

## PEER GROUP 06

03/31/2005

03/31/2004

12/31/2004

12/31/2003

12/31/2002

Number of BHCs in Peer Group

1004

999

995

967

877

## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.88	3.84	3.85	3.83	3.99
+ Non-interest Income	0.75	0.78	0.80	0.89	0.87
- Overhead Expense	3.00	3.01	3.01	3.04	3.05
- Provision for Losses	0.14	0.15	0.17	0.22	0.26
+ Securities Gains (Losses)	0.00	0.02	0.01	0.03	0.03
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.51	1.50	1.48	1.52	1.59
Net Operating Income	1.09	1.07	1.07	1.07	1.10
Net Income	1.09	1.07	1.07	1.07	1.10
Net Income (Sub S Adjusted)	1.05	1.02	1.00	1.06	1.12

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.94	5.74	5.75	5.95	6.70
Interest Expense	1.74	1.56	1.57	1.79	2.38
Net Interest Income (TE)	4.19	4.17	4.17	4.15	4.31

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

Net Ln&Ls Losses/Avg Loans & Leases	0.08	0.09	0.17	0.22	0.24
Earnings Coverage of Net Losses (X)	7.57	16.75	28.97	25.52	23.62
Ln&Ls Allowance/Total Loans & Leases	1.25	1.30	1.25	1.30	1.29
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.68	0.79	0.66	0.81	0.77
30-89 Days Past Due Loans and Leases	1.07	1.10	0.95	1.12	1.28

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	17.22	14.91	16.74	15.34	14.26
Net ST Noncore Funding Dependence	7.87	5.93	7.62	6.61	5.66
Net Loans and Leases/Total Assets	66.64	64.70	66.24	64.46	64.31

## CAPITALIZATION:

Tier 1 Leverage Ratio	9.51	9.42	9.47	9.36	9.10
Equity Capital/Total Assets	9.04	9.29	9.18	9.25	9.29
Net Loans&Ls/Equity Capital (X)	7.90	7.43	7.73	7.46	7.38
Cash Dividends/Net Income	21.85	23.06	29.68	28.72	25.17
Cash Dividends/Net Income (Sub S Adjusted)	29.40	32.28	28.73	29.12	33.17
Retained Earnings/Avg Equity Cap	8.56	8.16	7.61	7.62	8.15

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.19	0.27	0.21	0.31	0.39
Long-Term Debt/Equity Capital	1.19	1.46	1.17	1.54	2.01
Equity Investment in Subs/Equity Cap	108.25	107.61	107.87	106.54	105.02
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	102.68	94.95	114.81	120.68	141.86

PERCENT OF AVERAGE ASSETS	PEER GROUP 06				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Interest Income (TE)	5.50	5.29	5.31	5.50	6.21
Less: Interest Expense	1.61	1.44	1.45	1.66	2.20
Equals: Net Interest Income (TE)	3.88	3.84	3.85	3.83	3.99
Plus: Non-Interest Income	0.75	0.78	0.80	0.89	0.87
Equals: Adj Operating Income (TE)	4.67	4.65	4.69	4.76	4.89
Less: Overhead Expense	3.00	3.01	3.01	3.04	3.05
Less: Provision for Loan and Lease Losses	0.14	0.15	0.17	0.22	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	0.02	0.01	0.03	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.51	1.50	1.48	1.52	1.59
Less: Applicable Income Taxes (TE)	0.37	0.39	0.38	0.42	0.46
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.09	1.07	1.07	1.07	1.10
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.09	1.07	1.07	1.07	1.10
Memo: Net Income (Last Four Qtrs)	1.11	1.10	1.09	1.10	1.13
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.92	92.53	92.69	92.71	92.93
Avg Int-Bearing Funds / Avg Assets	76.78	77.19	77.03	77.46	77.71
Int Income (TE) / Avg Earning Assets	5.94	5.74	5.75	5.95	6.70
Int Expense / Avg Earning Assets	1.74	1.56	1.57	1.79	2.38
Net Int Inc (TE) / Avg Earn Assets	4.19	4.17	4.17	4.15	4.31
YIELD OR COST:					
Total Loans and Leases (TE)	6.70	6.57	6.57	6.92	7.56
Interest-Bearing Bank Balances	1.92	1.09	1.44	1.47	1.98
Fed Funds Sold & Reverse Repos	2.35	0.90	1.29	1.07	1.57
Trading Assets	3.17	2.25	3.08	1.73	2.17
Total Earning Assets	5.83	5.62	5.64	5.85	6.58
Investment Securities (TE)	4.00	4.07	3.97	4.10	5.24
U.S. Treasury & Agency Sec (excl MBS)	3.26	3.46	3.31	3.60	4.83
Mortgage-Backed Securities	3.90	3.80	3.82	3.68	5.04
All Other Securities	5.48	5.63	5.81	5.85	6.58
Interest-Bearing Deposits	1.95	1.73	1.75	2.01	2.73
Time Deposits of \$100K or More	2.68	2.40	2.39	2.72	3.50
Time Deposits < \$100K	2.63	2.52	2.48	2.90	3.76
Other Domestic Deposits	1.10	0.86	0.91	1.00	1.48
Foreign Deposits	2.19	1.32	0.80	1.70	0.00
Fed Funds Purchased and Repos	1.97	1.11	1.51	1.19	1.92
Other Borrowed Funds & Trading Liab	3.80	3.68	3.66	4.03	4.57
All Interest-Bearing Funds	2.09	1.86	1.87	2.13	2.83

## PEER GROUP 06

03/31/2005

03/31/2004

12/31/2004

12/31/2003

12/31/2002

Avg Personnel Exp Per Employee (\$000)

13

12

50

48

45

Avg Assets per Employee (\$000)

3,205

3,088

3,085

2,964

2,793

## ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

0.97

1.08

1.02

0.85

1.01

Overhead Exp / NII + Non-Int Income

65.86

66.16

65.81

65.32

63.86

## PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.00

3.01

3.01

3.04

3.05

Personnel Expense

1.67

1.68

1.67

1.69

1.67

Net Occupancy Expense

0.42

0.42

0.42

0.42

0.43

Other Operating Expenses

0.89

0.90

0.90

0.92

0.93

Overhead Less Non-Interest Income

2.20

2.19

2.17

2.10

2.14

## PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

64.41

64.66

64.42

64.03

62.44

Personnel Expense

35.94

36.06

35.70

35.53

34.19

Net Occupancy Expense

8.93

8.94

8.96

8.88

8.82

Other Operating Expenses

19.01

19.25

19.32

19.30

19.09

Total Non-Interest Income

15.86

16.43

16.75

18.32

17.41

Fiduciary Activities Income

0.32

0.36

0.32

0.34

0.39

Serv Charges on Deposit Accts - Domestic

7.43

8.04

8.28

8.35

8.30

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees &amp; Commissions

0.24

0.27

0.24

0.23

0.23

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.20

0.21

0.21

0.24

0.20

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.31

0.28

0.33

0.32

0.37

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

0.65

0.67

0.73

1.38

0.95

Other Non-Interest Income

4.62

4.47

4.53

5.00

4.64

Overhead Less Non-Interest Income

47.82

47.54

47.11

45.11

44.52

## TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

19.73

20.31

19.96

21.13

21.92

Appl Inc Tax+TE/Pretax NOI+TE

25.61

28.39

27.60

28.51

29.68

PERCENT OF TOTAL ASSETS	PEER GROUP 06				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate Loans	48.02	46.03	47.57	45.38	44.20
Commercial and Industrial Loans	9.95	9.93	9.90	9.93	10.20
Loans to Individuals	4.07	4.49	4.21	4.76	5.40
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.83	1.74	1.88	1.80	1.97
Other Loans and Leases	0.70	0.67	0.70	0.68	0.69
Net Loans and Leases	66.64	64.70	66.24	64.46	64.31
Debt Securities Over 1 Year	18.51	19.63	19.01	20.00	19.05
Mutual Funds and Equity Securities	0.10	0.13	0.10	0.13	0.14
Subtotal	86.14	85.36	86.30	85.43	84.30
Interest-Bearing Bank Balances	0.49	0.59	0.50	0.56	0.60
Federal Funds Sold & Reverse Repos	1.99	2.56	1.88	2.06	2.69
Debt Securities 1 Year or Less	2.34	2.35	2.30	2.49	2.73
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	92.04	92.02	92.07	91.71	91.58
Non-Int Cash and Due From Dep Inst	2.86	3.08	2.90	3.38	3.61
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.09	0.10	0.10	0.10	0.11
All Other Assets	4.99	4.76	4.95	4.78	4.70
MEMORANDA:					
Short-Term Investments	5.60	6.34	5.46	5.99	7.02
U. S. Treasury Securities	0.19	0.21	0.18	0.25	0.30
U. S. Agency Securities (excl MBS)	8.58	8.41	8.56	8.60	7.82
Municipal Securities	4.11	4.28	4.20	4.33	4.20
Mortgage-Backed Securities	5.02	5.77	5.33	5.79	6.00
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	0.40	0.54	0.44	0.59	0.76
RE Loans Secured by 1-4 Family	17.25	17.36	17.43	17.47	18.32
Revolving	1.73	1.61	1.74	1.56	1.36
Closed-End, Sec by First Liens	13.89	14.12	14.08	14.27	15.26
Closed-End, Sec by Junior Liens	0.94	0.96	0.94	0.97	1.13
Commercial Real Estate Loans	25.93	24.24	25.50	23.52	21.66
Construction and Land Dev	6.13	5.16	5.86	4.94	4.22
Multifamily	1.06	1.01	1.06	0.95	0.86
Nonfarm Nonresidential	17.49	17.00	17.45	16.61	15.74
RE Loans Secured by Farmland	2.51	2.23	2.44	2.21	2.15
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	71.88	70.79	71.62	70.28	68.69
RE Loans Secured by 1-4 Family	26.41	27.23	26.79	27.58	28.79
Revolving	2.51	2.38	2.53	2.32	2.06
Closed-End	23.17	24.12	23.51	24.55	26.12
Commercial Real Estate Loans	38.24	36.65	37.80	35.89	33.37
Construction and Land Dev	8.89	7.66	8.53	7.41	6.39
Multifamily	1.54	1.51	1.55	1.43	1.31
Nonfarm Nonresidential	26.05	25.92	26.11	25.52	24.35
RE Loans Secured by Farmland	3.94	3.62	3.83	3.55	3.43
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.92	15.24	14.91	15.21	15.73
Loans to Individuals	6.50	7.34	6.76	7.77	8.68
Credit Card Loans	0.09	0.11	0.11	0.13	0.15
Agricultural Loans	2.91	2.90	3.03	2.95	3.18
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.11	1.08	1.11	1.10	1.12

PERCENT OF TOTAL ASSETS	PEER GROUP 06				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Short-Term Investments	5.60	6.34	5.46	5.99	7.02
Liquid Assets	22.09	23.73	22.34	23.90	24.08
Investment Securities	21.62	22.77	22.09	23.28	22.62
Net Loans and Leases	66.64	64.70	66.24	64.46	64.31
Net Lns, Ls & Stbdy Ltrs of Credit	67.14	65.17	66.71	64.89	64.74
Core Deposits	68.35	69.35	68.62	69.49	69.73
Noncore Funding	20.88	19.54	20.42	19.53	19.40
Time Deposits of \$100K or More	13.66	12.82	13.17	12.62	12.81
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.86	0.82	0.95	0.98	0.96
Net Fed Funds Purchased (Sold)	-1.14	-1.80	-0.96	-1.13	-1.76
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.34	1.05	1.30	1.10	0.86
Earning Assets Repr in 1 Year	38.87	36.80	38.19	36.39	36.67
Int-Bearing Liab Repr in 1 Year	29.52	30.49	29.91	31.50	34.03
Long-Term Debt Repr in 1 Year	0.22	0.21	0.22	0.26	0.30
Net Assets Repriceable in 1 Year	8.84	5.78	7.77	4.37	2.04
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	17.22	14.91	16.74	15.34	14.26
Net ST Noncore Funding Dependence	7.87	5.93	7.62	6.61	5.66
Short-Term Inv/ST Noncore Funding	61.48	74.00	60.76	68.71	74.13
Liq Asts-ST Noncore Fndg/Nonliq Asts	13.88	17.79	14.65	17.62	17.47
Net Loans and Leases/Total Deposits	80.66	78.30	80.47	78.12	77.58
Net Loans and Leases/Core Deposits	99.00	94.38	97.97	93.82	93.01
Held-To-Mat Sec Appr(Depr)/Eq Cap	-0.17	1.06	0.34	0.83	1.29
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-1.97	3.76	0.41	2.36	5.39
Struct Notes Appr(Depr)/Eq Cap	-0.41	0.11	-0.15	-0.16	0.15
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.32	8.08	7.45	7.83	8.09
Available-For-Sale Securities	92.68	91.92	92.55	92.17	91.91
U.S. Treasury Securities	0.99	1.13	0.96	1.21	1.51
U.S. Agency Securities (excl MBS)	43.22	40.26	42.05	40.00	37.25
Municipal Securities	18.64	18.77	18.79	18.55	18.47
Mortgage-Backed Securities	23.51	25.32	24.50	25.10	26.78
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.01
Other Debt Securities	1.97	2.50	2.06	2.68	3.55
Mutual Funds and Equity Securities	0.50	0.65	0.50	0.60	0.65
Debt Securities 1 Year or Less	12.79	11.56	12.00	12.03	13.33
Debt Securities 1 To 5 Years	43.96	40.20	43.43	40.08	41.25
Debt Securities Over 5 Years	39.05	44.13	40.26	43.78	40.74
Pledged Securities	43.79	42.43	43.54	40.43	41.81
Structured Notes, Fair Value	3.63	3.17	3.52	2.56	0.88

ANALYSIS RATIOS	PEER GROUP 06				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Provision for Ln&Ls Losses/Avg Assets	0.14	0.15	0.17	0.22	0.26
Provision for Ln&Ls Losses/Avg Lns&Ls	0.20	0.23	0.26	0.33	0.40
Provision for Ln&Ls Losses/Net Losses	128.68	159.09	202.97	210.48	232.99
Ln&Ls Allowance/Total Loans & Leases	1.25	1.30	1.25	1.30	1.29
Ln&Ls Allowance/Net Ln&Ls Losses (X)	29.37	28.17	17.30	14.80	12.52
ALL/Nonaccrual Assets	597.33	505.15	608.80	453.68	511.01
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	409.85	337.04	415.49	307.58	319.74
Gross Ln&Ls Losses/Avg Loans & Leases	0.13	0.15	0.24	0.30	0.32
Recoveries/Avg Loans and Leases	0.05	0.06	0.06	0.07	0.07
Net Losses/Avg Loans and Leases	0.08	0.09	0.17	0.22	0.24
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	6.57	6.57	28.61	28.55	29.14
Earnings Coverage of Net Losses (X)	7.57	16.75	28.97	25.52	23.62
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.02	0.02	0.05	0.06	0.06
RE Loans Secured By 1-4 Family	0.02	0.02	0.05	0.07	0.05
Revolving	0.00	0.00	0.00	0.00	0.00
Closed-End	0.02	0.02	0.06	0.07	0.05
Commercial Real Estate Loans	0.01	0.01	0.04	0.04	0.05
Construction and Land Dev	0.00	0.00	0.01	0.01	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.00	0.01	0.04	0.03	0.05
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.12	0.14	0.38	0.50	0.55
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.76	0.79	0.76	0.89	0.81
Credit Card Loans	1.16	1.64	1.72	2.07	2.17
Agricultural Loans	0.00	0.00	0.01	0.02	0.02
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.07	0.05	0.26	0.25	0.25

## PEER GROUP 06

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	1.07	1.10	0.95	1.12	1.28
90+ Days PD Loans and Leases	0.12	0.16	0.12	0.17	0.19
Nonaccrual Loans and Leases	0.52	0.63	0.51	0.65	0.60
90+ Days PD and Nonaccrual Loans and Leases	0.68	0.82	0.67	0.86	0.84
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	1.07	1.10	0.95	1.12	1.28
90+ Days Past Due Assets	0.12	0.16	0.12	0.17	0.19
Nonaccrual Assets	0.53	0.63	0.51	0.65	0.60
30+ Days PD & Nonaccrual Assets	1.79	1.98	1.68	2.05	2.20
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.45	0.52	0.44	0.55	0.54
90+ PD & Nonaccrual Assets + OREO	0.57	0.66	0.57	0.69	0.68
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.48	0.54	0.48	0.56	0.53
Allowance for Loan & Lease Losses	57.76	63.26	57.82	66.44	64.15
Equity Cap + ALLL	5.08	5.51	5.00	5.81	5.60
Tier 1 Cap + ALLL	4.85	5.50	4.82	5.75	5.70
Loans & Leases + RE Acquired	0.73	0.84	0.73	0.88	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	1.02	1.04	0.83	1.05	1.18
- 90+ Days Past Due	0.10	0.13	0.10	0.15	0.17
- Nonaccrual	0.42	0.50	0.42	0.54	0.48
Coml & Indl - 30-89 Days PD	0.99	1.00	0.78	1.07	1.23
- 90+ Days Past Due	0.09	0.12	0.09	0.14	0.17
- Nonaccrual	0.59	0.76	0.58	0.75	0.75
Individuals - 30-89 Days PD	1.62	1.61	1.77	1.91	2.00
- 90+ Days Past Due	0.13	0.16	0.14	0.18	0.21
- Nonaccrual	0.25	0.26	0.26	0.27	0.24
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.16	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	0.21	0.08	0.12	0.16
- 90+ Days Past Due	0.01	0.03	0.00	0.02	0.01
- Nonaccrual	0.11	0.13	0.08	0.14	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	0.77	0.59	0.54	0.60	0.65
- 90+ Days Past Due	0.01	0.04	0.01	0.02	0.03
- Nonaccrual	0.03	0.04	0.03	0.11	0.08
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	1.09	1.14	1.11	1.28	1.45
- 90+ Days Past Due	0.10	0.12	0.12	0.15	0.18
- Nonaccrual	0.34	0.41	0.35	0.43	0.38
Revolving - 30-89 Days PD	0.22	0.25	0.19	0.30	0.31
- 90+ Days Past Due	0.00	0.00	0.00	0.01	0.01
- Nonaccrual	0.02	0.03	0.02	0.03	0.04
Closed-End - 30-89 Days PD	1.17	1.22	1.19	1.35	1.52
- 90+ Days Past Due	0.11	0.13	0.12	0.16	0.18
- Nonaccrual	0.36	0.44	0.38	0.46	0.40
- Jr Lien 30-89 Days PD	0.05	0.06	0.05	0.05	0.06
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.01
- Jr Lien Nonaccrual	0.02	0.02	0.02	0.02	0.02
Commercial RE - 30-89 Days PD	0.72	0.70	0.57	0.66	0.78
- 90+ Days Past Due	0.05	0.09	0.06	0.11	0.09
- Nonaccrual	0.43	0.53	0.44	0.59	0.50
Const & Dev - 30-89 Days PD	0.42	0.43	0.35	0.44	0.59
- 90+ Days Past Due	0.00	0.01	0.00	0.02	0.01
- Nonaccrual	0.09	0.12	0.10	0.14	0.18
Multi family - 30-89 Days PD	0.01	0.03	0.02	0.05	0.02
- 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
Nonfarm Nres- 30-89 Days PD	0.69	0.67	0.54	0.62	0.73
- 90+ Days Past Due	0.04	0.08	0.05	0.09	0.09
- Nonaccrual	0.45	0.57	0.46	0.62	0.49
Farmland - 30-89 Days PD	0.48	0.46	0.21	0.23	0.42
- 90+ Days Past Due	0.02	0.04	0.00	0.02	0.05
- Nonaccrual	0.11	0.15	0.12	0.20	0.19
Credit Card - 30-89 Days PD	1.19	1.24	1.22	1.36	1.44
- 90+ Days Past Due	0.44	0.64	0.39	0.56	0.59
- Nonaccrual	0.00	0.00	0.00	0.01	0.00



