

## PEER GROUP 02

	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Number of BHCs in Peer Group	78	76	76	75	68
<b>EARNINGS AND PROFITABILITY</b>					
<b>PERCENT OF AVERAGE ASSETS:</b>					
Net Interest Income (TE)	3.53	3.67	3.63	3.85	3.83
+ Non-interest Income	1.35	1.38	1.37	1.32	1.41
- Overhead Expense	2.95	2.99	2.99	3.00	3.24
- Provision for Losses	0.18	0.28	0.27	0.32	0.33
+ Securities Gains (Losses)	0.06	0.06	0.07	0.05	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.00
= Pretax Net Oper Income (TE)	1.88	1.85	1.82	1.91	1.84
Net Operating Income	1.22	1.16	1.14	1.21	1.16
Net Income	1.22	1.16	1.15	1.21	1.15
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	0.84
<b>PERCENT OF AVG EARNING ASSETS:</b>					
Interest Income (TE)	5.26	5.75	5.50	6.35	7.68
Interest Expense	1.44	1.78	1.59	2.19	3.57
Net Interest Income (TE)	3.81	3.97	3.92	4.16	4.18
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>					
Net Ln&Ls Losses/Avg Loans & Leases	0.21	0.33	0.33	0.42	0.43
Earnings Coverage of Net Losses (X)	33.39	17.67	14.76	12.75	13.07
Ln&Ls Allowance/Total Loans & Leases	1.52	1.57	1.55	1.54	1.52
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.73	0.90	0.76	0.90	0.82
30-89 Days Past Due Loans and Leases	0.79	1.01	0.83	1.03	1.20
<b>LIQUIDITY AND FUNDING:</b>					
Net Noncore Funding Dependence	27.40	27.70	28.23	28.80	29.03
Net ST Noncore Funding Dependence	16.31	16.20	17.39	17.78	18.74
Net Loans and Leases/Total Assets	60.31	59.30	60.36	59.86	60.50
<b>CAPITALIZATION:</b>					
Tier 1 Leverage Ratio	8.46	8.17	8.32	8.16	7.99
Equity Capital/Total Assets	8.76	8.43	8.45	8.40	8.34
Net Loans&Ls/Equity Capital (X)	7.04	7.18	7.23	7.27	7.36
Cash Dividends/Net Income	29.38	28.88	31.72	28.35	31.11
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	16.32
Retained Earnings/Avg Equity Cap	9.49	9.35	9.11	10.16	8.88
<b>PARENT COMPANY RATIOS:</b>					
Short-Term Debt/Equity Capital	0.51	1.01	1.29	1.21	1.52
Long-Term Debt/Equity Capital	4.30	3.65	4.59	3.37	4.07
Equity Investment in Subs/Equity Cap	109.75	109.31	109.96	108.42	105.54
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	109.95	176.31	198.50	158.96	173.91

PERCENT OF AVERAGE ASSETS	PEER GROUP 02				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Interest Income (TE)	4.88	5.33	5.10	5.89	7.09
Less: Interest Expense	1.34	1.65	1.48	2.03	3.30
Equals: Net Interest Income (TE)	3.53	3.67	3.63	3.85	3.83
Plus: Non-Interest Income	1.35	1.38	1.37	1.32	1.41
Equals: Adj Operating Income (TE)	4.96	5.07	5.03	5.21	5.30
Less: Overhead Expense	2.95	2.99	2.99	3.00	3.24
Less: Provision for Loan and Lease Losses	0.18	0.28	0.27	0.32	0.33
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.06	0.06	0.07	0.05	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.00
Equals: Pretax Net Oper Inc (TE)	1.88	1.85	1.82	1.91	1.84
Less: Applicable Income Taxes (TE)	0.67	0.66	0.65	0.68	0.67
Less: Minority Interest	0.00	0.01	0.01	0.01	0.01
Equals: Net Operating Income	1.22	1.16	1.14	1.21	1.16
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.22	1.16	1.15	1.21	1.15
Memo: Net Income (Last Four Qtrs)	1.16	1.19	1.15	1.21	1.14
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.76	92.71	92.65	92.89	92.38
Avg Int-Bearing Funds / Avg Assets	79.75	81.22	80.25	80.79	80.73
Int Income (TE) / Avg Earning Assets	5.26	5.75	5.50	6.35	7.68
Int Expense / Avg Earning Assets	1.44	1.78	1.59	2.19	3.57
Net Int Inc (TE) / Avg Earn Assets	3.81	3.97	3.92	4.16	4.18
YIELD OR COST:					
Total Loans and Leases (TE)	5.90	6.44	6.24	6.99	8.39
Interest-Bearing Bank Balances	1.32	1.76	1.55	2.12	4.03
Fed Funds Sold & Reverse Repos	0.97	1.21	1.11	1.67	4.02
Trading Assets	2.36	3.59	3.73	4.74	6.34
Total Earning Assets	5.14	5.64	5.39	6.23	7.54
Investment Securities (TE)	4.08	4.54	4.16	5.23	6.26
U.S. Treasury & Agency Sec (excl MBS)	3.09	3.56	3.21	4.35	6.33
Mortgage-Backed Securities	3.98	4.11	3.71	5.07	5.89
All Other Securities	6.25	6.27	6.79	7.01	8.41
Interest-Bearing Deposits	1.42	1.85	1.63	2.32	3.93
Time Deposits of \$100K or More	2.27	2.64	2.45	3.11	5.21
Time Deposits < \$100K	2.28	2.88	2.63	3.60	5.41
Other Domestic Deposits	0.65	0.87	0.74	1.17	2.16
Foreign Deposits	1.24	1.56	1.51	2.81	4.62
Fed Funds Purchased and Repos	1.19	1.54	1.38	1.96	4.04
Other Borrowed Funds & Trading Liab	3.12	3.74	3.37	4.23	5.37
All Interest-Bearing Funds	1.68	2.03	1.85	2.51	4.08

## PEER GROUP 02

03/31/2004

03/31/2003

12/31/2003

12/31/2002

12/31/2001

Avg Personnel Exp Per Employee (\$000)

15

14

57

53

51

Avg Assets per Employee (\$000)

3,887

3,809

3,766

3,542

3,294

## ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

3.85

2.75

2.86

3.24

3.42

Overhead Exp / NII + Non-Int Income

61.03

59.30

61.05

58.32

60.92

## PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

2.95

2.99

2.99

3.00

3.24

Personnel Expense

1.64

1.63

1.60

1.58

1.61

Net Occupancy Expense

0.42

0.43

0.42

0.44

0.47

Other Operating Expenses

0.90

0.90

0.97

0.97

1.13

Overhead Less Non-Interest Income

1.56

1.56

1.59

1.64

1.72

## PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

59.77

58.19

59.77

57.19

59.64

Personnel Expense

33.00

32.07

32.26

30.34

30.06

Net Occupancy Expense

8.43

8.47

8.38

8.35

8.50

Other Operating Expenses

18.14

17.35

19.17

18.40

20.67

Total Non-Interest Income

26.61

26.27

26.88

24.73

26.17

Fiduciary Activities Income

2.03

1.90

2.02

1.98

2.35

Serv Charges on Deposit Accts - Domestic

7.80

7.60

8.00

7.42

7.21

Trading Revenue

0.34

0.34

0.27

0.26

0.34

Investment Banking Fees &amp; Commissions

1.94

1.22

1.47

1.13

1.19

Venture Capital Revenue

0.00

0.00

-0.01

-0.02

0.00

Net Servicing Fees

0.15

0.21

0.35

0.22

0.86

Net Securitization Income

0.00

0.01

0.01

0.04

0.11

Insurance Activities Revenue

1.32

1.04

1.08

0.88

0.85

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

1.54

2.59

2.34

1.88

1.62

Other Non-Interest Income

7.31

7.40

7.61

7.34

7.53

Overhead Less Non-Interest Income

32.77

31.46

32.60

32.26

33.06

## TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

29.98

29.77

28.48

29.02

29.15

Appl Inc Tax+TE/Pretax NOI+TE

35.83

35.07

35.12

35.87

35.98

PERCENT OF TOTAL ASSETS	PERCENT COMPOSITION OF ASSETS AND LOAN MIX				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate Loans	40.70	38.77	40.18	38.93	37.41
Commercial and Industrial Loans	11.00	11.67	11.41	11.73	11.99
Loans to Individuals	5.17	5.77	5.40	6.08	7.12
Loans to Depository Institutions	0.05	0.05	0.05	0.05	0.02
Agricultural Loans	0.45	0.48	0.47	0.52	0.58
Other Loans and Leases	1.78	1.73	1.80	1.76	2.02
Net Loans and Leases	60.31	59.30	60.36	59.86	60.50
Debt Securities Over 1 Year	24.28	24.81	25.17	23.85	20.42
Mutual Funds and Equity Securities	0.29	0.29	0.29	0.30	0.35
Subtotal	86.24	85.28	86.48	85.09	82.52
Interest-Bearing Bank Balances	0.35	0.36	0.31	0.39	0.44
Federal Funds Sold & Reverse Repos	1.27	1.40	0.69	1.04	1.17
Debt Securities 1 Year or Less	2.18	2.99	2.15	3.43	3.04
Trading Assets	0.10	0.07	0.04	0.05	0.04
Total Earning Assets	91.04	90.89	90.78	90.77	90.72
Non-Int Cash and Due From Dep Inst	2.52	2.90	2.86	3.17	3.28
Acceptances	0.01	0.02	0.02	0.02	0.01
Other Real Estate Owned	0.06	0.07	0.06	0.07	0.07
All Other Assets	6.32	6.05	6.21	5.89	5.80
MEMORANDA:					
Short-Term Investments	4.32	5.36	3.85	5.36	5.29
U. S. Treasury Securities	0.57	0.70	0.61	0.75	1.34
U. S. Agency Securities (excl MBS)	5.95	5.88	5.85	5.95	5.14
Municipal Securities	2.67	2.75	2.75	2.66	2.62
Mortgage-Backed Securities	15.44	15.82	16.01	14.94	13.05
Asset-Backed Securities	0.04	0.08	0.05	0.10	0.07
Other Debt Securities	0.74	1.14	0.85	1.14	1.26
RE Loans Secured by 1-4 Family	14.74	15.02	14.88	15.13	15.58
Revolving	2.62	2.32	2.57	2.25	1.86
Closed-End, Sec by First Liens	10.36	10.95	10.51	11.07	11.35
Closed-End, Sec by Junior Liens	1.17	1.28	1.17	1.29	1.60
Commercial Real Estate Loans	22.56	20.78	22.38	20.36	18.57
Construction and Land Dev	5.45	4.89	5.31	4.84	3.81
Multifamily	1.75	1.39	1.71	1.32	0.96
Nonfarm Nonresidential	14.92	14.20	14.90	13.91	12.48
RE Loans Secured by Farmland	0.67	0.57	0.64	0.58	0.60
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	66.87	64.60	65.89	63.95	60.73
RE Loans Secured by 1-4 Family	24.30	25.29	24.34	24.86	25.19
Revolving	4.25	3.79	4.09	3.61	2.93
Closed-End	19.34	20.83	19.55	20.60	21.60
Commercial Real Estate Loans	35.74	33.86	35.66	32.58	29.02
Construction and Land Dev	8.63	7.94	8.47	7.71	5.96
Multifamily	2.77	2.29	2.71	2.15	1.51
Nonfarm Nonresidential	23.75	23.13	23.89	22.21	19.49
RE Loans Secured by Farmland	1.06	0.96	1.05	0.95	0.94
Loans to Depository Institutions	0.08	0.08	0.08	0.09	0.03
Commercial and Industrial Loans	18.21	19.81	19.10	19.95	20.23
Loans to Individuals	8.63	9.75	8.91	10.15	11.90
Credit Card Loans	0.24	0.26	0.21	0.32	0.44
Agricultural Loans	0.73	0.80	0.77	0.85	0.91
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	3.14	2.92	3.08	2.96	3.44

