

## PEER GROUP 04

09/30/2004

09/30/2003

12/31/2003

12/31/2002

12/31/2001

Number of BHCs in Peer Group

353

347

335

328

289

## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.70	3.76	3.75	3.94	3.85
+ Non-interest Income	1.04	1.14	1.11	1.08	1.01
- Overhead Expense	3.04	3.12	3.12	3.15	3.13
- Provision for Losses	0.16	0.23	0.23	0.28	0.28
+ Securities Gains (Losses)	0.03	0.05	0.04	0.04	0.04
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.59	1.67	1.62	1.66	1.55
Net Operating Income	1.07	1.12	1.09	1.11	1.01
Net Income	1.07	1.12	1.09	1.11	1.01
Net Income (Sub S Adjusted)	1.05	1.12	1.07	1.09	1.03

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.58	5.93	5.87	6.65	7.82
Interest Expense	1.59	1.87	1.81	2.40	3.68
Net Interest Income (TE)	4.00	4.07	4.05	4.25	4.16

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

Net Ln&Ls Losses/Avg Loans & Leases	0.15	0.22	0.25	0.26	0.25
Earnings Coverage of Net Losses (X)	28.40	28.26	27.46	24.11	26.90
Ln&Ls Allowance/Total Loans & Leases	1.28	1.35	1.32	1.32	1.29
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.61	0.76	0.69	0.75	0.70
30-89 Days Past Due Loans and Leases	0.58	0.75	0.74	0.95	1.09

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	21.34	18.98	19.92	19.33	20.08
Net ST Noncore Funding Dependence	10.28	8.59	9.67	8.69	11.27
Net Loans and Leases/Total Assets	67.04	65.56	65.51	66.05	67.07

## CAPITALIZATION:

Tier 1 Leverage Ratio	9.08	8.67	8.80	8.56	8.55
Equity Capital/Total Assets	8.73	8.53	8.64	8.50	8.50
Net Loans&Ls/Equity Capital (X)	7.98	7.98	7.89	8.06	8.28
Cash Dividends/Net Income	24.84	23.68	27.24	23.98	27.98
Cash Dividends/Net Income (Sub S Adjusted)	24.82	24.55	26.05	24.15	49.29
Retained Earnings/Avg Equity Cap	8.93	9.59	8.77	9.38	7.98

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.57	0.64	0.67	0.74	0.80
Long-Term Debt/Equity Capital	0.71	1.30	1.30	1.76	1.76
Equity Investment in Subs/Equity Cap	108.43	109.40	108.48	109.05	107.44
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	110.32	138.27	137.59	127.87	127.32

PERCENT OF AVERAGE ASSETS	PEER GROUP 04				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Interest Income (TE)	5.17	5.49	5.43	6.16	7.24
Less: Interest Expense	1.47	1.73	1.68	2.22	3.41
Equals: Net Interest Income (TE)	3.70	3.76	3.75	3.94	3.85
Plus: Non-Interest Income	1.04	1.14	1.11	1.08	1.01
Equals: Adj Operating Income (TE)	4.79	4.96	4.91	5.07	4.92
Less: Overhead Expense	3.04	3.12	3.12	3.15	3.13
Less: Provision for Loan and Lease Losses	0.16	0.23	0.23	0.28	0.28
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.05	0.04	0.04	0.04
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.59	1.67	1.62	1.66	1.55
Less: Applicable Income Taxes (TE)	0.50	0.53	0.50	0.53	0.51
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.07	1.12	1.09	1.11	1.01
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.07	1.12	1.09	1.11	1.01
Memo: Net Income (Last Four Qtrs)	1.06	1.10	1.09	1.11	1.01
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.80	92.73	92.71	92.76	92.93
Avg Int-Bearing Funds / Avg Assets	78.65	79.70	79.69	79.85	79.93
Int Income (TE) / Avg Earning Assets	5.58	5.93	5.87	6.65	7.82
Int Expense / Avg Earning Assets	1.59	1.87	1.81	2.40	3.68
Net Int Inc (TE) / Avg Earn Assets	4.00	4.07	4.05	4.25	4.16
YIELD OR COST:					
Total Loans and Leases (TE)	6.21	6.71	6.63	7.31	8.48
Interest-Bearing Bank Balances	1.31	1.73	1.72	2.33	4.40
Fed Funds Sold & Reverse Repos	1.06	1.08	1.04	1.59	3.79
Trading Assets	5.44	1.59	1.65	10.41	3.31
Total Earning Assets	5.48	5.83	5.77	6.55	7.71
Investment Securities (TE)	4.07	4.20	4.19	5.30	6.25
U.S. Treasury & Agency Sec (excl MBS)	3.35	3.69	3.61	4.76	6.37
Mortgage-Backed Securities	3.91	3.66	3.68	5.10	5.90
All Other Securities	6.14	6.14	6.18	6.79	7.50
Interest-Bearing Deposits	1.62	1.96	1.89	2.59	4.13
Time Deposits of \$100K or More	2.41	2.83	2.75	3.54	5.36
Time Deposits < \$100K	2.51	3.00	2.94	3.77	5.58
Other Domestic Deposits	0.82	0.96	0.91	1.40	2.45
Foreign Deposits	0.61	0.87	0.21	0.71	3.98
Fed Funds Purchased and Repos	1.23	1.24	1.19	1.79	3.85
Other Borrowed Funds & Trading Liab	3.53	3.97	3.96	4.41	5.57
All Interest-Bearing Funds	1.87	2.17	2.11	2.78	4.28

## PEER GROUP 04

09/30/2004

09/30/2003

12/31/2003

12/31/2002

12/31/2001

Avg Personnel Exp Per Employee (\$000)

40

39

52

49

47

Avg Assets per Employee (\$000)

3,258

3,086

3,089

2,956

2,895

## ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

2.04

1.34

1.56

1.47

1.37

Overhead Exp / NII + Non-Int Income

64.87

63.94

64.50

62.96

64.58

## PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.04

3.12

3.12

3.15

3.13

Personnel Expense

1.70

1.73

1.73

1.72

1.68

Net Occupancy Expense

0.43

0.44

0.44

0.45

0.46

Other Operating Expenses

0.89

0.92

0.93

0.95

0.97

Overhead Less Non-Interest Income

1.96

1.92

1.95

2.02

2.06

## PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

63.55

62.82

63.29

61.73

63.27

Personnel Expense

35.50

34.94

35.14

33.69

33.80

Net Occupancy Expense

8.91

8.88

8.94

8.85

9.21

Other Operating Expenses

18.69

18.55

18.82

18.75

19.68

Total Non-Interest Income

21.20

22.56

22.19

20.73

20.18

Fiduciary Activities Income

1.19

1.17

1.22

1.15

1.39

Serv Charges on Deposit Accts - Domestic

8.07

7.99

8.09

7.62

7.29

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees &amp; Commissions

0.55

0.44

0.50

0.42

0.41

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.26

0.23

0.28

0.26

0.36

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.50

0.45

0.49

0.41

0.41

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

1.74

2.94

2.74

1.89

1.41

Other Non-Interest Income

5.66

6.32

6.15

6.14

6.04

Overhead Less Non-Interest Income

41.58

39.50

40.28

40.51

42.31

## TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

26.42

27.48

25.03

26.84

26.54

Appl Inc Tax+TE/Pretax NOI+TE

32.21

32.46

31.92

32.70

33.85

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	50.51	48.01	48.40	47.31	46.57
Commercial and Industrial Loans	9.60	9.95	9.69	10.55	11.29
Loans to Individuals	3.77	4.20	4.14	4.57	4.99
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.82	0.94	0.94	0.89	0.95
Other Loans and Leases	0.85	0.85	0.86	0.85	0.92
Net Loans and Leases	67.04	65.56	65.51	66.05	67.07
Debt Securities Over 1 Year	19.32	19.31	20.30	18.35	16.48
Mutual Funds and Equity Securities	0.28	0.29	0.26	0.33	0.34
Subtotal	87.49	86.19	86.97	85.55	84.69
Interest-Bearing Bank Balances	0.37	0.53	0.41	0.51	0.45
Federal Funds Sold & Reverse Repos	1.14	1.63	1.12	1.83	1.73
Debt Securities 1 Year or Less	1.87	2.07	2.06	2.51	1.99
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.64	91.34	91.34	91.30	91.40
Non-Int Cash and Due From Dep Inst	2.83	3.25	3.26	3.42	3.43
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.08	0.10	0.09	0.10	0.10
All Other Assets	5.44	5.31	5.33	5.17	5.06
MEMORANDA:					
Short-Term Investments	3.91	4.92	4.14	5.53	4.80
U. S. Treasury Securities	0.25	0.33	0.32	0.41	0.46
U. S. Agency Securities (excl MBS)	7.05	6.88	7.52	6.30	6.00
Municipal Securities	3.28	3.44	3.50	3.15	2.88
Mortgage-Backed Securities	7.48	7.75	7.91	8.21	7.78
Asset-Backed Securities	0.00	0.00	0.01	0.02	0.01
Other Debt Securities	0.67	0.85	0.81	0.97	1.10
RE Loans Secured by 1-4 Family	17.42	17.05	17.34	17.70	19.07
Revolving	2.94	2.52	2.67	2.26	1.93
Closed-End, Sec by First Liens	13.03	13.07	13.24	13.80	15.26
Closed-End, Sec by Junior Liens	1.11	1.11	1.10	1.28	1.45
Commercial Real Estate Loans	30.25	28.33	28.27	27.01	24.90
Construction and Land Dev	7.50	6.24	6.31	5.96	5.40
Multifamily	1.57	1.56	1.53	1.48	1.35
Nonfarm Nonresidential	20.00	19.19	19.25	18.40	17.10
RE Loans Secured by Farmland	1.17	1.13	1.20	0.99	0.94
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	75.42	73.40	73.87	71.96	69.91
RE Loans Secured by 1-4 Family	26.66	26.72	27.18	27.42	29.00
Revolving	4.37	3.83	4.05	3.41	2.88
Closed-End	22.05	22.64	22.96	23.79	25.85
Commercial Real Estate Loans	44.56	42.64	42.51	40.52	36.58
Construction and Land Dev	10.73	9.17	9.26	8.69	7.72
Multifamily	2.29	2.37	2.31	2.23	1.99
Nonfarm Nonresidential	29.73	29.11	29.15	27.74	25.32
RE Loans Secured by Farmland	1.70	1.66	1.78	1.46	1.38
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.22	14.94	14.68	15.82	16.67
Loans to Individuals	5.69	6.50	6.39	7.01	7.52
Credit Card Loans	0.10	0.12	0.12	0.15	0.18
Agricultural Loans	1.21	1.42	1.42	1.34	1.40
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.29	1.31	1.32	1.29	1.39

