

PEER GROUP 03

03/31/2005

03/31/2004

12/31/2004

12/31/2003

12/31/2002

Number of BHCs in Peer Group

218

201

214

200

170

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.70	3.68	3.69	3.73	3.97
+ Non-interest Income	0.99	1.07	1.06	1.24	1.20
- Overhead Expense	2.88	2.96	2.94	3.07	3.12
- Provision for Losses	0.15	0.18	0.19	0.23	0.30
+ Securities Gains (Losses)	0.01	0.05	0.02	0.05	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.71	1.72	1.71	1.81	1.82
Net Operating Income	1.12	1.11	1.12	1.16	1.18
Net Income	1.12	1.11	1.12	1.17	1.18
Net Income (Sub S Adjusted)	1.17	1.11	1.16	1.22	2.58

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.82	5.51	5.56	5.76	6.55
Interest Expense	1.80	1.50	1.57	1.69	2.26
Net Interest Income (TE)	4.01	3.99	3.99	4.05	4.28

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.10	0.15	0.19	0.25	0.30
Earnings Coverage of Net Losses (X)	7.06	21.18	25.29	17.88	16.96
Ln&Ls Allowance/Total Loans & Leases	1.29	1.37	1.30	1.38	1.44
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.63	0.74	0.61	0.76	0.75
30-89 Days Past Due Loans and Leases	0.60	0.70	0.58	0.73	0.88

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	24.69	22.39	24.19	23.15	22.35
Net ST Noncore Funding Dependence	14.08	11.67	13.71	12.75	11.79
Net Loans and Leases/Total Assets	68.15	65.14	67.83	64.49	63.54

CAPITALIZATION:

Tier 1 Leverage Ratio	8.71	8.77	8.65	8.68	8.54
Equity Capital/Total Assets	8.27	8.61	8.38	8.53	8.69
Net Loans&Ls/Equity Capital (X)	8.60	7.78	8.39	7.78	7.49
Cash Dividends/Net Income	23.98	25.98	27.08	26.94	25.95
Cash Dividends/Net Income (Sub S Adjusted)	20.75	44.75	31.75	45.24	24.95
Retained Earnings/Avg Equity Cap	9.70	9.25	9.32	9.62	9.72

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.44	0.32	0.29	0.42	0.68
Long-Term Debt/Equity Capital	1.56	1.22	1.61	1.31	1.21
Equity Investment in Subs/Equity Cap	114.41	112.19	113.71	111.00	107.71
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	86.93	84.84	108.41	125.58	130.72

PERCENT OF AVERAGE ASSETS	PEER GROUP 03				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Interest Income (TE)	5.37	5.07	5.14	5.31	6.07
Less: Interest Expense	1.66	1.39	1.45	1.56	2.10
Equals: Net Interest Income (TE)	3.70	3.68	3.69	3.73	3.97
Plus: Non-Interest Income	0.99	1.07	1.06	1.24	1.20
Equals: Adj Operating Income (TE)	4.75	4.81	4.80	5.04	5.21
Less: Overhead Expense	2.88	2.96	2.94	3.07	3.12
Less: Provision for Loan and Lease Losses	0.15	0.18	0.19	0.23	0.30
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.01	0.05	0.02	0.05	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.71	1.72	1.71	1.81	1.82
Less: Applicable Income Taxes (TE)	0.57	0.57	0.56	0.60	0.61
Less: Minority Interest	0.00	0.00	0.00	0.01	0.01
Equals: Net Operating Income	1.12	1.11	1.12	1.16	1.18
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.12	1.11	1.12	1.17	1.18
Memo: Net Income (Last Four Qtrs)	1.12	1.15	1.12	1.17	1.18
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.53	92.48	92.68	92.44	92.84
Avg Int-Bearing Funds / Avg Assets	77.82	78.39	78.00	78.48	78.91
Int Income (TE) / Avg Earning Assets	5.82	5.51	5.56	5.76	6.55
Int Expense / Avg Earning Assets	1.80	1.50	1.57	1.69	2.26
Net Int Inc (TE) / Avg Earn Assets	4.01	3.99	3.99	4.05	4.28
YIELD OR COST:					
Total Loans and Leases (TE)	6.38	6.11	6.14	6.48	7.19
Interest-Bearing Bank Balances	2.29	1.14	1.65	1.59	2.96
Fed Funds Sold & Reverse Repos	2.42	0.93	1.33	1.07	1.59
Trading Assets	1.36	3.57	1.27	2.99	2.59
Total Earning Assets	5.72	5.39	5.47	5.65	6.43
Investment Securities (TE)	4.17	4.18	4.08	4.24	5.34
U. S. Treasury & Agency Sec (excl MBS)	3.27	3.45	3.32	3.47	4.55
Mortgage-Backed Securities	4.01	3.98	3.91	3.89	5.27
All Other Securities	5.95	5.89	6.28	6.67	7.12
Interest-Bearing Deposits	1.82	1.49	1.57	1.73	2.41
Time Deposits of \$100K or More	2.68	2.28	2.34	2.56	3.34
Time Deposits < \$100K	2.61	2.43	2.46	2.79	3.70
Other Domestic Deposits	1.13	0.77	0.86	0.87	1.28
Foreign Deposits	1.69	1.67	1.81	1.68	2.31
Fed Funds Purchased and Repos	2.10	1.08	1.35	1.27	1.82
Other Borrowed Funds & Trading Liab	3.65	3.37	3.37	3.76	4.42
All Interest-Bearing Funds	2.13	1.77	1.85	1.99	2.65

