

PEER GROUP 06

09/30/2004

09/30/2003

12/31/2003

12/31/2002

12/31/2001

Number of BHCs in Peer Group

1000

967

967

877

826

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.85	3.84	3.83	3.99	3.97
+ Non-interest Income	0.80	0.91	0.89	0.87	0.85
- Overhead Expense	2.98	3.02	3.04	3.05	3.10
- Provision for Losses	0.16	0.21	0.22	0.26	0.24
+ Securities Gains (Losses)	0.02	0.03	0.03	0.03	0.03
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.52	1.59	1.52	1.59	1.51
Net Operating Income	1.09	1.12	1.07	1.10	1.02
Net Income	1.09	1.11	1.07	1.10	1.02
Net Income (Sub S Adjusted)	1.05	1.12	1.06	1.12	1.07

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.72	6.03	5.95	6.70	7.89
Interest Expense	1.55	1.86	1.79	2.38	3.61
Net Interest Income (TE)	4.17	4.16	4.15	4.31	4.29

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.14	0.18	0.22	0.24	0.24
Earnings Coverage of Net Losses (X)	34.61	29.74	25.52	23.62	21.41
Ln&Ls Allowance/Total Loans & Leases	1.27	1.31	1.30	1.29	1.26
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.72	0.83	0.81	0.77	0.73
30-89 Days Past Due Loans and Leases	0.94	1.07	1.12	1.28	1.42

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	17.12	14.89	15.34	14.26	15.48
Net ST Noncore Funding Dependence	8.05	6.03	6.61	5.66	7.85
Net Loans and Leases/Total Assets	66.15	64.56	64.46	64.31	64.42

CAPITALIZATION:

Tier 1 Leverage Ratio	9.50	9.29	9.35	9.10	8.92
Equity Capital/Total Assets	9.23	9.28	9.25	9.29	9.07
Net Loans&Ls/Equity Capital (X)	7.68	7.45	7.46	7.38	7.60
Cash Dividends/Net Income	25.20	22.71	28.72	25.17	27.01
Cash Dividends/Net Income (Sub S Adjusted)	29.41	29.71	29.12	33.17	32.68
Retained Earnings/Avg Equity Cap	8.24	8.59	7.62	8.15	7.46

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.17	0.37	0.31	0.39	0.42
Long-Term Debt/Equity Capital	1.23	1.67	1.54	2.01	3.17
Equity Investment in Subs/Equity Cap	107.99	105.72	106.54	105.02	103.76
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	104.52	122.05	120.68	141.86	143.45

PEER GROUP 06

PERCENT OF AVERAGE ASSETS	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Interest Income (TE)	5.29	5.57	5.50	6.21	7.31
Less: Interest Expense	1.43	1.72	1.66	2.20	3.35
Equals: Net Interest Income (TE)	3.85	3.84	3.83	3.99	3.97
Plus: Non-Interest Income	0.80	0.91	0.89	0.87	0.85
Equals: Adj Operating Income (TE)	4.69	4.79	4.76	4.89	4.84
Less: Overhead Expense	2.98	3.02	3.04	3.05	3.10
Less: Provision for Loan and Lease Losses	0.16	0.21	0.22	0.26	0.24
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.03	0.03	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)	1.52	1.59	1.52	1.59	1.51
Less: Applicable Income Taxes (TE)	0.38	0.45	0.42	0.46	0.45
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.09	1.12	1.07	1.10	1.02
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.09	1.11	1.07	1.10	1.02
Memo: Net Income (Last Four Qtrs)	1.08	1.13	1.10	1.13	1.03
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.67	92.66	92.71	92.93	92.95
Avg Int-Bearing Funds / Avg Assets	77.04	77.59	77.44	77.71	77.68
Int Income (TE) / Avg Earning Assets	5.72	6.03	5.95	6.70	7.89
Int Expense / Avg Earning Assets	1.55	1.86	1.79	2.38	3.61
Net Int Inc (TE) / Avg Earn Assets	4.17	4.16	4.15	4.31	4.29
YIELD OR COST:					
Total Loans and Leases (TE)	6.55	7.00	6.92	7.56	8.75
Interest-Bearing Bank Balances	1.28	1.48	1.47	1.98	4.55
Fed Funds Sold & Reverse Repos	1.06	1.09	1.07	1.57	3.77
Trading Assets	4.67	1.76	1.73	2.17	2.63
Total Earning Assets	5.62	5.92	5.85	6.58	7.76
Investment Securities (TE)	3.95	4.18	4.10	5.24	6.19
U.S. Treasury & Agency Sec (excl MBS)	3.36	3.74	3.60	4.83	6.26
Mortgage-Backed Securities	3.79	3.71	3.68	5.04	5.71
All Other Securities	5.71	5.90	5.85	6.58	7.15
Interest-Bearing Deposits	1.72	2.09	2.01	2.73	4.25
Time Deposits of \$100K or More	2.37	2.82	2.72	3.50	5.32
Time Deposits < \$100K	2.46	2.99	2.90	3.76	5.54
Other Domestic Deposits	0.88	1.05	1.00	1.48	2.44
Foreign Deposits	0.71	1.78	1.70	0.00	N/A
Fed Funds Purchased and Repos	1.37	1.23	1.19	1.92	3.90
Other Borrowed Funds & Trading Liab	3.59	4.07	4.03	4.57	5.52
All Interest-Bearing Funds	1.85	2.21	2.13	2.83	4.31

PEER GROUP 06

09/30/2004

09/30/2003

12/31/2003

12/31/2002

12/31/2001

Avg Personnel Exp Per Employee (\$000)

37

36

48

45

43

Avg Assets per Employee (\$000)

3,089

2,947

2,964

2,793

2,631

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

1.02

0.83

0.85

1.01

1.00

Overhead Exp / NII + Non-Int Income

65.23

64.42

65.32

63.86

65.77

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

2.98

3.02

3.04

3.05

3.10

Personnel Expense

1.65

1.68

1.69

1.67

1.68

Net Occupancy Expense

Other Operating Expenses

0.42

0.42

0.42

0.43

0.45

0.89

0.91

0.92

0.93

0.95

Overhead Less Non-Interest Income

2.14

2.06

2.10

2.14

2.22

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

63.91

63.11

64.03

62.44

64.11

Personnel Expense

35.44

35.05

35.53

34.19

34.71

Net Occupancy Expense

8.95

8.78

8.88

8.82

9.30

Other Operating Expenses

19.08

18.93

19.30

19.09

19.69

Total Non-Interest Income

16.83

18.69

18.32

17.41

17.25

Fiduciary Activities Income

0.32

0.32

0.34

0.39

0.55

Serv Charges on Deposit Accts - Domestic

8.43

8.33

8.35

8.30

8.35

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees & Commissions

0.25

0.23

0.23

0.23

0.25

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.20

0.25

0.24

0.20

0.21

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.32

0.32

0.32

0.37

0.39

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

0.71

1.60

1.38

0.95

0.66

Other Non-Interest Income

4.47

5.04

5.00

4.64

4.55

Overhead Less Non-Interest Income

46.46

43.82

45.11

44.52

46.33

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

20.33

21.94

21.13

21.92

23.67

Appl Inc Tax+TE/Pretax NOI+TE

27.73

28.99

28.51

29.68

31.05

PERCENT OF TOTAL ASSETS	PERCENT COMPOSITION OF ASSETS AND LOAN MIX				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate Loans	47.18	45.25	45.38	44.20	43.01
Commercial and Industrial Loans	9.90	9.91	9.93	10.20	10.62
Loans to Individuals	4.35	4.91	4.76	5.40	6.11
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	2.03	1.95	1.80	1.97	1.97
Other Loans and Leases	0.69	0.67	0.68	0.69	0.68
Net Loans and Leases	66.15	64.56	64.46	64.31	64.42
Debt Securities Over 1 Year	19.31	19.40	20.00	19.05	15.56
Mutual Funds and Equity Securities	0.10	0.15	0.13	0.14	0.16
Subtotal	86.46	85.05	85.43	84.30	82.44
Interest-Bearing Bank Balances	0.48	0.60	0.56	0.60	0.52
Federal Funds Sold & Reverse Repos	1.83	2.47	2.06	2.69	2.63
Debt Securities 1 Year or Less	2.13	2.48	2.49	2.73	2.36
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.91	91.78	91.71	91.58	91.50
Non-Int Cash and Due From Dep Inst	3.07	3.32	3.38	3.61	3.74
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.10	0.11	0.10	0.11	0.09
All Other Assets	4.90	4.78	4.78	4.70	4.67
MEMORANDA:					
Short-Term Investments	5.16	6.45	5.99	7.02	6.43
U. S. Treasury Securities	0.17	0.24	0.25	0.30	0.45
U. S. Agency Securities (excl MBS)	8.48	8.16	8.60	7.82	7.91
Municipal Securities	4.23	4.27	4.33	4.20	4.27
Mortgage-Backed Securities	5.37	5.78	5.79	6.00	5.70
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	0.45	0.65	0.59	0.76	0.80
RE Loans Secured by 1-4 Family	17.38	17.67	17.47	18.32	18.76
Revolving	1.71	1.49	1.56	1.36	1.20
Closed-End, Sec by First Liens	14.04	14.55	14.27	15.26	15.70
Closed-End, Sec by Junior Liens	0.95	0.99	0.97	1.13	1.28
Commercial Real Estate Loans	25.12	23.16	23.52	21.66	20.50
Construction and Land Dev	5.78	4.70	4.94	4.22	3.87
Multifamily	1.05	0.95	0.95	0.86	0.78
Nonfarm Nonresidential	17.22	16.49	16.61	15.74	14.95
RE Loans Secured by Farmland	2.45	2.23	2.21	2.15	2.00
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	71.16	69.95	70.28	68.69	66.65
RE Loans Secured by 1-4 Family	26.73	27.82	27.58	28.79	29.35
Revolving	2.49	2.23	2.32	2.06	1.82
Closed-End	23.50	24.91	24.55	26.12	26.96
Commercial Real Estate Loans	37.32	35.39	35.89	33.37	31.46
Construction and Land Dev	8.40	7.04	7.41	6.39	5.86
Multifamily	1.55	1.44	1.43	1.31	1.17
Nonfarm Nonresidential	25.82	25.34	25.52	24.35	23.03
RE Loans Secured by Farmland	3.84	3.53	3.55	3.43	3.13
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.88	15.20	15.21	15.73	16.55
Loans to Individuals	6.96	7.91	7.77	8.68	9.76
Credit Card Loans	0.11	0.12	0.13	0.15	0.19
Agricultural Loans	3.26	3.15	2.95	3.18	3.12
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.09	1.10	1.10	1.12	1.10

PERCENT OF TOTAL ASSETS	PEER GROUP 06				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Short-Term Investments	5.16	6.45	5.99	7.02	6.43
Liquid Assets	22.44	23.77	23.90	24.08	23.84
Investment Securities	22.13	22.67	23.28	22.62	22.66
Net Loans and Leases	66.15	64.56	64.46	64.31	64.42
Net Lns, Ls & Stdby Ltrs of Credit	66.63	64.98	64.89	64.74	64.84
Core Deposits	68.58	69.46	69.49	69.73	70.12
Noncore Funding	20.41	19.61	19.53	19.40	19.31
Time Deposits of \$100K or More	13.04	12.80	12.62	12.81	12.71
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.99	0.94	0.98	0.96	1.22
Net Fed Funds Purchased (Sold)	-0.86	-1.58	-1.13	-1.76	-1.43
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.37	0.92	1.10	0.86	0.72
Earning Assets Repr in 1 Year	37.48	36.75	36.39	36.67	36.28
Int-Bearing Liab Repr in 1 Year	29.79	32.08	31.50	34.03	36.90
Long-Term Debt Repr in 1 Year	0.24	0.24	0.26	0.30	0.35
Net Assets Repriceable in 1 Year	7.16	4.18	4.37	2.04	-1.31
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	17.12	14.89	15.34	14.26	15.48
Net ST Noncore Funding Dependence	8.05	6.03	6.61	5.66	7.85
Short-Term Inv/ST Noncore Funding	58.57	74.02	68.71	74.13	61.88
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.67	17.22	17.62	17.47	15.51
Net Loans and Leases/Total Deposits	80.49	78.05	78.12	77.58	77.45
Net Loans and Leases/Core Deposits	97.76	93.94	93.82	93.01	92.58
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.56	0.85	0.83	1.29	0.73
Avail-For-Sale Sec Appr(Depr)/Eq Cap	1.44	2.50	2.37	5.39	2.48
Struct Notes Appr(Depr)/Eq Cap	-0.04	-0.23	-0.16	0.15	-0.01
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.55	8.04	7.83	8.09	9.31
Available-For-Sale Securities	92.45	91.96	92.17	91.91	90.69
U. S. Treasury Securities	0.91	1.27	1.21	1.51	2.20
U. S. Agency Securities (excl MBS)	41.73	38.59	40.00	37.25	37.75
Municipal Securities	18.94	18.83	18.55	18.47	18.72
Mortgage-Backed Securities	24.53	25.62	25.10	26.78	25.00
Asset-Backed Securities	0.00	0.00	0.00	0.01	0.00
Other Debt Securities	2.15	3.00	2.68	3.55	3.58
Mutual Funds and Equity Securities	0.51	0.72	0.60	0.65	0.78
Debt Securities 1 Year or Less	10.69	12.09	12.03	13.33	11.39
Debt Securities 1 To 5 Years	42.52	39.36	40.08	41.25	32.82
Debt Securities Over 5 Years	42.50	44.13	43.78	40.74	33.85
Pledged Securities	43.33	41.24	40.43	41.81	41.85
Structured Notes, Fair Value	3.71	1.89	2.56	0.88	0.17

ANALYSIS RATIOS	PEER GROUP 06				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Provision for Ln&Ls Losses/Avg Assets	0.16	0.21	0.22	0.26	0.24
Provision for Ln&Ls Losses/Avg Lns&Ls	0.24	0.31	0.33	0.40	0.37
Provision for Ln&Ls Losses/Net Losses	244.99	255.04	210.48	232.99	196.66
Ln&Ls Allowance/Total Loans & Leases	1.27	1.31	1.30	1.29	1.26
Ln&Ls Allowance/Net Ln&Ls Losses (X)	23.26	18.89	14.80	12.52	11.26
ALL/Nonaccrual Assets	537.82	445.91	453.68	511.01	488.46
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	349.96	289.12	307.58	319.74	274.47
Gross Ln&Ls Losses/Avg Loans & Leases	0.21	0.25	0.30	0.32	0.32
Recoveries/Avg Loans and Leases	0.06	0.07	0.07	0.07	0.06
Net Losses/Avg Loans and Leases	0.14	0.18	0.22	0.24	0.24
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	N/A
Recoveries/Prior Year-End Losses	20.80	20.69	28.55	29.14	34.38
Earnings Coverage of Net Losses (X)	34.61	29.74	25.52	23.62	21.41
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.04	0.06	0.06	0.05
RE Loans Secured By 1-4 Family	0.04	0.05	0.07	0.05	0.04
Revolving	0.00	0.00	0.00	0.00	0.00
Closed-End	0.04	0.05	0.07	0.05	0.04
Commercial Real Estate Loans	0.03	0.03	0.04	0.05	0.04
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	0.03	0.02	0.03	0.05	0.03
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.30	0.37	0.50	0.55	0.53
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.71	0.82	0.89	0.81	0.75
Credit Card Loans	1.68	2.13	2.07	2.17	1.88
Agricultural Loans	0.00	0.01	0.02	0.02	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.16	0.17	0.25	0.25	0.16

PERCENT OF LOANS AND LEASES	PEER GROUP 06				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
30-89 Days PD Loans and Leases	0.94	1.07	1.12	1.28	1.42
90+ Days PD Loans and Leases	0.14	0.19	0.17	0.19	0.22
Nonaccrual Loans and Leases	0.56	0.66	0.65	0.60	0.59
90+ Days PD and Nonaccrual Loans and Leases	0.74	0.91	0.86	0.84	0.87
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.94	1.07	1.12	1.28	1.42
90+ Days Past Due Assets	0.14	0.19	0.17	0.19	0.22
Nonaccrual Assets	0.56	0.67	0.65	0.60	0.59
30+ Days PD & Nonaccrual Assets	1.74	2.04	2.05	2.20	2.35
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.48	0.58	0.55	0.54	0.56
90+ PD & Nonaccrual Assets + OREO	0.62	0.73	0.69	0.68	0.69
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.51	0.57	0.56	0.53	0.51
Allowance for Loan & Lease Losses	60.42	67.04	66.44	64.15	63.05
Equity Cap + ALLL	5.29	5.94	5.81	5.60	5.50
Tier 1 Cap + ALLL	5.15	5.94	5.75	5.70	5.63
Loans & Leases + RE Acquired	0.78	0.89	0.88	0.83	0.80

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate - 30-89 Days PD	0.87	0.98	1.05	1.18	1.31
- 90+ Days Past Due	0.12	0.17	0.15	0.17	0.18
- Nonaccrual	0.45	0.52	0.54	0.48	0.47
Coml & Indl - 30-89 Days PD	0.89	1.09	1.07	1.23	1.29
- 90+ Days Past Due	0.12	0.16	0.14	0.17	0.21
- Nonaccrual	0.67	0.85	0.75	0.75	0.74
Individuals - 30-89 Days PD	1.68	1.73	1.91	2.00	2.15
- 90+ Days Past Due	0.16	0.20	0.18	0.21	0.24
- Nonaccrual	0.26	0.29	0.27	0.24	0.24
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.28
Agricultural - 30-89 Days PD	0.08	0.12	0.12	0.16	0.19
- 90+ Days Past Due	0.01	0.03	0.02	0.01	0.01
- Nonaccrual	0.11	0.14	0.14	0.12	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	0.54	0.49	0.60	0.65	0.83
- 90+ Days Past Due	0.02	0.04	0.02	0.03	0.05
- Nonaccrual	0.07	0.10	0.11	0.08	0.14
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.04	1.11	1.28	1.45	1.61
- 90+ Days Past Due	0.14	0.17	0.15	0.18	0.18
- Nonaccrual	0.37	0.43	0.43	0.38	0.31
Revolving - 30-89 Days PD	0.24	0.27	0.30	0.31	0.49
- 90+ Days Past Due	0.00	0.00	0.01	0.01	0.02
- Nonaccrual	0.03	0.03	0.03	0.04	0.04
Closed-End - 30-89 Days PD	1.10	1.15	1.35	1.52	1.71
- 90+ Days Past Due	0.14	0.18	0.16	0.18	0.18
- Nonaccrual	0.40	0.45	0.46	0.40	0.32
- Jr Lien 30-89 Days PD	0.05	0.05	0.05	0.06	N/A
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.01	N/A
- Jr Lien Nonaccrual	0.02	0.03	0.02	0.02	N/A
Commercial RE - 30-89 Days PD	0.59	0.69	0.66	0.78	0.92
- 90+ Days Past Due	0.07	0.10	0.11	0.09	0.12
- Nonaccrual	0.47	0.55	0.59	0.50	0.53
Const & Dev - 30-89 Days PD	0.29	0.47	0.44	0.59	0.70
- 90+ Days Past Due	0.01	0.01	0.02	0.01	0.02
- Nonaccrual	0.09	0.17	0.14	0.18	0.18
Multi family - 30-89 Days PD	0.01	0.04	0.05	0.02	0.09
- 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	0.60	0.65	0.62	0.73	0.84
- 90+ Days Past Due	0.06	0.09	0.09	0.09	0.11
- Nonaccrual	0.51	0.57	0.62	0.49	0.48
Farmland - 30-89 Days PD	0.18	0.34	0.23	0.42	0.48
- 90+ Days Past Due	0.01	0.06	0.02	0.05	0.04
- Nonaccrual	0.13	0.21	0.20	0.19	0.22
Credit Card - 30-89 Days PD	1.44	1.33	1.36	1.44	1.59
- 90+ Days Past Due	0.49	0.58	0.56	0.59	0.63
- Nonaccrual	0.00	0.00	0.01	0.00	0.00