## CAPITAL RATIOS

03/31/2005

03/31/2004

12/31/2004

12/31/2003

12/31/2002

Tier 1 Leverage Ratio

9.51

9.42

9.47

9.36

9.10

Tier 1 RBC Ratio

13.56

13.72

13.62

13.75

13.42

Total Risk-Based Capital Ratio

14.94

15.14

15.00

15.15

14.78

Tangible Tier 1 Leverage Ratio

9.49

9.39

9.44

9.33

9.07

Tangible Common Eq Cap/Tan Assets

8.69

8.95

8.83

8.90

8.92

## DERIVATIVES AND

## OFF-BALANCE-SHEET TRANSACTIONS

## PERCENT OF TOTAL ASSETS:

Loan Commitments

11.42

10.74

10.77

10.17

9.41

Standby Letters of Credit

0.38

0.36

0.37

0.35

0.32

Commercial &amp; Similar Letters of Credit

0.02

0.01

0.02

0.01

0.01

Securities Lent

0.00

0.00

0.00

0.00

0.00

Credit Derivatives (BHC as Guarantor)

0.00

0.00

0.00

0.00

0.00

Credit Derivatives (BHC as Beneficiary)

0.00

0.00

0.00

0.00

0.00

## TYPE OF DERIVATIVE INSTRUMENT:

Derivative Contracts

0.01

0.00

0.01

0.00

0.00

Interest Rate Contracts

0.00

0.00

0.00

0.00

0.00

Interest Rate Futures &amp; 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

0.00

0.00

0.00

0.00

0.00

Foreign Exchange Contracts

0.00

0.00

0.00

0.00

0.00

Futures &amp; 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, &amp; Other Deriv Contr

0.00

0.00

0.00

0.00

0.00

Commodity &amp; Other Fut &amp; Forward Contr

0.00

0.00

0.00

0.00

0.00

Written Options Contr (Comm &amp; Other)

0.00

0.00

0.00

0.00

0.00

Purchased Options Contr (Comm &amp; Oth)

0.00

0.00

0.00

0.00

0.00

Commodity &amp; Other Swaps

0.00

0.00

0.00

0.00

0.00

## PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments

17.27

16.74

17.09

16.28

15.17

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 06				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Interest Rate Contracts	77.13	79.49	77.87	79.31	78.32
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	22.87	20.51	22.13	20.69	21.62
Futures and Forwards	16.41	14.21	15.88	18.17	8.17
Written Options	45.51	34.14	44.48	29.11	11.43
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	44.40	33.77	43.31	29.11	11.43
Purchased Options	5.40	14.81	6.62	13.82	25.93
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	5.40	14.55	6.62	13.82	25.93
Swaps	27.42	36.84	27.60	38.90	52.08
Held for Trading	0.00	0.00	0.00	0.00	0.00
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	100.00	100.00	100.00	100.00	100.00
Interest Rate Contracts	73.15	76.36	73.22	74.14	72.91
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	22.40	20.51	19.81	20.69	21.62
Deriv Contr (Excl Fut & FX LE 14 Days)	52.26	59.86	53.90	69.17	87.41
One Year or Less	16.03	6.22	18.61	22.05	24.13
Over 1 Year to 5 Years	30.42	34.51	30.89	35.76	47.97
Over 5 Years	1.43	13.27	0.00	4.79	12.93
Gross Negative Fair Value (Abs Val)	0.90	1.33	0.67	1.58	2.73
Gross Positive Fair Value	1.26	0.99	1.56	1.10	1.72
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	0.00	0.00	0.00	0.00	0.00

## 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	31.25	37.50	30.00	49.58	53.21
Ins Under Assets(L/H)/Tot Ins Und Ast	68.75	62.50	70.00	50.42	46.79
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	13.23
Ins Activities Revenue/Adj Oper Inc	0.31	0.28	0.33	0.32	0.37
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	1.53
Credit Rel Prem Inc/Tot Prem Inc	30.00	28.57	30.00	44.44	68.25
Other Prem Inc/Total Prem Inc	70.00	71.43	70.00	55.56	31.75
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)	28.55	20.61	47.15	59.12	91.36
Ins Net Inc (L/H)/Equity (L/H)	28.34	-11.56	699.20	17.08	-56.52
Insur Ben, Losses, Exp/Insur Premiums	18.55	45.31	30.22	41.68	0.00
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	1.54	1.11	0.00	1.05
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	4.60	3.99	4.56	3.78	N/A

## BROKER-DEALER ACTIVITIES

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

Yield: Foreign Loans	0.19	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	2.19	1.32	0.80	1.70	0.00

## 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	1.07	N/A	N/A	N/A	N/A
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
Leases	N/A	N/A	N/A	N/A	N/A

## GROWTH RATES:

Net Loans and Leases	-44.98	-72.67	-59.46	-49.98	-53.87
Total Selected Assets	-24.32	-45.48	-19.02	-28.93	-31.92
Deposits	1.48	N/A	9.22	N/A	N/A

PROFITABILITY:	PEER GROUP 06				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Net Income/Avg Equity Capital	10.93	10.69	10.83	10.65	11.15
Bank Net Inc/Avg Eq Inv in Banks	12.33	11.81	11.90	11.93	12.26
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.18	4.08	3.58	3.07	4.59
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	12.13	11.29	10.93	9.83	11.03
Bank Net Income/Parent Net Income	105.10	104.66	104.22	103.74	102.98
Nonbank Net Income/Parent Net Income	0.15	0.10	0.09	0.08	0.06
Sub BHCs Net Inc/Parent Net Income	100.64	100.91	100.05	95.41	91.77
LEVERAGE:					
Total Liabilities/Equity	13.20	12.89	13.31	12.26	10.17
Total Debt/Equity Capital	2.03	2.55	2.03	2.68	3.31
Tot Debt+NP to Subs Iss Tr Pref/Equity	12.08	11.33	11.85	10.37	8.64
Tot Debt+Lns Guaranteed for Affl/Equity	2.21	2.69	2.22	2.87	3.51
Total Debt/Eq Cap - Exc Over Fair Value	2.02	2.57	2.03	2.71	3.33
Long-Term Debt/Equity Capital	1.19	1.46	1.17	1.54	2.01
Short-Term Debt/Equity Capital	0.19	0.27	0.21	0.31	0.39
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.14	0.15	0.15	0.16	0.22
Long-Term Debt/Consolidated LT Debt	4.24	6.60	5.50	6.64	6.67
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	108.25	107.61	107.87	106.54	105.02
Total Investment in Subs/Equity	108.66	108.14	108.40	107.06	105.51
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.16	99.60	99.05	98.36	99.40
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.54	100.04	99.52	98.82	99.91
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.57	0.59	0.56	0.52	0.37
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.82	2.84	2.95	2.79	2.60
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	100.92	99.24	108.88	115.22	129.18
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	102.68	94.95	114.81	120.68	141.86
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	92.39	85.45	106.58	117.60	124.34
Pretax Oper Inc + Int Exp/Int Expense	1450.20	1784.10	3235.54	2635.35	2053.22
Div + Int From Subs/Int Exp + Div	117.35	123.39	135.57	151.03	163.34
Fees+Other Inc From Subs/Sal + Oth Exp	1.42	1.76	2.14	3.24	4.18
Net Inc/Curr Port of LT Debt+Pfd Div(X)	16.88	17.59	46.60	47.20	56.51
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.35	-0.55	-0.32	-0.40	-0.54
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.26	0.41	0.38	0.45	0.26
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 06				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Div Paid/Inc Before Undist Inc	64.92	67.71	76.91	72.32	68.22
Dividends Paid/Net Income	21.86	23.09	29.65	28.86	25.14
Net Income - Dividends/Avg Equity	8.58	8.17	7.59	7.59	8.16
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	92.40	88.09	112.08	116.91	128.85
Dividends From Nonbank Subs	0.04	0.02	0.06	0.01	0.00
Dividends From Subsidiary BHCs	3.27	2.97	3.55	3.09	2.89
Dividends From All Subsidiaries	105.45	100.86	136.63	144.45	155.29
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	26.56	26.52	37.00	37.37	36.39
Interest Income From Bank Subs	0.05	0.06	0.06	0.08	0.10
Mgt & Service Fees From Bank Subs	0.00	0.00	0.00	0.02	0.04
Other Income From Bank Subs	0.01	0.02	0.02	0.04	0.04
Operating Income From Bank Subs	27.93	28.05	38.24	39.05	38.11
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	51.52	46.94	56.92	43.83	36.84
Interest Income From Nonbank Subs	0.02	0.29	0.34	0.92	0.46
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	0.03
Operating Inc From Nonbank Subs	55.30	53.31	64.81	58.46	43.82
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	30.33	33.09	42.52	42.41	41.04
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	30.42	33.36	42.65	42.85	41.65
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	60.57	59.83	74.47	74.20	75.00
Interest Income From Bank Subs	2.22	2.00	0.35	0.60	0.46
Mgt & Serv Fees From Bank Subs	0.00	0.02	0.00	0.03	0.07
Other Income From Bank Subs	0.05	0.21	0.06	0.10	0.08
Operating Income From Bank Subs	73.37	75.22	81.58	82.26	82.65
Dividends From Nonbank Subs	0.31	0.21	0.13	0.02	0.01
Interest Income From Nonbank Subs	0.01	0.01	0.00	0.01	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	1.96	1.82	0.49	0.28	0.11
Dividends From Subsidiary BHCs	1.38	1.32	2.37	2.87	2.92
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	1.55	1.48	2.40	3.06	3.29
Loans and Adv From Subs/ST Debt	434.28	328.40	402.35	270.73	154.91
Loans and Adv From Subs/Total Debt	166.12	106.15	138.25	93.91	51.07

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									1,004
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.87	2.99	3.17	3.49	3.85	4.23	4.62	5.00	1,004
+ Non-interest Income	0.75	0.21	0.31	0.47	0.69	0.99	1.39	1.72	1,004
- Overhead Expense	2.99	1.76	2.05	2.54	2.93	3.47	4.03	4.52	1,004
- Provision for Losses	0.13	0.00	0.00	0.04	0.12	0.22	0.38	0.48	1,004
+ Securities Gains (Losses)	0.00	-0.02	-0.00	0.00	0.00	0.00	0.03	0.09	1,004
+ Other Tax Equiv Adjustments	-0.00	-0.07	-0.00	0.00	0.00	0.00	0.00	0.03	1,004
= Pretax Net Oper Income (TE)	1.50	0.55	0.74	1.07	1.48	1.91	2.34	2.67	1,004
Net Operating Income	1.08	0.32	0.50	0.73	1.03	1.40	1.83	2.23	1,004
Net Income	1.08	0.32	0.50	0.73	1.03	1.40	1.83	2.23	1,004
Net Income (Sub S Adjusted)	1.04	0.42	0.51	0.74	1.04	1.30	1.57	1.97	285
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	5.94	4.93	5.22	5.56	5.90	6.31	6.73	7.05	1,004
Interest Expense	1.74	0.91	1.10	1.42	1.75	2.05	2.33	2.52	1,004
Net Interest Income (TE)	4.19	3.21	3.43	3.75	4.16	4.61	5.03	5.37	1,004
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.07	-0.13	-0.05	-0.00	0.02	0.13	0.36	0.66	1,004
Earnings Coverage of Net Losses (X)	7.57	-423.45	-128.75	-16.34	10.58	42.53	146.85	284.65	910
Ln&Ls Allowance/Total Loans & Leases	1.25	0.72	0.84	1.01	1.21	1.45	1.81	2.15	1,004
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.67	0.00	0.02	0.17	0.49	1.00	1.88	2.48	1,004
30-89 Days Past Due Loans and Leases	1.06	0.02	0.11	0.45	0.91	1.60	2.50	3.05	1,004
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	17.21	-7.51	-0.67	7.94	17.24	26.06	35.41	42.79	1,004
Net ST Noncore Funding Dependence	7.87	-12.74	-6.48	0.46	7.77	15.17	22.15	26.98	1,004
Net Loans and Leases/Total Assets	66.63	39.48	47.02	57.75	67.60	76.20	82.55	85.90	1,004
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.51	6.22	6.96	7.94	9.11	10.92	13.30	15.41	1,000
Equity Capital/Total Assets	9.04	5.01	5.78	7.15	8.73	10.69	13.39	15.69	1,004
Net Loans&Ls/Equity Capital (X)	7.89	3.03	3.96	5.66	7.71	10.04	12.50	14.36	1,004
Cash Dividends/Net Income	21.85	0.00	0.00	0.00	0.00	46.62	82.96	116.83	989
Cash Dividends/Net Income (Sub S Adjusted)	29.39	-24.48	-15.93	0.00	9.62	58.24	125.42	202.11	285
Retained Earnings/Avg Equity Cap	8.56	-4.14	0.86	5.02	8.60	12.18	15.85	20.29	1,004
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.19	0.00	0.00	0.00	0.00	0.00	0.96	6.53	1,004
Long-Term Debt/Equity Capital	1.18	0.00	0.00	0.00	0.00	0.00	9.55	18.36	1,004
Equity Investment in Subs/Equity Cap	108.24	81.99	89.60	97.99	99.95	121.12	145.42	158.80	1,004
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	102.68	-83.52	-1.03	22.57	99.41	127.13	292.34	591.17	915

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.49	4.59	4.82	5.12	5.48	5.85	6.21	6.54	1,004
Less: Interest Expense	1.61	0.83	1.01	1.30	1.62	1.91	2.19	2.36	1,004
Equals: Net Interest Income (TE)	3.87	2.99	3.17	3.49	3.85	4.23	4.62	5.00	1,004
Plus: Non-Interest Income	0.75	0.21	0.31	0.47	0.69	0.99	1.39	1.72	1,004
Equals: Adj Operating Income (TE)	4.67	3.53	3.74	4.11	4.63	5.16	5.77	6.31	1,004
Less: Overhead Expense	2.99	1.76	2.05	2.54	2.93	3.47	4.03	4.52	1,004
Less: Provision for Loan and Lease Losses	0.13	0.00	0.00	0.04	0.12	0.22	0.38	0.48	1,004
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Plus: Realized G/L on AFS Sec	0.00	-0.02	-0.00	0.00	0.00	0.00	0.02	0.09	1,004
Plus: Other Tax Equiv Adjustments	-0.00	-0.07	-0.00	0.00	0.00	0.00	0.00	0.03	1,004
Equals: Pretax Net Oper Inc (TE)	1.50	0.55	0.74	1.07	1.48	1.91	2.34	2.67	1,004
Less: Applicable Income Taxes (TE)	0.37	0.00	0.00	0.13	0.38	0.59	0.79	0.94	1,004
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	1,004
Equals: Net Operating Income	1.08	0.32	0.50	0.73	1.03	1.40	1.83	2.23	1,004
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Equals: Net Income	1.08	0.32	0.50	0.73	1.03	1.40	1.83	2.23	1,004
Memo: Net Income (Last Four Qtrs)	1.10	0.33	0.52	0.78	1.05	1.41	1.79	2.09	874
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	92.91	86.23	88.88	91.30	93.13	94.80	96.07	96.83	1,004
Avg Int-Bearing Funds / Avg Assets	76.77	62.85	66.95	72.06	77.58	81.48	84.66	86.54	1,004
Int Income (TE) / Avg Earning Assets	5.94	4.93	5.22	5.56	5.90	6.31	6.73	7.05	1,004
Int Expense / Avg Earning Assets	1.74	0.91	1.10	1.42	1.75	2.05	2.33	2.52	1,004
Net Int Inc (TE) / Avg Earn Assets	4.19	3.21	3.43	3.75	4.16	4.61	5.03	5.37	1,004
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	6.69	5.89	6.05	6.31	6.63	7.03	7.51	7.81	1,004
Interest-Bearing Bank Balances	1.91	0.00	0.00	0.00	2.15	3.02	4.73	8.36	841
Fed Funds Sold & Reverse Repos	2.35	1.56	2.00	2.25	2.36	2.47	2.67	2.98	925
Trading Assets	3.16	0.00	0.00	0.00	2.19	5.38	7.29	7.53	11
Total Earning Assets	5.82	4.86	5.07	5.44	5.80	6.18	6.60	6.91	1,004
Investment Securities (TE)	4.00	2.71	2.98	3.49	3.94	4.50	5.10	5.67	1,002
U.S. Treasury & Agency Sec (excl MBS)	3.26	2.07	2.32	2.78	3.24	3.71	4.22	4.65	966
Mortgage-Backed Securities	3.90	2.12	2.85	3.46	3.87	4.28	5.10	6.06	872
All Other Securities	5.48	2.77	3.32	4.20	5.34	6.52	7.87	10.73	923
Interest-Bearing Deposits	1.94	1.17	1.37	1.63	1.95	2.24	2.52	2.70	1,004
Time Deposits of \$100K or More	2.68	1.83	2.03	2.34	2.67	2.98	3.36	3.64	1,003
Time Deposits < \$100K	2.62	1.83	2.02	2.33	2.62	2.89	3.21	3.43	1,001
Other Domestic Deposits	1.09	0.48	0.60	0.81	1.06	1.39	1.65	1.96	1,003
Foreign Deposits	2.18	1.82	1.82	1.82	1.82	2.18	2.40	2.47	2
Fed Funds Purchased and Repos	1.96	0.00	0.00	1.44	2.18	2.74	3.39	4.40	703
Other Borrowed Funds & Trading Liab	3.80	1.64	2.25	2.81	3.70	4.77	5.67	6.34	808
All Interest-Bearing Funds	2.09	1.30	1.47	1.78	2.11	2.39	2.65	2.81	1,004

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	12.91	9.24	9.82	11.01	12.46	14.58	17.41	19.53	1,004
Avg Assets per Employee (\$000)	3205.48	1933.14	2143.35	2521.76	3031.26	3762.41	4835.47	5831.79	1,004

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	0.97	0.00	0.00	0.00	0.00	1.13	5.93	10.44	1,001
Overhead Exp / NII + Non-Int Income	65.86	44.13	49.70	58.09	66.17	74.23	80.98	85.39	1,004

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.99	1.76	2.05	2.54	2.93	3.47	4.03	4.52	1,004
Personnel Expense	1.67	0.99	1.15	1.39	1.64	1.94	2.26	2.49	1,004
Net Occupancy Expense	0.41	0.18	0.23	0.30	0.40	0.51	0.63	0.73	1,004
Other Operating Expenses	0.88	0.45	0.54	0.70	0.87	1.06	1.25	1.49	1,004
Overhead Less Non-Interest Income	2.20	1.22	1.45	1.84	2.18	2.56	2.96	3.26	1,004