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Short-Term Investments	3.91	4.92	4.14	5.53	4.80
Liquid Assets	21.36	22.85	22.92	22.65	21.42
Investment Securities	22.18	22.57	23.44	21.96	21.24
Net Loans and Leases	67.04	65.56	65.51	66.05	67.07
Net Lns, Ls & Stdby Ltrs of Credit	67.80	66.28	66.21	66.80	67.75
Core Deposits	66.00	67.58	67.31	66.86	67.54
Noncore Funding	23.08	21.80	21.99	22.43	22.11
Time Deposits of \$100K or More	11.91	11.45	11.28	11.92	11.92
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.07	2.02	2.04	1.92	2.47
Net Fed Funds Purchased (Sold)	0.91	0.36	0.94	0.07	0.78
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.04	1.58	1.92	1.50	1.27
Earning Assets Repr in 1 Year	38.08	37.08	35.57	38.53	36.99
Int-Bearing Liab Repr in 1 Year	27.88	29.00	28.44	31.45	34.87
Long-Term Debt Repr in 1 Year	0.58	0.52	0.49	0.51	0.49
Net Assets Repriceable in 1 Year	8.91	6.79	5.89	6.01	1.10
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	21.34	18.98	19.92	19.33	20.08
Net ST Noncore Funding Dependence	10.28	8.59	9.67	8.69	11.27
Short-Term Inv/ST Noncore Funding	39.17	51.93	43.33	52.57	39.76
Liq Asts-ST Noncore Fndg/Nonliq Asts	11.64	14.34	14.34	13.51	9.31
Net Loans and Leases/Total Deposits	85.62	82.72	83.21	83.59	84.20
Net Loans and Leases/Core Deposits	103.46	98.86	99.15	100.79	101.22
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.52	0.82	0.82	1.42	0.65
Avail-For-Sale Sec Appr(Depr)/Eq Cap	1.47	2.77	2.62	5.44	2.53
Struct Notes Appr(Depr)/Eq Cap	-0.05	-0.10	-0.10	0.17	0.00
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.23	7.98	7.53	8.75	10.23
Available-For-Sale Securities	92.77	92.02	92.47	91.25	89.77
U.S. Treasury Securities	1.31	1.66	1.54	1.98	2.23
U.S. Agency Securities (excl MBS)	35.82	33.97	36.08	32.14	32.02
Municipal Securities	15.72	16.30	15.99	14.97	14.03
Mortgage-Backed Securities	33.27	33.75	33.14	37.43	36.41
Asset-Backed Securities	0.01	0.01	0.02	0.07	0.06
Other Debt Securities	3.24	4.03	3.66	4.30	5.01
Mutual Funds and Equity Securities	1.35	1.43	1.17	1.59	1.68
Debt Securities 1 Year or Less	10.08	11.15	10.53	12.67	10.26
Debt Securities 1 To 5 Years	40.52	37.33	39.32	36.44	32.87
Debt Securities Over 5 Years	44.58	45.96	45.44	45.06	43.40
Pledged Securities	50.71	47.28	47.46	49.37	48.71
Structured Notes, Fair Value	2.09	1.52	1.65	0.70	0.07

ANALYSIS RATIOS	PEER GROUP 04				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Provision for Ln&Ls Losses/Avg Assets	0.16	0.23	0.23	0.28	0.28
Provision for Ln&Ls Losses/Avg Lns&Ls	0.24	0.33	0.34	0.41	0.41
Provision for Ln&Ls Losses/Net Losses	186.83	185.11	174.51	212.51	245.23
Ln&Ls Allowance/Total Loans & Leases	1.28	1.35	1.32	1.32	1.29
Ln&Ls Allowance/Net Ln&Ls Losses (X)	20.77	14.42	13.86	11.31	14.24
ALL/Nonaccrual Assets	506.13	445.17	472.24	400.19	364.32
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	372.60	296.23	335.08	278.30	255.43
Gross Ln&Ls Losses/Avg Loans & Leases	0.22	0.29	0.31	0.33	0.31
Recoveries/Avg Loans and Leases	0.06	0.06	0.06	0.06	0.06
Net Losses/Avg Loans and Leases	0.15	0.22	0.25	0.26	0.25
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	N/A
Recoveries/Prior Year-End Losses	20.64	19.00	26.03	27.14	33.85
Earnings Coverage of Net Losses (X)	28.40	28.26	27.46	24.11	26.90
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.06	0.07	0.06	0.05
RE Loans Secured By 1-4 Family	0.05	0.06	0.07	0.07	0.05
Revolving	0.01	0.02	0.02	0.02	0.03
Closed-End	0.05	0.07	0.08	0.07	0.05
Commercial Real Estate Loans	0.03	0.05	0.05	0.06	0.04
Construction and Land Dev	0.01	0.01	0.02	0.02	0.03
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.03	0.06	0.05	0.05	0.03
RE Loans Secured by Farmland	0.00	0.00	0.02	0.01	0.01
Commercial and Industrial Loans	0.28	0.49	0.56	0.64	0.47
Loans to Depository Institutions	-0.56	0.00	0.00	0.00	0.00
Loans to Individuals	0.79	0.90	0.93	0.94	0.88
Credit Card Loans	2.12	2.50	2.38	3.04	2.61
Agricultural Loans	0.02	0.04	0.07	0.08	0.03
Loans to Foreign Governments & Inst	0.00	0.00	N/A	N/A	0.00
Other Loans and Leases	0.25	0.20	0.27	0.46	0.45

PERCENT OF LOANS AND LEASES	PEER GROUP 04				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
30-89 Days PD Loans and Leases	0.58	0.75	0.74	0.95	1.09
90+ Days PD Loans and Leases	0.09	0.12	0.11	0.13	0.17
Nonaccrual Loans and Leases	0.49	0.60	0.56	0.60	0.57
90+ Days PD and Nonaccrual Loans and Leases	0.62	0.78	0.71	0.79	0.79
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.58	0.75	0.74	0.95	1.09
90+ Days Past Due Assets	0.09	0.12	0.11	0.13	0.17
Nonaccrual Assets	0.49	0.60	0.56	0.60	0.58
30+ Days PD & Nonaccrual Assets	1.26	1.59	1.51	1.78	1.93
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.43	0.52	0.47	0.53	0.54
90+ PD & Nonaccrual Assets + OREO	0.53	0.65	0.58	0.66	0.66
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.47	0.53	0.48	0.54	0.51
Allowance for Loan & Lease Losses	52.34	59.05	54.25	60.49	61.09
Equity Cap + ALLL	4.92	5.77	5.19	5.81	5.66
Tier 1 Cap + ALLL	4.78	5.72	5.10	5.83	5.64
Loans & Leases + RE Acquired	0.68	0.79	0.73	0.81	0.75

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	0.49	0.61	0.65	0.86	0.98
- 90+ Days Past Due	0.08	0.10	0.09	0.11	0.14
- Nonaccrual	0.47	0.52	0.51	0.55	0.49
Coml & Indl - 30-89 Days PD	0.66	0.95	0.78	1.01	0.98
- 90+ Days Past Due	0.08	0.12	0.10	0.12	0.16
- Nonaccrual	0.66	0.86	0.76	0.83	0.78
Individuals - 30-89 Days PD	1.23	1.28	1.43	1.58	1.68
- 90+ Days Past Due	0.11	0.15	0.14	0.17	0.21
- Nonaccrual	0.22	0.25	0.26	0.25	0.23
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	0.16	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.14	0.17	0.23	0.22	0.27
- 90+ Days Past Due	0.01	0.03	0.00	0.01	0.03
- Nonaccrual	0.16	0.22	0.19	0.21	0.16
Foreign Govts- 30-89 Days PD	0.00	0.00	N/A	N/A	0.00
- 90+ Days Past Due	0.00	0.00	N/A	N/A	0.00
- Nonaccrual	0.00	0.00	N/A	N/A	0.00
Other Lns&Ls - 30-89 Days PD	0.24	0.35	0.23	0.34	1.09
- 90+ Days Past Due	0.02	0.03	0.01	0.03	0.12
- Nonaccrual	0.11	0.20	0.15	0.15	0.32
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.69	0.81	0.97	1.09	1.24
- 90+ Days Past Due	0.08	0.12	0.11	0.14	0.15
- Nonaccrual	0.35	0.40	0.40	0.41	0.33
Revolving - 30-89 Days PD	0.29	0.31	0.29	0.32	0.52
- 90+ Days Past Due	0.01	0.01	0.02	0.02	0.04
- Nonaccrual	0.08	0.07	0.07	0.07	0.11
Closed-End - 30-89 Days PD	0.70	0.80	1.11	1.19	1.31
- 90+ Days Past Due	0.10	0.13	0.12	0.15	0.16
- Nonaccrual	0.42	0.46	0.45	0.45	0.35
- Jr Lien 30-89 Days PD	0.06	0.06	0.08	0.08	N/A
- Jr Lien 90+ Days PD	0.00	0.01	0.01	0.01	N/A
- Jr Lien Nonaccrual	0.05	0.06	0.06	0.05	N/A
Commercial RE - 30-89 Days PD	0.33	0.45	0.40	0.63	0.69
- 90+ Days Past Due	0.05	0.07	0.06	0.06	0.10
- Nonaccrual	0.44	0.53	0.50	0.51	0.47
Const & Dev - 30-89 Days PD	0.23	0.46	0.31	0.55	0.66
- 90+ Days Past Due	0.02	0.03	0.02	0.03	0.04
- Nonaccrual	0.16	0.27	0.20	0.28	0.32
Multi family - 30-89 Days PD	0.04	0.20	0.14	0.19	0.24
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.06	0.07	0.08	0.10	0.06
Nonfarm Nres- 30-89 Days PD	0.31	0.38	0.36	0.57	0.59
- 90+ Days Past Due	0.05	0.06	0.05	0.06	0.10
- Nonaccrual	0.48	0.55	0.49	0.55	0.45
Farmland - 30-89 Days PD	0.19	0.36	0.29	0.52	0.54
- 90+ Days Past Due	0.02	0.05	0.03	0.03	0.02
- Nonaccrual	0.28	0.39	0.35	0.48	0.33
Credit Card - 30-89 Days PD	1.25	1.49	1.53	1.42	1.74
- 90+ Days Past Due	0.55	0.63	0.53	0.58	0.58
- Nonaccrual	0.00	0.01	0.01	0.01	0.01



CAPITAL RATIOS	PEER GROUP 04				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Tier 1 Leverage Ratio	9.08	8.67	8.80	8.56	8.55
Tier 1 RBC Ratio	12.53	12.16	12.38	12.00	11.96
Total Risk-Based Capital Ratio	13.86	13.57	13.75	13.39	13.25
Tangible Tier 1 Leverage Ratio	9.02	8.61	8.73	8.50	8.50
Tangible Common Eq Cap/Tan Assets	8.03	7.83	7.94	7.85	7.89
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.30	14.21	14.11	13.28	12.98
Standby Letters of Credit	0.64	0.63	0.59	0.62	0.56
Commercial & Similar Letters of Credit	0.02	0.01	0.02	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.29	0.30	0.33	0.35	0.09
Interest Rate Contracts	0.27	0.28	0.31	0.33	0.08
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.01	0.00	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.10	0.12	0.14	0.07	0.00
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	23.83	22.13	22.31	21.00	20.57