CAPITAL RATIOS	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Tier 1 Leverage Ratio	9.50	9.29	9.35	9.10	8.92
Tier 1 RBC Ratio	13.64	13.65	13.75	13.42	13.15
Total Risk-Based Capital Ratio	15.03	15.04	15.15	14.78	14.42
Tangible Tier 1 Leverage Ratio	9.48	9.25	9.33	9.07	8.90
Tangible Common Eq Cap/Tan Assets	8.88	8.91	8.90	8.92	8.69
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	10.72	10.03	10.17	9.41	9.43
Standby Letters of Credit	0.37	0.34	0.35	0.32	0.31
Commercial & Similar Letters of Credit	0.02	0.01	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.01	0.00	0.00	0.00	0.00
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	16.85	15.88	16.28	15.17	15.17

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 06				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Interest Rate Contracts	76.95	79.03	79.31	78.32	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	23.05	20.97	20.69	21.62	0.00
Futures and Forwards	9.19	18.63	18.17	8.17	12.50
Written Options	41.31	28.27	29.11	11.43	0.00
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	39.64	26.33	29.11	11.43	0.00
Purchased Options	7.26	13.74	13.82	25.93	35.42
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	6.97	13.49	13.82	25.93	35.42
Swaps	30.01	39.36	38.90	52.08	52.08
Held for Trading	0.00	0.00	0.00	0.00	8.33
Interest Rate Contracts	0.00	0.00	0.00	0.00	8.33
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	91.67
Interest Rate Contracts	71.62	72.58	74.14	72.91	87.50
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	20.38	20.97	20.69	21.62	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	56.84	69.34	69.17	87.41	100.00
One Year or Less	13.60	21.66	22.05	24.13	16.67
Over 1 Year to 5 Years	32.25	35.51	35.76	47.97	72.22
Over 5 Years	1.11	4.46	4.79	12.93	2.90
Gross Negative Fair Value (Abs Val)	0.90	1.28	1.58	2.73	0.00
Gross Positive Fair Value	1.38	0.97	1.10	1.72	1.02
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

09/30/2004

09/30/2003

12/31/2003

12/31/2002

12/31/2001

ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	25.00	51.38	49.58	53.21	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	75.00	48.62	50.42	46.79	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	13.23	N/A
Ins Activities Revenue/Adj Oper Inc	0.32	0.32	0.32	0.37	N/A
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	1.53	N/A
Credit Rel Prem Inc/Tot Prem Inc	37.50	54.55	44.44	68.25	N/A
Other Prem Inc/Total Prem Inc	62.50	45.45	55.56	31.75	N/A
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	N/A
Ins Net Inc (P/C)/Equity (P/C)	24.00	42.82	59.12	91.36	N/A
Ins Net Inc (L/H)/Equity (L/H)	31.98	50.19	17.08	-56.52	N/A
Insur Ben, Losses, Exp/Insur Premiums	39.78	29.02	41.68	0.00	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.21	0.00	0.00	1.05	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	4.01	3.68	3.78	N/A	N/A

BROKER-DEALER ACTIVITIES

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

Yield: Foreign Loans	0.04	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.71	1.78	1.70	0.00	N/A

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

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

GROWTH RATES:

Net Loans and Leases	-63.00	-64.82	-49.98	-53.87	-47.40
Total Selected Assets	-35.69	-37.87	-28.93	-31.92	-47.57
Deposits	-7.64	N/A	N/A	N/A	N/A

PROFITABILITY:	PEER GROUP 06				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Net Income/Avg Equity Capital	11.04	11.20	10.65	11.15	10.55
Bank Net Inc/Avg Eq Inv in Banks	12.13	12.45	11.93	12.26	11.74
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.39	4.96	3.07	4.59	4.23
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.23	10.36	9.83	11.03	8.90
Bank Net Income/Parent Net Income	103.95	103.19	103.74	102.98	104.31
Nonbank Net Income/Parent Net Income	0.11	0.08	0.08	0.06	0.05
Sub BHCs Net Inc/Parent Net Income	100.81	95.37	95.41	91.77	95.76
LEVERAGE:					
Total Liabilities/Equity	13.00	10.75	12.26	10.17	8.71
Total Debt/Equity Capital	2.11	2.90	2.68	3.31	4.68
Tot Debt+NP to Subs Iss Tr Pref/Equity	11.33	9.37	10.37	8.64	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	2.23	3.12	2.87	3.51	4.94
Total Debt/Eq Cap - Exc Over Fair Value	2.13	2.90	2.71	3.33	4.75
Long-Term Debt/Equity Capital	1.23	1.67	1.54	2.01	3.17
Short-Term Debt/Equity Capital	0.17	0.37	0.31	0.39	0.42
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.13	0.16	0.16	0.22	0.28
Long-Term Debt/Consolidated LT Debt	5.21	6.33	6.64	6.67	9.12
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	107.99	105.72	106.54	105.02	103.76
Total Investment in Subs/Equity	108.44	106.07	107.06	105.51	104.28
Equity Inv in Subs/Cons Eq Cap+Min Int	99.96	98.94	98.39	99.40	101.27
Total Inv in Subs/Cons Eq Cap+Min Int	100.34	99.29	98.85	99.91	101.78
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.54	0.41	0.52	0.37	0.30
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.55	2.54	2.79	2.60	2.62
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	102.70	114.77	115.20	129.18	136.14
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	104.52	122.05	120.68	141.86	143.45
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	97.39	108.16	117.60	124.34	119.57
Pretax Oper Inc + Int Exp/Int Expense	2312.73	2151.20	2635.16	2053.22	1555.86
Div + Int From Subs/Int Exp + Div	114.62	153.50	150.99	163.34	151.76
Fees+Other Inc From Subs/Sal + Oth Exp	1.91	3.07	3.24	4.18	5.07
Net Inc/Curr Port of LT Debt+Pfd Div(X)	42.97	39.73	47.20	56.51	100.49
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.36	-0.60	-0.40	-0.54	-0.95
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	0.44	0.35	0.45	0.26	0.14
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 06 09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Div Paid/Inc Before Undist Inc	79.04	71.75	72.16	68.22	65.81
Dividends Paid/Net Income	25.23	22.73	28.86	25.14	27.07
Net Income - Dividends/Avg Equity	8.22	8.57	7.59	8.16	7.44
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	100.03	108.97	116.82	128.85	140.48
Dividends From Nonbank Subs	0.04	0.02	0.01	0.00	0.00
Dividends From Subsidiary BHCs	3.56	2.85	3.09	2.89	2.47
Dividends From All Subsidiaries	113.90	138.65	144.59	155.29	175.12
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	29.84	30.41	37.35	36.39	40.61
Interest Income From Bank Subs	0.06	0.08	0.08	0.10	0.16
Mgt & Service Fees From Bank Subs	0.00	0.02	0.02	0.04	0.07
Other Income From Bank Subs	0.01	0.03	0.04	0.04	0.06
Operating Income From Bank Subs	31.05	32.07	39.03	38.11	47.42
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	49.56	36.57	43.83	36.84	31.81
Interest Income From Nonbank Subs	0.68	0.94	0.92	0.46	5.16
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	0.03	0.01
Operating Inc From Nonbank Subs	55.19	47.36	58.46	43.82	46.29
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	37.61	31.34	42.41	41.04	43.77
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	0.01
Operating Income From Sub BHCs	37.67	31.57	42.85	41.65	43.99
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	70.71	70.94	74.18	75.00	75.68
Interest Income From Bank Subs	0.79	1.26	0.60	0.46	0.58
Mgt & Serv Fees From Bank Subs	0.00	0.04	0.03	0.07	0.10
Other Income From Bank Subs	0.07	0.12	0.10	0.08	0.13
Operating Income From Bank Subs	80.21	81.34	82.23	82.65	84.00
Dividends From Nonbank Subs	0.12	0.02	0.02	0.01	0.00
Interest Income From Nonbank Subs	0.01	0.00	0.01	0.00	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	0.66	0.27	0.28	0.11	0.05
Dividends From Subsidiary BHCs	1.88	2.18	2.87	2.92	1.84
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	1.93	2.21	3.06	3.29	2.04
Loans and Adv From Subs/ST Debt	299.91	205.43	270.73	154.91	14.37
Loans and Adv From Subs/Total Debt	107.98	54.50	93.91	51.07	4.46

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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Number of BHCs in Peer Group									1,000
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.84	2.92	3.11	3.47	3.82	4.19	4.60	4.88	1,000
+ Non-interest Income	0.80	0.24	0.33	0.51	0.73	1.07	1.47	1.83	1,000
- Overhead Expense	2.98	1.79	2.08	2.49	2.95	3.44	3.99	4.46	1,000
- Provision for Losses	0.16	0.00	0.00	0.06	0.13	0.25	0.41	0.55	1,000
+ Securities Gains (Losses)	0.01	-0.01	-0.00	0.00	0.00	0.02	0.08	0.12	1,000
+ Other Tax Equiv Adjustments	-0.00	-0.09	-0.00	0.00	0.00	0.00	0.00	0.03	1,000
= Pretax Net Oper Income (TE)	1.52	0.44	0.76	1.11	1.53	1.92	2.36	2.63	1,000
Net Operating Income	1.09	0.27	0.50	0.75	1.06	1.39	1.76	2.11	1,000
Net Income	1.09	0.27	0.50	0.75	1.06	1.39	1.76	2.11	1,000
Net Income (Sub S Adjusted)	1.04	0.32	0.52	0.76	1.03	1.28	1.55	1.88	266
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.72	4.66	4.95	5.31	5.70	6.14	6.50	6.78	1,000
Interest Expense	1.54	0.80	0.96	1.23	1.54	1.86	2.12	2.28	1,000
Net Interest Income (TE)	4.16	3.11	3.35	3.74	4.14	4.59	5.01	5.30	1,000
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.14	-0.04	-0.00	0.01	0.08	0.22	0.47	0.78	1,000
Earnings Coverage of Net Losses (X)	34.61	-168.16	-31.00	4.84	16.00	45.37	170.52	314.69	966
Ln&Ls Allowance/Total Loans & Leases	1.26	0.72	0.84	1.02	1.22	1.48	1.83	2.18	1,000
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.71	0.00	0.04	0.18	0.51	1.12	2.02	2.98	1,000
30-89 Days Past Due Loans and Leases	0.94	0.03	0.13	0.37	0.77	1.48	2.15	2.69	1,000
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	17.11	-8.54	-0.50	8.26	17.22	25.68	34.64	41.01	1,000
Net ST Noncore Funding Dependence	8.04	-12.82	-5.96	1.52	7.77	15.09	21.79	25.82	1,000
Net Loans and Leases/Total Assets	66.14	39.87	46.88	57.43	67.19	75.76	82.11	85.27	1,000
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.49	6.09	6.83	7.96	9.09	10.96	13.43	15.23	997
Equity Capital/Total Assets	9.23	5.30	5.97	7.30	8.85	10.93	13.66	15.90	1,000
Net Loans&Ls/Equity Capital (X)	7.67	3.01	3.83	5.39	7.48	9.71	12.31	13.76	1,000
Cash Dividends/Net Income	25.20	0.00	0.00	0.00	20.96	46.84	73.01	99.14	978
Cash Dividends/Net Income (Sub S Adjusted)	29.40	-20.93	-11.55	0.00	20.97	54.26	99.66	126.93	266
Retained Earnings/Avg Equity Cap	8.24	-1.56	1.87	4.91	8.23	11.56	14.82	17.06	1,000
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.16	0.00	0.00	0.00	0.00	0.00	1.02	7.10	999
Long-Term Debt/Equity Capital	1.22	0.00	0.00	0.00	0.00	0.00	9.50	19.02	999
Equity Investment in Subs/Equity Cap	107.98	83.60	90.68	97.79	99.95	120.69	145.48	156.33	999
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	104.51	-14.71	0.08	58.73	100.00	126.97	234.97	515.75	968

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.28	4.35	4.55	4.91	5.26	5.64	6.01	6.30	1,000
Less: Interest Expense	1.43	0.73	0.87	1.13	1.43	1.72	1.98	2.12	1,000
Equals: Net Interest Income (TE)	3.84	2.92	3.11	3.47	3.82	4.19	4.60	4.88	1,000
Plus: Non-Interest Income	0.80	0.24	0.33	0.51	0.73	1.07	1.47	1.83	1,000
Equals: Adj Operating Income (TE)	4.68	3.44	3.68	4.14	4.62	5.21	5.78	6.40	1,000
Less: Overhead Expense	2.98	1.79	2.08	2.49	2.95	3.44	3.99	4.46	1,000
Less: Provision for Loan and Lease Losses	0.16	0.00	0.00	0.06	0.13	0.25	0.41	0.55	1,000
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Plus: Realized G/L on AFS Sec	0.01	-0.01	-0.00	0.00	0.00	0.02	0.07	0.12	1,000
Plus: Other Tax Equiv Adjustments	-0.00	-0.09	-0.00	0.00	0.00	0.00	0.00	0.03	1,000
Equals: Pretax Net Oper Inc (TE)	1.52	0.44	0.76	1.11	1.53	1.92	2.36	2.63	1,000
Less: Applicable Income Taxes (TE)	0.38	0.00	0.00	0.14	0.40	0.61	0.79	0.92	1,000
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	1,000
Equals: Net Operating Income	1.09	0.27	0.50	0.75	1.06	1.39	1.76	2.11	1,000
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Equals: Net Income	1.09	0.27	0.50	0.75	1.06	1.39	1.76	2.11	1,000
Memo: Net Income (Last Four Qtrs)	1.08	0.26	0.47	0.76	1.04	1.39	1.76	2.10	850
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.67	86.19	88.51	90.98	93.01	94.54	95.87	96.53	1,000
Avg Int-Bearing Funds / Avg Assets	77.04	63.92	67.53	72.34	77.66	81.73	84.78	86.56	1,000
Int Income (TE) / Avg Earning Assets	5.72	4.66	4.95	5.31	5.70	6.14	6.50	6.78	1,000
Int Expense / Avg Earning Assets	1.54	0.80	0.96	1.23	1.54	1.86	2.12	2.28	1,000
Net Int Inc (TE) / Avg Earn Assets	4.16	3.11	3.35	3.74	4.14	4.59	5.01	5.30	1,000
YIELD OR COST:									
Total Loans and Leases (TE)	6.54	5.56	5.76	6.12	6.52	6.95	7.40	7.77	1,000
Interest-Bearing Bank Balances	1.27	0.00	0.00	0.42	1.09	2.06	3.66	6.14	840
Fed Funds Sold & Reverse Repos	1.05	0.76	0.86	0.96	1.04	1.13	1.28	1.55	939
Trading Assets	4.66	0.00	0.00	0.00	1.82	4.38	7.04	16.35	12
Total Earning Assets	5.61	4.59	4.82	5.20	5.60	6.02	6.37	6.68	1,000
Investment Securities (TE)	3.95	2.41	2.84	3.39	3.93	4.51	5.13	5.67	999
U.S. Treasury & Agency Sec (excl MBS)	3.36	1.90	2.24	2.79	3.32	3.94	4.59	5.10	971
Mortgage-Backed Securities	3.78	2.22	2.75	3.20	3.68	4.25	5.32	6.38	885
All Other Securities	5.70	2.73	3.57	4.45	5.65	6.80	8.03	11.26	931
Interest-Bearing Deposits	1.71	0.98	1.16	1.42	1.70	1.99	2.33	2.51	1,000
Time Deposits of \$100K or More	2.36	1.46	1.68	1.97	2.32	2.74	3.16	3.44	999
Time Deposits < \$100K	2.46	1.59	1.79	2.12	2.44	2.80	3.18	3.43	996
Other Domestic Deposits	0.87	0.40	0.49	0.66	0.84	1.08	1.34	1.48	998
Foreign Deposits	0.70	0.00	0.00	0.00	0.38	0.91	1.18	1.27	3
Fed Funds Purchased and Repos	1.36	0.00	0.39	0.92	1.29	1.71	2.33	2.92	753
Other Borrowed Funds & Trading Liab	3.58	0.67	1.44	2.38	3.64	4.72	5.82	6.51	829
All Interest-Bearing Funds	1.84	1.08	1.27	1.52	1.84	2.15	2.43	2.59	1,000

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	36.90	26.51	28.30	31.85	35.86	41.60	48.48	55.29	1,000
Avg Assets per Employee (\$000)	3089.11	1880.96	2087.21	2439.34	2919.13	3603.20	4728.52	5651.18	1,000

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.02	0.00	0.00	0.00	0.00	1.52	6.01	9.93	999
Overhead Exp / NII + Non-Int Income	65.22	45.76	49.54	57.60	65.39	73.26	79.60	84.81	1,000

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.98	1.79	2.08	2.49	2.95	3.44	3.99	4.46	1,000
Personnel Expense	1.65	0.97	1.15	1.35	1.63	1.91	2.21	2.46	1,000
Net Occupancy Expense	0.41	0.19	0.23	0.31	0.40	0.51	0.63	0.72	1,000
Other Operating Expenses	0.89	0.46	0.56	0.70	0.87	1.07	1.27	1.47	1,000
Overhead Less Non-Interest Income	2.13	1.24	1.42	1.76	2.12	2.51	2.84	3.05	1,000