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	64.40	42.74	47.98	56.64	65.23	72.58	79.11	84.43	1,004
Personnel Expense	35.93	23.79	26.32	31.02	35.92	40.86	44.92	47.69	1,004
Net Occupancy Expense	8.93	4.27	5.26	6.93	8.61	10.96	13.26	14.51	1,004
Other Operating Expenses	19.01	10.46	12.67	15.50	18.69	22.38	26.36	29.32	1,004
Total Non-Interest Income	15.86	5.37	7.57	11.17	15.17	20.05	25.90	30.99	1,004
Fiduciary Activities Income	0.31	0.00	0.00	0.00	0.00	0.03	2.35	4.74	1,004
Serv Charges on Deposit Accts - Domestic	7.42	1.84	2.78	4.59	7.00	10.03	13.28	15.64	1,004
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Investment Banking Fees & Commissions	0.24	0.00	0.00	0.00	0.00	0.38	1.32	2.19	1,004
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Net Servicing Fees	0.20	0.00	0.00	0.00	0.00	0.11	1.39	2.11	1,004
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Insurance Activities Revenue	0.30	0.00	0.00	0.00	0.02	0.35	1.75	4.71	1,004
Net Gain (Loss) - Sales Loans, OREO, Oth	0.64	-0.37	-0.03	0.00	0.00	0.93	3.51	6.05	1,004
Other Non-Interest Income	4.62	1.21	1.74	2.69	4.20	6.10	8.87	12.05	1,004
Overhead Less Non-Interest Income	47.81	26.76	31.64	39.43	47.89	55.98	63.72	67.75	1,004

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	19.72	0.00	0.00	2.30	24.35	32.36	37.09	39.05	992
Appl Inc Tax+TE/Pretax NOI+TE	25.60	0.00	0.26	11.72	33.25	37.01	40.34	44.42	992



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	48.02	22.40	28.49	37.22	48.11	59.10	68.05	72.86	1,004
Commercial and Industrial Loans	9.95	2.21	3.50	5.56	8.91	13.44	20.26	24.74	1,004
Loans to Individuals	4.07	0.48	0.92	1.92	3.57	5.90	8.76	11.91	1,004
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Agricultural Loans	1.82	0.00	0.00	0.00	0.39	3.08	8.74	14.01	1,004
Other Loans and Leases	0.70	0.00	0.00	0.08	0.39	1.19	2.24	3.60	1,004
Net Loans and Leases	66.63	39.48	47.02	57.75	67.60	76.20	82.55	85.90	1,004
Debt Securities Over 1 Year	18.50	2.22	4.61	9.19	17.28	26.95	36.55	44.09	1,004
Mutual Funds and Equity Securities	0.10	0.00	0.00	0.00	0.00	0.02	0.72	1.47	1,004
Subtotal	86.13	73.98	77.78	82.79	86.80	89.78	92.03	93.08	1,004
Interest-Bearing Bank Balances	0.49	0.00	0.00	0.00	0.08	0.63	2.59	4.74	1,004
Federal Funds Sold & Reverse Repos	1.98	0.00	0.00	0.03	1.45	3.61	6.82	8.93	1,004
Debt Securities 1 Year or Less	2.34	0.00	0.01	0.47	1.59	3.62	6.77	9.53	1,004
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Total Earning Assets	92.03	87.51	88.81	90.53	92.14	93.62	94.90	95.56	1,004
Non-Int Cash and Due From Dep Inst	2.86	1.15	1.45	1.99	2.71	3.64	4.85	5.55	1,004
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Other Real Estate Owned	0.09	0.00	0.00	0.00	0.03	0.16	0.41	0.57	1,004
All Other Assets	4.99	2.17	2.64	3.70	4.91	6.26	7.65	8.69	1,004
<b>MEMORANDA:</b>									
Short-Term Investments	5.60	0.41	0.87	2.24	4.63	8.41	13.30	17.03	1,004
U.S. Treasury Securities	0.19	0.00	0.00	0.00	0.00	0.00	1.41	3.06	1,004
U.S. Agency Securities (excl MBS)	8.58	0.00	0.89	2.92	6.97	13.33	21.65	27.15	1,004
Municipal Securities	4.11	0.00	0.00	0.74	3.48	7.46	11.52	14.89	1,004
Mortgage-Backed Securities	5.02	0.00	0.00	0.31	3.51	9.23	16.67	22.66	1,004
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Other Debt Securities	0.39	0.00	0.00	0.00	0.00	0.63	2.08	3.75	1,004
RE Loans Secured by 1-4 Family	17.25	3.59	5.82	10.13	16.27	23.65	31.82	37.67	1,004
Revolving	1.73	0.00	0.00	0.16	1.12	3.08	6.00	8.41	1,004
Closed-End, Sec by First Liens	13.89	2.28	3.88	7.32	12.85	19.50	27.93	32.66	1,004
Closed-End, Sec by Junior Liens	0.94	0.00	0.04	0.28	0.75	1.44	2.47	3.53	1,004
Commercial Real Estate Loans	25.93	5.82	8.63	14.61	23.99	37.15	48.22	55.10	1,004
Construction and Land Dev	6.12	0.23	0.58	1.79	4.47	9.70	16.40	22.36	1,004
Multifamily	1.05	0.00	0.00	0.12	0.61	1.84	3.74	5.78	1,004
Nonfarm Nonresidential	17.49	3.94	6.06	10.06	16.97	24.11	31.89	36.19	1,004
RE Loans Secured by Farmland	2.51	0.00	0.00	0.07	1.03	4.55	9.65	13.44	1,004
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	71.88	43.18	51.77	62.57	73.29	81.86	88.02	91.36	1,004
RE Loans Secured by 1-4 Family	26.41	5.61	8.80	16.30	25.33	35.83	47.92	55.70	1,004
Revolving	2.51	0.00	0.00	0.24	1.66	4.53	8.50	11.56	1,004
Closed-End	23.17	4.37	6.65	12.87	21.83	32.26	44.50	52.74	1,004
Commercial Real Estate Loans	38.23	11.25	15.67	24.04	37.17	52.16	65.07	72.15	1,004
Construction and Land Dev	8.89	0.43	0.93	2.97	6.99	14.04	22.48	29.59	1,004
Multifamily	1.53	0.00	0.00	0.20	0.92	2.65	5.36	8.64	1,004
Nonfarm Nonresidential	26.04	7.39	10.62	17.26	25.13	34.65	43.66	49.85	1,004
RE Loans Secured by Farmland	3.93	0.00	0.00	0.12	1.65	7.41	15.33	19.79	1,004
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Commercial and Industrial Loans	14.92	3.96	5.42	8.99	13.70	19.82	28.14	34.25	1,004
Loans to Individuals	6.50	0.70	1.30	2.72	5.47	9.61	15.05	19.54	1,004
Credit Card Loans	0.09	0.00	0.00	0.00	0.00	0.19	0.46	0.64	1,004
Agricultural Loans	2.91	0.00	0.00	0.00	0.62	4.86	13.63	20.07	1,004
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Other Loans and Leases	1.10	0.00	0.00	0.12	0.61	1.76	3.42	5.77	1,004

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.60	0.41	0.87	2.24	4.63	8.41	13.30	17.03	1,004
Liquid Assets	22.08	7.18	9.42	13.80	20.42	29.46	39.11	45.19	1,004
Investment Securities	21.62	3.65	6.69	11.61	20.14	30.81	41.62	48.51	1,004
Net Loans and Leases	66.63	39.48	47.02	57.75	67.60	76.20	82.55	85.90	1,004
Net Lns, Ls & Stdbly Ltrs of Credit	67.13	39.66	47.33	58.08	68.11	76.77	83.25	86.69	1,004
Core Deposits	68.34	47.89	54.45	62.19	69.06	75.00	79.85	82.00	1,004
Noncore Funding	20.88	7.10	9.40	13.84	20.16	27.06	35.45	42.20	1,004
Time Deposits of \$100K or More	13.65	4.35	5.68	8.69	12.66	17.78	24.80	28.89	1,004
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Fed Funds Purchased and Repos	0.86	0.00	0.00	0.00	0.00	1.72	3.79	5.65	1,004
Net Fed Funds Purchased (Sold)	-1.14	-8.68	-6.33	-2.88	-0.74	0.58	2.88	4.85	1,004
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Oth Borrowings W/Rem Mat 1 Yr or Less	1.33	0.00	0.00	0.00	0.53	2.48	5.22	8.26	1,004
Earning Assets Repr in 1 Year	38.87	13.86	18.34	27.84	38.38	49.13	60.07	68.97	1,004
Int-Bearing Liab Repr in 1 Year	29.52	0.00	11.47	18.43	26.73	39.74	57.02	62.22	1,004
Long-Term Debt Repr in 1 Year	0.21	0.00	0.00	0.00	0.00	0.00	1.59	3.21	1,004
Net Assets Repriceable in 1 Year	8.84	-28.53	-18.71	-3.11	9.25	21.39	35.29	43.52	1,004
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	17.21	-7.51	-0.67	7.94	17.24	26.06	35.41	42.79	1,004
Net ST Noncore Funding Dependence	7.87	-12.74	-6.48	0.46	7.77	15.17	22.15	26.98	1,004
Short-Term Inv/ST Noncore Funding	61.48	2.59	5.61	15.83	37.63	94.26	189.19	317.26	1,002
Liq Asts-ST Noncore Fndg/Nonliq Asts	13.88	-16.56	-10.00	-0.47	10.46	26.91	48.34	65.80	1,004
Net Loans and Leases/Total Deposits	80.66	48.36	55.59	68.93	82.04	92.07	102.35	107.29	1,004
Net Loans and Leases/Core Deposits	98.99	56.31	64.64	80.25	97.33	117.27	137.75	151.85	1,004
Held-To-Mat Sec Appr(Depr)/Eq Cap	-0.16	-2.81	-1.85	-0.39	0.00	0.18	0.79	1.39	452
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-1.96	-7.95	-5.96	-3.44	-1.69	-0.32	0.87	2.91	968
Struct Notes Appr(Depr)/Eq Cap	-0.41	-2.22	-1.59	-0.59	-0.22	-0.06	-0.01	0.00	464
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.32	0.00	0.00	0.00	0.00	10.06	40.70	77.03	1,002
Available-For-Sale Securities	92.67	21.06	59.08	89.80	100.00	100.00	100.00	100.00	1,002
U.S. Treasury Securities	0.99	0.00	0.00	0.00	0.00	0.00	7.42	15.90	1,002
U.S. Agency Securities (excl MBS)	43.22	0.50	7.56	20.08	40.84	63.88	87.19	94.93	1,002
Municipal Securities	18.63	0.00	0.00	4.69	17.83	32.42	45.60	56.03	1,002
Mortgage-Backed Securities	23.50	0.00	0.00	2.70	20.03	45.31	63.97	74.32	1,002
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,002
Other Debt Securities	1.96	0.00	0.00	0.00	0.00	3.27	10.45	16.65	1,002
Mutual Funds and Equity Securities	0.49	0.00	0.00	0.00	0.00	0.14	3.42	8.47	1,002
Debt Securities 1 Year or Less	12.78	0.00	0.15	2.60	8.40	19.03	39.50	51.63	1,002
Debt Securities 1 To 5 Years	43.95	4.74	11.22	25.97	44.60	61.33	75.20	82.91	1,002
Debt Securities Over 5 Years	39.05	0.00	2.77	15.23	36.99	60.57	79.62	89.23	1,002
Pledged Securities	43.78	2.08	5.69	20.94	43.72	65.01	83.57	92.91	1,002
Structured Notes, Fair Value	3.63	0.00	0.00	0.00	0.00	6.76	17.47	25.51	1,002

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.13	0.00	0.00	0.04	0.12	0.22	0.38	0.48	1,004
Provision for Ln&Ls Losses/Avg Lns&Ls	0.20	0.00	0.00	0.07	0.18	0.32	0.52	0.67	1,004
Provision for Ln&Ls Losses/Net Losses	128.67	-887.50	-642.85	0.00	87.27	291.18	965.38	2531.25	910
Ln&Ls Allowance/Total Loans & Leases	1.25	0.72	0.84	1.01	1.21	1.45	1.81	2.15	1,004
Ln&Ls Allowance/Net Ln&Ls Losses (X)	29.36	1.37	2.20	4.89	13.50	34.90	101.42	250.52	636
ALLL/Nonaccrual Assets	597.33	65.25	85.96	140.76	307.15	713.30	2250.47	4708.04	906
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	409.84	53.79	69.33	112.08	213.70	483.89	1553.27	3259.77	947
Gross Ln&Ls Losses/Avg Loans & Leases	0.12	0.00	0.00	0.01	0.07	0.20	0.50	0.73	1,004
Recoveries/Avg Loans and Leases	0.04	0.00	0.00	0.00	0.02	0.08	0.18	0.30	1,004
Net Losses/Avg Loans and Leases	0.07	-0.13	-0.05	-0.00	0.02	0.13	0.36	0.66	1,004
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Recoveries/Prior Year-End Losses	6.57	0.00	0.00	1.47	4.42	10.04	23.26	37.61	932
Earnings Coverage of Net Losses (X)	7.57	-423.45	-128.75	-16.34	10.58	42.53	146.85	284.65	910
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.01	-0.04	-0.01	0.00	0.00	0.01	0.14	0.29	1,004
RE Loans Secured By 1-4 Family	0.02	-0.05	-0.01	0.00	0.00	0.00	0.19	0.41	1,004
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	835
Closed-End	0.02	-0.05	-0.01	0.00	0.00	0.00	0.19	0.45	1,000
Commercial Real Estate Loans	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.27	1,003
Construction and Land Dev	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	981
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	853
Nonfarm Nonresidential	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.18	1,002
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	815
Commercial and Industrial Loans	0.12	-0.59	-0.22	-0.01	0.00	0.08	1.08	2.34	1,003
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Loans to Individuals	0.76	0.05	0.10	0.25	0.58	1.17	2.05	2.62	581
Credit Card Loans	1.15	-1.02	0.00	0.00	0.00	2.00	5.54	7.82	350
Agricultural Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	716
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	0.06	-1.17	0.00	0.00	0.00	0.00	0.30	2.88	926

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									
30-89 Days PD Loans and Leases	1.06	0.02	0.11	0.45	0.91	1.60	2.50	3.05	1,004
90+ Days PD Loans and Leases	0.11	0.00	0.00	0.00	0.04	0.20	0.51	0.81	1,004
Nonaccrual Loans and Leases	0.52	0.00	0.00	0.09	0.34	0.79	1.52	2.05	1,004
90+ Days PD and Nonaccrual Loans and Leases	0.67	0.00	0.03	0.19	0.51	1.04	1.83	2.58	1,004
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
-----									
30-89 Days Past Due Assets	1.06	0.02	0.11	0.45	0.91	1.60	2.50	3.05	1,004
90+ Days Past Due Assets	0.11	0.00	0.00	0.00	0.04	0.20	0.51	0.81	1,004
Nonaccrual Assets	0.52	0.00	0.00	0.09	0.34	0.79	1.52	2.05	1,004
30+ Days PD & Nonaccrual Assets	1.78	0.14	0.34	0.85	1.62	2.63	3.75	4.84	1,004
PERCENT OF TOTAL ASSETS									
-----									
90+ Days PD and Nonaccrual Assets	0.44	0.00	0.02	0.12	0.33	0.69	1.21	1.59	1,004
90+ PD & Nonaccrual Assets + OREO	0.56	0.00	0.03	0.17	0.45	0.88	1.48	1.94	1,004
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	0.48	0.00	0.01	0.11	0.35	0.74	1.29	1.75	1,004
Allowance for Loan & Lease Losses	57.75	0.00	2.65	15.87	43.38	90.46	151.32	194.80	1,004
Equity Cap + ALLL	5.08	0.00	0.15	1.17	3.64	7.89	14.61	19.38	1,004
Tier 1 Cap + ALLL	4.84	0.00	0.15	1.15	3.46	7.60	13.68	17.70	1,004
Loans & Leases + RE Acquired	0.72	0.00	0.02	0.19	0.54	1.12	2.00	2.56	1,004

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	1.02	0.00	0.01	0.28	0.80	1.61	2.43	3.09	1,004
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.15	0.49	0.83	1,004
- Nonaccrual	0.41	0.00	0.00	0.02	0.23	0.76	1.55	2.26	1,004
Coml & Indl - 30-89 Days PD	0.99	0.00	0.00	0.13	0.68	1.73	3.31	5.08	1,003
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.11	0.47	1.08	1,003
- Nonaccrual	0.58	0.00	0.00	0.00	0.22	0.99	2.53	4.63	1,003
Individuals - 30-89 Days PD	1.61	0.00	0.03	0.56	1.36	2.34	3.61	4.74	1,002
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.03	0.23	0.58	0.89	1,002
- Nonaccrual	0.25	0.00	0.00	0.00	0.09	0.48	0.98	1.55	1,002
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Agricultural - 30-89 Days PD	0.18	0.00	0.00	0.00	0.00	0.00	1.40	2.91	716
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.55	716
- Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.00	0.79	2.34	716
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	0.76	0.00	0.00	0.00	0.00	0.17	5.02	15.14	926
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.73	926
- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.73	926
<b>MEMORANDA:</b>									
1-4 Family - 30-89 Days PD	1.09	0.00	0.00	0.28	0.92	1.90	2.96	4.01	1,004
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.17	0.52	0.87	1,004
- Nonaccrual	0.33	0.00	0.00	0.00	0.16	0.57	1.36	1.96	1,004
Revolving - 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.25	1.41	2.65	835
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	835
- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.67	835
Closed-End - 30-89 Days PD	1.16	0.00	0.00	0.28	1.02	2.09	3.16	4.18	1,000
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.18	0.56	0.97	1,000
- Nonaccrual	0.36	0.00	0.00	0.00	0.17	0.62	1.49	2.16	1,000
- Jr Lien 30-89 Days PD	0.04	0.00	0.00	0.00	0.00	0.06	0.25	0.44	1,000
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	1,000
- Jr Lien Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.14	0.30	1,000
Commercial RE - 30-89 Days PD	0.71	0.00	0.00	0.00	0.41	1.34	2.54	3.34	1,003
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.32	0.88	1,003
- Nonaccrual	0.42	0.00	0.00	0.00	0.06	0.78	1.98	3.09	1,003
Const & Dev - 30-89 Days PD	0.42	0.00	0.00	0.00	0.00	0.58	2.43	5.08	981
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.37	981
- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.73	1.90	981
Multifamily - 30-89 Days PD	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.42	853
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	853
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	853
Nonfarm Nres- 30-89 Days PD	0.69	0.00	0.00	0.00	0.30	1.30	2.76	3.85	1,002
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.29	0.75	1,002
- Nonaccrual	0.45	0.00	0.00	0.00	0.00	0.83	2.22	3.76	1,002
Farmland - 30-89 Days PD	0.48	0.00	0.00	0.00	0.00	0.55	2.77	6.18	815
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.71	815
- Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.00	0.93	2.32	815
Credit Card - 30-89 Days PD	1.19	0.00	0.00	0.00	0.68	2.22	4.54	5.91	350
- 90+ Days Past Due	0.44	0.00	0.00	0.00	0.00	0.80	2.17	3.71	350
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	350

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.51	6.22	6.96	7.94	9.11	10.92	13.30	15.41	1,000
Tier 1 RBC Ratio	13.55	8.00	8.88	10.33	12.59	16.14	21.45	26.47	1,000
Total Risk-Based Capital Ratio	14.93	9.75	10.53	11.80	13.96	17.53	22.68	27.82	1,000
Tangible Tier 1 Leverage Ratio	9.49	6.16	6.91	7.92	9.07	10.90	13.24	15.44	1,000
Tangible Common Eq Cap/Tan Assets	8.69	4.50	5.35	6.77	8.34	10.44	13.00	15.05	1,000
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	11.42	3.12	4.60	7.04	10.78	15.51	20.62	24.02	1,004
Standby Letters of Credit	0.38	0.00	0.00	0.08	0.28	0.65	1.17	1.71	1,004
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.13	0.43	1,004
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.60	1,004
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.33	1,004
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,004
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	17.27	6.30	7.98	11.23	16.46	22.30	30.21	34.69	1,004









PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	64.91	0.00	0.00	0.00	88.16	100.75	123.63	200.09	577
Dividends Paid/Net Income	21.85	0.00	0.00	0.00	0.00	46.62	82.96	116.83	989
Net Income - Dividends/Avg Equity	8.57	-4.11	0.85	5.02	8.61	12.19	15.88	20.34	1,004
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	92.40	0.00	0.00	15.17	100.00	122.78	237.90	386.61	498
Dividends From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.12	1.32	498
Dividends From Subsidiary BHCs	3.26	0.00	0.00	0.00	0.00	0.00	0.00	100.02	498
Dividends From All Subsidiaries	105.44	0.00	0.00	96.82	100.14	132.15	251.40	390.36	498
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	26.56	0.00	0.00	0.00	14.81	54.31	95.53	126.84	914
Interest Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.38	1.03	914
Mgt & Service Fees From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	914
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.74	914
Operating Income From Bank Subs	27.92	0.00	0.00	0.00	17.97	55.48	97.22	126.84	914
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	51.51	0.00	0.00	0.00	66.66	100.00	100.00	100.00	192
Interest Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.54	192
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	192
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	192
Operating Inc From Nonbank Subs	55.29	0.00	0.00	0.00	100.00	100.00	100.00	163.84	192
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	30.33	0.00	0.00	0.00	20.02	61.23	96.26	136.35	93
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Operating Income From Sub BHCs	30.41	0.00	0.00	0.00	20.02	61.23	96.26	136.35	93
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	60.57	0.00	0.00	0.00	94.79	100.00	100.00	100.00	783
Interest Income From Bank Subs	2.22	0.00	0.00	0.00	0.00	0.00	9.25	100.00	783
Mgt & Serv Fees From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.99	783
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	4.23	783
Operating Income From Bank Subs	73.36	0.00	0.00	44.59	99.51	100.00	100.00	100.00	783
Dividends From Nonbank Subs	0.31	0.00	0.00	0.00	0.00	0.00	1.02	19.50	783
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.99	783
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	783
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	783
Operating Inc From Nonbank Subs	1.95	0.00	0.00	0.00	0.00	0.00	9.72	100.00	783
Dividends From Subsidiary BHCs	1.38	0.00	0.00	0.00	0.00	0.00	0.00	96.98	783
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	783
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	783
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	783
Operating Income From Sub BHCs	1.54	0.00	0.00	0.00	0.00	0.00	0.00	98.15	783
Loans and Adv From Subs/ST Debt	434.28	0.00	0.00	0.00	0.00	364.47	2220.87	7104.02	126
Loans and Adv From Subs/Total Debt	166.11	0.00	0.00	0.00	0.00	232.75	898.56	2230.33	282

BHCPR Reporters for Quarter Ending 03/31/2005  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
2342085	255, 583	A. E. BANCORP, INC.	BUFFALO GROVE, IL	
1079731	188, 762	A. WILBERT' S SONS LUMBER AND	PLAQUEMINE, LA	
1075500	246, 221	ABIGAIL ADAMS NATIONAL BANCORP	WASHINGTON, DC	
2579612	150, 061	ABSECON BANCORP	ABSECON, NJ	
2926270	221, 351	ADVANTAGE BANCORP, INC.	LOVELAND, CO	
1246926	233, 996	ALBANY BANCSHARES, INC.	ALBANY, TX	
3137082	164, 187	ALLEGHENY BANCSHARES, INC.	FRANKLIN, WV	
1203693	218, 762	ALPHA FINANCIAL GROUP, INC.	TOLUCA, IL	
1105078	269, 936	AMADOR BANCSHARES, INC.	LAS CRUCES, NM	
1210682	167, 043	AMBANC FINANCIAL SERVICES, INC	BEAVER DAM, WI	
1131853	185, 875	AMCORP FINANCIAL, INC.	ARDMORE, OK	
2507183	251, 966	AMERIBANCSHARES, INC.	WICHITA FALLS, TX	
3047172	280, 333	AMERICAN BANCORPORATION OF MIN	BRAINERD, MN	
3232512	179, 536	AMERICAN COMMUNITY BANCORP, IN	EVANSVILLE, IN	
1083635	286, 574	AMERICAN GATEWAY FINANCIAL COR	PORT ALLEN, LA	
2716640	155, 945	AMERICAN NATIONAL BANCORP, INC	APPLETON, WI	New Y-9C/BHCPR reporter
1110045	258, 388	AMERICAN NATIONAL BANCSHARES,	WACO, TX	
1066441	175, 171	AMERICAN STATE BANCSHARES, INC	GREAT BEND, KS	
2632571	206, 661	AMERICAN STATE BANK HOLDING CO	WILLISTON, ND	
2514163	211, 756	AMERIMARK FINANCIAL CORPORATIO	COUNTRYSIDE, IL	
1840687	188, 469	AMERIWEST CORPORATION	OMAHA, NE	
1059676	170, 462	AMFIRST FINANCIAL SERVICES, IN	MCCOOK, NE	
1131899	192, 493	AMFEX BANCSHARES, INC.	ORANGE, TX	
2536642	185, 821	ANB BANCSHARES, INC.	GONZALES, TX	
2939337	174, 573	ANB HOLDINGS, INC.	OAKLAND PARK, FL	New Y-9C/BHCPR reporter
1138197	270, 220	ANDERSON BANCSHARES, INC.	MULLINS, SC	
1071913	244, 484	ANDOVER BANCORP, INC.	ANDOVER, OH	
1083185	191, 198	ANDREW JOHNSON BANCSHARES, INC	GREENEVILLE, TN	
1472257	292, 371	ANNAPOLIS BANCORP, INC.	ANNAPOLIS, MD	
1491650	196, 424	ARKANSAS BANKERS' BANCORPORATI	LITTLE ROCK, AR	
1057980	277, 904	ARKANSAS VALLEY BANCSHARES, IN	BROKEN ARROW, OK	
1840221	182, 184	ARNESON BANCSHARES, INC.	CLEAR LAKE, IA	
2863946	276, 785	ASSOCIATED COMMUNITY BANCORP,	GREENWICH, CT	
2757184	190, 157	ATLANTIC BANGROUP, INC.	JACKSONVILLE BEACH, FL	
1130829	175, 449	AUSTIN COLONY, INC.	LAKE JACKSON, TX	
1095058	285, 415	BACKLUND INVESTMENT CO.	PEORIA, IL	
1491333	199, 922	BAINUM BANCORP II	MURFREESBORO, AR	
1129029	227, 383	BAKKEN SECURITIES, INC.	SAINT LOUIS PARK, MN	
1128460	215, 101	BANCOMMUNITY SERVICE CORPORATI	ST PETER, MN	
2468275	178, 439	BANCORP OF LUCEDALE, INC.	LUCEDALE, MS	
1138526	159, 867	BANCORP OF RANTOUL, INC.	RANTOUL, IL	
1099449	239, 225	BANCSHARES OF EASTERN ARKANSAS	FORREST CITY, AR	
1895397	269, 391	BANCSHARES OF JACKSON HOLE, IN	JACKSON, WY	
1099823	164, 001	BANCSHARES OF RIPLEY, INC.	RIPLEY, TN	
1084061	232, 775	BANCSOUTH CORPORATION	DOTHAN, AL	
3192997	256, 116	BANK HOLDINGS, THE	RENO, NV	
3169748	233, 857	BANK OF COMMERCE HOLDINGS, INC	SARASOTA, FL	
2561671	188, 353	BANK OF IDAHO HOLDING CO.	IDAHO FALLS, ID	
2297701	219, 572	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
3053146	199, 768	BANK OF ST. PETERSBURG HOLDING	TAMPA, FL	
3217032	179, 342	BANK OF THE JAMES FINANCIAL GR	LYNCHBURG, VA	

BHCPR Reporters for Quarter Ending 03/31/2005  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
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1209958	281, 811	BANKERS' BANCORPORATION, INC.	MADISON, WI	
3104570	180, 352	BANKSHARES, INC., THE	MELBOURNE, FL	
2410304	264, 893	BASTROP BANCSHARES, INC.	BASTROP, TX	
2755162	156, 250	BAUER INVESTMENTS, LTD.	PORT LAVACA, TX	
2887652	171, 491	BAY NATIONAL CORPORATION	LUTHERVILLE, MD	
1104307	211, 513	BAYLOR BANCSHARES, INC.	SEYMOUR, TX	
2868240	216, 189	BAYTREE BANCORP, INC.	LAKE FOREST, IL	
2391243	287, 575	BEACH FIRST NATIONAL BANCSHARE	MYRTLE BEACH, SC	
1143511	288, 472	BELLE FOURCHE BANCSHARES, INC.	SPEARFISH, SD	
1071379	294, 181	BELMONT BANCORP	BRIDGEPORT, OH	Moved from Peer 5
2898537	163, 420	BENCHMARK BANCORP, INC.	AURORA, IL	
2615154	166, 455	BEO BANCORP	HEPPNER, OR	
1051906	277, 476	BERCO, INC.	BENNINGTON, KS	
1905009	154, 879	BETHANY BANKSHARES, INC.	BETHANY, MO	
3197835	182, 137	BEVERLY FINANCIAL, MHC	BEVERLY, MA	
1128880	166, 305	BITTERROOT HOLDING COMPANY	LOLO, MT	
1244801	211, 377	BLUEGRASS BANCSHARES, INC.	LEXINGTON, KY	
1398973	236, 814	BNB FINANCIAL SERVICES CORPORA	NEW YORK, NY	
2905734	235, 389	BOE FINANCIAL SERVICES OF VIRG	TAPPAHANNOCK, VA	
1063039	159, 843	BON, INC.	MOUNDRIDGE, KS	
1140015	171, 428	BONI FAY HOLDING COMPANY, INC.	BONIFAY, FL	
1119329	202, 438	BOOTHEEL BANCORP, INC.	POPLAR BLUFF, MO	
2238544	234, 105	BORDER BANCSHARES, INC.	GREENBUSH, MN	
2984092	161, 687	BORDER CAPITAL GROUP, INC.	MCALLEN, TX	
1492291	160, 305	BOSCOBEL BANCORP, INC.	BOSCOBEL, WI	
1124163	290, 070	BOSSHARD BANCO, LTD.	LACROSSE, WI	
1205473	170, 547	BOSSHARD FINANCIAL GROUP, INC.	LA CROSSE, WI	
2577506	216, 153	BOTETOURT BANKSHARES, INC.	BUCHANAN, VA	
3043222	266, 023	BOTH, INC.	KERRVILLE, TX	
2456919	193, 936	BRADFORD BANCORP, INC.	GREENVILLE, IL	
1399774	212, 978	BRADLEY COUNTY FINANCIAL CORPO	CLEVELAND, TN	
1097016	220, 667	BREMEN BANCORP, INC.	SAINT LOUIS, MO	
1108789	170, 800	BRENHAM BANCSHARES, INC.	BRENHAM, TX	
2447935	150, 026	BRICKYARD BANCORP, INC.	LINCOLNWOOD, IL	
3138119	223, 675	BRIDGE STREET FINANCIAL, INC.	OSWEGO, NY	
2148438	147, 864	BRIDGEPORT FINANCIAL CORPORATI	BRIDGEPORT, TX	
1027947	153, 807	BRIGHTON BANCORP	SALT LAKE CITY, UT	
1132382	231, 637	BSJ BANCSHARES, INC.	SAINT JOSEPH, LA	
2640585	292, 290	BUCKHEAD COMMUNITY BANCORP, IN	ATLANTA, GA	
1060346	138, 320	BUERGE BANCSHARES, INC.	JOPLIN, MO	
1138786	176, 366	C. S. BANCSHARES, INC.	CHILLICOTHE, MO	
2100089	189, 689	C. S. B. BANCSHARES, INC.	SOMERVILLE, TX	
1201448	190, 766	C-B-G, INC.	WEST LIBERTY, IA	
2324997	164, 099	CACHE VALLEY BANKING COMPANY	LOGAN, UT	
2421391	242, 240	CALI FORNIA COMMUNITY LLC	PASADENA, CA	
1097098	247, 961	CALLAWAY SECURITY BANKS, INC.	FULTON, MO	
2839567	286, 045	CAMBANK, INC.	LAKE ZURICH, IL	
2762384	161, 124	CAMERON FINANCIAL CORPORATION	CAMERON, TX	
2297448	290, 119	CAMPELLO BANCORP	BROCKTON, MA	
3195804	182, 608	CANON BANK CORPORATION	CANON CITY, CO	
1248603	200, 836	CAPAC BANCORP, INC.	CAPAC, MI	

BHCPR Reporters for Quarter Ending 03/31/2005  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
2242970	153,356	CAPITAL COMMERCE BANCORP, INC.	MILWAUKEE, WI	
1108239	165,904	CAPITOL BANKSHARES, INC.	SMITHVILLE, TX	
2710675	210,052	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	130,732	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
1248368	222,466	CARDINAL BANCORP II, INC.	SAINT LOUIS, MO	
2434467	187,243	CARDINAL BANKSHARES CORPORATIO	FLOYD, VA	
1131527	181,913	CARLSBAD BANCORPORATION, INC.	CARLSBAD, NM	
1491641	217,799	CARLSON BANCSHARES, INC.	WEST MEMPHIS, AR	
1848825	158,027	CARROLL FINANCIAL SERVICES, IN	HUNTINGDON, TN	
1082870	207,106	CARTER COUNTY BANCORP	ELIZABETHTON, TN	
2767512	286,877	CARTHAGE STATE BANCSHARES, INC	CARTHAGE, TX	
1106628	192,665	CBC, INC.	CLOVIS, NM	
2435594	262,256	CBR HOLDINGS, INC.	CHICAGO, IL	
3219764	256,669	CBS FINANCIAL CORPORATION	SMYRNA, GA	
3159244	288,771	CBT FINANCIAL CORP.	CLEARFIELD, PA	
1246690	164,233	CCB FINANCIAL CORPORATION	SANDY, OR	
1118283	231,731	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
3135190	210,017	CECIL BANCORP, INC.	ELKTON, MD	
1492273	224,686	CENTRAL BANC, INC.	GENESEO, IL	
1106468	252,227	CENTRAL BANCSHARES, INC.	HOUSTON, TX	
1246805	184,078	CENTRAL BANK CORPORATION	SAULT SAINTE MARIE, MI	
1963120	242,269	CENTRAL FINANCIAL CORPORATION	HUTCHINSON, KS	
3184125	159,663	CENTRAL GEORGIA BANKING COMPAN	COCHRAN, GA	
3150278	208,512	CENTRAL MISSOURI SHARES, INC.	LEBANON, MO	
3015612	150,788	CENTRAL OHIO BANCORP	WAVERLY, OH	
1056974	223,927	CENTRAL STATES BANCSHARES, INC	SPRINGFIELD, MO	
3137729	201,029	CENTRAL TEXAS FINANCIAL CORP.	CAMERON, TX	
1020920	175,512	CENTRAL TRUST COMPANY	EDINA, MN	
2560508	244,525	CENTURY BANCORP MHC	BRIDGETON, NJ	
1095469	150,772	CENTURY BANCSHARES, INC.	GAINESVILLE, MO	
1491856	230,484	CENTURY FINANCIAL CORPORATION	COLDWATER, MI	
3071122	244,176	CGD USA HOLDING COMPANY, INC.	NEW YORK, NY	
1056125	39,374	CHAMBANCO, INC.	CHAMBERS, NE	
1138955	159,836	CHAMPLAIN BANK CORPORATION	WILLSBORO, NY	
2948825	237,383	CHARTER FINANCIAL CORPORATION	BELLEVUE, WA	
2349404	284,994	CHATUGE BANK SHARES, INC.	HIWASSEE, GA	
1128228	248,900	CHEROKEE BANCSHARES, INC.	SAINT PAUL, MN	
2806082	152,815	CHEROKEE BANKING COMPANY	CANTON, GA	
2868110	270,739	CHESTATEE BANCSHARES, INC.	DAWSONVILLE, GA	
2485076	268,733	CHICAGO SHORE CORPORATION (F.K	CHICAGO, IL	
1125030	288,588	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
1139297	235,003	CHOICEONE FINANCIAL SERVICES,	SPARTA, MI	
1207208	260,815	CITBA FINANCIAL CORPORATION	MOORESVILLE, IN	
3165133	181,758	CITIZENS BANCORP	GRASS VALLEY, CA	
2958347	162,940	CITIZENS BANCORP OF OVIEDO, IN	OVIEDO, FL	New Y-9C/BHCPR reporter
3219474	271,917	CITIZENS BANCORP OF VIRGINIA,	BLACKSTONE, VA	
1833616	148,641	CITIZENS BANCORP OF WINFIELD,	WINFIELD, AL	
2509990	185,171	CITIZENS BANCORP, INC.	NEWPORT, KY	
1135114	221,131	CITIZENS BANCORPORATION OF NEW	NEW ULM, MN	
2550143	200,779	CITIZENS BANCORPORATION, INC.	MASCOUTAH, IL	
1357121	233,328	CITIZENS BANCSHARES CORPORATIO	OLANTA, SC	

BHCPR Reporters for Quarter Ending 03/31/2005  
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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
1121966	157, 929	CITIZENS BANCSHARES OF HUTCHINSON	HUTCHINSON, MN	
1129065	157, 813	CITIZENS BANCSHARES OF WOODVILLE	WOODVILLE, WI	New Y-9C/BHCPR reporter
1085312	166, 449	CITIZENS BANCSHARES, INC.	VILLE PLATTE, LA	
2473260	167, 051	CITIZENS BANCSHARES, INC.	ALBION, IL	
2718354	226, 169	CITIZENS BANCSHARES, INC.	EDMOND, OK	
1964668	192, 018	CITIZENS BANK GROUP, INC.	ST JAMES, MN	
3200874	268, 198	CITIZENS BANKING CORPORATION	FROSTPROOF, FL	
1208492	217, 260	CITIZENS CENTRAL BANCORP, INC.	MACOMB, IL	
2702278	208, 875	CITIZENS COMMERCE BANCSHARES,	VERSAILLES, KY	
1246681	277, 614	CITIZENS CORPORATION	COLUMBIA, MS	
1142970	215, 685	CITIZENS FINANCIAL CORP.	ELKINS, WV	
1099784	176, 648	CITIZENS FINANCIAL GROUP, INC.	NEW HAVEN, MD	
2750952	172, 099	CITIZENS FIRST CORPORATION	BOWLING GREEN, KY	
2299077	182, 669	CITIZENS INDEPENDENT BANCORP,	LOGAN, OH	
1839207	261, 145	CITIZENS NATIONAL BANCORP, INC	PUTNAM, CT	
1999718	232, 604	CITIZENS NATIONAL BANCORP, INC	SPRINGFIELD, MO	
2344856	234, 891	CITIZENS NATIONAL BANCSHARES	BOSSIER CITY, LA	
1363739	187, 461	CITIZENS STATE BANCORP, INC.	NEW BALTIMORE, MI	
2625283	157, 227	CITY BANCSHARES, INC.	NATCHITOCHE, LA	
1129672	160, 192	CITY NATIONAL BANCORP, INC.	METROPOLIS, IL	
1135646	279, 371	CLAI BORNE HOLDING COMPANY, INC	TAZEWELL, TN	
3030754	214, 990	CLARK COUNTY BANCORPORATION	VANCOUVER, WA	
2735164	173, 448	CLARKSTON FINANCIAL CORPORATIO	CLARKSTON, MI	New Y-9C/BHCPR reporter
1913684	179, 596	CLEVELAND STATE BANCORP, INC.	CLEVELAND, MS	
1135422	254, 105	CNB CORPORATION	CHEBOYGAN, MI	
1109825	175, 164	CNB FINANCIAL CORPORATION, INC	TAYLOR, TX	
2909200	232, 369	CNB FINANCIAL SERVICES, INC.	BERKELEY SPRINGS, WV	
3003570	164, 542	COAST BANCORP	SAN LUIS OBISPO, CA	
2184043	216, 029	COASTAL BANCSHARES, INC.	PEARLAND, TX	
3058909	227, 155	COASTAL COMMUNITY INVESTMENTS,	PANAMA CITY BEACH, FL	
2611866	136, 284	CODDLE CREEK FINANCIAL CORP.	MOORESVILLE, NC	
1070840	204, 406	COLONIAL BANC CORP.	EATON, OH	
1131518	184, 178	COLONIAL BANCORP	AURORA, CO	
1117772	263, 949	COLUMBIA FINANCIAL CORPORATION	BLOOMSBURG, PA	
3041367	190, 223	COLUMBIA TRUST BANCORP	PASCO, WA	
1132122	294, 159	COLUMBIAN FINANCIAL CORPORATIO	OVERLAND PARK, KS	
1085826	194, 820	COLUMBIANA BANCSHARES, INC.	COLUMBIANA, AL	
2770660	167, 458	COMMERCE BANCORP, INC	GREENWOOD, MS	
1118818	155, 795	COMMERCIAL BANCSHARES, INC.	TEXARKANA, AR	
2300012	292, 171	COMMERCIAL BANCSHARES, INC.	UPPER SANDUSKY, OH	
3101560	157, 889	COMMERCIAL BANCSHARES, INC.	MARYLAND HEIGHTS, MO	
1978674	271, 328	COMMERCIAL FINANCIAL CORP	STORM LAKE, IA	
1071810	156, 875	COMMERCIAL GRAYSON BANCSHARES	GRAYSON, KY	
1249299	267, 439	COMMERCIAL NATIONAL FINANCIAL	ITHACA, MI	
2011868	208, 554	COMMFIRST BANCORPORATION, INC.	SOUTH SIOUX CITY, NE	
2332536	257, 219	COMMONWEALTH HOLDINGS, L. L. C.	BURLINGTON, KY	
1977154	243, 408	COMMUNITY BANCORP OF LOUISIANA	RACELAND, LA	
2180223	229, 364	COMMUNITY BANCSHARES OF MARYSV	MARYSVILLE, KS	
1061624	268, 775	COMMUNITY BANCSHARES, INC.	NEOSHO, MO	
1889480	217, 116	COMMUNITY BANCSHARES, INC.	NOBLESVILLE, IN	
2247612	290, 502	COMMUNITY BANCSHARES, INC.	JOSEPH, OR	

