

## PEER GROUP 03

|   | 03/31/2004 | 03/31/2003 | 12/31/2003 | 12/31/2002 | 12/31/2001 |
|---|------------|------------|------------|------------|------------|
| Number of BHCs in Peer Group                | 207        | 176        | 200        | 170        | 167        |
| <b>EARNINGS AND PROFITABILITY</b>           |            |            |            |            |            |
| <b>PERCENT OF AVERAGE ASSETS:</b>           |            |            |            |            |            |
| Net Interest Income (TE)                    | 3.67       | 3.76       | 3.73       | 3.97       | 3.83       |
| + Non-interest Income                       | 1.13       | 1.25       | 1.24       | 1.20       | 1.11       |
| - Overhead Expense                          | 3.01       | 3.03       | 3.07       | 3.12       | 3.05       |
| - Provision for Losses                      | 0.18       | 0.21       | 0.23       | 0.30       | 0.27       |
| + Securities Gains (Losses)                 | 0.05       | 0.07       | 0.05       | 0.05       | 0.05       |
| + Other Tax Equiv Adjustments               | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| = Pretax Net Oper Income (TE)               | 1.73       | 1.88       | 1.81       | 1.82       | 1.72       |
| Net Operating Income                        | 1.12       | 1.20       | 1.16       | 1.18       | 1.09       |
| Net Income                                  | 1.12       | 1.20       | 1.17       | 1.18       | 1.09       |
| Net Income (Sub S Adjusted)                 | 1.87       | 1.37       | 1.22       | 2.58       | 1.35       |
| <b>PERCENT OF AVG EARNING ASSETS:</b>       |            |            |            |            |            |
| Interest Income (TE)                        | 5.50       | 5.98       | 5.76       | 6.55       | 7.70       |
| Interest Expense                            | 1.49       | 1.89       | 1.69       | 2.26       | 3.57       |
| Net Interest Income (TE)                    | 3.98       | 4.08       | 4.05       | 4.28       | 4.14       |
| <b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b> |            |            |            |            |            |
| Net Ln&Ls Losses/Avg Loans & Leases         | 0.15       | 0.16       | 0.25       | 0.30       | 0.30       |
| Earnings Coverage of Net Losses (X)         | 22.54      | 22.97      | 17.89      | 16.96      | 15.13      |
| Ln&Ls Allowance/Total Loans & Leases        | 1.38       | 1.44       | 1.38       | 1.44       | 1.38       |
| Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq         | 0.75       | 0.80       | 0.76       | 0.75       | 0.68       |
| 30-89 Days Past Due Loans and Leases        | 0.70       | 0.92       | 0.73       | 0.88       | 1.06       |
| <b>LIQUIDITY AND FUNDING:</b>               |            |            |            |            |            |
| Net Noncore Funding Dependence              | 22.51      | 22.39      | 23.15      | 22.35      | 23.82      |
| Net ST Noncore Funding Dependence           | 11.76      | 11.13      | 12.75      | 11.79      | 14.49      |
| Net Loans and Leases/Total Assets           | 64.66      | 62.95      | 64.49      | 63.54      | 64.67      |
| <b>CAPITALIZATION:</b>                      |            |            |            |            |            |
| Tier 1 Leverage Ratio                       | 8.80       | 8.49       | 8.68       | 8.54       | 8.23       |
| Equity Capital/Total Assets                 | 8.65       | 8.60       | 8.53       | 8.69       | 8.30       |
| Net Loans&Ls/Equity Capital (X)             | 7.70       | 7.53       | 7.78       | 7.49       | 7.97       |
| Cash Dividends/Net Income                   | 25.42      | 25.61      | 26.94      | 25.95      | 26.96      |
| Cash Dividends/Net Income (Sub S Adjusted)  | 39.09      | 52.83      | 45.24      | 24.95      | 45.68      |
| Retained Earnings/Avg Equity Cap            | 9.33       | 9.79       | 9.62       | 9.72       | 9.09       |
| <b>PARENT COMPANY RATIOS:</b>               |            |            |            |            |            |
| Short-Term Debt/Equity Capital              | 0.41       | 0.49       | 0.42       | 0.68       | 0.93       |
| Long-Term Debt/Equity Capital               | 1.23       | 1.44       | 1.31       | 1.21       | 2.22       |
| Equity Investment in Subs/Equity Cap        | 112.06     | 108.83     | 111.01     | 107.71     | 108.01     |
| Cash FR Oper+Noncash+Op Exp/Op Exp+Div      | 83.22      | 104.37     | 125.12     | 130.72     | 151.77     |

| PERCENT OF AVERAGE ASSETS                 | PEER GROUP 03 |            |            |            |            |
|---|---------------|------------|------------|------------|------------|
|   | 03/31/2004    | 03/31/2003 | 12/31/2003 | 12/31/2002 | 12/31/2001 |
| Interest Income (TE)                      | 5.07          | 5.51       | 5.31       | 6.07       | 7.14       |
| Less: Interest Expense                    | 1.38          | 1.74       | 1.56       | 2.10       | 3.31       |
| Equals: Net Interest Income (TE)          | 3.67          | 3.76       | 3.73       | 3.97       | 3.83       |
| Plus: Non-Interest Income                 | 1.13          | 1.25       | 1.24       | 1.20       | 1.11       |
| Equals: Adj Operating Income (TE)         | 4.86          | 5.06       | 5.04       | 5.21       | 5.00       |
| Less: Overhead Expense                    | 3.01          | 3.03       | 3.07       | 3.12       | 3.05       |
| Less: Provision for Loan and Lease Losses | 0.18          | 0.21       | 0.23       | 0.30       | 0.27       |
| Plus: Realized G/L on HTM Sec             | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Plus: Realized G/L on AFS Sec             | 0.05          | 0.07       | 0.05       | 0.05       | 0.05       |
| Plus: Other Tax Equiv Adjustments         | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Equals: Pretax Net Oper Inc (TE)          | 1.73          | 1.88       | 1.81       | 1.82       | 1.72       |
| Less: Applicable Income Taxes (TE)        | 0.57          | 0.66       | 0.60       | 0.61       | 0.60       |
| Less: Minority Interest                   | 0.00          | 0.01       | 0.01       | 0.01       | 0.01       |
| Equals: Net Operating Income              | 1.12          | 1.20       | 1.16       | 1.18       | 1.09       |
| Plus: Net Extraordinary Items             | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Equals: Net Income                        | 1.12          | 1.20       | 1.17       | 1.18       | 1.09       |
| Memo: Net Income (Last Four Qtrs)         | 1.16          | 1.19       | 1.17       | 1.18       | 1.09       |
| MARGIN ANALYSIS:                          |               |            |            |            |            |
| Avg Earning Assets / Avg Assets           | 92.38         | 92.54      | 92.44      | 92.84      | 93.01      |
| Avg Int-Bearing Funds / Avg Assets        | 78.20         | 79.08      | 78.48      | 78.91      | 79.44      |
| Int Income (TE) / Avg Earning Assets      | 5.50          | 5.98       | 5.76       | 6.55       | 7.70       |
| Int Expense / Avg Earning Assets          | 1.49          | 1.89       | 1.69       | 2.26       | 3.57       |
| Net Int Inc (TE) / Avg Earn Assets        | 3.98          | 4.08       | 4.05       | 4.28       | 4.14       |
| YIELD OR COST:                            |               |            |            |            |            |
| Total Loans and Leases (TE)               | 6.11          | 6.67       | 6.48       | 7.19       | 8.36       |
| Interest-Bearing Bank Balances            | 1.18          | 1.76       | 1.58       | 2.96       | 4.83       |
| Fed Funds Sold & Reverse Repos            | 0.93          | 1.16       | 1.07       | 1.59       | 3.91       |
| Trading Assets                            | 1.79          | 3.87       | 2.99       | 2.59       | 2.02       |
| Total Earning Assets                      | 5.39          | 5.86       | 5.65       | 6.43       | 7.59       |
| Investment Securities (TE)                | 4.15          | 4.68       | 4.24       | 5.34       | 6.25       |
| U. S. Treasury & Agency Sec (excl MBS)    | 3.42          | 3.93       | 3.47       | 4.55       | 6.28       |
| Mortgage-Backed Securities                | 3.95          | 4.38       | 3.89       | 5.27       | 6.00       |
| All Other Securities                      | 5.81          | 6.18       | 6.67       | 7.12       | 7.74       |
| Interest-Bearing Deposits                 | 1.49          | 1.95       | 1.73       | 2.41       | 3.99       |
| Time Deposits of \$100K or More           | 2.27          | 2.81       | 2.56       | 3.34       | 5.25       |
| Time Deposits < \$100K                    | 2.43          | 3.06       | 2.79       | 3.70       | 5.53       |
| Other Domestic Deposits                   | 0.77          | 0.98       | 0.87       | 1.28       | 2.29       |
| Foreign Deposits                          | 1.43          | 2.00       | 1.68       | 2.31       | 3.99       |
| Fed Funds Purchased and Repos             | 1.08          | 1.42       | 1.27       | 1.82       | 3.78       |
| Other Borrowed Funds & Trading Liab       | 3.37          | 4.05       | 3.76       | 4.42       | 5.49       |
| All Interest-Bearing Funds                | 1.76          | 2.21       | 1.99       | 2.65       | 4.18       |

## PEER GROUP 03

03/31/2004

03/31/2003

12/31/2003

12/31/2002

12/31/2001

Avg Personnel Exp Per Employee (\$000)

14

14

54

51

48

Avg Assets per Employee (\$000)

3,561

3,429

3,344

3,190

3,124

## ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

2.20

1.91

1.94

2.21

2.07

Overhead Exp / NII + Non-Int Income

63.30

61.53

62.34

60.77

62.80

## PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.01

3.03

3.07

3.12

3.05

Personnel Expense

1.67

1.67

1.66

1.68

1.59

Net Occupancy Expense

0.43

0.43

0.43

0.44

0.45

Other Operating Expenses

0.89

0.91

0.95

0.97

1.00

Overhead Less Non-Interest Income

1.83

1.75

1.79

1.85

1.90

## PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

62.03

60.17

61.06

59.44

61.36

Personnel Expense

34.47

33.06

33.14

32.15

32.04

Net Occupancy Expense

8.81

8.60

8.55

8.45

8.99

Other Operating Expenses

18.28

18.12

18.83

18.62

20.04

Total Non-Interest Income

22.76

24.02

24.10

22.48

21.83

Fiduciary Activities Income

1.67

1.64

1.46

1.67

1.82

Serv Charges on Deposit Accts - Domestic

8.12

8.15

8.45

8.00

7.72

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees &amp; Commissions

0.70

0.55

0.59

0.65

0.60

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.26

0.21

0.27

0.26

0.39

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.49

0.57

0.53

0.56

0.54

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

1.55

3.05

2.74

1.98

1.80

Other Non-Interest Income

6.66

6.89

6.76

6.65

6.24

Overhead Less Non-Interest Income

39.01

35.80

36.50

36.58

38.83

## TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

27.98

29.08

28.35

28.57

28.59

Appl Inc Tax+TE/Pretax NOI+TE

33.95

35.04

34.11

34.38

35.89

| PERCENT OF TOTAL ASSETS                         | PERCENT COMPOSITION OF ASSETS AND LOAN MIX |            |            |            |            |
|---|--|------------|------------|------------|------------|
|   | 03/31/2004                                 | 03/31/2003 | 12/31/2003 | 12/31/2002 | 12/31/2001 |
| Real Estate Loans                               | 47.15                                      | 45.29      | 46.67      | 45.34      | 45.58      |
| Commercial and Industrial Loans                 | 10.20                                      | 10.14      | 10.55      | 10.20      | 10.63      |
| Loans to Individuals                            | 4.06                                       | 4.34       | 4.01       | 4.70       | 5.39       |
| Loans to Depository Institutions                | 0.01                                       | 0.01       | 0.00       | 0.01       | 0.01       |
| Agricultural Loans                              | 0.55                                       | 0.66       | 0.62       | 0.73       | 0.73       |
| Other Loans and Leases                          | 1.09                                       | 1.12       | 1.12       | 1.08       | 1.11       |
| Net Loans and Leases                            | 64.66                                      | 62.95      | 64.49      | 63.54      | 64.67      |
| Debt Securities Over 1 Year                     | 20.35                                      | 21.80      | 21.02      | 21.51      | 18.50      |
| Mutual Funds and Equity Securities              | 0.40                                       | 0.45       | 0.40       | 0.45       | 0.42       |
| Subtotal  | 86.53                                      | 86.01      | 86.69      | 86.23      | 84.50      |
| Interest-Bearing Bank Balances                  | 0.35                                       | 0.42       | 0.31       | 0.35       | 0.28       |
| Federal Funds Sold & Reverse Repos              | 1.20                                       | 1.40       | 0.82       | 1.11       | 1.24       |
| Debt Securities 1 Year or Less                  | 2.06                                       | 2.42       | 2.12       | 2.37       | 1.99       |
| Trading Assets                                  | 0.00                                       | 0.00       | 0.00       | 0.00       | 0.00       |
| Total Earning Assets                            | 91.01                                      | 91.17      | 90.81      | 90.92      | 91.17      |
| Non-Int Cash and Due From Dep Inst              | 2.80                                       | 3.13       | 3.09       | 3.38       | 3.25       |
| Acceptances                                     | 0.00                                       | 0.00       | 0.00       | 0.00       | 0.00       |
| Other Real Estate Owned                         | 0.09                                       | 0.10       | 0.10       | 0.09       | 0.07       |
| All Other Assets                                | 6.02                                       | 5.61       | 5.93       | 5.56       | 5.45       |
| <b>MEMORANDA:</b>                               |  |            |            |            |            |
| Short-Term Investments                          | 4.19                                       | 4.86       | 3.77       | 4.39       | 4.04       |
| U. S. Treasury Securities                       | 0.34                                       | 0.38       | 0.41       | 0.41       | 0.43       |
| U. S. Agency Securities (excl MBS)              | 6.00                                       | 5.45       | 6.35       | 5.62       | 5.24       |
| Municipal Securities                            | 2.87                                       | 3.08       | 3.26       | 3.13       | 3.53       |
| Mortgage-Backed Securities                      | 10.07                                      | 11.88      | 10.22      | 11.36      | 10.84      |
| Asset-Backed Securities                         | 0.02                                       | 0.05       | 0.02       | 0.05       | 0.06       |
| Other Debt Securities                           | 0.79                                       | 1.04       | 0.89       | 1.09       | 1.13       |
| RE Loans Secured by 1-4 Family                  | 15.63                                      | 16.87      | 15.93      | 17.50      | 18.85      |
| Revolving                                       | 2.90                                       | 2.74       | 2.84       | 2.73       | 2.26       |
| Closed-End, Sec by First Liens                  | 11.04                                      | 12.54      | 11.34      | 13.09      | 14.57      |
| Closed-End, Sec by Junior Liens                 | 1.17                                       | 1.25       | 1.19       | 1.35       | 1.61       |
| Commercial Real Estate Loans                    | 29.14                                      | 26.06      | 28.42      | 25.50      | 24.55      |
| Construction and Land Dev                       | 7.14                                       | 5.84       | 6.71       | 5.78       | 5.54       |
| Multifamily                                     | 1.70                                       | 1.64       | 1.69       | 1.62       | 1.63       |
| Nonfarm Nonresidential                          | 19.09                                      | 17.77      | 19.01      | 17.34      | 16.63      |
| RE Loans Secured by Farmland                    | 0.76                                       | 0.74       | 0.79       | 0.73       | 0.67       |
| <b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b> |  |            |            |            |            |
| Real Estate Loans                               | 72.85                                      | 72.10      | 72.41      | 71.55      | 70.28      |
| RE Loans Secured by 1-4 Family                  | 24.71                                      | 27.26      | 25.28      | 27.84      | 28.96      |
| Revolving                                       | 4.50                                       | 4.34       | 4.41       | 4.25       | 3.43       |
| Closed-End                                      | 19.67                                      | 22.49      | 20.29      | 23.13      | 25.28      |
| Commercial Real Estate Loans                    | 44.56                                      | 40.89      | 43.63      | 39.62      | 37.79      |
| Construction and Land Dev                       | 10.84                                      | 8.98       | 10.21      | 8.80       | 8.41       |
| Multifamily                                     | 2.60                                       | 2.63       | 2.63       | 2.56       | 2.51       |
| Nonfarm Nonresidential                          | 29.50                                      | 28.03      | 29.42      | 27.12      | 25.61      |
| RE Loans Secured by Farmland                    | 1.15                                       | 1.17       | 1.21       | 1.14       | 1.05       |
| Loans to Depository Institutions                | 0.01                                       | 0.01       | 0.01       | 0.01       | 0.01       |
| Commercial and Industrial Loans                 | 15.57                                      | 15.76      | 16.09      | 15.73      | 16.35      |
| Loans to Individuals                            | 6.34                                       | 6.94       | 6.29       | 7.43       | 8.33       |
| Credit Card Loans                               | 0.12                                       | 0.14       | 0.11       | 0.16       | 0.16       |
| Agricultural Loans                              | 0.85                                       | 1.04       | 0.95       | 1.13       | 1.13       |
| Loans to Foreign Govts and Inst                 | 0.00                                       | 0.00       | 0.00       | 0.00       | 0.00       |
| Other Loans and Leases                          | 1.73                                       | 1.81       | 1.81       | 1.72       | 1.74       |

