & Serv Fees From Sub BHCs	0.63	0.00	0.00	0.00	0.00	0.00	3.20	9.88	19
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
Operating Income From Sub BHCs	39.23	0.00	0.00	0.00	33.46	87.04	100.00	106.12	19
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	60.20	0.00	0.00	0.00	77.49	96.48	99.45	99.95	81
Interest Income From Bank Subs	1.90	0.00	0.00	0.00	0.03	0.59	4.61	81.97	81
Mgt & Serv Fees From Bank Subs	4.81	0.00	0.00	0.00	0.00	4.68	28.92	48.91	81
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.96	81
Operating Income From Bank Subs	75.10	0.00	0.00	81.13	93.63	99.04	99.85	100.00	81
Dividends From Nonbank Subs	0.66	0.00	0.00	0.00	0.00	0.32	4.06	7.91	81
Interest Income From Nonbank Subs	0.16	0.00	0.00	0.00	0.00	0.00	1.11	3.19	81
Mgt & Serv Fees From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.04	0.98	81
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Operating Inc From Nonbank Subs	1.38	0.00	0.00	0.00	0.00	1.36	6.71	14.14	81
Dividends From Subsidiary BHCs	6.24	0.00	0.00	0.00	0.00	0.00	61.72	98.33	81
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Operating Income From Sub BHCs	6.85	0.00	0.00	0.00	0.00	0.00	81.41	99.22	81
Loans and Adv From Subs/ST Debt	1591.64	N/A	0.00	171.45	584.20	1965.20	5458.84	9612.70	20
Loans and Adv From Subs/Total Debt	581.55	0.00	0.00	12.30	136.36	594.16	1514.25	5074.17	38

BHCPR Reporters for Quarter Ending 09/30/2004
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
1141786	5,125,764	ALABAMA NATIONAL BANCORPORATIO	BIRMINGHAM, AL	
1208661	4,878,732	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
1095674	7,024,166	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1133286	3,036,738	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1245620	5,588,384	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1025309	9,602,512	BANK OF HAWAII CORPORATION	HONOLULU, HI	
2947435	5,490,452	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
1020180	5,963,700	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1247334	3,058,425	CAPITOL BANCORP LTD.	LANSING, MI	Moved from Peer 3
1843080	5,893,043	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	6,527,139	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1022764	4,612,624	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	Moved from Peer 3
1201934	3,872,950	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1114605	6,051,504	CHITTENDEN CORPORATION	BURLINGTON, VT	
1205688	7,658,675	CITIZENS BANKING CORPORATION	FLINT, MI	
1135972	3,543,660	COMMERCEBANK HOLDING CORPORATI	CORAL GABLES, FL	
1048867	4,427,910	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1246766	5,477,721	COMMUNITY FIRST BANKSHARES, IN	FARGO, ND	
1200393	4,191,910	CORUS BANKSHARES, INC.	CHICAGO, IL	
1102367	9,898,804	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
1029222	4,352,741	CVB FINANCIAL CORP.	ONTARIO, CA	
2107707	3,401,325	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	8,600,031	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2734233	5,567,842	EAST WEST BANCORP, INC.	SAN MARINO, CA	
1427239	5,055,849	EASTERN BANK CORPORATION	BOSTON, MA	
3212091	9,634,618	ESB ACQUISITION CORP.	NEW YORK, NY	
3005332	4,733,542	F. N. B. CORPORATION	HERMITAGE, PA	
1118797	7,566,410	FIRST BANKS, INC.	SAINT LOUIS, MO	
1076132	4,409,161	FIRST CHARTER CORPORATION	CHARLOTTE, NC	
1075911	4,478,206	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	6,258,711	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	3,964,333	FIRST FINANCIAL BANCORP	HAMILTON, OH	
1123670	4,062,007	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	3,181,362	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	6,934,568	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
3217340	5,503,520	FIRST NATIONAL BANKSHARES OF	NAPLES, FL	
1060627	7,274,521	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
2003975	3,002,699	GLACIER BANCORP, INC.	KALISPELL, MT	Moved from Peer 3
1050600	4,262,968	GOLD BANC CORPORATION, INC.	LEAWOOD, KS	
1136531	7,126,500	GREATER BAY BANCORP	PALO ALTO, CA	
1086533	4,494,175	HANCOCK HOLDING COMPANY	GULFPORT, MS	
2900261	3,091,464	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
2942681	3,134,098	HAPOLIM U. S. A. HOLDING COMPAN	NEW YORK, NY	Moved from Peer 3
1048625	8,833,764	HUDSON UNITED BANCORP	MAHWAH, NJ	
1104231	9,440,641	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	5,324,481	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
1199732	5,388,754	IRWIN FINANCIAL CORPORATION	COLUMBUS, IN	
1490701	3,241,973	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
1105162	3,507,175	LAREDO NATIONAL BANCSHARES, IN	LAREDO, TX	
1090987	5,069,411	MB FINANCIAL, INC	CHICAGO, IL	
1117026	4,339,256	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	

BHCPR Reporters for Quarter Ending 09/30/2004
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
1139279	4, 201, 089	NBT BANCORP INC.	NORWICH, NY	
3214095	6, 283, 304	NEWALLIANCE BANCSHARES, INC.	NEW HAVEN, CT	
1136661	4, 537, 855	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	8, 982, 402	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	3, 938, 391	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	5, 805, 040	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
1142336	5, 135, 570	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	3, 599, 645	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
1247633	6, 397, 841	PROVIDENT BANKSHARES CORPORATI	BALTIMORE, MD	
3133637	6, 541, 453	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1135600	5, 802, 510	REPUBLIC BANCORP INC.	OWOSSO, MI	
1075126	5, 896, 849	RIGGS NATIONAL CORPORATION	WASHINGTON, DC	
2847115	7, 965, 834	SANTANDER BANCORP	SAN JUAN, PR	
1031449	4, 894, 159	SILICON VALLEY BANCSHARES	SANTA CLARA, CA	
2368106	4, 422, 576	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
2384021	6, 633, 484	SOUTHWEST BANCORPORATION OF TE	HOUSTON, TX	
1105425	3, 248, 609	STERLING BANCSHARES, INC.	HOUSTON, TX	
1139242	3, 013, 256	SUN BANCORP, INC	VINELAND, NJ	Moved from Peer 3
1117156	7, 449, 856	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1109656	5, 619, 282	TEXAS REGIONAL BANCSHARES, INC	MCALLEN, TX	
1079562	8, 150, 627	TRUSTMARK CORPORATION	JACKSON, MS	
1048652	3, 138, 932	U. S. B. HOLDING CO., INC.	ORANGEBURG, NY	Moved from Peer 3
2694814	6, 125, 527	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1049828	6, 872, 262	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	4, 948, 023	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	6, 289, 651	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	4, 592, 655	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1070448	3, 902, 651	WESBANCO, INC.	WHEELING, WV	
1025541	4, 642, 245	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
1079740	8, 075, 765	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	9, 667, 497	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
2260406	5, 817, 286	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1199602	3, 394, 652	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 84 bank holding companies.