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Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
2536857	174, 543	COMMUNITY BANK CORP.	PARK RIDGE, IL	
1128675	164, 831	COMMUNITY BANK GROUP, INC.	EDEN PRAIRIE, MN	New Y-9C/BHCPR reporter
1104017	299, 074	COMMUNITY BANK HOLDINGS OF TEX	CORSICANA, TX	
1138928	190, 704	COMMUNITY BANKERS' CORPORATION	MARION CENTER, PA	
3180408	159, 089	COMMUNITY BANKS OF GEORGIA, IN	JASPER, GA	
1479144	192, 332	COMMUNITY BANKSHARES, INC.	PARKERSBURG, WV	
2775142	215, 549	COMMUNITY CAPITAL BANCSHARES,	ALBANY, GA	
1102200	278, 120	COMMUNITY COMPANY, THE	WACO, TX	
1131488	219, 748	COMMUNITY FINANCIAL CORP.	EDGEWOOD, IA	
2723938	142, 278	COMMUNITY FINANCIAL GROUP, INC	SPOKANE, WA	
3101010	256, 805	COMMUNITY FINANCIAL HOLDING CO	DULUTH, GA	
2936103	252, 240	COMMUNITY FINANCIAL SHARES, IN	GLEN ELLYN, IL	
3107955	161, 641	COMMUNITY FIRST FINANCIAL CORP	LYNCHBURG, VA	
3108194	269, 194	COMMUNITY FIRST, INC.	COLUMBIA, TN	
2735333	204, 879	COMMUNITY SHORES BANK CORPORAT	MUSKEGON, MI	
2513157	195, 890	COMUNIBANC CORP.	NAPOLEON, OH	
1114502	228, 131	CONNECTICUT RIVER BANCORP, INC	CHARLESTOWN, NH	
2168922	240, 194	CONSOLIDATED EQUITY CORPORATIO	NORMAN, OK	
2286228	189, 082	CONSUMERS BANCORP, INC.	MINERVA, OH	
1129681	210, 570	CONTINENTAL BANCORP	MIAMI, FL	
1059975	179, 990	CONVERSE COUNTY CAPITAL CORPOR	DOUGLAS, WY	
1491490	205, 579	CORN BELT BANCORP, INC.	PITTSFIELD, IL	
1064269	209, 572	CORNERSTONE ALLIANCE, LTD.	WINFIELD, KS	
2746254	232, 788	CORNERSTONE BANCORP, INC.	STAMFORD, CT	
2929383	242, 155	CORNERSTONE BANCORP, INC.	PALATINE, IL	
1131497	277, 866	CORNERSTONE BANCSHARES, INC.	HIXSON, TN	
2022529	234, 852	CORNHUSKER GROWTH CORPORATION	LINCOLN, NE	
1098581	197, 669	COUNTRY BANCORP, INC.	HILLSBORO, IL	
1416831	201, 760	COUNTRY BANK SHARES, INC.	MILFORD, NE	
1209707	170, 907	COUNTRYSIDE FINANCIAL SERVICES	WALWORTH, WI	
1363681	251, 210	COUNTY BANK CORP	LAPEER, MI	
3212046	168, 189	COVENANT FINANCIAL CORPORATION	CLARKSDALE, MS	
1984040	286, 703	COWLITZ BANCORPORATION	LONGVIEW, WA	
2072252	170, 821	CRACO, INC.	VINITA, OK	
1141861	183, 502	CROCKETT COUNTY NATIONAL BANCS	OZONA, TX	
1135682	188, 949	CROSBY BANCSHARES, INC.	CROSBY, TX	
1131611	158, 565	CROSS COUNTY BANCSHARES, INC.	WYNNE, AR	
1210244	297, 116	CRYSTAL VALLEY FINANCIAL CORPO	MIDDLEBURY, IN	
2315164	151, 254	CUIVRE RIVER BANCSHARES, INC.	OLD MONROE, MO	New Y-9C/BHCPR reporter
2029368	206, 023	DAIRYLAND BANK HOLDING CORPORA	LA CROSSE, WI	
2265782	208, 308	DAKOTA COMMUNITY BANSHARES, IN	HEBRON, ND	
1250026	246, 845	DB HOLDING COMPANY, INC.	OMAHA, NE	
1139176	106, 169	DBT FINANCIAL CORPORATION	DEWITT, AR	
2499082	151, 179	DEERWOOD BANCSHARES, INC.	DEERWOOD, MN	New Y-9C/BHCPR reporter
2390031	169, 130	DELAVAN BANCSHARES, INC.	DELAVAN, WI	
1250660	157, 615	DELAWARE BANCSHARES, INC.	WALTON, NY	
2263331	154, 023	DELHI BANK CORP.	DELHI, NY	
3059746	275, 018	DELLS BANCSHARES, INC.	WISCONSIN DELLS, WI	
1249918	268, 666	DELMAR BANCORP	DELMAR, MD	
2706726	201, 894	DELMARVA BANCSHARES, INC.	CAMBRIDGE, MD	
2834115	201, 180	DELTA TRUST AND BANKING CORPOR	LITTLE ROCK, AR	

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1130164	275,072	DEMOTTE BANCORP	DE MOTTE, IN	
1989241	197,891	DENALI BANCORPORATION, INC.	FAIRBANKS, AK	
1058286	202,011	DENISON BANCSHARES, INC. OF HO	HOLTON, KS	
1133615	217,518	DENTEL BANCORPORATION	VICTOR, IA	
2209058	166,614	DENVER BANKSHARES, INC.	DENVER, CO	
3243358	194,733	DESERT HILLS CAPITAL CORP.	PHOENIX, AZ	New Y-9C/BHCPR reporter
1131602	274,199	DEVON BANCORP, INC.	CHI CAGO, IL	
1139617	245,336	DG BANCORP, INC.	DOWNERS GROVE, IL	
1085899	163,440	DICKSON FINANCIAL CORPORATION	DICKSON, TN	
1098198	166,956	DREW BANCSHARES, INC.	MONTICELLO, AR	
1059827	171,827	DREXEL BANCSHARES, INC.	BELTON, MO	
2558484	240,553	DUNN INVESTMENT CO.	MANCHESTER, IA	
1021879	297,325	EAGLE NATIONAL HOLDING COMPANY	MIAMI, FL	
2804855	170,751	EAST ALABAMA FINANCIAL GROUP,	WEDOWEE, AL	
2121310	171,343	EAST DUBUQUE BANCSHARES, INC.	DUBUQUE, IA	
1427556	247,321	EAST TEXAS FINANCIAL CORPORATI	KILGORE, TX	
1200777	207,366	EASTER ENTERPRISES, INC.	SPENCER, IA	
1129467	223,727	EASTERN MICHIGAN FINANCIAL COR	CROSWELL, MI	
1122851	267,959	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
2577766	155,307	EDGAR COUNTY BANC SHARES, INC.	PARIS, IL	
2155397	155,775	EDMONSON BANCSHARES, INC	BROWNSVILLE, KY	
1098031	299,837	EDMONTON BANCSHARES, INC.	EDMONTON, KY	
1206153	287,763	EDVILLE BANCORP, INC.	VILLA PARK, IL	
1205268	271,800	ELGIN BANCSHARES, INC.	ELGIN, IL	
1207329	230,981	ELGIN STATE BANCORP, INC.	ELGIN, IL	
1206676	189,941	ELLETTSVILLE BANCSHARES, INC.	ELLETTSVILLE, IN	
2858979	148,395	ELLIS BANKSHARES, INC.	EAGLE RIVER, WI	
2947985	208,692	ELMER BANCORP, INC.	ELMER, NJ	
1204869	259,231	ELMWOOD FINANCIAL CORPORATION	RACINE, WI	
1480944	273,434	EMCLAIRE FINANCIAL CORP	EMLENTON, PA	
2721895	167,237	EQUITABLE FINANCIAL GROUP, INC	FORT LAUDERDALE, FL	
3001129	209,709	EVERGREENBANCORP, INC.	SEATTLE, WA	
2211136	177,231	EXCELSIOR FINANCIAL SERVICES,	SHOREWOOD, MN	
1096176	264,341	EXCHANGE BANCSHARES, INC.	MAYFIELD, KY	
1054000	270,809	EXCHANGE BANCSHARES CORPORATIO	ATCHISON, KS	
1085862	183,765	EXCHANGE BANCSHARES, INC.	MILLEDGEVILLE, GA	
1061893	261,515	EXCHANGE COMPANY	GIBBON, NE	
1082731	272,564	EXECUTIVE BANKING CORPORATION	MIAMI, FL	
1416907	164,091	F. B. H. CORPORATION	FAYETTE, AL	
2107305	219,156	FAIRFIELD BANCSHARES, INC.	FAIRFIELD, IL	
1126158	154,808	FARI BAULT BANCSHARES, INC.	FARI BAULT, MN	
1053357	168,045	FARM AND HOME INSURANCE AGENCY	LYONS, NE	
2178631	229,542	FARMERS AND MERCHANTS BANCSHAR	BURLINGTON, IA	
1099672	293,871	FARMERS AND MERCHANTS BANKSHAR	STUTT GART, AR	
1247615	205,293	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
1095638	168,003	FARMERS BANCSHARES, INC.	HARDINSBURG, KY	
1109320	208,584	FARMERS BANCSHARES, INC.	CENTER, TX	
1132814	161,436	FARMERS BANCSHARES, INC.	POMEROY, OH	
1099793	153,984	FARMERS HOLDING COMPANY	JACKSONVILLE, IL	
1071511	174,242	FARMERS NATIONAL BANCORP OF CY	CYNTHIANA, KY	
1209284	164,702	FARMERS STATE BANCORPORATION,	WAUPACA, WI	



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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
2108227	244, 685	FARMERS STATE FINANCIAL CORP.	VICTOR, MI	
2202282	162, 414	FC BANC CORP	BUCYRUS, OH	
2900355	233, 412	FCB BANCORP, INC.	LOUISVILLE, KY	
1085488	267, 465	FCB CORPORATION	MANCHESTER, TN	
3031902	225, 713	FCB FINANCIAL CORP.	SAVANNAH, GA	
1134069	245, 720	FCN BANC CORP.	BROOKVILLE, IN	
2348274	289, 741	FCT BANCSHARES, INC.	WACO, TX	
1891979	257, 135	FEO INVESTMENTS, INC.	NORFOLK, NE	
3287996	211, 670	FGBC BANCSHARES, INC.	FRANKLIN, GA	New Y-9C/BHCPR reporter
2527024	174, 487	FGH BANCORP, INC.	HERRIN, IL	
3211777	232, 227	FIDELITY & TRUST FINANCIAL COR	BETHESDA, MD	New Y-9C/BHCPR reporter
1121788	202, 514	FIDELITY CORPORATION	BURKE, SD	
1199787	247, 038	FIDELITY FINANCIAL CORPORATION	BIRMINGHAM, MI	
1127557	210, 043	FINANCIAL SERVICES OF ST. CROI	ST CROIX FALLS, WI	
1126037	294, 765	FINLAYSON BANCSHARES, INC.	FINLAYSON, MN	
1363935	195, 913	FIRST & PEOPLES BANCSHARES, IN	RUSSELL, KY	
1064812	42, 872	FIRST AINSWORTH COMPANY	AINSWORTH, NE	New Y-9C/BHCPR reporter
1083840	229, 987	FIRST ALACHUA BANKING CORPORAT	ALACHUA, FL	
2522337	244, 033	FIRST ALAMOGORDO BANCORP OF NE	RENO, NV	
1056134	248, 312	FIRST ALTUS BANCORP, INC.	ALTUS, OK	
1138188	238, 566	FIRST AMERICAN BANCORP	ATHENS, GA	
2747765	165, 547	FIRST AMERICAN BANCORP	GREENWOOD VILLAGE, CO	New Y-9C/BHCPR reporter
1141629	214, 079	FIRST AMERICAN BANKSHARES, INC	FORT ATKINSON, WI	
3266302	222, 182	FIRST AMERICAN INTERNATIONAL	BROOKLYN, NY	
1143052	185, 742	FIRST APPLE RIVER CORPORATION	APPLE RIVER, IL	
1096550	265, 252	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1143801	158, 573	FIRST AZLE BANCSHARES, INC.	AZLE, TX	
1838590	294, 315	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
1099140	263, 329	FIRST BANCORP, INC.	RUSSELL SPRINGS, KY	
1842935	290, 079	FIRST BANCORPORATION, INC.	LA CROSSE, WI	
1978414	155, 663	FIRST BANCSHARES CORPORATION	GLADSTONE, MI	
1869987	164, 833	FIRST BANCSHARES OF STEVENSON,	STEVENSON, AL	
2385493	230, 348	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
2971261	229, 702	FIRST BANCTRUST CORPORATION	PARIS, IL	
3048768	165, 116	FIRST BANK OF MIAMI SHARES, IN	CORAL GABLES, FL	
1134041	248, 846	FIRST BANK SHARES OF THE SOUTH	ALMA, GA	
1889538	227, 311	FIRST BERLIN BANCORP, INC.	BERLIN, WI	
1062050	172, 874	FIRST BROKEN ARROW CORPORATION	BROKEN ARROW, OK	
1889547	164, 546	FIRST BUSINESS BANCORP CO.	CHICAGO, IL	
1417360	254, 260	FIRST CAPITAL CORPORATION	FORT SCOTT, KS	
1076525	263, 781	FIRST CAROLINA BANCSHARES CORP	DARLINGTON, SC	
1022166	168, 713	FIRST CARTHAGE CORPORATION	CARTHAGE, MS	
1427293	296, 002	FIRST CHEROKEE BANCSHARES, INC	WOODSTOCK, GA	
1142130	205, 179	FIRST CITIZENS OF PARIS, INC.	PARIS, IL	
3058516	161, 211	FIRST COLUMBIA BANCORP, INC.	LAKE CITY, FL	
3225420	220, 669	FIRST COMMERCE BANCORP	ENCINO, CA	
2374787	160, 886	FIRST COMMERCIAL BANCSHARES	EDMOND, OK	New Y-9C/BHCPR reporter
2016340	215, 761	FIRST COMMUNITY BANCORP, INC.	SHELBYVILLE, TN	
2252009	154, 023	FIRST COMMUNITY BANCORP, INC.	GLASGOW, MI	
2736424	155, 827	FIRST COMMUNITY BANCORP, INC.	PAHOKEE, FL	
1990096	155, 742	FIRST COMMUNITY BANCSHARES COR	MILTON, WI	