| PERCENT OF TOTAL ASSETS               | PEER GROUP 03 |            |            |            |            |
|---------------------------------------|---------------|------------|------------|------------|------------|
|                                       | 03/31/2004    | 03/31/2003 | 12/31/2003 | 12/31/2002 | 12/31/2001 |
| Short-Term Investments                | 4.19          | 4.86       | 3.77       | 4.39       | 4.04       |
| Liquid Assets                         | 22.83         | 24.06      | 22.80      | 23.44      | 22.35      |
| Investment Securities                 | 23.72         | 25.39      | 24.25      | 25.02      | 24.03      |
| Net Loans and Leases                  | 64.66         | 62.95      | 64.49      | 63.54      | 64.67      |
| Net Lns, Ls & Stdby Ltrs of Credit    | 65.70         | 63.84      | 65.55      | 64.44      | 65.54      |
| Core Deposits                         | 64.25         | 64.35      | 64.62      | 64.71      | 64.79      |
| Noncore Funding                       | 24.01         | 24.54      | 24.22      | 24.08      | 24.60      |
| Time Deposits of \$100K or More       | 11.56         | 11.67      | 11.13      | 11.54      | 11.90      |
| Foreign Deposits                      | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Fed Funds Purchased and Repos         | 2.90          | 2.79       | 3.08       | 3.03       | 3.18       |
| Net Fed Funds Purchased (Sold)        | 1.74          | 1.39       | 2.31       | 1.96       | 1.96       |
| Commercial Paper                      | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Oth Borrowings W/Rem Mat 1 Yr or Less | 1.71          | 1.92       | 2.45       | 1.83       | 1.78       |
| Earning Assets Repr in 1 Year         | 39.49         | 39.01      | 38.38      | 38.44      | 37.63      |
| Int-Bearing Liab Repr in 1 Year       | 25.54         | 26.58      | 25.78      | 27.66      | 31.71      |
| Long-Term Debt Repr in 1 Year         | 0.44          | 0.51       | 0.50       | 0.48       | 0.66       |
| Net Assets Repriceable in 1 Year      | 12.95         | 11.45      | 11.58      | 9.42       | 4.20       |
| OTHER LIQUIDITY AND FUNDING RATIOS:   |               |            |            |            |            |
| Net Noncore Funding Dependence        | 22.51         | 22.39      | 23.15      | 22.35      | 23.82      |
| Net ST Noncore Funding Dependence     | 11.76         | 11.13      | 12.75      | 11.79      | 14.49      |
| Short-Term Inv/ST Noncore Funding     | 33.49         | 41.17      | 30.27      | 36.95      | 30.07      |
| Liq Asts-ST Noncore Fndg/Nonliq Asts  | 11.51         | 13.43      | 11.15      | 12.22      | 8.47       |
| Net Loans and Leases/Total Deposits   | 85.06         | 81.98      | 84.64      | 82.67      | 83.89      |
| Net Loans and Leases/Core Deposits    | 103.30        | 99.63      | 101.54     | 100.01     | 101.65     |
| Held-To-Mat Sec Appr(Depr)/Eq Cap     | 1.05          | 1.28       | 0.80       | 1.39       | 0.63       |
| Avail-For-Sale Sec Appr(Depr)/Eq Cap  | 3.89          | 5.36       | 2.36       | 6.00       | 2.79       |
| Struct Notes Appr(Depr)/Eq Cap        | 0.04          | 0.06       | -0.02      | 0.09       | 0.00       |
| PERCENT OF INVESTMENT SECURITIES:     |               |            |            |            |            |
| Held-To-Maturity Securities           | 8.60          | 8.24       | 8.42       | 8.84       | 8.98       |
| Available-For-Sale Securities         | 91.40         | 91.76      | 91.58      | 91.16      | 91.02      |
| U.S. Treasury Securities              | 1.87          | 1.98       | 2.08       | 2.02       | 2.10       |
| U.S. Agency Securities (excl MBS)     | 28.99         | 25.34      | 29.73      | 25.70      | 23.27      |
| Municipal Securities                  | 13.09         | 12.94      | 14.46      | 13.17      | 15.22      |
| Mortgage-Backed Securities            | 41.51         | 44.70      | 41.01      | 43.93      | 44.93      |
| Asset-Backed Securities               | 0.09          | 0.20       | 0.07       | 0.20       | 0.27       |
| Other Debt Securities                 | 3.50          | 4.01       | 3.73       | 4.21       | 4.60       |
| Mutual Funds and Equity Securities    | 1.78          | 1.85       | 1.71       | 1.86       | 1.96       |
| Debt Securities 1 Year or Less        | 9.98          | 11.18      | 9.85       | 10.94      | 9.57       |
| Debt Securities 1 To 5 Years          | 31.99         | 32.05      | 31.29      | 32.44      | 26.20      |
| Debt Securities Over 5 Years          | 52.45         | 51.23      | 53.47      | 51.12      | 48.00      |
| Pledged Securities                    | 56.14         | 51.27      | 55.08      | 51.53      | 52.23      |
| Structured Notes, Fair Value          | 1.23          | 0.57       | 1.08       | 0.36       | 0.07       |

| ANALYSIS RATIOS                       | PEER GROUP 03 |            |            |            |            |
|---------------------------------------|---------------|------------|------------|------------|------------|
|                                       | 03/31/2004    | 03/31/2003 | 12/31/2003 | 12/31/2002 | 12/31/2001 |
| Provision for Ln&Ls Losses/Avg Assets | 0.18          | 0.21       | 0.23       | 0.30       | 0.27       |
| Provision for Ln&Ls Losses/Avg Lns&Ls | 0.27          | 0.32       | 0.35       | 0.47       | 0.40       |
| Provision for Ln&Ls Losses/Net Losses | 187.13        | 203.85     | 154.29     | 168.41     | 155.37     |
| Ln&Ls Allowance/Total Loans & Leases  | 1.38          | 1.44       | 1.38       | 1.44       | 1.38       |
| Ln&Ls Allowance/Net Ln&Ls Losses (X)  | 20.37         | 18.01      | 9.21       | 8.82       | 7.61       |
| ALL/Nonaccrual Assets                 | 383.60        | 361.31     | 354.92     | 417.47     | 385.54     |
| Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls | 293.60        | 268.58     | 269.95     | 299.08     | 273.30     |
| Gross Ln&Ls Losses/Avg Loans & Leases | 0.23          | 0.25       | 0.33       | 0.38       | 0.37       |
| Recoveries/Avg Loans and Leases       | 0.08          | 0.08       | 0.08       | 0.08       | 0.07       |
| Net Losses/Avg Loans and Leases       | 0.15          | 0.16       | 0.25       | 0.30       | 0.30       |
| Write-downs, Trans Lns HFS/Avg Lns&Ls | 0.00          | 0.00       | 0.00       | 0.00       | N/A        |
| Recoveries/Prior Year-End Losses      | 6.84          | 7.16       | 30.56      | 27.00      | 34.27      |
| Earnings Coverage of Net Losses (X)   | 22.54         | 22.97      | 17.89      | 16.96      | 15.13      |
| NET LOAN AND LEASE LOSSES BY TYPE     |               |            |            |            |            |
| Real Estate Loans                     | 0.03          | 0.04       | 0.08       | 0.08       | 0.06       |
| RE Loans Secured By 1-4 Family        | 0.04          | 0.04       | 0.07       | 0.07       | 0.07       |
| Revolving                             | 0.02          | 0.01       | 0.04       | 0.05       | 0.05       |
| Closed-End                            | 0.04          | 0.04       | 0.08       | 0.08       | 0.07       |
| Commercial Real Estate Loans          | 0.02          | 0.03       | 0.07       | 0.08       | 0.05       |
| Construction and Land Dev             | 0.01          | 0.02       | 0.03       | 0.06       | 0.04       |
| Multifamily                           | 0.00          | 0.00       | 0.02       | 0.01       | 0.00       |
| Nonfarm Nonresidential                | 0.01          | 0.02       | 0.07       | 0.06       | 0.04       |
| RE Loans Secured by Farmland          | 0.00          | 0.00       | 0.02       | 0.01       | 0.01       |
| Commercial and Industrial Loans       | 0.25          | 0.29       | 0.51       | 0.72       | 0.74       |
| Loans to Depository Institutions      | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Loans to Individuals                  | 0.86          | 0.89       | 1.02       | 0.94       | 0.89       |
| Credit Card Loans                     | 2.60          | 2.75       | 3.30       | 3.74       | 2.74       |
| Agricultural Loans                    | 0.04          | 0.04       | 0.05       | 0.12       | 0.19       |
| Loans to Foreign Governments & Inst   | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Other Loans and Leases                | 0.15          | 0.16       | 0.39       | 0.41       | 0.24       |

| PERCENT OF LOANS AND LEASES                 | PEER GROUP 03 |            |            |            |            |
|---|---------------|------------|------------|------------|------------|
|   | 03/31/2004    | 03/31/2003 | 12/31/2003 | 12/31/2002 | 12/31/2001 |
| 30-89 Days PD Loans and Leases              | 0.70          | 0.92       | 0.73       | 0.88       | 1.06       |
| 90+ Days PD Loans and Leases                | 0.10          | 0.09       | 0.09       | 0.10       | 0.12       |
| Nonaccrual Loans and Leases                 | 0.60          | 0.67       | 0.62       | 0.63       | 0.59       |
| 90+ Days PD and Nonaccrual Loans and Leases | 0.74          | 0.80       | 0.73       | 0.78       | 0.75       |
| 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                  | 0.70          | 0.92       | 0.73       | 0.88       | 1.06       |
| 90+ Days Past Due Assets                    | 0.10          | 0.10       | 0.09       | 0.10       | 0.12       |
| Nonaccrual Assets                           | 0.61          | 0.68       | 0.63       | 0.64       | 0.60       |
| 30+ Days PD & Nonaccrual Assets             | 1.48          | 1.77       | 1.50       | 1.72       | 1.85       |
| PERCENT OF TOTAL ASSETS                     |               |            |            |            |            |
| 90+ Days PD and Nonaccrual Assets           | 0.48          | 0.52       | 0.48       | 0.51       | 0.49       |
| 90+ PD & Nonaccrual Assets + OREO           | 0.60          | 0.65       | 0.62       | 0.63       | 0.58       |
| RESTRUCTURED & NONACCRUAL LNS&LS            |               |            |            |            |            |
| + REAL ESTATE ACQUIRED AS PERCENT OF:       |               |            |            |            |            |
| Total Assets                                | 0.52          | 0.55       | 0.53       | 0.53       | 0.49       |
| Allowance for Loan & Lease Losses           | 57.27         | 58.61      | 59.11      | 56.57      | 54.11      |
| Equity Cap + ALLL                           | 5.53          | 5.85       | 5.79       | 5.61       | 5.40       |
| Tier 1 Cap + ALLL                           | 5.48          | 6.04       | 5.73       | 5.81       | 5.49       |
| Loans & Leases + RE Acquired                | 0.80          | 0.87       | 0.82       | 0.83       | 0.74       |

| 30+ DAYS PAST DUE AND NONACCRUAL<br>LNS&LS AS A PERCENT OF LOAN TYPE | 03/31/2004 | 03/31/2003 | 12/31/2003 | 12/31/2002 | 12/31/2001 |
|--|------------|------------|------------|------------|------------|
| Real Estate - 30-89 Days PD  | 0.61       | 0.83       | 0.64       | 0.75       | 0.94       |
| - 90+ Days Past Due  | 0.08       | 0.07       | 0.08       | 0.09       | 0.09       |
| - Nonaccrual   | 0.50       | 0.54       | 0.53       | 0.54       | 0.52       |
| Coml & Indl - 30-89 Days PD  | 0.80       | 1.06       | 0.74       | 0.92       | 1.12       |
| - 90+ Days Past Due  | 0.10       | 0.11       | 0.10       | 0.09       | 0.15       |
| - Nonaccrual   | 0.93       | 1.13       | 0.87       | 0.91       | 0.83       |
| Individuals - 30-89 Days PD  | 1.01       | 1.28       | 1.36       | 1.52       | 1.60       |
| - 90+ Days Past Due  | 0.11       | 0.13       | 0.12       | 0.15       | 0.18       |
| - Nonaccrual   | 0.27       | 0.26       | 0.25       | 0.26       | 0.27       |
| Dep Inst Lns - 30-89 Days PD   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| - 90+ Days Past Due  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| - Nonaccrual   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Agricultural - 30-89 Days PD   | 0.41       | 0.41       | 0.30       | 0.30       | 0.43       |
| - 90+ Days Past Due  | 0.02       | 0.03       | 0.02       | 0.02       | 0.07       |
| - Nonaccrual   | 0.41       | 0.67       | 0.44       | 0.57       | 0.27       |
| 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   | 0.41       | 0.65       | 0.52       | 0.52       | 0.74       |
| - 90+ Days Past Due  | 0.05       | 0.04       | 0.05       | 0.05       | 0.08       |
| - Nonaccrual   | 0.13       | 0.17       | 0.28       | 0.21       | 0.32       |
| <b>MEMORANDA:</b>  |            |            |            |            |            |
| 1-4 Family - 30-89 Days PD   | 0.78       | 0.95       | 0.91       | 1.02       | 1.15       |
| - 90+ Days Past Due  | 0.10       | 0.09       | 0.11       | 0.10       | 0.12       |
| - Nonaccrual   | 0.50       | 0.47       | 0.48       | 0.45       | 0.42       |
| Revolving - 30-89 Days PD  | 0.22       | 0.33       | 0.26       | 0.37       | 0.55       |
| - 90+ Days Past Due  | 0.02       | 0.02       | 0.02       | 0.03       | 0.06       |
| - Nonaccrual   | 0.09       | 0.11       | 0.10       | 0.10       | 0.13       |
| Closed-End - 30-89 Days PD   | 0.89       | 1.06       | 1.06       | 1.10       | 1.21       |
| - 90+ Days Past Due  | 0.12       | 0.10       | 0.13       | 0.11       | 0.12       |
| - Nonaccrual   | 0.52       | 0.46       | 0.50       | 0.50       | 0.45       |
| - Jr Lien 30-89 Days PD  | 0.07       | 0.08       | 0.07       | 0.10       | N/A        |
| - Jr Lien 90+ Days PD  | 0.01       | 0.01       | 0.01       | 0.01       | N/A        |
| - Jr Lien Nonaccrual   | 0.05       | 0.05       | 0.06       | 0.05       | N/A        |
| Commercial RE - 30-89 Days PD  | 0.47       | 0.74       | 0.43       | 0.57       | 0.82       |
| - 90+ Days Past Due  | 0.05       | 0.04       | 0.04       | 0.06       | 0.07       |
| - Nonaccrual   | 0.48       | 0.52       | 0.50       | 0.52       | 0.52       |
| Const & Dev - 30-89 Days PD  | 0.36       | 0.64       | 0.40       | 0.62       | 0.79       |
| - 90+ Days Past Due  | 0.02       | 0.02       | 0.01       | 0.04       | 0.07       |
| - Nonaccrual   | 0.27       | 0.47       | 0.34       | 0.43       | 0.59       |
| Multi family - 30-89 Days PD   | 0.13       | 0.13       | 0.13       | 0.15       | 0.29       |
| - 90+ Days Past Due  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| - Nonaccrual   | 0.15       | 0.10       | 0.20       | 0.10       | 0.09       |
| Nonfarm Nres- 30-89 Days PD  | 0.48       | 0.66       | 0.42       | 0.44       | 0.67       |
| - 90+ Days Past Due  | 0.04       | 0.04       | 0.03       | 0.05       | 0.06       |
| - Nonaccrual   | 0.51       | 0.49       | 0.50       | 0.50       | 0.46       |
| Farmland - 30-89 Days PD   | 0.39       | 0.58       | 0.34       | 0.52       | 0.61       |
| - 90+ Days Past Due  | 0.06       | 0.06       | 0.06       | 0.05       | 0.05       |
| - Nonaccrual   | 0.33       | 0.53       | 0.43       | 0.46       | 0.48       |
| Credit Card - 30-89 Days PD  | 1.15       | 1.35       | 1.28       | 1.72       | 1.70       |
| - 90+ Days Past Due  | 0.47       | 0.65       | 0.59       | 0.64       | 0.50       |
| - Nonaccrual   | 0.03       | 0.01       | 0.02       | 0.01       | 0.06       |



| CAPITAL RATIOS                                    | PEER GROUP 03 |            |            |            |            |
|---|---------------|------------|------------|------------|------------|
|   | 03/31/2004    | 03/31/2003 | 12/31/2003 | 12/31/2002 | 12/31/2001 |
| Tier 1 Leverage Ratio                             | 8.80          | 8.49       | 8.68       | 8.54       | 8.23       |
| Tier 1 RBC Ratio                                  | 11.99         | 11.96      | 11.84      | 12.05      | 11.57      |
| Total Risk-Based Capital Ratio                    | 13.54         | 13.39      | 13.36      | 13.48      | 12.95      |
| Tangible Tier 1 Leverage Ratio                    | 8.74          | 8.42       | 8.62       | 8.47       | 8.16       |
| Tangible Common Eq Cap/Tan Assets                 | 7.52          | 7.61       | 7.41       | 7.72       | 7.45       |
| DERIVATIVES AND<br>OFF-BALANCE-SHEET TRANSACTIONS |               |            |            |            |            |
| PERCENT OF TOTAL ASSETS:                          |               |            |            |            |            |
| Loan Commitments                                  | 16.42         | 15.20      | 15.63      | 15.18      | 14.81      |
| Standby Letters of Credit                         | 0.92          | 0.78       | 0.91       | 0.76       | 0.72       |
| Commercial & Similar Letters of Credit            | 0.03          | 0.03       | 0.03       | 0.03       | 0.03       |
| Securities Lent                                   | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Credit Derivatives (BHC as Guarantor)             | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Credit Derivatives (BHC as Beneficiary)           | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| TYPE OF DERIVATIVE INSTRUMENT:                    |               |            |            |            |            |
| Derivative Contracts                              | 1.66          | 1.64       | 1.37       | 1.31       | 0.98       |
| Interest Rate Contracts                           | 1.46          | 1.55       | 1.20       | 1.15       | 0.88       |
| Interest Rate Futures & Forward Contr             | 0.13          | 0.16       | 0.05       | 0.07       | 0.01       |
| Written Options Contr (Int Rate)                  | 0.08          | 0.04       | 0.02       | 0.02       | 0.00       |
| Purchased Options Contr (Int Rate)                | 0.00          | 0.00       | 0.00       | 0.01       | 0.15       |
| Interest Rate Swaps                               | 0.70          | 0.55       | 0.62       | 0.41       | 0.30       |
| Foreign Exchange Contracts                        | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Futures & Forward Foreign Exch Contr              | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Written Options Contr (Foreign Exch)              | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Purchased Options Contr (Foreign Exch)            | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Foreign Exchange Rate Swaps                       | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Equity, Commodity, & Other Deriv Contr            | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Commodity & Other Fut & Forward Contr             | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Written Options Contr (Comm & Other)              | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Purchased Options Contr (Comm & Oth)              | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Commodity & Other Swaps                           | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| PERCENT OF AVERAGE LOANS AND LEASES:              |               |            |            |            |            |
| Loan Commitments                                  | 25.56         | 24.34      | 25.69      | 25.28      | 23.80      |