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	63.90	43.61	48.13	56.35	64.15	71.90	78.54	82.80	1,000
Personnel Expense	35.44	23.64	26.66	30.98	35.55	40.07	43.83	46.28	1,000
Net Occupancy Expense	8.94	4.49	5.49	6.92	8.79	10.83	13.01	14.75	1,000
Other Operating Expenses	19.08	11.33	13.02	15.56	18.73	22.43	26.34	28.80	1,000
Total Non-Interest Income	16.83	6.28	8.35	11.85	16.29	21.20	27.52	31.90	1,000
Fiduciary Activities Income	0.32	0.00	0.00	0.00	0.00	0.07	2.36	4.45	1,000
Serv Charges on Deposit Accts - Domestic	8.43	2.24	3.26	5.40	8.03	11.34	14.81	17.22	1,000
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Investment Banking Fees & Commissions	0.24	0.00	0.00	0.00	0.00	0.41	1.29	2.16	1,000
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Net Servicing Fees	0.20	0.00	0.00	0.00	0.00	0.11	1.39	2.29	1,000
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Insurance Activities Revenue	0.32	0.00	0.00	0.00	0.06	0.46	1.53	3.98	1,000
Net Gain (Loss) - Sales Loans, OREO, Oth	0.70	-0.55	-0.14	0.00	0.02	1.13	3.73	6.08	1,000
Other Non-Interest Income	4.46	1.14	1.61	2.56	3.96	6.01	9.32	11.80	1,000
Overhead Less Non-Interest Income	46.46	26.17	30.46	39.16	46.65	53.88	62.06	66.23	1,000

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	20.33	0.00	0.00	4.23	24.76	32.57	37.16	38.68	981
Appl Inc Tax+TE/Pretax NOI+TE	27.73	0.00	0.69	13.44	33.27	36.98	39.56	42.17	981

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	47.18	22.66	27.55	36.59	46.84	58.13	66.41	72.68	1,000
Commercial and Industrial Loans	9.90	2.28	3.38	5.55	8.89	13.43	19.93	23.91	1,000
Loans to Individuals	4.34	0.51	1.00	2.10	3.79	6.24	9.41	12.66	1,000
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Agricultural Loans	2.02	0.00	0.00	0.00	0.46	3.70	9.46	14.13	1,000
Other Loans and Leases	0.68	0.00	0.00	0.09	0.36	1.11	2.18	3.23	1,000
Net Loans and Leases	66.14	39.87	46.88	57.43	67.19	75.76	82.11	85.27	1,000
Debt Securities Over 1 Year	19.30	2.32	4.91	10.13	18.22	27.76	37.93	44.09	1,000
Mutual Funds and Equity Securities	0.10	0.00	0.00	0.00	0.00	0.02	0.68	1.54	1,000
Subtotal	86.46	74.72	78.61	83.47	87.23	89.99	91.94	92.92	1,000
Interest-Bearing Bank Balances	0.48	0.00	0.00	0.00	0.08	0.61	2.61	4.45	1,000
Federal Funds Sold & Reverse Repos	1.83	0.00	0.00	0.00	1.25	3.48	6.17	8.88	1,000
Debt Securities 1 Year or Less	2.13	0.00	0.00	0.33	1.31	3.31	6.39	8.55	1,000
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Total Earning Assets	91.90	87.44	88.62	90.28	92.03	93.52	94.78	95.48	1,000
Non-Int Cash and Due From Dep Inst	3.07	1.29	1.59	2.13	2.88	3.92	5.07	5.89	1,000
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Other Real Estate Owned	0.10	0.00	0.00	0.00	0.03	0.17	0.45	0.65	1,000
All Other Assets	4.89	2.16	2.62	3.56	4.84	6.18	7.44	8.56	1,000
MEMORANDA:									
Short-Term Investments	5.15	0.24	0.67	1.98	4.25	7.71	12.79	16.14	1,000
U.S. Treasury Securities	0.17	0.00	0.00	0.00	0.00	0.00	1.32	2.66	1,000
U.S. Agency Securities (excl MBS)	8.48	0.00	0.81	3.08	6.76	13.21	21.42	26.91	1,000
Municipal Securities	4.23	0.00	0.00	0.78	3.73	7.59	12.16	15.15	1,000
Mortgage-Backed Securities	5.36	0.00	0.00	0.40	3.87	10.04	17.32	23.08	1,000
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Other Debt Securities	0.44	0.00	0.00	0.00	0.00	0.65	2.48	4.15	1,000
RE Loans Secured by 1-4 Family	17.37	3.79	6.29	10.51	16.06	23.89	31.93	37.60	1,000
Revolving	1.71	0.00	0.00	0.13	1.06	2.96	6.11	8.54	1,000
Closed-End, Sec by First Liens	14.04	2.31	4.17	7.27	12.98	20.08	27.83	33.16	1,000
Closed-End, Sec by Junior Liens	0.95	0.00	0.06	0.31	0.76	1.46	2.43	3.49	1,000
Commercial Real Estate Loans	25.12	5.39	8.51	14.04	22.78	35.54	47.16	52.73	1,000
Construction and Land Dev	5.78	0.18	0.60	1.62	4.28	9.04	15.54	21.49	1,000
Multifamily	1.05	0.00	0.00	0.13	0.61	1.79	3.81	5.95	1,000
Nonfarm Nonresidential	17.21	3.98	6.05	10.21	16.39	23.72	31.16	35.56	1,000
RE Loans Secured by Farmland	2.44	0.00	0.00	0.07	1.03	4.46	9.43	12.90	1,000
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	71.15	41.69	50.16	62.06	72.40	81.19	87.62	90.72	1,000
RE Loans Secured by 1-4 Family	26.72	5.93	9.29	16.47	25.28	36.01	47.43	56.46	1,000
Revolving	2.49	0.00	0.00	0.20	1.59	4.45	8.49	12.14	1,000
Closed-End	23.49	4.66	7.10	13.33	22.12	32.55	44.72	53.56	1,000
Commercial Real Estate Loans	37.31	11.33	15.48	22.92	36.13	50.90	63.46	70.66	1,000
Construction and Land Dev	8.40	0.34	1.11	2.78	6.69	13.12	21.26	27.59	1,000
Multifamily	1.54	0.00	0.00	0.21	0.95	2.67	5.41	8.32	1,000
Nonfarm Nonresidential	25.81	7.71	10.83	16.73	24.96	34.08	43.64	49.66	1,000
RE Loans Secured by Farmland	3.83	0.00	0.00	0.13	1.62	7.43	14.58	19.40	1,000
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Commercial and Industrial Loans	14.88	3.83	5.55	9.12	13.72	20.01	28.20	33.88	1,000
Loans to Individuals	6.95	0.72	1.47	3.01	5.98	10.27	16.08	20.47	1,000
Credit Card Loans	0.10	0.00	0.00	0.00	0.00	0.23	0.53	0.73	1,000
Agricultural Loans	3.25	0.00	0.00	0.00	0.73	5.77	14.75	21.69	1,000
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Other Loans and Leases	1.08	0.00	0.01	0.14	0.58	1.71	3.53	5.50	1,000

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.15	0.24	0.67	1.98	4.25	7.71	12.79	16.14	1,000
Liquid Assets	22.43	6.86	9.49	14.45	20.88	30.30	39.99	44.18	1,000
Investment Securities	22.13	4.07	6.58	12.13	20.78	30.67	41.61	48.81	1,000
Net Loans and Leases	66.14	39.87	46.88	57.43	67.19	75.76	82.11	85.27	1,000
Net Lns, Ls & Stdbly Ltrs of Credit	66.62	40.34	47.46	57.73	67.52	76.25	82.77	86.03	1,000
Core Deposits	68.57	49.61	55.42	62.57	68.98	75.32	79.78	82.15	1,000
Noncore Funding	20.40	6.67	9.09	13.65	19.71	26.35	33.97	40.11	1,000
Time Deposits of \$100K or More	13.04	4.14	5.34	8.26	12.31	17.45	22.74	26.92	1,000
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Fed Funds Purchased and Repos	0.99	0.00	0.00	0.00	0.18	1.98	4.20	5.79	1,000
Net Fed Funds Purchased (Sold)	-0.86	-8.33	-5.73	-2.82	-0.44	1.07	3.41	4.92	1,000
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Oth Borrowings W/Rem Mat 1 Yr or Less	1.37	0.00	0.00	0.00	0.58	2.61	5.49	8.13	1,000
Earning Assets Repr in 1 Year	37.48	13.35	18.31	27.51	36.27	48.01	58.04	66.23	1,000
Int-Bearing Liab Repr in 1 Year	29.78	0.00	11.47	18.56	26.57	39.73	57.58	62.56	1,000
Long-Term Debt Repr in 1 Year	0.23	0.00	0.00	0.00	0.00	0.00	1.74	3.78	1,000
Net Assets Repriceable in 1 Year	7.16	-27.77	-19.13	-4.52	7.35	19.87	32.10	39.31	1,000
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	17.11	-8.54	-0.50	8.26	17.22	25.68	34.64	41.01	1,000
Net ST Noncore Funding Dependence	8.04	-12.82	-5.96	1.52	7.77	15.09	21.79	25.82	1,000
Short-Term Inv/ST Noncore Funding	58.57	1.55	3.79	14.55	37.04	84.77	188.48	314.29	996
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.66	-13.80	-9.14	0.37	11.67	26.71	47.63	67.23	1,000
Net Loans and Leases/Total Deposits	80.48	48.75	55.72	68.96	81.44	92.08	103.12	107.92	1,000
Net Loans and Leases/Core Deposits	97.76	55.90	65.65	79.90	96.35	115.62	135.19	147.29	1,000
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.56	-0.20	-0.03	0.00	0.19	1.00	2.36	3.30	466
Avail-For-Sale Sec Appr(Depr)/Eq Cap	1.44	-1.64	-0.82	-0.05	0.82	2.77	5.52	8.14	965
Struct Notes Appr(Depr)/Eq Cap	-0.03	-0.60	-0.27	-0.08	-0.00	0.02	0.09	0.18	445
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.54	0.00	0.00	0.00	0.00	10.00	41.16	86.27	997
Available-For-Sale Securities	92.45	12.92	57.77	89.51	100.00	100.00	100.00	100.00	997
U.S. Treasury Securities	0.91	0.00	0.00	0.00	0.00	0.00	7.00	14.65	997
U.S. Agency Securities (excl MBS)	41.72	0.46	5.83	19.89	38.03	63.61	85.42	92.82	997
Municipal Securities	18.94	0.00	0.00	4.90	17.76	33.22	46.82	55.89	997
Mortgage-Backed Securities	24.52	0.00	0.00	3.32	20.69	45.92	64.64	77.26	997
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	997
Other Debt Securities	2.15	0.00	0.00	0.00	0.00	3.52	11.55	17.94	997
Mutual Funds and Equity Securities	0.50	0.00	0.00	0.00	0.00	0.14	3.53	8.30	997
Debt Securities 1 Year or Less	10.68	0.00	0.02	1.70	7.02	16.60	31.52	41.83	997
Debt Securities 1 To 5 Years	42.52	3.62	9.59	22.69	42.69	62.06	75.93	84.83	997
Debt Securities Over 5 Years	42.50	0.25	3.64	16.83	41.75	67.49	84.72	92.16	997
Pledged Securities	43.32	2.30	5.92	21.53	42.52	63.28	83.21	91.83	997
Structured Notes, Fair Value	3.71	0.00	0.00	0.00	0.00	6.82	17.99	28.61	997

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.16	0.00	0.00	0.06	0.13	0.25	0.41	0.55	1,000
Provision for Ln&Ls Losses/Avg Lns&Ls	0.24	0.00	0.00	0.10	0.21	0.37	0.59	0.77	1,000
Provision for Ln&Ls Losses/Net Losses	244.98	-571.44	-56.59	57.22	145.33	333.33	965.23	1943.46	966
Ln&Ls Allowance/Total Loans & Leases	1.26	0.72	0.84	1.02	1.22	1.48	1.83	2.18	1,000
Ln&Ls Allowance/Net Ln&Ls Losses (X)	23.26	1.50	2.35	4.84	10.55	30.28	91.20	170.06	839
ALLL/Nonaccrual Assets	537.82	58.82	78.96	139.37	292.30	702.85	1818.42	3396.42	920
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	349.96	47.10	64.28	108.18	203.45	452.04	1141.82	2117.27	959
Gross Ln&Ls Losses/Avg Loans & Leases	0.20	0.00	0.01	0.05	0.14	0.31	0.63	0.93	1,000
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.01	0.04	0.09	0.19	0.28	1,000
Net Losses/Avg Loans and Leases	0.14	-0.04	-0.00	0.01	0.08	0.22	0.47	0.78	1,000
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Recoveries/Prior Year-End Losses	20.79	0.61	2.49	7.17	16.38	30.50	55.34	90.47	840
Earnings Coverage of Net Losses (X)	34.61	-168.16	-31.00	4.84	16.00	45.37	170.52	314.69	966
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.04	-0.03	-0.00	0.00	0.00	0.06	0.19	0.34	1,000
RE Loans Secured By 1-4 Family	0.04	-0.04	-0.01	0.00	0.00	0.06	0.20	0.38	1,000
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	827
Closed-End	0.04	-0.04	-0.01	0.00	0.00	0.06	0.23	0.41	998
Commercial Real Estate Loans	0.02	-0.02	0.00	0.00	0.00	0.01	0.20	0.43	1,000
Construction and Land Dev	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	977
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	858
Nonfarm Nonresidential	0.02	-0.02	0.00	0.00	0.00	0.00	0.21	0.44	998
RE Loans Secured by Farmland	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	817
Commercial and Industrial Loans	0.29	-0.41	-0.14	0.00	0.05	0.47	1.51	2.80	999
Loans to Depository Institutions	0.00	-0.33	0.00	0.00	0.00	0.00	0.00	0.00	39
Loans to Individuals	0.71	0.06	0.10	0.25	0.55	1.01	1.90	2.73	795
Credit Card Loans	1.67	0.00	0.00	0.00	1.18	2.97	4.87	7.11	366
Agricultural Loans	0.00	-0.05	0.00	0.00	0.00	0.00	0.00	0.16	718
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Other Loans and Leases	0.16	-0.37	0.00	0.00	0.00	0.00	1.09	4.40	921

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

30-89 Days PD Loans and Leases	0.94	0.03	0.13	0.37	0.77	1.48	2.15	2.69	1,000
90+ Days PD Loans and Leases	0.14	0.00	0.00	0.00	0.05	0.24	0.60	0.91	1,000
Nonaccrual Loans and Leases	0.55	0.00	0.01	0.10	0.37	0.84	1.56	2.35	1,000
90+ Days PD and Nonaccrual Loans and Leases	0.74	0.01	0.06	0.21	0.57	1.12	2.05	2.88	1,000
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	1,000
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.94	0.03	0.13	0.37	0.77	1.48	2.15	2.69	1,000
90+ Days Past Due Assets	0.14	0.00	0.00	0.00	0.05	0.24	0.60	0.91	1,000
Nonaccrual Assets	0.55	0.00	0.01	0.11	0.37	0.84	1.56	2.35	1,000
30+ Days PD & Nonaccrual Assets	1.74	0.17	0.34	0.80	1.54	2.55	3.83	5.10	1,000
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.48	0.00	0.04	0.15	0.37	0.74	1.31	1.74	1,000
90+ PD & Nonaccrual Assets + OREO	0.62	0.01	0.06	0.21	0.48	0.97	1.60	2.22	1,000
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.50	0.00	0.03	0.13	0.38	0.79	1.41	1.90	1,000
Allowance for Loan & Lease Losses	60.42	0.00	4.75	17.84	44.59	92.88	168.39	227.89	1,000
Equity Cap + ALLL	5.29	0.00	0.29	1.28	3.71	8.20	15.85	20.56	1,000
Tier 1 Cap + ALLL	5.15	0.00	0.29	1.24	3.66	8.18	14.73	19.68	1,000
Loans & Leases + RE Acquired	0.77	0.00	0.05	0.20	0.57	1.20	2.16	3.06	1,000

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.49	6.09	6.83	7.96	9.09	10.96	13.43	15.23	997
Tier 1 RBC Ratio	13.64	7.88	8.91	10.41	12.87	16.19	21.21	25.56	997
Total Risk-Based Capital Ratio	15.03	9.68	10.58	11.93	14.10	17.50	22.52	26.86	997
Tangible Tier 1 Leverage Ratio	9.47	6.07	6.79	7.90	9.07	10.94	13.43	15.23	997
Tangible Common Eq Cap/Tan Assets	8.88	4.50	5.52	6.91	8.54	10.61	13.31	15.20	997

DERIVATIVES AND
OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	10.71	2.79	4.02	6.41	9.82	14.65	19.57	23.29	1,000
Standby Letters of Credit	0.37	0.00	0.00	0.07	0.26	0.66	1.18	1.65	1,000
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.13	0.44	1,000
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000

TYPE OF DERIVATIVE INSTRUMENT:

Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.54	1,000
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.27	1,000
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000

PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments	16.85	5.11	7.46	10.74	15.84	21.98	29.85	35.43	1,000
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PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	79.04	0.00	0.00	50.19	95.78	103.33	160.63	244.58	716
Dividends Paid/Net Income	25.22	0.00	0.00	0.00	20.96	46.91	73.01	99.21	977
Net Income - Dividends/Avg Equity	8.21	-1.56	1.85	4.90	8.23	11.56	14.73	17.05	1,000
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	100.03	0.00	0.00	70.84	100.00	129.68	232.95	357.94	685
Dividends From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.26	1.28	685
Dividends From Subsidiary BHCs	3.56	0.00	0.00	0.00	0.00	0.00	0.00	104.08	685
Dividends From All Subsidiaries	113.89	0.00	0.50	98.08	102.04	140.56	257.77	386.68	685
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	29.83	0.00	0.00	0.00	27.48	54.32	83.39	103.38	906
Interest Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.35	1.25	906
Mgt & Service Fees From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	906
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.97	906
Operating Income From Bank Subs	31.05	0.00	0.00	2.02	28.55	55.41	85.11	105.65	906
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	49.56	0.00	0.00	0.00	61.33	100.00	100.00	100.00	192
Interest Income From Nonbank Subs	0.68	0.00	0.00	0.00	0.00	0.00	0.00	31.64	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	55.19	0.00	0.00	0.00	78.26	100.00	100.00	239.00	192
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	37.61	0.00	0.00	0.00	36.84	64.10	95.67	124.95	91
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	91
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Operating Income From Sub BHCs	37.67	0.00	0.00	0.00	36.88	64.10	95.67	124.95	91
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	70.70	0.00	0.00	0.00	97.89	100.00	100.00	100.00	881
Interest Income From Bank Subs	0.78	0.00	0.00	0.00	0.00	0.00	2.43	44.36	881
Mgt & Serv Fees From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	881
Other Income From Bank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.00	3.98	881
Operating Income From Bank Subs	80.20	0.00	0.00	85.72	99.89	100.00	100.00	100.00	881
Dividends From Nonbank Subs	0.11	0.00	0.00	0.00	0.00	0.00	0.46	6.75	881
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.53	881
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	881
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	881
Operating Inc From Nonbank Subs	0.65	0.00	0.00	0.00	0.00	0.00	2.75	28.54	881
Dividends From Subsidiary BHCs	1.87	0.00	0.00	0.00	0.00	0.00	0.00	98.74	881
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	881
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	881
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	881
Operating Income From Sub BHCs	1.93	0.00	0.00	0.00	0.00	0.00	0.00	98.75	881
Loans and Adv From Subs/ST Debt	299.91	0.00	0.00	0.00	0.00	156.25	1528.21	5773.60	128
Loans and Adv From Subs/Total Debt	107.97	0.00	0.00	0.00	0.00	148.80	575.65	1596.44	278

