

PEER GROUP 05

03/31/2005

03/31/2004

12/31/2004

12/31/2003

12/31/2002

Number of BHCs in Peer Group

519

476

508

462

424

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.82	3.76	3.80	3.80	4.02
+ Non-interest Income	0.84	0.91	0.92	1.02	0.97
- Overhead Expense	3.02	3.10	3.08	3.14	3.15
- Provision for Losses	0.15	0.15	0.18	0.21	0.26
+ Securities Gains (Losses)	0.00	0.04	0.02	0.04	0.03
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.52	1.49	1.49	1.53	1.63
Net Operating Income	1.06	1.00	1.04	1.05	1.09
Net Income	1.06	1.00	1.04	1.05	1.09
Net Income (Sub S Adjusted)	1.11	1.03	1.07	1.06	1.11

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.91	5.69	5.73	5.94	6.75
Interest Expense	1.79	1.60	1.62	1.82	2.41
Net Interest Income (TE)	4.13	4.08	4.11	4.12	4.34

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.07	0.12	0.16	0.21	0.22
Earnings Coverage of Net Losses (X)	21.89	18.03	24.22	22.37	26.75
Ln&Ls Allowance/Total Loans & Leases	1.24	1.30	1.24	1.30	1.33
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.59	0.76	0.61	0.73	0.76
30-89 Days Past Due Loans and Leases	0.80	0.87	0.72	0.87	1.03

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	20.12	17.98	20.28	18.57	16.37
Net ST Noncore Funding Dependence	9.79	7.76	9.90	8.73	6.72
Net Loans and Leases/Total Assets	68.00	65.58	67.85	65.33	65.14

CAPITALIZATION:

Tier 1 Leverage Ratio	9.08	9.02	8.99	8.84	8.69
Equity Capital/Total Assets	8.44	8.69	8.48	8.56	8.71
Net Loans&Ls/Equity Capital (X)	8.44	7.96	8.39	8.05	7.88
Cash Dividends/Net Income	22.50	22.04	28.77	28.67	24.63
Cash Dividends/Net Income (Sub S Adjusted)	23.33	12.73	22.97	29.80	26.07
Retained Earnings/Avg Equity Cap	8.92	8.59	8.12	8.18	8.92

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.17	0.31	0.18	0.30	0.48
Long-Term Debt/Equity Capital	1.00	1.42	1.31	1.39	1.72
Equity Investment in Subs/Equity Cap	110.29	109.62	110.81	109.18	107.10
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	110.75	95.54	99.96	105.09	125.33

PERCENT OF AVERAGE ASSETS	PEER GROUP 05				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Interest Income (TE)	5.47	5.25	5.30	5.49	6.26
Less: Interest Expense	1.66	1.48	1.50	1.68	2.24
Equals: Net Interest Income (TE)	3.82	3.76	3.80	3.80	4.02
Plus: Non-Interest Income	0.84	0.91	0.92	1.02	0.97
Equals: Adj Operating Income (TE)	4.71	4.70	4.76	4.85	5.02
Less: Overhead Expense	3.02	3.10	3.08	3.14	3.15
Less: Provision for Loan and Lease Losses	0.15	0.15	0.18	0.21	0.26
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.00	0.04	0.02	0.04	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.52	1.49	1.49	1.53	1.63
Less: Applicable Income Taxes (TE)	0.44	0.45	0.42	0.45	0.51
Less: Minority Interest	0.00	0.00	0.00	0.01	0.01
Equals: Net Operating Income	1.06	1.00	1.04	1.05	1.09
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.06	1.00	1.04	1.05	1.09
Memo: Net Income (Last Four Qtrs)	1.06	1.02	1.04	1.05	1.08
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.82	92.53	92.73	92.56	92.87
Avg Int-Bearing Funds / Avg Assets	77.75	78.57	77.87	78.58	78.73
Int Income (TE) / Avg Earning Assets	5.91	5.69	5.73	5.94	6.75
Int Expense / Avg Earning Assets	1.79	1.60	1.62	1.82	2.41
Net Int Inc (TE) / Avg Earn Assets	4.13	4.08	4.11	4.12	4.34
YIELD OR COST:					
Total Loans and Leases (TE)	6.57	6.40	6.42	6.78	7.50
Interest-Bearing Bank Balances	2.21	1.07	1.50	1.59	2.20
Fed Funds Sold & Reverse Repos	2.39	0.92	1.29	1.05	1.57
Trading Assets	0.00	0.00	1.40	3.65	1.56
Total Earning Assets	5.80	5.56	5.61	5.82	6.61
Investment Securities (TE)	4.16	4.14	4.09	4.20	5.31
U.S. Treasury & Agency Sec (excl MBS)	3.28	3.46	3.31	3.53	4.72
Mortgage-Backed Securities	4.02	3.87	3.84	3.71	5.05
All Other Securities	5.75	5.88	6.13	6.37	6.94
Interest-Bearing Deposits	1.93	1.70	1.73	1.96	2.68
Time Deposits of \$100K or More	2.71	2.44	2.46	2.75	3.54
Time Deposits < \$100K	2.67	2.52	2.52	2.92	3.78
Other Domestic Deposits	1.10	0.81	0.88	0.94	1.44
Foreign Deposits	N/A	N/A	0.00	0.00	N/A
Fed Funds Purchased and Repos	2.13	1.17	1.45	1.28	1.87
Other Borrowed Funds & Trading Liab	3.79	3.62	3.60	3.98	4.54
All Interest-Bearing Funds	2.13	1.87	1.92	2.13	2.83

PEER GROUP 05

03/31/2005

03/31/2004

12/31/2004

12/31/2003

12/31/2002

	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Avg Personnel Exp Per Employee (\$000)	14	13	51	49	47
Avg Assets per Employee (\$000)	3,306	3,108	3,126	2,959	2,846
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.93	1.87	1.95	1.45	1.65
Overhead Exp / NII + Non-Int Income	65.73	67.49	66.18	66.02	64.08
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.02	3.10	3.08	3.14	3.15
Personnel Expense	1.70	1.73	1.71	1.72	1.72
Net Occupancy Expense	0.43	0.44	0.43	0.44	0.45
Other Operating Expenses	0.89	0.92	0.93	0.95	0.96
Overhead Less Non-Interest Income	2.14	2.15	2.13	2.07	2.12
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	64.23	65.84	64.74	64.53	62.63
Personnel Expense	36.10	36.70	35.92	35.50	34.26
Net Occupancy Expense	9.03	9.24	8.99	8.98	8.80
Other Operating Expenses	18.88	19.52	19.57	19.62	19.18
Total Non-Interest Income	17.50	18.76	18.91	20.40	18.89
Fiduciary Activities Income	0.74	0.71	0.75	0.70	0.79
Serv Charges on Deposit Accts - Domestic	7.17	7.76	8.03	7.93	7.58
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.40	0.41	0.41	0.35	0.39
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.19	0.28	0.23	0.26	0.23
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.36	0.42	0.38	0.41	0.39
Net Gain (Loss) - Sales Loans, OREO, Oth	0.95	1.15	1.27	2.26	1.56
Other Non-Interest Income	5.33	5.44	5.24	5.56	5.30
Overhead Less Non-Interest Income	46.05	46.49	45.30	43.47	43.05
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	21.94	22.75	21.91	22.32	24.86
Appl Inc Tax+TE/Pretax NOI+TE	29.49	30.93	29.49	30.25	31.84

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate Loans	51.37	48.25	50.76	47.53	47.04
Commercial and Industrial Loans	9.75	9.93	9.74	10.19	10.09
Loans to Individuals	3.54	3.99	3.74	4.07	4.58
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.15	1.29	1.29	1.26	1.24
Other Loans and Leases	0.68	0.77	0.73	0.79	0.81
Net Loans and Leases	68.00	65.58	67.85	65.33	65.14
Debt Securities Over 1 Year	17.95	19.23	18.35	20.02	18.83
Mutual Funds and Equity Securities	0.17	0.28	0.20	0.28	0.34
Subtotal	87.03	86.19	87.26	86.69	85.20
Interest-Bearing Bank Balances	0.44	0.58	0.42	0.46	0.66
Federal Funds Sold & Reverse Repos	1.60	2.08	1.52	1.32	2.11
Debt Securities 1 Year or Less	1.91	1.94	1.88	2.05	2.42
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.84	91.84	91.93	91.47	91.52
Non-Int Cash and Due From Dep Inst	2.75	2.89	2.74	3.34	3.49
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.09	0.09	0.09	0.09	0.09
All Other Assets	5.28	5.17	5.24	5.11	4.91
MEMORANDA:					
Short-Term Investments	4.62	5.40	4.41	4.53	6.13
U. S. Treasury Securities	0.12	0.16	0.13	0.20	0.33
U. S. Agency Securities (excl MBS)	7.38	7.40	7.34	7.79	6.64
Municipal Securities	3.71	3.95	3.82	4.12	3.92
Mortgage-Backed Securities	6.52	6.75	6.78	6.82	6.94
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.01
Other Debt Securities	0.39	0.60	0.44	0.69	0.83
RE Loans Secured by 1-4 Family	17.84	17.55	18.05	17.52	18.76
Revolving	2.55	2.38	2.59	2.33	2.08
Closed-End, Sec by First Liens	13.87	13.74	14.00	13.69	15.02
Closed-End, Sec by Junior Liens	0.99	1.05	1.01	1.10	1.25
Commercial Real Estate Loans	29.60	26.78	28.79	26.37	24.66
Construction and Land Dev	7.40	5.80	6.98	5.40	5.01
Multifamily	1.25	1.14	1.24	1.13	1.04
Nonfarm Nonresidential	19.68	18.85	19.38	18.95	17.82
RE Loans Secured by Farmland	1.58	1.65	1.64	1.47	1.45
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	75.31	73.32	74.67	72.56	71.97
RE Loans Secured by 1-4 Family	26.68	27.08	27.03	26.95	29.21
Revolving	3.71	3.59	3.77	3.52	3.15
Closed-End	22.65	23.23	22.91	23.13	25.81
Commercial Real Estate Loans	43.29	40.64	42.29	40.18	37.59
Construction and Land Dev	10.66	8.74	10.13	8.19	7.49
Multifamily	1.82	1.73	1.81	1.71	1.58
Nonfarm Nonresidential	28.89	28.63	28.52	28.83	27.22
RE Loans Secured by Farmland	2.34	2.48	2.41	2.23	2.21
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.33	15.10	14.43	15.53	15.49
Loans to Individuals	5.39	6.21	5.66	6.26	7.09
Credit Card Loans	0.13	0.15	0.14	0.16	0.18
Agricultural Loans	1.72	1.96	1.92	1.93	1.90
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.04	1.19	1.11	1.22	1.25

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Short-Term Investments	4.62	5.40	4.41	4.53	6.13
Liquid Assets	20.66	22.58	20.73	22.67	23.04
Investment Securities	20.63	22.30	21.11	23.23	22.31
Net Loans and Leases	68.00	65.58	67.85	65.33	65.14
Net Lns, Ls & Stdby Ltrs of Credit	68.69	66.19	68.51	65.96	65.70
Core Deposits	66.85	67.84	66.90	68.40	68.79
Noncore Funding	22.52	21.38	22.53	21.08	20.57
Time Deposits of \$100K or More	13.60	12.63	13.16	12.25	12.09
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.35	1.28	1.46	1.40	1.27
Net Fed Funds Purchased (Sold)	-0.23	-0.81	0.01	0.12	-0.82
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.49	1.23	1.72	1.44	1.20
Earning Assets Repr in 1 Year	40.36	37.45	39.81	37.01	37.76
Int-Bearing Liab Repr in 1 Year	28.70	28.58	27.86	28.98	30.76
Long-Term Debt Repr in 1 Year	0.31	0.47	0.40	0.45	0.41
Net Assets Repriceable in 1 Year	10.46	7.80	10.72	6.81	6.08
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	20.12	17.98	20.28	18.57	16.37
Net ST Noncore Funding Dependence	9.79	7.76	9.90	8.73	6.72
Short-Term Inv/ST Noncore Funding	42.98	54.00	42.32	43.85	62.09
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.53	14.84	10.81	14.51	15.30
Net Loans and Leases/Total Deposits	83.62	80.81	83.99	80.50	79.92
Net Loans and Leases/Core Deposits	103.07	97.66	102.83	96.42	95.20
Held-To-Mat Sec Appr(Depr)/Eq Cap	-0.10	1.08	0.35	0.85	1.39
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-1.79	3.80	0.53	2.60	5.34
Struct Notes Appr(Depr)/Eq Cap	-0.36	0.10	-0.15	-0.15	0.11
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.28	7.69	7.87	7.91	9.27
Available-For-Sale Securities	91.58	92.31	92.13	92.09	90.73
U.S. Treasury Securities	0.72	0.92	0.82	1.02	1.74
U.S. Agency Securities (excl MBS)	38.96	36.28	37.45	36.16	32.71
Municipal Securities	18.30	18.28	18.43	18.43	18.46
Mortgage-Backed Securities	30.94	29.22	31.27	28.53	32.91
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.03
Other Debt Securities	1.82	2.58	2.03	2.93	3.69
Mutual Funds and Equity Securities	0.85	1.35	1.05	1.27	1.52
Debt Securities 1 Year or Less	10.56	10.25	10.23	10.45	11.98
Debt Securities 1 To 5 Years	40.63	36.95	39.97	36.63	38.60
Debt Securities Over 5 Years	43.87	47.42	44.77	47.10	43.70
Pledged Securities	46.41	44.16	46.81	41.82	41.33
Structured Notes, Fair Value	3.34	2.90	3.33	2.57	0.55