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Interest Rate Contracts	89.53	86.02	89.79	89.56	82.01
Foreign Exchange Contracts	0.00	0.00	0.00	0.04	0.68
Equity, Comm, & Other Contracts	10.47	13.97	10.19	9.55	10.46
Futures and Forwards	9.77	9.18	7.48	21.07	30.84
Written Options	31.73	19.70	22.99	8.26	1.54
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	29.50	11.43	21.58	8.11	0.06
Purchased Options	1.17	2.91	1.55	3.86	25.72
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.09	1.89	1.42	3.69	25.72
Swaps	46.68	58.44	60.72	54.58	35.11
Held for Trading	0.13	0.00	0.00	0.00	0.00
Interest Rate Contracts	0.13	0.00	0.00	0.00	0.00
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	99.87	100.00	100.00	100.00	93.10
Interest Rate Contracts	84.86	84.53	89.79	88.44	75.12
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.68
Equity, Comm, & Other Contracts	1.50	12.47	10.19	9.55	10.46
Deriv Contr (Excl Fut & FX LE 14 Days)	68.14	79.48	76.25	90.44	84.78
One Year or Less	18.77	22.51	13.15	27.44	43.66
Over 1 Year to 5 Years	38.61	41.60	41.64	44.38	39.90
Over 5 Years	3.06	8.54	16.57	8.51	0.11
Gross Negative Fair Value (Abs Val)	1.00	1.73	1.54	1.77	0.27
Gross Positive Fair Value	0.33	0.67	0.50	1.55	0.69
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.01	0.00	0.00
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.17	0.16	0.26	0.12	0.03

## INSURANCE ACTIVITIES

09/30/2004

09/30/2003

12/31/2003

12/31/2002

12/31/2001

## 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	31.82	22.73	16.67	25.00	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	68.18	77.27	83.33	75.00	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	16.67	N/A
Ins Activities Revenue/Adj Oper Inc	0.50	0.45	0.49	0.41	N/A
Premium Inc/Ins Activities Revenue	0.00	0.01	0.00	4.43	N/A
Credit Rel Prem Inc/Tot Prem Inc	58.18	68.66	63.28	75.82	N/A
Other Prem Inc/Total Prem Inc	41.82	31.34	36.72	18.57	N/A
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	N/A
Ins Net Inc (P/C)/Equity (P/C)	-48.80	75.73	100.00	28.72	N/A
Ins Net Inc (L/H)/Equity (L/H)	27.80	29.58	28.74	23.26	N/A
Insur Ben, Losses, Exp/Insur Premiums	77.45	292.37	93.63	15.01	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	3.07	0.00	0.00	0.82	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	6.44	5.22	5.75	N/A	N/A

## BROKER-DEALER ACTIVITIES

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

Yield: Foreign Loans	0.12	0.14	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.61	0.87	0.21	0.71	3.98

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

Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	0.23	N/A	50.84	N/A
Foreign Governments and Inst	0.00	0.00	N/A	N/A	0.00
Leases	N/A	N/A	N/A	N/A	N/A

## GROWTH RATES:

Net Loans and Leases	-19.88	13.08	-30.79	33.57	-66.36
Total Selected Assets	-20.86	14.57	-13.87	7.01	-45.52
Deposits	-19.94	44.74	30.40	5.03	76.17

PROFITABILITY:	PEER GROUP 04				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Net Income/Avg Equity Capital	11.91	12.55	12.08	12.57	11.45
Bank Net Inc/Avg Eq Inv in Banks	12.81	13.57	13.23	13.44	12.57
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.24	4.18	3.66	4.56	3.09
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.27	10.64	9.48	10.75	9.13
Bank Net Income/Parent Net Income	93.98	104.88	105.11	103.80	105.11
Nonbank Net Income/Parent Net Income	0.32	0.48	0.47	0.40	0.47
Sub BHCs Net Inc/Parent Net Income	80.14	75.39	71.82	76.72	65.59
LEVERAGE:					
Total Liabilities/Equity	16.31	17.91	17.69	17.69	16.27
Total Debt/Equity Capital	2.05	2.70	2.71	3.35	3.50
Tot Debt+NP to Subs Iss Tr Pref/Equity	14.29	13.03	13.23	13.15	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	2.26	3.02	3.07	3.80	3.85
Total Debt/Eq Cap - Exc Over Fair Value	2.07	2.74	2.76	3.40	3.55
Long-Term Debt/Equity Capital	0.71	1.30	1.30	1.76	1.76
Short-Term Debt/Equity Capital	0.57	0.64	0.67	0.74	0.80
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.20	0.23	0.21	0.26	0.31
Long-Term Debt/Consolidated LT Debt	1.66	2.94	3.28	4.77	3.84
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	108.43	109.40	108.48	109.05	107.44
Total Investment in Subs/Equity	109.34	110.59	109.74	110.37	108.84
Equity Inv in Subs/Cons Eq Cap+Min Int	97.66	97.52	96.92	98.25	99.61
Total Inv in Subs/Cons Eq Cap+Min Int	98.38	98.45	97.87	99.29	100.68
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.65	0.67	0.65	0.68	0.61
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.63	2.28	2.47	2.30	2.77
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	110.29	131.71	130.69	125.28	123.63
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	110.32	138.27	137.59	127.87	127.32
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	113.04	103.59	115.53	110.04	114.69
Pretax Oper Inc + Int Exp/Int Expense	3298.84	4661.49	5226.22	4686.35	3016.75
Div + Int From Subs/Int Exp + Div	160.44	254.93	213.05	207.16	166.68
Fees+Other Inc From Subs/Sal + Oth Exp	10.23	8.60	8.45	8.32	10.01
Net Inc/Curr Port of LT Debt+Pfd Div(X)	353.27	165.88	42.35	64.97	70.50
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.07	-0.40	-0.11	-0.36	-0.58
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.01	0.00	0.00	0.00	0.00
Total	0.30	0.00	0.00	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.71	0.89	0.88	0.77	0.58
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 04 09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Div Paid/Inc Before Undist Inc	75.24	66.42	68.23	70.01	66.94
Dividends Paid/Net Income	24.84	23.67	27.24	23.98	27.98
Net Income - Dividends/Avg Equity	8.93	9.62	8.78	9.35	7.98
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	109.92	140.99	141.54	137.06	139.73
Dividends From Nonbank Subs	0.20	0.39	0.61	0.49	0.38
Dividends From Subsidiary BHCs	2.18	4.03	3.68	3.10	1.64
Dividends From All Subsidiaries	125.37	177.32	175.09	169.49	173.19
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	31.62	35.77	40.46	38.49	43.24
Interest Income From Bank Subs	0.11	0.14	0.12	0.17	0.28
Mgt & Service Fees From Bank Subs	1.96	1.84	1.54	1.72	2.18
Other Income From Bank Subs	0.06	0.04	0.03	0.03	0.01
Operating Income From Bank Subs	37.77	41.81	50.96	48.84	49.67
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	45.73	40.23	43.55	44.55	36.37
Interest Income From Nonbank Subs	0.91	0.78	1.01	0.71	3.18
Mgt & Serv Fees From Nonbank Subs	0.53	0.97	1.34	1.07	1.94
Other Income From Nonbank Subs	0.03	0.03	0.05	0.00	0.00
Operating Inc From Nonbank Subs	64.28	52.04	52.96	65.16	53.07
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	25.45	32.14	28.29	28.71	39.21
Interest Inc From Subsidiary BHCs	0.00	0.02	0.02	0.06	1.60
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	29.29	33.50	31.71	28.86	43.51
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	60.71	65.53	66.66	69.03	66.96
Interest Income From Bank Subs	0.62	0.60	0.44	0.44	1.03
Mgt & Serv Fees From Bank Subs	3.52	2.92	2.28	2.67	3.89
Other Income From Bank Subs	0.13	0.07	0.05	0.04	0.03
Operating Income From Bank Subs	74.05	77.36	77.20	79.71	79.84
Dividends From Nonbank Subs	0.25	0.31	0.56	0.30	0.16
Interest Income From Nonbank Subs	0.09	0.03	0.03	0.02	0.07
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.51	1.35	2.01	1.04	1.09
Dividends From Subsidiary BHCs	2.23	3.05	2.67	2.21	1.01
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	3.13	3.21	3.18	2.52	1.22
Loans and Adv From Subs/ST Debt	873.15	842.31	633.76	332.08	56.11
Loans and Adv From Subs/Total Debt	212.51	250.93	245.67	146.35	46.85

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									353
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.70	2.70	2.97	3.26	3.66	4.09	4.57	4.88	353
+ Non-interest Income	1.04	0.26	0.39	0.65	0.95	1.37	1.85	2.54	353
- Overhead Expense	3.04	1.88	2.07	2.54	2.97	3.49	4.12	4.80	353
- Provision for Losses	0.16	0.00	0.00	0.06	0.14	0.24	0.39	0.53	353
+ Securities Gains (Losses)	0.02	-0.01	-0.00	0.00	0.01	0.04	0.12	0.17	353
+ Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.01	0.04	353
= Pretax Net Oper Income (TE)	1.58	0.67	0.86	1.20	1.59	1.92	2.35	2.60	353
Net Operating Income	1.07	0.44	0.56	0.79	1.05	1.33	1.63	1.96	353
Net Income	1.07	0.44	0.56	0.79	1.05	1.33	1.63	1.96	353
Net Income (Sub S Adjusted)	1.04	0.55	0.56	0.85	1.07	1.22	1.38	1.60	51
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	5.58	4.63	4.81	5.17	5.53	5.95	6.47	6.81	353
Interest Expense	1.58	0.74	1.00	1.27	1.58	1.89	2.19	2.38	353
Net Interest Income (TE)	4.00	2.88	3.18	3.49	3.95	4.46	4.89	5.26	353
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.15	-0.05	-0.00	0.02	0.10	0.22	0.54	0.71	353
Earnings Coverage of Net Losses (X)	28.39	-215.66	-31.90	5.33	15.24	39.83	140.37	320.26	347
Ln&Ls Allowance/Total Loans & Leases	1.27	0.76	0.85	1.04	1.24	1.48	1.80	2.05	353
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.61	0.00	0.06	0.19	0.47	0.92	1.51	2.32	353
30-89 Days Past Due Loans and Leases	0.58	0.05	0.10	0.25	0.51	0.88	1.21	1.63	353
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	21.34	-0.97	4.24	12.57	21.22	29.62	38.54	43.14	353
Net ST Noncore Funding Dependence	10.27	-5.22	-1.44	3.48	10.08	16.63	22.86	27.58	353
Net Loans and Leases/Total Assets	67.04	41.60	46.56	58.41	68.58	75.57	82.56	84.70	353
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.08	6.71	7.16	7.99	8.86	10.02	11.55	12.83	353
Equity Capital/Total Assets	8.72	5.74	6.24	7.21	8.55	10.07	11.69	13.00	353
Net Loans&Ls/Equity Capital (X)	7.98	3.68	4.54	6.12	7.78	9.82	11.55	12.71	353
Cash Dividends/Net Income	24.84	0.00	0.00	3.22	26.93	42.85	60.03	71.08	352
Cash Dividends/Net Income (Sub S Adjusted)	24.82	-12.73	-8.76	0.00	20.61	39.27	70.65	80.00	51
Retained Earnings/Avg Equity Cap	8.92	1.73	3.48	5.98	8.74	11.64	14.47	17.65	353
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.57	0.00	0.00	0.00	0.00	0.00	3.73	10.73	353
Long-Term Debt/Equity Capital	0.70	0.00	0.00	0.00	0.00	0.00	5.71	13.63	353
Equity Investment in Subs/Equity Cap	108.42	82.42	88.46	97.34	101.77	121.91	134.12	148.90	353
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	110.31	-37.33	5.26	62.85	101.39	145.75	229.38	443.00	343