| PERCENT OF NOTIONAL AMOUNT              | PEER GROUP 03 |            |            |            |            |
|---|---------------|------------|------------|------------|------------|
|   | 03/31/2004    | 03/31/2003 | 12/31/2003 | 12/31/2002 | 12/31/2001 |
| Interest Rate Contracts                 | 98.43         | 98.36      | 98.20      | 98.24      | 98.28      |
| Foreign Exchange Contracts              | 0.27          | 0.77       | 1.48       | 0.00       | 0.93       |
| Equity, Comm, & Other Contracts         | 0.13          | 0.43       | 0.11       | 0.12       | 0.24       |
| Futures and Forwards                    | 22.36         | 23.17      | 14.25      | 20.75      | 18.85      |
| Written Options                         | 11.91         | 7.43       | 9.55       | 6.44       | 0.54       |
| Exchange-Traded                         | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Over-The-Counter                        | 10.99         | 7.29       | 9.55       | 6.35       | 0.41       |
| Purchased Options                       | 1.74          | 2.76       | 1.63       | 5.92       | 27.92      |
| Exchange-Traded                         | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Over-The-Counter                        | 1.34          | 2.65       | 1.51       | 5.79       | 26.36      |
| Swaps                                   | 56.05         | 58.96      | 57.39      | 57.90      | 50.30      |
| Held for Trading                        | 0.00          | 0.31       | 0.62       | 0.00       | 0.14       |
| Interest Rate Contracts                 | 0.00          | 0.00       | 0.24       | 0.00       | 0.14       |
| Foreign Exchange Contracts              | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Equity, Comm, & Other Contracts         | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Non-Traded                              | 100.00        | 99.69      | 99.38      | 100.00     | 99.86      |
| Interest Rate Contracts                 | 96.81         | 88.45      | 86.27      | 97.59      | 87.13      |
| Foreign Exchange Contracts              | 0.00          | 0.00       | 0.84       | 0.00       | 0.04       |
| Equity, Comm, & Other Contracts         | 0.13          | 0.43       | 0.11       | 0.12       | 0.24       |
| Deriv Contr (Excl Fut & FX LE 14 Days)  | 82.04         | 88.99      | 85.25      | 90.81      | 95.98      |
| One Year or Less                        | 17.07         | 32.08      | 17.14      | 33.55      | 38.80      |
| Over 1 Year to 5 Years                  | 34.98         | 36.29      | 39.02      | 36.52      | 45.73      |
| Over 5 Years                            | 19.57         | 12.02      | 10.74      | 9.34       | 3.35       |
| Gross Negative Fair Value (Abs Val)     | 0.71          | 1.10       | 0.74       | 1.06       | 0.35       |
| Gross Positive Fair Value               | 0.73          | 1.09       | 0.57       | 1.20       | 0.87       |
| PERCENT OF TIER 1 CAPITAL:              |               |            |            |            |            |
| Gross Negative Fair Value, Abs Val (X)  | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Gross Positive Fair Value (X)           | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Held for Trading (X)                    | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Non-Traded (X)                          | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Current Credit Exposure (X)             | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Credit Losses on Derivative Contracts   | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| PAST DUE DERIVATIVE INSTRUMENTS         |               |            |            |            |            |
| FAIR VALUE:                             |               |            |            |            |            |
| 30-89 Days Past Due                     | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| 90+ Days Past Due                       | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| OTHER RATIOS:                           |               |            |            |            |            |
| Current Credit Exposure/Risk Wtd Asts   | 0.01          | 0.01       | 0.00       | 0.01       | 0.01       |
| IMPACT OF NONTRADED DERIV CONTRACTS:    |               |            |            |            |            |
| Incr (Decr) in Interest Inc/Net Income  | 0.11          | 0.11       | 0.17       | 0.08       | 0.01       |
| Decr (Incr) in Int Expense/Net Income   | 0.28          | 0.13       | 0.11       | 0.06       | 0.04       |
| Net Incr (Decr) Nonint Alloc/Net Income | 0.01          | 0.01       | 0.01       | 0.00       | 0.00       |
| Incr (Decr) in Net Income/Net Income    | 1.24          | 0.78       | 0.91       | 0.49       | 0.24       |

## INSURANCE ACTIVITIES

03/31/2004

03/31/2003

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  | 10.62  | 22.83  | 17.74  | 32.21 | N/A |
| Ins Under Assets(L/H)/Tot Ins Und Ast  | 89.38  | 77.17  | 82.26  | 67.79 | N/A |
| Sep Acct Assets(L/H)/Total Life Ast    | 11.11  | 18.18  | 10.00  | 20.00 | N/A |
| Ins Activities Revenue/Adj Oper Inc    | 0.49   | 0.57   | 0.53   | 0.56  | N/A |
| Premium Inc/Ins Activities Revenue     | 0.12   | 0.15   | 0.40   | 3.52  | N/A |
| Credit Rel Prem Inc/Tot Prem Inc       | 81.81  | 88.86  | 76.91  | 68.02 | N/A |
| Other Prem Inc/Total Prem Inc          | 18.19  | 11.14  | 23.09  | 31.98 | N/A |
| Ins Under Net Income/Consol Net Income | 0.00   | 0.01   | 0.00   | 0.01  | N/A |
| Ins Net Inc (P/C)/Equity (P/C)         | 27.68  | 66.17  | 12.54  | 8.30  | N/A |
| Ins Net Inc (L/H)/Equity (L/H)         | 5.67   | 29.71  | 7.19   | 8.71  | N/A |
| Insur Ben, Losses, Exp/Insur Premiums  | 174.98 | 119.46 | 468.98 | 28.50 | N/A |
| Reinsurance Recov(P/C)/Tot Assets(P/C) | 0.33   | 0.09   | 0.08   | 0.14  | N/A |
| Reinsurance Recov(L/H)/Tot Assets(L/H) | 0.22   | 0.42   | 0.27   | 0.11  | 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   | 7.76   | 5.92   | 7.18   | N/A   | N/A |

## BROKER-DEALER ACTIVITIES

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

## FOREIGN ACTIVITIES

|                                 |      |      |      |      |      |
|---------------------------------|------|------|------|------|------|
| Yield: Foreign Loans            | 0.28 | 0.15 | 0.25 | 0.33 | 0.19 |
| Cost: Interest-Bearing Deposits | 1.43 | 2.00 | 1.68 | 2.31 | 3.99 |

## 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  | N/A  | 1.58   | 0.01 | N/A  |
| Foreign Governments and Inst    | 0.00 | 0.00 | 0.00   | 0.00 | 0.00 |
| Leases                          | N/A  | N/A  | 120.25 | N/A  | N/A  |

## GROWTH RATES:

|                       |        |        |        |       |       |
|-----------------------|--------|--------|--------|-------|-------|
| Net Loans and Leases  | -5.73  | -16.21 | -29.90 | 78.78 | 40.75 |
| Total Selected Assets | -17.60 | 28.39  | -24.29 | 52.66 | -0.70 |
| Deposits              | 7.54   | -1.36  | 10.83  | 6.48  | 1.75  |

| PROFITABILITY:                          | PEER GROUP 03 |            |            |            |            |
|---|---------------|------------|------------|------------|------------|
|   | 03/31/2004    | 03/31/2003 | 12/31/2003 | 12/31/2002 | 12/31/2001 |
| Net Income/Avg Equity Capital           | 12.93         | 13.74      | 13.47      | 13.51      | 13.04      |
| Bank Net Inc/Avg Eq Inv in Banks        | 13.09         | 14.17      | 13.74      | 14.19      | 13.67      |
| Nonbk Net Inc/Avg Eq Inv in Nonbanks    | 5.28          | 2.92       | 4.72       | 3.84       | 7.84       |
| Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs | 12.69         | 12.54      | 11.70      | 10.12      | 10.24      |
| Bank Net Income/Parent Net Income       | 104.89        | 104.55     | 103.64     | 103.74     | 103.67     |
| Nonbank Net Income/Parent Net Income    | 1.29          | 1.03       | 1.14       | 1.04       | 1.46       |
| Sub BHCs Net Inc/Parent Net Income      | 88.06         | 73.34      | 79.83      | 72.15      | 76.90      |
| LEVERAGE:                               |               |            |            |            |            |
| Total Liabilities/Equity                | 22.83         | 17.09      | 21.49      | 16.43      | 16.12      |
| Total Debt/Equity Capital               | 2.32          | 2.60       | 2.50       | 2.60       | 4.12       |
| Tot Debt+NP to Subs Iss Tr Pref/Equity  | 18.05         | 13.52      | 16.19      | 12.26      | N/A        |
| Tot Debt+Lns Guaranteed for Affl/Equity | 2.89          | 3.22       | 3.25       | 3.51       | 5.12       |
| Total Debt/Eq Cap - Exc Over Fair Value | 2.36          | 2.63       | 2.56       | 2.62       | 4.15       |
| Long-Term Debt/Equity Capital           | 1.23          | 1.44       | 1.31       | 1.21       | 2.22       |
| Short-Term Debt/Equity Capital          | 0.41          | 0.49       | 0.42       | 0.68       | 0.93       |
| Current Portion of LT Debt/Equity       | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Exc Cost Over Fair Value/Equity Cap     | 0.26          | 0.34       | 0.32       | 0.31       | 0.60       |
| Long-Term Debt/Consolidated LT Debt     | 3.19          | 3.50       | 2.69       | 3.59       | 6.44       |
| DOUBLE LEVERAGE:                        |               |            |            |            |            |
| Equity Investment in Subs/Equity        | 112.06        | 108.83     | 111.01     | 107.71     | 108.01     |
| Total Investment in Subs/Equity         | 113.73        | 110.09     | 112.80     | 109.04     | 109.40     |
| Equity Inv in Subs/Cons Eq Cap+Min Int  | 96.37         | 96.78      | 96.06      | 96.61      | 99.20      |
| Total Inv in Subs/Cons Eq Cap+Min Int   | 97.56         | 97.80      | 97.43      | 97.70      | 100.38     |
| DOUBLE LEVERAGE PAYBACK:                |               |            |            |            |            |
| Equity Inv in Subs - Eq Cap/Net Inc (X) | 0.95          | 0.65       | 0.90       | 0.60       | 0.65       |
| Eq Inv in Subs - Eq Cap/Net Inc-Div (X) | 2.35          | 1.84       | 2.10       | 1.88       | 2.25       |
| COVERAGE ANALYSIS:                      |               |            |            |            |            |
| Op Inc-Tax + Noncash/Oper Exp + Div     | 91.64         | 106.64     | 122.94     | 127.26     | 140.77     |
| Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div   | 83.22         | 104.37     | 125.12     | 130.72     | 151.77     |
| Adj Cash Fl/Op Exp+Repaid LT Debt+Div   | 123.87        | 86.57      | 117.39     | 115.07     | 111.15     |
| Pretax Oper Inc + Int Exp/Int Expense   | 1768.61       | 2685.29    | 10838.6    | 18295.5    | 3820.63    |
| Div + Int From Subs/Int Exp + Div       | 135.43        | 165.82     | 181.66     | 178.74     | 190.76     |
| Fees+Other Inc From Subs/Sal + Oth Exp  | 10.08         | 11.56      | 11.56      | 10.60      | 11.08      |
| Net Inc/Curr Port of LT Debt+Pfd Div(X) | 32.86         | 65.21      | 172.90     | 60.23      | 65.38      |
| OTHER RATIOS:                           |               |            |            |            |            |
| Net Assets Repr in 1 Yr/Total Assets    | 1.18          | 0.56       | 0.73       | 0.83       | -0.17      |
| PAST DUE AND NONACCRUAL AS % OF LNS&LS: |               |            |            |            |            |
| 90+ Days Past Due                       | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Nonaccrual                              | 8.33          | 9.52       | 8.00       | 0.00       | 1.04       |
| Total                                   | 8.33          | 9.52       | 8.00       | 0.00       | 1.04       |
| 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       | 0.08       | 0.11       |
| To Subsidiary BHCs                      | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Total                                   | 0.00          | 0.01       | 0.00       | 0.09       | 0.14       |
| AS A % OF CONSOLIDATED BHC ASSETS:      |               |            |            |            |            |
| Nonbank Assets of Nonbank Subsidiaries  | 1.24          | 1.16       | 1.35       | 1.22       | 0.99       |
| 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 GROUP 03 |            |            |            |            |
|------------------------------------|---------------|------------|------------|------------|------------|
|                                    | 03/31/2004    | 03/31/2003 | 12/31/2003 | 12/31/2002 | 12/31/2001 |
| Div Paid/Inc Before Undist Inc     | 84.82         | 77.13      | 84.85      | 72.18      | 67.67      |
| Dividends Paid/Net Income          | 25.42         | 25.61      | 26.94      | 25.95      | 26.96      |
| Net Income - Dividends/Avg Equity  | 9.33          | 9.79       | 9.62       | 9.72       | 9.09       |
| PERCENT OF DIVIDENDS PAID:         |               |            |            |            |            |
| Dividends From Bank Subs           | 121.17        | 145.32     | 150.89     | 160.79     | 187.37     |
| Dividends From Nonbank Subs        | 0.34          | 1.11       | 1.56       | 1.52       | 1.45       |
| Dividends From Subsidiary BHCs     | 0.00          | 0.04       | 1.53       | 2.73       | 4.56       |
| Dividends From All Subsidiaries    | 137.23        | 153.42     | 183.93     | 190.86     | 221.75     |
| PAYOUT RATIOS - SUBSIDIARIES:      |               |            |            |            |            |
| PERCENT OF BANK NET INCOME:        |               |            |            |            |            |
| Dividends From Bank Subs           | 28.92         | 35.47      | 40.19      | 43.60      | 52.54      |
| Interest Income From Bank Subs     | 0.15          | 0.17       | 0.17       | 0.21       | 0.23       |
| Mgt & Service Fees From Bank Subs  | 4.83          | 4.05       | 4.22       | 3.48       | 4.45       |
| Other Income From Bank Subs        | 0.02          | 0.03       | 0.02       | 0.03       | 0.04       |
| Operating Income From Bank Subs    | 38.80         | 43.43      | 49.35      | 55.62      | 65.23      |
| PERCENT OF NONBANK NET INCOME:     |               |            |            |            |            |
| Dividends From Nonbank Subs        | 34.67         | 72.09      | 54.80      | 41.25      | 47.54      |
| Interest Income From Nonbank Subs  | 1.80          | 2.03       | 17.87      | 3.56       | 4.15       |
| Mgt & Serv Fees From Nonbank Subs  | 1.36          | 1.32       | 0.71       | 1.61       | 2.35       |
| Other Income From Nonbank Subs     | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Operating Inc From Nonbank Subs    | 52.34         | 91.59      | 103.38     | 60.09      | 75.25      |
| PERCENT OF SUB BHCs' NET INCOME:   |               |            |            |            |            |
| Dividends From Subsidiary BHCs     | 20.34         | 24.55      | 39.80      | 40.95      | 28.69      |
| Interest Inc From Subsidiary BHCs  | 0.00          | 0.00       | 0.00       | 3.07       | 0.13       |
| Mgt & Serv Fees From Sub BHCs      | 0.11          | 0.32       | 1.57       | 2.44       | 0.75       |
| Other Income From Subsidiary BHCs  | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Operating Income From Sub BHCs     | 22.25         | 26.52      | 49.44      | 46.46      | 31.69      |
| DEPENDENCE ON SUBSIDIARIES:        |               |            |            |            |            |
| PERCENT OF TOTAL OPERATING INCOME: |               |            |            |            |            |
| Dividends From Bank Subsidiaries   | 53.82         | 57.14      | 66.25      | 67.34      | 66.77      |
| Interest Income From Bank Subs     | 2.02          | 2.68       | 0.84       | 1.12       | 0.43       |
| Mgt & Serv Fees From Bank Subs     | 8.07          | 5.85       | 5.48       | 4.22       | 4.40       |
| Other Income From Bank Subs        | 0.04          | 0.07       | 0.07       | 0.07       | 0.04       |
| Operating Income From Bank Subs    | 73.83         | 76.57      | 90.25      | 81.38      | 79.24      |
| Dividends From Nonbank Subs        | 1.86          | 1.68       | 1.20       | 0.81       | 0.52       |
| Interest Income From Nonbank Subs  | 0.15          | 0.07       | 0.07       | 0.05       | 0.05       |
| Mgt & Serv Fees From Nonbank Subs  | 0.04          | 0.03       | 0.02       | 0.02       | 0.02       |
| Other Income From Nonbank Subs     | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Operating Inc From Nonbank Subs    | 5.16          | 3.07       | 2.11       | 1.32       | 1.23       |
| Dividends From Subsidiary BHCs     | 0.17          | 0.02       | 1.57       | 1.73       | 5.20       |
| 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     | 0.33          | 0.13       | 1.65       | 1.80       | 5.60       |
| Loans and Adv From Subs/ST Debt    | 593.19        | 623.94     | 670.73     | 398.60     | 31.31      |
| Loans and Adv From Subs/Total Debt | 422.11        | 270.47     | 500.55     | 221.43     | 41.22      |