ANALYSIS RATIOS	PEER GROUP 05				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Provision for Ln&Ls Losses/Avg Assets	0.15	0.15	0.18	0.21	0.26
Provision for Ln&Ls Losses/Avg Lns&Ls	0.21	0.23	0.26	0.32	0.38
Provision for Ln&Ls Losses/Net Losses	255.41	172.91	224.45	204.41	225.45
Ln&Ls Allowance/Total Loans & Leases	1.24	1.30	1.24	1.30	1.33
Ln&Ls Allowance/Net Ln&Ls Losses (X)	37.63	22.74	16.50	12.81	13.31
ALL/Nonaccrual Assets	699.21	474.85	594.99	506.58	467.78
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	490.25	308.81	450.91	343.16	321.74
Gross Ln&Ls Losses/Avg Loans & Leases	0.12	0.19	0.23	0.28	0.29
Recoveries/Avg Loans and Leases	0.05	0.06	0.06	0.06	0.06
Net Losses/Avg Loans and Leases	0.07	0.12	0.16	0.21	0.22
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	6.80	6.27	26.75	27.21	30.40
Earnings Coverage of Net Losses (X)	21.89	18.03	24.22	22.37	26.75
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.01	0.03	0.04	0.06	0.05
RE Loans Secured By 1-4 Family	0.03	0.03	0.05	0.07	0.06
Revolving	0.00	0.00	0.01	0.01	0.01
Closed-End	0.03	0.03	0.05	0.07	0.06
Commercial Real Estate Loans	0.00	0.02	0.03	0.05	0.05
Construction and Land Dev	0.00	0.00	0.01	0.01	0.02
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.00	0.01	0.03	0.05	0.04
RE Loans Secured by Farmland	0.00	0.00	0.00	0.01	0.00
Commercial and Industrial Loans	0.12	0.17	0.39	0.47	0.52
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.73	0.88	0.77	0.86	0.88
Credit Card Loans	1.39	1.60	1.79	2.37	2.39
Agricultural Loans	0.00	0.00	0.01	0.02	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.31	0.00	0.00
Other Loans and Leases	0.10	0.04	0.18	0.22	0.21

PERCENT OF LOANS AND LEASES

03/31/2005

03/31/2004

12/31/2004

12/31/2003

12/31/2002

30-89 Days PD Loans and Leases	0.80	0.87	0.72	0.87	1.03
90+ Days PD Loans and Leases	0.08	0.13	0.09	0.12	0.13
Nonaccrual Loans and Leases	0.44	0.61	0.46	0.59	0.62
90+ Days PD and Nonaccrual Loans and Leases	0.54	0.78	0.59	0.75	0.80
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	0.80	0.87	0.72	0.87	1.03
90+ Days Past Due Assets	0.08	0.13	0.09	0.12	0.13
Nonaccrual Assets	0.44	0.61	0.46	0.59	0.62
30+ Days PD & Nonaccrual Assets	1.41	1.72	1.37	1.69	1.91

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.36	0.51	0.39	0.49	0.53
90+ PD & Nonaccrual Assets + OREO	0.49	0.64	0.52	0.62	0.65

RESTRUCTURED & NONACCRUAL LNS&LS
+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.43	0.54	0.45	0.52	0.55
Allowance for Loan & Lease Losses	51.74	63.31	53.96	61.45	63.37
Equity Cap + ALLL	4.77	5.90	4.91	5.75	6.06
Tier 1 Cap + ALLL	4.47	5.73	4.65	5.57	6.00
Loans & Leases + RE Acquired	0.64	0.83	0.67	0.80	0.83

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate - 30-89 Days PD	0.74	0.79	0.67	0.78	0.88
- 90+ Days Past Due	0.07	0.12	0.08	0.10	0.11
- Nonaccrual	0.35	0.49	0.37	0.48	0.51
Coml & Indl - 30-89 Days PD	0.81	1.03	0.71	1.00	1.10
- 90+ Days Past Due	0.05	0.10	0.07	0.10	0.12
- Nonaccrual	0.56	0.80	0.56	0.72	0.87
Individuals - 30-89 Days PD	1.32	1.42	1.38	1.67	1.85
- 90+ Days Past Due	0.10	0.15	0.12	0.14	0.18
- Nonaccrual	0.22	0.24	0.25	0.28	0.27
Dep Inst Lns - 30-89 Days PD	0.00	0.30	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	0.19	0.28	0.10	0.14	0.20
- 90+ Days Past Due	0.02	0.02	0.00	0.01	0.01
- Nonaccrual	0.08	0.20	0.07	0.13	0.12
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	0.39	0.37	0.37	0.34	0.69
- 90+ Days Past Due	0.02	0.03	0.01	0.02	0.03
- Nonaccrual	0.03	0.05	0.04	0.06	0.11
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.84	0.91	0.80	1.02	1.23
- 90+ Days Past Due	0.08	0.11	0.09	0.12	0.12
- Nonaccrual	0.32	0.42	0.35	0.39	0.36
Revolving - 30-89 Days PD	0.24	0.24	0.24	0.30	0.34
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.01
- Nonaccrual	0.04	0.05	0.04	0.04	0.04
Closed-End - 30-89 Days PD	0.92	0.98	0.87	1.11	1.16
- 90+ Days Past Due	0.09	0.11	0.09	0.12	0.12
- Nonaccrual	0.36	0.45	0.38	0.43	0.40
- Jr Lien 30-89 Days PD	0.06	0.05	0.05	0.07	0.07
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.01	0.00
- Jr Lien Nonaccrual	0.02	0.04	0.03	0.04	0.03
Commercial RE - 30-89 Days PD	0.52	0.53	0.47	0.50	0.58
- 90+ Days Past Due	0.04	0.08	0.04	0.06	0.07
- Nonaccrual	0.32	0.47	0.35	0.49	0.58
Const & Dev - 30-89 Days PD	0.33	0.36	0.26	0.41	0.49
- 90+ Days Past Due	0.00	0.02	0.01	0.02	0.03
- Nonaccrual	0.11	0.16	0.07	0.20	0.28
Multi family - 30-89 Days PD	0.02	0.07	0.02	0.09	0.10
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.01
Nonfarm Nres- 30-89 Days PD	0.49	0.51	0.45	0.48	0.51
- 90+ Days Past Due	0.03	0.07	0.03	0.05	0.04
- Nonaccrual	0.32	0.49	0.35	0.49	0.57
Farmland - 30-89 Days PD	0.38	0.31	0.18	0.26	0.36
- 90+ Days Past Due	0.01	0.06	0.02	0.02	0.03
- Nonaccrual	0.25	0.32	0.24	0.32	0.45
Credit Card - 30-89 Days PD	1.32	1.53	1.29	1.57	1.70
- 90+ Days Past Due	0.41	0.47	0.42	0.50	0.47
- Nonaccrual	0.01	0.02	0.00	0.00	0.01

CAPITAL RATIOS

03/31/2005

03/31/2004

12/31/2004

12/31/2003

12/31/2002

Tier 1 Leverage Ratio	9.08	9.02	8.99	8.84	8.69
Tier 1 RBC Ratio	12.49	12.75	12.45	12.58	12.50
Total Risk-Based Capital Ratio	13.93	14.20	13.88	14.01	13.89

Tangible Tier 1 Leverage Ratio	9.04	8.97	8.95	8.80	8.65
Tangible Common Eq Cap/Tan Assets	7.94	8.20	7.97	8.08	8.26

DERIVATIVES AND
OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	13.78	12.94	13.25	12.61	11.78
Standby Letters of Credit	0.57	0.53	0.56	0.53	0.48
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.01	0.01

Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00

TYPE OF DERIVATIVE INSTRUMENT:

Derivative Contracts	0.10	0.15	0.11	0.10	0.07
Interest Rate Contracts	0.08	0.11	0.09	0.07	0.05
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.01	0.01	0.02	0.00	0.00

Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00

Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00

PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments	20.57	20.03	21.01	20.18	19.00
------------------	-------	-------	-------	-------	-------

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Interest Rate Contracts	84.15	82.89	83.34	84.41	81.30
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	14.63	15.79	15.44	14.10	16.37
Futures and Forwards	16.68	19.52	16.18	16.97	13.95
Written Options	24.26	30.25	24.08	27.23	11.02
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	24.15	27.42	24.00	24.25	9.79
Purchased Options	13.01	3.95	2.19	13.35	23.76
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.55	3.95	2.16	13.35	23.76
Swaps	46.05	41.23	49.20	42.45	47.13
Held for Trading	1.04	10.26	1.04	1.25	1.63
Interest Rate Contracts	1.03	10.26	1.04	1.25	1.63
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	98.96	89.74	98.96	98.75	98.37
Interest Rate Contracts	78.29	72.63	76.27	78.74	75.10
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	13.41	15.79	15.44	14.10	16.37
Deriv Contr (Excl Fut & FX LE 14 Days)	75.15	68.27	75.85	72.77	88.98
One Year or Less	22.17	25.28	24.51	24.20	26.42
Over 1 Year to 5 Years	39.97	37.06	39.01	41.85	50.53
Over 5 Years	4.90	0.69	5.40	0.79	0.98
Gross Negative Fair Value (Abs Val)	0.76	1.12	0.94	1.12	1.69
Gross Positive Fair Value	1.03	0.86	0.92	0.92	1.66
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.02	0.04	0.01	0.01	0.01

INSURANCE ACTIVITIES

03/31/2005

03/31/2004

12/31/2004

12/31/2003

12/31/2002

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	13.91	20.07	15.84	29.22	38.37
Ins Under Assets(L/H)/Tot Ins Und Ast	86.09	79.93	84.16	70.78	61.63
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	8.52
Ins Activities Revenue/Adj Oper Inc	0.36	0.42	0.38	0.41	0.39
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.01	3.35
Credit Rel Prem Inc/Tot Prem Inc	80.63	85.52	77.49	81.81	72.24
Other Prem Inc/Total Prem Inc	19.37	14.48	22.51	18.19	27.76
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	64.00	90.67	35.48	82.08	-82.97
Ins Net Inc (L/H)/Equity (L/H)	21.50	15.92	10.89	10.99	16.71
Insur Ben, Losses, Exp/Insur Premiums	81.82	56.83	66.19	317.14	21.93
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.08	0.64	1.08	0.60	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	5.07	2.93	0.32	5.12	5.77
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	6.36	6.29	6.28	5.96	N/A

BROKER-DEALER ACTIVITIES

Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
---	------	------	------	------	------

FOREIGN ACTIVITIES

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

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

Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
Foreign Governments and Inst	0.00	0.00	0.31	0.00	0.00
Leases	N/A	N/A	N/A	N/A	N/A

GROWTH RATES:

Net Loans and Leases	-14.31	-43.02	-21.12	-29.44	-24.73
Total Selected Assets	22.05	-26.77	-14.45	-18.73	-15.71
Deposits	28.57	-46.15	38.10	-27.59	N/A