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.16	4.34	4.49	4.80	5.10	5.53	5.95	6.30	353
Less: Interest Expense	1.47	0.68	0.90	1.17	1.47	1.77	2.05	2.20	353
Equals: Net Interest Income (TE)	3.70	2.70	2.97	3.26	3.66	4.09	4.57	4.88	353
Plus: Non-Interest Income	1.04	0.26	0.39	0.65	0.95	1.37	1.85	2.54	353
Equals: Adj Operating Income (TE)	4.79	3.29	3.65	4.16	4.75	5.36	6.22	6.76	353
Less: Overhead Expense	3.04	1.88	2.07	2.54	2.97	3.49	4.12	4.80	353
Less: Provision for Loan and Lease Losses	0.16	0.00	0.00	0.06	0.14	0.24	0.39	0.53	353
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Plus: Realized G/L on AFS Sec	0.02	-0.01	-0.00	0.00	0.01	0.04	0.12	0.17	353
Plus: Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.01	0.04	353
Equals: Pretax Net Oper Inc (TE)	1.58	0.67	0.86	1.20	1.59	1.92	2.35	2.60	353
Less: Applicable Income Taxes (TE)	0.49	0.04	0.12	0.31	0.50	0.66	0.82	0.95	353
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	353
Equals: Net Operating Income	1.07	0.44	0.56	0.79	1.05	1.33	1.63	1.96	353
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Equals: Net Income	1.07	0.44	0.56	0.79	1.05	1.33	1.63	1.96	353
Memo: Net Income (Last Four Qtrs)	1.06	0.41	0.54	0.78	1.04	1.32	1.62	1.90	343
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	92.80	88.02	89.54	91.29	92.92	94.21	95.77	96.75	353
Avg Int-Bearing Funds / Avg Assets	78.64	65.08	68.94	74.24	79.20	83.32	86.02	88.05	353
Int Income (TE) / Avg Earning Assets	5.58	4.63	4.81	5.17	5.53	5.95	6.47	6.81	353
Int Expense / Avg Earning Assets	1.58	0.74	1.00	1.27	1.58	1.89	2.19	2.38	353
Net Int Inc (TE) / Avg Earn Assets	4.00	2.88	3.18	3.49	3.95	4.46	4.89	5.26	353
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	6.21	5.39	5.51	5.78	6.15	6.57	7.09	7.51	353
Interest-Bearing Bank Balances	1.31	0.00	0.00	0.64	1.20	1.96	3.25	4.74	325
Fed Funds Sold & Reverse Repos	1.06	0.66	0.85	0.96	1.04	1.14	1.28	1.49	315
Trading Assets	5.43	0.00	0.00	0.02	1.73	2.53	7.73	21.84	9
Total Earning Assets	5.47	4.56	4.75	5.10	5.40	5.85	6.31	6.73	353
Investment Securities (TE)	4.06	2.79	3.09	3.56	4.06	4.54	5.08	5.49	353
U.S. Treasury & Agency Sec (excl MBS)	3.35	2.00	2.33	2.75	3.30	3.84	4.64	5.01	346
Mortgage-Backed Securities	3.91	2.63	2.90	3.39	3.86	4.37	5.12	5.71	339
All Other Securities	6.13	3.32	3.92	4.95	6.15	7.13	8.57	10.40	343
Interest-Bearing Deposits	1.61	0.84	1.03	1.33	1.63	1.91	2.17	2.33	353
Time Deposits of \$100K or More	2.40	1.37	1.69	2.02	2.41	2.75	3.12	3.26	353
Time Deposits < \$100K	2.50	1.53	1.85	2.14	2.52	2.84	3.17	3.37	353
Other Domestic Deposits	0.82	0.41	0.50	0.60	0.77	1.00	1.28	1.48	353
Foreign Deposits	0.60	0.13	0.13	0.13	0.13	0.60	0.89	0.98	2
Fed Funds Purchased and Repos	1.22	0.54	0.67	0.91	1.16	1.52	1.86	2.41	298
Other Borrowed Funds & Trading Liab	3.53	1.34	1.67	2.70	3.55	4.43	5.07	5.57	333
All Interest-Bearing Funds	1.86	0.95	1.23	1.54	1.87	2.18	2.45	2.67	353

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	40.16	29.43	30.62	34.19	38.39	45.88	53.65	59.45	353
Avg Assets per Employee (\$000)	3257.73	2006.65	2212.75	2587.30	3119.87	3858.74	4847.15	5832.89	353

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.03	0.00	0.00	0.00	1.13	3.74	7.91	11.06	353
Overhead Exp / NII + Non-Int Income	64.87	48.30	51.92	58.36	64.56	71.02	77.88	81.27	353

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.04	1.88	2.07	2.54	2.97	3.49	4.12	4.80	353
Personnel Expense	1.70	0.98	1.16	1.40	1.65	1.98	2.32	2.69	353
Net Occupancy Expense	0.43	0.19	0.26	0.32	0.42	0.51	0.62	0.70	353
Other Operating Expenses	0.89	0.45	0.54	0.71	0.86	1.04	1.28	1.48	353
Overhead Less Non-Interest Income	1.96	1.15	1.33	1.66	1.90	2.25	2.63	2.85	353

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	63.54	47.63	50.12	56.92	63.03	69.62	77.10	80.64	353
Personnel Expense	35.49	25.02	27.81	31.46	35.49	39.55	43.05	46.12	353
Net Occupancy Expense	8.91	5.07	5.94	7.14	8.82	10.61	12.02	13.32	353
Other Operating Expenses	18.69	11.64	13.23	15.71	18.09	21.35	25.31	28.88	353
Total Non-Interest Income	21.19	7.28	10.39	15.22	20.50	26.80	33.98	40.30	353
Fiduciary Activities Income	1.18	0.00	0.00	0.00	0.00	2.16	5.20	8.86	353
Serv Charges on Deposit Accts - Domestic	8.07	1.79	2.90	4.98	7.95	11.01	13.40	15.39	353
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Investment Banking Fees & Commissions	0.55	0.00	0.00	0.00	0.37	1.04	2.03	2.63	353
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Net Servicing Fees	0.25	0.00	0.00	0.00	0.00	0.44	1.23	1.84	353
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Insurance Activities Revenue	0.50	0.00	0.00	0.00	0.07	0.64	2.07	6.12	353
Net Gain (Loss) - Sales Loans, OREO, Oth	1.74	-0.24	-0.07	0.00	0.81	2.66	6.63	11.70	353
Other Non-Interest Income	5.66	1.45	2.22	3.35	5.16	7.42	10.58	15.55	353
Overhead Less Non-Interest Income	41.57	23.94	28.39	34.57	41.39	48.02	56.07	60.65	353

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	26.42	0.00	1.49	21.62	28.85	33.05	35.99	37.90	352
Appl Inc Tax+TE/Pretax NOI+TE	32.21	3.04	10.31	31.53	34.71	37.19	39.39	41.54	352



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.50	28.01	32.98	40.95	49.77	60.60	68.34	71.59	353
Commercial and Industrial Loans	9.59	1.71	3.04	5.57	8.61	13.01	18.52	22.90	353
Loans to Individuals	3.76	0.21	0.40	1.26	2.84	6.01	9.27	12.58	353
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Agricultural Loans	0.81	0.00	0.00	0.00	0.09	1.23	4.25	6.89	353
Other Loans and Leases	0.85	0.00	0.01	0.15	0.51	1.42	2.68	3.79	353
Net Loans and Leases	67.04	41.60	46.56	58.41	68.58	75.57	82.56	84.70	353
Debt Securities Over 1 Year	19.32	3.04	5.39	11.12	17.30	26.58	38.18	44.73	353
Mutual Funds and Equity Securities	0.27	0.00	0.00	0.00	0.04	0.44	1.40	2.27	353
Subtotal	87.48	78.04	80.83	85.24	87.91	90.14	91.96	92.76	353
Interest-Bearing Bank Balances	0.37	0.00	0.00	0.01	0.10	0.49	1.92	2.85	353
Federal Funds Sold & Reverse Repos	1.14	0.00	0.00	0.00	0.55	2.15	4.27	5.80	353
Debt Securities 1 Year or Less	1.86	0.00	0.03	0.33	1.35	2.97	5.14	7.66	353
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Total Earning Assets	91.64	87.75	88.89	90.21	91.64	93.05	94.42	95.00	353
Non-Int Cash and Due From Dep Inst	2.82	1.20	1.55	2.08	2.73	3.44	4.37	5.09	353
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Other Real Estate Owned	0.07	0.00	0.00	0.00	0.03	0.12	0.30	0.46	353
All Other Assets	5.43	2.74	3.30	4.24	5.36	6.53	7.99	8.69	353
MEMORANDA:									
Short-Term Investments	3.90	0.22	0.40	1.49	3.27	5.92	9.39	12.35	353
U. S. Treasury Securities	0.24	0.00	0.00	0.00	0.00	0.38	1.25	2.88	353
U. S. Agency Securities (excl MBS)	7.04	0.11	0.66	2.47	5.96	10.50	18.51	23.56	353
Municipal Securities	3.27	0.00	0.00	0.59	2.36	5.93	9.56	12.75	353
Mortgage-Backed Securities	7.47	0.00	0.07	1.40	5.55	11.96	20.97	28.48	353
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	353
Other Debt Securities	0.66	0.00	0.00	0.00	0.10	1.12	3.15	4.88	353
RE Loans Secured by 1-4 Family	17.41	4.02	5.97	10.44	16.62	23.89	30.95	36.08	353
Revolving	2.93	0.00	0.08	0.94	2.58	4.42	6.68	7.75	353
Closed-End, Sec by First Liens	13.02	1.90	3.06	6.24	11.85	19.31	25.37	31.37	353
Closed-End, Sec by Junior Liens	1.11	0.04	0.12	0.40	0.88	1.56	2.94	3.64	353
Commercial Real Estate Loans	30.25	8.98	13.19	20.48	28.32	38.62	53.45	59.65	353
Construction and Land Dev	7.50	0.55	1.11	2.60	5.89	11.28	18.49	22.72	353
Multifamily	1.56	0.00	0.11	0.45	1.13	2.41	4.10	7.45	353
Nonfarm Nonresidential	19.99	6.47	9.47	14.08	18.86	25.24	33.21	40.04	353
RE Loans Secured by Farmland	1.16	0.00	0.00	0.00	0.40	2.20	5.06	6.48	353
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	75.41	51.99	56.97	67.06	75.77	84.74	90.64	94.02	353
RE Loans Secured by 1-4 Family	26.66	5.86	7.90	15.97	25.37	36.70	47.84	60.22	353
Revolving	4.37	0.00	0.11	1.36	3.78	6.88	9.90	12.06	353
Closed-End	22.04	3.70	5.29	11.35	20.88	31.78	43.88	51.95	353
Commercial Real Estate Loans	44.55	16.48	24.75	32.74	42.32	56.11	69.19	78.30	353
Construction and Land Dev	10.73	0.99	1.91	4.30	9.28	16.27	23.53	28.85	353
Multifamily	2.29	0.00	0.21	0.68	1.69	3.45	5.91	10.27	353
Nonfarm Nonresidential	29.72	10.91	16.40	22.11	28.52	36.64	46.29	52.04	353
RE Loans Secured by Farmland	1.69	0.00	0.00	0.01	0.54	3.20	7.24	9.70	353
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Commercial and Industrial Loans	14.21	3.25	4.87	8.79	13.01	19.30	25.83	31.83	353
Loans to Individuals	5.68	0.37	0.60	1.85	4.67	8.77	13.99	20.38	353
Credit Card Loans	0.10	0.00	0.00	0.00	0.00	0.16	0.53	0.97	353
Agricultural Loans	1.20	0.00	0.00	0.00	0.14	1.76	5.90	10.72	353
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Other Loans and Leases	1.28	0.00	0.02	0.21	0.74	2.05	4.20	5.58	353

