

PEER GROUP 05

09/30/2004

09/30/2003

12/31/2003

12/31/2002

12/31/2001

Number of BHCs in Peer Group

499

453

462

424

395

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.79	3.84	3.80	4.02	3.91
+ Non-interest Income	0.93	1.06	1.02	0.97	0.94
- Overhead Expense	3.07	3.14	3.14	3.15	3.11
- Provision for Losses	0.17	0.21	0.21	0.26	0.24
+ Securities Gains (Losses)	0.02	0.04	0.04	0.03	0.04
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.51	1.61	1.53	1.63	1.56
Net Operating Income	1.04	1.09	1.05	1.09	1.03
Net Income	1.04	1.09	1.05	1.09	1.03
Net Income (Sub S Adjusted)	1.08	1.10	1.06	1.11	1.11

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.69	6.02	5.94	6.75	7.85
Interest Expense	1.59	1.87	1.82	2.41	3.65
Net Interest Income (TE)	4.10	4.15	4.12	4.34	4.22

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.14	0.18	0.21	0.22	0.22
Earnings Coverage of Net Losses (X)	30.44	27.28	22.37	26.75	24.29
Ln&Ls Allowance/Total Loans & Leases	1.26	1.33	1.30	1.33	1.28
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.63	0.74	0.73	0.76	0.73
30-89 Days Past Due Loans and Leases	0.69	0.84	0.87	1.03	1.14

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	20.46	17.40	18.57	16.37	17.33
Net ST Noncore Funding Dependence	10.30	7.42	8.73	6.72	8.90
Net Loans and Leases/Total Assets	67.78	64.89	65.33	65.14	65.52

CAPITALIZATION:

Tier 1 Leverage Ratio	8.95	8.81	8.84	8.69	8.57
Equity Capital/Total Assets	8.53	8.60	8.56	8.71	8.62
Net Loans&Ls/Equity Capital (X)	8.31	7.96	8.05	7.88	7.99
Cash Dividends/Net Income	25.28	25.02	28.67	24.63	26.20
Cash Dividends/Net Income (Sub S Adjusted)	26.00	31.39	29.80	26.07	30.78
Retained Earnings/Avg Equity Cap	8.50	8.92	8.18	8.92	8.16

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.22	0.31	0.30	0.48	0.49
Long-Term Debt/Equity Capital	1.39	1.37	1.39	1.72	2.10
Equity Investment in Subs/Equity Cap	110.39	108.70	109.18	107.10	104.58
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	98.16	108.62	104.97	125.33	149.86

PEER GROUP 05

PERCENT OF AVERAGE ASSETS	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Interest Income (TE)	5.26	5.56	5.49	6.26	7.29
Less: Interest Expense	1.48	1.73	1.68	2.24	3.39
Equals: Net Interest Income (TE)	3.79	3.84	3.80	4.02	3.91
Plus: Non-Interest Income	0.93	1.06	1.02	0.97	0.94
Equals: Adj Operating Income (TE)	4.74	4.93	4.85	5.02	4.88
Less: Overhead Expense	3.07	3.14	3.14	3.15	3.11
Less: Provision for Loan and Lease Losses	0.17	0.21	0.21	0.26	0.24
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.04	0.04	0.03	0.04
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.51	1.61	1.53	1.63	1.56
Less: Applicable Income Taxes (TE)	0.44	0.48	0.45	0.51	0.50
Less: Minority Interest	0.00	0.01	0.01	0.01	0.01
Equals: Net Operating Income	1.04	1.09	1.05	1.09	1.03
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.04	1.09	1.05	1.09	1.03
Memo: Net Income (Last Four Qtrs)	1.02	1.07	1.05	1.08	1.03
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.68	92.64	92.56	92.87	92.97
Avg Int-Bearing Funds / Avg Assets	78.08	78.48	78.58	78.73	78.83
Int Income (TE) / Avg Earning Assets	5.69	6.02	5.94	6.75	7.85
Int Expense / Avg Earning Assets	1.59	1.87	1.82	2.41	3.65
Net Int Inc (TE) / Avg Earn Assets	4.10	4.15	4.12	4.34	4.22
YIELD OR COST:					
Total Loans and Leases (TE)	6.38	6.89	6.78	7.50	8.64
Interest-Bearing Bank Balances	1.28	1.45	1.59	2.20	4.70
Fed Funds Sold & Reverse Repos	1.06	1.08	1.05	1.57	3.78
Trading Assets	0.64	3.98	3.65	1.56	1.21
Total Earning Assets	5.57	5.88	5.82	6.61	7.72
Investment Securities (TE)	4.07	4.25	4.20	5.31	6.22
U.S. Treasury & Agency Sec (excl MBS)	3.32	3.63	3.53	4.72	6.35
Mortgage-Backed Securities	3.81	3.72	3.71	5.05	5.77
All Other Securities	6.07	6.35	6.37	6.94	7.32
Interest-Bearing Deposits	1.69	2.02	1.96	2.68	4.18
Time Deposits of \$100K or More	2.43	2.81	2.75	3.54	5.38
Time Deposits < \$100K	2.49	3.00	2.92	3.78	5.55
Other Domestic Deposits	0.85	0.96	0.94	1.44	2.40
Foreign Deposits	0.00	0.00	0.00	N/A	3.17
Fed Funds Purchased and Repos	1.31	1.29	1.28	1.87	3.96
Other Borrowed Funds & Trading Liab	3.59	4.08	3.98	4.54	5.58
All Interest-Bearing Funds	1.88	2.19	2.13	2.83	4.29

PEER GROUP 05

09/30/2004

09/30/2003

12/31/2003

12/31/2002

12/31/2001

Avg Personnel Exp Per Employee (\$000)

38

37

49

47

44

Avg Assets per Employee (\$000)

3,085

2,977

2,959

2,846

2,697

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

2.03

1.40

1.45

1.65

1.49

Overhead Exp / NII + Non-Int Income

66.05

65.12

66.02

64.08

65.25

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.07

3.14

3.14

3.15

3.11

Personnel Expense

1.70

1.73

1.72

1.72

1.68

Net Occupancy Expense

Other Operating Expenses

0.43

0.44

0.44

0.45

0.46

0.92

0.94

0.95

0.96

0.96

Overhead Less Non-Interest Income

2.10

2.02

2.07

2.12

2.12

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

64.57

63.54

64.53

62.63

63.68

Personnel Expense

35.93

35.07

35.50

34.26

34.33

Net Occupancy Expense

Other Operating Expenses

9.05

8.93

8.98

8.80

9.30

19.36

19.03

19.62

19.18

19.69

Total Non-Interest Income

19.12

20.89

20.40

18.89

18.72

Fiduciary Activities Income

0.70

0.70

0.70

0.79

0.87

Serv Charges on Deposit Accts - Domestic

8.14

7.87

7.93

7.58

7.82

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees & Commissions

0.43

0.35

0.35

0.39

0.39

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.27

0.29

0.26

0.23

0.30

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.39

0.40

0.41

0.39

0.35

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

1.31

2.50

2.26

1.56

1.11

Other Non-Interest Income

5.31

5.72

5.56

5.30

5.30

Overhead Less Non-Interest Income

44.94

41.97

43.47

43.05

44.12

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

22.29

23.78

22.32

24.86

25.51

Appl Inc Tax+TE/Pretax NOI+TE

30.13

30.85

30.25

31.84

33.39

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	50.31	46.82	47.53	47.04	46.39
Commercial and Industrial Loans	9.86	10.21	10.19	10.09	10.41
Loans to Individuals	3.82	4.26	4.07	4.58	5.29
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.42	1.34	1.26	1.24	1.32
Other Loans and Leases	0.76	0.81	0.79	0.81	0.83
Net Loans and Leases	67.78	64.89	65.33	65.14	65.52
Debt Securities Over 1 Year	18.46	19.64	20.02	18.83	17.44
Mutual Funds and Equity Securities	0.22	0.29	0.28	0.34	0.28
Subtotal	87.43	85.96	86.69	85.20	83.97
Interest-Bearing Bank Balances	0.47	0.56	0.46	0.66	0.54
Federal Funds Sold & Reverse Repos	1.30	1.72	1.32	2.11	2.11
Debt Securities 1 Year or Less	1.75	2.24	2.05	2.42	2.24
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.73	91.59	91.47	91.52	91.48
Non-Int Cash and Due From Dep Inst	2.92	3.25	3.34	3.49	3.58
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.09	0.10	0.09	0.09	0.08
All Other Assets	5.23	5.08	5.11	4.91	4.87
MEMORANDA:					
Short-Term Investments	4.06	5.36	4.53	6.13	5.59
U. S. Treasury Securities	0.11	0.21	0.20	0.33	0.50
U. S. Agency Securities (excl MBS)	7.31	7.48	7.79	6.64	7.04
Municipal Securities	3.79	4.25	4.12	3.92	3.79
Mortgage-Backed Securities	6.66	6.79	6.82	6.94	6.32
Asset-Backed Securities	0.00	0.00	0.00	0.01	0.01
Other Debt Securities	0.49	0.76	0.69	0.83	0.98
RE Loans Secured by 1-4 Family	18.15	17.82	17.52	18.76	19.89
Revolving	2.59	2.28	2.33	2.08	1.58
Closed-End, Sec by First Liens	14.10	14.01	13.69	15.02	16.22
Closed-End, Sec by Junior Liens	1.03	1.12	1.10	1.25	1.42
Commercial Real Estate Loans	28.23	25.46	26.37	24.66	22.80
Construction and Land Dev	6.49	5.26	5.41	5.01	4.76
Multifamily	1.18	1.07	1.13	1.04	1.07
Nonfarm Nonresidential	19.41	18.34	18.95	17.82	16.12
RE Loans Secured by Farmland	1.64	1.47	1.47	1.45	1.53
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	74.16	72.04	72.56	71.97	70.45
RE Loans Secured by 1-4 Family	27.17	27.70	26.95	29.21	30.49
Revolving	3.77	3.48	3.52	3.15	2.34
Closed-End	23.08	23.92	23.13	25.81	27.61
Commercial Real Estate Loans	41.55	39.09	40.18	37.59	34.59
Construction and Land Dev	9.51	7.99	8.19	7.49	7.10
Multifamily	1.74	1.64	1.71	1.58	1.62
Nonfarm Nonresidential	28.53	28.22	28.83	27.22	24.49
RE Loans Secured by Farmland	2.37	2.21	2.23	2.21	2.33
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.50	15.68	15.53	15.49	15.81
Loans to Individuals	5.74	6.58	6.26	7.09	8.20
Credit Card Loans	0.14	0.17	0.16	0.18	0.19
Agricultural Loans	2.09	2.04	1.93	1.90	1.98
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.13	1.26	1.22	1.25	1.28

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Short-Term Investments	4.06	5.36	4.53	6.13	5.59
Liquid Assets	20.62	22.89	22.67	23.04	22.53
Investment Securities	21.19	23.16	23.23	22.31	22.29
Net Loans and Leases	67.78	64.89	65.33	65.14	65.52
Net Lns, Ls & Stdby Ltrs of Credit	68.42	65.51	65.96	65.70	66.07
Core Deposits	66.88	68.62	68.40	68.79	69.36
Noncore Funding	22.38	20.86	21.08	20.57	20.43
Time Deposits of \$100K or More	12.91	12.22	12.25	12.09	12.10
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.47	1.32	1.40	1.27	1.53
Net Fed Funds Purchased (Sold)	0.21	-0.37	0.12	-0.82	-0.64
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.76	1.21	1.44	1.20	1.01
Earning Assets Repr in 1 Year	38.62	37.60	37.01	37.76	36.91
Int-Bearing Liab Repr in 1 Year	28.52	29.28	28.98	30.76	35.20
Long-Term Debt Repr in 1 Year	0.38	0.44	0.45	0.41	0.51
Net Assets Repriceable in 1 Year	8.92	7.08	6.81	6.08	0.44
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	20.46	17.40	18.57	16.37	17.33
Net ST Noncore Funding Dependence	10.30	7.42	8.73	6.72	8.90
Short-Term Inv/ST Noncore Funding	38.95	54.66	43.85	62.09	51.66
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.65	15.36	14.51	15.30	12.93
Net Loans and Leases/Total Deposits	84.16	79.72	80.50	79.92	80.12
Net Loans and Leases/Core Deposits	102.63	95.40	96.42	95.20	95.22
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.57	1.01	0.85	1.39	0.71
Avail-For-Sale Sec Appr(Depr)/Eq Cap	1.61	2.58	2.60	5.34	2.52
Struct Notes Appr(Depr)/Eq Cap	-0.05	-0.19	-0.15	0.11	0.01
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.14	8.11	7.91	9.27	11.72
Available-For-Sale Securities	91.71	91.89	92.09	90.73	88.28
U.S. Treasury Securities	0.71	1.20	1.02	1.74	2.49
U.S. Agency Securities (excl MBS)	38.03	35.45	36.16	32.71	34.85
Municipal Securities	18.24	19.24	18.43	18.46	17.34
Mortgage-Backed Securities	30.60	31.52	28.53	32.91	27.23
Asset-Backed Securities	0.00	0.01	0.00	0.03	0.07
Other Debt Securities	2.23	3.16	2.93	3.69	4.49
Mutual Funds and Equity Securities	1.10	1.35	1.27	1.52	1.31
Debt Securities 1 Year or Less	9.54	11.42	10.45	11.98	11.60
Debt Securities 1 To 5 Years	40.21	36.17	36.63	38.60	34.94
Debt Securities Over 5 Years	45.04	46.44	47.10	43.70	37.36
Pledged Securities	46.99	40.64	41.82	41.33	42.81
Structured Notes, Fair Value	3.48	2.08	2.57	0.55	0.16