PROFITABILITY:	PEER GROUP 05				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Net Income/Avg Equity Capital	11.53	11.02	11.42	11.55	12.02
Bank Net Inc/Avg Eq Inv in Banks	12.59	11.88	12.32	12.31	12.89
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.91	3.80	2.35	4.99	6.07
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.54	10.18	9.52	8.35	8.68
Bank Net Income/Parent Net Income	106.70	106.07	105.99	105.22	104.16
Nonbank Net Income/Parent Net Income	0.15	0.20	0.17	0.23	0.24
Sub BHCs Net Inc/Parent Net Income	96.59	83.28	87.16	85.78	78.78
LEVERAGE:					
Total Liabilities/Equity	16.92	16.49	17.60	15.74	13.63
Total Debt/Equity Capital	1.71	2.38	2.06	2.44	2.90
Tot Debt+NP to Subs Iss Tr Pref/Equity	15.67	14.07	15.89	13.12	11.25
Tot Debt+Lns Guaranteed for Affl/Equity	1.84	2.55	2.24	2.62	3.03
Total Debt/Eq Cap - Exc Over Fair Value	1.74	2.42	2.09	2.48	2.95
Long-Term Debt/Equity Capital	1.00	1.42	1.31	1.39	1.72
Short-Term Debt/Equity Capital	0.17	0.31	0.18	0.30	0.48
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.17	0.24	0.23	0.26	0.25
Long-Term Debt/Consolidated LT Debt	2.21	4.12	4.67	3.53	5.86
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	110.29	109.62	110.81	109.18	107.10
Total Investment in Subs/Equity	111.21	110.36	111.66	109.78	107.71
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.79	98.21	98.70	97.84	98.26
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.58	98.79	99.36	98.38	98.81
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.80	0.77	0.93	0.72	0.50
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.76	2.58	3.35	2.80	2.33
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	92.90	99.69	97.79	102.16	115.68
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	110.75	95.54	99.96	105.09	125.33
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	102.27	122.88	121.34	110.69	120.21
Pretax Oper Inc + Int Exp/Int Expense	2557.28	1996.37	5281.34	3286.52	3412.68
Div + Int From Subs/Int Exp + Div	129.80	151.95	140.33	145.26	167.03
Fees+Other Inc From Subs/Sal + Oth Exp	2.54	3.50	2.90	5.41	7.66
Net Inc/Curr Port of LT Debt+Pfd Div(X)	17.50	24.61	40.48	74.98	65.79
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.11	-0.17	0.04	-0.27	-0.29
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	8.63	0.00	0.19	0.28
Total	0.00	9.51	0.00	0.25	0.28
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.36	0.57	0.54	0.62	0.49
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 05				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Div Paid/Inc Before Undist Inc	70.65	66.04	92.95	91.09	77.25
Dividends Paid/Net Income	22.50	22.11	28.96	28.71	24.62
Net Income - Dividends/Avg Equity	8.90	8.59	8.10	8.16	8.91
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	102.69	104.14	112.16	117.10	134.55
Dividends From Nonbank Subs	0.11	0.09	0.11	0.12	0.22
Dividends From Subsidiary BHCs	0.00	0.02	0.08	0.01	0.08
Dividends From All Subsidiaries	110.38	113.19	121.09	126.58	146.20
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	26.90	27.14	33.55	34.44	33.57
Interest Income From Bank Subs	0.12	0.10	0.11	0.11	0.11
Mgt & Service Fees From Bank Subs	0.17	0.35	0.16	0.41	0.68
Other Income From Bank Subs	0.00	0.00	0.01	0.02	0.07
Operating Income From Bank Subs	29.33	30.02	35.76	37.59	36.48
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	51.67	34.06	50.04	36.51	37.28
Interest Income From Nonbank Subs	1.84	1.16	0.91	0.29	1.73
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.36	0.18	1.38
Other Income From Nonbank Subs	0.00	0.01	0.00	0.00	0.01
Operating Inc From Nonbank Subs	60.54	41.39	61.58	43.11	49.17
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	28.22	20.28	29.42	27.93	34.63
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	1.76
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	28.25	20.31	29.68	27.98	38.50
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	60.24	59.25	72.38	70.20	71.16
Interest Income From Bank Subs	2.68	3.04	0.71	0.89	0.65
Mgt & Serv Fees From Bank Subs	0.41	1.27	0.38	0.76	1.30
Other Income From Bank Subs	0.03	0.03	0.04	0.06	0.22
Operating Income From Bank Subs	73.79	75.51	81.11	80.78	82.62
Dividends From Nonbank Subs	0.28	0.09	0.11	0.10	0.15
Interest Income From Nonbank Subs	0.01	0.01	0.01	0.00	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.81	1.42	0.66	0.44	0.50
Dividends From Subsidiary BHCs	0.00	0.00	0.05	0.00	0.02
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	0.10	0.06	0.08	0.23	0.11
Loans and Adv From Subs/ST Debt	925.33	636.19	1009.65	536.99	494.48
Loans and Adv From Subs/Total Debt	375.21	201.28	329.37	166.44	120.88

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									519
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.82	2.88	3.04	3.42	3.80	4.20	4.59	4.84	519
+ Non-interest Income	0.83	0.25	0.34	0.54	0.76	1.09	1.56	2.08	519
- Overhead Expense	3.02	1.86	2.04	2.50	2.98	3.52	4.05	4.67	519
- Provision for Losses	0.14	0.00	0.00	0.06	0.13	0.24	0.37	0.42	519
+ Securities Gains (Losses)	0.00	-0.02	-0.00	0.00	0.00	0.00	0.03	0.11	519
+ Other Tax Equiv Adjustments	-0.00	-0.07	-0.00	0.00	0.00	0.00	0.00	0.04	519
= Pretax Net Oper Income (TE)	1.52	0.52	0.77	1.13	1.50	1.91	2.29	2.55	519
Net Operating Income	1.05	0.35	0.50	0.75	1.01	1.31	1.76	2.10	519
Net Income	1.05	0.35	0.50	0.75	1.01	1.31	1.76	2.10	519
Net Income (Sub S Adjusted)	1.11	0.44	0.54	0.84	1.08	1.38	1.64	1.84	110
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.91	4.98	5.20	5.56	5.86	6.28	6.67	7.10	519
Interest Expense	1.79	1.02	1.16	1.49	1.80	2.12	2.35	2.46	519
Net Interest Income (TE)	4.13	3.13	3.30	3.71	4.13	4.53	4.99	5.22	519
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.07	-0.06	-0.03	0.00	0.03	0.13	0.30	0.47	519
Earnings Coverage of Net Losses (X)	21.89	-481.26	-142.58	0.51	16.03	62.51	168.46	406.33	481
Ln&Ls Allowance/Total Loans & Leases	1.24	0.73	0.86	1.03	1.21	1.42	1.71	1.92	519
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.59	0.00	0.02	0.16	0.44	0.90	1.60	2.11	519
30-89 Days Past Due Loans and Leases	0.79	0.03	0.11	0.30	0.62	1.27	1.87	2.42	519
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	20.12	-1.45	3.81	11.45	19.50	28.44	39.82	44.77	519
Net ST Noncore Funding Dependence	9.79	-8.03	-1.68	3.15	9.35	16.54	22.87	27.13	519
Net Loans and Leases/Total Assets	68.00	42.91	49.40	59.19	69.87	77.24	82.41	85.33	519
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.07	6.49	6.85	7.90	8.91	10.01	12.13	13.25	519
Equity Capital/Total Assets	8.44	5.12	5.70	6.91	8.24	9.93	11.85	13.00	519
Net Loans&Ls/Equity Capital (X)	8.44	3.94	4.81	6.43	8.26	10.28	12.76	14.18	519
Cash Dividends/Net Income	22.49	0.00	0.00	0.00	19.00	44.62	71.65	93.57	514
Cash Dividends/Net Income (Sub S Adjusted)	23.33	-23.09	-15.11	-1.46	3.41	47.68	102.03	117.24	110
Retained Earnings/Avg Equity Cap	8.91	-0.59	2.39	5.48	8.88	12.32	15.67	18.89	519
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.17	0.00	0.00	0.00	0.00	0.00	1.52	4.71	519
Long-Term Debt/Equity Capital	0.99	0.00	0.00	0.00	0.00	0.00	7.51	17.15	519
Equity Investment in Subs/Equity Cap	110.29	86.20	91.70	98.21	102.82	124.04	141.77	154.43	519
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	110.74	-51.63	0.00	41.24	99.53	127.27	314.69	676.62	488

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.47	4.61	4.85	5.15	5.43	5.84	6.15	6.55	519
Less: Interest Expense	1.65	0.92	1.08	1.36	1.67	1.95	2.19	2.32	519
Equals: Net Interest Income (TE)	3.82	2.88	3.04	3.42	3.80	4.20	4.59	4.84	519
Plus: Non-Interest Income	0.83	0.25	0.34	0.54	0.76	1.09	1.56	2.08	519
Equals: Adj Operating Income (TE)	4.70	3.37	3.73	4.16	4.65	5.24	5.88	6.44	519
Less: Overhead Expense	3.02	1.86	2.04	2.50	2.98	3.52	4.05	4.67	519
Less: Provision for Loan and Lease Losses	0.14	0.00	0.00	0.06	0.13	0.24	0.37	0.42	519
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Plus: Realized G/L on AFS Sec	0.00	-0.02	-0.00	0.00	0.00	0.00	0.03	0.11	519
Plus: Other Tax Equiv Adjustments	-0.00	-0.07	-0.00	0.00	0.00	0.00	0.00	0.04	519
Equals: Pretax Net Oper Inc (TE)	1.52	0.52	0.77	1.13	1.50	1.91	2.29	2.55	519
Less: Applicable Income Taxes (TE)	0.43	0.00	0.03	0.23	0.45	0.64	0.78	0.87	519
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	519
Equals: Net Operating Income	1.05	0.35	0.50	0.75	1.01	1.31	1.76	2.10	519
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Equals: Net Income	1.05	0.35	0.50	0.75	1.01	1.31	1.76	2.10	519
Memo: Net Income (Last Four Qtrs)	1.05	0.30	0.51	0.75	1.05	1.31	1.69	1.99	511
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.81	86.80	89.09	91.32	92.95	94.61	95.87	96.71	519
Avg Int-Bearing Funds / Avg Assets	77.74	64.37	68.20	73.52	78.80	82.10	84.97	86.67	519
Int Income (TE) / Avg Earning Assets	5.91	4.98	5.20	5.56	5.86	6.28	6.67	7.10	519
Int Expense / Avg Earning Assets	1.79	1.02	1.16	1.49	1.80	2.12	2.35	2.46	519
Net Int Inc (TE) / Avg Earn Assets	4.13	3.13	3.30	3.71	4.13	4.53	4.99	5.22	519
YIELD OR COST:									
Total Loans and Leases (TE)	6.56	5.77	5.89	6.20	6.51	6.90	7.38	7.79	519
Interest-Bearing Bank Balances	2.21	0.00	0.00	0.84	2.15	3.23	5.51	14.03	460
Fed Funds Sold & Reverse Repos	2.39	1.70	2.05	2.28	2.38	2.48	2.73	3.11	454
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Total Earning Assets	5.79	4.90	5.09	5.41	5.76	6.17	6.62	7.08	519
Investment Securities (TE)	4.16	2.74	3.14	3.63	4.09	4.68	5.28	5.99	519
U.S. Treasury & Agency Sec (excl MBS)	3.28	2.12	2.38	2.77	3.26	3.74	4.30	4.83	499
Mortgage-Backed Securities	4.01	2.47	2.99	3.55	3.98	4.37	5.16	6.23	470
All Other Securities	5.75	3.08	3.62	4.55	5.73	6.85	8.06	10.37	489
Interest-Bearing Deposits	1.93	1.15	1.32	1.62	1.94	2.24	2.47	2.71	518
Time Deposits of \$100K or More	2.70	1.90	2.12	2.43	2.70	2.99	3.31	3.51	518
Time Deposits < \$100K	2.67	1.93	2.13	2.39	2.65	2.95	3.21	3.41	518
Other Domestic Deposits	1.10	0.52	0.60	0.80	1.06	1.35	1.74	1.94	518
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	2.12	0.00	0.81	1.51	2.14	2.63	2.94	3.49	412
Other Borrowed Funds & Trading Liab	3.78	1.55	2.43	3.04	3.69	4.53	5.40	6.01	465
All Interest-Bearing Funds	2.13	1.33	1.50	1.82	2.15	2.43	2.63	2.83	519

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	13.50	9.69	10.35	11.37	13.00	15.41	18.33	20.33	519
Avg Assets per Employee (\$000)	3305.87	2019.10	2236.49	2611.93	3088.08	3918.59	5086.58	5867.06	519

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.92	0.00	0.00	0.00	0.00	4.00	8.90	12.59	519
Overhead Exp / NII + Non-Int Income	65.73	47.59	51.50	58.63	65.14	72.63	82.02	85.73	519

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.02	1.86	2.04	2.50	2.98	3.52	4.05	4.67	519
Personnel Expense	1.70	0.98	1.12	1.38	1.68	1.98	2.28	2.57	519
Net Occupancy Expense	0.42	0.19	0.25	0.33	0.42	0.51	0.62	0.72	519
Other Operating Expenses	0.88	0.48	0.57	0.70	0.85	1.05	1.28	1.51	519
Overhead Less Non-Interest Income	2.14	1.29	1.52	1.77	2.09	2.50	2.90	3.10	519