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.90	0.22	0.40	1.49	3.27	5.92	9.39	12.35	353
Liquid Assets	21.36	7.38	9.44	13.69	19.49	29.32	37.57	44.50	353
Investment Securities	22.18	4.36	7.06	13.58	20.73	29.85	42.27	48.20	353
Net Loans and Leases	67.04	41.60	46.56	58.41	68.58	75.57	82.56	84.70	353
Net Lns, Ls & Stdbly Ltrs of Credit	67.79	41.87	46.92	59.09	69.50	76.62	83.55	85.98	353
Core Deposits	65.99	48.12	51.93	59.28	66.41	73.16	78.40	81.61	353
Noncore Funding	23.07	6.93	10.53	16.86	22.70	28.96	36.53	41.66	353
Time Deposits of \$100K or More	11.90	4.14	5.45	7.45	11.29	15.69	21.70	25.09	353
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Fed Funds Purchased and Repos	2.06	0.00	0.00	0.00	1.49	3.81	6.87	9.06	353
Net Fed Funds Purchased (Sold)	0.90	-5.22	-3.60	-1.01	0.63	2.83	6.09	7.82	353
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Oth Borrowings W/Rem Mat 1 Yr or Less	2.03	0.00	0.00	0.13	1.11	3.82	6.87	9.85	353
Earning Assets Repr in 1 Year	38.08	14.02	17.96	27.58	37.57	48.24	59.68	65.11	353
Int-Bearing Liab Repr in 1 Year	27.87	9.11	12.05	17.23	24.51	38.22	53.90	59.57	353
Long-Term Debt Repr in 1 Year	0.57	0.00	0.00	0.00	0.00	0.60	3.87	6.47	353
Net Assets Repriceable in 1 Year	8.91	-25.43	-17.52	-4.62	10.18	20.77	32.94	39.43	353
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	21.34	-0.97	4.24	12.57	21.22	29.62	38.54	43.14	353
Net ST Noncore Funding Dependence	10.27	-5.22	-1.44	3.48	10.08	16.63	22.86	27.58	353
Short-Term Inv/ST Noncore Funding	39.17	1.56	2.38	9.77	27.00	61.05	117.38	180.83	353
Liq Asts-ST Noncore Fndg/Nonliq Asts	11.64	-14.51	-9.84	-0.41	7.58	21.68	44.02	58.93	353
Net Loans and Leases/Total Deposits	85.61	53.28	61.37	73.18	86.59	98.58	105.65	111.67	353
Net Loans and Leases/Core Deposits	103.46	59.26	72.10	84.70	102.09	120.24	141.19	157.42	353
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.52	-0.40	-0.03	0.00	0.15	0.83	2.04	4.25	201
Avail-For-Sale Sec Appr(Depr)/Eq Cap	1.47	-2.17	-1.22	-0.06	0.90	3.09	5.39	6.93	349
Struct Notes Appr(Depr)/Eq Cap	-0.04	-0.52	-0.36	-0.07	-0.00	0.01	0.07	0.13	142
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.23	0.00	0.00	0.00	0.42	10.85	39.34	60.22	352
Available-For-Sale Securities	92.76	36.88	59.30	89.04	99.57	100.00	100.00	100.00	352
U.S. Treasury Securities	1.31	0.00	0.00	0.00	0.00	1.69	7.10	17.39	352
U.S. Agency Securities (excl MBS)	35.82	0.40	5.19	14.19	32.90	53.50	74.50	81.63	352
Municipal Securities	15.72	0.00	0.00	3.83	14.50	26.80	41.41	50.66	352
Mortgage-Backed Securities	33.27	0.02	0.87	9.71	30.97	55.16	70.83	81.58	352
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.37	352
Other Debt Securities	3.23	0.00	0.00	0.00	0.45	5.86	15.10	21.94	352
Mutual Funds and Equity Securities	1.34	0.00	0.00	0.00	0.18	2.04	6.55	10.23	352
Debt Securities 1 Year or Less	10.07	0.00	0.17	2.18	7.11	16.21	28.54	41.98	352
Debt Securities 1 To 5 Years	40.52	2.30	7.73	20.42	41.62	58.98	72.43	82.04	352
Debt Securities Over 5 Years	44.58	1.49	6.16	21.43	42.93	68.21	87.18	91.66	352
Pledged Securities	50.70	5.02	10.15	29.51	51.04	74.41	87.36	90.57	352
Structured Notes, Fair Value	2.08	0.00	0.00	0.00	0.00	2.88	11.90	20.79	352

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.16	0.00	0.00	0.06	0.14	0.24	0.39	0.53	353
Provision for Ln&Ls Losses/Avg Lns&Ls	0.24	0.00	0.01	0.10	0.21	0.35	0.55	0.78	353
Provision for Ln&Ls Losses/Net Losses	186.82	-150.55	-97.63	60.49	139.38	288.80	619.57	1444.41	347
Ln&Ls Allowance/Total Loans & Leases	1.27	0.76	0.85	1.04	1.24	1.48	1.80	2.05	353
Ln&Ls Allowance/Net Ln&Ls Losses (X)	20.76	1.70	2.30	4.70	10.10	26.53	76.93	153.45	301
ALLL/Nonaccrual Assets	506.13	70.05	97.75	161.86	325.86	611.82	1666.41	3050.52	336
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	372.60	58.23	85.69	139.01	239.36	450.22	1192.07	2604.32	345
Gross Ln&Ls Losses/Avg Loans & Leases	0.21	0.00	0.01	0.05	0.15	0.32	0.66	0.88	353
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.01	0.04	0.08	0.18	0.24	353
Net Losses/Avg Loans and Leases	0.15	-0.05	-0.00	0.02	0.10	0.22	0.54	0.71	353
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Recoveries/Prior Year-End Losses	20.64	2.39	4.15	8.42	16.43	28.88	53.67	88.51	339
Earnings Coverage of Net Losses (X)	28.39	-215.66	-31.90	5.33	15.24	39.83	140.37	320.26	347
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.03	-0.03	-0.01	0.00	0.00	0.06	0.16	0.27	353
RE Loans Secured By 1-4 Family	0.04	-0.05	-0.01	0.00	0.00	0.07	0.20	0.34	353
Revolving	0.01	-0.00	0.00	0.00	0.00	0.00	0.09	0.22	326
Closed-End	0.04	-0.06	-0.01	0.00	0.00	0.07	0.21	0.37	353
Commercial Real Estate Loans	0.02	-0.03	-0.01	0.00	0.00	0.03	0.14	0.33	353
Construction and Land Dev	0.00	-0.01	0.00	0.00	0.00	0.00	0.04	0.18	353
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	336
Nonfarm Nonresidential	0.02	-0.03	-0.01	0.00	0.00	0.01	0.18	0.33	353
RE Loans Secured by Farmland	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.20	272
Commercial and Industrial Loans	0.28	-0.21	-0.10	0.00	0.10	0.51	1.05	1.70	351
Loans to Depository Institutions	-0.55	-8.91	-3.56	0.00	0.00	0.00	0.00	0.00	16
Loans to Individuals	0.78	0.06	0.13	0.29	0.61	1.16	1.84	2.73	303
Credit Card Loans	2.12	0.00	0.00	0.40	1.47	3.31	6.11	9.37	144
Agricultural Loans	0.01	-0.22	-0.02	0.00	0.00	0.00	0.14	0.70	239
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.25	-0.38	-0.03	0.00	0.00	0.00	1.73	5.05	333

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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30-89 Days PD Loans and Leases	0.58	0.05	0.10	0.25	0.51	0.88	1.21	1.63	353
90+ Days PD Loans and Leases	0.08	0.00	0.00	0.00	0.04	0.15	0.34	0.49	353
Nonaccrual Loans and Leases	0.49	0.00	0.03	0.15	0.36	0.72	1.26	2.19	353
90+ Days PD and Nonaccrual Loans and Leases	0.62	0.02	0.07	0.25	0.46	0.93	1.60	2.39	353
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	353
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
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30-89 Days Past Due Assets	0.58	0.05	0.10	0.25	0.51	0.88	1.21	1.63	353
90+ Days Past Due Assets	0.08	0.00	0.00	0.00	0.04	0.15	0.34	0.49	353
Nonaccrual Assets	0.49	0.00	0.03	0.15	0.36	0.72	1.26	2.19	353
30+ Days PD & Nonaccrual Assets	1.25	0.19	0.31	0.61	1.10	1.74	2.78	3.62	353
PERCENT OF TOTAL ASSETS									
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90+ Days PD and Nonaccrual Assets	0.42	0.01	0.03	0.16	0.32	0.63	1.00	1.64	353
90+ PD & Nonaccrual Assets + OREO	0.53	0.02	0.05	0.19	0.42	0.80	1.37	1.95	353
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	0.46	0.00	0.04	0.15	0.35	0.72	1.27	1.83	353
Allowance for Loan & Lease Losses	52.33	0.57	6.24	20.36	42.03	77.85	131.92	188.17	353
Equity Cap + ALLL	4.92	0.02	0.41	1.61	3.77	7.78	12.44	19.05	353
Tier 1 Cap + ALLL	4.77	0.02	0.41	1.54	3.63	7.24	12.13	18.21	353
Loans & Leases + RE Acquired	0.68	0.00	0.07	0.24	0.50	1.01	1.70	2.67	353