ANALYSIS RATIOS	PEER GROUP 05				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Provision for Ln&Ls Losses/Avg Assets	0.17	0.21	0.21	0.26	0.24
Provision for Ln&Ls Losses/Avg Lns&Ls	0.25	0.31	0.32	0.38	0.36
Provision for Ln&Ls Losses/Net Losses	252.89	224.61	204.41	225.45	203.95
Ln&Ls Allowance/Total Loans & Leases	1.26	1.33	1.30	1.33	1.28
Ln&Ls Allowance/Net Ln&Ls Losses (X)	20.37	16.68	12.81	13.31	13.01
ALL/Nonaccrual Assets	558.79	480.15	506.58	467.78	427.57
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	366.30	304.82	343.16	321.74	262.02
Gross Ln&Ls Losses/Avg Loans & Leases	0.20	0.25	0.28	0.29	0.29
Recoveries/Avg Loans and Leases	0.05	0.06	0.06	0.06	0.05
Net Losses/Avg Loans and Leases	0.14	0.18	0.21	0.22	0.22
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	N/A
Recoveries/Prior Year-End Losses	19.05	18.58	27.21	30.40	33.02
Earnings Coverage of Net Losses (X)	30.44	27.28	22.37	26.75	24.29
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.05	0.06	0.05	0.05
RE Loans Secured By 1-4 Family	0.05	0.05	0.07	0.06	0.05
Revolving	0.00	0.01	0.01	0.01	0.01
Closed-End	0.05	0.05	0.07	0.06	0.05
Commercial Real Estate Loans	0.02	0.03	0.05	0.05	0.04
Construction and Land Dev	0.01	0.00	0.01	0.02	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.02	0.03	0.05	0.04	0.04
RE Loans Secured by Farmland	0.00	0.00	0.01	0.00	0.00
Commercial and Industrial Loans	0.31	0.38	0.47	0.52	0.49
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.73	0.85	0.86	0.88	0.80
Credit Card Loans	1.95	2.32	2.37	2.39	2.64
Agricultural Loans	0.01	0.02	0.02	0.03	0.05
Loans to Foreign Governments & Inst	1.19	0.00	0.00	0.00	0.00
Other Loans and Leases	0.16	0.18	0.22	0.21	0.14

PERCENT OF LOANS AND LEASES	PEER GROUP 05				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
30-89 Days PD Loans and Leases	0.69	0.84	0.87	1.03	1.14
90+ Days PD Loans and Leases	0.10	0.15	0.12	0.13	0.18
Nonaccrual Loans and Leases	0.49	0.60	0.59	0.62	0.60
90+ Days PD and Nonaccrual Loans and Leases	0.64	0.80	0.75	0.80	0.84
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	0.69	0.84	0.87	1.03	1.14
90+ Days Past Due Assets	0.10	0.15	0.12	0.13	0.18
Nonaccrual Assets	0.49	0.60	0.59	0.62	0.60
30+ Days PD & Nonaccrual Assets	1.38	1.72	1.69	1.91	2.04
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.42	0.52	0.49	0.53	0.55
90+ PD & Nonaccrual Assets + OREO	0.55	0.65	0.62	0.65	0.66
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.46	0.53	0.52	0.55	0.52
Allowance for Loan & Lease Losses	54.88	60.79	61.45	63.37	61.96
Equity Cap + ALLL	5.05	5.77	5.75	6.06	5.73
Tier 1 Cap + ALLL	4.85	5.59	5.57	6.00	5.71
Loans & Leases + RE Acquired	0.69	0.80	0.80	0.83	0.78

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	0.60	0.74	0.78	0.88	1.03
- 90+ Days Past Due	0.08	0.13	0.10	0.11	0.15
- Nonaccrual	0.39	0.49	0.48	0.51	0.52
Coml & Indl - 30-89 Days PD	0.78	0.89	1.00	1.10	1.17
- 90+ Days Past Due	0.10	0.14	0.10	0.12	0.18
- Nonaccrual	0.68	0.76	0.72	0.87	0.76
Individuals - 30-89 Days PD	1.35	1.55	1.67	1.85	1.89
- 90+ Days Past Due	0.12	0.17	0.14	0.18	0.21
- Nonaccrual	0.26	0.29	0.28	0.27	0.26
Dep Inst Lns - 30-89 Days PD	0.09	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.02	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.10	0.11	0.14	0.20	0.22
- 90+ Days Past Due	0.01	0.02	0.01	0.01	0.01
- Nonaccrual	0.11	0.15	0.13	0.12	0.14
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.38	0.33	0.34	0.69	0.75
- 90+ Days Past Due	0.03	0.05	0.02	0.03	0.04
- Nonaccrual	0.10	0.07	0.06	0.11	0.14
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.72	1.03	1.02	1.23	1.26
- 90+ Days Past Due	0.10	0.13	0.12	0.12	0.15
- Nonaccrual	0.34	0.41	0.39	0.36	0.39
Revolving - 30-89 Days PD	0.24	0.28	0.30	0.34	0.36
- 90+ Days Past Due	0.02	0.01	0.01	0.01	0.03
- Nonaccrual	0.04	0.04	0.04	0.04	0.09
Closed-End - 30-89 Days PD	0.79	0.99	1.11	1.16	1.34
- 90+ Days Past Due	0.10	0.14	0.12	0.12	0.15
- Nonaccrual	0.37	0.46	0.43	0.40	0.41
- Jr Lien 30-89 Days PD	0.06	0.06	0.07	0.07	N/A
- Jr Lien 90+ Days PD	0.00	0.01	0.01	0.00	N/A
- Jr Lien Nonaccrual	0.03	0.04	0.04	0.03	N/A
Commercial RE - 30-89 Days PD	0.40	0.52	0.50	0.58	0.77
- 90+ Days Past Due	0.05	0.08	0.06	0.07	0.10
- Nonaccrual	0.39	0.50	0.49	0.58	0.57
Const & Dev - 30-89 Days PD	0.31	0.43	0.41	0.49	0.60
- 90+ Days Past Due	0.01	0.02	0.02	0.03	0.05
- Nonaccrual	0.10	0.21	0.20	0.28	0.29
Multi family - 30-89 Days PD	0.06	0.06	0.09	0.10	0.11
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.01	0.02
Nonfarm Nres- 30-89 Days PD	0.37	0.45	0.48	0.51	0.70
- 90+ Days Past Due	0.04	0.08	0.05	0.04	0.08
- Nonaccrual	0.40	0.48	0.49	0.57	0.56
Farmland - 30-89 Days PD	0.21	0.28	0.26	0.36	0.37
- 90+ Days Past Due	0.02	0.03	0.02	0.03	0.07
- Nonaccrual	0.28	0.32	0.32	0.45	0.33
Credit Card - 30-89 Days PD	1.29	1.53	1.57	1.70	1.94
- 90+ Days Past Due	0.39	0.46	0.50	0.47	0.74
- Nonaccrual	0.01	0.00	0.00	0.01	0.02

CAPITAL RATIOS	PEER GROUP 05				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Tier 1 Leverage Ratio	8.95	8.81	8.84	8.69	8.57
Tier 1 RBC Ratio	12.41	12.63	12.58	12.50	12.36
Total Risk-Based Capital Ratio	13.88	14.04	14.01	13.89	13.61
Tangible Tier 1 Leverage Ratio	8.90	8.77	8.80	8.65	8.53
Tangible Common Eq Cap/Tan Assets	8.03	8.15	8.08	8.26	8.17
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	13.42	12.91	12.61	11.78	11.60
Standby Letters of Credit	0.55	0.54	0.53	0.48	0.47
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.12	0.11	0.10	0.07	0.07
Interest Rate Contracts	0.10	0.08	0.07	0.05	0.05
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.02	0.00	0.00	0.00	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	20.89	20.44	20.18	19.00	18.65

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Interest Rate Contracts	86.02	84.33	84.41	81.30	85.71
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	13.98	13.98	14.10	16.37	11.43
Futures and Forwards	16.92	19.21	16.97	13.95	18.37
Written Options	28.93	27.79	27.23	11.02	4.29
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	27.60	24.60	24.25	9.79	4.29
Purchased Options	1.41	15.17	13.35	23.76	33.06
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.39	4.53	13.35	23.76	30.21
Swaps	45.61	37.83	42.45	47.13	44.29
Held for Trading	1.05	0.00	1.25	1.63	0.00
Interest Rate Contracts	1.05	0.00	1.25	1.63	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	98.95	100.00	98.75	98.37	100.00
Interest Rate Contracts	76.62	81.28	78.74	75.10	85.71
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	13.98	13.98	14.10	16.37	8.57
Deriv Contr (Excl Fut & FX LE 14 Days)	69.87	70.60	72.77	88.98	85.76
One Year or Less	20.94	24.37	24.20	26.42	24.14
Over 1 Year to 5 Years	38.55	40.29	41.85	50.53	55.79
Over 5 Years	4.64	0.89	0.79	0.98	3.05
Gross Negative Fair Value (Abs Val)	0.98	1.09	1.12	1.69	0.58
Gross Positive Fair Value	0.66	0.81	0.92	1.66	0.62
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.02	0.03	0.01	0.01	0.00

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	22.05	20.61	29.22	38.37	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	77.95	79.39	70.78	61.63	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	8.52	N/A
Ins Activities Revenue/Adj Oper Inc	0.39	0.40	0.41	0.39	N/A
Premium Inc/Ins Activities Revenue	0.00	0.00	0.01	3.35	N/A
Credit Rel Prem Inc/Tot Prem Inc	85.21	73.16	81.81	72.24	N/A
Other Prem Inc/Total Prem Inc	14.79	26.84	18.19	27.76	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)	42.22	62.28	82.08	-82.97	N/A
Ins Net Inc (L/H)/Equity (L/H)	14.75	11.19	10.99	16.71	N/A
Insur Ben, Losses, Exp/Insur Premiums	66.68	445.79	317.14	21.93	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.64	0.95	0.60	0.00	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.35	6.81	5.12	5.77	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	6.63	5.81	5.96	N/A	N/A

BROKER-DEALER ACTIVITIES

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

Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.00	0.00	0.00	N/A	3.17

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

Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
Foreign Governments and Inst	1.19	0.00	0.00	0.00	0.00
Leases	N/A	N/A	N/A	N/A	N/A

GROWTH RATES:

Net Loans and Leases	-40.66	-28.82	-29.44	-24.73	-57.17
Total Selected Assets	-27.21	14.47	-18.73	-15.71	-44.08
Deposits	-72.13	48.78	-27.59	N/A	-66.13