PEER GROUP 03

03/31/2005

03/31/2004

12/31/2004

12/31/2003

12/31/2002

	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Avg Personnel Exp Per Employee (\$000)	15	14	56	54	51
Avg Assets per Employee (\$000)	3,839	3,563	3,620	3,344	3,190
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.27	2.27	2.08	1.94	2.21
Overhead Exp / NII + Non-Int Income	61.78	63.01	62.27	62.34	60.77
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.88	2.96	2.94	3.07	3.12
Personnel Expense	1.62	1.65	1.61	1.66	1.68
Net Occupancy Expense	0.42	0.42	0.42	0.43	0.44
Other Operating Expenses	0.83	0.87	0.88	0.95	0.97
Overhead Less Non-Interest Income	1.86	1.85	1.83	1.79	1.85
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	60.59	61.72	61.13	61.06	59.44
Personnel Expense	34.05	34.34	33.49	33.14	32.15
Net Occupancy Expense	8.83	8.85	8.72	8.55	8.45
Other Operating Expenses	17.49	18.17	18.44	18.83	18.62
Total Non-Interest Income	20.57	22.07	21.97	24.10	22.48
Fiduciary Activities Income	1.55	1.61	1.58	1.46	1.67
Serv Charges on Deposit Accts - Domestic	7.41	8.34	8.37	8.45	8.00
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.59	0.68	0.58	0.59	0.65
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.28	0.22	0.27	0.27	0.26
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.58	0.50	0.55	0.53	0.56
Net Gain (Loss) - Sales Loans, OREO, Oth	1.66	1.57	1.82	2.74	1.98
Other Non-Interest Income	6.22	6.52	6.22	6.76	6.65
Overhead Less Non-Interest Income	39.82	39.55	38.82	36.51	36.58
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	28.99	28.23	28.22	28.34	28.57
Appl Inc Tax+TE/Pretax NOI+TE	34.34	34.28	33.66	34.14	34.38