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Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
2341547	188, 903	FIRST COMMUNITY BANCSHARES, IN	KANSAS CITY, KS	
2398587	240, 068	FIRST COMMUNITY BANK HOLDING	DEBARY, FL	
2224239	211, 148	FIRST COMMUNITY CORPORATION	ROGERSVILLE, TN	
1132896	249, 445	FIRST COMMUNITY FINANCIAL CORP	MIFFLINTOWN, PA	
1056479	233, 218	FIRST COMPANY	POWELL, WY	
1097388	288, 695	FIRST DELTA BANKSHARES, INC.	BLYTHEVILLE, AR	
2755685	238, 710	FIRST DUPAGE BANCORP, INC.	WESTMONT, IL	
1492956	268, 616	FIRST EAGLE BANCSHARES, INC.	HANOVER PARK, IL	
1250398	254, 978	FIRST EXPRESS OF NEBRASKA, INC	GERING, NE	
1104642	198, 617	FIRST FABENS BANCORPORATION	FABENS, TX	
1100112	249, 022	FIRST FARMERS BANK HOLDING COM	BARDSTOWN, KY	
2180232	174, 014	FIRST FINANCIAL BANCSHARES, IN	ROLAND, OK	
1128040	162, 493	FIRST FINANCIAL CORPORATION	ARTHUR, ND	
1131778	145, 845	FIRST FONTANELLE BANCORPORATIO	FONTANELLE, IA	
2508117	218, 101	FIRST GEORGIA COMMUNITY CORP.	JACKSON, GA	
1246515	254, 769	FIRST GILMER BANKSHARES, INC.	GILMER, TX	
1057252	179, 940	FIRST GOTHENBURG BANCSHARES	GOTHENBURG, NE	
1107700	241, 368	FIRST GRAHAM BANCORP, INC.	GRAHAM, TX	
1105528	277, 113	FIRST GRANBURY BANCORPORATION	GRANBURY, TX	
1823747	160, 697	FIRST GRAYSON BANCORP, INC.	GRAYSON, KY	New Y-9C/BHCPR reporter
1086243	195, 825	FIRST HARALSON CORPORATION	BUCHANAN, GA	
1134564	165, 637	FIRST INDEPENDENCE CORPORATION	DETROIT, MI	
1065163	245, 570	FIRST INDEPENDENT BANCORP, INC	CHICKASHA, OK	
2265429	224, 753	FIRST INTERNATIONAL BANCORP TE	PLANO, TX	
1233627	237, 240	FIRST LIBERTY NATIONAL BANCSHA	LIBERTY, TX	
1889855	263, 818	FIRST MARENGO FINANCIAL CORPOR	MARENGO, IL	
2845858	187, 233	FIRST MEDICINE LODGE BANCSHARE	OVERLAND PARK, KS	
1208876	226, 937	FIRST MENASHA BANCSHARES, INC.	NEENAH, WI	
1980846	276, 520	FIRST METRO BANCORP	MUSCLE SHOALS, AL	
1125450	159, 957	FIRST MINNETONKA BANCORPORATIO	MINNETONKA, MN	New Y-9C/BHCPR reporter
2463298	263, 886	FIRST NATIONAL BANC, INC.	SAINT MARYS, GA	
2577159	278, 103	FIRST NATIONAL BANCORP OF RIVE	RIVER FALLS, WI	
1134845	239, 146	FIRST NATIONAL BANCORP, INC.	LIBBY, MT	
1889529	211, 351	FIRST NATIONAL BANCORPORATION	STOUGHTON, WI	
1086476	178, 633	FIRST NATIONAL BANCSHARES OF	ALICEVILLE, AL	
1100224	184, 651	FIRST NATIONAL BANCSHARES OF	HOPE, AR	
3018958	263, 100	FIRST NATIONAL BANCSHARES OF	HUNTSVILLE, TX	
1097575	247, 707	FIRST NATIONAL BANCSHARES, INC	CAMDENTON, MD	
2859565	262, 602	FIRST NATIONAL BANCSHARES, INC	SPARTANBURG, SC	
1137529	210, 182	FIRST NATIONAL BANK CORP	CLOVERDALE, IN	
1057908	235, 326	FIRST NATIONAL BANK OF GILLETT	GILLETTE, WY	
1142840	218, 350	FIRST NATIONAL BANKSHARES CORP	RONCEVERTE, WV	
1055726	277, 572	FIRST NATIONAL CORPORATION OF	ARDMORE, OK	
1083318	158, 132	FIRST NATIONAL CORPORATION OF	PICAYUNE, MS	
1132159	183, 000	FIRST NATIONAL CORPORATION OF	WYNNE, AR	
1427220	142, 900	FIRST NATIONAL FINANCIAL CORPO	MANCHESTER, KY	
1097070	226, 382	FIRST NATIONAL HOLDING COMPANY	OXFORD, MS	
1071409	253, 938	FIRST NATIONAL LONDON BANKSHAR	LONDON, KY	
2410322	207, 907	FIRST NATIONAL MONAHANS BANCSH	MONAHANS, TX	
2022471	166, 620	FIRST NATIONAL OF WYOMING BANK	LARAMIE, WY	
1135356	263, 157	FIRST NATIONAL TALLADEGA CORPO	TALLADEGA, AL	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
1881934	195, 931	FIRST NEIGHBORHOOD BANCSHARES,	TOLEDO, IL	
1107830	276, 132	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
1085844	241, 722	FIRST OF HOMESTEAD, INC.	HOMESTEAD, FL	
1205633	258, 259	FIRST OF HURON CORP.	BAD AXE, MI	
1206395	207, 371	FIRST OF WAVERLY CORPORATION	WAVERLY, IA	
1056330	197, 774	FIRST OKMULGEE CORPORATION	OKMULGEE, OK	
2791816	284, 405	FIRST OTTAWA BANCSHARES, INC.	OTTAWA, IL	
1062528	181, 241	FIRST PIONEER BANK CORP.	BRUSH, CO	
1071043	157, 869	FIRST PRESTONSBURG BANCSHARES,	PRESTONSBURG, KY	
2224408	192, 930	FIRST PRYOR BANCORP, INC.	PRYOR, OK	
2125523	287, 610	FIRST SECURITY BANCORP, INC.	ELMWOOD PARK, IL	
2899851	212, 081	FIRST SECURITY BANCORP, INC.	LEXINGTON, KY	
1085572	289, 440	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
3065774	214, 524	FIRST SENTRY BANCSHARES, INC.	HUNTINGTON, WV	
1123401	245, 739	FIRST SLEEPY EYE BANCORPORATIO	SIOUX FALLS, SD	
3228681	152, 447	FIRST SOUTHWEST BANCORPORATION	ALAMOSA, CO	New Y-9C/BHCPR reporter
1082692	255, 297	FIRST SOUTHWEST CORPORATION	MCCOMB, MS	
1209471	243, 311	FIRST STATE BANCORP OF MONTICE	MONTICELLO, IL	
1139840	228, 036	FIRST STATE BANCSHARES OF BLAK	BLAKELY, GA	
1057850	275, 475	FIRST STATE BANCSHARES, INC.	SCOTTSBLUFF, NE	
1416550	159, 883	FIRST STATE BANCSHARES, INC.	SAINT CHARLES, MO	
1975459	281, 402	FIRST STATE BANCSHARES, INC.	NEW LONDON, WI	
1096448	266, 133	FIRST STATE BANKING CORP	RUSSELLVILLE, AR	
2621267	296, 864	FIRST STATE FINANCIAL CORPORAT	SARASOTA, FL	
1247231	156, 111	FIRST STATE FREMONT, INC.	FREMONT, NE	
1139952	165, 499	FIRST SUBURBAN BANCORP CORPORA	MAYWOOD, IL	
2251776	156, 575	FIRST TRUST HOLDINGS, INC.	WATSEKA, IL	
1098880	197, 552	FIRST UNION FINANCIAL CORPORAT	MONTICELLO, AR	
1027992	186, 617	FIRST UTAH BANCORPORATION	SALT LAKE CITY, UT	
1097100	217, 282	FIRST VALLEY NATIONAL CORP.	CLARKSDALE, MS	
1099654	180, 179	FIRST VANDALIA CORP.	VANDALIA, IL	
1135404	251, 442	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1070336	273, 202	FIRST WEST VIRGINIA BANCORP	WHEELING, WV	
1100091	254, 931	FIRST WESTERN BANCSHARES, INC.	BOONEVILLE, AR	
3307362	192, 594	FIRSTBANK FINANCIAL SERVICES,	MCDONOUGH, GA	New Y-9C/BHCPR reporter
2376567	204, 413	FIRSTFED BANCORP, INC.	BESSEMER, AL	
1129515	230, 545	FIVE FLAGS BANKS, INC.	PENSACOLA, FL	
3162927	207, 676	FIVE STAR BANCORP	ROCKLIN, CA	
1127892	193, 536	FLATHEAD HOLDING COMPANY OF BI	BIGFORK, MT	
1138768	156, 212	FLEETWOOD BANK CORPORATION	FLEETWOOD, PA	
2805432	212, 147	FLORIDA BUSINESS BANCGROUP, IN	TAMPA, FL	
3303908	241, 711	FLORIDA CHOICE BANKSHARES, INC	MOUNT DORA, FL	New Y-9C/BHCPR reporter
2902005	237, 916	FLORIDA COMMUNITY BANKSHARES,	OCALA, FL	
1246382	229, 691	FLORIDA FIRST CITY BANKS, INC.	FORT WALTON BEACH, FL	
1086814	211, 714	FMB BANCSHARES, INC.	LAKELAND, GA	
2922348	173, 688	FMB EQUIBANC, INC.	STATESBORO, GA	
1137426	195, 167	FMB OF S. C. BANCSHARES, INC.	HOLLY HILL, SC	
1491463	192, 706	FMS BANCORP, INC.	POPLAR BLUFF, MO	
2851653	250, 973	FNB BANCORP	LAYTON, UT	
1416671	201, 756	FNB BANCSHARES, INC.	IRON MOUNTAIN, MI	
2504285	213, 309	FNB COMPANY	LIVINGSTON, TX	

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1248144	195, 516	FNB FINANCIAL CORP.	SCOTTSVILLE, KY	
1248069	170, 891	FNB FINANCIAL CORPORATION	MCCONNELLSBURG, PA	
1141227	207, 203	FNB FINANCIAL SERVICES, INC.	DURANT, OK	
1417267	159, 763	FNB, INC.	DENNISON, OH	
1099690	294, 619	FNBC BANCORP INC	ASH FLAT, AR	
2052601	278, 279	FNBR HOLDING CORPORATION	GRAND JUNCTION, CO	
2511322	181, 503	FNC., INC.	STORM LAKE, IA	
3170454	199, 416	FOUNDATION BANCORP, INC.	BELLEVUE, WA	
2658197	286, 029	FOUNDERS FINANCIAL CORPORATION	GRAND RAPIDS, MI	
2747251	166, 579	FOX RIVER VALLEY BANCORP, INC.	APPLETON, WI	
1098152	210, 855	FRANKLIN BANCORP, INC.	FRANKLIN, KY	
3195448	184, 558	FREDERICK COUNTY BANCORP, INC.	FREDERICK, MD	
1136933	225, 330	FREEDOM BANCORPORATION, INC.	HUDSON, WI	
1205585	166, 591	FREEPORT BANCSHARES, INC.	FREEPORT, IL	
1401154	184, 563	FRIENDSHIP BANCORP	FRIENDSHIP, IN	
2687601	163, 100	FRYBURG BANKING COMPANY, INC.	FRYBURG, PA	
2596758	292, 643	FSB BANCORP, MHC	FARMINGTON, ME	
1067000	162, 279	FSC BANCSHARES, INC.	CAMERON, MD	
1417379	140, 878	FULTON BANCSHARES CORPORATION	MCCONNELLSBURG, PA	
2222495	285, 037	FUTURA BANC CORPORATION	URBANA, OH	
1107885	182, 096	G-6 CORPORATION	MESQUITE, TX	
1079067	193, 390	GADSDEN CORPORATION, THE	ALTOONA, AL	
1137006	167, 987	GASSAWAY BANCSHARES, INC.	GASSAWAY, WV	
2963190	227, 061	GATEWAY BANCORP	SANTA ANA, CA	
2388775	172, 580	GATEWAY BANCSHARES, INC.	RINGGOLD, GA	
2512589	207, 446	GATEWAY HOLDING COMPANY, INC.	DALLAS, TX	
1907106	176, 126	GATO HOLDINGS, INC.	THIEF RIVER FALLS, MN	
2017673	158, 242	GBC HOLDINGS, INC.	LOS ANGELES, CA	
1071388	201, 911	GENBANC, INC.	GENOA, OH	
1246944	224, 775	GENBEACH CO., INC.	BEATTYVILLE, KY	
1834396	153, 078	GENEVA STATE COMPANY	GENEVA, NE	New Y-9C/BHCPR reporter
2589385	238, 578	GEORGE WASHINGTON BANCORP, INC	OAK LAWN, IL	
3019339	264, 237	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
1245581	239, 119	GEORGIA COMMUNITY BANCORP, INC	REYNOLDS, GA	
1098741	269, 749	GERMANTOWN BANC CORP.	GERMANTOWN, IL	
2994260	271, 028	GIANT HOLDINGS, INC.	FORT LAUDERDALE, FL	
2839781	174, 845	GIDEON ENTERPRISES L. P.	TOPEKA, KS	
2839969	179, 262	GILMER NATIONAL BANCSHARES, IN	GILMER, TX	
3194058	249, 068	GINGER MURCHISON FOUNDATION	ATHENS, TX	
1064915	285, 691	GN BANKSHARES, INC.	GIRARD, KS	
1205950	247, 770	GNB BANCORPORATION	GRUNDY CENTER, IA	
2630193	224, 495	GNB BANKSHARES CORPORATION	GRUNDY, VA	
2942850	239, 347	GRACE INVESTMENT COMPANY, INC.	ALVA, OK	
2846275	200, 816	GRAFF FAMILY, INC.	MCCOOK, NE	
1115406	224, 763	GRAND BANK CORPORATION	MARBLEHEAD, MA	
1840931	179, 058	GRAND VALLEY CORPORATION	GRAND JUNCTION, CO	
2929833	220, 926	GRANDSOUTH BANCORPORATION	GREENVILLE, SC	
3143953	228, 856	GRAVETT BANCSHARES, INC.	GRAVETTE, AR	
1974470	273, 480	GRAYSON BANKSHARES, INC.	INDEPENDENCE, VA	
2513661	162, 289	GREAT BASIN FINANCIAL CORPORAT	ELKO, NV	
1060355	227, 006	GREAT PLAINS BANCSHARES, INC.	HOLLIS, OK	

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1080568	227,001	GREAT SOUTHERN CAPITAL CORPORA	MERIDIAN, MS	
1143641	243,209	GREATER CHICAGO FINANCIAL CORP	CHICAGO, IL	
2349507	149,639	GREATER ROME BANCSHARES, INC.	ROME, GA	
3136825	216,723	GREATER SACRAMENTO BANCORP	SACRAMENTO, CA	
1141384	226,679	GREATER SOUTHWEST BANCSHARES,	IRVING, TX	
1205996	282,382	GREENFIELD BANCSHARES, INC.	GREENFIELD, IN	
1071566	284,221	GREENVILLE NATIONAL BANCORP	GREENVILLE, OH	
3025648	251,179	GREER BANCSHARES INCORPORATED	GREER, SC	
2637820	265,446	GUARANTY BANCORP, INC.	WOODSVILLE, NH	
1209444	265,074	GUARANTY BANKSHARES, LTD.	CEDAR RAPIDS, IA	
1096952	274,622	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
1085929	180,774	GULF COAST BANCSHARES, INC.	ABBEVILLE, LA	
1103391	293,830	HALECO BANCSHARES, INC.	PLAINVIEW, TX	Moved from Peer 5
1144237	154,164	HANCOCK BANCORP, INC.	HAWESVILLE, KY	
1202276	167,543	HANSEN BANCORPORATION	LAWLER, IA	
2008130	234,799	HARBOR BANKSHARES CORPORATION	BALTIMORE, MD	
1208102	299,503	HARBOR SPRINGS FINANCIAL CORPO	HARBOR SPRINGS, MI	
1119075	264,298	HARDEMAN COUNTY INVESTMENT COM	BOLIVAR, TN	
1097838	219,423	HARDIN COUNTY BANCSHARES, INC.	SAVANNAH, TN	
1209604	150,613	HARVARD BANCORP, INC.	HARVARD, IL	
1863659	279,951	HAYWARD BANCSHARES, INC.	EAU CLAIRE, WI	
1357082	246,494	HAZARD BANCORP	HAZARD, KY	
1136287	241,092	HCB FINANCIAL CORP.	HASTINGS, MI	
2595881	196,282	HEARTLAND BANCSHARES, INC.	FRANKLIN, IN	
2800482	169,149	HEARTLAND BANCSHARES, INC.	SEBRING, FL	New Y-9C/BHCPR reporter
1427079	223,551	HERGET FINANCIAL CORP.	PEKIN, IL	
3162486	210,409	HERITAGE BANCORP	RENO, NV	
2144739	253,164	HERITAGE BANCSHARES GROUP, INC	WILLMAR, MN	
2856340	229,859	HERITAGE BANCSHARES, INC.	LUCAMA, NC	
1076178	167,290	HERITAGE BANKSHARES, INC.	NORFOLK, VA	New Y-9C/BHCPR reporter
1143717	200,472	HERITAGE CAPITAL CORPORATION	JONESBORO, AR	
1200795	278,430	HERITAGE COMMUNITY BANCORPORAT	RIVERDALE, IL	
1140154	249,331	HERITAGE FINANCIAL CORPORATION	GRANBURY, TX	
1200218	265,048	HERITAGEBANC, INC.	CHICAGO HEIGHTS, IL	
3066977	279,991	HFB FINANCIAL CORPORATION	MIDDLESBORO, KY	
1916948	218,142	HIGH POINT FINANCIAL SERVICES,	FORRESTON, IL	
2638014	238,247	HIGHLANDS INDEPENDENT BANCSHAR	SEBRING, FL	
2170868	165,197	HOCKING VALLEY BANCSHARES, INC	ATHENS, OH	
2658508	155,432	HOME VALLEY BANCORP	GRANTS PASS, OR	
1060412	157,347	HOMESTEAD FINANCIAL CORPORATIO	BEATRICE, NE	
2648367	195,289	HOMETOWN BANCSHARES, INC.	CARTHAGE, MO	
1881680	196,192	HONOR BANCORP, INC.	HONOR, MI	
3058525	226,182	HORIZON BANCORP, INC.	DULUTH, GA	
1110269	159,426	HOUSTON CITY BANCSHARES, INC.	HOUSTON, TX	New Y-9C/BHCPR reporter
1200496	216,676	HOW-WIN DEVELOPMENT CO.	CRESCO, IA	
2876544	276,714	HSB BANCORP, INC.	HEBRON, MD	
1416608	176,080	HURON COMMUNITY FINANCIAL SERV	EAST TAWAS, MI	
1208997	171,255	I. S. B. FINANCIAL CORP.	OAK FOREST, IL	
2339759	167,466	IBC BANCORP, INCORPORATED	CHICAGO, IL	
1142774	228,592	ICNB FINANCIAL CORPORATION	IONIA, MI	
3301883	173,104	IDAHO BANCORP	BOISE, ID	

BHCPR Reporters for Quarter Ending 03/31/2005  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
1209761	245,057	ILLINI CORPORATION	SPRINGFIELD, IL	
1889565	214,025	ILLINOIS STATE BANCORP, INC.	WHEATON, IL	
1208504	163,240	ILLINOIS VALLEY BANCORP, INC.	MORRIS, IL	
1070970	144,232	INDEPENDENCE BANCORP	INDEPENDENCE, OH	
2511313	178,124	INDEPENDENT BANCORP., LIMITED	LITTLE CHUTE, WI	
1427136	184,445	INDEPENDENT BANCSHARES, INC.	OCALA, FL	
2944144	244,078	INLAND BANCORP HOLDING COMPANY	OAK BROOK, IL	
1062975	167,197	INTERNATIONAL BANCSHARES OF OK	YUKON, OK	
2571166	263,404	INVESTORSBANCORP, INC.	PEWAUKEE, WI	
1139792	244,342	IOWA STATE BANK HOLDING COMPAN	DES MOINES, IA	
1248845	166,657	IRELAND BANCORP, LTD.	MALAD CITY, ID	
1246850	284,388	IRON AND GLASS BANCORP, INC.	PITTSBURGH, PA	
1247295	272,222	IXONIA BANCSHARES, INC.	IXONIA, WI	
1053713	197,922	J. R. MONTGOMERY BANCORPORATIO	LAWTON, OK	
1119347	138,290	JACKSON FINANCIAL CORPORATION	MAYFIELD, KY	
2737766	230,497	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1132766	240,208	JBC BANCSHARES, INC.	JASPER, GA	
2267665	253,510	JEFFERSON BANCSHARES, INC.	PINE BLUFF, AR	
2135812	268,040	JONES BANCSHARES, L. P.	WAYCROSS, GA	
1061156	167,289	JONES NATIONAL CORPORATION	SEWARD, NE	
1122057	247,695	JORGENSON HOLDING COMPANY	KENMARE, ND	
1206050	186,730	KENBANCORP	KENTLAND, IN	
3030192	277,576	KENSINGTON BANKSHARES, INC.	TAMPA, FL	
1203590	156,125	KERNDT BANK SERVICES, INC.	LANSING, IA	New Y-9C/BHCPR reporter
2818094	150,897	KEYSTONE FINANCIAL CORPORATION	KALAMAZOO, MI	New Y-9C/BHCPR reporter
2010759	287,837	KILLBUCK BANCSHARES, INC.	KILLBUCK, OH	
1061987	171,261	KING BANCSHARES, INC.	KINGMAN, KS	
1104325	189,912	KLEBERG AND COMPANY BANKERS	KINGSVILLE, TX	
2552334	153,059	KREMLIN BANCSHARES, INC.	KREMLIN, OK	New Y-9C/BHCPR reporter
1056657	201,159	KREY CO. LTD.	PRATT, KS	
2155276	244,638	KS BANCORP, INC.	SMITHFIELD, NC	
1057784	180,306	LABETTE COUNTY BANKSHARES, INC	ALTAMONT, KS	
1085965	161,944	LAFAYETTE BANKSHARES, INC.	LAFAYETTE, GA	
1086506	171,869	LAFOLLETTE FIRST NATIONAL CORP	LA FOLLETTE, TN	
2360043	253,307	LAKE ELMO BANCSHARES, INC.	LAKE ELMO, MN	
1094864	276,659	LAKE HAMILTON ENTERPRISES, INC	LITTLE ROCK, AR	
1250008	157,108	LAMOINE BANCORP, INC.	LA HARPE, IL	
2849203	199,999	LANDMARK FINANCIAL HOLDING COM	SARASOTA, FL	
1069273	191,830	LAWRENCE KEISTER & CO	SCOTTDALE, PA	
1099195	248,901	LBT BANCSHARES, INC.	LITCHFIELD, IL	
2148586	176,760	LEA COUNTY BANCSHARES, INC.	HOBBS, NM	
1131406	172,275	LEACKCO BANK HOLDING COMPANY,	WOLSEY, SD	
2856014	248,562	LEADERS GROUP, INC., THE	OAK BROOK, IL	
3100349	184,871	LEGENDS FINANCIAL HOLDINGS, IN	CLARKSVILLE, TN	
2797537	157,326	LEWISTON BANCORP	LEWISTON, UT	
2942832	161,546	LIBERTY BANCORP	SOUTH SAN FRANCISCO, CA	New Y-9C/BHCPR reporter
1085228	192,563	LIBERTY BANCORP OF GEORGIA, IN	CLAYTON, GA	
1246579	153,842	LIBERTY BANCSHARES, INC.	ADA, OH	
2533922	159,335	LIBERTY BANCSHARES, INC.	ALTON, IL	
1204775	172,357	LINCOLN S. B. CORP.	LINCOLN, IL	
1201103	214,474	LINCOLNWOOD BANCORP INC.	LINCOLNWOOD, IL	