PROFITABILITY:	PEER GROUP 05				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Net Income/Avg Equity Capital	11.54	11.93	11.55	12.02	11.25
Bank Net Inc/Avg Eq Inv in Banks	12.45	12.79	12.31	12.89	12.18
Nonbk Net Inc/Avg Eq Inv in Nonbanks	1.85	7.65	4.99	6.07	0.81
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.28	9.23	8.35	8.68	10.82
Bank Net Income/Parent Net Income	106.34	104.37	105.22	104.16	104.93
Nonbank Net Income/Parent Net Income	0.13	0.28	0.23	0.24	0.14
Sub BHCs Net Inc/Parent Net Income	94.59	82.89	85.78	78.78	81.33
LEVERAGE:					
Total Liabilities/Equity	17.01	14.77	15.74	13.63	10.32
Total Debt/Equity Capital	2.16	2.31	2.44	2.90	3.51
Tot Debt+NP to Subs Iss Tr Pref/Equity	14.83	12.22	13.02	11.25	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	2.45	2.46	2.62	3.03	3.89
Total Debt/Eq Cap - Exc Over Fair Value	2.20	2.35	2.48	2.95	3.59
Long-Term Debt/Equity Capital	1.39	1.37	1.39	1.72	2.10
Short-Term Debt/Equity Capital	0.22	0.31	0.30	0.48	0.49
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.23	0.23	0.26	0.25	0.28
Long-Term Debt/Consolidated LT Debt	4.36	4.36	3.53	5.86	7.26
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	110.39	108.70	109.18	107.10	104.58
Total Investment in Subs/Equity	111.16	109.14	109.78	107.71	105.38
Equity Inv in Subs/Cons Eq Cap+Min Int	98.63	97.92	97.85	98.26	99.53
Total Inv in Subs/Cons Eq Cap+Min Int	99.18	98.32	98.38	98.81	100.17
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.86	0.60	0.72	0.50	0.33
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.11	2.53	2.80	2.33	2.25
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	97.34	102.34	102.16	115.68	133.29
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	98.16	108.62	104.97	125.33	149.86
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	112.63	106.48	110.70	120.21	110.68
Pretax Oper Inc + Int Exp/Int Expense	3934.18	2705.46	3286.52	3412.68	1853.01
Div + Int From Subs/Int Exp + Div	135.70	132.89	145.26	167.03	150.84
Fees+Other Inc From Subs/Sal + Oth Exp	3.40	5.43	5.41	7.66	8.65
Net Inc/Curr Port of LT Debt+Pfd Div(X)	40.80	91.63	74.98	65.79	37.94
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.13	-0.31	-0.27	-0.29	-0.64
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.12	0.19	0.28	0.07
Total	0.00	0.21	0.25	0.28	0.15
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	0.60	0.58	0.62	0.49	0.29
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 05 09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Div Paid/Inc Before Undist Inc	85.91	77.00	91.09	77.25	67.76
Dividends Paid/Net Income	25.31	25.23	28.71	24.62	26.50
Net Income - Dividends/Avg Equity	8.49	8.85	8.16	8.91	8.07
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	101.91	110.05	117.10	134.55	134.38
Dividends From Nonbank Subs	0.08	0.13	0.12	0.22	0.08
Dividends From Subsidiary BHCs	0.00	0.00	0.01	0.08	0.74
Dividends From All Subsidiaries	108.40	117.53	126.58	146.20	147.17
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	29.24	30.66	34.44	33.57	40.26
Interest Income From Bank Subs	0.11	0.10	0.11	0.11	0.21
Mgt & Service Fees From Bank Subs	0.23	0.39	0.41	0.68	0.57
Other Income From Bank Subs	0.02	0.01	0.02	0.07	0.08
Operating Income From Bank Subs	31.60	33.42	37.59	36.48	48.97
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	43.67	33.21	36.51	37.28	36.15
Interest Income From Nonbank Subs	1.33	0.09	0.29	1.73	6.77
Mgt & Serv Fees From Nonbank Subs	0.15	0.42	0.18	1.38	0.29
Other Income From Nonbank Subs	0.04	0.00	0.00	0.01	0.00
Operating Inc From Nonbank Subs	51.79	38.82	43.11	49.17	57.58
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	25.40	22.37	27.93	34.63	20.81
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.01
Mgt & Serv Fees From Sub BHCs	0.01	0.01	0.00	1.76	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	25.79	25.11	27.98	38.50	23.72
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	69.31	67.52	70.20	71.16	71.01
Interest Income From Bank Subs	1.26	1.70	0.89	0.65	1.24
Mgt & Serv Fees From Bank Subs	0.50	0.87	0.76	1.30	0.78
Other Income From Bank Subs	0.07	0.04	0.06	0.22	0.19
Operating Income From Bank Subs	79.92	79.58	80.78	82.62	81.64
Dividends From Nonbank Subs	0.09	0.12	0.10	0.15	0.04
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	0.87	0.56	0.44	0.50	0.30
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.02	0.65
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.01	0.17	0.23	0.11	0.88
Loans and Adv From Subs/ST Debt	635.91	428.36	536.99	494.48	44.41
Loans and Adv From Subs/Total Debt	239.63	201.47	166.44	120.88	33.96

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									499
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.78	2.86	3.06	3.40	3.77	4.15	4.53	4.82	499
+ Non-interest Income	0.92	0.30	0.40	0.59	0.84	1.20	1.64	2.15	499
- Overhead Expense	3.06	1.95	2.16	2.53	3.02	3.60	4.14	4.77	499
- Provision for Losses	0.16	0.00	0.00	0.07	0.15	0.25	0.39	0.53	499
+ Securities Gains (Losses)	0.02	-0.01	-0.00	0.00	0.00	0.03	0.09	0.16	499
+ Other Tax Equiv Adjustments	-0.00	-0.07	-0.00	0.00	0.00	0.00	0.00	0.03	499
= Pretax Net Oper Income (TE)	1.51	0.46	0.71	1.13	1.55	1.87	2.25	2.50	499
Net Operating Income	1.04	0.30	0.48	0.74	1.01	1.31	1.63	2.02	499
Net Income	1.04	0.30	0.48	0.74	1.01	1.31	1.63	2.02	499
Net Income (Sub S Adjusted)	1.08	0.47	0.60	0.85	1.07	1.34	1.59	1.77	99
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.69	4.65	4.94	5.29	5.63	6.07	6.51	6.88	499
Interest Expense	1.59	0.79	0.98	1.29	1.60	1.89	2.14	2.31	499
Net Interest Income (TE)	4.10	3.12	3.26	3.68	4.08	4.51	4.92	5.29	499
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.14	-0.03	-0.00	0.02	0.09	0.22	0.48	0.68	499
Earnings Coverage of Net Losses (X)	30.43	-62.10	-10.02	6.18	17.14	42.55	105.85	252.31	490
Ln&Ls Allowance/Total Loans & Leases	1.25	0.79	0.89	1.03	1.22	1.45	1.71	1.94	499
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.63	0.00	0.04	0.21	0.51	0.97	1.68	2.38	499
30-89 Days Past Due Loans and Leases	0.68	0.05	0.11	0.26	0.57	1.02	1.71	2.10	499
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	20.45	-0.48	4.03	11.72	20.02	28.88	39.15	44.89	499
Net ST Noncore Funding Dependence	10.29	-6.93	-1.99	3.85	9.99	16.75	23.07	28.43	499
Net Loans and Leases/Total Assets	67.78	43.41	47.85	59.44	69.12	77.12	82.53	85.17	499
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.94	6.19	6.75	7.64	8.76	10.10	11.91	13.11	499
Equity Capital/Total Assets	8.53	5.10	5.68	6.84	8.39	9.88	11.74	13.29	499
Net Loans&Ls/Equity Capital (X)	8.31	4.02	4.86	6.27	8.05	10.12	12.91	14.62	499
Cash Dividends/Net Income	25.27	0.00	0.00	0.00	23.90	47.03	65.72	84.16	490
Cash Dividends/Net Income (Sub S Adjusted)	26.00	-22.86	-9.48	2.07	18.76	43.78	73.96	101.74	99
Retained Earnings/Avg Equity Cap	8.49	0.48	2.45	5.60	8.45	11.48	14.28	16.77	499
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.21	0.00	0.00	0.00	0.00	0.00	1.97	4.97	499
Long-Term Debt/Equity Capital	1.39	0.00	0.00	0.00	0.00	0.00	10.62	18.87	499
Equity Investment in Subs/Equity Cap	110.39	86.27	91.50	98.28	101.41	124.96	144.13	156.06	499
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	98.15	-16.53	6.46	57.98	100.00	126.60	189.09	308.02	481

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.26	4.35	4.59	4.90	5.21	5.60	5.99	6.34	499
Less: Interest Expense	1.47	0.73	0.91	1.20	1.48	1.75	2.00	2.13	499
Equals: Net Interest Income (TE)	3.78	2.86	3.06	3.40	3.77	4.15	4.53	4.82	499
Plus: Non-Interest Income	0.92	0.30	0.40	0.59	0.84	1.20	1.64	2.15	499
Equals: Adj Operating Income (TE)	4.74	3.32	3.74	4.21	4.68	5.24	5.93	6.38	499
Less: Overhead Expense	3.06	1.95	2.16	2.53	3.02	3.60	4.14	4.77	499
Less: Provision for Loan and Lease Losses	0.16	0.00	0.00	0.07	0.15	0.25	0.39	0.53	499
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Plus: Realized G/L on AFS Sec	0.02	-0.01	-0.00	0.00	0.00	0.03	0.09	0.16	499
Plus: Other Tax Equiv Adjustments	-0.00	-0.07	-0.00	0.00	0.00	0.00	0.00	0.03	499
Equals: Pretax Net Oper Inc (TE)	1.51	0.46	0.71	1.13	1.55	1.87	2.25	2.50	499
Less: Applicable Income Taxes (TE)	0.43	0.00	0.03	0.23	0.45	0.63	0.75	0.86	499
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	499
Equals: Net Operating Income	1.04	0.30	0.48	0.74	1.01	1.31	1.63	2.02	499
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Equals: Net Income	1.04	0.30	0.48	0.74	1.01	1.31	1.63	2.02	499
Memo: Net Income (Last Four Qtrs)	1.02	0.28	0.44	0.74	1.01	1.27	1.59	1.92	493
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.68	87.19	88.57	91.26	92.90	94.35	95.65	96.41	499
Avg Int-Bearing Funds / Avg Assets	78.08	64.97	69.09	74.49	78.64	82.18	84.98	86.78	499
Int Income (TE) / Avg Earning Assets	5.69	4.65	4.94	5.29	5.63	6.07	6.51	6.88	499
Int Expense / Avg Earning Assets	1.59	0.79	0.98	1.29	1.60	1.89	2.14	2.31	499
Net Int Inc (TE) / Avg Earn Assets	4.10	3.12	3.26	3.68	4.08	4.51	4.92	5.29	499
YIELD OR COST:									
Total Loans and Leases (TE)	6.37	5.43	5.62	5.98	6.36	6.76	7.23	7.50	499
Interest-Bearing Bank Balances	1.28	0.00	0.00	0.60	1.15	2.07	3.05	4.75	449
Fed Funds Sold & Reverse Repos	1.06	0.75	0.87	0.97	1.05	1.13	1.26	1.41	446
Trading Assets	0.64	0.00	0.00	0.00	0.00	0.00	1.61	2.41	5
Total Earning Assets	5.56	4.62	4.85	5.19	5.51	5.92	6.38	6.75	499
Investment Securities (TE)	4.07	2.53	2.94	3.50	4.03	4.65	5.22	5.73	499
U.S. Treasury & Agency Sec (excl MBS)	3.32	1.81	2.22	2.76	3.28	3.91	4.49	4.77	482
Mortgage-Backed Securities	3.80	2.22	2.68	3.23	3.71	4.31	5.08	6.25	455
All Other Securities	6.06	2.89	3.92	4.82	6.04	7.18	8.21	10.72	476
Interest-Bearing Deposits	1.69	0.92	1.11	1.40	1.70	1.97	2.26	2.42	499
Time Deposits of \$100K or More	2.43	1.47	1.74	2.05	2.41	2.78	3.21	3.41	499
Time Deposits < \$100K	2.48	1.66	1.88	2.17	2.48	2.78	3.12	3.34	499
Other Domestic Deposits	0.85	0.42	0.48	0.61	0.81	1.05	1.34	1.50	499
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Fed Funds Purchased and Repos	1.30	0.00	0.63	0.98	1.30	1.60	2.06	2.61	419
Other Borrowed Funds & Trading Liab	3.59	0.88	1.49	2.60	3.63	4.51	5.57	6.52	459
All Interest-Bearing Funds	1.88	1.08	1.27	1.60	1.88	2.17	2.44	2.58	499