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Short-Term Investments	4.32	5.36	3.85	5.36	5.29
Liquid Assets	27.12	28.44	27.76	27.65	26.10
Investment Securities	27.80	29.03	28.26	28.70	27.29
Net Loans and Leases	60.31	59.30	60.36	59.86	60.50
Net Lns, Ls & Stdby Ltrs of Credit	61.84	60.87	61.91	61.37	61.87
Core Deposits	58.51	58.89	59.55	58.49	58.53
Noncore Funding	28.59	29.27	28.80	30.21	29.50
Time Deposits of \$100K or More	11.36	12.39	11.27	12.68	11.47
Foreign Deposits	0.51	0.62	0.60	0.58	0.35
Fed Funds Purchased and Repos	6.05	5.93	6.69	6.14	6.61
Net Fed Funds Purchased (Sold)	4.98	4.73	5.69	5.30	5.47
Commercial Paper	0.00	0.02	0.01	0.02	0.02
Oth Borrowings W/Rem Mat 1 Yr or Less	2.45	1.94	2.62	2.40	2.00
Earning Assets Repr in 1 Year	39.24	39.37	39.20	40.42	36.90
Int-Bearing Liab Repr in 1 Year	25.98	27.30	25.88	27.82	27.46
Long-Term Debt Repr in 1 Year	0.88	0.58	0.60	0.56	0.39
Net Assets Repriceable in 1 Year	11.91	11.19	11.93	11.03	8.38
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	27.40	27.70	28.23	28.80	29.03
Net ST Noncore Funding Dependence	16.31	16.20	17.39	17.78	18.74
Short-Term Inv/ST Noncore Funding	33.00	35.40	25.58	32.87	30.79
Liq Asts-ST Noncore Fndg/Nonliq Asts	12.24	13.12	13.08	10.32	7.40
Net Loans and Leases/Total Deposits	83.69	80.78	82.51	81.61	82.87
Net Loans and Leases/Core Deposits	106.08	104.82	104.77	107.41	107.70
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.20	1.39	0.97	1.38	0.64
Avail-For-Sale Sec Appr(Depr)/Eq Cap	4.66	5.31	2.62	5.90	2.33
Struct Notes Appr(Depr)/Eq Cap	0.07	0.03	-0.05	0.15	-0.04
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.75	9.48	8.58	9.52	10.70
Available-For-Sale Securities	91.25	90.52	91.42	90.48	89.30
U. S. Treasury Securities	2.47	2.94	2.61	3.41	5.97
U. S. Agency Securities (excl MBS)	23.96	22.78	23.28	22.99	20.63
Municipal Securities	10.02	10.75	10.16	10.77	11.17
Mortgage-Backed Securities	53.92	53.46	55.17	51.99	47.31
Asset-Backed Securities	0.15	0.26	0.17	0.29	0.29
Other Debt Securities	2.74	3.97	3.16	4.11	4.82
Mutual Funds and Equity Securities	1.26	1.23	1.15	1.28	1.52
Debt Securities 1 Year or Less	9.58	11.80	9.88	13.67	12.72
Debt Securities 1 To 5 Years	29.11	29.50	25.71	31.06	29.18
Debt Securities Over 5 Years	56.72	55.15	61.02	51.24	46.09
Pledged Securities	55.69	52.74	53.96	54.76	58.63
Structured Notes, Fair Value	0.53	0.15	0.50	0.11	0.12

ANALYSIS RATIOS	PEER GROUP 02				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Provision for Ln&Ls Losses/Avg Assets	0.18	0.28	0.27	0.32	0.33
Provision for Ln&Ls Losses/Avg Lns&Ls	0.30	0.46	0.44	0.52	0.55
Provision for Ln&Ls Losses/Net Losses	200.11	153.46	129.88	135.31	142.47
Ln&Ls Allowance/Total Loans & Leases	1.52	1.57	1.55	1.54	1.52
Ln&Ls Allowance/Net Ln&Ls Losses (X)	17.78	7.73	6.57	5.31	5.57
ALL/Nonaccrual Assets	352.62	261.62	314.16	284.48	289.94
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	259.14	205.18	245.33	207.03	199.48
Gross Ln&Ls Losses/Avg Loans & Leases	0.34	0.45	0.47	0.54	0.55
Recoveries/Avg Loans and Leases	0.13	0.10	0.12	0.10	0.10
Net Losses/Avg Loans and Leases	0.21	0.33	0.33	0.42	0.43
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	N/A
Recoveries/Prior Year-End Losses	7.55	5.36	25.50	25.77	30.41
Earnings Coverage of Net Losses (X)	33.39	17.67	14.76	12.75	13.07
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.05	0.06	0.09	0.10	0.06
RE Loans Secured By 1-4 Family	0.07	0.08	0.08	0.08	0.07
Revolving	0.04	0.03	0.04	0.04	0.07
Closed-End	0.07	0.08	0.10	0.09	0.07
Commercial Real Estate Loans	0.05	0.05	0.09	0.10	0.05
Construction and Land Dev	0.01	0.05	0.06	0.10	0.02
Multifamily	0.00	0.00	0.01	0.03	0.01
Nonfarm Nonresidential	0.06	0.05	0.10	0.08	0.06
RE Loans Secured by Farmland	0.00	0.01	0.01	0.08	0.02
Commercial and Industrial Loans	0.24	0.63	0.64	0.80	0.75
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.08	1.00	1.04	1.05	1.07
Credit Card Loans	2.70	2.81	0.45	2.91	4.60
Agricultural Loans	0.11	0.14	0.38	0.17	0.12
Loans to Foreign Governments & Inst	0.47	0.00	0.00	0.00	0.00
Other Loans and Leases	0.29	0.43	1.00	0.97	0.74

PERCENT OF LOANS AND LEASES	PEER GROUP 02				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
30-89 Days PD Loans and Leases	0.79	1.01	0.83	1.03	1.20
90+ Days PD Loans and Leases	0.11	0.14	0.11	0.14	0.19
Nonaccrual Loans and Leases	0.65	0.79	0.68	0.79	0.73
90+ Days PD and Nonaccrual Loans and Leases	0.78	0.95	0.82	0.94	0.94
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	0.01	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.79	1.02	0.83	1.03	1.20
90+ Days Past Due Assets	0.11	0.14	0.11	0.14	0.19
Nonaccrual Assets	0.66	0.80	0.69	0.79	0.74
30+ Days PD & Nonaccrual Assets	1.57	1.97	1.69	1.98	2.14
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.48	0.57	0.50	0.57	0.59
90+ PD & Nonaccrual Assets + OREO	0.56	0.66	0.58	0.66	0.67
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.48	0.57	0.51	0.58	0.54
Allowance for Loan & Lease Losses	53.67	61.90	56.32	63.63	59.83
Equity Cap + ALLL	5.15	6.10	5.50	6.22	5.93
Tier 1 Cap + ALLL	5.40	6.49	5.69	6.55	6.21
Loans & Leases + RE Acquired	0.80	0.94	0.84	0.96	0.88