BHCPR Reporters for Quarter Ending 09/30/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
2342085	237,560	A. E. BANCORP, INC.	BUFFALO GROVE, IL	
1079731	190,301	A. WILBERT'S SONS LUMBER AND	PLAQUEMINE, LA	
1075500	238,819	ABIGAIL ADAMS NATIONAL BANCORP	WASHINGTON, DC	
2579612	150,932	ABSECON BANCORP	ABSECON, NJ	
2926270	195,306	ADVANTAGE BANCORP, INC.	LOVELAND, CO	
1107821	283,723	ALAMO CORPORATION OF TEXAS	ALAMO, TX	
1246926	221,989	ALBANY BANCSHARES, INC.	ALBANY, TX	
3137082	167,197	ALLEGHENY BANCSHARES, INC.	FRANKLIN, WV	
1203693	217,905	ALPHA FINANCIAL GROUP, INC.	TOLUCA, IL	
1105078	247,706	AMADOR BANCSHARES, INC.	LAS CRUCES, NM	
1210682	163,278	AMBANC FINANCIAL SERVICES, INC	BEAVER DAM, WI	
1131853	176,625	AMCORP FINANCIAL, INC.	ARDMORE, OK	
2507183	241,264	AMERIBANCSHARES, INC.	WICHITA FALLS, TX	
3047172	272,596	AMERICAN BANCORPORATION OF MIN	BRAINERD, MN	
1095414	266,415	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
1207703	167,546	AMERICAN CENTRAL FINANCIAL GRO	SPRINGFIELD, IL	
1083635	263,720	AMERICAN GATEWAY FINANCIAL COR	PORT ALLEN, LA	
2693796	268,239	AMERICAN HORIZONS BANCORP, INC	MONROE, LA	
1110045	259,404	AMERICAN NATIONAL BANCSHARES,	WACO, TX	
1066441	162,663	AMERICAN STATE BANCSHARES, INC	GREAT BEND, KS	New Y-9C/BHCPR reporter
2632571	192,614	AMERICAN STATE BANK HOLDING CO	WILLISTON, ND	
2514163	198,356	AMERIMARK FINANCIAL CORPORATIO	COUNTRYSIDE, IL	
1840687	180,978	AMERIWEST CORPORATION	OMAHA, NE	
1059676	168,336	AMFIRST FINANCIAL SERVICES, IN	MCCOOK, NE	
1131899	184,772	AMTEX BANCSHARES, INC.	ORANGE, TX	
2536642	187,861	ANB BANCSHARES, INC.	GONZALES, TX	
1138197	246,790	ANDERSON BANCSHARES, INC.	MULLINS, SC	
1071913	252,708	ANDOVER BANCORP, INC.	ANDOVER, OH	
1083185	183,078	ANDREW JOHNSON BANCSHARES, INC	GREENEVILLE, TN	
1472257	271,301	ANNAPOLIS BANCORP, INC.	ANNAPOLIS, MD	
1491650	180,375	ARKANSAS BANKERS' BANCORPORATI	LITTLE ROCK, AR	
2965934	174,362	ARKANSAS STATE BANCSHARES, INC	SILOAM SPRINGS, AR	
1057980	256,981	ARKANSAS VALLEY BANCSHARES, IN	BROKEN ARROW, OK	
1840221	183,277	ARNESON BANCSHARES, INC.	CLEAR LAKE, IA	
2863946	256,690	ASSOCIATED COMMUNITY BANCORP,	GREENWICH, CT	
2757184	165,846	ATLANTIC BANCGROUP, INC.	JACKSONVILLE BEACH, FL	
1130829	178,055	AUSTIN COLONY, INC.	LAKE JACKSON, TX	
1095058	289,970	BACKLUND INVESTMENT CO.	PEORIA, IL	
1491333	194,521	BAINUM BANCORP II	MURFREESBORO, AR	
1129029	211,255	BAKKEN SECURITIES, INC.	SAINT LOUIS PARK, MN	
1128460	212,156	BANCOMMUNITY SERVICE CORPORATI	ST PETER, MN	
2468275	167,623	BANCORP OF LUCEDALE, INC.	LUCEDALE, MS	
1138526	161,163	BANCORP OF RANTOUL, INC.	RANTOUL, IL	
1099449	236,873	BANCSHARES OF EASTERN ARKANSAS	FORREST CITY, AR	
1895397	252,770	BANCSHARES OF JACKSON HOLE, IN	JACKSON, WY	
1099823	165,075	BANCSHARES OF RIPLEY, INC.	RIPLEY, TN	
1084061	222,958	BANCSOUTH CORPORATION	DOTHAN, AL	
3192997	244,041	BANK HOLDINGS, THE	RENO, NV	
3229473	277,094	BANK OF CHOICE HOLDING COMPANY	EVANS, CO	New Y-9C/BHCPR reporter
3169748	194,522	BANK OF COMMERCE HOLDINGS, INC	SARASOTA, FL	
2561671	179,891	BANK OF IDAHO HOLDING CO.	IDAHO FALLS, ID	

BHCPR Reporters for Quarter Ending 09/30/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
2297701	198,701	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
3217032	169,905	BANK OF THE JAMES FINANCIAL GR	LYNCHBURG, VA	
1209958	266,990	BANKERS' BANCORPORATION, INC.	MADISON, WI	
3109968	254,878	BANKFIRST BANCORP, INC.	WINTER PARK, FL	
2808330	236,798	BANKING CORPORATION OF FLORIDA	NAPLES, FL	
3104570	163,552	BANKSHARES, INC., THE	MELBOURNE, FL	
1084780	295,245	BARTOW BANCSHARES, INC.	CARTERSVILLE, GA	
2410304	250,644	BASTROP BANCSHARES, INC.	BASTROP, TX	
2755162	155,753	BAUER INVESTMENTS, LTD.	PORT LAVACA, TX	
1104307	201,649	BAYLOR BANCSHARES, INC.	SEYMOUR, TX	
3274996	235,895	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	New Y-9C/BHCPR reporter
2391243	226,884	BEACH FIRST NATIONAL BANCSHARE	MYRTLE BEACH, SC	
1143511	285,273	BELLE FOURCHE BANCSHARES, INC.	SPEARFISH, SD	
1071379	296,726	BELMONT BANCORP	BRIDGEPORT, OH	Moved from Peer 5
2898537	163,358	BENCHMARK BANCORP, INC.	AURORA, IL	
1141441	284,622	BENCHMARK BANKSHARES INC.	KENBRIDGE, VA	
2615154	170,787	BEO BANCORP	HEPPNER, OR	
1051906	264,979	BERCO, INC.	BENNINGTON, KS	
3197835	167,861	BEVERLY FINANCIAL, MHC	BEVERLY, MA	
1137248	258,244	BIG LAKE FINANCIAL CORPORATION	OKEECHOBEE, FL	
1128880	157,852	BITTERROOT HOLDING COMPANY	LOLO, MT	New Y-9C/BHCPR reporter
1244801	192,001	BLUEGRASS BANCSHARES, INC.	LEXINGTON, KY	
1398973	263,431	BNB FINANCIAL SERVICES CORPORA	NEW YORK, NY	
2905734	232,582	BOE FINANCIAL SERVICES OF VIRG	TAPPAHANNOCK, VA	
1063039	155,987	BON, INC.	MOUNDRI DGE, KS	
1119329	207,046	BOOTHEEL BANCORP, INC.	POPLAR BLUFF, MO	
2238544	224,458	BORDER BANCSHARES, INC.	GREENBUSH, MN	
1492291	161,119	BOSCOBEL BANCORP, INC.	BOSCOBEL, WI	
1124163	286,393	BOSSHARD BANCO, LTD.	LACROSSE, WI	
1205473	168,545	BOSSHARD FINANCIAL GROUP, INC.	LA CROSSE, WI	
2577506	209,244	BOTETOURT BANKSHARES, INC.	BUCHANAN, VA	
3043222	243,545	BOTH, INC.	KERRVILLE, TX	
2456919	202,655	BRADFORD BANCORP, INC.	GREENVILLE, IL	
1399774	182,858	BRADLEY COUNTY FINANCIAL CORPO	CLEVELAND, TN	
1097016	211,327	BREMEN BANCORP, INC.	SAINT LOUIS, MO	
1108789	171,812	BRENHAM BANCSHARES, INC.	BRENHAM, TX	
2447935	152,006	BRICKYARD BANCORP, INC.	LINCOLNWOOD, IL	
3138119	217,271	BRIDGE STREET FINANCIAL, INC.	OSWEGO, NY	
2148438	154,763	BRIDGEPORT FINANCIAL CORPORATI	BRIDGEPORT, TX	
3134102	299,367	BRIDGEWATER FINANCIAL, MHC	RAYNHAM, MA	Moved from Peer 5
1027947	164,779	BRIGHTON BANCORP	SALT LAKE CITY, UT	
1132382	199,747	BSJ BANCSHARES, INC.	SAINT JOSEPH, LA	
2640585	235,269	BUCKHEAD COMMUNITY BANCORP, IN	ATLANTA, GA	
1060346	140,053	BUERGE BANCSHARES, INC.	JOPLIN, MO	
3189728	209,538	BUSINESS BANCSHARES, INC.	CLAYTON, MO	
2728102	165,432	BUSINESS HOLDING CORPORATION	BATON ROUGE, LA	
1138786	173,635	C. S. BANCSHARES, INC.	CHILLICOTHE, MO	
2100089	182,131	C. S. B. BANCSHARES, INC.	SOMERVILLE, TX	
1201448	187,036	C-B-G, INC.	WEST LIBERTY, IA	
2324997	157,036	CACHE VALLEY BANKING COMPANY	LOGAN, UT	
2421391	223,013	CALIFORNIA COMMUNITY LLC	PASADENA, CA	

BHCPR Reporters for Quarter Ending 09/30/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
1097098	240,377	CALLAWAY SECURITY BANKS, INC.	FULTON, MO	
2839567	279,870	CAMBANK, INC.	LAKE ZURICH, IL	
2762384	151,302	CAMERON FINANCIAL CORPORATION	CAMERON, TX	
2297448	276,601	CAMPELLO BANCORP	BROCKTON, MA	
3195804	181,507	CANON BANK CORPORATION	CANON CITY, CO	
1248603	202,207	CAPAC BANCORP, INC.	CAPAC, MI	
2242970	149,778	CAPITAL COMMERCE BANCORP, INC.	MILWAUKEE, WI	
1108239	158,443	CAPITOL BANKSHARES, INC.	SMITHVILLE, TX	New Y-9C/BHCPR reporter
2710675	168,676	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	New Y-9C/BHCPR reporter
2043346	126,533	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
1248368	211,066	CARDINAL BANCORP II, INC.	SAINT LOUIS, MO	
2434467	184,316	CARDINAL BANKSHARES CORPORATIO	FLOYD, VA	
1131527	180,401	CARLSBAD BANCORPORATION, INC.	CARLSBAD, NM	
1491641	201,588	CARLSON BANCSHARES, INC.	WEST MEMPHIS, AR	
2943473	267,237	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
1848825	153,363	CARROLL FINANCIAL SERVICES, IN	HUNTINGDON, TN	
1082870	207,184	CARTER COUNTY BANCORP	ELIZABETHTON, TN	
2767512	268,176	CARTHAGE STATE BANCSHARES, INC	CARTHAGE, TX	
1976625	149,258	CBA BANKSHARES, INC.	AMERICUS, GA	
1106628	185,974	CBC, INC.	CLOVIS, NM	
2435594	241,726	CBR HOLDINGS, INC.	CHICAGO, IL	
3219764	222,639	CBS FINANCIAL CORPORATION	SMYRNA, GA	
3159244	298,724	CBT FINANCIAL CORP.	CLEARFIELD, PA	
1246690	160,918	CCB FINANCIAL CORPORATION	SANDY, OR	
1118283	233,302	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
3135190	182,440	CECIL BANCORP, INC.	ELKTON, MD	
1492273	226,248	CENTRAL BANC, INC.	GENESEO, IL	
1106468	273,088	CENTRAL BANCSHARES, INC.	HOUSTON, TX	Moved from Peer 5
1250295	295,004	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
1246805	194,812	CENTRAL BANK CORPORATION	SAULT SAINTE MARIE, MI	
1963120	227,857	CENTRAL FINANCIAL CORPORATION	HUTCHINSON, KS	
3184125	152,366	CENTRAL GEORGIA BANKING COMPAN	COCHRAN, GA	
3150278	196,745	CENTRAL MISSOURI SHARES, INC.	LEBANON, MO	
3015612	160,949	CENTRAL OHIO BANCORP	WAVERLY, OH	
1056974	219,667	CENTRAL STATES BANCSHARES, INC	SPRINGFIELD, MO	
3137729	203,328	CENTRAL TEXAS FINANCIAL CORP.	CAMERON, TX	
1020920	180,922	CENTRAL TRUST COMPANY	EDINA, MN	
2560508	247,944	CENTURY BANCORP MHC	BRIDGETON, NJ	
1095469	156,101	CENTURY BANCSHARES, INC.	GAINESVILLE, MO	
1491856	227,104	CENTURY FINANCIAL CORPORATION	COLDWATER, MI	
3071122	251,113	CGD USA HOLDING COMPANY, INC.	NEW YORK, NY	
1056125	39,981	CHAMBANCO, INC.	CHAMBERS, NE	
1138955	160,890	CHAMPLAIN BANK CORPORATION	WILLSBORO, NY	
2948825	211,408	CHARTER FINANCIAL CORPORATION	BELLEVUE, WA	
2349404	258,974	CHATUGE BANK SHARES, INC.	HIAWASSEE, GA	
1128228	248,045	CHEROKEE BANCSHARES, INC.	SAINT PAUL, MN	
2868110	244,674	CHESTATEE BANCSHARES, INC.	DAWSONVILLE, GA	
2485076	260,661	CHICAGO SHORE CORPORATION (F.K	CHICAGO, IL	
1125030	263,472	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
1139297	229,044	CHOICEONE FINANCIAL SERVICES,	SPARTA, MI	
1207208	255,847	CITBA FINANCIAL CORPORATION	MOORESVILLE, IN	

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Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
3165133	169,624	CITIZENS BANCORP	GRASS VALLEY, CA	New Y-9C/BHCPR reporter
3219474	280,805	CITIZENS BANCORP OF VIRGINIA,	BLACKSTONE, VA	
1833616	150,430	CITIZENS BANCORP OF WINFIELD,	WINFIELD, AL	
2509990	177,165	CITIZENS BANCORP, INC.	NEWPORT, KY	
1135114	218,697	CITIZENS BANCORPORATION OF NEW	NEW ULM, MN	
2550143	184,453	CITIZENS BANCORPORATION, INC.	MASCOUTAH, IL	
1357121	221,312	CITIZENS BANCSHARES CORPORATIO	OLANTA, SC	
1121966	160,846	CITIZENS BANCSHARES OF HUTCHIN	HUTCHINSON, MN	
1085312	160,326	CITIZENS BANCSHARES, INC.	VILLE PLATTE, LA	
2473260	164,289	CITIZENS BANCSHARES, INC.	ALBION, IL	
2718354	216,125	CITIZENS BANCSHARES, INC.	EDMOND, OK	
1964668	191,026	CITIZENS BANK GROUP, INC.	ST JAMES, MN	
3200874	247,920	CITIZENS BANKING CORPORATION	FROSTPROOF, FL	
1208492	212,309	CITIZENS CENTRAL BANCORP, INC.	MACOMB, IL	
2702278	196,323	CITIZENS COMMERCE BANCSHARES,	VERSAILLES, KY	
1246681	267,666	CITIZENS CORPORATION	COLUMBIA, MS	
1142970	212,978	CITIZENS FINANCIAL CORP.	ELKINS, WV	
1099784	164,632	CITIZENS FINANCIAL GROUP, INC.	NEW HAVEN, MD	
2750952	166,596	CITIZENS FIRST CORPORATION	BOWLING GREEN, KY	
2299077	174,861	CITIZENS INDEPENDENT BANCORP,	LOGAN, OH	
1839207	256,746	CITIZENS NATIONAL BANCORP, INC	PUTNAM, CT	
1999718	224,158	CITIZENS NATIONAL BANCORP, INC	SPRINGFIELD, MO	
2344856	204,379	CITIZENS NATIONAL BANCSHARES	BOSSIER CITY, LA	
1363739	182,935	CITIZENS STATE BANCORP, INC.	NEW BALTIMORE, MI	
2625283	154,933	CITY BANCSHARES, INC.	NATCHITOCHE, LA	
1129672	152,426	CITY NATIONAL BANKCORP, INC.	METROPOLIS, IL	
1135646	281,878	CLAIBORNE HOLDING COMPANY, INC	TAZEWELL, TN	
3030754	222,296	CLARK COUNTY BANCORPORATION	VANCOUVER, WA	
1913684	181,763	CLEVELAND STATE BANCORP, INC.	CLEVELAND, MS	
1135422	260,736	CNB CORPORATION	CHEBOYGAN, MI	
1109825	163,436	CNB FINANCIAL CORPORATION, INC	TAYLOR, TX	
2909200	232,479	CNB FINANCIAL SERVICES, INC.	BERKELEY SPRINGS, WV	
3003570	162,026	COAST BANCORP	SAN LUIS OBISPO, CA	New Y-9C/BHCPR reporter
2184043	211,464	COASTAL BANCSHARES, INC.	PEARLAND, TX	
1083671	253,695	COASTAL BANCSHARES, INC.	SAVANNAH, GA	
3058909	215,862	COASTAL COMMUNITY INVESTMENTS,	PANAMA CITY BEACH, FL	
2611866	135,786	CODDLE CREEK FINANCIAL CORP.	MOORESVILLE, NC	
1070840	187,651	COLONIAL BANC CORP.	EATON, OH	
1131518	180,076	COLONIAL BANCORP	AURORA, CO	
1117772	247,021	COLUMBIA FINANCIAL CORPORATION	BLOOMSBURG, PA	
3041367	189,488	COLUMBIA TRUST BANCORP	PASCO, WA	
1132122	248,018	COLUMBIAN FINANCIAL CORPORATIO	OVERLAND PARK, KS	
1085826	216,705	COLUMBIANA BANCSHARES, INC.	COLUMBIANA, AL	
2693705	204,621	COMBANC, INC.	DELPHOS, OH	
2770660	159,475	COMMERCE BANCORP, INC	GREENWOOD, MS	
1118818	159,477	COMMERCIAL BANCSHARES, INC.	TEXARKANA, AR	
2300012	285,136	COMMERCIAL BANCSHARES, INC.	UPPER SANDUSKY, OH	
3101560	155,220	COMMERCIAL BANCSHARES, INC.	MARYLAND HEIGHTS, MO	
1978674	265,363	COMMERCIAL FINANCIAL CORP	STORM LAKE, IA	
1071810	155,452	COMMERCIAL GRAYSON BANCSHARES	GRAYSON, KY	
1249299	243,859	COMMERCIAL NATIONAL FINANCIAL	ITHACA, MI	