|   | PEER<br>RATIO | 5%      | 10%    | 25%   | 50%    | 75%    | 90%    | 95%    | BHC<br>COUNT |
|---|---------------|---------|--------|-------|--------|--------|--------|--------|--------------|
| Number of BHCs in Peer Group                |               |         |        |       |        |        |        |        | 207          |
| <b>EARNINGS AND PROFITABILITY</b>           |               |         |        |       |        |        |        |        |              |
| <b>PERCENT OF AVERAGE ASSETS:</b>           |               |         |        |       |        |        |        |        |              |
| Net Interest Income (TE)                    | 3.67          | 2.58    | 2.85   | 3.29  | 3.66   | 4.05   | 4.51   | 4.70   | 207          |
| + Non-interest Income                       | 1.12          | 0.28    | 0.46   | 0.68  | 1.03   | 1.44   | 2.08   | 3.42   | 207          |
| - Overhead Expense                          | 3.00          | 1.81    | 2.09   | 2.44  | 2.94   | 3.45   | 4.04   | 4.61   | 207          |
| - Provision for Losses                      | 0.18          | 0.00    | 0.00   | 0.07  | 0.15   | 0.29   | 0.42   | 0.53   | 207          |
| + Securities Gains (Losses)                 | 0.05          | -0.00   | 0.00   | 0.00  | 0.00   | 0.07   | 0.22   | 0.32   | 207          |
| + Other Tax Equiv Adjustments               | -0.00         | -0.03   | -0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.02   | 207          |
| = Pretax Net Oper Income (TE)               | 1.72          | 0.63    | 0.90   | 1.21  | 1.71   | 2.13   | 2.57   | 3.13   | 207          |
| Net Operating Income                        | 1.12          | 0.47    | 0.58   | 0.84  | 1.09   | 1.34   | 1.73   | 2.07   | 207          |
| Net Income                                  | 1.12          | 0.47    | 0.58   | 0.84  | 1.09   | 1.34   | 1.73   | 2.07   | 207          |
| Net Income (Sub S Adjusted)                 | 1.86          | -0.16   | 0.31   | 0.70  | 0.98   | 1.52   | 2.06   | 4.20   | 17           |
| <b>PERCENT OF AVG EARNING ASSETS:</b>       |               |         |        |       |        |        |        |        |              |
| Interest Income (TE)                        | 5.50          | 4.60    | 4.85   | 5.15  | 5.41   | 5.85   | 6.27   | 6.50   | 207          |
| Interest Expense                            | 1.49          | 0.74    | 0.92   | 1.16  | 1.47   | 1.76   | 2.14   | 2.41   | 207          |
| Net Interest Income (TE)                    | 3.98          | 2.82    | 3.07   | 3.57  | 3.94   | 4.40   | 4.93   | 5.19   | 207          |
| <b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b> |               |         |        |       |        |        |        |        |              |
| Net Ln&Ls Losses/Avg Loans & Leases         | 0.15          | -0.05   | -0.01  | 0.01  | 0.09   | 0.24   | 0.48   | 0.76   | 207          |
| Earnings Coverage of Net Losses (X)         | 22.54         | -271.76 | -73.00 | 4.84  | 14.68  | 39.59  | 103.92 | 332.97 | 203          |
| Ln&Ls Allowance/Total Loans & Leases        | 1.37          | 0.83    | 1.00   | 1.15  | 1.34   | 1.54   | 1.80   | 2.22   | 207          |
| Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq         | 0.74          | 0.07    | 0.14   | 0.29  | 0.66   | 1.08   | 1.62   | 2.42   | 207          |
| 30-89 Days Past Due Loans and Leases        | 0.69          | 0.06    | 0.17   | 0.32  | 0.62   | 1.05   | 1.39   | 1.67   | 207          |
| <b>LIQUIDITY AND FUNDING:</b>               |               |         |        |       |        |        |        |        |              |
| Net Noncore Funding Dependence              | 22.50         | 1.59    | 5.27   | 12.99 | 21.45  | 31.63  | 41.26  | 48.71  | 207          |
| Net ST Noncore Funding Dependence           | 11.76         | -5.67   | 0.79   | 4.77  | 10.98  | 17.73  | 25.08  | 32.14  | 207          |
| Net Loans and Leases/Total Assets           | 64.66         | 39.50   | 46.58  | 57.06 | 65.14  | 73.81  | 78.79  | 82.41  | 207          |
| <b>CAPITALIZATION:</b>                      |               |         |        |       |        |        |        |        |              |
| Tier 1 Leverage Ratio                       | 8.80          | 6.21    | 6.86   | 7.67  | 8.75   | 9.82   | 11.10  | 12.16  | 207          |
| Equity Capital/Total Assets                 | 8.65          | 5.51    | 5.99   | 7.17  | 8.63   | 9.96   | 11.44  | 12.62  | 207          |
| Net Loans&Ls/Equity Capital (X)             | 7.70          | 2.94    | 4.63   | 6.15  | 7.55   | 9.16   | 11.03  | 12.47  | 207          |
| Cash Dividends/Net Income                   | 25.42         | 0.00    | 0.00   | 0.00  | 27.37  | 44.21  | 64.22  | 90.01  | 205          |
| Cash Dividends/Net Income (Sub S Adjusted)  | 39.08         | -56.76  | -49.09 | 0.00  | 1.94   | 46.86  | 102.19 | 207.22 | 17           |
| Retained Earnings/Avg Equity Cap            | 9.32          | -0.70   | 3.00   | 6.06  | 8.79   | 12.76  | 16.54  | 21.40  | 207          |
| <b>PARENT COMPANY RATIOS:</b>               |               |         |        |       |        |        |        |        |              |
| Short-Term Debt/Equity Capital              | 0.40          | 0.00    | 0.00   | 0.00  | 0.00   | 0.00   | 2.46   | 9.37   | 207          |
| Long-Term Debt/Equity Capital               | 1.23          | 0.00    | 0.00   | 0.00  | 0.00   | 0.76   | 8.89   | 12.27  | 207          |
| Equity Investment in Subs/Equity Cap        | 112.05        | 87.80   | 94.65  | 99.20 | 109.39 | 123.39 | 135.57 | 149.85 | 207          |
| Cash FR Oper+Noncash+Op Exp/Op Exp+Div      | 83.21         | -285.50 | -24.36 | 9.50  | 88.43  | 117.30 | 256.05 | 395.16 | 205          |

| PERCENT OF AVERAGE ASSETS                 | PEER RATIO | 5%    | 10%   | 25%   | 50%   | 75%   | 90%   | 95%   | BHC COUNT |
|---|------------|-------|-------|-------|-------|-------|-------|-------|-----------|
| Interest Income (TE)                      | 5.06       | 4.14  | 4.42  | 4.71  | 5.04  | 5.41  | 5.77  | 6.05  | 207       |
| Less: Interest Expense                    | 1.37       | 0.68  | 0.83  | 1.06  | 1.37  | 1.63  | 1.99  | 2.20  | 207       |
| Equals: Net Interest Income (TE)          | 3.67       | 2.58  | 2.85  | 3.29  | 3.66  | 4.05  | 4.51  | 4.70  | 207       |
| Plus: Non-Interest Income                 | 1.12       | 0.28  | 0.46  | 0.68  | 1.03  | 1.44  | 2.08  | 3.42  | 207       |
| Equals: Adj Operating Income (TE)         | 4.86       | 3.20  | 3.64  | 4.20  | 4.87  | 5.34  | 6.25  | 6.87  | 207       |
| Less: Overhead Expense                    | 3.00       | 1.81  | 2.09  | 2.44  | 2.94  | 3.45  | 4.04  | 4.61  | 207       |
| Less: Provision for Loan and Lease Losses | 0.18       | 0.00  | 0.00  | 0.07  | 0.15  | 0.29  | 0.42  | 0.53  | 207       |
| Plus: Realized G/L on HTM Sec             | 0.00       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 207       |
| Plus: Realized G/L on AFS Sec             | 0.04       | -0.00 | 0.00  | 0.00  | 0.00  | 0.07  | 0.22  | 0.32  | 207       |
| Plus: Other Tax Equiv Adjustments         | -0.00      | -0.03 | -0.00 | 0.00  | 0.00  | 0.00  | 0.00  | 0.02  | 207       |
| Equals: Pretax Net Oper Inc (TE)          | 1.72       | 0.63  | 0.90  | 1.21  | 1.71  | 2.13  | 2.57  | 3.13  | 207       |
| Less: Applicable Income Taxes (TE)        | 0.57       | 0.03  | 0.16  | 0.38  | 0.59  | 0.74  | 0.90  | 1.00  | 207       |
| Less: Minority Interest                   | 0.00       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.01  | 0.08  | 207       |
| Equals: Net Operating Income              | 1.12       | 0.47  | 0.58  | 0.84  | 1.09  | 1.34  | 1.73  | 2.07  | 207       |
| Plus: Net Extraordinary Items             | 0.00       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 207       |
| Equals: Net Income                        | 1.12       | 0.47  | 0.58  | 0.84  | 1.09  | 1.34  | 1.73  | 2.07  | 207       |
| Memo: Net Income (Last Four Qtrs)         | 1.16       | 0.52  | 0.69  | 0.90  | 1.13  | 1.40  | 1.63  | 1.91  | 206       |
| <b>MARGIN ANALYSIS:</b>                   |            |       |       |       |       |       |       |       |           |
| Avg Earning Assets / Avg Assets           | 92.38      | 86.12 | 88.91 | 90.81 | 92.56 | 94.14 | 95.37 | 95.92 | 207       |
| Avg Int-Bearing Funds / Avg Assets        | 78.19      | 63.57 | 66.04 | 74.29 | 78.40 | 82.86 | 86.90 | 88.38 | 207       |
| Int Income (TE) / Avg Earning Assets      | 5.50       | 4.60  | 4.85  | 5.15  | 5.41  | 5.85  | 6.27  | 6.50  | 207       |
| Int Expense / Avg Earning Assets          | 1.49       | 0.74  | 0.92  | 1.16  | 1.47  | 1.76  | 2.14  | 2.41  | 207       |
| Net Int Inc (TE) / Avg Earn Assets        | 3.98       | 2.82  | 3.07  | 3.57  | 3.94  | 4.40  | 4.93  | 5.19  | 207       |
| <b>YIELD OR COST:</b>                     |            |       |       |       |       |       |       |       |           |
| Total Loans and Leases (TE)               | 6.10       | 5.18  | 5.48  | 5.72  | 6.06  | 6.43  | 6.88  | 7.22  | 207       |
| Interest-Bearing Bank Balances            | 1.18       | 0.00  | 0.00  | 0.27  | 0.87  | 1.94  | 3.94  | 5.39  | 192       |
| Fed Funds Sold & Reverse Repos            | 0.92       | 0.54  | 0.68  | 0.87  | 0.93  | 0.98  | 1.09  | 1.22  | 184       |
| Trading Assets                            | 1.79       | 0.00  | 0.00  | 0.00  | 0.66  | 3.11  | 5.69  | 8.82  | 19        |
| Total Earning Assets                      | 5.39       | 4.56  | 4.76  | 5.00  | 5.31  | 5.75  | 6.13  | 6.44  | 207       |
| Investment Securities (TE)                | 4.14       | 2.71  | 3.11  | 3.66  | 4.20  | 4.55  | 5.06  | 5.46  | 207       |
| U.S. Treasury & Agency Sec (excl MBS)     | 3.42       | 1.44  | 1.93  | 2.74  | 3.48  | 3.98  | 4.82  | 5.70  | 202       |
| Mortgage-Backed Securities                | 3.95       | 2.21  | 2.75  | 3.39  | 3.89  | 4.42  | 5.41  | 6.19  | 199       |
| All Other Securities                      | 5.80       | 2.60  | 3.69  | 4.64  | 5.87  | 6.82  | 7.52  | 9.32  | 204       |
| Interest-Bearing Deposits                 | 1.49       | 0.74  | 0.98  | 1.22  | 1.46  | 1.73  | 2.06  | 2.16  | 207       |
| Time Deposits of \$100K or More           | 2.27       | 1.35  | 1.56  | 1.88  | 2.23  | 2.60  | 3.05  | 3.33  | 204       |
| Time Deposits < \$100K                    | 2.43       | 1.56  | 1.77  | 2.04  | 2.43  | 2.78  | 3.16  | 3.34  | 204       |
| Other Domestic Deposits                   | 0.77       | 0.33  | 0.40  | 0.55  | 0.74  | 0.96  | 1.24  | 1.57  | 206       |
| Foreign Deposits                          | 1.42       | 0.44  | 0.44  | 0.60  | 1.09  | 1.34  | 2.25  | 2.67  | 5         |
| Fed Funds Purchased and Repos             | 1.07       | 0.45  | 0.60  | 0.76  | 1.02  | 1.23  | 1.84  | 2.38  | 190       |
| Other Borrowed Funds & Trading Liab       | 3.36       | 1.18  | 1.52  | 2.43  | 3.33  | 4.25  | 5.29  | 5.64  | 201       |
| All Interest-Bearing Funds                | 1.76       | 0.98  | 1.11  | 1.44  | 1.77  | 2.05  | 2.44  | 2.63  | 207       |

|  | PEER<br>RATIO | 5%      | 10%     | 25%     | 50%     | 75%     | 90%     | 95%     | BHC<br>COUNT |
|--|---------------|---------|---------|---------|---------|---------|---------|---------|--------------|
| Avg Personnel Exp Per Employee (\$000) | 14.27         | 10.25   | 10.73   | 11.81   | 13.59   | 16.37   | 19.66   | 22.55   | 207          |
| Avg Assets per Employee (\$000)        | 3561.23       | 2068.43 | 2324.18 | 2734.92 | 3388.39 | 4160.27 | 5369.89 | 6540.16 | 207          |

ANALYSIS RATIOS

|                                      |       |       |       |       |       |       |       |       |     |
|--------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-----|
| Mutual Fund Fee Inc / Non-Int Income | 2.20  | 0.00  | 0.00  | 0.00  | 1.24  | 4.35  | 7.60  | 9.78  | 207 |
| Overhead Exp / NII + Non-Int Income  | 63.30 | 45.35 | 48.74 | 55.94 | 63.47 | 70.55 | 76.18 | 84.53 | 207 |

PERCENT OF AVERAGE ASSETS:

|                                   |      |      |      |      |      |      |      |      |     |
|-----------------------------------|------|------|------|------|------|------|------|------|-----|
| Total Overhead Expense            | 3.00 | 1.81 | 2.09 | 2.44 | 2.94 | 3.45 | 4.04 | 4.61 | 207 |
| Personnel Expense                 | 1.66 | 0.98 | 1.13 | 1.36 | 1.65 | 1.92 | 2.27 | 2.67 | 207 |
| Net Occupancy Expense             | 0.42 | 0.24 | 0.26 | 0.33 | 0.42 | 0.51 | 0.62 | 0.71 | 207 |
| Other Operating Expenses          | 0.88 | 0.46 | 0.57 | 0.68 | 0.85 | 1.04 | 1.30 | 1.74 | 207 |
| Overhead Less Non-Interest Income | 1.83 | 0.91 | 1.15 | 1.47 | 1.80 | 2.19 | 2.52 | 2.72 | 207 |

PERCENT OF ADJUSTED OPERATING INCOME (TE):

|  |       |       |       |       |       |       |       |       |     |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-----|
| Total Overhead Expense                   | 62.02 | 44.28 | 47.93 | 54.96 | 61.46 | 69.48 | 75.53 | 83.82 | 207 |
| Personnel Expense                        | 34.47 | 24.47 | 26.23 | 30.30 | 34.14 | 38.66 | 42.83 | 48.42 | 207 |
| Net Occupancy Expense                    | 8.81  | 5.27  | 6.16  | 7.28  | 8.65  | 10.13 | 12.02 | 13.37 | 207 |
| Other Operating Expenses                 | 18.28 | 11.57 | 12.53 | 14.86 | 17.71 | 21.31 | 24.84 | 28.76 | 207 |
| Total Non-Interest Income                | 22.75 | 8.61  | 11.24 | 16.10 | 21.61 | 28.65 | 35.65 | 48.18 | 207 |
| Fiduciary Activities Income              | 1.67  | 0.00  | 0.00  | 0.00  | 0.58  | 3.33  | 5.90  | 10.59 | 207 |
| Serv Charges on Deposit Accts - Domestic | 8.11  | 1.10  | 2.64  | 4.88  | 7.96  | 10.68 | 13.77 | 15.90 | 207 |
| Trading Revenue                          | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 207 |
| Investment Banking Fees & Commissions    | 0.69  | 0.00  | 0.00  | 0.00  | 0.43  | 1.32  | 2.23  | 3.27  | 207 |
| Venture Capital Revenue                  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 207 |
| Net Servicing Fees                       | 0.25  | -0.25 | -0.01 | 0.00  | 0.02  | 0.31  | 1.26  | 3.18  | 207 |
| Net Securitization Income                | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 207 |
| Insurance Activities Revenue             | 0.49  | 0.00  | 0.00  | 0.00  | 0.11  | 0.55  | 2.10  | 5.13  | 207 |
| Net Gain (Loss) - Sales Loans, OREO, Oth | 1.55  | -0.11 | -0.00 | 0.03  | 0.70  | 2.95  | 4.99  | 8.11  | 207 |
| Other Non-Interest Income                | 6.66  | 1.58  | 2.34  | 3.98  | 5.76  | 8.18  | 13.95 | 17.87 | 207 |
| Overhead Less Non-Interest Income        | 39.01 | 12.18 | 22.06 | 31.87 | 39.27 | 47.07 | 55.17 | 58.87 | 207 |

TAX RATIOS:

|                                |       |      |       |       |       |       |       |       |     |
|--------------------------------|-------|------|-------|-------|-------|-------|-------|-------|-----|
| Appl Inc Taxes/Pretax NOI (TE) | 27.97 | 0.36 | 10.72 | 24.03 | 29.93 | 34.04 | 36.74 | 38.76 | 206 |
| Appl Inc Tax+TE/Pretax NOI+TE  | 33.95 | 2.79 | 22.35 | 32.53 | 35.29 | 37.55 | 40.10 | 41.15 | 206 |