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	64.23	44.36	49.79	56.97	63.16	71.52	80.10	84.56	519
Personnel Expense	36.10	24.52	27.09	31.81	35.93	40.63	45.00	47.70	519
Net Occupancy Expense	9.03	4.61	5.64	7.23	8.84	10.75	12.88	14.20	519
Other Operating Expenses	18.87	11.30	12.83	15.81	18.62	21.86	25.74	28.43	519
Total Non-Interest Income	17.50	6.21	8.88	12.68	16.61	21.78	29.27	36.79	519
Fiduciary Activities Income	0.74	0.00	0.00	0.00	0.00	1.05	4.47	6.62	519
Serv Charges on Deposit Accts - Domestic	7.17	1.67	2.45	4.54	6.67	9.45	13.21	15.29	519
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Investment Banking Fees & Commissions	0.40	0.00	0.00	0.00	0.06	0.85	1.63	2.17	519
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Net Servicing Fees	0.19	0.00	0.00	0.00	0.00	0.20	1.24	1.98	519
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Insurance Activities Revenue	0.36	0.00	0.00	0.00	0.05	0.44	1.97	4.93	519
Net Gain (Loss) - Sales Loans, OREO, Oth	0.94	-0.43	-0.09	0.00	0.08	1.58	4.43	7.16	519
Other Non-Interest Income	5.32	1.34	2.03	3.24	4.84	6.81	10.14	15.07	519
Overhead Less Non-Interest Income	46.04	28.26	31.53	38.99	45.39	52.62	62.08	67.78	519

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	21.94	0.00	0.00	11.20	26.49	33.28	36.82	38.14	514
Appl Inc Tax+TE/Pretax NOI+TE	29.48	0.04	3.50	24.34	34.04	37.25	40.07	42.77	514

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	51.37	26.92	34.95	41.54	51.70	61.56	68.03	72.55	519
Commercial and Industrial Loans	9.74	2.28	3.68	5.95	9.24	13.01	18.42	21.37	519
Loans to Individuals	3.53	0.30	0.62	1.40	3.09	5.20	8.45	11.76	519
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Agricultural Loans	1.14	0.00	0.00	0.00	0.14	1.99	5.74	11.14	519
Other Loans and Leases	0.68	0.00	0.00	0.08	0.44	1.02	2.10	3.12	519
Net Loans and Leases	68.00	42.91	49.40	59.19	69.87	77.24	82.41	85.33	519
Debt Securities Over 1 Year	17.94	2.01	5.00	9.96	16.27	25.71	35.60	39.75	519
Mutual Funds and Equity Securities	0.16	0.00	0.00	0.00	0.00	0.15	0.98	1.91	519
Subtotal	87.03	76.29	80.32	84.03	87.64	90.30	92.02	92.95	519
Interest-Bearing Bank Balances	0.44	0.00	0.00	0.01	0.08	0.68	2.12	3.55	519
Federal Funds Sold & Reverse Repos	1.60	0.00	0.00	0.00	0.89	2.99	6.19	8.05	519
Debt Securities 1 Year or Less	1.90	0.00	0.02	0.35	1.35	3.15	5.00	7.64	519
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Total Earning Assets	91.83	87.61	88.65	90.34	92.00	93.32	94.71	95.59	519
Non-Int Cash and Due From Dep Inst	2.75	1.13	1.41	2.03	2.68	3.41	4.32	4.89	519
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Other Real Estate Owned	0.09	0.00	0.00	0.00	0.04	0.16	0.37	0.60	519
All Other Assets	5.28	2.38	2.91	3.99	5.26	6.41	7.89	8.81	519
MEMORANDA:									
Short-Term Investments	4.61	0.27	0.63	1.82	3.90	7.07	11.25	14.81	519
U.S. Treasury Securities	0.11	0.00	0.00	0.00	0.00	0.04	0.79	2.10	519
U.S. Agency Securities (excl MBS)	7.38	0.03	0.56	2.58	6.20	11.73	17.44	21.29	519
Municipal Securities	3.71	0.00	0.00	0.83	3.27	6.32	10.04	12.12	519
Mortgage-Backed Securities	6.52	0.00	0.00	0.70	4.48	10.78	17.60	22.69	519
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Other Debt Securities	0.38	0.00	0.00	0.00	0.00	0.57	2.12	3.43	519
RE Loans Secured by 1-4 Family	17.84	3.65	5.76	10.95	17.15	24.04	32.75	38.48	519
Revolving	2.55	0.00	0.02	0.55	2.04	4.32	6.26	7.83	519
Closed-End, Sec by First Liens	13.86	1.34	3.29	7.21	12.56	19.89	26.80	32.65	519
Closed-End, Sec by Junior Liens	0.99	0.01	0.10	0.32	0.83	1.55	2.50	3.52	519
Commercial Real Estate Loans	29.60	8.92	12.51	19.10	28.26	39.07	49.52	58.25	519
Construction and Land Dev	7.40	0.53	1.11	2.65	5.85	11.41	19.42	27.24	519
Multifamily	1.24	0.00	0.07	0.33	0.90	1.89	3.70	4.91	519
Nonfarm Nonresidential	19.68	6.48	8.89	13.44	18.76	25.61	32.70	38.64	519
RE Loans Secured by Farmland	1.58	0.00	0.00	0.02	0.44	2.93	7.00	10.45	519
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	75.30	52.59	57.48	66.43	77.05	84.17	90.50	92.97	519
RE Loans Secured by 1-4 Family	26.67	5.25	8.20	16.29	25.25	36.82	48.11	55.44	519
Revolving	3.70	0.00	0.05	0.88	2.97	6.14	9.14	11.22	519
Closed-End	22.64	2.86	5.79	12.06	21.30	33.23	43.31	49.25	519
Commercial Real Estate Loans	43.28	15.98	21.34	30.49	43.13	56.14	67.65	74.51	519
Construction and Land Dev	10.66	0.83	1.74	4.00	9.02	15.75	27.53	34.05	519
Multifamily	1.82	0.00	0.10	0.50	1.39	2.74	4.97	7.13	519
Nonfarm Nonresidential	28.88	10.12	13.97	20.68	28.01	37.33	46.84	53.89	519
RE Loans Secured by Farmland	2.34	0.00	0.00	0.03	0.65	4.43	10.57	14.70	519
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Commercial and Industrial Loans	14.32	3.86	5.93	8.98	13.24	18.84	25.78	30.99	519
Loans to Individuals	5.39	0.48	0.92	1.97	4.51	7.69	13.88	18.27	519
Credit Card Loans	0.12	0.00	0.00	0.00	0.00	0.24	0.59	0.89	519
Agricultural Loans	1.72	0.00	0.00	0.00	0.21	2.83	8.39	16.45	519
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Other Loans and Leases	1.03	0.00	0.00	0.11	0.64	1.56	3.14	5.08	519

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.61	0.27	0.63	1.82	3.90	7.07	11.25	14.81	519
Liquid Assets	20.66	7.07	9.25	13.24	19.31	27.88	35.98	42.03	519
Investment Securities	20.63	4.31	6.81	11.60	19.44	28.86	39.33	45.69	519
Net Loans and Leases	68.00	42.91	49.40	59.19	69.87	77.24	82.41	85.33	519
Net Lns, Ls & Stdbly Ltrs of Credit	68.69	43.64	50.13	59.72	70.61	77.85	83.45	86.20	519
Core Deposits	66.84	45.33	52.08	60.55	68.18	73.92	78.64	80.69	519
Noncore Funding	22.52	8.95	10.28	15.43	21.59	28.35	38.16	43.43	519
Time Deposits of \$100K or More	13.60	4.53	6.38	8.52	12.76	18.22	23.65	28.97	519
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Fed Funds Purchased and Repos	1.34	0.00	0.00	0.00	0.77	2.48	5.03	7.74	519
Net Fed Funds Purchased (Sold)	-0.22	-7.56	-5.37	-2.18	0.00	1.80	4.26	6.26	519
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Oth Borrowings W/Rem Mat 1 Yr or Less	1.48	0.00	0.00	0.00	0.93	2.60	5.41	8.25	519
Earning Assets Repr in 1 Year	40.36	16.45	20.77	28.90	39.12	51.77	62.73	70.42	519
Int-Bearing Liab Repr in 1 Year	28.69	8.76	12.22	18.36	25.48	38.38	54.71	61.39	519
Long-Term Debt Repr in 1 Year	0.31	0.00	0.00	0.00	0.00	0.22	2.26	3.71	519
Net Assets Repriceable in 1 Year	10.45	-20.92	-12.90	-1.83	9.75	24.28	34.08	42.42	519
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	20.12	-1.45	3.81	11.45	19.50	28.44	39.82	44.77	519
Net ST Noncore Funding Dependence	9.79	-8.03	-1.68	3.15	9.35	16.54	22.87	27.13	519
Short-Term Inv/ST Noncore Funding	42.97	1.90	3.99	12.55	29.53	67.54	119.13	193.22	519
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.53	-17.30	-12.06	-1.50	8.43	22.40	39.02	48.92	519
Net Loans and Leases/Total Deposits	83.62	54.93	60.44	71.79	85.11	95.28	103.82	107.98	519
Net Loans and Leases/Core Deposits	103.07	63.47	70.96	82.70	102.32	118.76	142.76	166.10	519
Held-To-Mat Sec Appr(Depr)/Eq Cap	-0.10	-3.02	-1.78	-0.15	0.00	0.16	0.85	1.35	265
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-1.79	-7.39	-5.57	-3.31	-1.45	-0.32	0.70	2.44	510
Struct Notes Appr(Depr)/Eq Cap	-0.35	-2.19	-1.34	-0.56	-0.21	-0.05	-0.01	0.00	247
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	8.27	0.00	0.00	0.00	0.12	11.91	47.06	77.05	519
Available-For-Sale Securities	91.57	21.93	52.18	87.70	99.86	100.00	100.00	100.00	519
U.S. Treasury Securities	0.72	0.00	0.00	0.00	0.00	0.25	4.54	13.83	519
U.S. Agency Securities (excl MBS)	38.95	0.50	4.62	17.95	34.96	60.04	81.44	90.44	519
Municipal Securities	18.30	0.00	0.00	6.11	18.21	30.47	44.11	52.12	519
Mortgage-Backed Securities	30.94	0.00	0.00	6.24	27.66	50.63	65.76	77.65	519
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Other Debt Securities	1.81	0.00	0.00	0.00	0.00	2.70	9.77	16.60	519
Mutual Funds and Equity Securities	0.85	0.00	0.00	0.00	0.00	0.93	5.14	10.64	519
Debt Securities 1 Year or Less	10.55	0.00	0.14	2.39	7.22	16.51	32.35	42.59	519
Debt Securities 1 To 5 Years	40.63	3.50	7.87	21.84	41.13	58.62	72.01	79.29	519
Debt Securities Over 5 Years	43.87	0.61	4.06	21.40	42.44	65.40	86.14	92.09	519
Pledged Securities	46.41	2.97	8.82	25.65	46.88	67.90	84.55	92.29	519
Structured Notes, Fair Value	3.34	0.00	0.00	0.00	0.00	6.42	15.27	25.39	519

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.14	0.00	0.00	0.06	0.13	0.24	0.37	0.42	519
Provision for Ln&Ls Losses/Avg Lns&Ls	0.21	0.00	0.00	0.10	0.19	0.34	0.48	0.61	519
Provision for Ln&Ls Losses/Net Losses	255.41	-737.50	-539.56	0.00	148.75	461.53	1600.00	3444.16	481
Ln&Ls Allowance/Total Loans & Leases	1.24	0.73	0.86	1.03	1.21	1.42	1.71	1.92	519
Ln&Ls Allowance/Net Ln&Ls Losses (X)	37.63	2.21	3.08	6.41	16.39	47.95	147.78	297.58	363
ALLL/Nonaccrual Assets	699.20	70.03	100.98	172.22	342.68	760.56	2934.91	5504.34	477
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	490.25	59.75	80.57	144.09	258.65	592.76	1608.91	3708.52	497
Gross Ln&Ls Losses/Avg Loans & Leases	0.11	0.00	0.00	0.01	0.07	0.20	0.42	0.58	519
Recoveries/Avg Loans and Leases	0.04	0.00	0.00	0.00	0.02	0.08	0.16	0.25	519
Net Losses/Avg Loans and Leases	0.07	-0.06	-0.03	0.00	0.03	0.13	0.30	0.47	519
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Recoveries/Prior Year-End Losses	6.79	0.00	0.31	1.98	4.74	9.62	19.17	31.15	504
Earnings Coverage of Net Losses (X)	21.89	-481.26	-142.58	0.51	16.03	62.51	168.46	406.33	481
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.01	-0.05	-0.02	0.00	0.00	0.02	0.08	0.18	519
RE Loans Secured By 1-4 Family	0.02	-0.06	-0.01	0.00	0.00	0.02	0.20	0.34	519
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	479
Closed-End	0.02	-0.07	-0.02	0.00	0.00	0.00	0.20	0.39	518
Commercial Real Estate Loans	0.00	-0.05	-0.00	0.00	0.00	0.00	0.00	0.10	518
Construction and Land Dev	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	514
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	490
Nonfarm Nonresidential	0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.06	518
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	405
Commercial and Industrial Loans	0.11	-0.36	-0.14	-0.02	0.00	0.16	0.82	1.42	519
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
Loans to Individuals	0.72	0.05	0.09	0.25	0.59	1.13	1.80	2.47	348
Credit Card Loans	1.39	-1.25	-0.46	0.00	0.56	2.82	5.94	7.33	221
Agricultural Loans	-0.00	-0.03	0.00	0.00	0.00	0.00	0.00	0.01	349
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Loans and Leases	0.10	-0.12	0.00	0.00	0.00	0.00	0.42	2.97	471