PEER GROUP 4

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	0.48	0.00	0.03	0.16	0.39	0.78	1.11	1.50	353
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.01	0.13	0.35	0.50	353
- Nonaccrual	0.46	0.00	0.00	0.09	0.29	0.71	1.24	2.06	353
Coml & Indl - 30-89 Days PD	0.66	0.00	0.00	0.15	0.47	1.08	2.06	2.93	351
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.11	0.48	0.77	351
- Nonaccrual	0.66	0.00	0.00	0.07	0.43	1.05	2.38	3.42	351
Individuals - 30-89 Days PD	1.22	0.00	0.12	0.51	1.04	1.83	2.68	3.28	353
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.03	0.20	0.44	0.83	353
- Nonaccrual	0.22	0.00	0.00	0.00	0.09	0.34	0.91	1.50	353
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
- Nonaccrual	0.16	0.00	0.00	0.00	0.00	0.00	0.00	0.52	16
Agricultural - 30-89 Days PD	0.13	0.00	0.00	0.00	0.00	0.12	0.81	2.07	239
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.27	239
- Nonaccrual	0.16	0.00	0.00	0.00	0.00	0.07	1.13	2.73	239
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&Ls - 30-89 Days PD	0.23	0.00	0.00	0.00	0.00	0.23	1.38	2.87	333
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.57	333
- Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.00	0.85	2.60	333

MEMORANDA:

1-4 Family - 30-89 Days PD	0.69	0.00	0.02	0.23	0.54	1.06	1.66	2.03	353
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.15	0.37	0.56	353
- Nonaccrual	0.35	0.00	0.00	0.04	0.24	0.65	1.10	1.58	353
Revolving - 30-89 Days PD	0.28	0.00	0.00	0.00	0.13	0.54	1.14	1.63	326
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.16	326
- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.10	0.47	0.72	326
Closed-End - 30-89 Days PD	0.69	0.00	0.00	0.23	0.58	1.16	1.78	2.39	353
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.17	0.42	0.69	353
- Nonaccrual	0.41	0.00	0.00	0.04	0.26	0.76	1.39	1.94	353
- Jr Lien 30-89 Days PD	0.05	0.00	0.00	0.00	0.02	0.10	0.24	0.32	353
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.07	353
- Jr Lien Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.06	0.24	0.36	353
Commercial RE - 30-89 Days PD	0.32	0.00	0.00	0.03	0.23	0.56	0.99	1.44	353
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.06	0.31	0.58	353
- Nonaccrual	0.44	0.00	0.00	0.00	0.23	0.75	1.69	2.59	353
Const & Dev - 30-89 Days PD	0.23	0.00	0.00	0.00	0.00	0.38	1.12	2.09	353
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.50	353
- Nonaccrual	0.16	0.00	0.00	0.00	0.00	0.10	0.95	2.37	353
Multifamily - 30-89 Days PD	0.04	0.00	0.00	0.00	0.00	0.00	0.03	1.33	336
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	336
- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.23	2.06	336
Nonfarm Nres- 30-89 Days PD	0.31	0.00	0.00	0.00	0.17	0.55	1.02	1.76	353
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.04	0.28	0.52	353
- Nonaccrual	0.48	0.00	0.00	0.00	0.24	0.78	1.93	3.21	353
Farmland - 30-89 Days PD	0.19	0.00	0.00	0.00	0.00	0.16	1.08	1.95	272
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.17	0.71	272
- Nonaccrual	0.27	0.00	0.00	0.00	0.00	0.16	1.76	4.12	272
Credit Card - 30-89 Days PD	1.24	0.00	0.00	0.00	1.15	1.90	3.93	6.63	144
- 90+ Days Past Due	0.55	0.00	0.00	0.00	0.18	0.99	2.21	3.69	144
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	144

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.08	6.71	7.16	7.99	8.86	10.02	11.55	12.83	353
Tier 1 RBC Ratio	12.52	8.45	9.17	10.37	11.81	14.07	18.03	21.54	353
Total Risk-Based Capital Ratio	13.85	10.30	10.72	11.63	13.03	15.58	19.16	22.72	353
Tangible Tier 1 Leverage Ratio	9.01	6.61	7.13	7.97	8.75	9.96	11.55	12.75	353
Tangible Common Eq Cap/Tan Assets	8.02	4.96	5.57	6.60	7.80	9.37	11.08	12.17	353
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
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PERCENT OF TOTAL ASSETS:									
Loan Commitments	15.30	6.02	7.37	10.41	14.50	19.34	25.12	31.59	353
Standby Letters of Credit	0.64	0.00	0.01	0.20	0.45	0.99	1.57	2.28	353
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.13	0.42	353
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.28	0.00	0.00	0.00	0.00	0.00	2.04	3.80	353
Interest Rate Contracts	0.26	0.00	0.00	0.00	0.00	0.00	1.85	3.80	353
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	353
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.43	353
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Interest Rate Swaps	0.09	0.00	0.00	0.00	0.00	0.00	0.60	2.92	353
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	23.82	10.23	12.57	17.13	22.94	29.54	38.66	45.40	353

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	89.52	0.00	22.26	100.00	100.00	100.00	100.00	100.00	88
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Equity, Comm, & Other Contracts	10.47	0.00	0.00	0.00	0.00	0.00	33.72	100.00	88
Futures and Forwards	9.76	0.00	0.00	0.00	0.00	4.65	62.15	100.00	88
Written Options	31.73	0.00	0.00	0.00	0.00	57.52	100.00	100.00	88
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Over-The-Counter	29.50	0.00	0.00	0.00	0.00	50.00	100.00	100.00	88
Purchased Options	1.17	0.00	0.00	0.00	0.00	0.00	0.00	41.08	88
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Over-The-Counter	1.09	0.00	0.00	0.00	0.00	0.00	0.00	41.08	88
Swaps	46.67	0.00	0.00	0.00	11.61	100.00	100.00	100.00	88
Held for Trading	0.12	0.00	0.00	0.00	0.00	0.00	0.00	64.28	88
Interest Rate Contracts	0.12	0.00	0.00	0.00	0.00	0.00	0.00	6.42	88
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Non-Traded	99.87	0.00	100.00	100.00	100.00	100.00	100.00	100.00	88
Interest Rate Contracts	84.85	0.00	0.00	100.00	100.00	100.00	100.00	100.00	88
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Equity, Comm, & Other Contracts	1.50	0.00	0.00	0.00	0.00	0.00	20.66	100.00	88
Deriv Contr (Excl Fut & FX LE 14 Days)	68.14	0.00	0.00	42.19	100.00	100.00	100.00	100.00	88
One Year or Less	18.76	0.00	0.00	0.00	0.00	31.98	64.78	100.00	88
Over 1 Year to 5 Years	38.61	0.00	0.00	0.00	0.00	100.00	100.00	100.00	88
Over 5 Years	3.05	0.00	0.00	0.00	0.00	0.00	51.27	100.00	88
Gross Negative Fair Value (Abs Val)	0.99	0.00	0.00	0.00	0.10	1.22	4.61	8.81	88
Gross Positive Fair Value	0.33	0.00	0.00	0.00	0.04	0.40	1.58	2.97	88
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
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	353
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	352
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.39	352
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Incr (Decr) in Net Income/Net Income	0.17	-0.87	0.00	0.00	0.00	0.00	1.56	3.95	352

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Ins Under Assets(P/C)/Tot Ins Und Ast	31.81	0.00	0.00	0.00	0.00	62.50	100.00	100.00	11
Ins Under Assets(L/H)/Tot Ins Und Ast	68.18	0.00	0.00	0.00	100.00	100.00	100.00	100.00	11
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Ins Activities Revenue/Adj Oper Inc	0.50	0.00	0.00	0.00	0.07	0.64	2.07	6.12	353
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Credit Rel Prem Inc/Tot Prem Inc	58.18	0.00	0.00	0.00	81.81	100.00	100.00	100.00	10
Other Prem Inc/Total Prem Inc	41.81	0.00	0.00	0.00	0.00	100.00	100.00	100.00	10
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
Ins Net Inc (P/C)/Equity (P/C)	-48.80	-350.61	-350.61	-350.61	10.10	11.96	84.78	109.06	4
Ins Net Inc (L/H)/Equity (L/H)	27.80	0.16	0.16	2.85	11.62	16.06	53.33	93.33	7
Insur Ben, Losses, Exp/Insur Premiums	77.45	0.00	0.00	38.02	81.60	100.00	107.82	127.54	10
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Reinsurance Recov(L/H)/Tot Assets(L/H)	3.07	0.00	0.00	0.00	0.00	0.00	4.91	14.73	8
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
CSV Life Insurance/Tier 1 Cap + ALLL	6.43	0.00	0.00	0.00	2.18	14.99	19.78	21.80	353
BROKER-DEALER ACTIVITIES									
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Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353
FOREIGN ACTIVITIES									
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Yield: Foreign Loans	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.65	37
Cost: Interest-Bearing Deposits	0.60	0.13	0.13	0.13	0.13	0.60	0.89	0.98	2
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Leases	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
GROWTH RATES:									
Net Loans and Leases	-19.88	-100.00	-100.00	-100.00	-22.19	16.91	123.35	186.03	23
Total Selected Assets	-20.85	-100.00	-100.00	-87.69	0.00	6.05	57.74	190.11	41
Deposits	-19.94	-36.51	-36.51	-36.51	-36.51	-19.94	-9.99	-6.68	2





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	75.24	0.00	0.00	40.02	82.76	104.83	163.94	250.69	258
Dividends Paid/Net Income	24.84	0.00	0.00	3.22	26.92	42.85	60.03	71.08	352
Net Income - Dividends/Avg Equity	8.92	1.73	3.48	5.98	8.74	11.64	14.47	17.65	353
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	109.91	0.00	0.00	10.57	106.11	168.37	258.11	415.17	272
Dividends From Nonbank Subs	0.19	0.00	0.00	0.00	0.00	0.00	1.44	4.62	272
Dividends From Subsidiary BHCs	2.17	0.00	0.00	0.00	0.00	0.00	0.00	99.44	272
Dividends From All Subsidiaries	125.37	0.00	0.00	73.31	111.48	178.12	319.86	456.32	272
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	31.62	0.00	0.00	0.00	32.39	54.67	85.09	100.91	317
Interest Income From Bank Subs	0.11	0.00	0.00	0.00	0.00	0.10	0.75	1.52	317
Mgt & Service Fees From Bank Subs	1.96	0.00	0.00	0.00	0.00	0.00	12.04	49.60	317
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.18	1.81	317
Operating Income From Bank Subs	37.76	0.00	0.00	5.27	35.06	62.92	99.81	143.89	317
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	45.72	0.00	0.00	0.00	4.60	100.00	101.76	255.35	99
Interest Income From Nonbank Subs	0.90	0.00	0.00	0.00	0.00	0.00	0.18	54.59	99
Mgt & Serv Fees From Nonbank Subs	0.52	0.00	0.00	0.00	0.00	0.00	0.00	17.44	99
Other Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	3.07	99
Operating Inc From Nonbank Subs	64.28	0.00	0.00	0.00	62.44	100.00	217.24	395.99	99
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	25.44	0.00	0.00	0.00	3.39	45.04	92.60	154.81	53
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	53
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
Operating Income From Sub BHCs	29.28	0.00	0.00	0.00	6.64	50.93	121.36	157.91	53
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	60.70	0.00	0.00	0.00	85.56	98.78	100.00	100.00	331
Interest Income From Bank Subs	0.61	0.00	0.00	0.00	0.00	0.22	2.74	21.00	331
Mgt & Serv Fees From Bank Subs	3.52	0.00	0.00	0.00	0.00	0.00	26.72	58.76	331
Other Income From Bank Subs	0.12	0.00	0.00	0.00	0.00	0.00	0.26	5.03	331
Operating Income From Bank Subs	74.04	0.00	0.00	52.20	97.94	100.00	100.00	100.00	331
Dividends From Nonbank Subs	0.24	0.00	0.00	0.00	0.00	0.00	1.00	7.56	331
Interest Income From Nonbank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.18	4.80	331
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	331
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	331
Operating Inc From Nonbank Subs	2.50	0.00	0.00	0.00	0.00	0.40	9.06	74.12	331
Dividends From Subsidiary BHCs	2.22	0.00	0.00	0.00	0.00	0.00	0.00	96.85	331
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	331
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	331
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	331
Operating Income From Sub BHCs	3.13	0.00	0.00	0.00	0.00	0.00	2.34	97.97	331
Loans and Adv From Subs/ST Debt	873.14	0.00	0.00	0.00	218.33	1056.25	3261.84	10073.9	63
Loans and Adv From Subs/Total Debt	212.51	0.00	0.00	0.00	132.60	349.96	687.33	1421.97	102