30+ DAYS PAST DUE AND NONACCRUAL  
LNS&LS AS A PERCENT OF LOAN TYPE

	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate - 30-89 Days PD	0.71	0.90	0.73	0.84	0.94
- 90+ Days Past Due	0.10	0.11	0.10	0.11	0.13
- Nonaccrual	0.57	0.75	0.62	0.77	0.63
Coml & Indl - 30-89 Days PD	1.00	1.04	1.01	1.04	1.16
- 90+ Days Past Due	0.10	0.13	0.10	0.13	0.15
- Nonaccrual	1.20	1.23	1.24	1.13	1.24
Individuals - 30-89 Days PD	1.22	1.46	1.49	1.67	2.13
- 90+ Days Past Due	0.13	0.15	0.15	0.17	0.25
- Nonaccrual	0.18	0.23	0.19	0.21	0.23
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.31
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.44	1.11	0.48	0.67	0.47
- 90+ Days Past Due	0.03	0.06	0.08	0.03	0.03
- Nonaccrual	0.70	0.92	0.50	1.12	0.91
Foreign Govts- 30-89 Days PD	0.23	1.56	0.29	2.04	2.33
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	19.01	0.00	16.67	0.00
Other Lns&Ls - 30-89 Days PD	0.49	0.92	0.82	1.03	0.99
- 90+ Days Past Due	0.06	0.08	0.06	0.06	0.17
- Nonaccrual	0.30	0.63	0.21	0.39	0.43
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.76	1.03	0.95	1.09	1.14
- 90+ Days Past Due	0.11	0.12	0.14	0.15	0.16
- Nonaccrual	0.50	0.59	0.52	0.56	0.48
Revolving - 30-89 Days PD	0.32	0.36	0.41	0.45	0.67
- 90+ Days Past Due	0.03	0.03	0.03	0.03	0.08
- Nonaccrual	0.13	0.12	0.13	0.11	0.23
Closed-End - 30-89 Days PD	0.86	1.16	1.04	1.23	1.21
- 90+ Days Past Due	0.13	0.14	0.16	0.17	0.17
- Nonaccrual	0.56	0.65	0.65	0.60	0.52
- Jr Lien 30-89 Days PD	0.10	0.11	0.11	0.11	N/A
- Jr Lien 90+ Days PD	0.01	0.02	0.01	0.02	N/A
- Jr Lien Nonaccrual	0.07	0.08	0.08	0.06	N/A
Commercial RE - 30-89 Days PD	0.64	0.76	0.57	0.62	0.73
- 90+ Days Past Due	0.05	0.08	0.05	0.08	0.09
- Nonaccrual	0.57	0.83	0.69	0.85	0.60
Const & Dev - 30-89 Days PD	0.58	0.81	0.50	0.66	1.08
- 90+ Days Past Due	0.02	0.06	0.06	0.07	0.09
- Nonaccrual	0.35	0.57	0.42	0.61	0.42
Multi family - 30-89 Days PD	0.25	0.41	0.32	0.33	0.14
- 90+ Days Past Due	0.02	0.04	0.01	0.01	0.07
- Nonaccrual	0.22	0.51	0.16	0.43	0.37
Nonfarm Nres- 30-89 Days PD	0.62	0.66	0.52	0.63	0.58
- 90+ Days Past Due	0.05	0.08	0.05	0.07	0.07
- Nonaccrual	0.63	0.75	0.66	0.75	0.55
Farmland - 30-89 Days PD	0.78	0.70	0.44	0.96	0.59
- 90+ Days Past Due	0.04	0.08	0.03	0.03	0.13
- Nonaccrual	0.49	0.76	0.59	0.88	0.82
Credit Card - 30-89 Days PD	1.41	1.32	1.36	1.56	1.82
- 90+ Days Past Due	0.68	0.70	0.57	0.78	0.86
- Nonaccrual	0.17	0.08	0.10	0.15	0.13



CAPITAL RATIOS	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Tier 1 Leverage Ratio	8.46	8.17	8.32	8.16	7.99
Tier 1 RBC Ratio	12.14	11.72	11.85	11.73	11.45
Total Risk-Based Capital Ratio	13.94	13.46	13.70	13.42	13.02
Tangible Tier 1 Leverage Ratio	8.30	8.04	8.18	8.01	7.82
Tangible Common Eq Cap/Tan Assets	7.18	7.20	7.02	7.18	7.11
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	16.68	16.24	17.08	15.78	15.72
Standby Letters of Credit	1.29	1.20	1.29	1.18	1.05
Commercial & Similar Letters of Credit	0.13	0.14	0.13	0.14	0.10
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	4.38	3.45	3.64	3.50	3.18
Interest Rate Contracts	3.56	3.15	3.08	3.09	2.81
Interest Rate Futures & Forward Contr	0.38	0.33	0.15	0.31	0.23
Written Options Contr (Int Rate)	0.08	0.09	0.06	0.05	0.00
Purchased Options Contr (Int Rate)	0.27	0.19	0.19	0.23	0.33
Interest Rate Swaps	1.96	1.59	1.97	1.60	1.33
Foreign Exchange Contracts	0.19	0.07	0.08	0.08	0.06
Futures & Forward Foreign Exch Contr	0.17	0.06	0.04	0.06	0.06
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	0.06	0.01	0.03	0.01	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.01	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.03	0.00	0.01	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	28.55	27.53	29.94	27.15	27.43

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Interest Rate Contracts	90.78	93.63	91.16	92.70	95.41
Foreign Exchange Contracts	7.24	5.29	5.03	6.25	3.55
Equity, Comm, & Other Contracts	2.10	0.54	2.44	0.50	0.18
Futures and Forwards	26.58	30.20	22.67	33.10	36.48
Written Options	9.36	7.20	9.49	5.50	0.79
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	9.29	7.19	9.49	5.48	0.37
Purchased Options	5.54	4.45	5.31	5.67	10.02
Exchange-Traded	0.00	0.09	0.02	0.04	0.00
Over-The-Counter	4.91	3.56	4.68	5.27	8.56
Swaps	53.70	52.55	57.87	50.05	47.13
Held for Trading	11.86	10.04	8.55	10.27	9.25
Interest Rate Contracts	5.80	5.90	4.06	5.78	5.09
Foreign Exchange Contracts	3.67	1.77	2.44	1.86	0.00
Equity, Comm, & Other Contracts	0.00	0.07	0.00	0.07	0.03
Non-Traded	88.14	89.96	91.45	89.73	90.75
Interest Rate Contracts	76.14	78.73	79.48	77.77	88.41
Foreign Exchange Contracts	1.52	1.49	1.14	1.93	1.46
Equity, Comm, & Other Contracts	1.92	0.00	2.32	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	81.91	88.24	83.50	89.93	82.67
One Year or Less	29.05	37.22	20.30	37.91	32.05
Over 1 Year to 5 Years	30.41	20.80	32.75	23.58	36.01
Over 5 Years	15.44	23.94	15.76	15.63	10.97
Gross Negative Fair Value (Abs Val)	1.14	0.99	1.05	1.30	0.76
Gross Positive Fair Value	1.20	1.01	1.08	0.96	0.44
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)	0.01	0.00	0.00	0.01	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	0.05	0.04	0.03	0.04	0.02
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.19	0.04	0.13	0.00	-0.02
Decr (Incr) in Int Expense/Net Income	0.79	1.59	0.81	0.75	0.25
Net Incr (Decr) Nonint Alloc/Net Income	0.43	0.19	0.15	0.17	0.02
Incr (Decr) in Net Income/Net Income	1.90	3.03	1.36	2.34	0.36

INSURANCE ACTIVITIES	INSURANCE, PEER GROUP 03/31/2004	BROKER-DEALER 02 03/31/2003	12/31/2003	12/31/2002	12/31/2001
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.02	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	35.42	25.57	33.40	33.82	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	64.58	74.43	66.60	66.18	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	9.03	0.00	9.98	N/A
Ins Activities Revenue/Adj Oper Inc	1.32	1.04	1.08	0.88	N/A
Premium Inc/Ins Activities Revenue	6.17	1.36	3.74	3.79	N/A
Credit Rel Prem Inc/Tot Prem Inc	76.26	78.16	79.48	72.25	N/A
Other Prem Inc/Total Prem Inc	23.74	21.84	20.52	27.75	N/A
Ins Under Net Income/Consol Net Income	0.11	0.06	0.09	0.03	N/A
Ins Net Inc (P/C)/Equity (P/C)	16.19	33.70	14.22	1.62	N/A
Ins Net Inc (L/H)/Equity (L/H)	7.00	11.66	10.63	16.07	N/A
Insur Ben, Losses, Exp/Insur Premiums	93.85	89.47	101.68	75.42	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.03	0.13	0.03	0.12	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.12	2.82	2.28	3.99	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	7.99	6.39	6.96	N/A	N/A
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	N/A
FOREIGN ACTIVITIES					
Yield: Foreign Loans	265.21	74.32	69.44	110.63	651.18
Cost: Interest-Bearing Deposits	1.24	1.56	1.51	2.81	4.62
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	7.47	10.49	11.72	1.03
Commercial and Industrial Loans	0.70	0.83	2.50	0.92	0.67
Foreign Governments and Inst	0.47	0.00	0.00	0.00	0.00
Leases	1.23	1.24	3.05	144.08	37.91
GROWTH RATES:					
Net Loans and Leases	-16.19	-14.59	-2.96	-12.08	-0.10
Total Selected Assets	51.27	-19.91	9.39	64.19	18.57
Deposits	479.65	2.25	286.51	42.21	78.42