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

30-89 Days PD Loans and Leases	0.79	0.03	0.11	0.30	0.62	1.27	1.87	2.42	519
90+ Days PD Loans and Leases	0.07	0.00	0.00	0.00	0.02	0.13	0.31	0.52	519
Nonaccrual Loans and Leases	0.43	0.00	0.00	0.10	0.30	0.68	1.21	1.68	519
90+ Days PD and Nonaccrual Loans and Leases	0.54	0.00	0.03	0.17	0.42	0.84	1.42	2.04	519
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	519
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.79	0.03	0.11	0.30	0.62	1.27	1.87	2.42	519
90+ Days Past Due Assets	0.07	0.00	0.00	0.00	0.02	0.13	0.31	0.52	519
Nonaccrual Assets	0.44	0.00	0.00	0.10	0.31	0.68	1.21	1.69	519
30+ Days PD & Nonaccrual Assets	1.41	0.11	0.22	0.66	1.23	2.11	3.07	3.59	519
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.36	0.00	0.02	0.11	0.28	0.55	0.96	1.28	519
90+ PD & Nonaccrual Assets + OREO	0.49	0.00	0.04	0.17	0.39	0.76	1.21	1.58	519
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.42	0.00	0.02	0.11	0.33	0.66	1.17	1.54	519
Allowance for Loan & Lease Losses	51.73	0.00	2.53	14.66	40.20	80.21	139.47	178.75	519
Equity Cap + ALLL	4.77	0.00	0.23	1.18	3.44	7.16	14.18	18.51	519
Tier 1 Cap + ALLL	4.46	0.00	0.23	1.11	3.36	6.74	12.22	17.33	519
Loans & Leases + RE Acquired	0.64	0.00	0.03	0.17	0.49	0.99	1.77	2.39	519

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	0.73	0.00	0.03	0.19	0.54	1.18	1.91	2.50	519
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.12	0.30	0.54	519
- Nonaccrual	0.34	0.00	0.00	0.03	0.22	0.60	1.23	1.88	519
Coml & Indl - 30-89 Days PD	0.81	0.00	0.00	0.14	0.57	1.44	2.55	3.69	519
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.05	0.31	0.63	519
- Nonaccrual	0.56	0.00	0.00	0.00	0.28	0.90	2.33	4.17	519
Individuals - 30-89 Days PD	1.31	0.00	0.02	0.48	1.12	1.86	2.94	3.84	518
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.03	0.19	0.41	0.70	518
- Nonaccrual	0.22	0.00	0.00	0.00	0.09	0.39	0.82	1.35	518
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
Agricultural - 30-89 Days PD	0.19	0.00	0.00	0.00	0.00	0.21	1.20	2.26	349
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.58	349
- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.52	1.91	349
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Lns&Ls - 30-89 Days PD	0.38	0.00	0.00	0.00	0.00	0.26	2.72	5.80	471
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.75	471
- Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.05	1.60	471
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.83	0.00	0.00	0.24	0.69	1.45	2.26	3.34	519
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.14	0.38	0.60	519
- Nonaccrual	0.32	0.00	0.00	0.00	0.17	0.58	1.24	1.70	519
Revolving - 30-89 Days PD	0.24	0.00	0.00	0.00	0.00	0.46	1.14	1.69	479
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.26	479
- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.30	0.78	479
Closed-End - 30-89 Days PD	0.92	0.00	0.00	0.24	0.76	1.54	2.60	3.71	518
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.15	0.43	0.65	518
- Nonaccrual	0.35	0.00	0.00	0.00	0.20	0.63	1.34	1.95	518
- Jr Lien 30-89 Days PD	0.05	0.00	0.00	0.00	0.00	0.09	0.27	0.44	518
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	518
- Jr Lien Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.02	0.15	0.30	518
Commercial RE - 30-89 Days PD	0.52	0.00	0.00	0.01	0.32	0.92	1.90	2.38	518
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.01	0.25	0.53	518
- Nonaccrual	0.32	0.00	0.00	0.00	0.09	0.54	1.30	2.37	518
Const & Dev - 30-89 Days PD	0.33	0.00	0.00	0.00	0.00	0.55	1.91	2.96	514
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	514
- Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.00	0.80	2.38	514
Multifamily - 30-89 Days PD	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.09	490
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	490
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	490
Nonfarm Nres- 30-89 Days PD	0.49	0.00	0.00	0.00	0.25	0.88	1.89	2.71	518
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.23	0.46	518
- Nonaccrual	0.31	0.00	0.00	0.00	0.05	0.56	1.43	2.59	518
Farmland - 30-89 Days PD	0.37	0.00	0.00	0.00	0.00	0.52	2.17	4.45	405
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.53	405
- Nonaccrual	0.25	0.00	0.00	0.00	0.00	0.00	1.88	4.36	405
Credit Card - 30-89 Days PD	1.32	0.00	0.00	0.00	1.22	2.36	3.88	6.40	221
- 90+ Days Past Due	0.40	0.00	0.00	0.00	0.08	0.64	1.93	2.85	221
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.38	221

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.07	6.49	6.85	7.90	8.91	10.01	12.13	13.25	519
Tier 1 RBC Ratio	12.49	8.26	8.93	10.29	11.75	14.38	18.03	21.50	519
Total Risk-Based Capital Ratio	13.92	10.12	10.71	11.81	13.31	15.66	19.39	22.69	519
Tangible Tier 1 Leverage Ratio	9.04	6.37	6.82	7.86	8.86	9.94	12.07	13.25	519
Tangible Common Eq Cap/Tan Assets	7.94	4.39	4.99	6.33	7.82	9.40	11.39	12.69	519
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	13.78	4.51	6.23	9.05	12.75	17.72	24.18	29.08	519
Standby Letters of Credit	0.57	0.00	0.02	0.16	0.42	0.85	1.47	1.96	519
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.24	519
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.09	0.00	0.00	0.00	0.00	0.00	0.76	2.13	519
Interest Rate Contracts	0.08	0.00	0.00	0.00	0.00	0.00	0.68	1.97	519
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Interest Rate Swaps	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.29	519
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	20.57	8.01	10.02	14.09	19.74	25.35	34.34	41.89	519

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	84.14	0.00	0.00	100.00	100.00	100.00	100.00	100.00	82
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Equity, Comm, & Other Contracts	14.63	0.00	0.00	0.00	0.00	0.00	100.00	100.00	82
Futures and Forwards	16.68	0.00	0.00	0.00	0.00	0.00	69.96	100.00	82
Written Options	24.26	0.00	0.00	0.00	0.00	50.00	100.00	100.00	82
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Over-The-Counter	24.15	0.00	0.00	0.00	0.00	50.00	100.00	100.00	82
Purchased Options	13.00	0.00	0.00	0.00	0.00	0.00	58.00	100.00	82
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Over-The-Counter	3.55	0.00	0.00	0.00	0.00	0.00	50.00	100.00	82
Swaps	46.05	0.00	0.00	0.00	0.00	100.00	100.00	100.00	82
Held for Trading	1.03	0.00	0.00	0.00	0.00	0.00	0.00	98.00	82
Interest Rate Contracts	1.02	0.00	0.00	0.00	0.00	0.00	0.00	72.00	82
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Non-Traded	98.96	0.00	100.00	100.00	100.00	100.00	100.00	100.00	82
Interest Rate Contracts	78.29	0.00	0.00	100.00	100.00	100.00	100.00	100.00	82
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Equity, Comm, & Other Contracts	13.41	0.00	0.00	0.00	0.00	0.00	100.00	100.00	82
Deriv Contr (Excl Fut & FX LE 14 Days)	75.15	0.00	0.00	50.00	100.00	100.00	100.00	100.00	82
One Year or Less	22.16	0.00	0.00	0.00	0.00	50.00	100.00	100.00	82
Over 1 Year to 5 Years	39.96	0.00	0.00	0.00	0.00	100.00	100.00	100.00	82
Over 5 Years	4.90	0.00	0.00	0.00	0.00	0.00	72.85	100.00	82
Gross Negative Fair Value (Abs Val)	0.76	0.00	0.00	0.00	0.00	1.13	4.00	8.28	82
Gross Positive Fair Value	1.02	0.00	0.00	0.00	0.21	1.53	4.18	8.42	82
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
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	519
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	519
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	514
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	514
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	514
Incr (Decr) in Net Income/Net Income	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.40	514

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	70.65	0.00	0.00	28.51	85.68	102.00	141.83	227.59	295
Dividends Paid/Net Income	22.49	0.00	0.00	0.00	19.00	44.62	71.65	93.57	514
Net Income - Dividends/Avg Equity	8.90	-0.59	2.39	5.45	8.88	12.32	15.67	18.89	519
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	102.69	0.00	0.00	0.00	100.11	146.62	241.76	468.91	296
Dividends From Nonbank Subs	0.11	0.00	0.00	0.00	0.00	0.00	0.74	2.43	296
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Dividends From All Subsidiaries	110.37	0.00	0.00	68.75	102.05	154.00	245.64	471.68	296
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	26.89	0.00	0.00	0.00	15.67	53.79	93.94	131.25	483
Interest Income From Bank Subs	0.11	0.00	0.00	0.00	0.00	0.05	0.77	2.07	483
Mgt & Service Fees From Bank Subs	0.16	0.00	0.00	0.00	0.00	0.00	0.00	7.60	483
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	483
Operating Income From Bank Subs	29.32	0.00	0.00	0.00	20.77	54.99	96.03	141.17	483
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	51.67	0.00	0.00	0.00	75.00	100.00	100.00	100.00	110
Interest Income From Nonbank Subs	1.84	0.00	0.00	0.00	0.00	0.00	0.00	54.52	110
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Operating Inc From Nonbank Subs	60.53	0.00	0.00	0.00	100.00	100.00	100.00	243.75	110
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	28.21	0.00	0.00	0.00	15.01	59.05	77.06	100.27	37
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37
Operating Income From Sub BHCs	28.24	0.00	0.00	0.00	15.01	59.05	77.06	100.27	37
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	60.24	0.00	0.00	0.00	90.97	99.60	100.00	100.00	429
Interest Income From Bank Subs	2.67	0.00	0.00	0.00	0.00	0.24	17.77	100.00	429
Mgt & Serv Fees From Bank Subs	0.41	0.00	0.00	0.00	0.00	0.00	2.01	13.31	429
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	2.76	429
Operating Income From Bank Subs	73.79	0.00	0.00	56.52	98.38	100.00	100.00	100.00	429
Dividends From Nonbank Subs	0.28	0.00	0.00	0.00	0.00	0.00	1.17	18.25	429
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.91	429
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	429
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	429
Operating Inc From Nonbank Subs	1.80	0.00	0.00	0.00	0.00	0.25	8.00	100.00	429
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	429
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	429
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	429
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	429
Operating Income From Sub BHCs	0.09	0.00	0.00	0.00	0.00	0.00	0.00	15.69	429
Loans and Adv From Subs/ST Debt	925.33	0.00	0.00	0.00	206.20	953.18	3671.26	9871.82	69
Loans and Adv From Subs/Total Debt	375.21	0.00	0.00	0.00	132.49	423.77	1646.71	3918.55	155