| PERCENT OF TOTAL ASSETS              | PEER RATIO | 5%    | 10%   | 25%   | 50%   | 75%   | 90%   | 95%   | BHC COUNT |
|--------------------------------------|------------|-------|-------|-------|-------|-------|-------|-------|-----------|
| Real Estate Loans                    | 47.14      | 19.64 | 28.70 | 38.44 | 46.49 | 56.39 | 64.20 | 67.66 | 207       |
| Commercial and Industrial Loans      | 10.20      | 2.37  | 3.73  | 6.35  | 9.23  | 14.19 | 19.34 | 21.31 | 207       |
| Loans to Individuals                 | 4.05       | 0.29  | 0.41  | 1.07  | 2.99  | 5.87  | 11.89 | 17.69 | 207       |
| Loans to Depository Institutions     | 0.00       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.25  | 207       |
| Agricultural Loans                   | 0.55       | 0.00  | 0.00  | 0.00  | 0.08  | 0.91  | 2.49  | 4.37  | 207       |
| Other Loans and Leases               | 1.08       | 0.01  | 0.05  | 0.26  | 0.67  | 1.62  | 3.03  | 5.72  | 207       |
| Net Loans and Leases                 | 64.66      | 39.50 | 46.58 | 57.06 | 65.14 | 73.81 | 78.79 | 82.41 | 207       |
| Debt Securities Over 1 Year          | 20.34      | 5.06  | 7.39  | 11.86 | 18.91 | 27.57 | 38.55 | 45.06 | 207       |
| Mutual Funds and Equity Securities   | 0.40       | 0.00  | 0.00  | 0.00  | 0.12  | 0.61  | 1.76  | 3.24  | 207       |
| Subtotal                             | 86.52      | 73.90 | 78.43 | 83.69 | 87.90 | 89.89 | 91.56 | 92.88 | 207       |
| Interest-Bearing Bank Balances       | 0.35       | 0.00  | 0.00  | 0.00  | 0.06  | 0.42  | 1.53  | 2.82  | 207       |
| Federal Funds Sold & Reverse Repos   | 1.20       | 0.00  | 0.00  | 0.00  | 0.58  | 2.21  | 4.52  | 6.21  | 207       |
| Debt Securities 1 Year or Less       | 2.05       | 0.02  | 0.08  | 0.37  | 1.26  | 3.43  | 6.82  | 8.67  | 207       |
| Trading Assets                       | 0.00       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.05  | 207       |
| Total Earning Assets                 | 91.01      | 84.94 | 87.09 | 89.42 | 91.19 | 92.75 | 93.86 | 94.38 | 207       |
| Non-Int Cash and Due From Dep Inst   | 2.80       | 1.16  | 1.67  | 2.09  | 2.75  | 3.29  | 4.34  | 5.46  | 207       |
| Acceptances                          | 0.00       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.03  | 207       |
| Other Real Estate Owned              | 0.09       | 0.00  | 0.00  | 0.00  | 0.04  | 0.16  | 0.32  | 0.61  | 207       |
| All Other Assets                     | 6.02       | 3.15  | 3.57  | 4.49  | 5.79  | 7.31  | 9.48  | 11.22 | 207       |
| MEMORANDA:                           |            |       |       |       |       |       |       |       |           |
| Short-Term Investments               | 4.19       | 0.32  | 0.41  | 1.30  | 3.03  | 6.21  | 11.22 | 15.01 | 207       |
| U. S. Treasury Securities            | 0.33       | 0.00  | 0.00  | 0.00  | 0.03  | 0.35  | 1.73  | 4.56  | 207       |
| U. S. Agency Securities (excl MBS)   | 6.00       | 0.00  | 0.38  | 1.67  | 5.17  | 9.23  | 15.13 | 21.23 | 207       |
| Municipal Securities                 | 2.86       | 0.00  | 0.00  | 0.57  | 2.20  | 5.44  | 7.97  | 10.50 | 207       |
| Mortgage-Backed Securities           | 10.06      | 0.00  | 0.17  | 2.76  | 8.75  | 16.85 | 24.93 | 31.95 | 207       |
| Asset-Backed Securities              | 0.02       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.13  | 0.74  | 207       |
| Other Debt Securities                | 0.79       | 0.00  | 0.00  | 0.00  | 0.28  | 1.41  | 3.24  | 4.81  | 207       |
| RE Loans Secured by 1-4 Family       | 15.63      | 2.45  | 4.29  | 8.41  | 14.34 | 22.86 | 27.53 | 32.18 | 207       |
| Revolving                            | 2.90       | 0.00  | 0.07  | 0.86  | 2.28  | 4.54  | 7.04  | 8.56  | 207       |
| Closed-End, Sec by First Liens       | 11.03      | 1.08  | 2.13  | 5.01  | 9.76  | 16.97 | 21.91 | 25.84 | 207       |
| Closed-End, Sec by Junior Liens      | 1.16       | 0.04  | 0.15  | 0.37  | 0.98  | 1.79  | 2.81  | 4.33  | 207       |
| Commercial Real Estate Loans         | 29.14      | 9.59  | 13.21 | 19.88 | 28.08 | 37.89 | 47.69 | 53.65 | 207       |
| Construction and Land Dev            | 7.14       | 0.51  | 1.22  | 2.98  | 6.17  | 10.82 | 15.43 | 23.63 | 207       |
| Multifamily                          | 1.69       | 0.01  | 0.14  | 0.47  | 1.22  | 2.38  | 4.95  | 8.12  | 207       |
| Nonfarm Nonresidential               | 19.09      | 6.10  | 9.31  | 13.61 | 18.31 | 24.13 | 30.68 | 35.35 | 207       |
| RE Loans Secured by Farmland         | 0.75       | 0.00  | 0.00  | 0.01  | 0.28  | 1.27  | 3.13  | 4.41  | 207       |
| LOAN MIX, % OF GROSS LOANS & LEASES: |            |       |       |       |       |       |       |       |           |
| Real Estate Loans                    | 72.84      | 42.57 | 51.84 | 64.25 | 74.51 | 81.72 | 88.34 | 92.52 | 207       |
| RE Loans Secured by 1-4 Family       | 24.70      | 4.12  | 6.91  | 14.21 | 24.07 | 35.12 | 44.44 | 52.23 | 207       |
| Revolving                            | 4.49       | 0.00  | 0.20  | 1.30  | 3.58  | 6.93  | 10.81 | 13.32 | 207       |
| Closed-End                           | 19.67      | 2.61  | 4.60  | 9.59  | 18.12 | 29.09 | 37.35 | 44.18 | 207       |
| Commercial Real Estate Loans         | 44.55      | 19.45 | 23.88 | 32.66 | 42.74 | 56.59 | 65.19 | 71.31 | 207       |
| Construction and Land Dev            | 10.84      | 0.88  | 2.01  | 4.65  | 9.67  | 15.59 | 23.37 | 30.56 | 207       |
| Multifamily                          | 2.59       | 0.02  | 0.25  | 0.74  | 1.99  | 3.72  | 7.41  | 11.47 | 207       |
| Nonfarm Nonresidential               | 29.50      | 9.83  | 17.28 | 21.42 | 29.34 | 36.32 | 45.44 | 47.67 | 207       |
| RE Loans Secured by Farmland         | 1.14       | 0.00  | 0.00  | 0.02  | 0.42  | 2.00  | 4.71  | 6.50  | 207       |
| Loans to Depository Institutions     | 0.00       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.35  | 207       |
| Commercial and Industrial Loans      | 15.56      | 4.07  | 6.35  | 9.64  | 14.12 | 21.74 | 27.86 | 31.48 | 207       |
| Loans to Individuals                 | 6.34       | 0.43  | 0.70  | 1.72  | 4.79  | 9.58  | 18.40 | 25.13 | 207       |
| Credit Card Loans                    | 0.11       | 0.00  | 0.00  | 0.00  | 0.00  | 0.18  | 0.60  | 1.11  | 207       |
| Agricultural Loans                   | 0.84       | 0.00  | 0.00  | 0.00  | 0.13  | 1.50  | 3.80  | 6.17  | 207       |
| Loans to Foreign Govts and Inst      | 0.00       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 207       |
| Other Loans and Leases               | 1.72       | 0.01  | 0.09  | 0.40  | 1.08  | 2.61  | 5.31  | 7.94  | 207       |

| PERCENT OF TOTAL ASSETS               | PEER RATIO | 5%     | 10%    | 25%   | 50%    | 75%    | 90%    | 95%    | BHC COUNT |
|---------------------------------------|------------|--------|--------|-------|--------|--------|--------|--------|-----------|
| Short-Term Investments                | 4.19       | 0.32   | 0.41   | 1.30  | 3.03   | 6.21   | 11.22  | 15.01  | 207       |
| Liquid Assets                         | 22.83      | 8.32   | 11.90  | 15.36 | 21.32  | 28.92  | 37.81  | 46.26  | 207       |
| Investment Securities                 | 23.71      | 7.21   | 9.46   | 14.60 | 22.11  | 32.02  | 41.40  | 46.70  | 207       |
| Net Loans and Leases                  | 64.66      | 39.50  | 46.58  | 57.06 | 65.14  | 73.81  | 78.79  | 82.41  | 207       |
| Net Lns, Ls & Stdbly Ltrs of Credit   | 65.69      | 39.69  | 47.45  | 58.04 | 65.94  | 74.74  | 80.36  | 83.47  | 207       |
| Core Deposits                         | 64.25      | 41.65  | 48.39  | 56.04 | 65.93  | 71.33  | 76.27  | 78.93  | 207       |
| Noncore Funding                       | 24.01      | 8.85   | 11.92  | 16.84 | 22.02  | 31.12  | 38.78  | 44.17  | 207       |
| Time Deposits of \$100K or More       | 11.56      | 3.64   | 4.76   | 7.01  | 10.66  | 14.78  | 21.81  | 27.29  | 207       |
| Foreign Deposits                      | 0.00       | 0.00   | 0.00   | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 207       |
| Fed Funds Purchased and Repos         | 2.89       | 0.00   | 0.00   | 0.69  | 2.11   | 5.11   | 8.76   | 11.35  | 207       |
| Net Fed Funds Purchased (Sold)        | 1.74       | -4.59  | -2.96  | -0.46 | 1.13   | 4.16   | 7.67   | 9.84   | 207       |
| Commercial Paper                      | 0.00       | 0.00   | 0.00   | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 207       |
| Oth Borrowings W/Rem Mat 1 Yr or Less | 1.71       | 0.00   | 0.00   | 0.12  | 1.02   | 2.94   | 6.07   | 8.30   | 207       |
| Earning Assets Repr in 1 Year         | 39.48      | 16.62  | 21.43  | 29.11 | 38.28  | 50.04  | 60.06  | 63.34  | 207       |
| Int-Bearing Liab Repr in 1 Year       | 25.54      | 9.87   | 12.21  | 15.73 | 21.49  | 32.94  | 52.02  | 59.64  | 207       |
| Long-Term Debt Repr in 1 Year         | 0.44       | 0.00   | 0.00   | 0.00  | 0.00   | 0.73   | 2.29   | 4.34   | 207       |
| Net Assets Repriceable in 1 Year      | 12.94      | -19.88 | -12.22 | 1.67  | 12.57  | 23.29  | 38.29  | 43.76  | 207       |
| OTHER LIQUIDITY AND FUNDING RATIOS:   |            |        |        |       |        |        |        |        |           |
| Net Noncore Funding Dependence        | 22.50      | 1.59   | 5.27   | 12.99 | 21.45  | 31.63  | 41.26  | 48.71  | 207       |
| Net ST Noncore Funding Dependence     | 11.76      | -5.67  | 0.79   | 4.77  | 10.98  | 17.73  | 25.08  | 32.14  | 207       |
| Short-Term Inv/ST Noncore Funding     | 33.49      | 1.60   | 2.67   | 8.85  | 23.05  | 53.22  | 89.79  | 123.79 | 206       |
| Liq Asts-ST Noncore Fndg/Nonliq Asts  | 11.50      | -16.17 | -8.23  | -1.11 | 8.81   | 23.12  | 38.30  | 51.71  | 207       |
| Net Loans and Leases/Total Deposits   | 85.05      | 52.13  | 62.85  | 74.87 | 85.93  | 96.99  | 103.74 | 109.26 | 207       |
| Net Loans and Leases/Core Deposits    | 103.30     | 61.35  | 70.85  | 85.35 | 100.35 | 119.27 | 141.16 | 153.17 | 206       |
| Held-To-Mat Sec Appr(Depr)/Eq Cap     | 1.04       | 0.00   | 0.00   | 0.09  | 0.57   | 1.61   | 3.85   | 5.28   | 125       |
| Avail-For-Sale Sec Appr(Depr)/Eq Cap  | 3.88       | -0.02  | 0.35   | 1.34  | 3.45   | 5.96   | 9.32   | 11.51  | 205       |
| Struct Notes Appr(Depr)/Eq Cap        | 0.04       | -0.21  | -0.05  | 0.00  | 0.02   | 0.09   | 0.15   | 0.25   | 79        |
| PERCENT OF INVESTMENT SECURITIES:     |            |        |        |       |        |        |        |        |           |
| Held-To-Maturity Securities           | 8.59       | 0.00   | 0.00   | 0.00  | 1.07   | 12.72  | 42.27  | 70.96  | 207       |
| Available-For-Sale Securities         | 91.40      | 25.43  | 55.56  | 86.34 | 98.87  | 100.00 | 100.00 | 100.00 | 207       |
| U.S. Treasury Securities              | 1.86       | 0.00   | 0.00   | 0.00  | 0.15   | 1.57   | 10.02  | 28.72  | 207       |
| U.S. Agency Securities (excl MBS)     | 28.99      | 0.00   | 1.90   | 7.63  | 27.44  | 48.51  | 67.76  | 75.07  | 207       |
| Municipal Securities                  | 13.08      | 0.00   | 0.01   | 3.30  | 11.40  | 24.26  | 33.06  | 41.66  | 207       |
| Mortgage-Backed Securities            | 41.51      | 0.05   | 1.12   | 17.61 | 42.87  | 64.03  | 83.50  | 89.97  | 207       |
| Asset-Backed Securities               | 0.09       | 0.00   | 0.00   | 0.00  | 0.00   | 0.00   | 0.44   | 2.44   | 207       |
| Other Debt Securities                 | 3.50       | 0.00   | 0.00   | 0.00  | 1.37   | 6.22   | 14.74  | 19.89  | 207       |
| Mutual Funds and Equity Securities    | 1.77       | 0.00   | 0.00   | 0.00  | 0.51   | 2.85   | 7.88   | 12.84  | 207       |
| Debt Securities 1 Year or Less        | 9.97       | 0.15   | 0.44   | 2.06  | 6.18   | 16.80  | 31.73  | 39.95  | 207       |
| Debt Securities 1 To 5 Years          | 31.99      | 1.29   | 3.50   | 12.58 | 30.57  | 49.71  | 64.73  | 75.38  | 207       |
| Debt Securities Over 5 Years          | 52.44      | 3.30   | 8.80   | 26.69 | 54.28  | 77.04  | 91.36  | 95.90  | 207       |
| Pledged Securities                    | 56.14      | 13.73  | 23.60  | 38.97 | 56.94  | 72.56  | 87.80  | 90.67  | 207       |
| Structured Notes, Fair Value          | 1.23       | 0.00   | 0.00   | 0.00  | 0.00   | 1.66   | 8.24   | 12.42  | 207       |

| ANALYSIS RATIOS                       | PEER<br>RATIO | 5%      | 10%     | 25%    | 50%    | 75%    | 90%     | 95%     | BHC<br>COUNT |
|---------------------------------------|---------------|---------|---------|--------|--------|--------|---------|---------|--------------|
| Provision for Ln&Ls Losses/Avg Assets | 0.18          | 0.00    | 0.00    | 0.07   | 0.15   | 0.29   | 0.42    | 0.53    | 207          |
| Provision for Ln&Ls Losses/Avg Lns&Ls | 0.27          | 0.00    | 0.00    | 0.12   | 0.22   | 0.44   | 0.61    | 0.81    | 207          |
| Provision for Ln&Ls Losses/Net Losses | 187.12        | -84.65  | -163.54 | 49.00  | 141.96 | 313.58 | 612.79  | 1325.17 | 203          |
| Ln&Ls Allowance/Total Loans & Leases  | 1.37          | 0.83    | 1.00    | 1.15   | 1.34   | 1.54   | 1.80    | 2.22    | 207          |
| Ln&Ls Allowance/Net Ln&Ls Losses (X)  | 20.37         | 1.73    | 2.37    | 4.84   | 10.02  | 24.29  | 63.13   | 207.63  | 173          |
| ALLL/Nonaccrual Assets                | 383.59        | 78.22   | 104.18  | 152.99 | 267.74 | 485.25 | 1071.23 | 1850.73 | 205          |
| Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls | 293.59        | 68.24   | 89.23   | 135.67 | 218.96 | 411.74 | 745.45  | 1214.71 | 206          |
| Gross Ln&Ls Losses/Avg Loans & Leases | 0.23          | 0.00    | 0.01    | 0.07   | 0.16   | 0.35   | 0.63    | 0.95    | 207          |
| Recoveries/Avg Loans and Leases       | 0.07          | 0.00    | 0.00    | 0.02   | 0.05   | 0.12   | 0.20    | 0.33    | 207          |
| Net Losses/Avg Loans and Leases       | 0.15          | -0.05   | -0.01   | 0.01   | 0.09   | 0.24   | 0.48    | 0.76    | 207          |
| Write-downs, Trans Lns HFS/Avg Lns&Ls | 0.00          | 0.00    | 0.00    | 0.00   | 0.00   | 0.00   | 0.00    | 0.00    | 207          |
| Recoveries/Prior Year-End Losses      | 6.84          | 0.68    | 1.13    | 2.61   | 5.29   | 9.47   | 16.35   | 32.90   | 205          |
| Earnings Coverage of Net Losses (X)   | 22.54         | -271.76 | -73.00  | 4.84   | 14.68  | 39.59  | 103.92  | 332.97  | 203          |
| NET LOAN AND LEASE LOSSES BY TYPE     |               |         |         |        |        |        |         |         |              |
| Real Estate Loans                     | 0.03          | -0.03   | -0.01   | -0.00  | 0.00   | 0.04   | 0.14    | 0.29    | 206          |
| RE Loans Secured By 1-4 Family        | 0.04          | -0.05   | -0.01   | 0.00   | 0.00   | 0.07   | 0.18    | 0.39    | 205          |
| Revolving                             | 0.02          | -0.05   | -0.00   | 0.00   | 0.00   | 0.00   | 0.17    | 0.36    | 194          |
| Closed-End                            | 0.04          | -0.05   | -0.02   | 0.00   | 0.00   | 0.07   | 0.22    | 0.48    | 205          |
| Commercial Real Estate Loans          | 0.01          | -0.06   | -0.02   | -0.00  | 0.00   | 0.00   | 0.14    | 0.26    | 205          |
| Construction and Land Dev             | 0.00          | -0.03   | -0.00   | 0.00   | 0.00   | 0.00   | 0.02    | 0.14    | 205          |
| Multifamily                           | 0.00          | 0.00    | 0.00    | 0.00   | 0.00   | 0.00   | 0.00    | 0.00    | 199          |
| Nonfarm Nonresidential                | 0.00          | -0.07   | -0.01   | -0.00  | 0.00   | 0.00   | 0.07    | 0.17    | 205          |
| RE Loans Secured by Farmland          | 0.00          | 0.00    | 0.00    | 0.00   | 0.00   | 0.00   | 0.00    | 0.07    | 165          |
| Commercial and Industrial Loans       | 0.25          | -0.55   | -0.22   | -0.03  | 0.07   | 0.41   | 1.24    | 1.98    | 206          |
| Loans to Depository Institutions      | 0.00          | -17.75  | 0.00    | 0.00   | 0.00   | 0.00   | 0.00    | 0.00    | 26           |
| Loans to Individuals                  | 0.86          | 0.08    | 0.11    | 0.34   | 0.61   | 1.24   | 2.40    | 2.75    | 172          |
| Credit Card Loans                     | 2.60          | 0.00    | 0.00    | 0.60   | 1.95   | 3.74   | 7.11    | 16.82   | 86           |
| Agricultural Loans                    | 0.03          | -0.18   | 0.00    | 0.00   | 0.00   | 0.00   | 0.20    | 0.98    | 140          |
| 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                | 0.14          | -0.45   | -0.01   | 0.00   | 0.00   | 0.03   | 1.06    | 1.88    | 202          |