## PEER GROUP 02

PROFITABILITY:	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Net Income/Avg Equity Capital	13.95	13.91	13.54	14.46	13.39
Bank Net Inc/Avg Eq Inv in Banks	14.24	14.26	14.00	15.05	13.87
Nonbk Net Inc/Avg Eq Inv in Nonbanks	7.71	8.74	4.25	4.39	13.60
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.65	11.63	8.83	11.52	14.21
Bank Net Income/Parent Net Income	86.35	85.42	86.82	85.84	86.58
Nonbank Net Income/Parent Net Income	2.77	1.78	1.47	1.85	4.03
Sub BHCs Net Inc/Parent Net Income	73.58	85.26	83.42	89.23	67.07
LEVERAGE:					
Total Liabilities/Equity	24.24	20.30	23.87	19.41	17.72
Total Debt/Equity Capital	5.48	4.97	6.23	4.92	6.21
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.50	14.13	19.25	14.12	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	6.08	5.23	6.29	5.15	6.43
Total Debt/Eq Cap - Exc Over Fair Value	5.52	5.00	6.30	4.95	6.25
Long-Term Debt/Equity Capital	4.30	3.65	4.59	3.37	4.07
Short-Term Debt/Equity Capital	0.51	1.01	1.29	1.21	1.52
Current Portion of LT Debt/Equity	0.12	0.03	0.07	0.02	0.01
Exc Cost Over Fair Value/Equity Cap	0.34	0.22	0.34	0.23	0.19
Long-Term Debt/Consolidated LT Debt	9.98	8.79	9.99	9.41	12.85
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	109.75	109.31	109.96	108.42	105.54
Total Investment in Subs/Equity	112.93	111.80	113.23	111.05	109.65
Equity Inv in Subs/Cons Eq Cap+Min Int	96.59	97.53	96.43	97.32	97.89
Total Inv in Subs/Cons Eq Cap+Min Int	99.78	100.11	99.66	99.86	101.82
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.72	0.71	0.83	0.67	0.44
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.16	2.16	2.38	1.98	1.66
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	124.69	135.60	191.71	153.00	177.80
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	109.95	176.31	198.50	158.96	173.91
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	88.76	106.64	120.14	104.77	111.65
Pretax Oper Inc + Int Exp/Int Expense	7308.01	4236.68	12397.1	6513.60	1696.22
Div + Int From Subs/Int Exp + Div	191.78	261.33	354.08	233.52	203.20
Fees+Other Inc From Subs/Sal + Oth Exp	14.56	14.16	15.50	16.69	17.88
Net Inc/Curr Port of LT Debt+Pfd Div(X)	396.58	865.56	1471.35	1032.61	4127.39
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	1.70	1.53	1.91	0.64	0.96
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.08	0.00	0.07	0.63	0.00
Nonaccrual	0.12	7.90	0.25	12.92	4.90
Total	0.20	7.90	0.32	13.55	4.90
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	1.87	1.47	1.80	1.45	1.65
Combined Thrift Assets	0.10	0.03	0.03	0.07	0.03
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 02 03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Div Paid/Inc Before Undist Inc	80.55	111.27	60.27	53.70	49.79
Dividends Paid/Net Income	29.38	28.56	32.17	28.34	31.10
Net Income - Dividends/Avg Equity	9.50	9.43	9.07	10.17	8.89
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	124.65	140.08	159.87	158.52	179.35
Dividends From Nonbank Subs	1.48	1.86	2.52	2.44	5.80
Dividends From Subsidiary BHCs	10.57	5.42	10.38	14.80	12.53
Dividends From All Subsidiaries	169.28	176.72	238.11	221.85	222.69
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	43.64	50.58	66.17	54.76	72.64
Interest Income From Bank Subs	0.55	0.32	0.41	0.47	0.63
Mgt & Service Fees From Bank Subs	3.96	3.07	3.65	3.85	5.73
Other Income From Bank Subs	0.00	0.00	0.02	0.00	0.00
Operating Income From Bank Subs	51.31	59.69	80.24	68.72	88.37
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	21.01	45.45	53.29	56.33	33.73
Interest Income From Nonbank Subs	5.24	9.45	8.49	35.70	10.51
Mgt & Serv Fees From Nonbank Subs	0.82	2.69	2.16	2.83	2.03
Other Income From Nonbank Subs	0.00	0.00	0.09	0.00	0.00
Operating Inc From Nonbank Subs	33.62	93.09	93.58	157.48	58.17
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	63.71	56.85	47.59	35.40	52.62
Interest Inc From Subsidiary BHCs	0.10	0.09	0.12	1.16	2.42
Mgt & Serv Fees From Sub BHCs	6.57	6.01	2.93	5.63	5.10
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	70.39	62.95	50.63	42.20	60.14
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	54.80	54.13	64.84	62.86	60.71
Interest Income From Bank Subs	2.78	0.99	0.72	0.48	0.69
Mgt & Serv Fees From Bank Subs	6.21	5.57	4.88	3.65	3.91
Other Income From Bank Subs	0.00	0.00	0.05	0.00	0.00
Operating Income From Bank Subs	70.89	69.49	76.58	70.73	77.06
Dividends From Nonbank Subs	0.72	2.20	1.17	0.94	1.13
Interest Income From Nonbank Subs	0.31	0.21	0.19	0.20	0.43
Mgt & Serv Fees From Nonbank Subs	0.10	0.07	0.07	0.08	0.10
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.13	3.57	1.80	1.71	2.69
Dividends From Subsidiary BHCs	4.72	5.32	9.17	9.29	4.94
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.03
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.01	0.01	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	6.78	6.29	10.08	10.91	5.37
Loans and Adv From Subs/ST Debt	998.71	340.56	643.37	416.57	370.77
Loans and Adv From Subs/Total Debt	501.71	205.05	274.58	156.97	98.04

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									78
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.53	2.00	2.70	3.11	3.50	3.96	4.20	4.73	78
+ Non-interest Income	1.35	0.29	0.58	0.91	1.22	1.69	2.34	3.22	78
- Overhead Expense	2.95	1.55	1.74	2.39	2.95	3.43	4.10	4.72	78
- Provision for Losses	0.17	-0.02	0.00	0.07	0.15	0.26	0.37	0.48	78
+ Securities Gains (Losses)	0.06	-0.00	-0.00	0.00	0.01	0.10	0.21	0.30	78
+ Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.00	0.05	78
= Pretax Net Oper Income (TE)	1.88	0.91	1.08	1.40	1.87	2.22	2.78	3.17	78
Net Operating Income	1.22	0.54	0.65	0.91	1.20	1.46	1.86	2.08	78
Net Income	1.22	0.54	0.65	0.91	1.20	1.46	1.86	2.08	78
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	5.26	3.80	4.30	4.92	5.27	5.63	5.85	6.16	78
Interest Expense	1.44	0.56	0.85	1.13	1.40	1.73	2.04	2.32	78
Net Interest Income (TE)	3.81	2.08	2.96	3.36	3.85	4.26	4.52	5.08	78
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.20	-0.05	0.00	0.07	0.14	0.27	0.50	0.80	78
Earnings Coverage of Net Losses (X)	33.38	-31.74	1.06	7.37	17.14	34.56	112.01	252.05	78
Ln&Ls Allowance/Total Loans & Leases	1.52	0.85	0.96	1.20	1.42	1.79	2.20	2.69	78
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.73	0.12	0.16	0.42	0.63	0.94	1.56	2.00	78
30-89 Days Past Due Loans and Leases	0.78	0.22	0.28	0.49	0.78	1.07	1.19	1.56	78
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	27.40	-1.10	6.38	18.12	26.70	35.23	46.26	64.68	78
Net ST Noncore Funding Dependence	16.30	-7.84	-2.31	8.44	15.56	22.27	34.34	40.00	78
Net Loans and Leases/Total Assets	60.31	25.11	41.20	53.87	62.97	67.56	72.37	76.03	78
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	8.46	6.02	6.51	7.23	8.40	9.58	10.70	11.66	78
Equity Capital/Total Assets	8.76	5.36	6.49	7.49	8.80	9.99	11.11	12.00	78
Net Loans&Ls/Equity Capital (X)	7.04	2.71	4.07	5.61	7.16	8.46	9.60	10.52	78
Cash Dividends/Net Income	29.38	0.00	0.00	11.76	31.89	47.67	58.52	65.54	77
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Retained Earnings/Avg Equity Cap	9.49	2.97	3.45	5.98	8.90	12.49	16.33	19.94	78
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.50	0.00	0.00	0.00	0.00	0.00	2.17	7.76	78
Long-Term Debt/Equity Capital	4.29	0.00	0.00	0.00	0.00	6.47	19.17	32.69	78
Equity Investment in Subs/Equity Cap	109.74	69.95	83.16	99.88	109.10	119.97	136.97	144.89	78
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	109.94	-51.91	-6.06	30.53	95.67	150.41	305.41	399.88	76

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.88	3.69	4.10	4.56	4.89	5.19	5.45	5.82	78
Less: Interest Expense	1.33	0.49	0.76	1.04	1.27	1.60	1.88	2.29	78
Equals: Net Interest Income (TE)	3.53	2.00	2.70	3.11	3.50	3.96	4.20	4.73	78
Plus: Non-Interest Income	1.35	0.29	0.58	0.91	1.22	1.69	2.34	3.22	78
Equals: Adj Operating Income (TE)	4.95	2.61	3.65	4.49	4.95	5.39	6.14	7.30	78
Less: Overhead Expense	2.95	1.55	1.74	2.39	2.95	3.43	4.10	4.72	78
Less: Provision for Loan and Lease Losses	0.17	-0.02	0.00	0.07	0.15	0.26	0.37	0.48	78
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
Plus: Realized G/L on AFS Sec	0.06	-0.00	-0.00	0.00	0.01	0.10	0.21	0.30	78
Plus: Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.00	0.05	78
Equals: Pretax Net Oper Inc (TE)	1.88	0.91	1.08	1.40	1.87	2.22	2.78	3.17	78
Less: Applicable Income Taxes (TE)	0.67	0.26	0.36	0.47	0.66	0.80	1.06	1.23	78
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	78
Equals: Net Operating Income	1.22	0.54	0.65	0.91	1.20	1.46	1.86	2.08	78
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
Equals: Net Income	1.22	0.54	0.65	0.91	1.20	1.46	1.86	2.08	78
Memo: Net Income (Last Four Qtrs)	1.15	0.36	0.60	0.86	1.17	1.43	1.68	1.82	76
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	92.76	88.37	89.48	90.93	92.43	94.07	96.46	97.18	78
Avg Int-Bearing Funds / Avg Assets	79.74	64.61	69.93	76.13	80.17	84.08	87.49	89.73	78
Int Income (TE) / Avg Earning Assets	5.26	3.80	4.30	4.92	5.27	5.63	5.85	6.16	78
Int Expense / Avg Earning Assets	1.44	0.56	0.85	1.13	1.40	1.73	2.04	2.32	78
Net Int Inc (TE) / Avg Earn Assets	3.81	2.08	2.96	3.36	3.85	4.26	4.52	5.08	78
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	5.89	4.79	5.12	5.44	5.86	6.25	6.70	7.30	78
Interest-Bearing Bank Balances	1.32	0.02	0.18	0.36	0.87	1.79	3.98	5.86	68
Fed Funds Sold & Reverse Repos	0.97	0.50	0.72	0.85	0.95	1.04	1.27	1.47	68
Trading Assets	2.36	0.00	0.00	0.00	2.04	3.31	6.25	8.42	26
Total Earning Assets	5.14	3.70	4.27	4.88	5.18	5.52	5.73	5.86	78
Investment Securities (TE)	4.08	2.42	2.83	3.74	4.09	4.47	4.95	5.26	78
U. S. Treasury & Agency Sec (excl MBS)	3.08	1.34	1.67	2.37	3.07	3.78	4.34	4.82	78
Mortgage-Backed Securities	3.98	2.63	2.85	3.59	4.01	4.43	4.67	4.98	78
All Other Securities	6.25	1.98	3.57	4.69	6.24	7.37	8.69	11.72	78
Interest-Bearing Deposits	1.41	0.57	0.89	1.17	1.37	1.65	1.96	2.07	78
Time Deposits of \$100K or More	2.27	1.14	1.30	1.80	2.29	2.61	3.13	3.41	77
Time Deposits < \$100K	2.27	1.07	1.42	1.93	2.27	2.62	3.03	3.20	77
Other Domestic Deposits	0.65	0.29	0.38	0.48	0.63	0.77	0.98	1.20	77
Foreign Deposits	1.24	0.51	0.54	0.80	1.00	1.32	1.80	2.34	13
Fed Funds Purchased and Repos	1.18	0.51	0.64	0.82	1.00	1.24	2.27	3.27	75
Other Borrowed Funds & Trading Liab	3.12	0.95	1.21	1.97	3.03	4.04	5.00	6.28	75
All Interest-Bearing Funds	1.68	0.68	1.11	1.37	1.68	1.99	2.34	2.53	78