BHCPR Reporters for Quarter Ending 03/31/2005
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
3109904	447,344	ACCESS NATIONAL CORPORATION	RESTON, VA	
1055623	349,652	ADBANC, INC.	OGALLALA, NE	
2467474	383,021	ADIRONDACK BANCORP	UTICA, NY	
1107821	303,938	ALAMO CORPORATION OF TEXAS	ALAMO, TX	Moved from Peer 6
2022444	406,067	ALBANY BANCORP, INC.	ALBANY, KY	
2533100	494,359	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
1247419	314,482	ALLEGHENY VALLEY BANCORP, INC.	PITTSBURGH, PA	
3047154	471,002	ALLIANCE BANCSHARES CALIFORNIA	CULVER CITY, CA	
1136595	394,472	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
2550657	336,239	AMB FINANCIAL SERVICES CORPORA	BAINBRIDGE ISLAND, WA	
1201457	473,822	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	456,722	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
2772990	428,028	AMERI-NATIONAL CORPORATION	LEAWOOD, KS	
3017326	431,655	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	354,318	AMERICA BANCSHARES, INC.	SANTA ANA, CA	
1136269	331,839	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
1052220	484,262	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1095414	442,514	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	Moved from Peer 6
2900784	402,102	AMERICAN COMMUNITY BANCSHARES,	CHARLOTTE, NC	
3035049	355,848	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
2356886	341,803	AMERICAN STATE BANK CORPORATIO	JONESBORO, AR	
1107193	483,285	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
2710796	495,214	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2468293	495,978	APPALACHIAN BANCSHARES, INC.	ELLIJAY, GA	
2454380	406,086	ARBOR BANCORP, INC.	ANN ARBOR, MI	
2293516	334,867	ARMSTRONG BANCSHARES, INC.	MUSKOGEE, OK	
3196584	450,692	ARTHUR FINANCIAL CORPORATION	UNION, SC	
1144125	361,618	ASIA BANCSHARES, INC.	FLUSHING, NY	
1081613	412,676	B. P. C. CORPORATION	COOKEVILLE, TN	
3033746	368,489	BAC FINANCIAL INC.	STOCKTON, CA	
1141870	389,437	BAKER BOYER BANCORP	WALLA WALLA, WA	
1048728	301,611	BALLSTON SPA BANCORP, INC.	BALLSTON SPA, NY	
1082209	409,317	BANCIINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1126028	403,735	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
1098590	316,396	BANCORP OF SOUTHERN INDIANA	SEYMOUR, IN	
2796624	442,053	BANCSHARES OF FLORIDA, INC.	NAPLES, FL	
1101735	325,499	BANCSHARES, INC.	HOUSTON, TX	
1097445	309,938	BANCASTAR, INC.	SAINT LOUIS, MO	
3229473	359,360	BANK OF CHOICE HOLDING COMPANY	EVANS, CO	Moved from Peer 6
1030040	450,722	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1076105	446,472	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
1139215	433,141	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	
2249401	341,937	BANKERS' BANK OF THE WEST BANC	DENVER, CO	Moved from Peer 9
3109968	313,881	BANKFIRST BANCORP, INC.	WINTER PARK, FL	Moved from Peer 6
1247455	430,518	BANKFIRST CAPITAL CORPORATION	MACON, MS	
2808330	310,258	BANKING CORPORATION OF FLORIDA	NAPLES, FL	Moved from Peer 6
2516970	366,646	BANKSHARES OF FAYETTEVILLE, IN	FAYETTEVILLE, AR	
1084780	302,941	BARTOW BANCSHARES, INC.	CARTERSVILLE, GA	
2560665	302,090	BAY BANKS OF VIRGINIA, INC.	KILMARNOCK, VA	
2339571	431,222	BB&T BANCSHARES CORP.	BLOOMINGDALE, IL	
3170539	390,733	BCB BANCORP, INC.	BAYONNE, NJ	

BHCPR Reporters for Quarter Ending 03/31/2005
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
2848710	486, 135	BCP HOLDINGS (USA), INC.	NEWARK, NJ	
3274996	332, 418	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	Moved from Peer 6
1141441	302, 897	BENCHMARK BANKSHARES INC.	KENBRIDGE, VA	Moved from Peer 6
1985131	327, 758	BERKSHIRE FINANCIAL SERVICES,	LEE, MA	
1115433	387, 582	BEVERLY NATIONAL CORPORATION	BEVERLY, MA	
1137248	317, 865	BIG LAKE FINANCIAL CORPORATION	OKEECHOBEE, FL	Moved from Peer 6
1491913	418, 518	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1427677	338, 551	BLOOMFIELD HILLS BANCORP, INC.	BLOOMFIELD HILLS, MI	
1083680	462, 178	BLOSSMAN BANCSHARES, INC.	LACOMBE, LA	
1891317	479, 183	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
1119244	346, 462	BOYLE BANCORP, INC.	DANVILLE, KY	
1082375	471, 261	BRANNEN BANKS OF FLORIDA, INC.	INVERNESS, FL	
3280988	448, 611	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
3134102	338, 866	BRIDGEWATER FINANCIAL, MHC	RAYNHAM, MA	
1084212	387, 614	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
1471960	445, 382	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
2595939	408, 046	BUILDERS FINANCIAL CORPORATION	CHI CAGO, IL	
3189728	310, 644	BUSINESS BANCSHARES, INC.	CLAYTON, MD	Moved from Peer 6
2752796	377, 503	BUSINESS BANK CORPORATION	LAS VEGAS, NV	
1203901	313, 987	C&F BANC SHARES CORPORATION	KENDALLVILLE, IN	
2672483	352, 247	CAB HOLDING, LLC	WILMINGTON, DE	
2391300	399, 768	CALVIN B. TAYLOR BANKSHARES	BERLIN, MD	
1083336	457, 591	CAMERON BANCSHARES, INC.	CAMERON, LA	
3019964	394, 392	CAPITAL BANCORP, INC.	NASHVILLE, TN	
1055427	385, 715	CAPITAL CITY BANCSHARES, INC.	TOPEKA, KS	
1140930	400, 761	CARDINAL BANCORP, INC.	SAINT LOUIS, MO	
1245460	370, 137	CARLINVILLE NATIONAL BANK SHAR	CARLINVILLE, IL	
2943473	313, 498	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
1203451	333, 319	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
1469800	338, 230	CARROLLTON BANCORP	BALTIMORE, MD	
2254508	308, 723	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
2708159	347, 559	CCF HOLDING COMPANY	JONESBORO, GA	
1207815	311, 649	CEDAR VALLEY BANKSHARES, LTD.	CHARLES CITY, IA	
2856498	472, 097	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
1106132	442, 815	CENTRABANC CORPORATION	WACO, TX	
1250035	352, 668	CENTRAL BANCORP, INC.	GARLAND, TX	
1025662	417, 650	CENTRAL BANCORPORATION	PROVO, UT	
1250295	312, 553	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
2910055	473, 227	CENTRAL JERSEY BANCORP	LONG BRANCH, NJ	Moved from Peer 6; Name change from MONMOUTH COMMUNITY BA
1051465	363, 206	CENTRAL SERVICE CORPORATION	ENID, OK	
2935405	449, 551	CENTRAL VALLEY COMMUNITY BANCO	CLOVIS, CA	
1140677	383, 722	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	
1124538	364, 735	CHARTER 95 CORPORATION	SAINT PAUL, MN	
1075881	367, 124	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
2519038	331, 243	CITIZENS BANCORP	CORVALLIS, OR	
1140239	376, 149	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1078958	326, 737	CITIZENS BANCSHARES CORPORATIO	ATLANTA, GA	
1131077	418, 569	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
1070484	313, 851	CITIZENS BANCSHARES, INC.	SOMERSET, KY	
3248821	397, 595	CITIZENS BANCSHARES, INC.	BLUFFTON, OH	
1207132	476, 375	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	

BHCPR Reporters for Quarter Ending 03/31/2005
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes

1021682	494, 817	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1122084	405, 203	CITIZENS DEVELOPMENT COMPANY	BILLINGS, MT	
1070569	456, 126	CITIZENS INCORPORATED	EVANS CITY, PA	
1249589	420, 874	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
1071623	343, 172	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1048849	340, 573	CITY NATIONAL BANCSHARES CORPO	NEWARK, NJ	
2469245	334, 614	CLASSIC BANCSHARES, INC.	ASHLAND, KY	
3153242	393, 702	CLAYTON BANCORP, INC	HENDERSON, TN	Name change from FSB BANCSHARES, INC.
3195756	372, 099	CLINTON FINANCIAL SERVICES, MH	CLINTON, MA	
1399747	419, 447	CNB BANCORP, INC.	GLOVERSVILLE, NY	
1086270	478, 183	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
2705943	486, 595	CNLBANCSHARES, INC.	ORLANDO, FL	
3155769	423, 699	COAST FINANCIAL HOLDINGS, INC	BRADENTON, FL	
1083671	303, 868	COASTAL BANKSHARES, INC.	SAVANNAH, GA	Moved from Peer 6
2809560	490, 939	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	419, 851	CODORUS VALLEY BANCORP, INC.	YORK, PA	
2146359	345, 712	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1250905	386, 032	COMMERCE BANCORP, INC.	BERKELEY, IL	
1838974	418, 951	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	441, 738	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1823738	315, 880	COMMERCIAL NATIONAL FINANCIAL	LATROBE, PA	
1250606	394, 515	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
2227687	388, 367	COMMONWEALTH COMMUNITY BANCORP	GRUNDY, VA	
1125843	425, 597	COMMUNITY BANC- CORP OF SHEBOYG	SHEBOYGAN, WI	
1115040	333, 623	COMMUNITY BANCORP.	DERBY, VT	
1247398	420, 475	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1084511	429, 572	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
1134014	344, 523	COMMUNITY BANKERS, INC.	GRANBURY, TX	
2443526	411, 615	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
1097986	322, 168	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
2593083	307, 446	COMMUNITY FIRST BANCORPORATION	WALHALLA, SC	
2754585	356, 784	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
2576965	300, 214	COMMUNITY NATIONAL BANCORPORAT	WATERLOO, IA	Moved from Peer 6
3108091	458, 034	COMMUNITY VALLEY BANCORP	CHICO, CA	
2626299	370, 978	COMMUNITY WEST BANCSHARES	GOLETA, CA	
2557414	380, 327	CONCORDIA CAPITAL CORPORATION	VIDALIA, LA	
2937100	453, 923	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
1142372	359, 195	CORNERSTONE FINANCIAL SERVICES	OTTUMWA, IA	
1130931	442, 067	CORTLAND BANCORP	CORTLAND, OH	
1053339	431, 113	COUNTRY AGENCIES & INVESTMENTS	ODESSA, MO	
3200230	336, 591	COUNTRY BANK HOLDING COMPANY,	NEW YORK, NY	
2524788	317, 947	COUNTY BANCORP, INC.	MANITOWOC, WI	
3027709	353, 934	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1207543	392, 619	CRETE BANCORPORATION, INC.	CRETE, IL	
1071726	456, 623	CROGHAN BANCSHARES, INC.	FREMONT, OH	
1126149	326, 153	CROSTOWN HOLDING COMPANY	BLAINE, MN	
1967865	312, 665	CSB BANCORP, INC.	MILLERSBURG, OH	
1885307	435, 221	CTB FINANCIAL CORPORATION	RUSTON, LA	
1071463	434, 858	CUMBERLAND VALLEY FINANCIAL CO	LONDON, KY	
2242523	459, 677	D. L. EVANS BANCORP	BURLEY, ID	
1135468	338, 192	DELTA INVESTMENT COMPANY (CAYM	GEORGE TOWN, ZZ	