BHCPR Reporters for Quarter Ending 03/31/2005  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
1119271	192, 999	LINN HOLDING COMPANY	LINN, MO	
1129618	208, 931	LIZTON FINANCIAL CORPORATION	LIZTON, IN	
1133259	187, 495	LOGAN COUNTY BANCSHARES, INC.	LOGAN, WV	
3300215	172, 385	LOGAN INVESTMENT CORP.	KEOKUK, IA	
1204618	196, 166	LONGVIEW CAPITAL CORPORATION	NEWMAN, IL	
1491614	239, 499	LONOKE BANCSHARES, INC.	LONOKE, AR	
1209743	173, 748	LUXEMBURG BANCSHARES, INC.	LUXEMBURG, WI	
1246298	179, 740	LUZERNE NATIONAL BANK CORPORAT	LUZERNE, PA	
1995523	64, 530	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1841732	184, 595	M C BANCSHARES, INC.	MORGAN CITY, LA	
1210749	156, 006	M. S. B. BANCORPORATION, INC.	MARION, WI	New Y-9C/BHCPR reporter
2807810	235, 154	M&F BANCORP, INC.	DURHAM, NC	
1491306	203, 158	M&P COMMUNITY BANCSHARES, INC.	NEWPORT, AR	
1123933	275, 216	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	Moved from Peer 5
1136577	230, 177	MACON BANCTRUST, INC.	LAFAYETTE, TN	
1135105	173, 416	MADISON BANK CORP.	MADISON, GA	
2453936	208, 309	MAGNOLIA BANKSHARES, INC.	EASTMAN, GA	
2067959	216, 272	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1081097	205, 862	MANSURA BANCSHARES, INC.	MANSURA, LA	
1139505	242, 438	MARBANC FINANCIAL CORPORATION	MARKLE, IN	
2827779	243, 526	MARINE BANCORP, INC.	MARATHON, FL	
1131376	222, 814	MARION COUNTY BANCSHARES, INC.	HAMILTON, AL	
1205857	175, 863	MAUSTON BANCORP, INC.	LA CROSSE, WI	
1141142	150, 460	MBT BANCORP	WEST HARRISON, IN	New Y-9C/BHCPR reporter
2655534	233, 770	MBT BANCSHARES, INC.	KANSAS CITY, MO	
2269977	214, 711	MBT CORP.	FOREST CITY, IA	
3123094	166, 559	MCB FINANCIAL GROUP, INC.	CARROLLTON, GA	New Y-9C/BHCPR reporter
1250286	172, 344	MCCAMEY FINANCIAL CORPORATION	ODESSA, TX	
1071342	234, 827	MCCREARY BANCSHARES INC.	WHITLEY CITY, KY	
2913083	238, 788	MCNB BANKS, INC.	WELCH, WV	
1247183	249, 129	MERCER COUNTY STATE BANCORP	SANDY LAKE, PA	
1084203	165, 942	MERCHANTS & FARMERS BANCSHARES	LEESVILLE, LA	
1082469	250, 747	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
2908566	227, 385	MERCHANTS BANCORP	GRESHAM, OR	
2264404	166, 230	MERCHANTS BANCORP OF PENNSYLVA	KITTANNING, PA	
2314260	169, 003	MESQUITE FINANCIAL SERVICES	ALICE, TX	
1062676	258, 417	METCALF BANCSHARES, INC.	OVERLAND PARK, KS	
2521899	245, 343	METRO BANK FINANCIAL SERVICES,	MIAMI, FL	
2795083	172, 840	MHBC INVESTMENTS LIMITED PARTN	ENGLAND, AR	
2519010	164, 222	MICHIGAN HERITAGE BANCORP, INC	FARMINGTON HILLS, MI	
1207673	209, 939	MID-IOWA BANCSHARES CO.	ALGONA, IA	
2300768	269, 233	MID-MISSOURI HOLDING COMPANY,	SULLIVAN, MO	
1081752	181, 192	MIDDLE GEORGIA CORPORATION	ELLAVILLE, GA	
1136214	197, 915	MIDDLEBURY NATIONAL CORPORATIO	MIDDLEBURY, VT	
1398740	298, 563	MIDDLEFIELD BANC CORP.	MIDDLEFIELD, OH	
1071539	181, 657	MIDDLEFORK FINANCIAL GROUP INC	HYDEN, KY	
1063888	230, 174	MIDLANDS FINANCIAL SERVICES	OMAHA, NE	
1136689	195, 895	MIDSOUTH BANCORPORATION	DOTHAN, AL	
1825367	283, 938	MIDSTATES BANCSHARES, INC.	HARLAN, IA	
1064652	247, 583	MIDWEST BANC HOLDING CO.	PIERCE, NE	
1053320	155, 337	MIDWEST BANCO CORPORATION	COZAD, NE	New Y-9C/BHCPR reporter

BHCPR Reporters for Quarter Ending 03/31/2005  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
3157343	189,506	MIDWEST BANCORPORATION	BILLINGS, MT	
2575249	231,256	MIDWEST BANCORPORATION, INC.	POPLAR BLUFF, MO	
1142309	214,331	MIDWEST BANKERS' BANCORPORATIO	JEFFERSON CITY, MO	
2603450	226,956	MIDWEST COMMUNITY BANCSHARES,	MARION, IL	
1137042	264,738	MIFFLINBURG BANCORP, INC.	MIFFLINBURG, PA	
2848073	178,324	MILES BANCSHARES, INC.	ADVANCE, MO	
1201952	203,280	MILFORD BANCORPORATION	MILFORD, IA	
2795702	239,084	MINSTER FINANCIAL CORP.	MINSTER, OH	
2298904	260,341	MNB CORPORATION	BANGOR, PA	
1889967	254,716	MONONA BANKSHARES, INC.	MONONA, WI	
1123661	167,021	MONTANA COMMUNITY BANKS, INC.	RONAN, MT	
2351274	270,927	MONTANA SECURITY, INC.	HAVRE, MT	
1205325	185,935	MONTFORT BANCORPORATION, INC.	PLATTEVILLE, WI	
1142934	167,041	MONTGOMERY COUNTY BANKSHARES,	AILEY, GA	
2510428	192,995	MOUND CITY FINANCIAL SERVICES,	PLATTEVILLE, WI	
2056805	180,453	MOUNTAIN BANK HOLDING COMPANY	ENUMCLAW, WA	
1061213	276,484	MOUNTAIN STATES BANCORPORATION	DENVER, CO	
2317999	182,155	MOUNTAIN VIEW BANCSHARES, INC.	MOUNTAIN VIEW, AR	
2107789	192,223	MYERS BANCSHARES, INC.	ALVA, OK	
3207387	190,830	MYERS BANCSHARES, INC.	FORT WORTH, TX	
1107595	299,232	NACOGDOCHES COMMERCIAL BANCSHA	NACOGDOCHES, TX	
1134050	229,562	NASHVILLE HOLDING COMPANY, THE	NASHVILLE, GA	
1135655	169,839	NATIONAL BANKING CORP.	NORTH LITTLE ROCK, AR	New Y-9C/BHCPR reporter
1066003	290,590	NBC CORP. OF OKLAHOMA	OKLAHOMA CITY, OK	
2872322	159,037	NBG BANCORP, INC.	ATHENS, GA	
1056684	290,990	NBM CORPORATION	MCALESTER, OK	
1085880	268,180	NBN CORPORATION	NEWPORT, TN	
1209305	212,211	NC BANCORP, INC.	CHICAGO, IL	
2925406	251,244	NCAL BANCORP	LOS ANGELES, CA	
2711887	283,535	NCB HOLDINGS, INC.	CHICAGO, IL	
1140097	210,338	NEFFS BANCORP, INC.	NEFFS, PA	
1204074	170,592	NEKOOSA PORT EDWARDS BANCORPOR	NEKOOSA, WI	
2098412	229,973	NETEX BANCORPORATION	PITTSBURG, TX	
2500027	136,549	NEW ASIA BANCORP, INC.	CHICAGO, IL	
1119628	215,178	NEW ERA BANCORPORATION, INC.	FREDERICKTOWN, MO	
2257228	200,744	NEW INDEPENDENT BANCSHARES, IN	NEW WASHINGTON, IN	
1138106	236,503	NEW TRIPOLI BANCORP, INC.	NEW TRIPOLI, PA	
2520913	158,557	NEW WINDSOR BANCORP, INC.	NEW WINDSOR, MD	New Y-9C/BHCPR reporter
1118621	199,195	NEWBURG INSURANCE AGENCY, INC.	ROLLA, MO	
3213922	184,403	NEWFIRST FINANCIAL GROUP, INC.	EL CAMPO, TX	
3034266	161,253	NEWMAN COWETA BANCSHARES, INC.	NEWMAN, GA	New Y-9C/BHCPR reporter
3112119	214,794	NORCAL COMMUNITY BANCORP	ALAMEDA, CA	
1125610	161,249	NORLO, INC.	PRIOR LAKE, MN	
1832824	214,441	NORTH CASCADES BANCSHARES, INC	CHELAN, WA	
2834076	206,253	NORTH CENTRAL BANCORP	NORFOLK, NE	
1136540	168,139	NORTH SHORE FINANCIAL CORPORAT	DULUTH, MN	
2962737	288,533	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	
1204748	191,166	NORTHERN BANKSHARES, INC.	MCFARLAND, WI	
1123652	168,166	NORTHERN MICHIGAN CORPORATION	ESCANABA, MI	
1249495	250,811	NORTHERN MISSOURI BANCSHARES,	UNIONVILLE, MO	
1140789	187,479	NORTHFIELD BANCSHARES, INC.	NORTHFIELD, MN	



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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
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2737814	266, 521	NORTHPOINTE BANCSHARES, INC.	GRAND RAPIDS, MI	
2873534	166, 491	NORTHSTAR BANCSHARES, INC.	KANSAS CITY, MO	
1109898	298, 598	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	
3258893	174, 264	NORTHSTAR FINANCIAL CORPORATIO	SEATTLE, WA	
2958990	231, 019	NORTHSTAR FINANCIAL GROUP, INC	BAD AXE, MI	
2575726	299, 041	NORTHUMBERLAND BANCORP	NORTHUMBERLAND, PA	
2088329	221, 860	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
2176105	155, 303	NORTHWEST WISCONSIN BANCORP	EAU CLAIRE, WI	
1246542	281, 959	NW BANCSHARES, INC.	CHIPPEWA FALLS, WI	
2929468	150, 813	NWB FINANCIAL CORPORATION	SEATTLE, WA	
2445098	232, 279	OAK PARK RIVER FOREST BANKSHAR	OAK PARK, IL	
1022269	160, 178	OCEANIC HOLDING (BVI) LIMITED	TORTOLA, ZZ	
2729499	254, 906	OCONEE FINANCIAL CORPORATION	WATKINSVILLE, GA	
1206537	197, 045	OGLE COUNTY BANCSHARES, INC.	ROCHELLE, IL	
2744232	171, 556	OGS INVESTMENTS, INC.	OCALA, FL	
1951127	162, 828	OHIO COUNTY COMMUNITY BANCSHAR	HARTFORD, KY	
2347035	189, 936	OHIO HERITAGE BANCORP, INC.	COSHOCTON, OH	
2873039	200, 522	OHIO LEGACY CORP.	WOOSTER, OH	
1097221	171, 819	OHIO VALLEY BANCORP, INC.	HENDERSON, KY	
3017885	250, 923	OLD FLORIDA BANKSHARES, INC.	FORT MYERS, FL	
3251661	170, 237	OPTIMUMBANK HOLDINGS, INC.	FORT LAUDERDALE, FL	
1248854	178, 399	ORBISONIA COMMUNITY BANCORP	ORBISONIA, PA	
1210048	217, 428	ORION BANCORPORATION, INC.	ORION, IL	
2950257	241, 691	OSB FINANCIAL SERVICES, INC.	ORANGE, TX	
1207123	154, 828	OSWEGO BANCSHARES, INC.	OSWEGO, IL	
2454586	256, 308	OUACHITA BANCSHARES CORP.	MONROE, LA	
2410854	278, 325	OUTSOURCE CAPITAL GROUP, INC.	LUBBOCK, TX	
3049831	197, 945	OUTSOURCE HOLDINGS, INC.	LUBBOCK, TX	
1207954	170, 417	OWEN FINANCIAL CORPORATION	SPENCER, IN	
3109605	271, 851	PACIFIC STATE BANCORP	STOCKTON, CA	
2961888	164, 222	PACIFICA BANCORP, INC.	BELLEVUE, WA	
1055669	144, 265	PADGETT AGENCY, INC.	GREENLEAF, KS	
1480663	260, 161	PALM DESERT INVESTMENTS	PALM DESERT, CA	
1076329	235, 776	PALMETTO STATE BANKSHARES, INC	HAMPTON, SC	
2526764	208, 887	PANAMERICAN BANCORP	MIAMI, FL	
2636092	225, 678	PARAMOUNT BANCORP, INC.	FARMINGTON HILLS, MI	
2465283	222, 174	PARIS BANCSHARES, INC.	PARIS, TX	
1124613	172, 224	PARK RAPIDS BANCSHARES, INC.	PARK RAPIDS, MN	
1125580	220, 030	PARKERS PRAIRIE BANCSHARES, IN	PARKERS PRAIRIE, MN	
2384508	204, 758	PATAPSCO BANCORP, INC.	DUNDALK, MD	
2061407	273, 978	PAVILION BANCORP, INC.	ADRIAN, MI	
1494343	260, 660	PAWNEE HOLDING COMPANY, INC.	TULSA, OK	
1248658	201, 943	PBT BANCSHARES, INC.	MCPHERSON, KS	
3120972	205, 611	PDS BANCORP, INC.	PRAIRIE DU SAC, WI	
2168959	180, 094	PEAK BANKS OF COLORADO, INC.	NEDERLAND, CO	
2558167	203, 489	PELICAN FINANCIAL, INC.	ANN ARBOR, MI	
1132757	167, 994	PENN BANCSHARES, INC.	PENNSVILLE, NJ	
1140622	209, 260	PENN LAUREL FINANCIAL CORP.	CURWENSVILLE, PA	
3079968	216, 384	PEOPLE'S COMMUNITY BANCSHARES,	SARASOTA, FL	
1249646	174, 219	PEOPLES BANCORP	ROCK VALLEY, IA	
1823587	171, 012	PEOPLES BANCORP INC. OF BULLIT	SHEPHERDSVILLE, KY	

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Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
1209499	255, 169	PEOPLES BANCORP, INC.	PRAIRIE DU CHIEN, WI	
2531049	215, 794	PEOPLES BANCORP, INC.	CHESTERTOWN, MD	
1085602	153, 875	PEOPLES BANCORPORATION, INC.	WINFIELD, AL	
1493841	171, 271	PEOPLES BANKING CORPORATION	BLACKSHEAR, GA	
1124024	161, 530	PEOPLES BANKSHARES, INC.	MORA, MN	
1097061	295, 977	PEOPLES CORPORATION, THE	RIPLEY, MS	
1491801	201, 667	PEOPLES FINANCIAL CORP. OF ILL	KEWANEE, IL	
2916020	163, 343	PEOPLES FINANCIAL GROUP, INC.	IVA, SC	
1085611	279, 467	PEOPLES HOLDING COMPANY	WINDER, GA	
2684543	269, 949	PEOPLES HOLDING COMPANY, INC.	COLDWATER, OH	
1918755	181, 809	PEOPLES INDEPENDENT BANCSHARES	BOAZ, AL	
1143959	174, 987	PEOPLES LTD.	WYALUSING, PA	
2356701	164, 770	PEOPLES OF FLEMING COUNTY BANC	FLEMINGSBURG, KY	
2700368	273, 694	PEOPLES SERVICE COMPANY	NIXA, MD	
1202799	234, 407	PEOTONE BANCORP, INC.	PEOTONE, IL	
1200290	155, 687	PERRY INVESTMENT COMPANY	CARROLL, IA	
1095759	211, 905	PHELPS COUNTY BANCSHARES, INC.	ROLLA, MO	
3165665	169, 428	PIEDMONT BANCSHARES, INC.	ATLANTA, GA	New Y-9C/BHCPR reporter
2453114	173, 522	PIERCE COUNTY BANCORP	TACOMA, WA	New Y-9C/BHCPR reporter
1118966	164, 716	PIKE BANCORP, INC.	PITTSFIELD, IL	
1208885	226, 521	PILOT BANCORP, INC.	PILOT GROVE, IA	
1135691	220, 876	PILOT POINT BANCORP, INC.	PILOT POINT, TX	
2520605	213, 753	PINNACLE BANCSHARES, INC.	JASPER, AL	
2534406	224, 784	PINNACLE BANKSHARES CORPORATIO	ALTAVISTA, VA	
1059407	281, 422	PIONEER BANCSHARES, INC.	PONCA CITY, OK	
2061162	167, 350	PIONEER BANKCORP, INC.	CLEWISTON, FL	
1103793	187, 609	PLANTERS & MERCHANTS BANCSHARE	HEARNE, TX	
3013225	252, 371	PLANTERS FINANCIAL GROUP, INC	CLARKSVILLE, TN	
1057618	245, 288	PLATTE COUNTY BANCSHARES, INC.	PLATTE CITY, MO	
1839823	255, 162	PNB HOLDING CO.	PONTIAC, IL	
2152734	209, 928	POCA VALLEY BANKSHARES, INC. ,	WALTON, WV	
1207712	274, 274	PONTIAC BANCORP, INC.	PONTIAC, IL	
2524911	214, 328	PONTOTOC BANCSHARES CORP.	PONTOTOC, MS	
2321594	163, 811	POPLAR BLUFF BANC COMPANY	POPLAR BLUFF, MO	
1208577	259, 914	PORT BANCSHARES, INC.	PORT WASHINGTON, WI	
2234920	260, 034	POTOMAC BANCSHARES, INC.	CHARLES TOWN, WV	
1249271	226, 629	POWELL VALLEY BANKSHARES, INC.	JONESVILLE, VA	
1067626	286, 939	PRAIRIE CAPITAL, INC.	AUGUSTA, KS	Moved from Peer 5
2815468	270, 561	PREMIER BANK HOLDING COMPANY	TALLAHASSEE, FL	
3267309	184, 307	PREMIER COMMERCIAL BANCORP	ANAHEIM, CA	New Y-9C/BHCPR reporter
2687124	182, 223	PREMIER FINANCIAL CORP.	DUBUQUE, IA	New Y-9C/BHCPR reporter
1842355	155, 621	PRIME BANC CORP.	DIETERICH, IL	
2700500	227, 956	PRIMEBANK, INC.	LEMARS, IA	
3237786	265, 700	PRIVEE LLC	MIAMI, FL	
1128527	227, 247	PROFINIUM FINANCIAL HOLDINGS,	FAIRMONT, MN	
1108659	272, 064	PROGRESSIVE BANCORP, INC.	MONROE, LA	
2198563	259, 826	PROPHETSTOWN BANKING CO.	PROPHETSTOWN, IL	
1210468	186, 062	PSB CORPORATION	WELLSBURG, IA	
1109263	295, 571	PSB FINANCIAL CORPORATION	MANY, LA	
2496269	174, 678	PSB HOLDING CORP.	PRESTON, MD	
1404735	253, 961	PTB CORPORATION	SALEM, OR	