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Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
2011868	208,079	COMMFIRST BANCORPORATION, INC.	SOUTH SIOUX CITY, NE	
2332536	241,227	COMMONWEALTH HOLDINGS, L. L. C.	BURLINGTON, KY	
1977154	233,598	COMMUNITY BANCORP OF LOUISIANA	RACELAND, LA	
2180223	225,468	COMMUNITY BANCSHARES OF MARYSV	MARYSVILLE, KS	
1061624	268,096	COMMUNITY BANCSHARES, INC.	NEOSHO, MO	
1889480	199,719	COMMUNITY BANCSHARES, INC.	NOBLESVILLE, IN	
2247612	281,767	COMMUNITY BANCSHARES, INC.	JOSEPH, OR	
2536857	180,164	COMMUNITY BANK CORP.	PARK RIDGE, IL	
1104017	283,922	COMMUNITY BANK HOLDINGS OF TEX	CORSICANA, TX	
1138928	191,262	COMMUNITY BANKERS' CORPORATION	MARION CENTER, PA	
1479144	180,932	COMMUNITY BANKSHARES, INC.	PARKERSBURG, WV	
2775142	185,071	COMMUNITY CAPITAL BANCSHARES,	ALBANY, GA	
1102200	272,058	COMMUNITY COMPANY, THE	WACO, TX	
1131488	216,018	COMMUNITY FINANCIAL CORP.	EDGEWOOD, IA	
2723938	142,714	COMMUNITY FINANCIAL GROUP, INC	SPOKANE, WA	
3101010	233,808	COMMUNITY FINANCIAL HOLDING CO	DULUTH, GA	
2936103	233,664	COMMUNITY FINANCIAL SHARES, IN	GLEN ELLYN, IL	
2593083	290,124	COMMUNITY FIRST BANCORPORATION	WALHALLA, SC	
3107955	153,246	COMMUNITY FIRST FINANCIAL CORP	LYNCHBURG, VA	
3108194	251,326	COMMUNITY FIRST, INC.	COLUMBIA, TN	
1493793	167,448	COMMUNITY NATIONAL BANCORPORAT	ASHBURN, GA	
2576965	288,130	COMMUNITY NATIONAL BANCORPORAT	WATERLOO, IA	
2735333	203,372	COMMUNITY SHORES BANK CORPORAT	MUSKEGON, MI	
2513157	197,284	COMUNIBANC CORP.	NAPOLEON, OH	
1114502	224,232	CONNECTICUT RIVER BANCORP, INC	CHARLESTOWN, NH	
2168922	236,895	CONSOLIDATED EQUITY CORPORATIO	PURCELL, OK	
2286228	190,247	CONSUMERS BANCORP, INC.	MINERVA, OH	
1129681	209,394	CONTINENTAL BANCORP	MIAMI, FL	
1059975	176,464	CONVERSE COUNTY CAPITAL CORPOR	DOUGLAS, WY	
1491490	173,220	CORN BELT BANCORP, INC.	PITTSFIELD, IL	
1064269	208,838	CORNERSTONE ALLIANCE, LTD.	WINFIELD, KS	
2746254	219,380	CORNERSTONE BANCORP, INC.	STAMFORD, CT	
2929383	219,024	CORNERSTONE BANCORP, INC.	PALATINE, IL	
1131497	239,522	CORNERSTONE BANCSHARES, INC.	HIXSON, TN	
1142372	264,354	CORNERSTONE FINANCIAL SERVICES	OTTUMWA, IA	
2022529	250,471	CORNHUSKER GROWTH CORPORATION	LINCOLN, NE	
1098581	194,248	COUNTRY BANCORP, INC.	HILLSBORO, IL	
1416831	209,327	COUNTRY BANK SHARES, INC.	MILFORD, NE	
1209707	159,932	COUNTRYSIDE FINANCIAL SERVICES	WALWORTH, WI	
2524788	294,470	COUNTY BANCORP, INC.	MANITOWOC, WI	
1363681	249,499	COUNTY BANK CORP	LAPEER, MI	
3212046	161,745	COVENANT FINANCIAL CORPORATION	CLARKSDALE, MS	New Y-9C/BHCPR reporter
1984040	268,439	COWLITZ BANCORPORATION	LONGVIEW, WA	
2072252	169,479	CRACO, INC.	VINITA, OK	
1141861	169,025	CROCKETT COUNTY NATIONAL BANCS	OZONA, TX	
1135682	168,754	CROSBY BANCSHARES, INC.	CROSBY, TX	
1131611	169,984	CROSS COUNTY BANCSHARES, INC.	WYNNE, AR	
1126149	290,332	CROSTOWN HOLDING COMPANY	BLAINE, MN	
1210244	293,529	CRYSTAL VALLEY FINANCIAL CORPO	MIDDLEBURY, IN	
2029368	195,388	DAIRYLAND BANK HOLDING CORPORA	LA CROSSE, WI	
2265782	198,528	DAKOTA COMMUNITY BANSHARES, IN	HEBRON, ND	

BHCPR Reporters for Quarter Ending 09/30/2004
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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
1250026	203,887	DB HOLDING COMPANY, INC.	OMAHA, NE	
1139176	105,324	DBT FINANCIAL CORPORATION	DEWITT, AR	
2390031	161,942	DELAVAN BANCSHARES, INC.	DELAVAN, WI	
1250660	160,713	DELAWARE BANCSHARES, INC.	WALTON, NY	
2263331	165,289	DELHI BANK CORP.	DELHI, NY	New Y-9C/BHCPR reporter
3059746	264,961	DELLS BANCSHARES, INC.	WISCONSIN DELLS, WI	
1249918	251,678	DELMAR BANCORP	DELMAR, MD	
2706726	199,345	DELMARVA BANCSHARES, INC.	CAMBRIDGE, MD	
2834115	197,437	DELTA TRUST AND BANKING CORPOR	LITTLE ROCK, AR	
1130164	277,181	DEMOTTE BANCORP	DE MOTTE, IN	
1989241	199,163	DENALI BANCORPORATION, INC.	FAIRBANKS, AK	
1058286	195,098	DENISON BANCSHARES, INC. OF HO	HOLTON, KS	
1133615	215,489	DENTEL BANCORPORATION	VICTOR, IA	
2209058	160,805	DENVER BANKSHARES, INC.	DENVER, CO	
1131602	262,840	DEVON BANCORP, INC.	CHICAGO, IL	
1139617	234,524	DG BANCORP, INC.	DOWNERS GROVE, IL	
1085899	160,677	DICKSON FINANCIAL CORPORATION	DICKSON, TN	
1098198	166,387	DREW BANCSHARES, INC.	MONTICELLO, AR	
1059827	172,870	DREXEL BANCSHARES, INC.	BELTON, MO	
2558484	235,497	DUNN INVESTMENT CO.	MANCHESTER, IA	
1021879	283,633	EAGLE NATIONAL HOLDING COMPANY	BAY HARBOR ISLANDS, FL	
2804855	163,285	EAST ALABAMA FINANCIAL GROUP,	WEDOWEE, AL	
2121310	168,226	EAST DUBUQUE BANCSHARES, INC.	DUBUQUE, IA	
1427556	237,726	EAST TEXAS FINANCIAL CORPORATI	KILGORE, TX	
1200777	199,182	EASTER ENTERPRISES, INC.	SPENCER, IA	
1129467	223,894	EASTERN MICHIGAN FINANCIAL COR	CROSWELL, MI	
1250316	165,095	EASTERN WISCONSIN BANCSHARES,	HOWARDS GROVE, WI	New Y-9C/BHCPR reporter
1122851	258,005	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
2577766	162,685	EDGAR COUNTY BANC SHARES, INC.	PARIS, IL	
2155397	151,725	EDMONSON BANCSHARES, INC	BROWNSVILLE, KY	New Y-9C/BHCPR reporter
1098031	282,858	EDMONTON BANCSHARES, INC.	EDMONTON, KY	
1206153	275,351	EDVILLE BANCORP, INC.	VILLA PARK, IL	
1205268	246,849	ELGIN BANCSHARES, INC.	ELGIN, IL	
1207329	226,353	ELGIN STATE BANCORP, INC.	ELGIN, IL	
1206676	186,963	ELLETTSVILLE BANCSHARES, INC.	ELLETTSVILLE, IN	
2858979	151,024	ELLIS BANKSHARES, INC.	EAGLE RIVER, WI	New Y-9C/BHCPR reporter
2947985	196,970	ELMER BANCORP, INC.	ELMER, NJ	
1204869	239,745	ELMWOOD FINANCIAL CORPORATION	RACINE, WI	
1480944	270,198	EMCLAIRE FINANCIAL CORP	EMLENTON, PA	
2721895	157,524	EQUITABLE FINANCIAL GROUP, INC	FORT LAUDERDALE, FL	
3001129	199,975	EVERGREENBANCORP, INC.	SEATTLE, WA	
2211136	174,270	EXCELSIOR FINANCIAL SERVICES,	SHOREWOOD, MN	
1096176	254,776	EXCHANGE BANCSHARES, INC.	MAYFIELD, KY	
1054000	273,439	EXCHANGE BANKSHARES CORPORATIO	ATCHISON, KS	
1085862	171,116	EXCHANGE BANKSHARES, INC.	MILLEDGEVILLE, GA	
1061893	251,617	EXCHANGE COMPANY	GIBBON, NE	
1082731	241,074	EXECUTIVE BANKING CORPORATION	MIAMI, FL	
1416907	163,710	F. B. H. CORPORATION	FAYETTE, AL	
2107305	231,074	FAIRFIELD BANCSHARES, INC.	FAIRFIELD, IL	
1126158	160,541	FARIBAULT BANCSHARES, INC.	FARIBAULT, MN	
1053357	164,974	FARM AND HOME INSURANCE AGENCY	LYONS, NE	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
2178631	239,457	FARMERS AND MERCHANTS BANC SHAR	BURLINGTON, IA	
1099672	292,741	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1247615	185,051	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
2142306	297,971	FARMERS BANCORPORATION, INC.	BUHL, ID	
1095638	163,535	FARMERS BANCSHARES, INC.	HARDINSBURG, KY	
1109320	201,558	FARMERS BANCSHARES, INC.	CENTER, TX	
1099793	152,229	FARMERS HOLDING COMPANY	JACKSONVILLE, IL	
1071511	170,840	FARMERS NATIONAL BANCORP OF CY	CYNTHIANA, KY	
1209284	161,961	FARMERS STATE BANCORPORATION,	WAUPACA, WI	
2108227	235,869	FARMERS STATE FINANCIAL CORP.	VICTOR, MT	
2202282	151,023	FC BANC CORP	BUCYRUS, OH	New Y-9C/BHCPR reporter
2900355	242,577	FCB BANCORP, INC.	LOUISVILLE, KY	
1085488	242,194	FCB CORPORATION	MANCHESTER, TN	
3031902	189,041	FCB FINANCIAL CORP.	SAVANNAH, GA	
1134069	235,668	FCN BANC CORP.	BROOKVILLE, IN	
2348274	265,351	FCT BANCSHARES, INC.	WACO, TX	
1891979	250,720	FEO INVESTMENTS, INC.	NORFOLK, NE	
2527024	179,801	FGH BANCORP, INC.	HERRIN, IL	
1121788	218,837	FIDELITY CORPORATION	BURKE, SD	
1199787	252,025	FIDELITY FINANCIAL CORPORATION	BIRMINGHAM, MI	
2227182	297,315	FINANCIAL CORPORATION OF LOUIS	CROWLEY, LA	
1127557	203,062	FINANCIAL SERVICES OF ST. CROI	ST CROIX FALLS, WI	
1126037	291,801	FINLAYSON BANCSHARES, INC.	FINLAYSON, MN	
1363935	197,016	FIRST & PEOPLES BANCSHARES, IN	RUSSELL, KY	
1083840	229,217	FIRST ALACHUA BANKING CORPORAT	ALACHUA, FL	
2522337	265,294	FIRST ALAMOGORDO BANCORP OF NE	RENO, NV	
1056134	237,840	FIRST ALTUS BANCORP, INC.	ALTUS, OK	
1138188	235,538	FIRST AMERICAN BANCORP	ATHENS, GA	
1141629	213,033	FIRST AMERICAN BANKSHARES, INC	FORT ATKINSON, WI	
3266302	153,679	FIRST AMERICAN INTERNATIONAL	BROOKLYN, NY	New Y-9C/BHCPR reporter
1143052	189,035	FIRST APPLE RIVER CORPORATION	APPLE RIVER, IL	
1096550	271,031	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1143801	156,285	FIRST AZLE BANCSHARES, INC.	AZLE, TX	
1838590	279,491	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
1099140	266,732	FIRST BANCORP, INC.	RUSSELL SPRINGS, KY	
1842935	288,147	FIRST BANCORPORATION, INC.	LA CROSSE, WI	
1978414	156,961	FIRST BANCSHARES CORPORATION	GLADSTONE, MI	New Y-9C/BHCPR reporter
1869987	151,614	FIRST BANCSHARES OF STEVENSON,	STEVENSON, AL	
2791898	271,253	FIRST BANCSHARES, INC.	SAN LUIS OBISPO, CA	
2385493	199,308	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
2971261	224,872	FIRST BANCTRUST CORPORATION	PARIS, IL	
3048768	154,889	FIRST BANK OF MIAMI SHARES, IN	CORAL GABLES, FL	New Y-9C/BHCPR reporter
1134041	211,687	FIRST BANK SHARES OF THE SOUTH	ALMA, GA	
2349468	269,365	FIRST BANKSHARES, INC.	WINTER PARK, FL	
1889538	224,701	FIRST BERLIN BANCORP, INC.	BERLIN, WI	
1062050	171,795	FIRST BROKEN ARROW CORPORATION	BROKEN ARROW, OK	
1889547	173,878	FIRST BUSINESS BANCORP CO.	CHICAGO, IL	
1417360	252,762	FIRST CAPITAL CORPORATION	FORT SCOTT, KS	
1076525	253,235	FIRST CAROLINA BANCSHARES CORP	DARLINGTON, SC	
1022166	162,193	FIRST CARTHAGE CORPORATION	CARTHAGE, MS	
1427293	265,533	FIRST CHEROKEE BANCSHARES, INC	WOODSTOCK, GA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
1142130	204, 533	FIRST CITIZENS OF PARIS, INC.	PARIS, IL	
3225420	199, 956	FIRST COMMERCE BANCORP	ENCINO, CA	
2016340	205, 132	FIRST COMMUNITY BANCORP, INC.	SHELBYVILLE, TN	
2252009	154, 595	FIRST COMMUNITY BANCORP, INC.	GLASGOW, MI	
2736424	155, 350	FIRST COMMUNITY BANCORP, INC.	PAHOKEE, FL	
1990096	152, 293	FIRST COMMUNITY BANCSHARES COR	MILTON, WI	
2341547	183, 264	FIRST COMMUNITY BANCSHARES, IN	KANSAS CITY, KS	
2398587	208, 816	FIRST COMMUNITY BANK HOLDING	DEBARY, FL	
2224239	198, 712	FIRST COMMUNITY CORPORATION	ROGERSVILLE, TN	
2337401	262, 510	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
1132896	244, 405	FIRST COMMUNITY FINANCIAL CORP	MIFFLINTOWN, PA	
1056479	221, 403	FIRST COMPANY	POWELL, WY	
1097388	284, 477	FIRST DELTA BANKSHARES, INC.	BLYTHEVILLE, AR	
2755685	202, 628	FIRST DUPAGE BANCORP, INC.	WESTMONT, IL	
1492956	255, 639	FIRST EAGLE BANCSHARES, INC.	HANOVER PARK, IL	
1250398	242, 182	FIRST EXPRESS OF NEBRASKA, INC	GERING, NE	
1104642	198, 764	FIRST FABENS BANCORPORATION	FABENS, TX	
1100112	239, 451	FIRST FARMERS BANK HOLDING COM	BARDESTOWN, KY	
2180232	180, 415	FIRST FINANCIAL BANCSHARES, IN	ROLAND, OK	
1128040	178, 122	FIRST FINANCIAL CORPORATION	ARTHUR, ND	
1131778	148, 123	FIRST FONTANELLE BANCORPORATIO	FONTANELLE, IA	
2508117	184, 234	FIRST GEORGIA COMMUNITY CORP.	JACKSON, GA	
1246515	257, 420	FIRST GILMER BANKSHARES, INC.	GILMER, TX	
1057252	162, 653	FIRST GOTHENBURG BANCSHARES	GOTHENBURG, NE	
1107700	229, 229	FIRST GRAHAM BANCORP, INC.	GRAHAM, TX	
1105528	268, 332	FIRST GRANBURY BANCORPORATION	GRANBURY, TX	
1086243	183, 731	FIRST HARALSON CORPORATION	BUCHANAN, GA	
1134564	170, 612	FIRST INDEPENDENCE CORPORATION	DETROIT, MI	
1065163	233, 777	FIRST INDEPENDENT BANCORP, INC	CHICKASHA, OK	
3044144	246, 706	FIRST INDEPENDENT CAPITAL OF	RENO, NV	
2265429	201, 374	FIRST INTERNATIONAL BANCORP TE	PLANO, TX	
1233627	210, 801	FIRST LIBERTY NATIONAL BANCSHA	LIBERTY, TX	
1889855	250, 423	FIRST MARENGO FINANCIAL CORPOR	MARENGO, IL	
1208876	183, 980	FIRST MENASHA BANCSHARES, INC.	NEENAH, WI	
1980846	261, 960	FIRST METRO BANCORP	MUSCLE SHOALS, AL	
2463298	251, 924	FIRST NATIONAL BANC, INC.	SAINT MARYS, GA	
2577159	275, 341	FIRST NATIONAL BANCORP OF RIVE	RIVER FALLS, WI	
1134845	239, 766	FIRST NATIONAL BANCORP, INC.	LIBBY, MT	
1889529	214, 536	FIRST NATIONAL BANCORPORATION	STOUGHTON, WI	
1086476	164, 926	FIRST NATIONAL BANCSHARES OF	ALICEVILLE, AL	
1100224	180, 900	FIRST NATIONAL BANCSHARES OF	HOPE, AR	
3018958	230, 789	FIRST NATIONAL BANCSHARES OF	HUNTSVILLE, TX	
1097575	236, 775	FIRST NATIONAL BANCSHARES, INC	CAMDENTON, MD	
2859565	227, 171	FIRST NATIONAL BANCSHARES, INC	SPARTANBURG, SC	
1137529	210, 056	FIRST NATIONAL BANK CORP	CLOVERDALE, IN	
1057908	224, 930	FIRST NATIONAL BANK OF GILLETT	GILLETTE, WY	
1417007	232, 800	FIRST NATIONAL BANKS- WEST CO.	EVANSTON, WY	
1142840	196, 285	FIRST NATIONAL BANKSHARES CORP	RONCEVERTE, WV	
1055726	280, 811	FIRST NATIONAL CORPORATION OF	ARDMORE, OK	
1083318	158, 942	FIRST NATIONAL CORPORATION OF	PI CAYUNE, MS	
1132159	175, 517	FIRST NATIONAL CORPORATION OF	WYNNE, AR	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
1427220	143, 191	FIRST NATIONAL FINANCIAL CORPO	MANCHESTER, KY	
1097070	205, 022	FIRST NATIONAL HOLDING COMPANY	OXFORD, MS	
1071409	257, 849	FIRST NATIONAL LONDON BANKSHAR	LONDON, KY	
2410322	203, 834	FIRST NATIONAL MONAHANS BANCSH	MONAHANS, TX	
2022471	160, 993	FIRST NATIONAL OF WYOMING BANK	LARAMIE, WY	New Y-9C/BHCPR reporter
1135356	258, 057	FIRST NATIONAL TALLADEGA CORPO	TALLADEGA, AL	
1881934	198, 699	FIRST NEIGHBORHOOD BANCSHARES,	TOLEDO, IL	
1107830	266, 700	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
2449331	267, 781	FIRST NORTHWEST BANCORP, INC.	ARLINGTON HEIGHTS, IL	
1085844	236, 663	FIRST OF HOMESTEAD, INC.	HOMESTEAD, FL	
1205633	251, 765	FIRST OF HURON CORP.	BAD AXE, MI	
1206395	209, 039	FIRST OF WAVERLY CORPORATION	WAVERLY, IA	
1056330	189, 273	FIRST OKMULGEE CORPORATION	OKMULGEE, OK	
2791816	299, 890	FIRST OTTAWA BANCSHARES, INC.	OTTAWA, IL	Moved from Peer 5
1062528	182, 916	FIRST PIONEER BANK CORP.	BRUSH, CO	
1071043	162, 815	FIRST PRESTONSBURG BANCSHARES,	PRESTONSBURG, KY	
2224408	187, 871	FIRST PRYOR BANCORP, INC.	PRYOR, OK	
3070312	255, 983	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
2125523	279, 723	FIRST SECURITY BANCORP, INC.	ELMWOOD PARK, IL	
2899851	214, 010	FIRST SECURITY BANCORP, INC.	LEXINGTON, KY	
1085572	275, 917	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
3065774	201, 911	FIRST SENTRY BANCSHARES, INC.	HUNTINGTON, WV	
1123401	251, 389	FIRST SLEEPY EYE BANCORPORATIO	SIOUX FALLS, SD	
2817314	287, 050	FIRST SOUTH BANCORP, INC.	SPARTANBURG, SC	
2349486	284, 730	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1082692	243, 321	FIRST SOUTHWEST CORPORATION	MCCOMB, MS	
1209471	235, 581	FIRST STATE BANCORP OF MONTICE	MONTICELLO, IL	
1139840	209, 967	FIRST STATE BANCSHARES OF BLAK	BLAKELY, GA	
1057850	270, 867	FIRST STATE BANCSHARES, INC.	SCOTTSBLUFF, NE	
1416550	153, 801	FIRST STATE BANCSHARES, INC.	SAINT CHARLES, MO	
1975459	270, 376	FIRST STATE BANCSHARES, INC.	NEW LONDON, WI	
1096448	252, 255	FIRST STATE BANKING CORP	RUSSELLVILLE, AR	
1083587	294, 869	FIRST STATE CORPORATION	WAYNESBORO, MS	
2621267	242, 548	FIRST STATE FINANCIAL CORPORAT	SARASOTA, FL	
1139952	149, 770	FIRST SUBURBAN BANCORP CORPORA	MAYWOOD, IL	
2251776	156, 710	FIRST TRUST HOLDINGS, INC.	WATSEKA, IL	
1098880	205, 789	FIRST UNION FINANCIAL CORPORAT	MONTICELLO, AR	
1097100	228, 099	FIRST VALLEY NATIONAL CORP.	CLARKSDALE, MS	
1099654	181, 533	FIRST VANDALIA CORP.	VANDALIA, IL	
1135404	264, 790	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1070336	289, 241	FIRST WEST VIRGINIA BANCORP	WHEELING, WV	
1100091	255, 316	FIRST WESTERN BANCSHARES, INC.	BOONEVILLE, AR	
2376567	212, 274	FIRSTFED BANCORP, INC.	BESSEMER, AL	
1129515	200, 501	FIVE FLAGS BANKS, INC.	PENSACOLA, FL	
1127892	196, 488	FLATHEAD HOLDING COMPANY OF BI	BIGFORK, MT	
1138768	155, 898	FLEETWOOD BANK CORPORATION	FLEETWOOD, PA	
2805432	180, 561	FLORIDA BUSINESS BANCGROUP, IN	TAMPA, FL	
2902005	224, 110	FLORIDA COMMUNITY BANKSHARES,	Ocala, FL	
1246382	222, 675	FLORIDA FIRST CITY BANKS, INC.	FORT WALTON BEACH, FL	
1086814	201, 121	FMB BANCSHARES, INC.	LAKELAND, GA	
2922348	159, 575	FMB EQUIBANC, INC.	STATESBORO, GA	