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	37.91	27.79	29.60	32.82	36.95	42.42	49.59	56.06	499
Avg Assets per Employee (\$000)	3084.59	1931.64	2113.96	2440.27	2933.26	3687.62	4461.76	5352.52	499

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.02	0.00	0.00	0.00	0.24	4.01	8.90	11.61	498
Overhead Exp / NII + Non-Int Income	66.05	50.33	53.28	58.59	65.45	73.75	79.86	86.35	499

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.06	1.95	2.16	2.53	3.02	3.60	4.14	4.77	499
Personnel Expense	1.69	1.03	1.16	1.38	1.68	1.98	2.26	2.58	499
Net Occupancy Expense	0.43	0.22	0.26	0.34	0.41	0.51	0.64	0.74	499
Other Operating Expenses	0.91	0.51	0.60	0.72	0.88	1.07	1.33	1.52	499
Overhead Less Non-Interest Income	2.10	1.31	1.50	1.75	2.05	2.46	2.80	3.05	499

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	64.57	46.96	51.70	56.91	63.54	72.09	79.25	85.65	499
Personnel Expense	35.93	25.02	27.97	31.63	35.65	40.20	44.90	47.57	499
Net Occupancy Expense	9.05	5.48	5.95	7.38	8.82	10.50	12.65	14.01	499
Other Operating Expenses	19.36	12.09	13.63	16.15	19.00	22.19	26.49	29.54	499
Total Non-Interest Income	19.11	7.99	10.19	13.90	18.11	23.87	30.83	37.43	499
Fiduciary Activities Income	0.69	0.00	0.00	0.00	0.00	1.00	3.97	6.36	499
Serv Charges on Deposit Accts - Domestic	8.13	2.09	3.32	5.38	7.52	10.58	15.06	17.45	499
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Investment Banking Fees & Commissions	0.42	0.00	0.00	0.00	0.10	0.87	1.67	2.33	499
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Net Servicing Fees	0.27	0.00	0.00	0.00	0.00	0.33	1.65	2.56	499
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Insurance Activities Revenue	0.39	0.00	0.00	0.00	0.08	0.49	1.94	4.27	499
Net Gain (Loss) - Sales Loans, OREO, Oth	1.31	-0.46	-0.16	0.00	0.27	2.34	5.23	10.41	499
Other Non-Interest Income	5.30	1.57	2.10	3.14	4.79	7.01	9.90	15.81	499
Overhead Less Non-Interest Income	44.94	26.70	31.14	37.86	44.06	52.31	59.95	66.43	499

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	22.28	0.00	0.09	14.23	26.93	32.30	36.19	38.21	490
Appl Inc Tax+TE/Pretax NOI+TE	30.12	0.72	4.00	26.98	34.19	37.24	39.88	41.92	490

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.30	26.74	33.59	40.27	50.51	60.25	67.42	70.71	499
Commercial and Industrial Loans	9.85	2.22	3.49	5.88	9.27	13.44	18.50	21.49	499
Loans to Individuals	3.81	0.32	0.70	1.49	3.42	5.41	9.09	12.18	499
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Agricultural Loans	1.41	0.00	0.00	0.00	0.15	2.37	7.28	13.51	499
Other Loans and Leases	0.75	0.00	0.00	0.10	0.48	1.12	2.21	3.64	499
Net Loans and Leases	67.78	43.41	47.85	59.44	69.12	77.12	82.53	85.17	499
Debt Securities Over 1 Year	18.46	2.50	6.13	9.92	16.89	26.53	35.66	40.22	499
Mutual Funds and Equity Securities	0.21	0.00	0.00	0.00	0.00	0.27	1.31	2.59	499
Subtotal	87.43	77.24	80.49	85.23	87.87	90.41	92.03	92.86	499
Interest-Bearing Bank Balances	0.46	0.00	0.00	0.01	0.09	0.83	2.12	3.20	499
Federal Funds Sold & Reverse Repos	1.29	0.00	0.00	0.00	0.60	2.60	4.89	6.59	499
Debt Securities 1 Year or Less	1.75	0.00	0.00	0.31	1.21	2.53	4.62	8.90	499
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Total Earning Assets	91.73	87.34	88.40	90.22	91.91	93.13	94.67	95.25	499
Non-Int Cash and Due From Dep Inst	2.92	1.34	1.58	2.09	2.78	3.64	4.80	5.70	499
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Other Real Estate Owned	0.08	0.00	0.00	0.00	0.03	0.16	0.36	0.64	499
All Other Assets	5.22	2.39	2.88	3.97	5.09	6.50	7.80	8.81	499
MEMORANDA:									
Short-Term Investments	4.05	0.25	0.67	1.56	3.29	5.87	10.18	14.76	499
U.S. Treasury Securities	0.11	0.00	0.00	0.00	0.00	0.05	0.64	1.97	499
U.S. Agency Securities (excl MBS)	7.30	0.00	0.71	2.71	6.39	11.35	16.99	21.78	499
Municipal Securities	3.78	0.00	0.00	0.68	3.35	6.57	10.71	13.12	499
Mortgage-Backed Securities	6.65	0.00	0.00	0.66	4.59	10.68	18.15	24.55	499
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	499
Other Debt Securities	0.48	0.00	0.00	0.00	0.00	0.81	2.55	3.77	499
RE Loans Secured by 1-4 Family	18.14	3.42	5.88	10.66	17.55	24.52	33.00	39.48	499
Revolving	2.58	0.00	0.04	0.53	2.11	4.18	6.35	7.96	499
Closed-End, Sec by First Liens	14.09	1.46	3.24	7.25	13.12	20.59	26.93	33.13	499
Closed-End, Sec by Junior Liens	1.02	0.02	0.11	0.35	0.83	1.60	2.71	3.66	499
Commercial Real Estate Loans	28.22	8.59	11.83	18.13	26.61	37.93	46.34	55.45	499
Construction and Land Dev	6.48	0.36	1.13	2.43	5.31	9.56	15.95	23.32	499
Multifamily	1.18	0.00	0.05	0.31	0.83	1.82	3.21	4.46	499
Nonfarm Nonresidential	19.41	5.88	8.37	13.01	18.28	25.91	32.39	37.98	499
RE Loans Secured by Farmland	1.63	0.00	0.00	0.01	0.49	2.86	7.50	10.29	499
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	74.15	48.70	54.60	65.10	75.32	83.11	89.39	93.28	499
RE Loans Secured by 1-4 Family	27.17	5.06	8.21	16.21	25.90	37.08	49.45	57.08	499
Revolving	3.76	0.00	0.06	0.82	3.17	6.06	9.16	10.82	499
Closed-End	23.07	2.81	5.77	12.12	21.44	33.92	44.53	52.17	499
Commercial Real Estate Loans	41.54	14.66	19.50	28.52	41.12	53.49	66.62	72.39	499
Construction and Land Dev	9.51	0.55	1.78	3.72	7.93	14.05	24.76	30.82	499
Multifamily	1.73	0.00	0.07	0.49	1.24	2.67	4.42	6.73	499
Nonfarm Nonresidential	28.52	9.87	13.68	19.29	27.29	37.19	46.82	52.40	499
RE Loans Secured by Farmland	2.37	0.00	0.00	0.01	0.74	4.29	10.52	15.42	499
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Commercial and Industrial Loans	14.49	3.50	5.91	9.05	13.37	19.20	26.34	31.65	499
Loans to Individuals	5.74	0.54	1.07	2.28	4.86	8.33	14.17	19.12	499
Credit Card Loans	0.13	0.00	0.00	0.00	0.00	0.28	0.62	0.91	499
Agricultural Loans	2.09	0.00	0.00	0.00	0.23	3.32	10.82	19.52	499
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Other Loans and Leases	1.13	0.00	0.00	0.14	0.69	1.72	3.57	5.44	499

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.05	0.25	0.67	1.56	3.29	5.87	10.18	14.76	499
Liquid Assets	20.61	6.57	9.02	12.95	18.91	27.80	36.33	42.56	499
Investment Securities	21.18	4.39	7.17	12.12	19.36	30.05	39.74	44.49	499
Net Loans and Leases	67.78	43.41	47.85	59.44	69.12	77.12	82.53	85.17	499
Net Lns, Ls & Stdbly Ltrs of Credit	68.41	43.50	48.66	59.82	69.77	77.48	83.09	85.76	499
Core Deposits	66.88	46.19	53.17	60.72	67.69	73.79	78.66	80.73	499
Noncore Funding	22.37	8.40	10.57	15.44	21.45	28.30	37.58	42.51	499
Time Deposits of \$100K or More	12.90	4.54	6.05	7.90	11.83	17.20	23.10	27.05	499
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Fed Funds Purchased and Repos	1.46	0.00	0.00	0.00	0.89	2.89	5.17	7.49	499
Net Fed Funds Purchased (Sold)	0.20	-6.34	-4.35	-1.59	0.00	2.18	4.10	6.51	499
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Oth Borrowings W/Rem Mat 1 Yr or Less	1.76	0.00	0.00	0.00	1.05	3.08	6.55	8.75	499
Earning Assets Repr in 1 Year	38.62	15.89	20.66	27.96	38.27	49.06	59.01	65.50	499
Int-Bearing Liab Repr in 1 Year	28.51	9.81	12.59	18.04	24.89	37.19	54.81	61.29	499
Long-Term Debt Repr in 1 Year	0.38	0.00	0.00	0.00	0.00	0.33	2.40	6.12	499
Net Assets Repriceable in 1 Year	8.92	-24.63	-14.80	-2.61	8.92	20.92	31.52	39.05	499
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	20.45	-0.48	4.03	11.72	20.02	28.88	39.15	44.89	499
Net ST Noncore Funding Dependence	10.29	-6.93	-1.99	3.85	9.99	16.75	23.07	28.43	499
Short-Term Inv/ST Noncore Funding	38.95	1.80	3.96	11.89	24.65	57.49	119.51	164.45	499
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.64	-18.96	-11.17	-1.70	8.68	22.83	38.00	52.74	499
Net Loans and Leases/Total Deposits	84.15	53.37	61.24	72.57	85.41	96.10	105.21	108.59	499
Net Loans and Leases/Core Deposits	102.62	62.46	69.35	82.77	102.42	119.48	140.71	159.51	499
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.57	-0.54	-0.05	0.00	0.16	0.88	2.56	3.77	256
Avail-For-Sale Sec Appr(Depr)/Eq Cap	1.61	-1.30	-0.65	0.02	0.94	2.99	5.46	7.98	492
Struct Notes Appr(Depr)/Eq Cap	-0.04	-0.64	-0.36	-0.08	-0.00	0.02	0.10	0.16	234
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	8.13	0.00	0.00	0.00	0.10	11.34	45.82	78.91	499
Available-For-Sale Securities	91.71	20.74	53.44	88.49	99.86	100.00	100.00	100.00	499
U.S. Treasury Securities	0.70	0.00	0.00	0.00	0.00	0.28	4.01	14.30	499
U.S. Agency Securities (excl MBS)	38.03	0.00	4.16	17.00	35.49	57.57	78.62	90.05	499
Municipal Securities	18.24	0.00	0.00	5.40	17.98	31.52	44.27	52.03	499
Mortgage-Backed Securities	30.60	0.00	0.00	5.95	27.86	48.92	66.90	79.71	499
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.31	499
Other Debt Securities	2.22	0.00	0.00	0.00	0.00	3.74	11.68	18.95	499
Mutual Funds and Equity Securities	1.10	0.00	0.00	0.00	0.00	1.39	6.87	14.26	499
Debt Securities 1 Year or Less	9.53	0.00	0.00	2.23	6.43	13.98	27.75	40.08	499
Debt Securities 1 To 5 Years	40.21	3.50	8.06	20.59	40.35	58.61	73.50	81.08	499
Debt Securities Over 5 Years	45.04	0.71	4.60	23.08	43.08	68.40	85.09	92.06	499
Pledged Securities	46.98	3.20	8.03	24.36	46.26	68.49	84.08	91.93	499
Structured Notes, Fair Value	3.47	0.00	0.00	0.00	0.00	6.57	16.07	24.54	499