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	15.01	9.72	10.72	12.17	13.91	17.57	21.18	23.11	78
Avg Assets per Employee (\$000)	3886.76	1884.28	2366.62	2916.00	3325.02	4515.97	6327.65	8046.19	78

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.84	0.00	0.00	0.61	3.28	5.97	11.36	15.86	77
Overhead Exp / NII + Non-Int Income	61.03	42.10	44.89	54.92	61.37	66.82	72.98	81.90	78

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.95	1.55	1.74	2.39	2.95	3.43	4.10	4.72	78
Personnel Expense	1.63	0.81	0.88	1.25	1.56	1.97	2.35	2.83	78
Net Occupancy Expense	0.42	0.18	0.26	0.33	0.40	0.49	0.63	0.68	78
Other Operating Expenses	0.89	0.36	0.50	0.71	0.85	1.04	1.25	1.66	78
Overhead Less Non-Interest Income	1.56	0.42	0.81	1.27	1.54	1.92	2.15	2.35	78

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	59.76	39.45	42.22	52.46	59.82	66.51	72.48	80.41	78
Personnel Expense	33.00	20.11	22.07	28.82	33.16	37.86	42.80	44.91	78
Net Occupancy Expense	8.43	4.76	5.77	7.31	8.40	9.51	10.99	11.70	78
Other Operating Expenses	18.14	10.34	12.62	15.13	17.76	19.70	26.19	29.14	78
Total Non-Interest Income	26.60	7.26	14.54	19.56	25.61	32.83	38.89	49.94	78
Fiduciary Activities Income	2.02	0.00	0.00	0.06	1.64	3.74	6.10	7.57	78
Serv Charges on Deposit Accts - Domestic	7.80	0.94	1.48	4.85	7.99	9.62	15.01	17.49	78
Trading Revenue	0.33	-0.15	0.00	0.00	0.00	0.04	1.43	4.70	78
Investment Banking Fees & Commissions	1.94	0.00	0.00	0.33	1.11	2.28	5.14	13.28	78
Venture Capital Revenue	-0.00	-0.26	0.00	0.00	0.00	0.00	0.00	0.00	78
Net Servicing Fees	0.14	-1.27	-0.49	0.00	0.03	0.26	0.88	1.78	78
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	78
Insurance Activities Revenue	1.32	0.00	0.00	0.01	0.37	1.82	4.07	9.55	78
Net Gain (Loss) - Sales Loans, OREO, Oth	1.53	-0.25	-0.01	0.03	0.68	2.36	4.21	8.83	78
Other Non-Interest Income	7.30	2.92	3.71	4.64	6.59	8.74	12.88	20.14	78
Overhead Less Non-Interest Income	32.77	6.52	16.04	26.64	32.68	38.65	45.85	52.13	78

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	29.98	11.09	19.32	27.42	31.76	33.77	36.78	38.35	78
Appl Inc Tax+TE/Pretax NOI+TE	35.82	29.95	31.76	33.75	35.90	37.72	39.35	40.81	78



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	40.70	6.59	19.62	33.67	41.09	49.28	59.90	64.52	78
Commercial and Industrial Loans	11.00	0.67	2.09	6.39	9.68	14.56	22.64	28.76	78
Loans to Individuals	5.17	0.07	0.35	1.36	3.96	9.34	12.49	13.15	78
Loans to Depository Institutions	0.04	0.00	0.00	0.00	0.00	0.00	0.14	0.76	78
Agricultural Loans	0.45	0.00	0.00	0.00	0.11	0.70	1.68	2.89	78
Other Loans and Leases	1.78	0.02	0.09	0.46	1.16	2.61	4.69	5.56	78
Net Loans and Leases	60.31	25.11	41.20	53.87	62.97	67.56	72.37	76.03	78
Debt Securities Over 1 Year	24.27	5.01	10.98	15.96	23.59	30.43	38.39	47.60	78
Mutual Funds and Equity Securities	0.29	0.00	0.00	0.00	0.09	0.46	1.10	1.74	78
Subtotal	86.23	69.01	76.74	83.95	87.11	89.28	90.84	91.62	78
Interest-Bearing Bank Balances	0.34	0.00	0.00	0.01	0.10	0.40	1.34	3.37	78
Federal Funds Sold & Reverse Repos	1.27	0.00	0.00	0.00	0.72	2.00	4.14	6.01	78
Debt Securities 1 Year or Less	2.17	0.13	0.23	0.57	1.25	2.90	6.39	10.61	78
Trading Assets	0.09	0.00	0.00	0.00	0.00	0.01	0.48	1.35	78
Total Earning Assets	91.03	86.75	88.27	89.29	90.72	92.50	94.05	95.74	78
Non-Int Cash and Due From Dep Inst	2.52	0.87	1.29	1.97	2.36	3.19	3.81	4.42	78
Acceptances	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.12	78
Other Real Estate Owned	0.06	0.00	0.00	0.00	0.04	0.10	0.16	0.27	78
All Other Assets	6.32	2.95	3.94	4.97	6.11	7.54	9.03	9.72	78
MEMORANDA:									
Short-Term Investments	4.32	0.35	0.51	1.16	2.74	6.57	11.15	15.18	78
U. S. Treasury Securities	0.56	0.00	0.00	0.00	0.05	0.68	2.41	4.91	78
U. S. Agency Securities (excl MBS)	5.94	0.13	0.73	2.57	4.57	9.72	13.46	15.71	78
Municipal Securities	2.67	0.00	0.06	0.52	1.98	4.04	7.22	11.32	78
Mortgage-Backed Securities	15.43	0.33	1.92	8.09	15.24	20.32	30.60	37.77	78
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.00	0.11	0.56	78
Other Debt Securities	0.74	0.00	0.00	0.01	0.32	1.02	2.89	4.24	78
RE Loans Secured by 1-4 Family	14.74	0.33	2.17	6.08	15.28	22.12	27.39	32.98	78
Revolving	2.61	0.00	0.00	0.65	2.54	4.15	6.61	8.65	78
Closed-End, Sec by First Liens	10.35	0.33	1.31	4.23	9.97	16.63	21.30	23.62	78
Closed-End, Sec by Junior Liens	1.17	0.00	0.00	0.22	0.70	1.65	3.31	3.64	78
Commercial Real Estate Loans	22.56	0.11	5.11	15.27	20.46	29.89	39.76	49.28	78
Construction and Land Dev	5.44	0.00	0.31	2.05	4.69	7.56	11.01	14.94	78
Multifamily	1.75	0.00	0.03	0.54	1.34	2.18	4.48	8.74	78
Nonfarm Nonresidential	14.92	0.04	3.10	10.37	14.48	19.71	24.98	29.56	78
RE Loans Secured by Farmland	0.66	0.00	0.00	0.02	0.28	1.09	2.58	3.00	78
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	66.87	18.60	38.40	58.19	67.58	75.22	89.92	95.55	78
RE Loans Secured by 1-4 Family	24.29	1.08	4.44	9.55	23.42	34.77	46.91	52.55	78
Revolving	4.24	0.00	0.00	1.36	3.93	6.45	10.41	12.35	78
Closed-End	19.34	1.07	3.31	8.29	18.33	28.27	37.75	50.00	78
Commercial Real Estate Loans	35.73	0.77	13.24	25.91	32.17	45.65	62.12	68.62	78
Construction and Land Dev	8.63	0.00	0.56	3.44	6.93	12.34	19.49	20.80	78
Multifamily	2.76	0.00	0.05	0.93	2.07	3.21	7.55	11.64	78
Nonfarm Nonresidential	23.75	0.66	9.94	17.42	23.24	30.83	39.16	44.75	78
RE Loans Secured by Farmland	1.06	0.00	0.00	0.03	0.39	1.76	4.18	5.19	78
Loans to Depository Institutions	0.07	0.00	0.00	0.00	0.00	0.00	0.22	1.26	78
Commercial and Industrial Loans	18.21	2.04	3.73	11.09	14.85	23.48	38.46	56.52	78
Loans to Individuals	8.63	0.14	0.46	2.45	6.05	15.09	19.11	22.73	78
Credit Card Loans	0.23	0.00	0.00	0.00	0.01	0.28	1.10	1.52	78
Agricultural Loans	0.73	0.00	0.00	0.00	0.20	1.24	2.55	4.86	78
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	78
Other Loans and Leases	3.13	0.02	0.17	0.84	1.97	4.50	9.58	11.54	78