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1137426	183,066	FMB OF S. C. BANCSHARES, INC.	HOLLY HILL, SC	
1491463	170,546	FMS BANCORP, INC.	POPLAR BLUFF, MD	
2851653	248,342	FNB BANCORP	LAYTON, UT	
1416671	205,614	FNB BANCSHARES, INC.	IRON MOUNTAIN, MI	
1133491	239,773	FNB BANKSHARES	BAR HARBOR, ME	
2504285	209,181	FNB COMPANY	LIVINGSTON, TX	
1248144	188,380	FNB FINANCIAL CORP.	SCOTTSVILLE, KY	
1247325	194,581	FNB FINANCIAL CORPORATION	SHELBY, OH	
1248069	167,675	FNB FINANCIAL CORPORATION	MCCONNELLSBURG, PA	New Y-9C/BHCPR reporter
1141227	213,634	FNB FINANCIAL SERVICES, INC.	DURANT, OK	
1417267	158,444	FNB, INC.	DENNISON, OH	
1099690	285,839	FNBC BANCORP INC	ASH FLAT, AR	
2052601	261,318	FNBR HOLDING CORPORATION	GRAND JUNCTION, CO	
2511322	175,885	FNC., INC.	STORM LAKE, IA	
1137828	296,135	FNS BANCSHARES, INC.	SCOTTSBORO, AL	
3170454	187,015	FOUNDATION BANCORP, INC.	BELLEVUE, WA	
2658197	275,468	FOUNDERS FINANCIAL CORPORATION	GRAND RAPIDS, MI	
1098152	200,533	FRANKLIN BANCORP, INC.	FRANKLIN, KY	
3195448	159,192	FREDERICK COUNTY BANCORP, INC.	FREDERICK, MD	New Y-9C/BHCPR reporter
1136933	211,603	FREEDOM BANCORPORATION, INC.	HUDSON, WI	
1401154	183,398	FRIENDSHIP BANCORP	FRIENDSHIP, IN	
3157071	280,634	FRONTENAC BANCSHARES, INC.	EARTH CITY, MO	
2600730	299,879	FRONTIER NATIONAL CORPORATION	SYLACAUGA, AL	Moved from Peer 5
2687601	168,175	FRYBURG BANKING COMPANY, INC.	FRYBURG, PA	
2596758	293,218	FSB BANCORP, MHC	FARMINGTON, ME	
3153242	287,865	FSB BANCSHARES, INC.	HENDERSON, TN	
1067000	153,651	FSC BANCSHARES, INC.	CAMERON, MD	
1417379	144,067	FULTON BANCSHARES CORPORATION	MCCONNELLSBURG, PA	
2222495	279,827	FUTURA BANC CORPORATION	URBANA, OH	
1107885	185,865	G-6 CORPORATION	MESQUITE, TX	
1079067	189,500	GADSDEN CORPORATION, THE	ALTOONA, AL	
1137006	172,391	GASSAWAY BANCSHARES, INC.	GASSAWAY, WV	
2963190	185,516	GATEWAY BANCORP	SANTA ANA, CA	
2388775	165,065	GATEWAY BANCSHARES, INC.	RINGGOLD, GA	
2512589	208,620	GATEWAY HOLDING COMPANY, INC.	DALLAS, TX	
1907106	174,411	GATO HOLDINGS, INC.	THIEF RIVER FALLS, MN	
1071388	189,910	GENBANC, INC.	GENOA, OH	
1246944	206,724	GENBEACH CO., INC.	BEATTYVILLE, KY	
2589385	223,859	GEORGE WASHINGTON BANCORP, INC	OAK LAWN, IL	
3019339	251,106	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
1245581	235,552	GEORGIA COMMUNITY BANCORP, INC	REYNOLDS, GA	
1098741	268,253	GERMANTOWN BANC CORP.	GERMANTOWN, IL	
2994260	257,543	GIANT HOLDINGS, INC.	FORT LAUDERDALE, FL	
2839781	166,052	GIDEON ENTERPRISES L. P.	TOPEKA, KS	New Y-9C/BHCPR reporter
2839969	184,066	GILMER NATIONAL BANCSHARES, IN	GILMER, TX	
3194058	252,770	GINGER MURCHISON FOUNDATION	ATHENS, TX	
1064915	280,708	GN BANKSHARES, INC.	GIRARD, KS	
1205950	233,627	GNB BANCORPORATION	GRUNDY CENTER, IA	
1840267	224,147	GNB BANCSHARES, INC.	GAINESVILLE, TX	
2630193	234,082	GNB BANKSHARES CORPORATION	GRUNDY, VA	
2942850	222,590	GRACE INVESTMENT COMPANY, INC.	ALVA, OK	

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2846275	205,903	GRAFF FAMILY, INC.	MCCOOK, NE	
1115406	229,045	GRAND BANK CORPORATION	MARBLEHEAD, MA	
3047163	248,854	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
1840931	174,669	GRAND VALLEY CORPORATION	GRAND JUNCTION, CO	
2929833	203,511	GRANDSOUTH BANCORPORATION	GREENVILLE, SC	
3143953	219,738	GRAVETT BANCSHARES, INC.	GRAVETTE, AR	
1974470	265,735	GRAYSON BANKSHARES, INC.	INDEPENDENCE, VA	
1060355	219,509	GREAT PLAINS BANCSHARES, INC.	HOLLIS, OK	
1947102	258,443	GREAT RIVER FINANCIAL GROUP	BURLINGTON, IA	
1080568	223,319	GREAT SOUTHERN CAPITAL CORPORA	MERIDIAN, MS	
1143641	227,889	GREATER CHICAGO FINANCIAL CORP	CHICAGO, IL	
3136825	201,050	GREATER SACRAMENTO BANCORP	SACRAMENTO, CA	
1141384	235,787	GREATER SOUTHWEST BANCSHARES,	IRVING, TX	
1205996	290,048	GREENFIELD BANCSHARES, INC.	GREENFIELD, IN	
2849799	292,943	GREENVILLE FIRST BANCSHARES	GREENVILLE, SC	
1071566	283,640	GREENVILLE NATIONAL BANCORP	GREENVILLE, OH	
3025648	223,930	GREER BANCSHARES INCORPORATED	GREER, SC	
2637820	266,906	GUARANTY BANCORP, INC.	WOODSVILLE, NH	
1209444	265,966	GUARANTY BANKSHARES, LTD.	CEDAR RAPIDS, IA	
1096952	251,183	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
1085929	173,752	GULF COAST BANCSHARES, INC.	ABBEVILLE, LA	
3001156	267,936	GULFSTREAM BANCSHARES, INC.	STUART, FL	
1103391	298,118	HALECO BANCSHARES, INC.	PLAINVIEW, TX	
1202276	157,851	HANSEN BANCORPORATION	LAWLER, IA	
2008130	232,921	HARBOR BANKSHARES CORPORATION	BALTIMORE, MD	
1208102	279,101	HARBOR SPRINGS FINANCIAL CORPO	HARBOR SPRINGS, MI	
1119075	257,635	HARDEMAN COUNTY INVESTMENT COM	BOLIVAR, TN	
1097838	214,003	HARDIN COUNTY BANCSHARES, INC.	SAVANNAH, TN	
1209604	155,459	HARVARD BANCORP, INC.	HARVARD, IL	
1863659	266,920	HAYWARD BANCSHARES, INC.	EAU CLAIRE, WI	
1357082	241,655	HAZARD BANCORP	HAZARD, KY	
1136287	239,387	HCB FINANCIAL CORP.	HASTINGS, MI	
2805375	290,432	HCSB FINANCIAL CORPORATION	LORIS, SC	
2595881	188,211	HEARTLAND BANCSHARES, INC.	FRANKLIN, IN	
1427079	275,284	HERGET FINANCIAL CORP.	PEKIN, IL	
3162486	190,262	HERITAGE BANCORP	RENO, NV	
2144739	235,491	HERITAGE BANCSHARES GROUP, INC	WILLMAR, MN	
2856340	225,174	HERITAGE BANCSHARES, INC.	LUCAMA, NC	
1143717	200,784	HERITAGE CAPITAL CORPORATION	JONESBORO, AR	
1200795	242,902	HERITAGE COMMUNITY BANCORPORAT	RIVERDALE, IL	
1140154	238,227	HERITAGE FINANCIAL CORPORATION	GRANBURY, TX	
1200218	245,213	HERITAGEBANC, INC.	CHICAGO HEIGHTS, IL	
3066977	285,239	HFB FINANCIAL CORPORATION	MIDDLESBORO, KY	
1916948	195,060	HIGH POINT FINANCIAL SERVICES,	FORRESTON, IL	
1131750	296,473	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	Moved from Peer 5
2638014	207,278	HIGHLANDS INDEPENDENT BANCSHAR	SEBRING, FL	
2170868	169,179	HOCKING VALLEY BANCSHARES, INC	ATHENS, OH	
1060412	159,486	HOMESTEAD FINANCIAL CORPORATIO	BEATRICE, NE	
2648367	180,346	HOMETOWN BANCSHARES, INC.	CARTHAGE, MO	
1881680	187,672	HONOR BANCORP, INC.	HONOR, MI	
3058525	161,071	HORIZON BANCORP, INC.	DECATUR, GA	New Y-9C/BHCPR reporter

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1200496	213, 019	HOW-WIN DEVELOPMENT CO.	CRESCO, IA	
2876544	259, 735	HSB BANCORP, INC.	HEBRON, MD	
1416608	179, 220	HURON COMMUNITY FINANCIAL SERV	EAST TAWAS, MI	
1208997	171, 967	I. S. B. FINANCIAL CORP.	OAK FOREST, IL	
3140288	265, 220	IB BANCSHARES, INC.	MCKINNEY, TX	
2339759	162, 356	IBC BANCORP, INCORPORATED	CHICAGO, IL	New Y-9C/BHCPR reporter
1142774	234, 054	ICNB FINANCIAL CORPORATION	IONIA, MI	
1209761	241, 379	ILLINI CORPORATION	SPRINGFIELD, IL	
1889565	216, 699	ILLINOIS STATE BANCORP, INC.	WHEATON, IL	
1208504	151, 536	ILLINOIS VALLEY BANCORP, INC.	MORRIS, IL	
1070970	145, 821	INDEPENDENCE BANCCORP	INDEPENDENCE, OH	
2511313	170, 556	INDEPENDENT BANCORP., LIMITED	LITTLE CHUTE, WI	
1427136	173, 020	INDEPENDENT BANCSHARES, INC.	OCALA, FL	
2944144	213, 364	INLAND BANCORP HOLDING COMPANY	OAK BROOK, IL	
2571166	211, 288	INVESTORSBANCORP, INC.	PEWAUKEE, WI	
1139792	243, 031	IOWA STATE BANK HOLDING COMPAN	DES MOINES, IA	
1248845	163, 306	IRELAND BANCORP, LTD.	MALAD CITY, ID	
1246850	294, 915	IRON AND GLASS BANCORP, INC.	PITTSBURGH, PA	Moved from Peer 5
1247295	260, 850	IXONIA BANCSHARES, INC.	IXONIA, WI	
1053713	194, 212	J. R. MONTGOMERY BANCORPORATIO	LAWTON, OK	
1119347	134, 403	JACKSON FINANCIAL CORPORATION	MAYFIELD, KY	
2737766	212, 230	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1132766	234, 067	JBC BANCSHARES, INC.	JASPER, GA	
2267665	269, 821	JEFFERSON BANCSHARES, INC.	PINE BLUFF, AR	
2135812	255, 337	JONES BANCSHARES, L. P.	WAYCROSS, GA	
1061156	170, 831	JONES NATIONAL CORPORATION	SEWARD, NE	
1122057	244, 726	JORGENSON HOLDING COMPANY	KENMARE, ND	
1050075	299, 001	KANSAS BANK CORPORATION	JOHNSON, KS	Moved from Peer 5
1206050	187, 921	KENBANCORP	KENTLAND, IN	
2010759	292, 661	KILLBUCK BANCSHARES, INC.	KILLBUCK, OH	
1061987	174, 434	KING BANCSHARES, INC.	KINGMAN, KS	
1104325	178, 116	KLEBERG AND COMPANY BANKERS	KINGSVILLE, TX	
1056657	194, 898	KREY CO. LTD.	PRATT, KS	
2155276	223, 234	KS BANCORP, INC.	SMITHFIELD, NC	
1057784	180, 317	LABETTE COUNTY BANKSHARES, INC	ALTAMONT, KS	
1085965	154, 917	LAFAYETTE BANKSHARES, INC.	LAFAYETTE, GA	
1086506	172, 742	LAFOLLETTE FIRST NATIONAL CORP	LA FOLLETTE, TN	
2360043	247, 516	LAKE ELMO BANCSHARES, INC.	LAKE ELMO, MN	
1094864	274, 468	LAKE HAMILTON ENTERPRISES, INC	LITTLE ROCK, AR	
1250008	153, 393	LAMOINE BANCORP, INC.	LA HARPE, IL	New Y-9C/BHCPR reporter
2849203	167, 164	LANDMARK FINANCIAL HOLDING COM	SARASOTA, FL	New Y-9C/BHCPR reporter
1069273	194, 337	LAWRENCE KEISTER & CO	SCOTTDALE, PA	
1099195	249, 492	LBT BANCSHARES, INC.	LITCHFIELD, IL	
2148586	171, 593	LEA COUNTY BANCSHARES, INC.	HOBBS, NM	
1131406	166, 128	LEACKCO BANK HOLDING COMPANY,	WOLSEY, SD	
2856014	220, 873	LEADERS GROUP, INC., THE	OAK BROOK, IL	
3100349	179, 790	LEGENDS FINANCIAL HOLDINGS, IN	CLARKSVILLE, TN	
2797537	155, 838	LEWISTON BANCORP	LEWISTON, UT	
1085228	174, 372	LIBERTY BANCORP OF GEORGIA, IN	CLAYTON, GA	
1246579	154, 363	LIBERTY BANCSHARES, INC.	ADA, OH	
2533922	155, 652	LIBERTY BANCSHARES, INC.	ALTON, IL	