| PERCENT OF LOANS AND LEASES                 | PEER RATIO | 5%   | 10%   | 25%   | 50%   | 75%   | 90%    | 95%    | BHC COUNT |
|---|------------|------|-------|-------|-------|-------|--------|--------|-----------|
| -----                                       |            |      |       |       |       |       |        |        |           |
| 30-89 Days PD Loans and Leases              | 0.69       | 0.06 | 0.17  | 0.32  | 0.62  | 1.05  | 1.39   | 1.67   | 207       |
| 90+ Days PD Loans and Leases                | 0.09       | 0.00 | 0.00  | 0.00  | 0.04  | 0.16  | 0.38   | 0.63   | 207       |
| Nonaccrual Loans and Leases                 | 0.60       | 0.03 | 0.12  | 0.25  | 0.47  | 0.91  | 1.38   | 1.85   | 207       |
| 90+ Days PD and Nonaccrual Loans and Leases | 0.74       | 0.07 | 0.15  | 0.31  | 0.62  | 1.04  | 1.71   | 2.26   | 207       |
| 30-89 Days PD Restructured                  | 0.00       | 0.00 | 0.00  | 0.00  | 0.00  | 0.00  | 0.00   | 0.00   | 207       |
| 90+ Days PD Restructured                    | 0.00       | 0.00 | 0.00  | 0.00  | 0.00  | 0.00  | 0.00   | 0.00   | 207       |
| Nonaccrual Restructured                     | 0.00       | 0.00 | 0.00  | 0.00  | 0.00  | 0.00  | 0.01   | 0.15   | 207       |
| PERCENT OF LNS&LS + OTHER ASSETS            |            |      |       |       |       |       |        |        |           |
| 30+ DAYS PAST DUE AND NONACCRUAL            |            |      |       |       |       |       |        |        |           |
| -----                                       |            |      |       |       |       |       |        |        |           |
| 30-89 Days Past Due Assets                  | 0.69       | 0.06 | 0.17  | 0.32  | 0.62  | 1.05  | 1.39   | 1.67   | 207       |
| 90+ Days Past Due Assets                    | 0.09       | 0.00 | 0.00  | 0.00  | 0.04  | 0.16  | 0.38   | 0.63   | 207       |
| Nonaccrual Assets                           | 0.61       | 0.03 | 0.12  | 0.25  | 0.49  | 0.92  | 1.39   | 1.86   | 207       |
| 30+ Days PD & Nonaccrual Assets             | 1.48       | 0.28 | 0.44  | 0.84  | 1.35  | 1.97  | 2.88   | 3.51   | 207       |
| PERCENT OF TOTAL ASSETS                     |            |      |       |       |       |       |        |        |           |
| -----                                       |            |      |       |       |       |       |        |        |           |
| 90+ Days PD and Nonaccrual Assets           | 0.48       | 0.04 | 0.10  | 0.21  | 0.41  | 0.66  | 1.09   | 1.55   | 207       |
| 90+ PD & Nonaccrual Assets + OREO           | 0.60       | 0.06 | 0.13  | 0.24  | 0.55  | 0.89  | 1.30   | 1.86   | 207       |
| RESTRUCTURED & NONACCRUAL LNS&LS            |            |      |       |       |       |       |        |        |           |
| + REAL ESTATE ACQUIRED AS PERCENT OF:       |            |      |       |       |       |       |        |        |           |
| -----                                       |            |      |       |       |       |       |        |        |           |
| Total Assets                                | 0.51       | 0.04 | 0.10  | 0.19  | 0.47  | 0.74  | 1.14   | 1.62   | 207       |
| Allowance for Loan & Lease Losses           | 57.27      | 7.41 | 12.64 | 25.27 | 51.27 | 83.70 | 125.88 | 163.57 | 206       |
| Equity Cap + ALLL                           | 5.53       | 0.44 | 0.89  | 2.02  | 4.67  | 8.16  | 12.87  | 21.19  | 207       |
| Tier 1 Cap + ALLL                           | 5.47       | 0.42 | 0.96  | 2.09  | 4.88  | 8.36  | 12.24  | 19.72  | 207       |
| Loans & Leases + RE Acquired                | 0.79       | 0.07 | 0.14  | 0.31  | 0.69  | 1.16  | 1.78   | 2.76   | 207       |

PEER GROUP 3

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  | 0.60       | 0.03 | 0.08 | 0.25 | 0.52 | 0.98 | 1.35 | 1.62 | 206       |
| - 90+ Days Past Due          | 0.07       | 0.00 | 0.00 | 0.00 | 0.02 | 0.12 | 0.33 | 0.52 | 206       |
| - Nonaccrual                 | 0.49       | 0.00 | 0.04 | 0.19 | 0.39 | 0.72 | 1.26 | 1.80 | 206       |
| Coml & Indl - 30-89 Days PD  | 0.80       | 0.00 | 0.08 | 0.27 | 0.60 | 1.18 | 1.99 | 3.32 | 206       |
| - 90+ Days Past Due          | 0.10       | 0.00 | 0.00 | 0.00 | 0.00 | 0.13 | 0.52 | 0.92 | 206       |
| - Nonaccrual                 | 0.92       | 0.00 | 0.01 | 0.17 | 0.69 | 1.42 | 2.43 | 3.93 | 206       |
| Individuals - 30-89 Days PD  | 1.01       | 0.00 | 0.08 | 0.36 | 0.90 | 1.50 | 2.40 | 3.09 | 207       |
| - 90+ Days Past Due          | 0.10       | 0.00 | 0.00 | 0.00 | 0.05 | 0.19 | 0.40 | 0.82 | 207       |
| - Nonaccrual                 | 0.26       | 0.00 | 0.00 | 0.00 | 0.14 | 0.42 | 1.02 | 1.93 | 207       |
| Dep Inst Lns - 30-89 Days PD | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 26        |
| - 90+ Days Past Due          | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 26        |
| - Nonaccrual                 | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 26        |
| Agricultural - 30-89 Days PD | 0.41       | 0.00 | 0.00 | 0.00 | 0.00 | 0.73 | 2.24 | 3.06 | 140       |
| - 90+ Days Past Due          | 0.01       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.10 | 0.54 | 140       |
| - Nonaccrual                 | 0.40       | 0.00 | 0.00 | 0.00 | 0.00 | 0.38 | 2.07 | 5.51 | 140       |
| 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 | 0.41       | 0.00 | 0.00 | 0.00 | 0.00 | 0.58 | 2.14 | 4.66 | 202       |
| - 90+ Days Past Due          | 0.04       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.38 | 0.85 | 202       |
| - Nonaccrual                 | 0.12       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.60 | 3.65 | 202       |

MEMORANDA:

|                               |      |      |      |      |      |      |      |      |     |
|-------------------------------|------|------|------|------|------|------|------|------|-----|
| 1-4 Family - 30-89 Days PD    | 0.77 | 0.00 | 0.05 | 0.23 | 0.65 | 1.28 | 1.91 | 2.39 | 205 |
| - 90+ Days Past Due           | 0.09 | 0.00 | 0.00 | 0.00 | 0.02 | 0.17 | 0.42 | 0.65 | 205 |
| - Nonaccrual                  | 0.49 | 0.00 | 0.01 | 0.14 | 0.34 | 0.73 | 1.32 | 1.79 | 205 |
| Revolving - 30-89 Days PD     | 0.22 | 0.00 | 0.00 | 0.00 | 0.07 | 0.39 | 0.81 | 1.39 | 194 |
| - 90+ Days Past Due           | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.14 | 0.20 | 194 |
| - Nonaccrual                  | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.12 | 0.48 | 0.82 | 194 |
| Closed-End - 30-89 Days PD    | 0.89 | 0.00 | 0.05 | 0.25 | 0.73 | 1.43 | 2.07 | 2.83 | 205 |
| - 90+ Days Past Due           | 0.11 | 0.00 | 0.00 | 0.00 | 0.02 | 0.18 | 0.56 | 0.91 | 205 |
| - Nonaccrual                  | 0.52 | 0.00 | 0.00 | 0.13 | 0.38 | 0.96 | 1.47 | 2.09 | 205 |
| - Jr Lien 30-89 Days PD       | 0.07 | 0.00 | 0.00 | 0.00 | 0.04 | 0.13 | 0.24 | 0.41 | 205 |
| - Jr Lien 90+ Days PD         | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.04 | 0.12 | 205 |
| - Jr Lien Nonaccrual          | 0.04 | 0.00 | 0.00 | 0.00 | 0.01 | 0.07 | 0.21 | 0.39 | 205 |
| Commercial RE - 30-89 Days PD | 0.47 | 0.00 | 0.00 | 0.12 | 0.35 | 0.82 | 1.33 | 1.90 | 205 |
| - 90+ Days Past Due           | 0.04 | 0.00 | 0.00 | 0.00 | 0.00 | 0.05 | 0.30 | 0.49 | 205 |
| - Nonaccrual                  | 0.47 | 0.00 | 0.00 | 0.08 | 0.36 | 0.76 | 1.40 | 2.41 | 205 |
| Const & Dev - 30-89 Days PD   | 0.35 | 0.00 | 0.00 | 0.00 | 0.09 | 0.59 | 1.49 | 2.74 | 205 |
| - 90+ Days Past Due           | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.09 | 0.38 | 205 |
| - Nonaccrual                  | 0.27 | 0.00 | 0.00 | 0.00 | 0.00 | 0.35 | 1.38 | 3.01 | 205 |
| Multifamily - 30-89 Days PD   | 0.12 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.82 | 1.95 | 199 |
| - 90+ Days Past Due           | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 199 |
| - Nonaccrual                  | 0.15 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.19 | 3.01 | 199 |
| Nonfarm Nres- 30-89 Days PD   | 0.47 | 0.00 | 0.00 | 0.09 | 0.30 | 0.80 | 1.55 | 1.93 | 205 |
| - 90+ Days Past Due           | 0.04 | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 0.28 | 0.45 | 205 |
| - Nonaccrual                  | 0.51 | 0.00 | 0.00 | 0.05 | 0.35 | 0.85 | 1.63 | 2.73 | 205 |
| Farmland - 30-89 Days PD      | 0.38 | 0.00 | 0.00 | 0.00 | 0.00 | 0.57 | 2.29 | 3.27 | 165 |
| - 90+ Days Past Due           | 0.05 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.29 | 1.18 | 165 |
| - Nonaccrual                  | 0.33 | 0.00 | 0.00 | 0.00 | 0.00 | 0.26 | 2.15 | 4.59 | 165 |
| Credit Card - 30-89 Days PD   | 1.15 | 0.00 | 0.00 | 0.07 | 1.12 | 1.93 | 2.70 | 4.39 | 86  |
| - 90+ Days Past Due           | 0.46 | 0.00 | 0.00 | 0.00 | 0.29 | 0.76 | 1.76 | 3.01 | 86  |
| - Nonaccrual                  | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.21 | 0.44 | 86  |

| CAPITAL RATIOS                                    | PEER<br>RATIO | 5%    | 10%   | 25%   | 50%   | 75%   | 90%   | 95%   | BHC<br>COUNT |
|---|---------------|-------|-------|-------|-------|-------|-------|-------|--------------|
| Tier 1 Leverage Ratio                             | 8.80          | 6.21  | 6.86  | 7.67  | 8.75  | 9.82  | 11.10 | 12.16 | 207          |
| Tier 1 RBC Ratio                                  | 11.99         | 8.03  | 8.60  | 10.20 | 11.41 | 13.54 | 16.39 | 20.42 | 207          |
| Total Risk-Based Capital Ratio                    | 13.54         | 10.14 | 10.53 | 11.72 | 12.93 | 15.04 | 17.81 | 21.70 | 207          |
| Tangible Tier 1 Leverage Ratio                    | 8.74          | 6.14  | 6.77  | 7.64  | 8.69  | 9.75  | 11.00 | 12.16 | 207          |
| Tangible Common Eq Cap/Tan Assets                 | 7.52          | 4.43  | 4.81  | 6.02  | 7.39  | 8.84  | 10.39 | 11.68 | 207          |
| DERIVATIVES AND<br>OFF-BALANCE-SHEET TRANSACTIONS |               |       |       |       |       |       |       |       |              |
| -----   |               |       |       |       |       |       |       |       |              |
| PERCENT OF TOTAL ASSETS:                          |               |       |       |       |       |       |       |       |              |
| Loan Commitments                                  | 16.41         | 5.48  | 7.35  | 10.92 | 16.01 | 21.63 | 26.41 | 30.24 | 207          |
| Standby Letters of Credit                         | 0.92          | 0.04  | 0.14  | 0.34  | 0.77  | 1.33  | 2.30  | 3.18  | 207          |
| Commercial & Similar Letters of Credit            | 0.02          | 0.00  | 0.00  | 0.00  | 0.00  | 0.01  | 0.17  | 0.47  | 207          |
| Securities Lent                                   | 0.00          | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 207          |
| Credit Derivatives (BHC as Guarantor)             | 0.00          | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 207          |
| Credit Derivatives (BHC as Beneficiary)           | 0.00          | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 207          |
| TYPE OF DERIVATIVE INSTRUMENT:                    |               |       |       |       |       |       |       |       |              |
| Derivative Contracts                              | 1.66          | 0.00  | 0.00  | 0.00  | 0.00  | 2.10  | 9.00  | 20.33 | 207          |
| Interest Rate Contracts                           | 1.46          | 0.00  | 0.00  | 0.00  | 0.00  | 2.06  | 8.19  | 16.88 | 207          |
| Interest Rate Futures & Forward Contr             | 0.13          | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.61  | 4.14  | 207          |
| Written Options Contr (Int Rate)                  | 0.08          | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.40  | 2.27  | 207          |
| Purchased Options Contr (Int Rate)                | 0.00          | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 207          |
| Interest Rate Swaps                               | 0.69          | 0.00  | 0.00  | 0.00  | 0.00  | 0.02  | 4.56  | 9.38  | 207          |
| Foreign Exchange Contracts                        | 0.00          | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 207          |
| Futures & Forward Foreign Exch Contr              | 0.00          | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 207          |
| Written Options Contr (Foreign Exch)              | 0.00          | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 207          |
| Purchased Options Contr (Foreign Exch)            | 0.00          | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 207          |
| Foreign Exchange Rate Swaps                       | 0.00          | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 207          |
| Equity, Commodity, & Other Deriv Contr            | 0.00          | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 207          |
| Commodity & Other Fut & Forward Contr             | 0.00          | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 207          |
| Written Options Contr (Comm & Other)              | 0.00          | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 207          |
| Purchased Options Contr (Comm & Oth)              | 0.00          | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 207          |
| Commodity & Other Swaps                           | 0.00          | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 207          |
| PERCENT OF AVERAGE LOANS AND LEASES:              |               |       |       |       |       |       |       |       |              |
| Loan Commitments                                  | 25.55         | 9.80  | 12.58 | 17.85 | 25.04 | 32.57 | 38.89 | 47.39 | 207          |

| PERCENT OF NOTIONAL AMOUNT              | PEER RATIO | 5%    | 10%    | 25%    | 50%    | 75%    | 90%    | 95%    | BHC COUNT |
|---|------------|-------|--------|--------|--------|--------|--------|--------|-----------|
| Interest Rate Contracts                 | 98.42      | 0.00  | 88.66  | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 87        |
| Foreign Exchange Contracts              | 0.27       | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 14.73  | 87        |
| Equity, Comm, & Other Contracts         | 0.13       | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 4.48   | 87        |
| Futures and Forwards                    | 22.35      | 0.00  | 0.00   | 0.00   | 0.00   | 45.51  | 95.26  | 100.00 | 87        |
| Written Options                         | 11.91      | 0.00  | 0.00   | 0.00   | 0.00   | 31.28  | 50.00  | 92.06  | 87        |
| Exchange-Traded                         | 0.00       | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 87        |
| Over-The-Counter                        | 10.99      | 0.00  | 0.00   | 0.00   | 0.00   | 25.96  | 49.91  | 67.76  | 87        |
| Purchased Options                       | 1.74       | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 8.71   | 36.73  | 87        |
| Exchange-Traded                         | 0.00       | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 87        |
| Over-The-Counter                        | 1.34       | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 1.57   | 36.73  | 87        |
| Swaps                                   | 56.05      | 0.00  | 0.00   | 0.00   | 75.36  | 100.00 | 100.00 | 100.00 | 87        |
| Held for Trading                        | 0.00       | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 87        |
| Interest Rate Contracts                 | 0.00       | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 87        |
| Foreign Exchange Contracts              | 0.00       | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 87        |
| Equity, Comm, & Other Contracts         | 0.00       | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 87        |
| Non-Traded                              | 100.00     | 69.21 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 87        |
| Interest Rate Contracts                 | 96.80      | 0.00  | 19.98  | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 87        |
| Foreign Exchange Contracts              | 0.00       | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 87        |
| Equity, Comm, & Other Contracts         | 0.13       | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 4.48   | 87        |
| Deriv Contr (Excl Fut & FX LE 14 Days)  | 82.04      | 0.00  | 12.94  | 56.63  | 100.00 | 100.00 | 100.00 | 100.00 | 87        |
| One Year or Less                        | 17.06      | 0.00  | 0.00   | 0.00   | 0.06   | 44.22  | 60.93  | 96.85  | 87        |
| Over 1 Year to 5 Years                  | 34.98      | 0.00  | 0.00   | 0.00   | 12.82  | 66.91  | 100.00 | 100.00 | 87        |
| Over 5 Years                            | 19.56      | 0.00  | 0.00   | 0.00   | 0.00   | 23.30  | 90.92  | 100.00 | 87        |
| Gross Negative Fair Value (Abs Val)     | 0.70       | 0.00  | 0.00   | 0.00   | 0.10   | 0.92   | 3.36   | 5.54   | 87        |
| Gross Positive Fair Value               | 0.73       | 0.00  | 0.00   | 0.00   | 0.45   | 1.28   | 2.50   | 2.98   | 87        |
| 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   | 0.01   | 207       |
| Gross Positive Fair Value (X)           | 0.00       | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.01   | 207       |
| Held for Trading (X)                    | 0.00       | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 207       |
| Non-Traded (X)                          | 0.00       | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.01   | 207       |
| Current Credit Exposure (X)             | 0.00       | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.01   | 207       |
| Credit Losses on Derivative Contracts   | 0.00       | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 207       |
| 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   | 207       |
| 90+ Days Past Due                       | 0.00       | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 207       |
| OTHER RATIOS:                           |            |       |        |        |        |        |        |        |           |
| Current Credit Exposure/Risk Wtd Asts   | 0.00       | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.07   | 0.13   | 207       |
| IMPACT OF NONTRADED DERIV CONTRACTS:    |            |       |        |        |        |        |        |        |           |
| Incr (Decr) in Interest Inc/Net Income  | 0.11       | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.19   | 4.75   | 205       |
| Decr (Incr) in Int Expense/Net Income   | 0.28       | -0.77 | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 12.80  | 205       |
| Net Incr (Decr) Nonint Alloc/Net Income | 0.00       | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.39   | 205       |
| Incr (Decr) in Net Income/Net Income    | 1.24       | -2.12 | -0.45  | 0.00   | 0.00   | 0.00   | 9.19   | 22.38  | 205       |