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.32	0.35	0.51	1.16	2.74	6.57	11.15	15.18	78
Liquid Assets	27.11	10.71	15.73	20.22	24.87	30.72	46.08	50.17	78
Investment Securities	27.80	10.77	13.63	20.64	26.35	35.09	44.28	49.48	78
Net Loans and Leases	60.31	25.11	41.20	53.87	62.97	67.56	72.37	76.03	78
Net Lns, Ls & Stdbly Ltrs of Credit	61.83	25.32	42.92	54.75	64.26	69.89	74.03	77.82	78
Core Deposits	58.50	20.47	27.86	52.96	60.84	66.63	73.25	76.47	78
Noncore Funding	28.58	9.24	13.18	19.78	26.67	33.92	49.81	62.26	78
Time Deposits of \$100K or More	11.35	2.71	3.65	6.24	9.07	16.03	23.91	27.88	78
Foreign Deposits	0.50	0.00	0.00	0.00	0.00	0.00	1.54	7.37	78
Fed Funds Purchased and Repos	6.04	0.00	0.05	1.42	5.55	9.18	16.29	23.01	78
Net Fed Funds Purchased (Sold)	4.98	-6.18	-2.73	0.17	4.15	8.76	15.00	19.23	78
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	78
Oth Borrowings W/Rem Mat 1 Yr or Less	2.44	0.00	0.00	0.41	1.75	3.81	6.26	7.21	78
Earning Assets Repr in 1 Year	39.24	12.96	17.54	28.19	40.34	49.13	57.92	64.19	78
Int-Bearing Liab Repr in 1 Year	25.97	7.76	11.58	15.45	20.18	35.42	51.62	59.09	78
Long-Term Debt Repr in 1 Year	0.87	0.00	0.00	0.00	0.00	0.73	4.56	7.98	78
Net Assets Repriceable in 1 Year	11.90	-30.59	-13.32	1.11	11.53	24.93	33.30	36.29	78
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	27.40	-1.10	6.38	18.12	26.70	35.23	46.26	64.68	78
Net ST Noncore Funding Dependence	16.30	-7.84	-2.31	8.44	15.56	22.27	34.34	40.00	78
Short-Term Inv/ST Noncore Funding	33.00	1.90	2.62	6.96	15.11	39.22	123.67	183.56	78
Liq Asts-ST Noncore Fndg/Nonliq Asts	12.23	-14.77	-8.79	0.94	8.20	21.80	33.46	57.45	78
Net Loans and Leases/Total Deposits	83.69	50.43	61.11	74.92	83.75	92.98	102.27	119.84	78
Net Loans and Leases/Core Deposits	106.07	57.15	77.90	88.90	102.58	118.73	141.51	179.33	77
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.19	0.00	0.00	0.07	0.46	1.83	2.96	7.60	56
Avail-For-Sale Sec Appr(Depr)/Eq Cap	4.65	0.53	0.88	2.23	3.85	6.39	10.03	13.80	78
Struct Notes Appr(Depr)/Eq Cap	0.07	-0.21	-0.17	-0.01	0.01	0.03	0.22	0.46	17
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	8.74	0.00	0.00	0.00	2.56	12.94	35.48	47.85	78
Available-For-Sale Securities	91.25	44.96	62.60	84.62	97.38	100.00	100.00	100.00	78
U.S. Treasury Securities	2.47	0.00	0.00	0.00	0.20	3.01	11.34	20.99	78
U.S. Agency Securities (excl MBS)	23.95	0.58	2.25	10.75	18.83	34.77	52.65	67.12	78
Municipal Securities	10.02	0.01	0.30	2.50	8.00	14.22	24.16	34.12	78
Mortgage-Backed Securities	53.91	3.40	11.33	32.46	61.20	70.56	78.62	86.73	78
Asset-Backed Securities	0.14	0.00	0.00	0.00	0.00	0.00	0.54	2.01	78
Other Debt Securities	2.73	0.00	0.00	0.06	1.23	4.16	9.07	14.29	78
Mutual Funds and Equity Securities	1.26	0.00	0.00	0.01	0.36	1.68	4.91	7.39	78
Debt Securities 1 Year or Less	9.57	0.52	0.88	2.03	4.74	13.56	31.35	36.76	78
Debt Securities 1 To 5 Years	29.10	1.01	2.27	11.99	26.23	43.96	60.94	64.97	78
Debt Securities Over 5 Years	56.71	1.14	9.26	33.06	62.83	77.24	94.39	96.73	78
Pledged Securities	55.69	7.18	18.79	40.44	58.97	71.71	86.66	90.05	78
Structured Notes, Fair Value	0.53	0.00	0.00	0.00	0.00	0.00	1.03	8.36	78

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.17	-0.02	0.00	0.07	0.15	0.26	0.37	0.48	78
Provision for Ln&Ls Losses/Avg Lns&Ls	0.30	-0.05	0.00	0.12	0.27	0.46	0.62	0.81	78
Provision for Ln&Ls Losses/Net Losses	200.11	-68.49	0.00	94.88	136.98	234.46	460.87	1000.86	78
Ln&Ls Allowance/Total Loans & Leases	1.52	0.85	0.96	1.20	1.42	1.79	2.20	2.69	78
Ln&Ls Allowance/Net Ln&Ls Losses (X)	17.78	1.62	2.83	4.70	8.12	16.29	63.56	153.92	72
ALLL/Nonaccrual Assets	352.61	66.83	101.47	162.36	266.66	451.77	773.22	1242.38	78
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	259.14	57.85	88.38	138.67	220.50	321.98	521.63	723.00	78
Gross Ln&Ls Losses/Avg Loans & Leases	0.34	0.03	0.09	0.14	0.23	0.43	0.86	0.98	78
Recoveries/Avg Loans and Leases	0.12	0.01	0.03	0.05	0.08	0.19	0.26	0.47	78
Net Losses/Avg Loans and Leases	0.20	-0.05	0.00	0.07	0.14	0.27	0.50	0.80	78
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
Recoveries/Prior Year-End Losses	7.54	1.49	2.39	4.09	6.15	10.37	15.14	19.85	78
Earnings Coverage of Net Losses (X)	33.38	-31.74	1.06	7.37	17.14	34.56	112.01	252.05	78
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.05	-0.05	-0.01	0.00	0.00	0.10	0.21	0.30	78
RE Loans Secured By 1-4 Family	0.06	-0.03	-0.01	0.00	0.01	0.10	0.23	0.55	76
Revolving	0.03	-0.03	-0.00	0.00	0.00	0.03	0.17	0.39	71
Closed-End	0.06	-0.08	-0.01	0.00	0.01	0.09	0.24	0.63	76
Commercial Real Estate Loans	0.04	-0.10	-0.01	-0.00	0.00	0.05	0.21	0.32	76
Construction and Land Dev	0.01	-0.07	-0.02	0.00	0.00	0.00	0.04	0.26	72
Multifamily	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.09	75
Nonfarm Nonresidential	0.05	-0.07	-0.01	-0.00	0.00	0.07	0.28	0.50	76
RE Loans Secured by Farmland	0.00	-0.15	-0.00	0.00	0.00	0.00	0.03	0.15	61
Commercial and Industrial Loans	0.24	-0.75	-0.16	-0.00	0.13	0.36	0.88	1.48	78
Loans to Depository Institutions	0.00	-0.04	0.00	0.00	0.00	0.00	0.00	0.00	23
Loans to Individuals	1.08	0.06	0.19	0.41	0.74	1.48	2.98	3.46	72
Credit Card Loans	2.69	-11.89	0.00	0.73	2.90	4.30	6.25	8.18	45
Agricultural Loans	0.10	-1.13	-0.03	0.00	0.00	0.02	0.51	1.59	57
Loans to Foreign Governments & Inst	0.47	0.00	0.00	0.00	0.00	0.00	1.18	1.78	5
Other Loans and Leases	0.29	-0.83	-0.17	0.00	0.01	0.28	1.28	2.35	77

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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30-89 Days PD Loans and Leases	0.78	0.22	0.28	0.49	0.78	1.07	1.19	1.56	78
90+ Days PD Loans and Leases	0.10	0.00	0.00	0.01	0.08	0.17	0.28	0.43	78
Nonaccrual Loans and Leases	0.65	0.10	0.14	0.31	0.51	0.91	1.40	1.92	78
90+ Days PD and Nonaccrual Loans and Leases	0.78	0.14	0.22	0.46	0.67	0.99	1.69	2.03	78
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	78
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
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30-89 Days Past Due Assets	0.78	0.22	0.28	0.49	0.78	1.07	1.19	1.56	78
90+ Days Past Due Assets	0.10	0.00	0.00	0.01	0.08	0.17	0.28	0.43	78
Nonaccrual Assets	0.65	0.10	0.14	0.31	0.51	0.91	1.40	1.92	78
30+ Days PD & Nonaccrual Assets	1.57	0.52	0.71	1.13	1.48	1.79	2.54	3.52	78
PERCENT OF TOTAL ASSETS									
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90+ Days PD and Nonaccrual Assets	0.47	0.04	0.13	0.27	0.40	0.65	0.99	1.18	78
90+ PD & Nonaccrual Assets + OREO	0.55	0.09	0.16	0.32	0.48	0.74	1.14	1.26	78
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
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Total Assets	0.47	0.04	0.10	0.26	0.39	0.63	1.09	1.25	78
Allowance for Loan & Lease Losses	53.66	11.68	14.03	25.46	46.00	68.21	124.48	144.17	78
Equity Cap + ALLL	5.14	0.48	1.04	2.44	4.03	6.74	12.60	14.46	78
Tier 1 Cap + ALLL	5.39	0.40	1.20	2.58	4.07	8.11	12.06	15.66	78
Loans & Leases + RE Acquired	0.79	0.12	0.18	0.44	0.66	1.01	1.74	2.29	78

PEER GROUP 2

30+ DAYS PAST DUE AND NONACCRUAL  
LNS&LS AS A PERCENT OF LOAN TYPE

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.71	0.05	0.21	0.39	0.63	1.03	1.23	1.38	78
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.05	0.15	0.27	0.59	78
- Nonaccrual	0.57	0.00	0.07	0.27	0.49	0.84	1.13	1.84	78
Coml & Indl - 30-89 Days PD	0.99	0.00	0.12	0.38	0.78	1.32	2.14	3.68	78
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.04	0.16	0.35	0.45	78
- Nonaccrual	1.19	0.00	0.07	0.48	0.81	1.71	3.20	3.59	78
Individuals - 30-89 Days PD	1.21	0.08	0.41	0.67	0.99	1.47	2.65	3.91	78
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.07	0.21	0.42	0.64	78
- Nonaccrual	0.17	0.00	0.00	0.02	0.08	0.26	0.62	0.83	78
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Agricultural - 30-89 Days PD	0.44	0.00	0.00	0.00	0.00	0.86	1.56	1.98	57
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.12	0.39	57
- Nonaccrual	0.70	0.00	0.00	0.00	0.00	0.53	3.13	6.05	57
Foreign Govts- 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.00	0.57	0.85	5
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Other Lns&Ls - 30-89 Days PD	0.48	0.00	0.00	0.00	0.28	0.65	1.31	2.52	77
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.03	0.22	0.77	77
- Nonaccrual	0.30	0.00	0.00	0.00	0.00	0.35	1.11	3.10	77