BHCPR Reporters for Quarter Ending 03/31/2005
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
1209789	386, 723	DENMARK BANCSHARES, INC.	DENMARK, WI	
2294812	442, 235	DIAMOND BANCORP, INC	WASHINGTON, MO	
2065432	331, 972	DIMECO, INC	HONESDALE, PA	
1117455	430, 979	DNB FINANCIAL CORPORATION	DOWNTOWN, PA	
1951770	423, 265	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3023466	463, 547	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
3186240	368, 392	EAST PENN FINANCIAL CORPORATIO	EMMAUS, PA	
1135909	411, 122	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
1133165	398, 343	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	457, 476	EVANS BANCORP, INC.	ANGOLA, NY	
1076495	352, 736	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	455, 161	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1201532	396, 959	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1245479	334, 333	F. S. BANCORP	LAGRANGE, IN	
1138450	474, 040	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
1130089	308, 535	FACTORY POINT BANCORP, INC.	MANCHESTER CENTER, VT	
2270254	379, 561	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1842083	386, 082	FAR WEST BANCORPORATION	PROVO, UT	
1209538	436, 132	FARMERS BANCORP, FRANKFORT, IN	FRANKFORT, IN	
2142306	309, 191	FARMERS BANCORPORATION, INC.	BUHL, ID	
1055155	447, 563	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	440, 201	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	447, 444	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
3104860	397, 008	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	
1204337	331, 653	FIDELITY BAN CORPORATION	INDEPENDENCE, IA	
1137864	331, 086	FIDELITY BANCSHARES, INC.	EDINA, MN	
1203778	459, 330	FIDELITY COMPANY	DUBUQUE, IA	
2227182	311, 686	FINANCIAL CORPORATION OF LOUIS	CROWLEY, LA	Moved from Peer 6
1925968	355, 643	FINANCIAL INVESTORS OF THE SOU	BIRMINGHAM, AL	
1108967	373, 500	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1105751	368, 435	FIRST BAIRD BANCSHARES, INC.	BEDFORD, TX	
1416701	304, 099	FIRST BANCORP, INC.	KETCHIKAN, AK	Moved from Peer 6
2791898	306, 569	FIRST BANCSHARES, INC.	SAN LUIS OBISPO, CA	Moved from Peer 6
1404632	396, 691	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
2349468	319, 198	FIRST BANKSHARES, INC.	WINTER PARK, FL	Moved from Peer 6
1123876	364, 114	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1133008	375, 122	FIRST BERNE FINANCIAL CORPORAT	BERNE, IN	
1928633	316, 076	FIRST CECILIAN BANCORP, INC.	CECILIA, KY	
1076365	382, 080	FIRST CENTURY BANKSHARES, INC.	BLUEFIELD, WV	
1105470	406, 123	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
1983977	419, 319	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2641694	343, 718	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
1100176	381, 699	FIRST COMMUNITY BANKING CORPOR	HOT SPRINGS, AR	
2337401	454, 138	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
2339656	386, 258	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1086122	315, 838	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	
1249039	441, 697	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	453, 439	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
1095889	333, 161	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
3044144	314, 340	FIRST INDEPENDENT CAPITAL OF	RENO, NV	
1247204	387, 259	FIRST IPSWICH BANCORP	IPSWICH, MA	

BHCPR Reporters for Quarter Ending 03/31/2005
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
1139354	441, 711	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	498, 084	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1209510	354, 116	FIRST LANSING BANCORP, INC.	LANSING, IL	
1363757	430, 606	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	
2031455	378, 053	FIRST MAINSTREET FINANCIAL, LT	LONGMONT, CO	
1086449	305, 369	FIRST MCMINNIVILLE CORPORATION	MCMINNIVILLE, TN	
1250370	344, 163	FIRST MIAMI BANCORP, INC.	SOUTH MIAMI, FL	
1063619	308, 474	FIRST MIDWEST ACQUISITION CORP	MIDWEST CITY, OK	
2619349	309, 707	FIRST NATIONAL BANCORP, INC.	GREEN FOREST, AR	
1065378	312, 651	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
2720067	334, 621	FIRST NATIONAL BANCSHARES, INC	BRADENTON, FL	
1076123	421, 994	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1125357	363, 203	FIRST NATIONAL FINANCIAL SERVI	ELK RIVER, MN	
1426755	493, 887	FIRST NATIONAL SECURITY COMPAN	DEQUEEN, AR	Moved from Peer 4
1051081	399, 597	FIRST NEBRASKA BANCS, INC.	SIDNEY, NE	
1055762	395, 412	FIRST OF MCALESTER CORPORATION	MCALESTER, OK	
1119383	474, 554	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	440, 262	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
3070312	332, 571	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	Moved from Peer 6
2817314	312, 967	FIRST SOUTH BANCORP, INC.	SPARTANBURG, SC	Moved from Peer 6
2349486	325, 065	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	Moved from Peer 6
1098705	301, 568	FIRST STATE BANCORP, INC.	CARUTHERSVILLE, MO	
1070998	390, 206	FIRST STATE BANCSHARES, INC.	MIDDLESBORO, KY	
1083587	306, 253	FIRST STATE CORPORATION	WAYNESBORO, MS	Moved from Peer 6
1902754	326, 167	FIRST STAUNTON BANCSHARES, INC	STAUNTON, IL	
1081716	476, 867	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
1109834	351, 489	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1108707	450, 525	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
1084128	347, 796	FMB BANKING CORPORATION	MONTICELLO, FL	
3047743	481, 821	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1398795	465, 014	FNBH BANCORP, INC.	HOWELL, MI	
1137828	302, 324	FNS BANCSHARES, INC.	SCOTTSBORO, AL	Moved from Peer 6
1137462	460, 168	FORBES FIRST FINANCIAL CORPORA	SAINT LOUIS, MO	
1128134	396, 519	FORSTROM BANCORPORATION, INC.	CLARA CITY, MN	
2938349	361, 587	FOSTER BANKSHARES, INC.	CHICAGO, IL	
2557405	425, 115	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1139103	311, 490	FRANKLIN BANCORP, INC. DBA SUN	ST PAUL, MN	
1066067	391, 117	FREMONT BANK CORPORATION	CANON CITY, CO	
1142055	434, 241	FRONT RANGE CAPITAL CORPORATIO	LOUISVILLE, CO	
3157071	339, 711	FRONTENAC BANCSHARES, INC.	EARTH CITY, MO	
2600730	308, 211	FRONTIER NATIONAL CORPORATION	SYLACAUGA, AL	
2530097	333, 230	GBC BANCORP, INC.	LAWRENCEVILLE, GA	
2540292	339, 645	GEORGIA-CAROLINA BANCSHARES	AUGUSTA, GA	
2257620	321, 687	GILLMOR FINANCIAL SERVICES, IN	OLD FORT, OH	
2001328	309, 971	GLEN BURNIE BANCORP	GLEN BURNIE, MD	
1203714	397, 218	GOODENOW BANCORPORATION	OKOBOJI, IA	
3047163	370, 911	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
1947102	300, 083	GREAT RIVER FINANCIAL GROUP	BURLINGTON, IA	Moved from Peer 6
2298883	388, 961	GREATER DELAWARE VALLEY HOLDIN	BROOMALL, PA	
2849799	341, 827	GREENVILLE FIRST BANCSHARES	GREENVILLE, SC	
1121993	375, 664	GUARANTY DEVELOPMENT COMPANY	LIVINGSTON, MI	

BHCPR Reporters for Quarter Ending 03/31/2005
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
2618940	449, 557	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
3001156	336, 161	GULFSTREAM BANCSHARES, INC.	STUART, FL	Moved from Peer 6
2860057	420, 914	GWINNETT COMMERCIAL GROUP, INC	LAWRENCEVILLE, GA	
1086766	397, 515	HABERSHAM BANCORP	CORNELIA, GA	
3228702	415, 557	HAMPDEN BANCORP, MHC	SPRINGFIELD, MA	
3012554	371, 345	HAMPTON ROADS BANKSHARES, INC.	CHESAPEAKE, VA	
1843062	349, 637	HAPPY BANCSHARES, INC.	CANYON, TX	
1142439	439, 613	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
2805375	308, 378	HCSB FINANCIAL CORPORATION	LORIS, SC	Moved from Peer 6
1399073	388, 195	HEARTLAND BANCORP	GAHANNA, OH	
3058057	373, 282	HEMET BANCORP	RIVERSIDE, CA	
1055089	435, 526	HERITAGE GROUP, INC.	AURORA, NE	
2253529	472, 071	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1245741	367, 226	HERKY HAWK FINANCIAL CORP.	MONTICELLO, IA	
1109496	365, 937	HERRING BANCORP, INC.	AMARILLO, TX	
1124659	398, 851	HIGHLAND BANCSHARES, INC.	ST MICHAEL, MN	
1131750	306, 458	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	Moved from Peer 6
2008158	478, 844	HINSBROOK BANCSHARES, INC.	WILLOWBROOK, IL	
3234105	408, 595	HOME STATE BANCORP	LOVELAND, CO	
1209088	402, 559	HOMESTAR FINANCIAL GROUP, INC.	MANTENO, IL	
2482196	486, 501	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1144107	335, 891	HONAT BANCORP, INC.	HONESDALE, PA	
1125740	386, 781	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
1138049	331, 588	HPK FINANCIAL CORPORATION	CHICAGO, IL	
2326179	333, 179	IBW FINANCIAL CORPORATION	WASHINGTON, DC	
1208054	357, 125	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
1118854	495, 864	INDEPENDENCE BANCSHARES, INC.	LIVERMORE, KY	
3140288	401, 202	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	Name change from IB BANCSHARES, INC.
3121193	435, 168	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
1100000	458, 746	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
2112439	412, 639	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1122075	434, 238	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
2849388	362, 575	INTERMOUNTAIN FIRST BANCORP	LAS VEGAS, NV	
1245385	381, 663	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1209695	351, 055	ITASCA BANCORP INC.	ITASCA, IL	
2805683	464, 627	JAMES MONROE BANCORP, INC.	ARLINGTON, VA	
1833997	368, 612	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
1048504	369, 527	JEFFERSONVILLE BANCORP	JEFFERSONVILLE, NY	
1117512	399, 211	JUNIATA VALLEY FINANCIAL CORP.	MIFFLINTOWN, PA	
1050075	306, 482	KANSAS BANK CORPORATION	JOHNSON, KS	
1140127	348, 703	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1137109	399, 777	KAW VALLEY BANCORP, INC.	TOPEKA, KS	
1495854	362, 362	KEWEENAW FINANCIAL CORPORATION	HANCOCK, MI	
1141889	394, 964	KISH BANCORP, INC.	BELLEVILLE, PA	
3030307	446, 722	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2265054	307, 335	LAUREL CAPITAL GROUP, INC.	ALLISON PARK, PA	
2585761	410, 254	LDF, INC.	CHICAGO, IL	
1031588	347, 894	LEARNER FINANCIAL CORPORATION	WALNUT CREEK, CA	
1416578	314, 419	LEGEND BANCORP, INC.	BOWIE, TX	
1130548	359, 709	LIBERTY FINANCIAL SERVICES, IN	NEW ORLEANS, LA	
1086748	313, 740	LIBERTY SHARES, INC.	HINESVILLE, GA	Moved from Peer 6

BHCPR Reporters for Quarter Ending 03/31/2005
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
1210169	374, 578	LINCOLN BANCORP	REINBECK, IA	
1246476	302, 738	LYONS BANCORP, INC.	LYONS, NY	Moved from Peer 6
1135413	487, 237	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1139363	437, 798	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1099814	303, 635	MARIES COUNTY BANCORP., INC.	VIENNA, MO	
1095254	475, 322	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
3035647	327, 818	MARYLAND BANCORP, INC.	LEXINGTON PARK, MD	
3045011	301, 394	MAUCH CHUNK TRUST FINANCIAL CO	JIM THORPE, PA	Moved from Peer 6
1871618	327, 673	MCINTOSH BANCSHARES, INC.	JACKSON, GA	
1127324	354, 569	MCLEOD BANCSHARES, INC.	SHOREWOOD, MN	
2395326	310, 579	MECHANICS FINANCIAL CORPORATIO	MANSFIELD, OH	
2485487	362, 488	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
2009294	374, 465	MERRILL MERCHANTS BANCSHARES,	BANGOR, ME	
2217503	412, 015	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
2820211	309, 071	METBANK HOLDING CORP.	NEW YORK, NY	Moved from Peer 6
3027268	311, 243	METRO NORTH BANCSHARES, INC.	ELK RIVER, MN	
1208513	486, 130	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	402, 544	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1081136	329, 249	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1133455	431, 963	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1139185	402, 507	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
1206573	390, 611	MIDAMERICA NATIONAL BANCSHARES	CANTON, IL	
3104730	306, 584	MIDCAROLINA FINANCIAL CORPORAT	BURLINGTON, NC	Moved from Peer 6
2868950	351, 647	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1054840	373, 055	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1491351	397, 322	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1054091	398, 262	MIDSTATE BANCORP, INC.	HINTON, OK	
2767660	425, 496	MILLENNIUM BANKSHARES CORPORAT	RESTON, VA	
2651581	314, 684	MNB BANCORP	MILFORD, MA	
1099980	395, 584	MNB BANCSHARES, INC.	MALVERN, AR	
1097922	351, 546	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	
1098415	364, 717	MOUNTAIN HOME BANCSHARES, INC.	MOUNTAIN HOME, AR	
3114748	304, 627	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	Moved from Peer 6
1086001	492, 499	N W SERVICES CORPORATION	RINGGOLD, GA	
2665739	360, 991	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
1947045	417, 914	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1137985	303, 538	NATIONAL BANCSHARES CORPORATIO	ORRVILLE, OH	
2947882	413, 981	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
1031681	387, 006	NATIONAL MERCANTILE BANCORP	LOS ANGELES, CA	
3059773	363, 967	NATIONAL UNITED BANCSHARES, IN	GATESVILLE, TX	
1082816	380, 789	NBANK. CORP	COMMERCE, GA	
1200124	449, 552	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	357, 600	NEW CENTURY BANCORP, INC.	DUNN, NC	
1023154	458, 429	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	454, 960	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1830361	409, 192	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
1827893	479, 512	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	413, 169	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
2621182	385, 225	NORTH SHORE BANCORP	PEABODY, MA	
3109070	321, 841	NORTH STATE BANCORP	RALEIGH, NC	
1122422	334, 918	NORTHEAST SECURITIES CORPORATI	MINNEAPOLIS, MN	