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Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
1057962	279, 464	QUAIL CREEK BANCSHARES, INC.	OKLAHOMA CITY, OK	
2354369	192, 629	QUANTUM CAPITAL CORP.	SUWANEE, GA	
1126868	145, 307	RAMSEY FINANCIAL CORPORATION	DEVILS LAKE, ND	
1139868	192, 505	RANGE FINANCIAL CORPORATION	NEGAUNEE, MI	
2003108	252, 209	RATON CAPITAL CORPORATION	RATON, NM	
1127584	152, 421	RAVALLI COUNTY BANKSHARES, INC	HAMILTON, MT	New Y-9C/BHCPR reporter
2526755	213, 603	RBC, INC.	DEMOPOLIS, AL	
1132243	258, 313	RED RIVER BANCORP, INC.	GAINESVILLE, TX	
2891006	203, 659	REGENT BANCORP, INC.	DAVIE, FL	
2070584	199, 797	REPUBLIC BANCSHARES, INC.	DULUTH, MN	
1054073	189, 776	REPUBLIC CORPORATION, THE	HOUSTON, TX	
1131451	292, 337	REPUBLIC FINANCIAL CORPORATION	WICHITA, KS	
1207945	224, 589	RESOURCE BANCSHARES, INC.	DEKALB, IL	
3136405	213, 799	RESOURCE BANKSHARES, INC.	COVINGTON, LA	
1250651	163, 847	RICHWOOD BANCSHARES, INC.	RICHWOOD, OH	
2486813	217, 073	RIVER HOLDING COMPANY	STODDARD, WI	
1082786	156, 886	RIVERHILLS CAPITAL CORPORATION	PORT GIBSON, MS	
2963592	202, 811	RIVOLI BANCORP, INC.	MACON, GA	
1417324	192, 958	ROMNEY BANKSHARES, INC.	ROMNEY, WV	
2613589	144, 072	ROSEAU REALTY CO., INC.	ROSEAU, MN	
2718167	244, 219	RSNB BANCORP	ROCK SPRINGS, WY	
1417203	227, 024	SAINT LANDRY BANCSHARES, INC.	OPELOUSAS, LA	
1134359	162, 182	SAINT MARTIN BANCSHARES, INC.	SAINT MARTINVILLE, LA	
2688288	153, 759	SAN JUAN FINANCIAL HOLDING COM	FRIDAY HARBOR, WA	
2950716	206, 037	SAVINGS BANCORP, INC.	CIRCLEVILLE, OH	
3308677	177, 956	SBT BANCSHARES, INC.	IRVING, TX	New Y-9C/BHCPR reporter
1129869	259, 034	SCB BANCORP, INC.	DECATUR, IL	
1201738	201, 326	SECURITY AGENCY, INC.	DECORAH, IA	
1248836	264, 702	SECURITY BANCSHARES, INC.	SCOTT CITY, KS	
1128497	146, 514	SECURITY BANK SHARES, INC.	IRON RIVER, WI	
1064504	177, 771	SECURITY FINANCIAL SERVICES CO	ENID, OK	
2848804	248, 959	SECURITY FINANCIAL SERVICES CO	DURAND, WI	
3176661	216, 128	SECURITY FIRST BANCSHARES INC	O' FALLON, IL	
1124257	251, 647	SECURITY STATE BANK HOLDING CO	JAMESTOWN, ND	
1055137	174, 452	SHAMROCK BANCSHARES, INC.	COALGATE, OK	
2639011	241, 605	SHORE FINANCIAL CORPORATION	ONLEY, VA	
3076592	225, 112	SIGNATURE BANCORP, INC.	TOLEDO, OH	
3223819	173, 197	SIGNATURE FINANCIAL HOLDINGS,	SAINT PETERSBURG, FL	
3065970	260, 921	SIUSLAW FINANCIAL GROUP, INC.	FLORENCE, OR	
3183931	240, 589	SLEEPY HOLLOW BANCORP, INC.	SLEEPY HOLLOW, NY	
1110278	179, 536	SNB FINANCIAL, INC.	BIG SPRING, TX	
2950480	193, 196	SOMERSET HILLS BANCORP	BERNARDSVILLE, NJ	
1207589	211, 553	SOMONAUK FSB BANCORP, INC.	SOMONAUK, IL	
2925394	226, 788	SONOMA VALLEY BANCORP	SONOMA, CA	
2411619	229, 992	SOONER SOUTHWEST BANKSHARES	TULSA, OK	
1081622	245, 913	SOUTH BANKING COMPANY	ALMA, GA	
3083303	272, 392	SOUTH COASTAL HOLDINGS MHC, IN	ROCKLAND, MA	
2764977	180, 803	SOUTH GEORGIA BANK HOLDING COM	OMEGA, GA	
1086298	214, 444	SOUTH LOUISIANA FINANCIAL CORP	HOUMA, LA	
2305790	202, 251	SOUTH POINTE FINANCIAL CORPORA	CARBONDALE, IL	
3164369	172, 199	SOUTH SHORE MUTUAL HOLDING COM	WEYMOUTH, MA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
2465313	219, 959	SOUTH STREET FINANCIAL CORP.	ALBEMARLE, NC	
2124795	240, 782	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
2728933	259, 541	SOUTHERN BANCORP, INC.	MARIETTA, GA	
1107184	233, 455	SOUTHERN BANCSHARES, INC.	HOUSTON, TX	
3058897	273, 353	SOUTHERN COMMUNITY BANCSHARES,	FAYETTEVILLE, GA	
3262779	165, 351	SOUTHERN HERITAGE BANCSHARES,	CLEVELAND, TN	
1098929	186, 932	SOUTHERN ILLINOIS BANCORP, INC	CARM, IL	
1020395	237, 966	SOUTHERN NATIONAL CORPORATION	ANDALUSIA, AL	
1207338	161, 534	SOUTHERN WISCONSIN BANCSHARES	INVERNESS, IL	New Y-9C/BHCPR reporter
1132403	237, 355	SOUTHWEST BANCSHARES, INC.	CHATOM, AL	
1081686	178, 417	SOUTHWEST SECURITY, INC.	NATCHEZ, MS	
1119365	188, 686	SPRINGFIELD BANKSHARES, INC.	SPRINGFIELD, KY	
2645973	260, 052	STANDARD MUTUAL HOLDING COMPAN	EXPORT, PA	
1076150	254, 106	STATE BANCORP, INC.	BRUCETON MILLS, WV	
3198935	275, 974	STATE BANK CORP.	LAKE HAVASU CITY, AZ	
1100046	226, 960	STATE HOLDING COMPANY	LITTLE ROCK, AR	
2623588	298, 960	STATE OF FRANKLIN BANCSHARES,	JOHNSON CITY, TN	
1245509	212, 113	STEPHENSON NATIONAL BANCORP	MARINETTE, WI	
3182783	259, 950	STERLING BANCGROUP, INC.	LANTANA, FL	
1123410	247, 847	STERLING FINANCIAL GROUP, INC.	ROCHESTER, MN	
1210646	273, 326	STILLMAN BANCCORP, INC.	STILLMAN VALLEY, IL	
1060131	143, 699	STOCKTON BANCSHARES, INC.	STOCKTON, KS	New Y-9C/BHCPR reporter
2796286	220, 791	STRATEGIC CAPITAL BANCORP, INC	CHAMPAIGN, IL	
1131666	247, 671	SULPHUR SPRINGS BANCSHARES, IN	SULPHUR SPRINGS, TX	
1029295	171, 577	SUMMIT BANCSHARES, INC.	OAKLAND, CA	
2267937	215, 668	SUMMIT BANCSHARES, LTD.	OLNEY, IL	
3209934	294, 257	SUN WEST CAPITAL CORPORATION	LAS VEGAS, NV	
1031926	164, 333	SUNSTATE BANCSHARES, INC.	CASA GRANDE, AZ	
3163867	166, 925	SURREY BANCORP	MOUNT AIRY, NC	
2461463	280, 219	SUSSEX BANCORP	FRANKLIN, NJ	
1134500	281, 631	SUTTON BANCSHARES, INC.	ATTICA, OH	
3093919	168, 103	SV FINANCIAL, INC.	STERLING, IL	
1098385	222, 930	SVB&T CORPORATION	FRENCH LICK, IN	
3100330	164, 807	SWANN BANCSHARES, INC.	WEDOWEE, AL	
2614894	279, 608	SWB BANCSHARES, INC.	FORT WORTH, TX	
3234682	177, 292	SWNB BANCORP, INC.	HOUSTON, TX	
1095816	211, 908	T & C BANCORP, INC.	QUINCY, IL	
2623485	157, 198	TARPON COAST BANCORP, INC.	PORT CHARLOTTE, FL	New Y-9C/BHCPR reporter
1119589	173, 494	TATE FINANCIAL CORPORATION	SENATOBIA, MS	
3147625	229, 798	TCB CORPORATION	GREENWOOD, SC	
1141553	178, 252	TCM COMPANY	CRETE, NE	
1140341	296, 032	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	
2916169	284, 001	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	
2861773	184, 889	TERRE HAUTE SAVINGS MHC, INC.	TERRE HAUTE, IN	
1841004	157, 392	TESCOTT BANCSHARES, INC.	TESCOTT, KS	
1106990	222, 092	TEXAS COUNTRY BANCSHARES, INC.	BRADY, TX	
1104549	172, 591	TEXAS FIRST BANCSHARES, INC.	WACO, TX	
1101726	204, 356	TEXAS GULF BANCSHARES, INC.	CLUTE, TX	
3009666	207, 458	TFC HOLDING COMPANY, INC.	CITY OF INDUSTRY, CA	
2346010	243, 272	THOMASVILLE BANCSHARES, INC	THOMASVILLE, GA	
1142103	152, 461	THOMPSON FALLS HOLDING COMPANY	THOMPSON FALLS, MI	New Y-9C/BHCPR reporter

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Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
1082852	296, 879	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
2351939	181, 650	THUMB BANCORP, INCORPORATED	PIGEON, MI	
1059340	281, 267	TONGANOXIE BANKSHARES, INC.	TONGANOXIE, KS	
2928461	240, 116	TRADITION BANCSHARES, INC.	HOUSTON, TX	
3030688	166, 722	TRAFALGAR HOLDINGS, LLC	VANCOUVER, WA	
1969506	176, 262	TRI-COUNTY BANCORP, INC.	BROWN CITY, MI	
1139345	277, 156	TRI-COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	
1133848	294, 024	TRIVOLI BANCORP, INC.	TRIVOLI, IL	
2246053	299, 452	TRUMAN BANCORP, INC.	SAINT LOUIS, MO	
1048858	280, 676	TSB SERVICES, INC.	SPENCER, NY	
1471803	170, 493	TULSA NATIONAL BANCSHARES, INC	TULSA, OK	
1951891	149, 818	TULSA VALLEY BANCSHARES CORPOR	TULSA, OK	
2856706	291, 397	TWENTY-FIRST CENTURY FINANCIAL	TULSA, OK	
1082478	243, 521	TWIN CITIES FINANCIAL SERVICES	MARYVILLE, TN	
1202098	233, 184	UNION BANCORPORATION, INC.	UNION GROVE, WI	
1133530	216, 447	UNION BANCSHARES OF BENTON, IN	BENTON, AR	
1085358	264, 023	UNION BANCSHARES, INC.	PELL CITY, AL	
1084566	164, 581	UNION BANCSHARES, INCORPORATED	MARKSVILLE, LA	
2887296	155, 077	UNION BANCSHARES, MHC	FREEPORT, IL	
1250204	168, 429	UNION FINANCIAL CORPORATION	LAKE ODESSA, MI	
1134836	193, 051	UNION NATIONAL BANCORP OF BARB	BARBOURVILLE, KY	
2190110	269, 959	UNION STATE BANCSHARES, INC.	KILLEEN, TX	
1250521	172, 811	UNITED BANKS OF COLORADO INC.	ENGLEWOOD, CO	
1075788	182, 187	UNITED FINANCIAL BANKING COMPA	VIENNA, VA	
2902117	255, 778	UNITED FINANCIAL HOLDINGS, INC	LISLE, IL	
2683546	212, 225	UNITY HOLDINGS, INC.	CARTERSVILLE, GA	
2387152	180, 173	UNIVERSAL FINANCIAL SERVICES,	BAYPORT, MN	
2685577	163, 053	USAL BANCORP, INC.	UNION SPRINGS, AL	
2043319	140, 739	VALENTINE BANCORPORATION	VALENTINE, NE	
1056189	249, 317	VALLEY BANCORP, INC.	BRIGHTON, CO	
1057430	147, 919	VALLEY BANK SHARES, INC.	VALLEY, NE	
3139424	192, 646	VALLEY COMMERCE BANCORP	VISALIA, CA	
3207622	142, 908	VALLEY COMMERCE BANCORP, LTD.	PHOENIX, AZ	
2693385	192, 819	VALLEY COMMUNITY BANCSHARES	PUYALLUP, WA	
1399541	196, 884	VALLEY RIDGE FINANCIAL CORPORA	KENT CITY, MI	
1109553	151, 278	VAN ALSTYNE FINANCIAL CORPORAT	VAN ALSTYNE, TX	
1021570	167, 562	VIKING CORPORATION, THE	OMAHA, NE	
3251027	170, 234	VILLAGE BANK AND TRUST FINANCI	MIDLOTHIAN, VA	New Y-9C/BHCPR reporter
2623467	152, 840	VIRGINIA BANK BANKSHARES, INC.	DANVILLE, VA	New Y-9C/BHCPR reporter
1076703	171, 524	VIRGINIA COMMUNITY BANKSHARES,	LOUISA, VA	
1249703	244, 935	VOGEL BANCSHARES, INC.	ORANGE CITY, IA	
1080803	195, 127	VOLUNTEER STATE BANCSHARES, IN	PORTLAND, TN	
3165508	226, 912	VSB BANCORP, INC.	STATEN ISLAND, NY	
1234491	270, 541	W. J. YOUNG & CO.	CLINTON, IA	
1207468	176, 355	W. S. B. , INC.	WASHINGTON, IA	
3004689	289, 511	WACCAMAW BANKSHARES, INC	WHITTEVILLE, NC	
2524676	199, 697	WAGGONER NATIONAL BANCSHARES,	VERNON, TX	
1138393	227, 965	WARREN COUNTY BANCSHARES, INC.	WARRENTON, MO	
1142989	219, 005	WASECA BANCSHARES, INC.	WASECA, MN	
1119525	160, 961	WASHCO BANCSHARES, INC.	POTOSI, MO	
1137015	261, 527	WASHINGTON/WILKES HOLDING COMP	WASHINGTON, GA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
1084829	154, 819	WAYNE COUNTY BANCSHARES, INC.	WAYNESBORO, TN	
1493636	200, 042	WB&T BANKSHARES, INC.	WAYCROSS, GA	
1020582	238, 604	WCN BANCORP, INC.	WISCONSIN RAPIDS, WI	
1061736	255, 546	WEST GATE BANSHARES, INC.	LINCOLN, NE	
1985216	225, 861	WEST MILTON BANCORP, INC.	WEST MILTON, PA	
1095852	211, 862	WEST PLAINS BANCSHARES, INC.	WEST PLAINS, MO	
2371807	242, 108	WEST POINTE BANCSHARES, INC.	OSHKOSH, WI	
1107997	181, 195	WEST TEXAS BANCSHARES, INC.	KERMIT, TX	
2831936	276, 353	WESTBOROUGH BANCORP, M H. C.	WESTBOROUGH, MA	
2453084	275, 712	WESTERN ACQUISITION PARTNERS,	INVERNESS, IL	Moved from Peer 5
1103672	144, 591	WESTERN BANCSHARES, INC.	VAN HORN, TX	
1109227	263, 695	WESTERN COMMERCE BANCSHARES OF	CARLSBAD, NM	
2293507	190, 725	WESTERN OKLAHOMA FINANCIAL SER	ELK CITY, OK	
1057337	197, 274	WESTERN SECURITY HOLDING CO. ,	SCOTTSDALE, AZ	
1357149	180, 050	WESTERN SPRINGS BANCORP, INC.	HOFFMAN ESTATES, IL	
1123223	242, 028	WESTERN STATE AGENCY, INC.	DEVILS LAKE, ND	
1142783	153, 416	WFC, INC.	WAUKON, IA	New Y-9C/BHCPR reporter
1136175	156, 072	WHEATLAND BANKSHARES, INC.	WHEATLAND, WY	New Y-9C/BHCPR reporter
1203536	211, 450	WHITEWATER BANCORP. , INC.	WHITEWATER, WI	
1137538	148, 443	WICHITA FALLS BANCSHARES, INC.	WICHITA FALLS, TX	
1056581	193, 861	WILBER CO.	WILBER, NE	
1125245	245, 568	WILCOX BANCSHARES, INC.	GRAND RAPIDS, MN	
1417511	181, 918	WILKINSON BANKING CORPORATION	GREENWOOD, AR	
1085947	173, 715	WILLISTON HOLDING COMPANY	WILLISTON, FL	
1099122	275, 664	WILSON & MUIR BANCORP, INC.	BARDSTOWN, KY	
1133660	257, 268	WINONA BANC HOLDING COMPANY	WINONA, MN	
1141218	203, 917	WISCONSIN BANK SERVICES, INC.	BLACK RIVER FALLS, WI	
1246328	165, 081	WONDER BANCORP, INC.	WONDER LAKE, IL	
3014950	176, 477	WOODLANDS FINANCIAL SERVICE CO	WILLIAMSPORT, PA	
2537957	163, 661	WOODSBORO BANCSHARES, INC.	WOODSBORO, MD	
1083402	179, 514	YAZOO CAPITAL CORPORATION	YAZOO CITY, MS	
1123111	152, 450	ZUMBROTA AGENCY, INC.	ZUMBROTA, MN	
1201064	265, 964	1ST BROOKFIELD, INC.	BROOKFIELD, IL	
2995874	224, 128	1ST CHOICE BANCORP, INC.	HOUSTON, TX	
1053209	213, 296	304 CORPORATION	OMAHA, NE	

Note: Peer Group 6 has 1004 bank holding companies.