MEMORANDA:

1-4 Family - 30-89 Days PD	0.76	0.05	0.19	0.48	0.72	0.97	1.39	1.64	76
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.04	0.19	0.36	0.61	76
- Nonaccrual	0.50	0.00	0.00	0.12	0.38	0.70	1.18	1.44	76
Revolving - 30-89 Days PD	0.31	0.00	0.00	0.08	0.23	0.42	1.00	1.53	71
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.04	0.14	0.21	71
- Nonaccrual	0.13	0.00	0.00	0.00	0.04	0.21	0.39	1.08	71
Closed-End - 30-89 Days PD	0.86	0.00	0.15	0.50	0.81	1.12	1.59	1.74	76
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.05	0.21	0.46	0.82	76
- Nonaccrual	0.56	0.00	0.00	0.16	0.44	0.92	1.37	2.00	76
- Jr Lien 30-89 Days PD	0.10	0.00	0.00	0.01	0.05	0.13	0.31	0.54	76
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.07	76
- Jr Lien Nonaccrual	0.06	0.00	0.00	0.00	0.02	0.08	0.24	0.37	76
Commercial RE - 30-89 Days PD	0.63	0.00	0.04	0.21	0.55	0.88	1.38	1.95	76
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.01	0.06	0.22	0.26	76
- Nonaccrual	0.57	0.00	0.00	0.18	0.50	0.82	1.53	2.34	76
Const & Dev - 30-89 Days PD	0.58	0.00	0.00	0.07	0.39	0.87	1.94	3.23	72
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.02	0.11	0.26	72
- Nonaccrual	0.34	0.00	0.00	0.00	0.14	0.43	1.51	2.15	72
Multifamily - 30-89 Days PD	0.25	0.00	0.00	0.00	0.07	0.29	1.03	2.15	75
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.35	75
- Nonaccrual	0.21	0.00	0.00	0.00	0.00	0.30	0.82	2.13	75
Nonfarm Nres- 30-89 Days PD	0.62	0.00	0.02	0.14	0.50	1.02	1.60	2.16	76
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.01	0.07	0.23	0.33	76
- Nonaccrual	0.63	0.00	0.00	0.20	0.57	0.96	1.37	2.51	76
Farmland - 30-89 Days PD	0.77	0.00	0.00	0.00	0.40	1.28	2.24	7.72	61
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.04	0.25	0.30	61
- Nonaccrual	0.49	0.00	0.00	0.00	0.00	0.72	2.25	4.64	61
Credit Card - 30-89 Days PD	1.40	0.00	0.00	0.00	1.40	1.92	3.62	4.38	45
- 90+ Days Past Due	0.68	0.00	0.00	0.00	0.45	0.95	2.40	3.86	45
- Nonaccrual	0.16	0.00	0.00	0.00	0.00	0.00	1.25	1.80	45

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.46	6.02	6.51	7.23	8.40	9.58	10.70	11.66	78
Tier 1 RBC Ratio	12.14	7.86	8.74	9.87	11.07	13.16	18.27	21.88	78
Total Risk-Based Capital Ratio	13.94	10.69	10.95	11.45	13.13	15.28	19.41	23.01	78
Tangible Tier 1 Leverage Ratio	8.29	5.92	6.34	6.99	8.22	9.35	10.37	10.89	78
Tangible Common Eq Cap/Tan Assets	7.18	4.39	4.98	6.10	6.77	8.17	10.09	10.88	78

DERIVATIVES AND  
 OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	16.68	3.27	7.60	11.80	16.41	19.99	28.05	30.13	78
Standby Letters of Credit	1.29	0.02	0.18	0.49	0.92	1.71	3.61	4.31	78
Commercial & Similar Letters of Credit	0.12	0.00	0.00	0.00	0.02	0.18	0.53	1.03	78
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78

TYPE OF DERIVATIVE INSTRUMENT:

Derivative Contracts	4.38	0.00	0.00	0.00	1.12	6.27	18.28	29.80	78
Interest Rate Contracts	3.55	0.00	0.00	0.00	0.91	5.04	14.58	22.70	78
Interest Rate Futures & Forward Contr	0.37	0.00	0.00	0.00	0.00	0.23	1.70	4.78	78
Written Options Contr (Int Rate)	0.08	0.00	0.00	0.00	0.00	0.00	0.48	1.16	78
Purchased Options Contr (Int Rate)	0.26	0.00	0.00	0.00	0.00	0.00	0.44	6.27	78
Interest Rate Swaps	1.95	0.00	0.00	0.00	0.35	3.08	7.93	12.13	78
Foreign Exchange Contracts	0.18	0.00	0.00	0.00	0.00	0.00	0.49	2.44	78
Futures & Forward Foreign Exch Contr	0.17	0.00	0.00	0.00	0.00	0.00	0.36	2.40	78
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
Equity, Commodity, & Other Deriv Contr	0.06	0.00	0.00	0.00	0.00	0.00	0.02	1.64	78
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	78
Purchased Options Contr (Comm & Oth)	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.84	78
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78

PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments	28.55	9.37	12.67	20.66	26.11	33.86	47.66	60.86	78
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PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	90.78	0.00	31.36	91.02	100.00	100.00	100.00	100.00	58
Foreign Exchange Contracts	7.23	0.00	0.00	0.00	0.00	3.57	49.07	53.22	58
Equity, Comm, & Other Contracts	2.10	0.00	0.00	0.00	0.00	0.00	7.97	32.26	58
Futures and Forwards	26.57	0.00	0.00	0.00	6.35	39.99	100.00	100.00	58
Written Options	9.36	0.00	0.00	0.00	0.00	5.62	50.00	56.46	58
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Over-The-Counter	9.28	0.00	0.00	0.00	0.00	3.55	50.00	56.46	58
Purchased Options	5.53	0.00	0.00	0.00	0.00	0.70	26.57	48.93	58
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Over-The-Counter	4.90	0.00	0.00	0.00	0.00	0.28	24.16	48.93	58
Swaps	53.70	0.00	0.00	3.70	60.11	99.99	100.00	100.00	58
Held for Trading	11.85	0.00	0.00	0.00	0.00	7.43	62.94	79.29	58
Interest Rate Contracts	5.79	0.00	0.00	0.00	0.00	0.00	28.77	59.69	58
Foreign Exchange Contracts	3.66	0.00	0.00	0.00	0.00	0.00	13.03	50.73	58
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Non-Traded	88.14	15.71	33.24	84.91	100.00	100.00	100.00	100.00	58
Interest Rate Contracts	76.14	0.00	0.00	44.20	100.00	100.00	100.00	100.00	58
Foreign Exchange Contracts	1.52	0.00	0.00	0.00	0.00	0.00	6.96	21.49	58
Equity, Comm, & Other Contracts	1.92	0.00	0.00	0.00	0.00	0.00	1.71	32.26	58
Deriv Contr (Excl Fut & FX LE 14 Days)	81.90	14.84	31.50	56.35	99.99	100.00	100.00	100.00	58
One Year or Less	29.04	0.00	0.00	0.00	14.05	48.69	100.00	100.00	58
Over 1 Year to 5 Years	30.41	0.00	0.00	0.00	22.52	45.75	85.02	100.00	58
Over 5 Years	15.43	0.00	0.00	0.00	0.00	28.17	72.15	99.99	58
Gross Negative Fair Value (Abs Val)	1.14	0.00	0.00	0.01	0.69	1.73	4.23	4.98	58
Gross Positive Fair Value	1.19	0.00	0.00	0.03	0.61	1.72	3.24	6.66	58
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	78
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.04	78
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	78
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	78
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.04	0.00	0.00	0.00	0.00	0.07	0.18	0.41	78
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.19	-1.21	-0.67	0.00	0.00	0.00	0.85	4.91	77
Decr (Incr) in Int Expense/Net Income	0.78	-8.38	-2.08	0.00	0.00	0.00	8.06	11.93	77
Net Incr (Decr) Nonint Alloc/Net Income	0.42	-0.77	-0.01	0.00	0.00	0.00	2.51	7.25	77
Incr (Decr) in Net Income/Net Income	1.89	-11.74	-4.25	-0.42	0.00	2.27	12.80	22.59	77

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.26	78
Ins Under Assets(P/C)/Tot Ins Und Ast	35.41	0.00	0.00	0.00	0.00	100.00	100.00	100.00	17
Ins Under Assets(L/H)/Tot Ins Und Ast	64.58	0.00	0.00	0.00	100.00	100.00	100.00	100.00	17
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Ins Activities Revenue/Adj Oper Inc	1.32	0.00	0.00	0.01	0.37	1.82	4.07	9.55	78
Premium Inc/Ins Activities Revenue	6.17	0.00	0.00	0.00	0.00	0.18	43.68	87.94	63
Credit Rel Prem Inc/Tot Prem Inc	76.26	0.00	0.00	20.18	100.00	100.00	100.00	100.00	16
Other Prem Inc/Total Prem Inc	23.73	0.00	0.00	0.00	0.00	0.00	100.00	100.00	16
Ins Under Net Income/Consol Net Income	0.10	0.00	0.00	0.00	0.00	0.00	0.42	1.34	78
Ins Net Inc (P/C)/Equity (P/C)	16.18	3.57	3.57	5.58	10.17	16.21	27.35	35.35	6
Ins Net Inc (L/H)/Equity (L/H)	7.00	-8.42	-8.42	1.93	4.62	10.20	18.77	20.46	10
Insur Ben, Losses, Exp/Insur Premiums	93.84	-89.65	-35.86	19.59	33.33	87.76	281.79	420.63	16
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.02	0.00	0.00	0.00	0.00	0.00	0.05	0.12	7
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.12	0.00	0.00	0.00	0.00	0.05	0.67	10.49	11
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
CSV Life Insurance/Tier 1 Cap + ALLL	7.99	0.00	0.00	0.00	4.03	17.42	22.45	25.06	78
BROKER-DEALER ACTIVITIES									
-----									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	78
FOREIGN ACTIVITIES									
-----									
Yield: Foreign Loans	265.20	0.00	0.00	0.00	0.00	1.83	39.76	2990.72	33
Cost: Interest-Bearing Deposits	1.24	0.51	0.54	0.80	1.00	1.32	1.80	2.34	13
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.70	0.40	0.40	0.40	0.55	0.77	0.91	0.95	3
Foreign Governments and Inst	0.47	0.00	0.00	0.00	0.00	0.00	1.18	1.78	5
Leases	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1
GROWTH RATES:									
Net Loans and Leases	-16.18	-100.00	-100.00	-89.04	-15.50	4.67	42.11	243.20	32
Total Selected Assets	51.26	-100.00	-100.00	-64.52	-9.01	26.51	220.66	1854.73	44
Deposits	479.65	-78.64	-69.18	-17.72	-2.39	12.60	31.72	2238.85	13