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
1117464	945, 135	ACNB CORPORATION	GETTYSBURG, PA	
2067007	616, 928	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	711, 323	ALIAN T FINANCIAL CORPORATION	ALEXANDER CITY, AL	
3123638	525, 691	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	Moved from Peer 5
1140510	885, 511	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1127146	539, 457	ALLIANCE FINANCIAL SERVICES	ST PAUL, MN	
1020676	617, 709	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
2173720	730, 259	AMERICAN BANCORPORATION	MINNEAPOLIS, MN	
1109964	642, 594	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
3008753	513, 892	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
1076691	623, 439	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1058594	694, 551	AMERICREST BANCSHARES, INC.	OKLAHOMA CITY, OK	
1202258	800, 718	AMES NATIONAL CORPORATION	AMES, IA	
1134694	702, 037	AMTRUST, INC.	DUBUQUE, IA	
1126475	996, 141	ANCHOR BANCORP, INC.	WAYZATA, MN	
2366821	583, 816	ARKANSAS NATIONAL BANCSHARES,	BENTONVILLE, AR	
2465528	575, 139	ASSABET VALLEY BANCORP	HUDSON, MA	
1129533	598, 675	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1108350	693, 936	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2858951	532, 439	BANCORP, INC., THE	WILMINGTON, DE	
1205398	704, 517	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	853, 444	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
1125236	661, 604	BANKFIRST CORPORATION, INC	SIOUX FALLS, SD	
1201363	612, 965	BANKMANAGERS CORP.	MILWAUKEE, WI	
3202832	970, 639	BANTERRA CORP	ELDORADO, IL	
1115385	654, 699	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1209248	643, 325	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
2325891	588, 057	BARNES BANCORPORATION	KAYSVILLE, UT	
2388878	844, 671	BEACON BANCORP	TAUNTON, MA	
2333654	517, 091	BENJAMIN FRANKLIN BANCORP, MHC	FRANKLIN, MA	
2728157	978, 445	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1919770	612, 978	BIG SANDY HOLDING COMPANY	LIMON, CO	
1823345	597, 260	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1471849	669, 893	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	644, 987	BNCCORP, INC.	BISMARCK, ND	
2935142	573, 273	BOU BANCORP, INC.	OGDEN, UT	
3244113	669, 490	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	568, 767	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1140994	660, 736	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1029576	517, 031	BWC FINANCIAL CORP.	WALNUT CREEK, CA	
2183493	598, 046	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	741, 387	CAMBRIDGE BANCORP	CAMBRI DGE, MA	
1133503	975, 003	CANANDAI GUA NATIONAL CORPORATI	CANANDAI GUA, NY	
2741156	875, 600	CAPITAL BANK CORPORATION	RALEIGH, NC	
1848003	970, 931	CASCADE BANCORP	BEND, OR	
3072923	551, 904	CAVALRY BANCORP, INC.	MURFREESBORO, TN	
1493654	579, 895	CBS BANC- CORP.	RUSSELLVILLE, AL	
1053496	532, 496	CCB CORPORATION	KANSAS CITY, MO	
3254952	803, 921	CENTENNIAL BANK HOLDINGS, INC.	FORT COLLINS, CO	New Y-9C/BHCPR reporter
1048764	930, 965	CENTER BANCORP, INC.	UNION, NJ	
2868129	707, 761	CENTERSTATE BANKS OF FLORIDA,	WINTER HAVEN, FL	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
2746049	504, 999	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1203899	569, 517	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1832048	608, 140	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1064429	581, 251	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1209042	555, 296	CENTRE 1 BANCORP, INC.	BELOIT, WI	
2632898	603, 892	CENTRUE FINANCIAL CORPORATION	KANKAKEE, IL	
1109946	613, 251	CENTURY BANCSHARES, INC.	NEW BOSTON, TX	
1141487	694, 951	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
2509413	845, 348	CHARTER OAK COMMUNITY BANK COR	ROCKVILLE, CT	
1133594	734, 179	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
2844495	644, 693	CHESTER VALLEY BANCORP, INC.	DOWNINGTOWN, PA	
2244545	532, 408	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1083475	574, 558	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
3186576	795, 754	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1097566	580, 821	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1081079	669, 766	CITRUS & CHEMICAL BANCORPORATI	BARTOW, FL	
2568595	664, 191	CITY BANCORP	SPRINGFIELD, MO	
1055007	746, 009	CITYWIDE BANKS OF COLORADO, IN	AURORA, CO	
1493832	884, 756	CIVITAS BANKGROUP, INC.	FRANKLIN, TN	
1134108	680, 393	CNB CORPORATION	CONWAY, SC	
1118340	709, 213	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2688439	655, 460	CNB HOLDINGS, INC.	ALPHARETTA, GA	
1085170	971, 278	COLONY BANCORP, INC.	FITZGERALD, GA	
2378440	722, 633	COLUMBIA BANCORP	THE DALLES, OR	
1118229	529, 946	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
1250839	867, 260	COMMERCIAL BANKSHARES, INC.	MIAMI, FL	
1118948	583, 433	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
3124381	535, 834	COMMUNITY BANCORP	LAS VEGAS, NV	
2801050	540, 610	COMMUNITY BANCORP, INC.	ESCONDIDO, CA	
1070765	542, 224	COMMUNITY BANCSHARES, INC.	MARTHUR, OH	
1129430	534, 774	COMMUNITY BANCSHARES, INC.	BLOUNTSVILLE, AL	
2356073	566, 553	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1081873	830, 173	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
1427501	942, 056	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1398937	542, 954	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
1140659	701, 614	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1099766	654, 341	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
2241937	544, 696	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	
1081239	911, 436	CREWS BANKING CORPORATION	WAUCHULA, FL	
1102581	530, 259	CU BANK SHARES, INC.	FARMERS BRANCH, TX	Moved from Peer 5
2497462	598, 794	DCB FINANCIAL CORP	LEWIS CENTER, OH	
2193906	574, 298	DEARBORN BANCORP, INC.	DEARBORN, MI	Moved from Peer 5
1094613	722, 197	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
1104660	536, 674	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1127913	550, 160	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
2652104	507, 687	EAGLE BANCORP, INC.	BETHESDA, MD	Moved from Peer 5
2626691	705, 558	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
2686659	506, 168	ECB BANCORP, INC.	ENGELHARD, NC	Moved from Peer 5
1135824	831, 676	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2461016	825, 688	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2115757	776, 750	EVERTRUST FINANCIAL GROUP, INC	EVERETT, WA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
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2038409	884, 943	EXCHANGE NATIONAL BANCSHARES,	JEFFERSON CITY, MO	
1104923	853, 656	EXTRACO CORPORATION	WACO, TX	
1134630	705, 491	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1071191	809, 976	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1248818	594, 022	FENTURA FINANCIAL, INC.	FENTON, MI	
2121552	627, 672	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
2858773	545, 058	FIDELITY D& D BANCORP, INC.	DUNMORE, PA	
1201859	613, 617	FINA BANCORP, INC.	VALPARAISO, IN	
1988646	626, 856	FIRST BANCORP, INC.	LEBANON, VA	
1206715	579, 419	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1119404	519, 624	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1247428	557, 067	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1118425	828, 142	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
1246533	635, 281	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1081060	632, 324	FIRST CITIZENS BANCORP	CLEVELAND, TN	
1098796	753, 735	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	777, 819	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	838, 480	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	695, 673	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	
2949019	580, 266	FIRST COMMUNITY CAPITAL CORPOR	HOUSTON, TX	
1083783	847, 441	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1064728	672, 292	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
3104280	756, 367	FIRST FINANCIAL HOLDINGS, MHC	RENTON, WA	
3150997	705, 314	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
1134078	764, 464	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1208009	606, 753	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
1206760	822, 060	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2833604	983, 164	FIRST MUTUAL BANCSHARES, INC.	BELLEVUE, WA	
2624398	670, 641	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
2560263	898, 548	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1133932	629, 105	FIRST NATIONAL LINCOLN CORPORA	DAMARISCOTTA, ME	
1426755	506, 097	FIRST NATIONAL SECURITY COMPAN	DEQUEEN, AR	
2880626	598, 400	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1048894	944, 651	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
2836801	675, 673	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
2521509	716, 130	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	719, 220	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2161165	583, 103	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	565, 029	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1204177	753, 301	FIRST STATE FINANCIAL CORPORAT	EASTPOINTE, MI	
1100813	702, 339	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
1122123	758, 502	FIRST WESTERN BANCORP, INC.	HURON, SD	
1050646	522, 434	FIRST YORK BAN CORP.	YORK, NE	
1134322	797, 568	FIRSTBANK CORPORATION	ALMA, MI	
2127657	761, 572	FIRSTTRUST CORPORATION	NEW ORLEANS, LA	
1123072	837, 381	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
2650315	793, 226	FLAG FINANCIAL CORPORATION	ATLANTA, GA	
3100358	603, 513	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	
1117491	638, 758	FNB BANCORP, INC.	NEWTOWN, PA	
1133473	845, 557	FNB CORP.	ASHEBORO, NC	
1130696	845, 344	FNB FINANCIAL SERVICES CORPORA	GREENSBORO, NC	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
1031430	747, 403	FOOTHILL INDEPENDENT BANCORP	GLENDORA, CA	
1137453	531, 294	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
1143762	910, 510	FOUNDERS GROUP, INC.	WORTH, IL	
1128358	849, 880	FRANSDEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1118238	571, 788	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
3200463	920, 943	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2697347	801, 533	FVNB CORP.	VICTORIA, TX	
1938865	690, 080	GEORGIA BANK FINANCIAL CORPORA	AUGUSTA, GA	
3030950	624, 268	GEORGIAN BANCORPORATION, INC.	POWDER SPRINGS, GA	Moved from Peer 5
1098620	927, 587	GERMAN AMERICAN BANCORP	JASPER, IN	
2734064	520, 059	GRABILL BANCORP	GRABILL, IN	
3180640	658, 021	GREAT LAKES BANCORP, INC.	BUFFALO, NY	Moved from Peer 5
1206733	705, 794	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1134023	811, 926	GREATER COMMUNITY BANCORP	TOTOWA, NJ	
1862036	531, 635	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2861492	718, 270	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1208120	767, 688	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	579, 213	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1084623	559, 727	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
2166124	680, 701	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
2918529	543, 753	HERITAGE FINANCIAL HOLDING COR	DECATUR, AL	
1202986	533, 790	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1472220	640, 798	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	577, 668	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
1052378	822, 321	HNB CORPORATION	ARKANSAS CITY, KS	
1491409	799, 785	HOME BANCSHARES, INC.	CONWAY, AR	
3059504	874, 948	HOME FEDERAL BANCORP	COLUMBUS, IN	
1209181	593, 494	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
1209136	816, 069	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	888, 469	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1141674	676, 926	IBT BANCORP, INC.	IRWIN, PA	
1401118	662, 271	IBT BANCORP, INC.	MOUNT PLEASANT, MI	
1205183	586, 934	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1363690	891, 930	INB FINANCIAL CORPORATION	MCALLEN, TX	
2803474	675, 455	INTEGRITY FINANCIAL CORPORATIO	HICKORY, NC	
1137958	976, 022	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	Moved from Peer 3
1134498	939, 776	INWOOD BANCSHARES, INC.	DALLAS, TX	
1245228	644, 454	ISB FINANCIAL CORP.	IOWA CITY, IA	
1109290	549, 700	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
2040288	519, 513	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
2472928	516, 052	K CAPITAL CORPORATION	OWINGS MILLS, MD	
1070831	507, 533	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1110036	589, 552	KLEIN BANCSHARES, INC.	HOUSTON, TX	
2128917	566, 639	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1130098	669, 173	LANDMARK FINANCIAL GROUP, INC.	BELVIDERE, IL	
1054514	967, 825	LANDRUM COMPANY	COLUMBIA, MO	
2759900	519, 204	LCNB CORP.	LEBANON, OH	
1136139	644, 410	LEESPORT FINANCIAL CORP.	WYOMISSING, PA	
2345068	896, 300	LEGACY TEXAS GROUP, INC.	PLANO, TX	
3101784	830, 475	LIBERTY BANCSHARES, INC	JONESBORO, AR	
3143784	548, 040	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
1097173	563,992	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
1071669	770,794	LNB BANCORP INC.	LORAIN, OH	
2745752	537,886	LONG ISLAND FINANCIAL CORP.	ISLANDIA, NY	
1103766	623,641	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
10176002	911,890	LSB BANCSHARES, INC.	LEXINGTON, NC	
3019674	500,989	LSB CORPORATION	NORTH ANDOVER, MA	Moved from Peer 5
2545831	796,763	LSB FINANCIAL	LACONIA, NH	
2052777	504,533	MABREY BANCORPORATION, INC.	OKMULGEE, OK	Moved from Peer 6
2427665	787,719	MACON BANCORP	FRANKLIN, NC	
2514239	679,585	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	609,284	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1966783	978,016	MASSBANK CORP.	READING, MA	
1208755	786,451	MERCANTILE BANCORP, INC.	HAMMOND, IN	
1128769	677,958	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	786,018	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2344799	897,207	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1201916	577,131	METROCORP, INC.	EAST MOLINE, IL	
2176413	573,830	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
1086654	502,231	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	Moved from Peer 5
2803719	974,863	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1205053	634,000	MIDWESTONE FINANCIAL GROUP, IN	OSKALOOSA, IA	
1126354	889,964	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	978,819	MINNWEST CORPORATION	MINNETONKA, MN	
1210299	620,457	MONROE BANCORP	BLOOMINGTON, IN	
1138919	613,539	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	656,603	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	895,577	MOODY BANCSHARES, INC.	GALVESTON, TX	
2256539	520,224	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	517,045	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	510,963	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2603067	687,930	MUTUAL BANCORP OF THE BERKSHIR	PITTSFIELD, MA	
2623430	539,537	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2149622	894,094	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	782,613	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	646,236	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1202052	990,755	NEB CORPORATION	FOND DU LAC, WI	
1247110	730,530	NEWMIL BANCORP, INC.	NEW MILFORD, CT	
1066414	542,176	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
2845175	552,440	NORTH BAY BANCORP	NAPA, CA	
1029334	863,742	NORTH VALLEY BANCORP	REDDING, CA	
2324111	555,123	NORTHEAST BANCORP	BETHEL, ME	New Y-9C/BHCPR reporter
1210589	767,504	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
3025385	786,014	NORTHTRIM BANCORP, INC.	ANCHORAGE, AK	
2582827	631,143	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
2237118	540,293	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2835475	662,505	NORWAY BANCORP, MHC	NORWAY, ME	
2123958	517,317	NSD BANCORP, INC.	PITTSBURGH, PA	
2460569	614,442	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	521,352	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
2012436	730,046	OHIO VALLEY BANC CORP.	GALLIPOLIS, OH	
1200311	562,120	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
1076673	692,021	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	556,797	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1028533	544,544	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1248153	519,403	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	Moved from Peer 5
1249383	511,327	OXFORD BANK CORPORATION	OXFORD, MI	Moved from Peer 5
1083934	797,098	PAB BANKSHARES, INC.	VALDOSTA, GA	
2869733	818,412	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	966,285	PALMETTO BANCSHARES, INC.	LAURENS, SC	
1202762	591,420	PANHANDLE AVIATION, INC.	CLIVE, IA	
3247468	536,977	PARISH NATIONAL CORPORATION	COVINGTON, LA	Moved from Peer 5
1117688	559,269	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	583,810	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	529,445	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	582,613	PEOPLES BANCORP	LYNDEN, WA	
2818245	694,990	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1132298	779,266	PEOPLES BANCTRUST COMPANY, INC	SELMA, AL	
1133174	616,820	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1057702	685,721	PEOPLES, INC.	COLORADO SPRINGS, CO	
3186585	987,219	PEOPLESBANCORP, MHC	HOLYOKE, MA	
2925657	685,407	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
3223855	586,469	PONKAPOAG BANCORP, MHC	CANTON, MA	
1249712	872,865	PORTER BANCORP, INC.	SHEPHERDSVILLE, KY	
1826047	559,453	PREMIER COMMUNITY BANKSHARES,	WINCHESTER, VA	
2007647	551,460	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	769,086	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	626,191	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2293329	657,521	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2625489	544,142	PSB BANCORP, INC.	PHILADELPHIA, PA	
2125813	836,367	QCR HOLDINGS, INC.	MOLINE, IL	
1118434	596,681	QNB CORP.	QUAKERTOWN, PA	
1130904	521,543	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
3201518	748,313	RAINIER PACIFIC FINANCIAL GROU	FIFE, WA	
1029482	765,740	RCB CORPORATION	SACRAMENTO, CA	
1130584	696,416	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1426997	523,025	REDWOOD EMPIRE BANCORP	SANTA ROSA, CA	
1201194	680,708	REPUBLIC BANCORP CO.	ORLAND PARK, IL	
3023680	503,510	REPUBLIC BANCSHARES OF TEXAS,	HOUSTON, TX	Moved from Peer 5
1398807	712,757	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1364101	546,124	RIVERSIDE BANCSHARES, INC.	MARIETTA, GA	
1493560	580,016	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1204814	846,071	SBC, INCORPORATED	COUNTRYSIDE, IL	
1107308	517,260	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1200348	778,455	SECURITY NATIONAL CORPORATION	SIOUX CITY, IA	
2429838	779,954	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	947,648	SIERRA BANCORP	PORTERVILLE, CA	
2777614	590,173	SILVER STATE BANCORP	HENDERSON, NV	
1820700	543,427	SLADE'S FERRY BANCORP	SOMERSET, MA	
1048997	662,086	SMITHTOWN BANCORP, INC.	SMITHTOWN, NY	
2810285	762,080	SOUTH CENTRAL BANCSHARES OF KE	HORSE CAVE, KY	
2033226	919,870	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
3212943	861,323	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	