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	0.07	0.15	0.25	0.39	0.53	499
Provision for Ln&Ls Losses/Avg Lns&Ls	0.24	0.00	0.01	0.11	0.23	0.37	0.56	0.73	499
Provision for Ln&Ls Losses/Net Losses	252.88	-252.31	0.00	75.54	151.38	363.49	856.98	1535.78	490
Ln&Ls Allowance/Total Loans & Leases	1.25	0.79	0.89	1.03	1.22	1.45	1.71	1.94	499
Ln&Ls Allowance/Net Ln&Ls Losses (X)	20.36	1.63	2.57	5.24	10.94	26.52	75.62	146.57	440
ALLL/Nonaccrual Assets	558.78	73.32	95.30	157.30	287.47	663.24	1925.44	4320.31	473
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	366.30	61.04	82.92	130.40	228.81	475.46	1136.97	2413.85	485
Gross Ln&Ls Losses/Avg Loans & Leases	0.20	0.00	0.01	0.06	0.13	0.31	0.61	0.82	499
Recoveries/Avg Loans and Leases	0.05	0.00	0.00	0.01	0.03	0.08	0.16	0.25	499
Net Losses/Avg Loans and Leases	0.14	-0.03	-0.00	0.02	0.09	0.22	0.48	0.68	499
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Recoveries/Prior Year-End Losses	19.04	1.11	2.61	6.94	14.13	26.57	51.34	70.35	488
Earnings Coverage of Net Losses (X)	30.43	-62.10	-10.02	6.18	17.14	42.55	105.85	252.31	490
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.03	-0.03	-0.01	0.00	0.00	0.05	0.18	0.27	499
RE Loans Secured By 1-4 Family	0.04	-0.03	-0.00	0.00	0.00	0.07	0.23	0.44	499
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	461
Closed-End	0.04	-0.05	-0.01	0.00	0.00	0.07	0.24	0.44	499
Commercial Real Estate Loans	0.02	-0.02	-0.00	0.00	0.00	0.01	0.17	0.29	498
Construction and Land Dev	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.16	494
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	467
Nonfarm Nonresidential	0.01	-0.04	-0.00	0.00	0.00	0.00	0.13	0.32	498
RE Loans Secured by Farmland	-0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	379
Commercial and Industrial Loans	0.30	-0.20	-0.09	0.00	0.10	0.47	1.42	2.34	499
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
Loans to Individuals	0.73	0.06	0.11	0.27	0.57	1.07	1.74	2.45	433
Credit Card Loans	1.95	-0.20	0.00	0.44	1.54	3.04	5.65	9.43	219
Agricultural Loans	0.00	-0.03	0.00	0.00	0.00	0.00	0.04	0.35	334
Loans to Foreign Governments & Inst	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1
Other Loans and Leases	0.15	-0.03	0.00	0.00	0.00	0.00	0.94	4.29	454

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

30-89 Days PD Loans and Leases	0.68	0.05	0.11	0.26	0.57	1.02	1.71	2.10	499
90+ Days PD Loans and Leases	0.10	0.00	0.00	0.00	0.04	0.18	0.41	0.60	499
Nonaccrual Loans and Leases	0.48	0.00	0.02	0.14	0.40	0.73	1.30	1.84	499
90+ Days PD and Nonaccrual Loans and Leases	0.63	0.02	0.07	0.24	0.51	0.95	1.55	2.25	499
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	499
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.68	0.05	0.11	0.26	0.57	1.02	1.71	2.10	499
90+ Days Past Due Assets	0.10	0.00	0.00	0.00	0.04	0.18	0.41	0.60	499
Nonaccrual Assets	0.48	0.00	0.02	0.15	0.40	0.73	1.30	1.84	499
30+ Days PD & Nonaccrual Assets	1.38	0.17	0.29	0.65	1.19	1.96	3.14	3.74	499
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.42	0.01	0.05	0.15	0.34	0.67	1.01	1.34	499
90+ PD & Nonaccrual Assets + OREO	0.54	0.02	0.06	0.20	0.45	0.82	1.30	1.75	499
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.46	0.00	0.03	0.14	0.36	0.73	1.19	1.63	499
Allowance for Loan & Lease Losses	54.88	0.20	4.71	18.31	44.61	81.29	139.05	191.89	499
Equity Cap + ALLL	5.05	0.02	0.33	1.50	4.08	7.38	14.15	18.65	499
Tier 1 Cap + ALLL	4.84	0.01	0.31	1.45	3.86	7.36	13.75	17.96	499
Loans & Leases + RE Acquired	0.68	0.00	0.04	0.22	0.54	1.07	1.85	2.49	499

PEER GROUP 5

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	0.59	0.00	0.02	0.17	0.44	0.88	1.55	2.04	499
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.02	0.14	0.37	0.62	499
- Nonaccrual	0.39	0.00	0.00	0.06	0.28	0.64	1.36	1.84	499
Coml & Indl - 30-89 Days PD	0.77	0.00	0.00	0.14	0.56	1.35	2.39	3.65	499
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.11	0.58	1.22	499
- Nonaccrual	0.67	0.00	0.00	0.03	0.35	1.10	2.43	4.22	499
Individuals - 30-89 Days PD	1.34	0.00	0.06	0.52	1.14	2.02	2.92	3.88	499
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.04	0.20	0.52	0.78	499
- Nonaccrual	0.26	0.00	0.00	0.00	0.12	0.49	1.04	1.63	499
Dep Inst Lns - 30-89 Days PD	0.08	0.00	0.00	0.00	0.00	0.00	0.00	0.22	17
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.05	17
Agricultural - 30-89 Days PD	0.10	0.00	0.00	0.00	0.00	0.07	0.64	1.35	334
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.20	334
- Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.00	0.79	2.05	334
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	0.38	0.00	0.00	0.00	0.00	0.14	2.43	6.30	454
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.13	1.06	454
- Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.00	0.56	4.09	454

MEMORANDA:

1-4 Family - 30-89 Days PD	0.72	0.00	0.00	0.18	0.59	1.26	2.05	2.88	499
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.17	0.44	0.67	499
- Nonaccrual	0.33	0.00	0.00	0.00	0.21	0.59	1.19	1.68	499
Revolving - 30-89 Days PD	0.24	0.00	0.00	0.00	0.00	0.46	1.19	1.84	461
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.41	461
- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.35	0.62	461
Closed-End - 30-89 Days PD	0.78	0.00	0.00	0.14	0.63	1.38	2.25	3.20	499
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.18	0.51	0.80	499
- Nonaccrual	0.37	0.00	0.00	0.00	0.22	0.64	1.39	1.93	499
- Jr Lien 30-89 Days PD	0.05	0.00	0.00	0.00	0.00	0.08	0.27	0.54	499
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	499
- Jr Lien Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.03	0.19	0.35	499
Commercial RE - 30-89 Days PD	0.40	0.00	0.00	0.00	0.23	0.70	1.60	2.12	498
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.02	0.34	0.63	498
- Nonaccrual	0.38	0.00	0.00	0.00	0.14	0.69	1.55	2.52	498
Const & Dev - 30-89 Days PD	0.30	0.00	0.00	0.00	0.00	0.40	1.75	2.92	494
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.47	494
- Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.00	0.75	1.74	494
Multifamily - 30-89 Days PD	0.06	0.00	0.00	0.00	0.00	0.00	0.00	2.98	467
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	467
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	467
Nonfarm Nres- 30-89 Days PD	0.36	0.00	0.00	0.00	0.17	0.61	1.42	2.42	498
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.31	0.62	498
- Nonaccrual	0.40	0.00	0.00	0.00	0.08	0.70	1.59	3.15	498
Farmland - 30-89 Days PD	0.21	0.00	0.00	0.00	0.00	0.23	1.31	2.52	379
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.72	379
- Nonaccrual	0.27	0.00	0.00	0.00	0.00	0.00	2.03	4.52	379
Credit Card - 30-89 Days PD	1.28	0.00	0.00	0.13	1.15	2.24	3.66	5.14	219
- 90+ Days Past Due	0.39	0.00	0.00	0.00	0.00	0.76	1.75	2.70	219
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.42	219

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.94	6.19	6.75	7.64	8.76	10.10	11.91	13.11	499
Tier 1 RBC Ratio	12.41	8.00	8.86	10.13	11.68	14.44	17.96	20.90	499
Total Risk-Based Capital Ratio	13.87	10.02	10.58	11.59	13.11	15.70	19.43	22.15	499
Tangible Tier 1 Leverage Ratio	8.90	6.13	6.70	7.62	8.68	9.97	11.87	13.10	499
Tangible Common Eq Cap/Tan Assets	8.02	4.42	5.09	6.36	7.97	9.44	11.27	13.01	499
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	13.41	4.08	5.80	8.66	12.26	18.05	24.27	27.65	499
Standby Letters of Credit	0.54	0.00	0.01	0.14	0.40	0.83	1.39	1.97	499
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.17	499
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.11	0.00	0.00	0.00	0.00	0.00	0.73	3.29	499
Interest Rate Contracts	0.10	0.00	0.00	0.00	0.00	0.00	0.72	2.98	499
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	499
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Interest Rate Swaps	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.34	499
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	20.88	7.13	9.70	14.86	19.62	26.80	35.66	40.72	499

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	86.02	0.00	0.00	100.00	100.00	100.00	100.00	100.00	83
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Equity, Comm, & Other Contracts	13.97	0.00	0.00	0.00	0.00	0.00	100.00	100.00	83
Futures and Forwards	16.92	0.00	0.00	0.00	0.00	0.00	64.00	100.00	83
Written Options	28.92	0.00	0.00	0.00	0.00	50.00	100.00	100.00	83
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Over-The-Counter	27.59	0.00	0.00	0.00	0.00	50.00	100.00	100.00	83
Purchased Options	1.41	0.00	0.00	0.00	0.00	0.00	13.03	100.00	83
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Over-The-Counter	1.39	0.00	0.00	0.00	0.00	0.00	0.00	92.50	83
Swaps	45.61	0.00	0.00	0.00	0.00	100.00	100.00	100.00	83
Held for Trading	1.05	0.00	0.00	0.00	0.00	0.00	0.00	100.00	83
Interest Rate Contracts	1.05	0.00	0.00	0.00	0.00	0.00	0.00	100.00	83
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Non-Traded	98.94	0.00	44.00	100.00	100.00	100.00	100.00	100.00	83
Interest Rate Contracts	76.62	0.00	0.00	84.93	100.00	100.00	100.00	100.00	83
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Equity, Comm, & Other Contracts	13.97	0.00	0.00	0.00	0.00	0.00	100.00	100.00	83
Deriv Contr (Excl Fut & FX LE 14 Days)	69.86	0.00	0.00	50.00	100.00	100.00	100.00	100.00	83
One Year or Less	20.93	0.00	0.00	0.00	0.00	44.31	100.00	100.00	83
Over 1 Year to 5 Years	38.54	0.00	0.00	0.00	0.00	100.00	100.00	100.00	83
Over 5 Years	4.63	0.00	0.00	0.00	0.00	0.00	49.11	96.78	83
Gross Negative Fair Value (Abs Val)	0.97	0.00	0.00	0.00	0.03	1.08	5.04	10.02	83
Gross Positive Fair Value	0.65	0.00	0.00	0.00	0.06	1.00	2.77	5.47	83
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	499
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
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	499
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	490
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	490
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	490
Incr (Decr) in Net Income/Net Income	0.02	-0.10	0.00	0.00	0.00	0.00	0.00	1.77	490