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2596628	189,050	LIBERTY NATIONAL BANCSHARES	CONYERS, GA	
1086748	299,578	LIBERTY SHARES, INC.	HINESVILLE, GA	
1204775	176,531	LINCOLN S. B. CORP.	LINCOLN, IL	
1201103	226,360	LINCOLNWOOD BANCORP INC.	LINCOLNWOOD, IL	
1119271	190,606	LINN HOLDING COMPANY	LINN, MO	
1129618	202,067	LIZTON FINANCIAL CORPORATION	LIZTON, IN	
1133259	187,695	LOGAN COUNTY BANCSHARES, INC.	LOGAN, WV	
1204618	197,327	LONGVIEW CAPITAL CORPORATION	NEWMAN, IL	
1491614	228,542	LONOKE BANCSHARES, INC.	LONOKE, AR	
1209743	180,991	LUXEMBURG BANCSHARES, INC.	LUXEMBURG, WI	
1246298	181,437	LUZERNE NATIONAL BANK CORPORAT	LUZERNE, PA	
1246476	266,855	LYONS BANCORP, INC.	LYONS, NY	
1995523	64,209	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1841732	184,436	M C BANCSHARES, INC.	MORGAN CITY, LA	
2807810	226,696	M&F BANCORP, INC.	DURHAM, NC	
1491306	196,093	M&P COMMUNITY BANCSHARES, INC.	NEWPORT, AR	
1136577	218,466	MACON BANCTRUST, INC.	LAFAYETTE, TN	
1416493	216,356	MADISON BANCSHARES GROUP, LTD.	BLUE BELL, PA	
1135105	160,159	MADISON BANK CORP.	MADISON, GA	
2453936	203,343	MAGNOLIA BANKSHARES, INC.	EASTMAN, GA	
2067959	213,493	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1081097	208,548	MANSURA BANCSHARES, INC.	MANSURA, LA	
1139505	224,315	MARBANC FINANCIAL CORPORATION	MARKLE, IN	
2827779	201,915	MARINE BANCORP, INC.	MARATHON, FL	
1131376	221,281	MARION COUNTY BANCSHARES, INC.	HAMILTON, AL	
3045011	285,635	MAUCH CHUNK TRUST FINANCIAL CO	JIM THORPE, PA	
1205857	169,082	MAUSTON BANCORP, INC.	LA CROSSE, WI	
2655534	230,708	MBT BANCSHARES, INC.	KANSAS CITY, MO	
2269977	207,375	MBT CORP.	FOREST CITY, IA	
1250286	162,743	MCCAMEY FINANCIAL CORPORATION	ODESSA, TX	
1071342	222,567	MCCREARY BANCSHARES INC.	WHITLEY CITY, KY	
2913083	240,720	MCNB BANKS, INC.	WELCH, WV	
1247183	252,176	MERCER COUNTY STATE BANCORP	SANDY LAKE, PA	
1084203	157,298	MERCHANTS & FARMERS BANCSHARES	LEESVILLE, LA	
1082469	228,871	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
2908566	192,310	MERCHANTS BANCORP	GRESHAM, OR	
2264404	165,289	MERCHANTS BANCORP OF PENNSYLVA	KITTANNING, PA	
2314260	166,795	MESQUITE FINANCIAL SERVICES	ALICE, TX	
2820211	257,485	METBANK HOLDING CORP.	NEW YORK, NY	
1062676	245,615	METCALF BANCSHARES, INC.	OVERLAND PARK, KS	
2521899	200,938	METRO BANK FINANCIAL SERVICES,	MIAMI, FL	
3027268	295,614	METRO NORTH BANCSHARES, INC.	ELK RIVER, MN	
1207673	213,423	MID-IOWA BANCSHARES CO.	ALGONA, IA	
2300768	258,259	MID-MISSOURI HOLDING COMPANY,	SULLIVAN, MO	
3104730	279,173	MIDCAROLINA FINANCIAL CORPORAT	BURLINGTON, NC	
1136214	182,394	MIDDLEBURY NATIONAL CORPORATIO	MIDDLEBURY, VT	
1398740	289,214	MIDDLEFIELD BANC CORP.	MIDDLEFIELD, OH	
1071539	177,593	MIDDLEFORK FINANCIAL GROUP INC	HYDEN, KY	
1063888	217,148	MIDLANDS FINANCIAL SERVICES	OMAHA, NE	
1136689	193,007	MIDSOUTH BANCORPORATION	DOTHAN, AL	
1825367	278,525	MIDSTATES BANCSHARES, INC.	HARLAN, IA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
1064652	243, 154	MIDWEST BANC HOLDING CO.	PIERCE, NE	
3157343	182, 615	MIDWEST BANCORPORATION	BILLINGS, MT	
2575249	220, 217	MIDWEST BANCORPORATION, INC.	POPLAR BLUFF, MO	
1142309	222, 522	MIDWEST BANKERS' BANCORPORATIO	JEFFERSON CITY, MO	
2603450	234, 209	MIDWEST COMMUNITY BANCSHARES,	MARION, IL	
1137042	277, 062	MIFFLINBURG BANCORP, INC.	MIFFLINBURG, PA	
2848073	174, 757	MILES BANCSHARES, INC.	ADVANCE, MO	
1201952	198, 329	MILFORD BANCORPORATION	MILFORD, IA	
2795702	216, 870	MINSTER FINANCIAL CORP.	MINSTER, OH	
2298904	259, 218	MNB CORPORATION	BANGOR, PA	
2910055	251, 574	MONMOUTH COMMUNITY BANCORP	LONG BRANCH, NJ	
1889967	240, 467	MONONA BANKSHARES, INC.	MONONA, WI	
1123661	167, 173	MONTANA COMMUNITY BANKS, INC.	RONAN, MT	
2351274	279, 204	MONTANA SECURITY, INC.	HAVRE, MT	
1205325	181, 510	MONTFORT BANCORPORATION, INC.	PLATTEVILLE, WI	
1142934	155, 810	MONTGOMERY COUNTY BANKSHARES,	AILEY, GA	New Y-9C/BHCPR reporter
2510428	192, 890	MOUND CITY FINANCIAL SERVICES,	PLATTEVILLE, WI	
2056805	176, 554	MOUNTAIN BANK HOLDING COMPANY	ENUMCLAW, WA	
3114748	271, 554	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	
1061213	288, 528	MOUNTAIN STATES BANCORPORATION	DENVER, CO	
2317999	175, 379	MOUNTAIN VIEW BANCSHARES, INC.	MOUNTAIN VIEW, AR	
2107789	187, 834	MYERS BANCSHARES, INC.	ALVA, OK	
3207387	185, 604	MYERS BANCSHARES, INC.	FORT WORTH, TX	
1107595	289, 593	NACOGDOCHES COMMERCIAL BANCSHA	NACOGDOCHES, TX	
1134050	216, 432	NASHVILLE HOLDING COMPANY, THE	NASHVILLE, GA	
1066003	278, 297	NBC CORP. OF OKLAHOMA	OKLAHOMA CITY, OK	
2872322	157, 364	NBG BANCORP, INC.	ATHENS, GA	New Y-9C/BHCPR reporter
1056684	291, 742	NBM CORPORATION	MCALESTER, OK	
1085880	254, 404	NBN CORPORATION	NEWPORT, TN	
1209305	207, 838	NC BANCORP, INC.	CHICAGO, IL	
2925406	250, 414	NCAL BANCORP	LOS ANGELES, CA	
2711887	233, 043	NCB HOLDINGS, INC.	CHICAGO, IL	
1140097	205, 786	NEFFS BANCORP, INC.	NEFFS, PA	
1204074	168, 166	NEKOOSA PORT EDWARDS BANCORPOR	NEKOOSA, WI	
2098412	235, 060	NETEX BANCORPORATION	PITTSBURG, TX	
2500027	139, 382	NEW ASIA BANCORP, INC.	CHICAGO, IL	
1119628	209, 587	NEW ERA BANCORPORATION, INC.	FREDERICKTOWN, MO	
2257228	195, 896	NEW INDEPENDENT BANCSHARES, IN	NEW WASHINGTON, IN	
1138106	244, 107	NEW TRIPOLI BANCORP, INC.	NEW TRIPOLI, PA	
1118621	201, 579	NEWBURG INSURANCE AGENCY, INC.	ROLLA, MO	
3213922	170, 124	NEWFIRST FINANCIAL GROUP, INC.	EL CAMPO, TX	
3112119	206, 531	NORCAL COMMUNITY BANCORP	ALAMEDA, CA	
1125610	152, 625	NORLO, INC.	PRIOR LAKE, MN	New Y-9C/BHCPR reporter
1832824	218, 735	NORTH CASCADES BANCSHARES, INC	CHELAN, WA	
2834076	201, 765	NORTH CENTRAL BANCORP	NORFOLK, NE	
1136540	180, 377	NORTH SHORE FINANCIAL CORPORAT	DULUTH, MN	
3109070	298, 463	NORTH STATE BANCORP	RALEIGH, NC	
2962737	243, 029	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	
1204748	176, 471	NORTHERN BANKSHARES, INC.	MCFARLAND, WI	New Y-9C/BHCPR reporter
1123652	162, 586	NORTHERN MICHIGAN CORPORATION	ESCANABA, MI	
1249495	247, 775	NORTHERN MISSOURI BANCSHARES,	UNIONVILLE, MO	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
1140789	182,866	NORTHFIELD BANCSHARES, INC.	NORTHFIELD, MN	
2737814	242,048	NORTHPOINTE BANCSHARES, INC.	GRAND RAPIDS, MI	
1109898	266,831	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	
3258893	157,891	NORTHSTAR FINANCIAL CORPORATIO	SEATTLE, WA	
2958990	201,147	NORTHSTAR FINANCIAL GROUP, INC	BAD AXE, MI	
2575726	289,318	NORTHUMBERLAND BANCORP	NORTHUMBERLAND, PA	
2088329	220,091	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
2176105	149,938	NORTHWEST WISCONSIN BANCORP	EAU CLAIRE, WI	
1246542	281,277	NW BANCSHARES, INC.	CHIPPEWA FALLS, WI	
2445098	195,959	OAK PARK RIVER FOREST BANKSHAR	OAK PARK, IL	
1022269	166,854	OCEANIC HOLDING (BVI) LIMITED	TORTOLA, ZZ	
2729499	242,692	OCONEE FINANCIAL CORPORATION	WATKINSVILLE, GA	
1206537	193,190	OGLE COUNTY BANCSHARES, INC.	ROCHELLE, IL	
2744232	155,551	OGS INVESTMENTS, INC.	OCALA, FL	New Y-9C/BHCPR reporter
1951127	161,843	OHIO COUNTY COMMUNITY BANCSHAR	HARTFORD, KY	
2347035	184,582	OHIO HERITAGE BANCORP, INC.	COSHOCOTON, OH	
2873039	183,095	OHIO LEGACY CORP.	WOOSTER, OH	
1097221	166,793	OHIO VALLEY BANCORP, INC.	HENDERSON, KY	
3017885	208,448	OLD FLORIDA BANKSHARES, INC.	FORT MYERS, FL	
2868071	299,820	OMNI FINANCIAL SERVICES, INC.	ATLANTA, GA	
2571269	289,483	ONEFINANCIAL CORPORATION	LITTLE ROCK, AR	
3251661	157,274	OPTIMUMBANK HOLDINGS, INC.	FORT LAUDERDALE, FL	
1248854	175,246	ORBISONIA COMMUNITY BANCORP	ORBISONIA, PA	
1210048	227,537	ORION BANCORPORATION, INC.	ORION, IL	
2950257	240,369	OSB FINANCIAL SERVICES, INC.	ORANGE, TX	
2454586	245,446	OUACHITA BANCSHARES CORP.	MONROE, LA	
2410854	248,677	OUTSOURCE CAPITAL GROUP, INC.	LUBBOCK, TX	
3049831	161,656	OUTSOURCE HOLDINGS, INC.	LUBBOCK, TX	
1207954	174,088	OWEN FINANCIAL CORPORATION	SPENCER, IN	
2731586	270,534	PACIFIC COAST BANKERS' BANCSHA	SAN FRANCISCO, CA	
3109605	250,335	PACIFIC STATE BANCORP	STOCKTON, CA	
2961888	172,673	PACIFICA BANCORP, INC.	BELLEVUE, WA	
1055669	150,975	PADGETT AGENCY, INC.	GREENLEAF, KS	
1480663	270,936	PALM DESERT INVESTMENTS	PALM DESERT, CA	Moved from Peer 5
1076329	217,555	PALMETTO STATE BANCSHARES, INC	HAMPTON, SC	
2526764	174,700	PANAMERICAN BANCORP	HOLLYWOOD, FL	New Y-9C/BHCPR reporter
2636092	200,426	PARAMOUNT BANCORP, INC.	FARMINGTON HILLS, MI	
2465283	227,757	PARIS BANCSHARES, INC.	PARIS, TX	
1124613	167,026	PARK RAPIDS BANCSHARES, INC.	PARK RAPIDS, MN	
1125580	198,656	PARKERS PRAIRIE BANCSHARES, IN	PARKERS PRAIRIE, MN	
2384508	204,198	PATAPSCO BANCORP, INC.	DUNDALK, MD	
1494343	228,621	PAWNEE HOLDING COMPANY, INC.	PAWNEE, OK	
1248658	200,347	PBT BANCSHARES, INC.	MCPHERSON, KS	
3120972	200,203	PDS BANCORP, INC.	PRAIRIE DU SAC, WI	
2168959	192,749	PEAK BANKS OF COLORADO, INC.	NEDERLAND, CO	
2558167	258,884	PELICAN FINANCIAL, INC.	ANN ARBOR, MI	
1132757	172,007	PENN BANCSHARES, INC.	PENNSVILLE, NJ	
1140622	209,892	PENN LAUREL FINANCIAL CORP.	CURWENSVILLE, PA	
3210921	211,672	PENNSYLVANIA STATE BANKING COM	CAMP HILL, PA	
3079968	192,013	PEOPLE'S COMMUNITY BANCSHARES,	SARASOTA, FL	New Y-9C/BHCPR reporter
1249646	163,805	PEOPLES BANCORP	ROCK VALLEY, IA	

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1823587	168, 148	PEOPLES BANCORP INC. OF BULLIT	SHEPHERDSVILLE, KY	
1209499	247, 367	PEOPLES BANCORP, INC.	PRAIRIE DU CHIEN, WI	
2531049	190, 846	PEOPLES BANCORP, INC.	CHESTERTOWN, MD	
1085602	156, 028	PEOPLES BANCORPORATION, INC.	WINFIELD, AL	
1493841	165, 555	PEOPLES BANKING CORPORATION	BLACKSHEAR, GA	
1124024	166, 920	PEOPLES BANKSHARES, INC.	MORA, MN	
1491801	199, 001	PEOPLES FINANCIAL CORP. OF ILL	KEWANEE, IL	
2916020	155, 491	PEOPLES FINANCIAL GROUP, INC.	IVA, SC	New Y-9C/BHCPR reporter
1085611	259, 837	PEOPLES HOLDING COMPANY	WINDER, GA	
2684543	264, 577	PEOPLES HOLDING COMPANY, INC.	COLDWATER, OH	
1918755	175, 972	PEOPLES INDEPENDENT BANCSHARES	BOAZ, AL	
1143959	173, 993	PEOPLES LTD.	WYALUSING, PA	
2356701	159, 828	PEOPLES OF FLEMING COUNTY BANC	FLEMINGSBURG, KY	New Y-9C/BHCPR reporter
2700368	258, 539	PEOPLES SERVICE COMPANY	NIXA, MO	
1200290	152, 670	PERRY INVESTMENT COMPANY	CARROLL, IA	
1845619	299, 511	PETERSON HOLDING COMPANY	DECATUR, AR	Moved from Peer 5
1095759	209, 308	PHELPS COUNTY BANCSHARES, INC.	ROLLA, MO	
1118966	162, 230	PIKE BANCORP, INC.	PITTSFIELD, IL	
1208885	225, 341	PILOT BANCORP, INC.	PILOT GROVE, IA	
1135691	224, 234	PILOT POINT BANCORP, INC.	PILOT POINT, TX	
2520605	207, 776	PINNACLE BANCSHARES, INC.	JASPER, AL	
2534406	212, 435	PINNACLE BANKSHARES CORPORATIO	ALTAVISTA, VA	
1059407	269, 930	PIONEER BANCSHARES, INC.	PONCA CITY, OK	
2061162	154, 380	PIONEER BANCORP, INC.	CLEWISTON, FL	New Y-9C/BHCPR reporter
1103793	187, 814	PLANTERS & MERCHANTS BANCSHARE	HEARNE, TX	
3013225	221, 342	PLANTERS FINANCIAL GROUP, INC	CLARKSVILLE, TN	
1057618	227, 516	PLATTE COUNTY BANCSHARES, INC.	PLATTE CITY, MO	
1839823	254, 528	PNB HOLDING CO.	PONTIAC, IL	
2152734	207, 443	POCA VALLEY BANKSHARES, INC. ,	WALTON, WV	
1207712	278, 175	PONTIAC BANCORP, INC.	PONTIAC, IL	
2524911	204, 620	PONTOTOC BANCSHARES CORP.	PONTOTOC, MS	
1208577	257, 266	PORT BANCSHARES, INC.	PORT WASHINGTON, WI	
2234920	234, 407	POTOMAC BANCSHARES, INC.	CHARLES TOWN, WV	
1249271	217, 264	POWELL VALLEY BANKSHARES, INC.	JONESVILLE, VA	
1067626	298, 590	PRAIRIE CAPITAL, INC.	AUGUSTA, KS	Moved from Peer 5
2685586	152, 515	PREMIER BANCORP, INC.	BRENTWOOD, TN	New Y-9C/BHCPR reporter
1842355	152, 436	PRIME BANC CORP.	DIETERICH, IL	
2700500	214, 728	PRIMEBANK, INC.	LEMARS, IA	
3237786	199, 277	PRIVEE LLC	MIAMI, FL	
1128527	206, 843	PROFINIUM FINANCIAL HOLDINGS,	FAIRMONT, MN	
1108659	258, 670	PROGRESSIVE BANCORP, INC.	MONROE, LA	
2198563	245, 634	PROPHETSTOWN BANKING CO.	PROPHETSTOWN, IL	
3143252	211, 118	PROSPECT BANCSHARES, INC.	WORTHINGTON, OH	
2838159	291, 284	PROVIDENT BANCORP	AMESBURY, MA	
1210468	169, 401	PSB CORPORATION	WELLSBURG, IA	
1109263	289, 448	PSB FINANCIAL CORPORATION	MANY, LA	
2496269	165, 863	PSB HOLDING CORP.	PRESTON, MD	
1404735	252, 027	PTB CORPORATION	SALEM, OR	
1057962	266, 910	QUAIL CREEK BANCSHARES, INC.	OKLAHOMA CITY, OK	
2354369	182, 351	QUANTUM CAPITAL CORP.	SUWANEE, GA	
1126868	143, 882	RAMSEY FINANCIAL CORPORATION	DEVILS LAKE, ND	