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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
1062135	593,329	SPIRIT BANKCORP, INC.	BRISTOW, OK	
1207431	946,796	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1097771	602,895	STATE CAPITAL CORPORATION	GREENWOOD, MS	
1126046	970,249	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
1135598	925,894	STOCKMEN'S BANCORP, INC., THE	KINGMAN, AZ	
2327541	529,802	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
2618388	615,777	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1104080	990,406	SUMMIT BANCSHARES, INC.	FORT WORTH, TX	
1247660	501,666	SUMMIT BANK CORPORATION	ATLANTA, GA	
1247679	863,366	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1246467	710,273	TAMPA BANKING COMPANY, THE	TAMPA, FL	
2891819	558,741	TCBANCORP INC	NORTH LITTLE ROCK, AR	
1138795	658,445	TEAM FINANCIAL, INC.	PAOLA, KS	
3102585	595,246	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	
1103878	501,060	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	Moved from Peer 5
2663838	839,327	TEXAS UNITED BANCSHARES, INC.	LA GRANGE, TX	
2457943	764,904	TIB FINANCIAL CORP.	NAPLES, FL	
3183771	603,642	TOTAL BANCSHARES CORP.	MIAMI, FL	New Y-9C/BHCPR reporter
1070420	594,669	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	671,585	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
2571906	639,067	TRUSTCORP FINANCIAL INC	SAINT LOUIS, MO	
2465519	643,680	UFS BANCORP	WHITINSVILLE, MA	
1206591	667,844	UNIONBANCORP, INC.	OTTAWA, IL	
1135516	641,991	UNITED BANCORP, INC.	TECUMSEH, MI	
1062649	996,893	UNITED BANCORPORATION OF WYOMI	JACKSON, WY	
1136009	539,837	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
1082777	537,997	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	577,489	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3015975	581,360	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	588,516	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2141028	624,982	VAIL BANKS, INC.	AVON, CO	
1205026	635,283	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
1032099	537,357	VENTURE FINANCIAL GROUP, INC.	LACEY, WA	
2012315	636,199	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2721596	502,654	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	Moved from Peer 5
2685054	508,961	WARREN BANCORP, INC.	WARREN, MI	Moved from Peer 5
2615770	707,747	WARWICK COMMUNITY BANCORP, INC	WARWICK, NY	
2406174	663,024	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3021659	506,989	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	Moved from Peer 5
1135048	637,624	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1137592	811,999	WAYNE BANCORP, INC.	WOOSTER, OH	
3122051	578,484	WEST FINANCIAL, INC.	EL PASO, TX	
1115367	749,526	WESTBANK CORPORATION	WEST SPRINGFIELD, MA	
1048670	737,923	WILBER CORPORATION, THE	ONEONTA, NY	
2004141	897,965	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1399671	528,602	WNB BANCSHARES, INC.	ODESSA, TX	
1035157	581,061	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 353 bank holding companies.