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	85.90	0.00	0.00	57.91	93.70	107.43	190.43	371.89	349
Dividends Paid/Net Income	25.30	0.00	0.00	0.00	23.90	47.03	65.72	84.16	490
Net Income - Dividends/Avg Equity	8.49	0.48	2.44	5.63	8.44	11.48	14.28	16.90	499
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	101.91	0.00	0.00	57.00	102.63	146.48	218.95	360.00	359
Dividends From Nonbank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.52	3.08	359
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	359
Dividends From All Subsidiaries	108.40	0.00	0.00	77.93	106.41	148.10	232.46	368.41	359
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	29.23	0.00	0.00	0.00	29.11	52.76	79.80	99.51	462
Interest Income From Bank Subs	0.10	0.00	0.00	0.00	0.00	0.07	0.72	1.58	462
Mgt & Service Fees From Bank Subs	0.23	0.00	0.00	0.00	0.00	0.00	0.80	9.29	462
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.31	462
Operating Income From Bank Subs	31.60	0.00	0.00	1.54	31.16	56.11	83.89	106.75	462
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	43.66	0.00	0.00	0.00	28.36	100.00	100.00	100.00	100
Interest Income From Nonbank Subs	1.33	0.00	0.00	0.00	0.00	0.00	0.00	54.54	100
Mgt & Serv Fees From Nonbank Subs	0.15	0.00	0.00	0.00	0.00	0.00	0.00	14.63	100
Other Income From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.44	100
Operating Inc From Nonbank Subs	51.78	0.00	0.00	0.00	56.25	100.00	100.00	186.37	100
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	25.39	0.00	0.00	0.00	14.37	47.36	68.43	101.21	38
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38
Mgt & Serv Fees From Sub BHCs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.04	38
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38
Operating Income From Sub BHCs	25.79	0.00	0.00	0.00	19.82	47.36	68.43	101.21	38
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	69.31	0.00	0.00	17.00	95.72	99.97	100.00	100.00	448
Interest Income From Bank Subs	1.26	0.00	0.00	0.00	0.00	0.24	3.83	58.75	448
Mgt & Serv Fees From Bank Subs	0.50	0.00	0.00	0.00	0.00	0.00	1.85	17.81	448
Other Income From Bank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.00	3.98	448
Operating Income From Bank Subs	79.91	0.00	0.00	84.47	99.24	100.00	100.00	100.00	448
Dividends From Nonbank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.61	2.93	448
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.81	448
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	448
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	448
Operating Inc From Nonbank Subs	0.86	0.00	0.00	0.00	0.00	0.00	3.04	43.06	448
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	448
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	448
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	448
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	448
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.47	448
Loans and Adv From Subs/ST Debt	635.91	0.00	0.00	0.00	59.55	953.18	2859.12	4165.51	73
Loans and Adv From Subs/Total Debt	239.62	0.00	0.00	0.00	74.02	395.00	1021.28	1943.75	159

BHCPR Reporters for Quarter Ending 09/30/2004
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
3109904	389,939	ACCESS NATIONAL CORPORATION	CHANTILLY, VA	
1055623	352,349	ADBANC, INC.	OGALLALA, NE	
2467474	329,109	ADIRONDACK BANCORP	UTICA, NY	
1208933	476,051	ALBANK CORPORATION	CHICAGO, IL	
2022444	413,823	ALBANY BANCORP, INC.	ALBANY, KY	
2533100	465,466	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
1247419	311,377	ALLEGHENY VALLEY BANCORP, INC.	PITTSBURGH, PA	
3047154	378,972	ALLIANCE BANCSHARES CALIFORNIA	CULVER CITY, CA	
1136595	392,342	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
2550657	336,610	AMB FINANCIAL SERVICES CORPORA	BAINBRIDGE ISLAND, WA	
1201457	443,360	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	473,177	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
2772990	303,026	AMERI-NATIONAL CORPORATION	LEAWOOD, KS	
3017326	434,046	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	337,617	AMERICA BANCSHARES, INC.	NEWPORT, MN	
1136269	314,759	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
1052220	459,054	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
2900784	375,079	AMERICAN COMMUNITY BANCSHARES,	CHARLOTTE, NC	
3035049	329,516	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
2312837	456,677	AMERICAN RIVER BANKSHARES	SACRAMENTO, CA	
2356886	314,023	AMERICAN STATE BANK CORPORATIO	JONESBORO, AR	
1107193	457,735	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
2710796	472,377	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
1204878	444,681	ANTIOCH HOLDING COMPANY	ANTIOCH, IL	
2468293	467,373	APPALACHIAN BANCSHARES, INC.	ELLIJAY, GA	
2454380	416,051	ARBOR BANCORP, INC.	ANN ARBOR, MI	
2293516	322,437	ARMSTRONG BANCSHARES, INC.	MUSKOGEE, OK	
3196584	417,580	ARTHUR FINANCIAL CORPORATION	UNION, SC	
1144125	358,318	ASIA BANCSHARES, INC.	FLUSHING, NY	
1081613	406,845	B. P. C. CORPORATION	COOKEVILLE, TN	
3033746	349,857	BAC FINANCIAL INC.	STOCKTON, CA	
1141870	389,505	BAKER BOYER BANCORP	WALLA WALLA, WA	
1048728	302,289	BALLSTON SPA BANCORP, INC.	BALLSTON SPA, NY	Moved from Peer 6
1082209	411,817	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1126028	385,125	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
1098590	320,615	BANCORP OF SOUTHERN INDIANA	SEYMOUR, IN	
2796624	344,644	BANCSHARES OF FLORIDA, INC.	NAPLES, FL	Moved from Peer 6
1101735	306,067	BANCSHARES, INC.	HOUSTON, TX	
1097445	308,599	BANCSTAR, INC.	SAINT LOUIS, MO	
1135002	484,605	BANCTENN CORPORATION	KINGSPORT, TN	
1030040	428,552	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1076105	445,602	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
1139215	431,153	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	
1247455	373,122	BANKFIRST CAPITAL CORPORATION	MACON, MS	
2516970	349,328	BANKSHARES OF FAYETTEVILLE, IN	FAYETTEVILLE, AR	
2560665	303,280	BAY BANKS OF VIRGINIA, INC.	KILMARNOCK, VA	
2339571	417,121	BB&T BANCSHARES CORP.	BLOOMINGDALE, IL	
3170539	383,154	BCB BANCORP, INC.	BAYONNE, NJ	
2848710	360,118	BCP HOLDINGS (USA), INC.	NEWARK, NJ	
1985131	317,462	BERKSHIRE FINANCIAL SERVICES,	LEE, MA	
1115433	393,975	BEVERLY NATIONAL CORPORATION	BEVERLY, MA	

BHCPR Reporters for Quarter Ending 09/30/2004
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
1491913	433, 921	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1427677	311, 572	BLOOMFIELD HILLS BANCORP, INC.	BLOOMFIELD HILLS, MI	Moved from Peer 6
1083680	429, 390	BLOSSMAN BANCSHARES, INC.	LACOMBE, LA	
1891317	446, 921	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
3141650	484, 107	BNC BANCORP	THOMASVILLE, NC	
1119244	328, 088	BOYLE BANCORP, INC.	DANVILLE, KY	
1082375	472, 143	BRANNEN BANKS OF FLORIDA, INC.	INVERNESS, FL	
1084212	382, 298	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
1471960	431, 819	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
2595939	398, 624	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2752796	374, 508	BUSINESS BANK CORPORATION	LAS VEGAS, NV	
1203901	309, 506	C&F BANC SHARES CORPORATION	KENDALLVILLE, IN	
2672483	360, 134	CAB HOLDING, LLC	WILMINGTON, DE	
2391300	412, 155	CALVIN B. TAYLOR BANKSHARES	BERLIN, MD	
1083336	436, 562	CAMERON BANCSHARES, INC.	CAMERON, LA	
3019964	337, 869	CAPITAL BANCORP, INC.	NASHVILLE, TN	
1055427	373, 295	CAPITAL CITY BANCSHARES, INC.	TOPEKA, KS	
1127294	498, 905	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
1140930	358, 479	CARDINAL BANCORP, INC.	SAINT LOUIS, MO	
1245460	365, 264	CARLINVILLE NATIONAL BANK SHAR	CARLINVILLE, IL	
2507790	452, 824	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1203451	322, 501	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
1469800	307, 616	CARROLLTON BANCORP	BALTIMORE, MD	
2254508	317, 462	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
1860863	432, 518	CBX CORPORATI ON	CARROLLTON, IL	
2708159	340, 235	CCF HOLDING COMPANY	JONESBORO, GA	
1207815	308, 969	CEDAR VALLEY BANKSHARES, LTD.	CHARLES CITY, IA	
2856498	435, 876	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
1106132	407, 571	CENTRABANC CORPORATION	WACO, TX	
1250035	321, 446	CENTRAL BANCORP, INC.	GARLAND, TX	
1025662	399, 210	CENTRAL BANCORPORATION	PROVO, UT	
1051465	355, 937	CENTRAL SERVICE CORPORATION	ENID, OK	
2935405	357, 059	CENTRAL VALLEY COMMUNITY BANCO	CLOVIS, CA	
1140677	373, 884	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	
1124538	348, 244	CHARTER 95 CORPORATION	SAINT PAUL, MN	
1075881	354, 125	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
2519038	326, 770	CITIZENS BANCORP	CORVALLIS, OR	
1140239	370, 251	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1078958	325, 617	CITIZENS BANCSHARES CORPORATIO	ATLANTA, GA	
1131077	429, 518	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
1070484	314, 226	CITIZENS BANCSHARES, INC.	SOMERSET, KY	
3248821	390, 419	CITIZENS BANCSHARES, INC.	BLUFFTON, OH	New Y-9C/BHCPR reporter
1207132	454, 291	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	455, 624	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1122084	403, 010	CITIZENS DEVELOPMENT COMPANY	BILLINGS, MT	
1118368	497, 489	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1070569	479, 110	CITIZENS INCORPORATED	EVANS CITY, PA	
1249589	404, 722	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
1071623	337, 692	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1048849	349, 314	CITY NATIONAL BANCSHARES CORPO	NEWARK, NJ	
2469245	339, 866	CLASSIC BANCSHARES, INC.	ASHLAND, KY	

BHCPR Reporters for Quarter Ending 09/30/2004
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
3195756	365,368	CLINTON FINANCIAL SERVICES, MH	CLINTON, MA	
1399747	438,173	CNB BANCORP, INC.	GLOVERSVILLE, NY	
1086270	466,352	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
2705943	364,797	CNLBANCSHARES, INC.	ORLANDO, FL	
3155769	357,787	COAST FINANCIAL HOLDINGS, INC	BRADENTON, FL	
2809560	456,906	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	398,908	CODORUS VALLEY BANCORP, INC.	YORK, PA	
2146359	343,625	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1250905	370,098	COMMERCE BANCORP, INC.	BERKELEY, IL	
1838974	404,063	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	415,455	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1823738	331,297	COMMERCIAL NATIONAL FINANCIAL	LATROBE, PA	
1250606	342,045	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
2227687	395,194	COMMONWEALTH COMMUNITY BANCORP	GRUNDY, VA	
1125843	402,422	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1115040	324,633	COMMUNITY BANCORP.	DERBY, VT	
1247398	414,657	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1084511	411,483	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
1134014	338,400	COMMUNITY BANKERS, INC.	GRANBURY, TX	
2074407	488,413	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	
2443526	389,566	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
1097986	321,612	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
2754585	322,453	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	Moved from Peer 6
3108091	422,189	COMMUNITY VALLEY BANCORP	CHICO, CA	
2626299	347,240	COMMUNITY WEST BANCSHARES	GOLETA, CA	
2557414	376,676	CONCORDIA CAPITAL CORPORATION	VIDALIA, LA	
2937100	439,584	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
1130931	446,334	CORTLAND BANCORP	CORTLAND, OH	
1053339	439,431	COUNTRY AGENCIES & INVESTMENTS	ODESSA, MO	
3200230	304,607	COUNTRY BANK HOLDING COMPANY,	NEW YORK, NY	
1958827	472,631	CRESCENT BANKING COMPANY	JASPER, GA	
3027709	331,388	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1207543	362,190	CRETE BANCORPORATION, INC.	CRETE, IL	
1071726	410,239	CROGHAN BANCSHARES, INC.	FREMONT, OH	
1967865	309,047	CSB BANCORP, INC.	MILLERSBURG, OH	
1885307	400,805	CTB FINANCIAL CORPORATION	RUSTON, LA	
1071463	432,958	CUMBERLAND VALLEY FINANCIAL CO	LONDON, KY	
2242523	438,588	D. L. EVANS BANCORP	BURLEY, ID	
1493720	492,218	DBT HOLDING COMPANY	VIDALIA, GA	
1135468	384,651	DELTA INVESTMENT COMPANY (CAYM	GEORGE TOWN, ZZ	
1209789	372,343	DENMARK BANCSHARES, INC.	DENMARK, WI	
2489234	471,096	DESTIN BANCSHARES, INC.	DESTIN, FL	
2294812	378,186	DIAMOND BANCORP, INC	WASHINGTON, MO	
2065432	321,554	DIMECO, INC	HONESDALE, PA	
1117455	433,643	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1951770	397,583	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3023466	406,029	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
3186240	352,602	EAST PENN FINANCIAL CORPORATIO	EMMAUS, PA	
1135909	398,981	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
1133165	404,228	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	429,445	EVANS BANCORP, INC.	ANGOLA, NY	