BHCPR Reporters for Quarter Ending 03/31/2005
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
1246935	378, 733	NORTHERN BANCORP, INC.	WOBURN, MA	
2934305	470, 294	NORTHFIELD MHC	NORTHFIELD, VT	
2365356	414, 444	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
3110366	430, 805	NOVA FINANCIAL HOLDINGS, INC	PHILADELPHIA, PA	
3264812	301, 587	NSB HOLDINGS, INC.	MACON, GA	New Y-9C/BHCPR reporter
2320618	402, 309	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2321428	372, 030	OGDEN BANCSHARES, INC.	AMES, IA	
2485807	486, 484	OMNI BANCSHARES, INC.	METAIRIE, LA	
2868071	359, 648	OMNI FINANCIAL SERVICES, INC.	ATLANTA, GA	
1083729	484, 525	ONE AMERICAN CORP.	VACHERIE, LA	
2571269	304, 874	ONEFINANCIAL CORPORATION	LITTLE ROCK, AR	
1124770	332, 451	OSCEOLA BANCORPORATION, INC.	OSCEOLA, WI	
1056769	374, 103	OTTAWA BANCSHARES, INC.	SALINA, KS	
1248032	447, 568	OXFORD FINANCIAL CORPORATION	ADDISON, IL	
2731586	409, 367	PACIFIC COAST BANKERS' BANCSHA	SAN FRANCISCO, CA	
2560236	451, 960	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
1099908	389, 923	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	475, 001	PALM BANCORP	PALMERTON, PA	
1205932	419, 605	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
3021800	402, 905	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1209716	466, 895	PARK BANCORPORATION, INC.	MADISON, WI	
2337081	384, 717	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
2840479	413, 417	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	
2787912	402, 559	PB FINANCIAL SERVICES CORPORAT	DULUTH, GA	
1974443	453, 808	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1866155	348, 427	PEOPLES COMMUNITY BANCSHARES,	COLQUITT, GA	
1139541	384, 944	PEOPLES FINANCIAL SERVICES COR	HALLSTEAD, PA	
1081314	488, 707	PERSONS BANKING CO., INC.	LITHONIA, GA	
1845619	330, 213	PETERSON HOLDING COMPANY	DECATUR, AR	
3145966	382, 085	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
1108163	396, 704	PLAINS BANCORP, INC.	DIMMITT, TX	
1096484	456, 947	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	430, 242	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3098576	431, 729	PLUMAS BANCORP	QUINCY, CA	
2224257	428, 722	POINTE FINANCIAL CORPORATION	BOCA RATON, FL	
2291389	469, 160	PRAIRIE FINANCIAL CORPORATION	BRIDGEVIEW, IL	
1084575	329, 527	PRIORITYONE CAPITAL CORPORATIO	MAGEE, MS	
2838159	300, 675	PROVIDENT BANCORP	AMESBURY, MA	Moved from Peer 6
3314575	448, 297	PRUDENTIAL MUTUAL HOLDING COMP	PHILADELPHIA, PA	New Y-9C/BHCPR reporter
3176607	477, 908	PSB GROUP, INC.	MADISON HEIGHTS, MI	
2321419	468, 664	PSB HOLDINGS, INC.	WAUSAU, WI	
1022997	362, 467	PUEBLO BANCORPORATION	PUEBLO, CO	
1095423	425, 762	PULASKI INVESTMENT CORPORATION	LITTLE ROCK, AR	
1139804	461, 555	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
1246252	428, 827	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
2618614	342, 272	QUEENSTOWN BANCORP OF MARYLAND	QUEENSTOWN, MD	
3122846	364, 866	RANDOLPH BANCORP	STOUGHTON, MA	
2743235	411, 902	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	381, 512	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
2787118	479, 841	RELIANCE BANCSHARES, INC.	DES PERES, MO	
3271230	385, 242	RHINEBECK BANCORP, MHC	POUGHKEEPSIE, NY	

BHCPR Reporters for Quarter Ending 03/31/2005
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
1126121	351, 127	RICE LAKE BANCORP. , INC.	RICE LAKE, WI	
2616085	401, 155	RIVERSIDE GULF COAST BANKING	CAPE CORAL, FL	
2492485	409, 611	ROBERTSON HOLDING COMPANY, L. P	HARROGATE, TN	
2352280	374, 945	ROCKHOLD BANCORP	KIRKSVILLE, MO	
2020824	353, 928	ROCKWOOD BANCSHARES, INC.	EUREKA, MO	
1885594	440, 908	ROYAL AMERICAN CORPORATION	INVERNESS, IL	
1096372	338, 249	ROYAL BANCSHARES, INC.	SAINT LOUIS, MO	
2702232	422, 993	RSI BANCORP, MHC	RAHWAY, NJ	
1071454	414, 480	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	427, 820	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1121733	389, 897	S&C BANCO, INC.	NEW RICHMOND, WI	
1108042	439, 724	SABINE BANCSHARES, INC.	MANY, LA	
2603928	397, 356	SAEHAN BANCORP	LOS ANGELES, CA	
2693273	396, 308	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1204029	346, 137	SEAWAY BANCSHARES, INC.	CHICAGO, IL	
1135374	326, 360	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
1124789	319, 170	SECURITY BANCSHARES CO.	GLENCOE, MN	
1098509	420, 531	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1140323	460, 630	SECURITY NATIONAL CORPORATION	OMAHA, NE	
2860226	371, 519	SECURITY PACIFIC BANCORP	LOS ANGELES, CA	
1248573	347, 619	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
2572024	324, 262	SECURITY STATE CORPORATION	CENTRALIA, WA	
1085330	314, 691	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
2472423	340, 988	SERVICE BANCORP, MHC	MEDWAY, MA	
1086458	312, 455	SEVIER COUNTY BANCSHARES, INC.	SEVIERVILLE, TN	
1143342	427, 719	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	406, 880	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
1124060	477, 424	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
2794778	393, 665	SOUTHCOAST FINANCIAL CORPORATI	MOUNT PLEASANT, SC	
2497202	414, 592	SOUTHCREST FINANCIAL GROUP, IN	FAYETTEVILLE, GA	
1082058	399, 376	SOUTHEASTERN BANKING CORPORATI	DARIEN, GA	
1248939	470, 511	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1099074	426, 417	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
1207824	312, 460	SOUTHERN MICHIGAN BANCORP, INC	COLDWATER, MI	
3266227	330, 555	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	
1129823	432, 436	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
2169871	413, 216	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
3114056	355, 510	SOUTHPORT FINANCIAL CORPORATIO	KENOSHA, WI	
3073779	476, 799	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	
1081538	301, 310	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
1063552	461, 580	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1132391	322, 358	SOUTHWEST VIRGINIA BANKSHARES,	MARION, VA	
1247361	376, 104	SPRING BANCORP, INC.	SPRINGFIELD, IL	
2474931	412, 710	ST. JOSEPH CAPITAL CORPORATION	MISHAWAKA, IN	
1126729	420, 936	STARION BANCORPORATION	BISMARCK, ND	
1486665	307, 504	STEBEN TRUST CORPORATION	HORNELL, NY	Moved from Peer 6
2290560	421, 195	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2728791	329, 413	STOCKMANS FINANCIAL GROUP	ELK GROVE, CA	
2754334	365, 350	STONEBRIDGE FINANCIAL CORP.	WEST CHESTER, PA	
3051571	314, 073	STURGIS BANCORP, INC.	STURGIS, MI	
1479180	332, 360	SUMMIT FINANCIAL CORPORATION	GREENVILLE, SC	

BHCPR Reporters for Quarter Ending 03/31/2005
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
1846634	385,096	SUN FINANCIAL CORPORATION	SAINT PETERS, MO	
2473484	476,757	SVB FINANCIAL SERVICES, INC.	SOMERVILLE, NJ	
1202883	360,663	SWORD FINANCIAL CORPORATION	HORICON, WI	
1142242	478,708	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	496,157	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2127068	413,936	TEXAS SECURITY FIRST BANCSHARE	SULPHUR SPRINGS, TX	
1118292	320,302	TOWER BANCORP INC.	GREENCASTLE, PA	
2745604	489,766	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1095722	390,445	TOWN & COUNTRY BANCSHARES, INC	SALEM, MO	
1208531	389,519	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	Name change from TOWN & COUNTRY BANCORP, INC.
1200405	340,586	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
2730383	316,245	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	
3174911	334,817	TRIANGLE FINANCIAL GROUP, INC.	LOGANVILLE, GA	
1080139	481,119	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
1125085	325,508	TYSAN CORPORATION, THE	MINNEAPOLIS, MN	
3219577	376,101	UBT BANCSHARES, INC.	MARYSVILLE, KS	
1114940	352,682	UNION BANKSHARES, INC.	MORRISVILLE, VT	
3177341	354,510	UNION FINANCIAL BANCSHARES, IN	UNION, SC	
1141106	412,204	UNION NATIONAL FINANCIAL CORPO	MOUNT JOY, PA	
1141601	334,779	UNISOUTH, INC.	UMATILLA, FL	
1133781	460,723	UNITED BANCOR, LTD.	DICKINSON, ND	
1071502	395,778	UNITED BANCORP, INC.	MARTINS FERRY, OH	
2235598	359,467	UNITED BANCORPORATION	BILLINGS, MT	
1083895	315,183	UNITED BANCORPORATION OF ALABA	ATMORE, AL	
3125098	494,969	UNITED COMMUNITY BANKSHARES OF	ORLANDO, FL	
1207392	405,394	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
2713715	351,722	UNITED FINANCIAL CORP.	GREAT FALLS, MT	
2630746	316,578	UNITY BANCSHARES, L. L. C.	SAINT JOHN, MO	
1097511	348,338	UNIVERSAL BANCORP	BLOOMFIELD, IN	
2082532	326,113	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	
2995164	311,104	VALLEY BANCORP	LAS VEGAS, NV	Moved from Peer 6
2314327	394,414	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1128581	305,697	VERMILLION BANCSHARES, INC.	VERMILLION, MN	
2364573	330,736	VIKING FINANCIAL SERVICES CORP	SEATTLE, WA	Moved from Peer 6
2877877	498,803	VISION BANCSHARES, INC.	PANAMA CITY, FL	Moved from Peer 9
3292253	381,128	VISION BANCSHARES, INC.	ADA, OK	
1084155	350,381	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1126318	305,731	WALKER BAN CO.	WALKER, MN	
1054813	343,471	WASHINGTON INVESTMENT COMPANY	YUMA, CO	
1204104	417,491	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
1085255	350,477	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1057113	347,427	WEST POINT BANCORP, INC.	WEST POINT, NE	
2560281	444,907	WEST POINTE BANCORP, INC.	BELLEVILLE, IL	
1206667	300,452	WEST SHORE BANK CORPORATION	LUDINGTON, MI	
1097249	415,714	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1127650	363,003	WESTBRAND, INC.	MINOT, ND	
1124891	374,837	WESTERN BANCSHARES, INC.	SAINT PAUL, MN	
1134911	476,595	WGNB CORP.	CARROLLTON, GA	
1051979	464,209	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
2142445	351,912	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
1058558	356,753	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	

BHCPR Reporters for Quarter Ending 03/31/2005
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
1108761	326,605	WORTH BANCORPORATION, INC.	LAKE WORTH, TX	
2140115	426,487	WWS FINANCIAL CORP.	PITTSBURGH, PA	
1124921	300,597	YELLOWSTONE HOLDING COMPANY	COLUMBUS, MT	
2847357	386,169	1ST CENTENNIAL BANCORP	REDLANDS, CA	
2784920	334,242	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
2484202	301,759	1ST INDEPENDENCE FINANCIAL GRO	HARRODSBURG, KY	
2776813	372,867	1ST STATE BANCORP, INC.	BURLINGTON, NC	
1830240	392,124	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
1247576	344,282	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 519 bank holding companies.