| INSURANCE ACTIVITIES                                  | PEER RATIO | 5%      | 10%     | 25%     | 50%    | 75%    | 90%    | 95%    | BHC COUNT |
|---|------------|---------|---------|---------|--------|--------|--------|--------|-----------|
| <b>ANALYSIS RATIOS:</b>                               |            |         |         |         |        |        |        |        |           |
| Ins Underwriting Assets/Consol Assets                 | 0.00       | 0.00    | 0.00    | 0.00    | 0.00   | 0.00   | 0.00   | 0.00   | 207       |
| Ins Under Assets(P/C)/Tot Ins Und Ast                 | 10.62      | 0.00    | 0.00    | 0.00    | 0.00   | 0.00   | 9.55   | 52.57  | 9         |
| Ins Under Assets(L/H)/Tot Ins Und Ast                 | 89.37      | 4.40    | 4.40    | 100.00  | 100.00 | 100.00 | 100.00 | 100.00 | 9         |
| Sep Acct Assets(L/H)/Total Life Ast                   | 11.11      | 0.00    | 0.00    | 0.00    | 0.00   | 0.00   | 10.00  | 55.00  | 9         |
| Ins Activities Revenue/Adj Oper Inc                   | 0.49       | 0.00    | 0.00    | 0.00    | 0.11   | 0.55   | 2.10   | 5.13   | 207       |
| Premium Inc/Ins Activities Revenue                    | 0.11       | 0.00    | 0.00    | 0.00    | 0.00   | 0.00   | 0.00   | 6.42   | 139       |
| Credit Rel Prem Inc/Tot Prem Inc                      | 81.81      | 0.00    | 0.00    | 74.93   | 100.00 | 100.00 | 100.00 | 100.00 | 11        |
| Other Prem Inc/Total Prem Inc                         | 18.18      | 0.00    | 0.00    | 0.00    | 0.00   | 0.02   | 90.00  | 100.00 | 11        |
| Ins Under Net Income/Consol Net Income                | 0.00       | 0.00    | 0.00    | 0.00    | 0.00   | 0.00   | 0.00   | 0.00   | 207       |
| Ins Net Inc (P/C)/Equity (P/C)                        | 27.67      | 27.67   | 27.67   | 27.67   | 27.67  | 27.67  | 27.67  | 27.67  | 1         |
| Ins Net Inc (L/H)/Equity (L/H)                        | 5.66       | -5.77   | -5.77   | -5.00   | 1.91   | 8.64   | 16.45  | 21.64  | 7         |
| Insur Ben, Losses, Exp/Insur Premiums                 | 174.98     | 0.00    | 0.00    | 14.24   | 51.39  | 159.72 | 192.98 | 636.13 | 11        |
| Reinsurance Recov(P/C)/Tot Assets(P/C)                | 0.33       | 0.33    | 0.33    | 0.33    | 0.33   | 0.33   | 0.33   | 0.33   | 1         |
| Reinsurance Recov(L/H)/Tot Assets(L/H)                | 0.21       | 0.00    | 0.00    | 0.00    | 0.00   | 0.00   | 0.19   | 1.08   | 9         |
| Net Assets Ins Under Subs/Cons Assets                 | 0.00       | 0.00    | 0.00    | 0.00    | 0.00   | 0.00   | 0.00   | 0.00   | 207       |
| CSV Life Insurance/Tier 1 Cap + ALLL                  | 7.75       | 0.00    | 0.00    | 0.00    | 6.33   | 16.13  | 21.34  | 25.07  | 207       |
| <b>BROKER-DEALER ACTIVITIES</b>                       |            |         |         |         |        |        |        |        |           |
| Net Assets Broker-Dealer Subs/Cons Asts               | 0.00       | 0.00    | 0.00    | 0.00    | 0.00   | 0.00   | 0.00   | 0.00   | 207       |
| <b>FOREIGN ACTIVITIES</b>                             |            |         |         |         |        |        |        |        |           |
| Yield: Foreign Loans                                  | 0.27       | 0.00    | 0.00    | 0.00    | 0.00   | 0.00   | 0.42   | 4.04   | 28        |
| Cost: Interest-Bearing Deposits                       | 1.42       | 0.44    | 0.44    | 0.60    | 1.09   | 1.34   | 2.25   | 2.67   | 5         |
| <b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b> |            |         |         |         |        |        |        |        |           |
| 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         |
| <b>GROWTH RATES:</b>                                  |            |         |         |         |        |        |        |        |           |
| Net Loans and Leases                                  | -5.72      | -100.00 | -100.00 | -100.00 | -15.65 | 7.53   | 91.38  | 173.88 | 18        |
| Total Selected Assets                                 | -17.60     | -100.00 | -100.00 | -44.50  | 0.00   | 0.00   | 51.63  | 129.93 | 48        |
| Deposits  | 7.53       | -8.30   | -8.30   | -8.30   | 0.00   | 18.62  | 19.34  | 19.58  | 4         |





| PAYOUT RATIOS - PARENT             | PEER RATIO | 5%    | 10%  | 25%   | 50%    | 75%    | 90%     | 95%     | BHC COUNT |
|------------------------------------|------------|-------|------|-------|--------|--------|---------|---------|-----------|
| Div Paid/Inc Before Undist Inc     | 84.81      | 0.00  | 6.40 | 58.34 | 87.43  | 106.12 | 162.34  | 224.72  | 124       |
| Dividends Paid/Net Income          | 25.41      | 0.00  | 0.00 | 0.00  | 27.37  | 44.21  | 64.22   | 90.01   | 205       |
| Net Income - Dividends/Avg Equity  | 9.33       | -0.70 | 3.00 | 6.06  | 8.79   | 12.76  | 16.54   | 21.40   | 207       |
| PERCENT OF DIVIDENDS PAID:         |            |       |      |       |        |        |         |         |           |
| Dividends From Bank Subs           | 121.17     | 0.00  | 0.00 | 0.00  | 100.03 | 153.56 | 315.11  | 916.42  | 152       |
| Dividends From Nonbank Subs        | 0.34       | 0.00  | 0.00 | 0.00  | 0.00   | 0.00   | 2.37    | 6.05    | 152       |
| Dividends From Subsidiary BHCs     | 0.00       | 0.00  | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 0.00    | 152       |
| Dividends From All Subsidiaries    | 137.22     | 0.00  | 0.00 | 31.10 | 103.57 | 173.52 | 340.60  | 945.32  | 152       |
| PAYOUT RATIOS - SUBSIDIARIES:      |            |       |      |       |        |        |         |         |           |
| PERCENT OF BANK NET INCOME:        |            |       |      |       |        |        |         |         |           |
| Dividends From Bank Subs           | 28.91      | 0.00  | 0.00 | 0.00  | 30.09  | 49.68  | 85.93   | 118.42  | 192       |
| Interest Income From Bank Subs     | 0.15       | 0.00  | 0.00 | 0.00  | 0.00   | 0.22   | 0.89    | 1.56    | 192       |
| Mgt & Service Fees From Bank Subs  | 4.82       | 0.00  | 0.00 | 0.00  | 0.00   | 0.00   | 35.99   | 65.82   | 192       |
| Other Income From Bank Subs        | 0.01       | 0.00  | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 0.70    | 192       |
| Operating Income From Bank Subs    | 38.80      | 0.00  | 0.00 | 0.44  | 35.67  | 68.42  | 111.72  | 158.74  | 192       |
| PERCENT OF NONBANK NET INCOME:     |            |       |      |       |        |        |         |         |           |
| Dividends From Nonbank Subs        | 34.67      | 0.00  | 0.00 | 0.00  | 0.00   | 86.03  | 110.44  | 241.81  | 90        |
| Interest Income From Nonbank Subs  | 1.79       | 0.00  | 0.00 | 0.00  | 0.00   | 0.00   | 1.25    | 65.15   | 90        |
| Mgt & Serv Fees From Nonbank Subs  | 1.35       | 0.00  | 0.00 | 0.00  | 0.00   | 0.00   | 2.91    | 40.87   | 90        |
| Other Income From Nonbank Subs     | 0.00       | 0.00  | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 0.00    | 90        |
| Operating Inc From Nonbank Subs    | 52.34      | 0.00  | 0.00 | 0.00  | 13.87  | 100.00 | 166.66  | 329.31  | 90        |
| PERCENT OF SUB BHCs' NET INCOME:   |            |       |      |       |        |        |         |         |           |
| Dividends From Subsidiary BHCs     | 20.33      | 0.00  | 0.00 | 0.00  | 0.00   | 50.47  | 76.32   | 81.84   | 22        |
| Interest Inc From Subsidiary BHCs  | 0.00       | 0.00  | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 0.04    | 22        |
| Mgt & Serv Fees From Sub BHCs      | 0.11       | 0.00  | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 2.14    | 22        |
| Other Income From Subsidiary BHCs  | 0.00       | 0.00  | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 0.00    | 22        |
| Operating Income From Sub BHCs     | 22.25      | 0.00  | 0.00 | 0.00  | 0.00   | 50.47  | 76.32   | 81.84   | 22        |
| DEPENDENCE ON SUBSIDIARIES:        |            |       |      |       |        |        |         |         |           |
| PERCENT OF TOTAL OPERATING INCOME: |            |       |      |       |        |        |         |         |           |
| Dividends From Bank Subsidiaries   | 53.81      | 0.00  | 0.00 | 0.00  | 76.32  | 98.75  | 100.00  | 100.00  | 188       |
| Interest Income From Bank Subs     | 2.01       | 0.00  | 0.00 | 0.00  | 0.00   | 0.55   | 5.80    | 55.55   | 188       |
| Mgt & Serv Fees From Bank Subs     | 8.06       | 0.00  | 0.00 | 0.00  | 0.00   | 3.24   | 63.77   | 81.67   | 188       |
| Other Income From Bank Subs        | 0.04       | 0.00  | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 2.10    | 188       |
| Operating Income From Bank Subs    | 73.83      | 0.00  | 0.00 | 57.40 | 98.10  | 99.86  | 100.00  | 100.00  | 188       |
| Dividends From Nonbank Subs        | 1.86       | 0.00  | 0.00 | 0.00  | 0.00   | 0.00   | 6.01    | 43.60   | 188       |
| Interest Income From Nonbank Subs  | 0.15       | 0.00  | 0.00 | 0.00  | 0.00   | 0.00   | 0.57    | 5.37    | 188       |
| Mgt & Serv Fees From Nonbank Subs  | 0.04       | 0.00  | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 1.58    | 188       |
| Other Income From Nonbank Subs     | 0.00       | 0.00  | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 0.00    | 188       |
| Operating Inc From Nonbank Subs    | 5.15       | 0.00  | 0.00 | 0.00  | 0.00   | 1.52   | 36.29   | 93.28   | 188       |
| Dividends From Subsidiary BHCs     | 0.16       | 0.00  | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 17.90   | 188       |
| Interest Inc From Subsidiary BHCs  | 0.00       | 0.00  | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 0.00    | 188       |
| Mgt & Serv Fees From Sub BHCs      | 0.00       | 0.00  | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 0.00    | 188       |
| Other Income From Subsidiary BHCs  | 0.00       | 0.00  | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 0.00    | 188       |
| Operating Income From Sub BHCs     | 0.33       | 0.00  | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 24.80   | 188       |
| Loans and Adv From Subs/ST Debt    | 593.19     | 0.00  | 0.00 | 0.00  | 109.68 | 800.37 | 1821.91 | 4329.91 | 30        |
| Loans and Adv From Subs/Total Debt | 422.11     | 0.00  | 0.00 | 0.00  | 145.12 | 581.81 | 2054.86 | 3575.69 | 79        |

BHCPR Reporters for Quarter Ending 03/31/2004  
Peer Group 3 by BHC Name

| ID_RSSD | Consolidated<br>Assets(\$000) | BHC Name                       | Home Office<br>Location | Change From 12/31/2003<br>and Other Notes |
|---------|-------------------------------|--------------------------------|-------------------------|---|
| 1082067 | 1,168,385                     | ABC BANCORP                    | MOULTRIE, GA            |   |
| 1426812 | 2,485,102                     | ALLEGIANT BANCORP, INC.        | SAINT LOUIS, MO         |   |
| 1061679 | 1,223,000                     | ALPINE BANKS OF COLORADO       | GLENWOOD SPRINGS, CO    |   |
| 1107205 | 1,492,686                     | AMARILLO NATIONAL BANCORP, INC | AMARILLO, TX            |   |
| 2611718 | 2,259,161                     | AMBOY BANCORPORATION           | OLD BRIDGE, NJ          |   |
| 1401109 | 1,415,120                     | AMERICAN CHARTERED BANCORP, IN | SCHAUMBURG, IL          |   |
| 1059715 | 1,330,348                     | AMERICAN NATIONAL CORPORATION  | OMAHA, NE               |   |
| 1103177 | 1,705,407                     | AMERICAN STATE FINANCIAL CORPO | LUBBOCK, TX             |   |
| 1031627 | 1,013,424                     | AMERICANWEST BANCORPORATION    | SPOKANE, WA             |   |
| 1117316 | 1,099,564                     | AMERISERV FINANCIAL, INC       | JOHNSTOWN, PA           |   |
| 2326629 | 1,046,430                     | ANB CORPORATION, THE           | TERRELL, TX             |   |
| 1048812 | 1,394,285                     | ARROW FINANCIAL CORPORATION    | GLENS FALLS, NY         |   |
| 2731858 | 1,248,736                     | BANC CORPORATION, THE          | BIRMINGHAM, AL          |   |
| 2066868 | 1,019,311                     | BANC ED CORP., THE             | EDWARDSVILLE, IL        |   |
| 2896458 | 1,129,030                     | BANCORP RHODE ISLAND, INC.     | PROVIDENCE, RI          |   |
| 1097306 | 1,227,343                     | BANCPLUS CORPORATION           | BELZONI, MS             |   |
| 1138012 | 1,074,147                     | BANCTRUST FINANCIAL GROUP, INC | MOBILE, AL              |   |
| 1137798 | 1,057,294                     | BANK CALUMET, INC.             | HAMMOND, IN             |   |
| 1097089 | 1,426,832                     | BANK OF THE OZARKS INC         | LITTLE ROCK, AR         |   |
| 2126977 | 2,712,985                     | BANNER CORPORATION             | WALLA WALLA, WA         |   |
| 1246159 | 1,094,500                     | BESSEMER GROUP, INCORPORATED,  | WOODBRIIDGE, NJ         | Moved from Peer 9                         |
| 2835514 | 1,097,078                     | BOILING SPRINGS, MHC           | RUTHERFORD, NJ          |   |
| 1248078 | 2,650,183                     | BOSTON PRIVATE FINANCIAL HOLDI | BOSTON, MA              | Moved from Peer 9                         |
| 1209145 | 1,085,142                     | BRIDGEVIEW BANCORP, INC.       | BRIDGEVIEW, IL          |   |
| 1106879 | 1,516,536                     | BROADWAY BANCSHARES, INC.      | SAN ANTONIO, TX         |   |
| 1250530 | 2,221,479                     | BSB BANCORP, INC.              | BINGHAMTON, NY          |   |
| 1201671 | 1,651,977                     | BTC FINANCIAL CORPORATION      | DES MOINES, IA          |   |
| 2585846 | 1,385,843                     | CALIFORNIA COMMUNITY FINANCIAL | SAN FRANCISCO, CA       |   |
| 2687795 | 1,918,421                     | CAMBRIDGE FINANCIAL GROUP, INC | CAMBRIDGE, MA           |   |
| 1130249 | 1,356,661                     | CAMDEN NATIONAL CORPORATION    | CAMDEN, ME              |   |
| 1085509 | 1,957,106                     | CAPITAL CITY BANK GROUP, INC.  | TALLAHASSEE, FL         |   |
| 2332750 | 1,268,454                     | CAPITAL CORP OF THE WEST       | MERCED, CA              |   |
| 1247334 | 2,867,800                     | CAPITOL BANCORP LTD.           | LANSING, MI             |   |
| 1028412 | 1,877,058                     | CB BANCSHARES, INC.            | HONOLULU, HI            |   |
| 2745118 | 1,283,135                     | CCBT FINANCIAL COMPANIES, INC. | SOUTH YARMOUTH, MA      |   |
| 3003178 | 1,067,481                     | CENTER FINANCIAL CORPORATI ON  | LOS ANGELES, CA         |   |
| 2158156 | 1,229,062                     | CENTRAL BANCSHARES, INC.       | LEXINGTON, KY           |   |
| 2263407 | 1,021,222                     | CENTRAL COAST BANCORP          | SALINAS, CA             |   |
| 1022764 | 2,284,325                     | CENTRAL PACIFIC FINANCIAL CORP | HONOLULU, HI            |   |
| 1111088 | 1,601,080                     | CENTURY BANCORP, INC.          | MEDFORD, MA             |   |
| 1486517 | 1,820,472                     | CHINA TRUST HOLDINGS CORP.     | TORRANCE, CA            |   |
| 1143623 | 1,121,127                     | CITIZENS AND NORTHERN CORPORAT | WELLSBORO, PA           |   |
| 1050909 | 1,013,549                     | CITIZENS BANCSHARES CO.        | CHILLICOTHE, MO         |   |
| 1076262 | 2,218,760                     | CITY HOLDING COMPANY           | CROSS LANES, WV         |   |
| 1142448 | 2,420,250                     | CITY NATIONAL BANCSHARES, INC. | MIAMI, FL               |   |
| 1060328 | 1,463,382                     | COBIZ INC.                     | DENVER, CO              |   |
| 1249543 | 1,083,798                     | COLUMBIA BANCORP               | COLUMBIA, MD            |   |
| 2078816 | 1,802,994                     | COLUMBIA BANKING SYSTEM, INC.  | TACOMA, WA              |   |
| 2467689 | 1,136,776                     | COMMERCE BANCSHARES CORP.      | WORCESTER, MA           |   |
| 1080595 | 1,613,848                     | COMMUNITY BANCSHARES OF MISSIS | BRANDON, MS             |   |
| 1117709 | 1,944,555                     | COMMUNITY BANKS, INC.          | HARRISBURG, PA          |   |