BHCPR Reporters for Quarter Ending 09/30/2004
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
1125777	483,353	EXCEL BANK CORPORATION	MINNEAPOLIS, MN	
1076495	365,088	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	403,921	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1028038	448,712	F & M HOLDING COMPANY	BOISE, ID	
1201532	391,596	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1245479	325,637	F. S. BANCORP	LAGRANGE, IN	
1138450	462,594	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
1130089	306,902	FACTORY POINT BANCORP, INC.	MANCHESTER CENTER, VT	
2270254	343,996	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1842083	369,584	FAR WEST BANCORPORATION	PROVO, UT	
1209538	450,929	FARMERS BANCORP, FRANKFORT, IN	FRANKFORT, IN	
1055155	433,045	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	427,024	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	424,764	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
3104860	312,391	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	Moved from Peer 6
1204337	315,094	FIDELITY BAN CORPORATION	INDEPENDENCE, IA	
1137864	334,186	FIDELITY BANCSHARES, INC.	EDINA, MN	
1203778	443,925	FIDELITY COMPANY	DUBUQUE, IA	
1925968	314,657	FINANCIAL INVESTORS OF THE SOU	BIRMINGHAM, AL	
1064737	358,805	FIRST ADA BANCSHARES, INC.	ADA, OK	
1108967	365,074	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1105751	334,938	FIRST BAIRD BANCSHARES, INC.	BEDFORD, TX	
1416701	312,111	FIRST BANCORP, INC.	KETCHIKAN, AK	
1404632	416,567	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
1123876	363,120	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1133008	369,647	FIRST BERNE FINANCIAL CORPORAT	BERNE, IN	
1928633	312,569	FIRST CECILIAN BANCORP, INC.	CECILIA, KY	Moved from Peer 6
1076365	371,073	FIRST CENTURY BANKSHARES, INC.	BLUEFIELD, WV	
1105470	393,829	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
1983977	386,205	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2641694	330,361	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
1100176	379,445	FIRST COMMUNITY BANKING CORPOR	HOT SPRINGS, AR	
1404687	497,967	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
2339656	352,253	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1086122	315,050	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	
1249039	441,864	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	474,425	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
1030451	333,100	FIRST FINANCIAL BANCORP	LODI, CA	
1095889	331,939	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
1247204	385,655	FIRST IPSWICH BANCORP	IPSWICH, MA	
1139354	439,319	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	497,599	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1209510	356,189	FIRST LANSING BANCORP, INC.	LANSING, IL	
1363757	427,140	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	
2031455	385,741	FIRST MAINSTREET FINANCIAL, LT	LONGMONT, CO	
1086449	312,274	FIRST MCMINNVILLE CORPORATION	MCMINNVILLE, TN	
1250370	360,321	FIRST MIAMI BANCORP, INC.	SOUTH MIAMI, FL	
1063619	313,832	FIRST MIDWEST ACQUISITION CORP	MIDWEST CITY, OK	
1492219	467,171	FIRST MUTUAL BANCORP OF ILLINO	HARVEY, IL	
2619349	300,896	FIRST NATIONAL BANCORP, INC.	GREEN FOREST, AR	Moved from Peer 6
1065378	315,271	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	

BHCPR Reporters for Quarter Ending 09/30/2004
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
2720067	311,240	FIRST NATIONAL BANCSHARES, INC	BRADENTON, FL	
1076123	393,019	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1125357	411,389	FIRST NATIONAL FINANCIAL SERVI	ELK RIVER, MN	
1051081	384,194	FIRST NEBRASKA BANCS, INC.	SIDNEY, NE	
1055762	401,305	FIRST OF MCALESTER CORPORATION	MCALESTER, OK	
1119383	471,390	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	426,266	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
1098705	309,567	FIRST STATE BANCORP, INC.	CARUTHERSVILLE, MO	
1070998	364,676	FIRST STATE BANCSHARES, INC.	MIDDLESBORO, KY	
1902754	310,128	FIRST STAUNTON BANCSHARES, INC	STAUNTON, IL	
1081716	450,613	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
2693488	486,317	FIRST WASHINGTON FINANCIALCORP	WINDSOR, NJ	
1109834	334,351	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1108707	419,793	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
1084128	321,599	FMB BANKING CORPORATION	MONTICELLO, FL	
3047743	485,387	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1084669	311,550	FNB BANKING COMPANY	GRIFFIN, GA	
1398795	463,688	FNBH BANCORP, INC.	HOWELL, MI	
1137462	402,342	FORBES FIRST FINANCIAL CORPORA	SAINT LOUIS, MO	
1128134	366,522	FORSTROM BANCORPORATION, INC.	CLARA CITY, MN	
2938349	344,847	FOSTER BANKSHARES, INC.	CHICAGO, IL	
2557405	386,971	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1139103	315,414	FRANKLIN BANCORP, INC. DBA SUN	ST PAUL, MN	Moved from Peer 6
1066067	374,005	FREMONT BANK CORPORATION	CANON CITY, CO	
1142055	411,937	FRONT RANGE CAPITAL CORPORATIO	LOUISVILLE, CO	
2973591	412,150	GATEWAY FINANCIAL HOLDINGS, IN	ELIZABETH CITY, NC	
2530097	302,950	GBC BANCORP, INC.	LAWRENCEVILLE, GA	Moved from Peer 6
2540292	305,088	GEORGIA-CAROLINA BANCSHARES	AUGUSTA, GA	Moved from Peer 6
2257620	311,784	GILLMOR FINANCIAL SERVICES, IN	OLD FORT, OH	
2001328	303,598	GLEN BURNIE BANCORP	GLEN BURNIE, MD	
1203714	406,271	GOODENOW BANCORPORATION	OKOBOJI, IA	
2298883	382,851	GREATER DELAWARE VALLEY HOLDIN	BROOMALL, PA	
1121993	335,674	GUARANTY DEVELOPMENT COMPANY	LIVINGSTON, MI	
2618940	431,506	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
2860057	380,628	GWINNETT COMMERCIAL GROUP, INC	LAWRENCEVILLE, GA	
1086766	397,998	HABERSHAM BANCORP	CORNELIA, GA	
3228702	414,036	HAMPDEN BANCORP, MHC	SPRINGFIELD, MA	
3012554	324,521	HAMPTON ROADS BANKSHARES, INC.	CHESAPEAKE, VA	
1843062	330,376	HAPPY BANCSHARES, INC.	CANYON, TX	Moved from Peer 6
1142439	444,868	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
1399073	366,733	HEARTLAND BANCCORP	GAHANNA, OH	
3058057	339,009	HEMET BANCORP	RIVERSIDE, CA	
1055089	445,683	HERITAGE GROUP, INC.	AURORA, NE	
2253529	460,594	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1245741	361,520	HERKY HAWK FINANCIAL CORP.	MONTICELLO, IA	
1109496	358,297	HERRING BANCORP, INC.	VERNON, TX	
1124659	414,096	HIGHLAND BANCSHARES, INC.	ST MICHAEL, MN	
2008158	457,459	HINSBROOK BANCSHARES, INC.	WILLOWBROOK, IL	
3234105	398,140	HOME STATE BANCORP	LOVELAND, CO	New Y-9C/BHCPR reporter
1209088	389,465	HOMESTAR FINANCIAL GROUP, INC.	MANTENO, IL	
2482196	462,875	HOMETOWN BANC CORP	GRAND ISLAND, NE	

BHCPR Reporters for Quarter Ending 09/30/2004
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
1144107	339,164	HONAT BANCORP, INC.	HONESDALE, PA	
1125740	376,682	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
1138049	336,835	HPK FINANCIAL CORPORATION	CHICAGO, IL	
2326179	316,437	IBW FINANCIAL CORPORATION	WASHINGTON, DC	
1208054	312,230	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	Moved from Peer 6
1118854	483,234	INDEPENDENCE BANCSHARES, INC.	LIVERMORE, KY	
3121193	428,159	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
1100000	496,440	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
2112439	439,357	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2924360	403,538	INTEGRITY BANCSHARES, INC.	ALPHARETTA, GA	
1122075	422,240	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
2634490	485,143	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
2849388	326,922	INTERMOUNTAIN FIRST BANCORP	LAS VEGAS, NV	
1245385	370,304	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1209695	348,511	ITASCA BANCORP INC.	ITASCA, IL	
2805683	416,381	JAMES MONROE BANCORP, INC.	ARLINGTON, VA	
1833997	354,698	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
1048504	365,483	JEFFERSONVILLE BANCORP	JEFFERSONVILLE, NY	
1117512	400,088	JUNIATA VALLEY FINANCIAL CORP.	MIFFLINTOWN, PA	
1140127	336,301	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1137109	360,777	KAW VALLEY BANCORP, INC.	TOPEKA, KS	
3030192	307,594	KENSINGTON BANKSHARES, INC.	TAMPA, FL	Moved from Peer 6
1495854	364,506	KEWEENAW FINANCIAL CORPORATION	HANCOCK, MI	
1141889	388,428	KISH BANCORP, INC.	BELLEVILLE, PA	
2721112	494,980	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
3030307	459,297	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2265054	306,203	LAUREL CAPITAL GROUP, INC.	ALLISON PARK, PA	Moved from Peer 6
2585761	413,693	LDF, INC.	CHICAGO, IL	
1031588	334,118	LEARNER FINANCIAL CORPORATION	WALNUT CREEK, CA	
1416578	313,617	LEGEND BANCORP, INC.	BOWIE, TX	
2352226	476,547	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
1130548	347,827	LIBERTY FINANCIAL SERVICES, IN	NEW ORLEANS, LA	
1210169	366,702	LINCOLN BANCORP	REINBECK, IA	
2728577	487,088	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	466,283	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1139363	445,408	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1099814	306,186	MARIES COUNTY BANCORP., INC.	VIENNA, MO	
1250437	478,921	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1095254	466,428	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
3035647	310,656	MARYLAND BANCORP, INC.	LEXINGTON PARK, MD	
1871618	301,023	MCINTOSH BANCSHARES, INC.	JACKSON, GA	
1127324	343,516	MCLEOD BANCSHARES, INC.	SHOREWOOD, MN	
2395326	314,385	MECHANICS FINANCIAL CORPORATIO	MANSFIELD, OH	
2485487	363,886	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
2009294	366,820	MERRILL MERCHANTS BANCSHARES,	BANGOR, ME	
2217503	413,229	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
1208513	487,868	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	398,549	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1081136	317,206	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1133455	410,588	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1139185	391,687	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	