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	80.54	0.00	3.27	34.52	70.15	107.48	149.80	189.29	58
Dividends Paid/Net Income	29.37	0.00	0.00	11.76	31.92	47.67	58.52	65.54	77
Net Income - Dividends/Avg Equity	9.49	2.97	3.45	5.98	8.90	12.49	16.32	19.94	78
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	124.65	0.00	0.00	0.00	100.98	168.96	420.10	632.78	65
Dividends From Nonbank Subs	1.48	0.00	0.00	0.00	0.00	0.72	9.17	20.50	65
Dividends From Subsidiary BHCs	10.56	0.00	0.00	0.00	0.00	0.00	89.52	179.61	65
Dividends From All Subsidiaries	169.27	0.00	0.00	99.92	121.95	221.34	512.61	798.52	65
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	43.63	0.00	0.00	0.00	42.90	77.77	106.01	155.39	66
Interest Income From Bank Subs	0.54	0.00	0.00	0.00	0.02	0.40	2.58	7.14	66
Mgt & Service Fees From Bank Subs	3.95	0.00	0.00	0.00	0.00	3.43	25.98	47.97	66
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	66
Operating Income From Bank Subs	51.30	0.00	0.05	7.83	46.49	88.16	134.25	175.92	66
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	21.01	0.00	0.00	0.00	0.19	42.76	94.12	110.39	41
Interest Income From Nonbank Subs	5.24	0.00	0.00	0.00	0.00	2.56	18.05	79.64	41
Mgt & Serv Fees From Nonbank Subs	0.82	0.00	0.00	0.00	0.00	0.00	5.27	9.53	41
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Operating Inc From Nonbank Subs	33.62	0.00	0.00	0.00	11.97	56.76	117.70	178.67	41
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	63.71	0.00	0.00	0.00	13.16	51.17	88.85	159.82	18
Interest Inc From Subsidiary BHCs	0.09	0.00	0.00	0.00	0.00	0.00	0.23	0.84	18
Mgt & Serv Fees From Sub BHCs	6.57	0.00	0.00	0.00	0.00	0.00	13.25	34.81	18
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
Operating Income From Sub BHCs	70.38	0.00	0.00	0.00	16.83	73.30	96.10	159.82	18
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	54.79	0.00	0.00	0.00	75.92	96.14	99.80	100.00	74
Interest Income From Bank Subs	2.78	0.00	0.00	0.00	0.03	0.33	14.37	40.25	74
Mgt & Serv Fees From Bank Subs	6.20	0.00	0.00	0.00	0.00	4.70	41.77	55.79	74
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	74
Operating Income From Bank Subs	70.88	0.00	0.00	46.01	92.22	99.02	99.98	100.00	74
Dividends From Nonbank Subs	0.71	0.00	0.00	0.00	0.00	0.18	3.74	9.32	74
Interest Income From Nonbank Subs	0.30	0.00	0.00	0.00	0.00	0.00	1.03	5.37	74
Mgt & Serv Fees From Nonbank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.64	1.47	74
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Operating Inc From Nonbank Subs	2.12	0.00	0.00	0.00	0.00	1.26	12.49	21.49	74
Dividends From Subsidiary BHCs	4.71	0.00	0.00	0.00	0.00	0.00	15.26	91.92	74
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	74
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Operating Income From Sub BHCs	6.77	0.00	0.00	0.00	0.00	0.00	37.81	98.79	74
Loans and Adv From Subs/ST Debt	998.71	0.00	0.00	0.69	556.50	1116.88	4687.50	4781.24	20
Loans and Adv From Subs/Total Debt	501.71	0.00	0.00	0.00	132.50	542.36	3151.50	4516.04	40

BHCPR Reporters for Quarter Ending 03/31/2004  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
1141786	4, 835, 703	ALABAMA NATIONAL BANCORPORATIO	BIRMINGHAM, AL	
1208661	4, 621, 274	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
1095674	7, 056, 067	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1133286	3, 051, 011	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	Moved from Peer 3
1245620	5, 448, 041	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
2947435	5, 290, 456	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
1020180	5, 721, 282	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1843080	5, 686, 215	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	6, 307, 590	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1201934	3, 910, 572	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1114605	5, 807, 632	CHITTIENDEN CORPORATION	BURLINGTON, VT	
1139532	3, 136, 430	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	
1205688	7, 691, 647	CITIZENS BANKING CORPORATION	FLINT, MI	
1135972	3, 365, 650	COMMERCEBANK HOLDING CORPORATI	CORAL GABLES, FL	
1048867	3, 823, 345	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1246766	5, 466, 821	COMMUNITY FIRST BANKSHARES, IN	FARGO, ND	
1200393	3, 691, 906	CORUS BANKSHARES, INC.	CHICAGO, IL	
1029222	4, 009, 916	CVB FINANCIAL CORP.	ONTARIO, CA	
2107707	3, 278, 175	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	7, 834, 753	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2734233	4, 622, 860	EAST WEST BANCORP, INC.	SAN MARINO, CA	
1427239	4, 718, 066	EASTERN BANK CORPORATION	BOSTON, MA	
3212091	9, 924, 857	ESB ACQUISITION CORP.	NEW YORK, NY	
3005332	4, 635, 436	F. N. B. CORPORATION	NAPLES, FL	
1118797	7, 341, 796	FIRST BANKS, INC.	SAINT LOUIS, MO	
1076132	4, 247, 976	FIRST CHARTER CORPORATION	CHARLOTTE, NC	
1075911	4, 412, 106	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	Name change from FIRST CITIZENS BANCORPORATION OF SOUTH
1071306	5, 226, 593	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	3, 918, 625	FIRST FINANCIAL BANCORP	HAMILTON, OH	
1123670	3, 882, 465	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	3, 025, 141	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	6, 851, 856	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
3217340	3, 998, 528	FIRST NATIONAL BANKSHARES OF	NAPLES, FL	Moved from Peer 9
1060627	6, 978, 304	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1246216	7, 852, 538	FRANKLIN RESOURCES, INC.	SAN MATEO, CA	Moved from Peer 9
1117129	9, 616, 006	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1050600	4, 288, 226	GOLD BANC CORPORATION, INC.	LEAWOOD, KS	
1136531	7, 652, 444	GREATER BAY BANCORP	PALO ALTO, CA	
1086533	4, 365, 666	HANCOCK HOLDING COMPANY	GULFPORT, MS	
1048625	7, 978, 382	HUDSON UNITED BANCORP	MAHWAH, NJ	
1104231	6, 587, 572	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	5, 433, 130	INVESTORS BANCORP, MHC	MILLBURN, NJ	
1199732	5, 121, 766	IRWIN FINANCIAL CORPORATION	COLUMBUS, IN	
1490701	3, 065, 188	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	Moved from Peer 3
1105162	3, 374, 127	LAREDO NATIONAL BANCSHARES, IN	LAREDO, TX	
1090987	4, 432, 980	MB FINANCIAL, INC	CHICAGO, IL	
1117026	3, 569, 464	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	4, 016, 733	NBT BANCORP INC.	NORWICH, NY	
1136661	4, 374, 402	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	9, 259, 872	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	3, 466, 306	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	

BHCPR Reporters for Quarter Ending 03/31/2004  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
1029884	5,629,675	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
1142336	4,995,957	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	3,377,353	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
1247633	5,269,548	PROVIDENT BANKSHARES CORPORATI	BALTIMORE, MD	
3133637	4,258,273	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
2452180	8,584,177	R&G FINANCIAL CORPORATION	SAN JUAN, PR	Moved from Peer 9
1135600	5,550,459	REPUBLIC BANCORP INC.	OWOSSO, MI	
1075126	6,163,871	RIGGS NATIONAL CORPORATION	WASHINGTON, DC	
2847115	7,411,217	SANTANDER BANCORP	SAN JUAN, PR	
2252858	4,452,865	SEACOAST FINANCIAL SERVICES CO	NEW BEDFORD, MA	
1031449	4,485,096	SILICON VALLEY BANCSHARES	SANTA CLARA, CA	
2368106	4,306,231	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
2384021	6,110,953	SOUTHWEST BANCORPORATION OF TE	HOUSTON, TX	
1105425	3,165,883	STERLING BANCSHARES, INC.	HOUSTON, TX	
1117156	6,049,768	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1109656	5,453,371	TEXAS REGIONAL BANCSHARES, INC	MCALLEN, TX	
1079562	8,090,463	TRUSTMARK CORPORATION	JACKSON, MS	
2694814	5,723,079	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1049828	6,861,265	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
1076217	6,430,653	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	4,118,188	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1070448	3,376,512	WESBANCO, INC.	WHEELING, WV	
1025541	4,426,243	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
1079740	7,857,110	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	9,202,797	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
2260406	4,962,773	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1199602	3,223,962	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 78 bank holding companies.