BHCPR Reporters for Quarter Ending 03/31/2004  
Peer Group 3 by BHC Name

| ID_RSSD | Consolidated<br>Assets(\$000) | BHC Name                         | Home Office<br>Location | Change From 12/31/2003<br>and Other Notes |
|---------|-------------------------------|----------------------------------|-------------------------|---|
| 1137211 | 1,581,130                     | COMMUNITY FINANCIAL SERVICES,    | ATLANTA, GA             | Moved from Peer 9                         |
| 1070644 | 2,460,433                     | COMMUNITY TRUST BANCORP, INC.    | PIKEVILLE, KY           |   |
| 1058398 | 1,003,885                     | DURANT BANCORP, INC.             | DURANT, OK              | Moved from Peer 4                         |
| 3106864 | 1,413,778                     | EUROBANCSHARES, INC.             | HATO REY, PR            |   |
| 1055315 | 1,025,811                     | F & M BANCORPORATION INC.        | TULSA, OK               |   |
| 2781910 | 1,122,092                     | FARMERS & MERCHANTS BANCORP      | LODI, CA                |   |
| 1053580 | 1,328,852                     | FARMERS & MERCHANTS INVESTMENT   | MILFORD, NE             |   |
| 1098732 | 1,307,722                     | FARMERS CAPITAL BANK CORPORATI   | FRANKFORT, KY           |   |
| 1249002 | 1,139,725                     | FIDELITY BANCSHARES (N. C.), IN  | FUQUAY-VARINA, NC       |   |
| 1081118 | 1,141,885                     | FIDELITY SOUTHERN CORPORATION    | ATLANTA, GA             |   |
| 1032464 | 2,223,361                     | FINANCIAL INSTITUTIONS, INC.     | WARSAW, NY              |   |
| 1199974 | 1,905,884                     | FIRST AMERICAN BANK CORPORATIO   | ELK GROVE VILLAGE, IL   |   |
| 1076431 | 1,496,465                     | FIRST BANCORP                    | TROY, NC                |   |
| 1204560 | 1,361,388                     | FIRST BANCSHARES, INC.           | WHITING, IN             |   |
| 1491360 | 1,026,766                     | FIRST BANK CORP                  | FORT SMITH, AR          |   |
| 1203602 | 1,533,594                     | FIRST BUSEY CORPORATION          | URBANA, IL              |   |
| 2875332 | 2,475,509                     | FIRST COMMUNITY BANCORP          | RANCHO SANTA FE, CA     |   |
| 1478017 | 1,694,512                     | FIRST COMMUNITY BANCSHARES, IN   | BLUEFIELD, VA           |   |
| 1102312 | 2,077,694                     | FIRST FINANCIAL BANKSHARES, IN   | ABILENE, TX             |   |
| 1208595 | 2,190,443                     | FIRST FINANCIAL CORPORATION      | TERRE HAUTE, IN         |   |
| 1145506 | 2,160,912                     | FIRST INDIANA CORPORATION        | INDIANAPOLIS, IN        |   |
| 1095982 | 1,096,475                     | FIRST M & F CORPORATION          | KOSCIUSKO, MS           |   |
| 2322304 | 1,092,393                     | FIRST MARINER BANCORP            | BALTIMORE, MD           |   |
| 1106516 | 2,442,682                     | FIRST NATIONAL BANK GROUP, INC   | EDINBURG, TX            |   |
| 2641201 | 2,108,186                     | FIRST NATIONAL BANK HOLDING CO   | SCOTTSDALE, AZ          |   |
| 1209097 | 1,926,142                     | FIRST OAK BROOK BANCSHARES, IN   | OAK BROOK, IL           |   |
| 1063262 | 1,041,793                     | FIRST OLATHE BANCSHARES, INC.    | OVERLAND PARK, KS       |   |
| 1096505 | 1,846,649                     | FIRST SECURITY BANCORP           | SEARCY, AR              |   |
| 1132104 | 1,096,234                     | FIRST SOUTH BANCORP, INC.        | LEXINGTON, TN           |   |
| 1364071 | 1,642,466                     | FIRST STATE BANCORPORATION       | ALBUQUERQUE, NM         |   |
| 1132672 | 1,150,491                     | FIRST UNITED CORPORATION         | OAKLAND, MD             |   |
| 2432614 | 1,345,665                     | FNB CORPORATION                  | CHRISTIANSBURG, VA      |   |
| 1026801 | 1,689,273                     | FREMONT BANCORPORATION           | FREMONT, CA             |   |
| 1031346 | 2,154,113                     | FRONTIER FINANCIAL CORPORATION   | EVERETT, WA             |   |
| 2003975 | 2,829,041                     | GLACIER BANCORP, INC.            | KALISPELL, MT           |   |
| 2339133 | 1,599,610                     | GREAT SOUTHERN BANCORP, INC.     | SPRINGFIELD, MO         |   |
| 1201233 | 2,380,772                     | GREAT WESTERN BANCORPORATION,    | OMAHA, NE               |   |
| 1204346 | 1,009,400                     | GREATBANC, INC.                  | AURORA, IL              |   |
| 1133277 | 1,130,869                     | GREENE COUNTY BANCSHARES, INC.   | GREENEVILLE, TN         |   |
| 1057935 | 1,425,594                     | GUARANTY CORPORATION             | DENVER, CO              |   |
| 2900261 | 1,760,794                     | HANMI FINANCIAL CORPORATION      | LOS ANGELES, CA         |   |
| 2942681 | 2,166,196                     | HAPOALIM U. S. A. HOLDING COMPAN | NEW YORK, NY            |   |
| 1117192 | 2,542,328                     | HARLEYSVILLE NATIONAL CORPORAT   | HARLEYSVILLE, PA        |   |
| 2223997 | 1,416,795                     | HASTEN BANCSHARES                | INDIANAPOLIS, IN        |   |
| 1206546 | 2,053,150                     | HEARTLAND FINANCIAL USA, INC.    | DUBUQUE, IA             |   |
| 2634874 | 1,069,752                     | HERITAGE COMMERCE CORP           | SAN JOSE, CA            |   |
| 1067804 | 1,101,576                     | HILLCREST BANCSHARES, INC.       | OVERLAND PARK, KS       |   |
| 1245291 | 1,206,344                     | HILLS BANCORPORATION             | HILLS, IA               |   |
| 2592714 | 1,052,706                     | HOMETOWN COMMUNITY BANCORP, IN   | MORTON, IL              |   |
| 1048803 | 1,689,377                     | HUDSON VALLEY HOLDING CORP.      | YONKERS, NY             |   |
| 2349860 | 1,456,034                     | HUMBOLDT BANCORP                 | ROSEVILLE, CA           |   |

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| 2291914 | 2, 270, 452                   | IBERIABANK CORPORATION             | LAFAYETTE, LA           |   |
| 1136803 | 2, 542, 063                   | INDEPENDENT BANK CORP.             | ROCKLAND, MA            |   |
| 1201925 | 2, 411, 405                   | INDEPENDENT BANK CORPORATION       | IONIA, MI               |   |
| 1109094 | 1, 265, 517                   | INDEPENDENT BANKERS FINANCIAL      | IRVING, TX              | Moved from Peer 9                         |
| 1132654 | 2, 648, 729                   | INTEGRA BANK CORPORATION           | EVANSVILLE, IN          |   |
| 1138535 | 1, 378, 765                   | INTERCHANGE FINANCIAL SERVICES     | SADDLE BROOK, NJ        |   |
| 1137958 | 1, 044, 501                   | INTERNATIONAL BANCORP OF MIAMI     | CORAL GABLES, FL        |   |
| 1064278 | 2, 690, 111                   | INTRUST FINANCIAL CORPORATION      | WICHITA, KS             |   |
| 3114654 | 2, 127, 643                   | ITLA CAPITAL CORPORATION           | LA JOLLA, CA            |   |
| 1123915 | 1, 072, 281                   | KLEIN FINANCIAL, INC.              | CHASKA, MN              |   |
| 3199567 | 2, 065, 376                   | KNBT BANCORP INC.                  | BETHLEHEM, PA           |   |
| 1404799 | 1, 593, 549                   | LAKELAND BANCORP, INC.             | OAK RIDGE, NJ           |   |
| 1208906 | 1, 286, 236                   | LAKELAND FINANCIAL CORPORATION     | WARSAW, IN              |   |
| 1066209 | 1, 157, 647                   | LAURITZEN CORPORATION              | OMAHA, NE               |   |
| 2776073 | 2, 867, 331                   | LOCAL FINANCIAL CORPORATION        | OKLAHOMA CITY, OK       |   |
| 2634696 | 1, 453, 855                   | MACATAWA BANK CORPORATION          | HOLLAND, MI             |   |
| 2236447 | 2, 042, 866                   | MAIN STREET BANKS, INC.            | KENNESAW, GA            |   |
| 2856368 | 1, 182, 602                   | MAIN STREET TRUST, INC.            | CHAMPAIGN, IL           |   |
| 1209109 | 1, 416, 180                   | MAINSOURCE FINANCIAL GROUP         | GREENSBURG, IN          |   |
| 1123193 | 1, 077, 813                   | MARQUETTE FINANCIAL COMPANIES      | MINNEAPOLIS, MN         |   |
| 1207486 | 1, 446, 306                   | MARQUETTE NATIONAL CORPORATION     | CHICAGO, IL             |   |
| 1966783 | 1, 006, 221                   | MASSBANK CORP.                     | READING, MA             |   |
| 2907822 | 1, 413, 541                   | MBT FINANCIAL CORP.                | MONROE, MI              |   |
| 2608763 | 1, 293, 935                   | MERCANTILE BANK CORPORATION        | WYOMING, MI             |   |
| 1208308 | 1, 159, 262                   | MERCHANTS & MANUFACTURERS BANC     | BROOKFIELD, WI          |   |
| 1204627 | 1, 819, 128                   | METROPOLITAN BANK GROUP, INC.      | CHICAGO, IL             |   |
| 2516943 | 2, 218, 667                   | MID-STATE BANCSHARES               | ARROYO GRANDE, CA       |   |
| 1209828 | 2, 255, 153                   | MIDWEST BANC HOLDINGS, INC.        | MELROSE PARK, IL        |   |
| 1107522 | 1, 004, 131                   | MOODY BANCSHARES, INC.             | GALVESTON, TX           | Moved from Peer 4                         |
| 2961879 | 1, 277, 987                   | NARA BANCORP, INC.                 | LOS ANGELES, CA         |   |
| 1100037 | 1, 130, 809                   | NBC CAPITAL CORPORATION            | STARKVILLE, MS          |   |
| 1206359 | 1, 001, 221                   | NEW LENOX HOLDING COMPANY          | NEW LENOX, IL           | Moved from Peer 4                         |
| 1109991 | 1, 030, 900                   | NORTH AMERICAN BANCSHARES, INC     | SHERMAN, TX             |   |
| 2244910 | 1, 466, 078                   | NSB HOLDING CORP.                  | STATEN ISLAND, NY       |   |
| 1206911 | 1, 903, 599                   | OLD SECOND BANCORP, INC.           | AURORA, IL              |   |
| 1117259 | 1, 134, 861                   | OMEGA FINANCIAL CORPORATION        | STATE COLLEGE, PA       |   |
| 1249598 | 1, 032, 812                   | ORION BANCORP, INC.                | NAPLES, FL              | Moved from Peer 4                         |
| 1200692 | 1, 569, 919                   | PARKWAY BANCORP, INC.              | HARWOOD HEIGHTS, IL     |   |
| 2410283 | 1, 040, 328                   | PATRIOT BANK CORP.                 | POTTSTOWN, PA           |   |
| 1139813 | 1, 098, 685                   | PENNSYLVANIA FINANCIAL SERVICES CO | BLUE BALL, PA           |   |
| 2807614 | 1, 097, 226                   | PENNSYLVANIA COMMERCE BANCORP,     | CAMP HILL, PA           |   |
| 1070578 | 1, 722, 036                   | PEOPLES BANCORP INC.               | MARIETTA, OH            |   |
| 1098844 | 1, 469, 269                   | PEOPLES HOLDING COMPANY, THE       | TUPELO, MS              |   |
| 1247893 | 2, 163, 241                   | PLAINS CAPITAL CORPORATION         | DALLAS, TX              |   |
| 2688279 | 1, 518, 412                   | PLYMOUTH BANCORP, INC.             | WAREHAM, MA             |   |
| 1839319 | 2, 139, 094                   | PRIVATEBANCORP, INC.               | CHICAGO, IL             |   |
| 1109599 | 2, 450, 542                   | PROSPERITY BANCSHARES, INC.        | HOUSTON, TX             |   |
| 1097025 | 2, 203, 714                   | REPUBLIC BANCORP, INC.             | LOUISVILLE, KY          |   |
| 2387004 | 2, 907, 186                   | REPUBLIC BANCSHARES, INC.          | SAINT PETERSBURG, FL    |   |
| 1136670 | 2, 008, 348                   | RIVERSIDE BANKING COMPANY          | FORT PIERCE, FL         |   |
| 2324429 | 1, 215, 805                   | ROYAL BANCSHARES OF PENNSYLVAN     | NARBERTH, PA            |   |

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| 1071397 | 2,941,274                     | S & T BANCORP, INC.             | INDIANA, PA             |   |
| 1249730 | 1,136,387                     | S. Y. BANCORP, INC.             | LOUISVILLE, KY          |   |
| 1248304 | 2,371,571                     | SANDY SPRING BANCORP, INC.      | OLNEY, MD               |   |
| 1133437 | 1,279,631                     | SCBT FINANCIAL CORPORATION      | COLUMBIA, SC            | Name change from FIRST NATIONAL CORPORATION |
| 1085013 | 1,401,399                     | SEACOAST BANKING CORPORATION    | STUART, FL              |   |
| 1141067 | 2,116,947                     | SECOND BANCORP, INCORPORATED    | WARREN, OH              |   |
| 1199992 | 1,587,577                     | SHOREBANK CORPORATION, THE      | CHICAGO, IL             |   |
| 1094828 | 2,394,862                     | SIMMONS FIRST NATIONAL CORPORA  | PINE BLUFF, AR          |   |
| 2532402 | 1,750,984                     | SINOPAC BANCORP                 | LOS ANGELES, CA         |   |
| 1075694 | 1,024,239                     | SOUTHERN BANCSHARES (N. C.), IN | MOUNT OLIVE, NC         |   |
| 2815477 | 1,023,244                     | SOUTHERN COMMUNITY BANCORP      | ORLANDO, FL             | Moved from Peer 4                           |
| 2981831 | 1,143,267                     | SOUTHERN COMMUNITY FINANCIAL    | WINSTON-SALEM, NC       | Moved from Peer 4                           |
| 2352990 | 1,465,236                     | SOUTHERN FINANCIAL BANCORP, IN  | WARRENTON, VA           |   |
| 1245068 | 1,475,893                     | SOUTHSIDE BANCSHARES, INCORPOR  | TYLER, TX               |   |
| 1062621 | 1,692,270                     | SOUTHWEST BANCORP, INC.         | STILLWATER, OK          |   |
| 1245590 | 1,421,891                     | STANDARD BANCSHARES, INC.       | HICKORY HILLS, IL       |   |
| 1141647 | 1,345,554                     | STAR FINANCIAL GROUP, INC.      | FORT WAYNE, IN          |   |
| 1138861 | 1,431,439                     | STATE BANCORP, INC.             | NEW HYDE PARK, NY       |   |
| 1417333 | 1,020,520                     | STATE BANKSHARES, INC.          | FARGO, ND               | Moved from Peer 4                           |
| 1210413 | 1,501,077                     | STATE FINANCIAL SERVICES CORPO  | MILWAUKEE, WI           |   |
| 2442640 | 1,157,660                     | STATE NATIONAL BANCSHARES, INC  | LUBBOCK, TX             |   |
| 1427275 | 1,079,568                     | STEARNS FINANCIAL SERVICES, IN  | ST CLOUD, MN            |   |
| 1039454 | 1,735,366                     | STERLING BANCORP                | NEW YORK, NY            |   |
| 1143829 | 2,333,269                     | STERLING FINANCIAL CORPORATION  | LANCASTER, PA           |   |
| 2942702 | 1,485,185                     | STURM FINANCIAL GROUP, INC.     | DENVER, CO              |   |
| 1130865 | 1,298,170                     | SUFFOLK BANCORP                 | RIVERHEAD, NY           |   |
| 1139242 | 2,594,004                     | SUN BANCORP, INC                | VINELAND, NJ            |   |
| 1117718 | 1,048,582                     | SUN BANCORP, INC.               | LEWISBURG, PA           |   |
| 2495039 | 2,717,855                     | TAYLOR CAPITAL GROUP, INC.      | ROSEMONT, IL            |   |
| 2706735 | 2,234,808                     | TEXAS CAPITAL BANCSHARES, INC.  | DALLAS, TX              |   |
| 1139260 | 1,347,444                     | TEXASBANC HOLDING CO.           | WEATHERFORD, TX         |   |
| 2367921 | 1,945,958                     | TOMPKINS TRUSTCO, INC.          | I THACA, NY             |   |
| 1030170 | 1,451,362                     | TRICO BANCSHARES                | CHICO, CA               |   |
| 1056161 | 1,005,579                     | TRINITY CAPITAL CORPORATION     | LOS ALAMOS, NM          |   |
| 1048652 | 2,909,198                     | U. S. B. HOLDING CO., INC.      | ORANGEBURG, NY          |   |
| 2747644 | 2,997,038                     | UMPQUA HOLDINGS CORPORATION     | PORTLAND, OR            |   |
| 1971693 | 1,299,670                     | UNION BANKSHARES CORPORATION    | BOWLING GREEN, VA       |   |
| 1842421 | 1,019,156                     | UNITED NATIONAL CORPORATION     | SIOUX FALLS, SD         | Moved from Peer 9                           |
| 1116609 | 1,624,403                     | UNIVEST CORPORATION OF PENNSYLA | SOUDERTON, PA           |   |
| 1071632 | 2,772,478                     | UNIZAN FINANCIAL CORP.          | CANTON, OH              |   |
| 2685540 | 1,127,421                     | USDB BANCORP                    | STOCKTON, CA            |   |
| 1050712 | 2,388,022                     | VALLEY VIEW BANCSHARES, INC.    | OVERLAND PARK, KS       |   |
| 1364110 | 1,106,876                     | VINEYARD NATIONAL BANCORP       | RANCHO CUCAMONGA, CA    | Moved from Peer 4                           |
| 2502049 | 1,411,234                     | VIRGINIA FINANCIAL GROUP, INC.  | CULPEPER, VA            |   |
| 1029464 | 2,263,402                     | W. T. B. FINANCIAL CORPORATION  | SPOKANE, WA             |   |
| 1115349 | 2,054,542                     | WASHINGTON TRUST BANCORP, INC.  | WESTERLY, RI            |   |
| 1029893 | 1,684,001                     | WEST COAST BANCORP              | LAKE OSWEGO, OR         |   |
| 1245705 | 1,754,052                     | WEST SUBURBAN BANCORP, INC.     | LOMBARD, IL             |   |
| 2349815 | 1,815,356                     | WESTERN ALLIANCE BANCORPORATIO  | LAS VEGAS, NV           |   |
| 2508788 | 1,094,962                     | WESTERN SIERRA BANCORP          | CAMERON PARK, CA        |   |
| 1966671 | 1,361,614                     | WHITAKER BANK CORPORATION OF    | LEXINGTON, KY           |   |

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| 1137770 | 1,417,996                     | WOODFOREST FINANCIAL GROUP, IN | THE WOODLANDS, TX       |   |
| 1138517 | 2,572,496                     | YARDVILLE NATIONAL BANCORP     | HAMILTON, NJ            |   |
| 1399765 | 1,693,941                     | 1867 WESTERN FINANCIAL CORPORA | STOCKTON, CA            |   |

Note: Peer Group 3 has 207 bank holding companies.