BHCPR Reporters for Quarter Ending 09/30/2004
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
1206573	372,154	MIDAMERICA NATIONAL BANCSHARES	CANTON, IL	
2868950	325,769	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1054840	353,402	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1491351	417,777	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1054091	366,663	MIDSTATE BANCORP, INC.	HINTON, OK	
2767660	349,870	MILLENNIUM BANKSHARES CORPORAT	RESTON, VA	
2651581	303,044	MNB BANCORP	MILFORD, MA	
1099980	392,054	MNB BANCSHARES, INC.	MALVERN, AR	
1097922	339,962	MONTICELLO BANCSHARES, INC.	MONTICELLO, KY	
1058165	395,772	MORRILL BANCSHARES, INC.	MERRIAM, KS	
1098415	382,214	MOUNTAIN HOME BANCSHARES, INC.	MOUNTAIN HOME, AR	Moved from Peer 6
2628529	439,422	MYSTIC FINANCIAL, INC.	MEDFORD, MA	
1086001	459,849	N W SERVICES CORPORATION	RINGGOLD, GA	
2665739	341,096	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
1947045	403,201	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1137985	304,906	NATIONAL BANCSHARES CORPORATIO	ORRVILLE, OH	Moved from Peer 6
2947882	399,170	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
1031681	405,458	NATIONAL MERCANTILE BANCORP	LOS ANGELES, CA	
3059773	331,853	NATIONAL UNITED BANCSHARES, IN	GATESVILLE, TX	
1082816	385,585	NBANK CORP	COMMERCE, GA	
1200124	435,474	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	323,783	NEW CENTURY BANCORP, INC.	DUNN, NC	Moved from Peer 6
3047109	487,384	NEW FRONTIER BANCORP	GREELEY, CO	
1023154	449,485	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	418,762	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1830361	420,742	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
1827893	482,974	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	373,571	NICOLET BANCSHARES, INC.	GREEN BAY, WI	
1123933	332,152	NORTH COUNTRY FINANCIAL CORPOR	MANISTIQUE, MI	
2621182	378,140	NORTH SHORE BANCORP	PEABODY, MA	
1122422	320,982	NORTHEAST SECURITIES CORPORATI	MINNEAPOLIS, MN	
1246935	360,870	NORTHERN BANCORP, INC.	WOBURN, MA	
2934305	477,963	NORTHFIELD MHC	NORTHFIELD, VT	
2578718	478,689	NORTHWEST SUBURBAN BANCORP, IN	MOUNT PROSPECT, IL	
2365356	400,407	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
3110366	391,238	NOVA FINANCIAL HOLDINGS, INC	PHILADELPHIA, PA	
2320618	356,156	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2321428	369,283	OGDEN BANCSHARES, INC.	OGDEN, IA	
2233950	482,031	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
2485807	465,653	OMNI BANCSHARES, INC.	METAIRIE, LA	
1083729	442,163	ONE AMERICAN CORP.	VACHERIE, LA	
1124770	314,158	OSCEOLA BANCORPORATION, INC.	OSCEOLA, WI	Moved from Peer 6
1056769	356,044	OTTAWA BANCSHARES, INC.	SALINA, KS	
1248032	434,386	OXFORD FINANCIAL CORPORATION	ADDISON, IL	
2762973	488,184	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2560236	423,339	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
1099908	370,157	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	474,749	PALM BANCORP	PALMERTON, PA	
1205932	416,619	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
3021800	338,221	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1209716	408,314	PARK BANCORPORATION, INC.	MADISON, WI	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
2337081	383, 491	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
2840479	368, 678	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	
2061407	334, 524	PAVILION BANCORP, INC.	ADRIAN, MI	
2787912	345, 268	PB FINANCIAL SERVICES CORPORAT	DULUTH, GA	
2621986	304, 113	PEDCOR BANCORP	CARMEL, IN	Moved from Peer 6
1974443	434, 255	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1866155	352, 680	PEOPLES COMMUNITY BANCSHARES,	COLQUITT, GA	
1097061	307, 168	PEOPLES CORPORATION, THE	RIPLEY, MS	Moved from Peer 6
1139541	378, 198	PEOPLES FINANCIAL SERVICES COR	HALLSTEAD, PA	
1081314	445, 054	PERSONS BANKING CO., INC.	LITHONIA, GA	
3051188	337, 472	PHSB FINANCIAL CORPORATION	BEAVER FALLS, PA	
3145966	369, 903	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
1108163	374, 968	PLAINS BANCORP, INC.	DIMMIT, TX	
1096484	428, 336	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	415, 149	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3098576	430, 371	PLUMAS BANCORP	QUINCY, CA	
2224257	428, 895	POINTE FINANCIAL CORPORATION	BOCA RATON, FL	
2291389	408, 133	PRAIRIE FINANCIAL CORPORATION	BRIDGEVIEW, IL	
2306649	440, 201	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	
1084575	317, 148	PRIORITYONE CAPITAL CORPORATIO	MAGEE, MS	
3176607	443, 311	PSB GROUP, INC.	MADISON HEIGHTS, MI	
2321419	444, 603	PSB HOLDINGS, INC.	WAUSAU, WI	
1022997	360, 964	PUEBLO BANCORPORATION	PUEBLO, CO	
1095423	394, 165	PULASKI INVESTMENT CORPORATION	LITTLE ROCK, AR	
3152003	346, 530	PUTNAM BANCORP MHC, INC.	PUTNAM, CT	Moved from Peer 6
1139804	474, 998	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
1246252	407, 400	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
2618614	328, 635	QUEENSTOWN BANCORP OF MARYLAND	QUEENSTOWN, MD	
3122846	344, 713	RANDOLPH BANCORP	STOUGHTON, MA	
2743235	384, 907	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	382, 355	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
2787118	407, 578	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1126121	345, 877	RICE LAKE BANCORP., INC.	RICE LAKE, WI	
2114938	457, 897	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	417, 765	RIVER VALLEY BANCORPORATION	MERRILL, WI	
2616085	341, 583	RIVERSIDE GULF COAST BANKING	CAPE CORAL, FL	
2492485	397, 938	ROBERTSON HOLDING COMPANY, L. P	HARROGATE, TN	
2352280	335, 081	ROCKHOLD BANCORP	KIRKSVILLE, MO	
2020824	324, 676	ROCKWOOD BANCSHARES, INC.	EUREKA, MO	Moved from Peer 6
1885594	402, 684	ROYAL AMERICAN CORPORATION	INVERNESS, IL	
1096372	300, 644	ROYAL BANCSHARES, INC.	SAINT LOUIS, MO	Moved from Peer 6
2702232	425, 472	RSI BANCORP, MHC	RAHWAY, NJ	
1071454	415, 827	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
3021220	494, 466	RUSSELLVILLE BANCSHARES, INC.	JONESBORO, AR	
2336806	417, 200	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1121733	370, 025	S&C BANCO, INC.	NEW RICHMOND, WI	
1108042	408, 525	SABINE BANCSHARES, INC.	MANY, LA	
2603928	337, 588	SAEHAN BANCORP	LOS ANGELES, CA	
2693273	427, 355	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1204029	312, 976	SEAWAY BANCSHARES, INC.	CHICAGO, IL	
1135374	322, 524	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
1124789	317,690	SECURITY BANCSHARES CO.	GLENCOE, MN	
1098509	376,059	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1140323	466,075	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1248573	330,433	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
1085330	308,692	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
2472423	319,837	SERVICE BANCORP, MHC	MEDWAY, MA	
1086458	306,075	SEVIER COUNTY BANCSHARES, INC.	SEVIERVILLE, TN	Moved from Peer 6
2366997	424,588	SHREWSBURY BANCORP	SHREWSBURY, NJ	
1982055	332,353	SLIPPERY ROCK FINANCIAL CORPOR	SLIPPERY ROCK, PA	
1143342	439,221	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	414,910	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
1124060	461,868	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
2640615	390,073	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
2794778	330,901	SOUTHCOAST FINANCIAL CORPORATI	MOUNT PLEASANT, SC	
1082058	378,842	SOUTHEASTERN BANKING CORPORATI	DARIEN, GA	
1099074	444,741	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
1248939	474,794	SOUTHERN DEVELOPMENT BANCORPOR	ARKADELPHIA, AR	
1207824	313,012	SOUTHERN MICHIGAN BANCORP, INC	COLDWATER, MI	
3266227	320,908	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	
1129823	384,978	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
2169871	399,526	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
3114056	311,734	SOUTHPORT FINANCIAL CORPORATIO	KENOSHA, WI	Moved from Peer 6
3157473	476,542	SOUTHWEST COMMUNITY BANCORP	CARLSBAD, CA	
3073779	320,356	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	Moved from Peer 6
1063552	428,779	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1132391	328,025	SOUTHWEST VIRGINIA BANKSHARES,	MARION, VA	
1247361	361,722	SPRING BANCORP, INC.	SPRINGFIELD, IL	
2474931	339,165	ST. JOSEPH CAPITAL CORPORATION	MISHAWAKA, IN	
1126729	410,809	STARION BANCORPORATION	BISMARCK, ND	
2623588	303,291	STATE OF FRANKLIN BANCSHARES,	JOHNSON CITY, TN	
2290560	399,287	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2728791	316,934	STOCKMANS FINANCIAL GROUP	ELK GROVE, CA	Moved from Peer 6
2360454	462,950	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2754334	354,668	STONEBRIDGE FINANCIAL CORP.	WEST CHESTER, PA	
3051571	312,430	STURGIS BANCORP, INC.	STURGIS, MI	
1479180	323,013	SUMMIT FINANCIAL CORPORATION	GREENVILLE, SC	
1846634	381,928	SUN FINANCIAL CORPORATION	SAINT PETERS, MO	Moved from Peer 6
2473484	474,914	SVB FINANCIAL SERVICES, INC.	SOMERVILLE, NJ	
1202883	339,925	SWORD FINANCIAL CORPORATION	HORICON, WI	
1142242	462,863	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
2127068	412,708	TEXAS SECURITY FIRST BANCSHARE	SULPHUR SPRINGS, TX	
2621548	460,419	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
1118292	313,054	TOWER BANCORP INC.	GREENCASTLE, PA	
2745604	479,278	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1208531	375,938	TOWN & COUNTRY BANCORP, INC.	SPRINGFIELD, IL	
1095722	373,616	TOWN & COUNTRY BANCSHARES, INC	SALEM, MO	
1200405	341,352	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
2523389	496,324	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1080139	468,739	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
3219577	360,252	UBT BANCSHARES, INC.	MARYSVILLE, KS	
1115424	486,688	UNION BANKSHARES COMPANY	ELLSWORTH, ME	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
1114940	360,359	UNION BANKSHARES, INC.	MORRISVILLE, VT	
3177341	351,131	UNION FINANCIAL BANCSHARES, IN	UNION, SC	
1141106	384,058	UNION NATIONAL FINANCIAL CORPO	MOUNT JOY, PA	
1141601	315,092	UNISOUTH, INC.	UMATILLA, FL	
1133781	386,567	UNITED BANCOR, LTD.	DICKINSON, ND	
1071502	384,886	UNITED BANCORP, INC.	MARTINS FERRY, OH	
2235598	358,600	UNITED BANCORPORATION	BILLINGS, MT	
3125098	369,188	UNITED COMMUNITY BANKSHARES OF	ORLANDO, FL	
1207392	377,641	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
2713715	341,590	UNITED FINANCIAL CORP.	GREAT FALLS, MT	
2181426	493,713	UNITY BANCORP, INC.	CLINTON, NJ	
2630746	323,014	UNITY BANCSHARES, L. L. C.	SAINT JOHN, MO	
1097511	349,031	UNIVERSAL BANCORP	BLOOMFIELD, IN	
2497202	406,634	UPSON BANKSHARES, INC.	THOMASTON, GA	Moved from Peer 6
2082532	335,718	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	
2314327	364,785	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1128581	300,134	VERMILLION BANCSHARES, INC.	VERMILLION, MN	Moved from Peer 6
1084155	325,672	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1126318	314,568	WALKER BAN CO.	WALKER, MN	
1054813	336,574	WASHINGTON INVESTMENT COMPANY	OTIS, CO	
1204104	413,465	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
1085255	345,613	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1057113	319,274	WEST POINT BANCORP, INC.	WEST POINT, NE	
2560281	448,367	WEST POINTE BANCORP, INC.	BELLEVILLE, IL	
1206667	308,604	WEST SHORE BANK CORPORATION	LUDINGTON, MI	Moved from Peer 6
1097249	413,309	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1127650	363,835	WESTBRAND, INC.	MINOT, ND	
1124891	351,075	WESTERN BANCSHARES, INC.	SAINT PAUL, MN	
1134911	444,440	WGNB CORP.	CARROLLTON, GA	
1051979	461,261	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
2142445	328,542	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
1058558	362,347	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
1108761	309,228	WORTH BANCORPORATION, INC.	LAKE WORTH, TX	Moved from Peer 6
2140115	390,879	WVS FINANCIAL CORP.	PITTSBURGH, PA	
2847357	356,539	1ST CENTENNIAL BANCORP	REDLANDS, CA	
2784920	329,889	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
2484202	318,774	1ST INDEPENDENCE FINANCIAL GRO	HARRODSBURG, KY	Moved from Peer 6; Name change from HARRODSBURG FIRST FIN
2776813	378,030	1ST STATE BANCORP, INC.	BURLINGTON, NC	
1830240	377,317	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
1247576	333,311	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 499 bank holding companies.