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1139868	195, 829	RANGE FINANCIAL CORPORATION	NEGAUNEE, MI	
2003108	216, 983	RATON CAPITAL CORPORATION	RATON, NM	
2526755	215, 853	RBC, INC.	DEMOPOLIS, AL	
1132243	248, 017	RED RIVER BANCORP, INC.	GAINESVILLE, TX	
2891006	168, 707	REGENT BANCORP, INC.	DAVIE, FL	
2070584	195, 786	REPUBLIC BANCSHARES, INC.	DULUTH, MN	
1054073	194, 763	REPUBLIC CORPORATION, THE	HOUSTON, TX	
1131451	288, 021	REPUBLIC FINANCIAL CORPORATION	WICHITA, KS	
1207945	219, 981	RESOURCE BANCSHARES, INC.	DEKALB, IL	
3136405	188, 526	RESOURCE BANKSHARES, INC.	COVINGTON, LA	
1250651	163, 217	RICHWOOD BANCSHARES, INC.	RICHWOOD, OH	
2486813	218, 079	RIVER HOLDING COMPANY	STODDARD, WI	
1082786	156, 491	RIVERHILLS CAPITAL CORPORATION	PORT GIBSON, MS	
2963592	174, 087	RIVOLI BANCORP, INC.	MACON, GA	
1417324	183, 901	ROMNEY BANKSHARES, INC.	ROMNEY, WV	
2613589	146, 352	ROSEAU REALTY CO., INC.	ROSEAU, MN	
2718167	241, 845	RSNB BANCORP	ROCK SPRINGS, WY	
1417203	224, 204	SAINT LANDRY BANCSHARES, INC.	OPELOUSAS, LA	
1134359	159, 302	SAINT MARTIN BANCSHARES, INC.	SAINT MARTINVILLE, LA	
2688288	161, 478	SAN JUAN FINANCIAL HOLDING COM	FRIDAY HARBOR, WA	New Y-9C/BHCPR reporter
2950716	203, 711	SAVINGS BANCORP, INC.	CIRCLEVILLE, OH	
1129869	238, 323	SCB BANCORP, INC.	DECATUR, IL	
1201738	196, 990	SECURITY AGENCY, INC.	DECORAH, IA	
1248836	276, 870	SECURITY BANCSHARES, INC.	SCOTT CITY, KS	
1128497	144, 330	SECURITY BANK SHARES, INC.	IRON RIVER, WI	
1064504	160, 452	SECURITY FINANCIAL SERVICES CO	ENID, OK	
2848804	248, 343	SECURITY FINANCIAL SERVICES CO	DURAND, WI	
3176661	228, 529	SECURITY FIRST BANCSHARES INC	O' FALLON, IL	
2860226	299, 374	SECURITY PACIFIC BANCORP	LOS ANGELES, CA	
1124257	290, 983	SECURITY STATE BANK HOLDING CO	JAMESTOWN, ND	
2572024	281, 994	SECURITY STATE CORPORATION	CENTRALIA, WA	
1055137	167, 243	SHAMROCK BANCSHARES, INC.	COALGATE, OK	
2639011	229, 260	SHORE FINANCIAL CORPORATION	ONLEY, VA	
3076592	198, 167	SIGNATURE BANCORP, INC.	TOLEDO, OH	
3065970	269, 170	SIUSLAW FINANCIAL GROUP, INC.	FLORENCE, OR	
3183931	247, 317	SLEEPY HOLLOW BANCORP, INC.	SLEEPY HOLLOW, NY	
1110278	168, 977	SNB FINANCIAL, INC.	BIG SPRING, TX	
2950480	187, 385	SOMERSET HILLS BANCORP	BERNARDSVILLE, NJ	
1207589	206, 478	SOMONAUK FSB BANCORP, INC.	SOMONAUK, IL	
2925394	210, 702	SONOMA VALLEY BANCORP	SONOMA, CA	
2411619	207, 087	SOONER SOUTHWEST BANKSHARES	TULSA, OK	
1081622	244, 528	SOUTH BANKING COMPANY	ALMA, GA	
3083303	271, 361	SOUTH COASTAL HOLDINGS MHC, IN	ROCKLAND, MA	
2764977	172, 944	SOUTH GEORGIA BANK HOLDING COM	OMEGA, GA	
1086298	209, 205	SOUTH LOUISIANA FINANCIAL CORP	HOUMA, LA	
2305790	195, 799	SOUTH POINTE FINANCIAL CORPORA	CARBONDALE, IL	
3164369	157, 851	SOUTH SHORE MUTUAL HOLDING COM	WEYMOUTH, MA	
2465313	215, 385	SOUTH STREET FINANCIAL CORP.	ALBEMARLE, NC	
2124795	234, 500	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
2728933	239, 481	SOUTHERN BANCORP, INC.	MARIETTA, GA	
1107184	224, 086	SOUTHERN BANCSHARES, INC.	HOUSTON, TX	

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3058897	250, 105	SOUTHERN COMMUNITY BANCSHARES,	FAYETTEVILLE, GA	
3262779	151, 382	SOUTHERN HERITAGE BANCSHARES,	CLEVELAND, TN	New Y-9C/BHCPR reporter
1098929	193, 046	SOUTHERN ILLINOIS BANCORP, INC	CARM, IL	
1020395	227, 244	SOUTHERN NATIONAL CORPORATION	ANDALUSIA, AL	
1132403	234, 757	SOUTHWEST BANCSHARES, INC.	CHATOM, AL	
1081538	293, 524	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
1081686	177, 058	SOUTHWEST SECURITY, INC.	NATCHEZ, MS	
1119365	191, 741	SPRINGFIELD BANKSHARES, INC.	SPRINGFIELD, KY	
2645973	255, 531	STANDARD MUTUAL HOLDING COMPAN	EXPORT, PA	
1076150	251, 656	STATE BANCORP, INC.	BRUCETON MILLS, WV	
3198935	257, 846	STATE BANK CORP.	LAKE HAVASU CITY, AZ	
1100046	220, 110	STATE HOLDING COMPANY	LITTLE ROCK, AR	
1245509	202, 528	STEPHENSON NATIONAL BANCORP	MARINETTE, WI	
3182783	223, 074	STERLING BANCGROUP, INC.	LANTANA, FL	
1123410	267, 874	STERLING FINANCIAL GROUP, INC.	ROCHESTER, MN	
1486665	292, 949	STEUBEN TRUST CORPORATION	HORNELL, NY	
1210646	277, 131	STILLMAN BANCORP, INC.	STILLMAN VALLEY, IL	
2796286	213, 174	STRATEGIC CAPITAL BANCORP, INC	CHAMPAIGN, IL	
1131666	243, 215	SULPHUR SPRINGS BANCSHARES, IN	SULPHUR SPRINGS, TX	
1029295	159, 687	SUMMIT BANCSHARES, INC.	OAKLAND, CA	
2267937	213, 798	SUMMIT BANCSHARES, LTD.	OLNEY, IL	
3209934	278, 729	SUN WEST CAPITAL CORPORATION	LAS VEGAS, NV	
1031926	150, 091	SUNSTATE BANCSHARES, INC.	CASA GRANDE, AZ	New Y-9C/BHCPR reporter
1839270	55, 058	SURETY CAPITAL CORPORATION	FORT WORTH, TX	
3163867	158, 493	SURREY BANCORP	MOUNT AIRY, NC	New Y-9C/BHCPR reporter
2461463	259, 701	SUSSEX BANCORP	FRANKLIN, NJ	
1134500	268, 550	SUTTON BANCSHARES, INC.	ATTICA, OH	
1098385	225, 785	SVB&T CORPORATION	FRENCH LICK, IN	
3100330	166, 661	SWANN BANCSHARES, INC.	WEDOWEE, AL	
2614894	274, 014	SWB BANCSHARES, INC.	FORT WORTH, TX	
3234682	169, 608	SWNB BANCORP, INC.	HOUSTON, TX	
1095816	207, 997	T & C BANCORP, INC.	QUINCY, IL	
1119589	164, 476	TATE FINANCIAL CORPORATION	SENATOBIA, MS	
3147625	210, 693	TCB CORPORATION	GREENWOOD, SC	
1141553	166, 220	TCM COMPANY	CRETE, NE	
1140341	268, 677	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	
2916169	231, 255	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	
2861773	184, 892	TERRE HAUTE SAVINGS MHC, INC.	TERRE HAUTE, IN	
1841004	153, 011	TESCOTT BANCSHARES, INC.	TESCOTT, KS	
1106990	174, 484	TEXAS COUNTRY BANCSHARES, INC.	BRADY, TX	
1104549	168, 128	TEXAS FIRST BANCSHARES, INC.	WACO, TX	
1101726	192, 399	TEXAS GULF BANCSHARES, INC.	CLUTE, TX	
3009666	204, 521	TFC HOLDING COMPANY, INC.	CITY OF INDUSTRY, CA	
2346010	229, 405	THOMASVILLE BANCSHARES, INC	THOMASVILLE, GA	
1082852	243, 533	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
2351939	181, 752	THUMB BANCORP, INCORPORATED	PIGEON, MI	
1059340	242, 368	TONGANOXIE BANKSHARES, INC.	TONGANOXIE, KS	
2693255	261, 320	TOWN BANKSHARES, LTD.	DELAFIELD, WI	
2928461	222, 735	TRADITION BANCSHARES, INC.	HOUSTON, TX	
3030688	160, 347	TRAFALGAR HOLDINGS, LLC	VANCOUVER, WA	New Y-9C/BHCPR reporter
2730383	299, 652	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	

BHCPR Reporters for Quarter Ending 09/30/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
1969506	169,930	TRI-COUNTY BANCORP, INC.	BROWN CITY, MI	
1139345	278,524	TRI-COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	
3174911	290,695	TRIANGLE FINANCIAL GROUP, INC.	LOGANVILLE, GA	
1133848	282,482	TRIVOLI BANCORP, INC.	TRIVOLI, IL	
2246053	294,259	TRUMAN BANCORP, INC.	SAINT LOUIS, MO	
1048858	270,129	TSB SERVICES, INC.	SPENCER, NY	
1471803	165,924	TULSA NATIONAL BANCSHARES, INC	TULSA, OK	
1951891	150,054	TULSA VALLEY BANCSHARES CORPOR	TULSA, OK	New Y-9C/BHCPR reporter
2856706	274,433	TWENTY-FIRST CENTURY FINANCIAL	TULSA, OK	
1082478	238,069	TWIN CITIES FINANCIAL SERVICES	MARYVILLE, TN	
1125085	286,919	TYSAN CORPORATION, THE	MINNEAPOLIS, MN	
1202098	233,501	UNION BANCORPORATION, INC.	UNION GROVE, WI	
1133530	220,500	UNION BANCSHARES OF BENTON, IN	BENTON, AR	
1085358	253,160	UNION BANCSHARES, INC.	PELL CITY, AL	
1084566	159,702	UNION BANCSHARES, INCORPORATED	MARKSVILLE, LA	New Y-9C/BHCPR reporter
2887296	149,419	UNION BANCSHARES, MHC	FREEPORT, IL	
1250204	163,299	UNION FINANCIAL CORPORATION	LAKE ODESSA, MI	
1134836	190,640	UNION NATIONAL BANCORP OF BARB	BARBOURVILLE, KY	
2190110	248,434	UNION STATE BANCSHARES, INC.	KILLEEN, TX	
1083895	281,102	UNITED BANCORPORATION OF ALABA	ATMORE, AL	
1250521	173,428	UNITED BANKS OF COLORADO INC.	ENGLEWOOD, CO	
1075788	170,384	UNITED FINANCIAL BANKING COMPA	VIENNA, VA	New Y-9C/BHCPR reporter
2902117	252,246	UNITED FINANCIAL HOLDINGS, INC	LISLE, IL	
2683546	188,585	UNITY HOLDINGS, INC.	CARTERSVILLE, GA	
2387152	165,909	UNIVERSAL FINANCIAL SERVICES,	BAYPORT, MN	
2685577	164,829	USAL BANCORP, INC.	UNION SPRINGS, AL	
2043319	164,613	VALENTINE BANCORPORATION	VALENTINE, NE	
2995164	251,229	VALLEY BANCORP	HENDERSON, NV	
1056189	240,869	VALLEY BANCORP, INC.	BRIGHTON, CO	
1057430	147,312	VALLEY BANK SHARES, INC.	VALLEY, NE	
3139424	163,153	VALLEY COMMERCE BANCORP	VISALIA, CA	New Y-9C/BHCPR reporter
3207622	152,437	VALLEY COMMERCE BANCORP, LTD.	PHOENIX, AZ	
2693385	192,653	VALLEY COMMUNITY BANCSHARES	PUYALLUP, WA	
1399541	197,686	VALLEY RIDGE FINANCIAL CORPORA	KENT CITY, MI	
1109553	156,201	VAN ALSTYNE FINANCIAL CORPORAT	VAN ALSTYNE, TX	New Y-9C/BHCPR reporter
1021570	157,665	VIKING CORPORATION, THE	OMAHA, NE	
2364573	281,241	VIKING FINANCIAL SERVICES CORP	SEATTLE, WA	
1076703	171,097	VIRGINIA COMMUNITY BANKSHARES,	LOUISA, VA	
1249703	242,415	VOGEL BANCSHARES, INC.	ORANGE CITY, IA	
1080803	181,114	VOLUNTEER STATE BANCSHARES, IN	PORTLAND, TN	
3165508	235,206	VSB BANCORP, INC.	STATEN ISLAND, NY	
1234491	258,716	W. J. YOUNG & CO.	CLINTON, IA	
1207468	170,453	W. S. B., INC.	WASHINGTON, IA	
3004689	230,917	WACCAMAW BANKSHARES, INC	WHITEVILLE, NC	
2524676	202,457	WAGGONER NATIONAL BANCSHARES,	VERNON, TX	
1138393	220,390	WARREN COUNTY BANCSHARES, INC.	WARRENTON, MO	
1142989	212,470	WASECA BANCSHARES, INC.	WASECA, MN	
1119525	152,895	WASHCO BANCSHARES, INC.	POTOSI, MO	
1137015	215,727	WASHINGTON/WILKES HOLDING COMP	WASHINGTON, GA	
1084829	150,749	WAYNE COUNTY BANCSHARES, INC.	WAYNESBORO, TN	New Y-9C/BHCPR reporter
1493636	192,962	WB&T BANKSHARES, INC.	WAYCROSS, GA	

BHCPR Reporters for Quarter Ending 09/30/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
1020582	244, 121	WCN BANCORP, INC.	WISCONSIN RAPIDS, WI	
1061736	237, 840	WEST GATE BANSHARES, INC.	LINCOLN, NE	
1985216	232, 062	WEST MILTON BANCORP, INC.	WEST MILTON, PA	
1095852	204, 407	WEST PLAINS BANCSHARES, INC.	WEST PLAINS, MO	
2371807	229, 098	WEST POINTE BANCSHARES, INC.	OSHKOSH, WI	
1107997	171, 195	WEST TEXAS BANCSHARES, INC.	KERMIT, TX	
2831936	264, 928	WESTBOROUGH BANCORP, M H. C.	WESTBOROUGH, MA	
2453084	296, 441	WESTERN ACQUISITION PARTNERS,	INVERNESS, IL	Moved from Peer 5
1103672	154, 305	WESTERN BANCSHARES, INC.	VAN HORN, TX	
1109227	258, 334	WESTERN COMMERCE BANCSHARES OF	CARLSBAD, NM	
2293507	180, 353	WESTERN OKLAHOMA FINANCIAL SER	ELK CITY, OK	
1057337	187, 750	WESTERN SECURITY HOLDING CO. ,	SCOTTSDALE, AZ	
1357149	180, 178	WESTERN SPRINGS BANCORP, INC.	HOFFMAN ESTATES, IL	
1123223	242, 495	WESTERN STATE AGENCY, INC.	DEVILS LAKE, ND	
1203536	211, 961	WHITEWATER BANCORP. , INC.	WHITEWATER, WI	
1137538	146, 929	WICHITA FALLS BANCSHARES, INC.	WICHITA FALLS, TX	
1125245	247, 559	WILCOX BANCSHARES, INC.	GRAND RAPIDS, MN	
1417511	182, 111	WILKINSON BANKING CORPORATION	GREENWOOD, AR	
1085947	161, 590	WILLISTON HOLDING COMPANY	WILLISTON, FL	
1099122	271, 714	WILSON & MUIR BANCORP, INC.	BARDSTOWN, KY	
1133660	257, 277	WINONA BANC HOLDING COMPANY	WINONA, MN	
1141218	204, 382	WISCONSIN BANK SERVICES, INC.	BLACK RIVER FALLS, WI	
1246328	156, 577	WONDER BANCORP, INC.	WONDER LAKE, IL	
3014950	175, 200	WOODLANDS FINANCIAL SERVICE CO	WILLIAMSPORT, PA	
2537957	159, 996	WOODSBORO BANCSHARES, INC.	WOODSBORO, MD	New Y-9C/BHCPR reporter
1083402	169, 411	YAZOO CAPITAL CORPORATION	YAZOO CITY, MS	New Y-9C/BHCPR reporter
1124921	299, 208	YELLOWSTONE HOLDING COMPANY	COLUMBUS, MT	
1123111	152, 376	ZUMBROTA AGENCY, INC.	ZUMBROTA, MN	
1201064	239, 014	1ST BROOKFIELD, INC.	BROOKFIELD, IL	
2995874	214, 457	1ST CHOICE BANCORP, INC.	HOUSTON, TX	
1053209	214, 514	304 CORPORATION	OMAHA, NE	

Note: Peer Group 6 has 1000 bank holding companies.