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate Loans	51.17	47.73	50.70	46.66	45.34
Commercial and Industrial Loans	10.43	10.31	10.39	10.55	10.20
Loans to Individuals	3.39	3.88	3.49	4.01	4.70
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.01
Agricultural Loans	0.64	0.56	0.68	0.62	0.73
Other Loans and Leases	0.99	1.04	0.99	1.12	1.08
Net Loans and Leases	68.15	65.14	67.83	64.49	63.54
Debt Securities Over 1 Year	18.34	20.44	18.86	21.02	21.51
Mutual Funds and Equity Securities	0.20	0.38	0.22	0.40	0.45
Subtotal	87.45	86.82	87.66	86.69	86.23
Interest-Bearing Bank Balances	0.25	0.33	0.25	0.31	0.35
Federal Funds Sold & Reverse Repos	1.04	1.14	0.87	0.82	1.11
Debt Securities 1 Year or Less	1.84	1.94	2.00	2.12	2.37
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.33	91.17	91.49	90.80	90.92
Non-Int Cash and Due From Dep Inst	2.56	2.78	2.49	3.09	3.38
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.08	0.09	0.08	0.10	0.09
All Other Assets	6.02	5.94	5.92	5.93	5.56
MEMORANDA:					
Short-Term Investments	3.56	4.01	3.57	3.77	4.39
U. S. Treasury Securities	0.24	0.32	0.26	0.41	0.41
U. S. Agency Securities (excl MBS)	6.13	5.96	6.22	6.35	5.62
Municipal Securities	2.91	3.15	2.63	3.26	3.13
Mortgage-Backed Securities	8.73	10.13	9.07	10.22	11.36
Asset-Backed Securities	0.00	0.01	0.00	0.02	0.05
Other Debt Securities	0.58	0.76	0.63	0.89	1.09
RE Loans Secured by 1-4 Family	15.52	15.90	15.71	15.93	17.50
Revolving	3.11	2.94	3.14	2.84	2.73
Closed-End, Sec by First Liens	10.80	11.24	10.91	11.34	13.09
Closed-End, Sec by Junior Liens	1.02	1.17	1.04	1.19	1.35
Commercial Real Estate Loans	32.98	29.47	32.22	28.42	25.50
Construction and Land Dev	8.91	7.14	8.36	6.71	5.78
Multifamily	2.04	1.72	2.03	1.69	1.62
Nonfarm Nonresidential	20.50	19.41	20.31	19.01	17.34
RE Loans Secured by Farmland	0.97	0.77	0.90	0.79	0.73
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	75.28	73.48	74.90	72.41	71.55
RE Loans Secured by 1-4 Family	23.48	25.13	23.90	25.28	27.84
Revolving	4.60	4.56	4.67	4.41	4.25
Closed-End	18.18	19.98	18.55	20.29	23.13
Commercial Real Estate Loans	48.05	44.84	47.16	43.63	39.62
Construction and Land Dev	12.94	10.76	12.17	10.21	8.80
Multifamily	2.97	2.62	2.98	2.63	2.56
Nonfarm Nonresidential	30.23	29.92	30.10	29.42	27.12
RE Loans Secured by Farmland	1.42	1.18	1.32	1.21	1.14
Loans to Depository Institutions	0.00	0.00	0.00	0.01	0.01
Commercial and Industrial Loans	15.22	15.67	15.23	16.09	15.73
Loans to Individuals	5.06	6.03	5.26	6.29	7.43
Credit Card Loans	0.08	0.10	0.09	0.11	0.16
Agricultural Loans	0.95	0.85	1.00	0.95	1.13
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.50	1.67	1.52	1.81	1.72

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Short-Term Investments	3.56	4.01	3.57	3.77	4.39
Liquid Assets	20.34	22.56	20.63	22.80	23.44
Investment Securities	20.92	23.57	21.75	24.25	25.02
Net Loans and Leases	68.15	65.14	67.83	64.49	63.54
Net Lns, Ls & Stdby Ltrs of Credit	69.22	66.19	68.91	65.55	64.44
Core Deposits	63.13	64.74	63.60	64.62	64.71
Noncore Funding	25.70	23.82	25.28	24.22	24.08
Time Deposits of \$100K or More	13.66	11.58	12.89	11.13	11.54
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.93	2.84	2.91	3.08	3.03
Net Fed Funds Purchased (Sold)	1.88	1.69	2.05	2.31	1.96
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.43	1.72	2.61	2.45	1.83
Earning Assets Repr in 1 Year	41.89	39.19	41.72	38.38	38.44
Int-Bearing Liab Repr in 1 Year	26.15	25.74	25.74	25.85	27.66
Long-Term Debt Repr in 1 Year	0.50	0.45	0.59	0.50	0.48
Net Assets Repriceable in 1 Year	14.64	12.59	14.52	11.45	9.42
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	24.69	22.39	24.19	23.15	22.35
Net ST Noncore Funding Dependence	14.08	11.67	13.71	12.75	11.79
Short-Term Inv/ST Noncore Funding	27.89	33.02	27.43	30.27	36.95
Liq Asts-ST Noncore Fndg/Nonliq Asts	6.31	11.61	7.13	11.15	12.22
Net Loans and Leases/Total Deposits	87.66	84.71	87.77	84.64	82.67
Net Loans and Leases/Core Deposits	109.72	102.44	108.03	101.54	100.01
Held-To-Mat Sec Appr(Depr)/Eq Cap	-0.18	1.05	0.32	0.79	1.42
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-2.00	3.97	0.55	2.45	6.32
Struct Notes Appr(Depr)/Eq Cap	-0.24	0.05	-0.07	-0.02	0.09
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.97	8.87	10.14	8.42	8.84
Available-For-Sale Securities	90.03	91.13	89.86	91.58	91.16
U.S. Treasury Securities	1.51	1.73	1.60	2.08	2.02
U.S. Agency Securities (excl MBS)	32.33	29.04	31.79	29.73	25.70
Municipal Securities	14.66	14.42	13.05	14.46	13.17
Mortgage-Backed Securities	40.85	41.97	40.96	41.01	43.93
Asset-Backed Securities	0.02	0.06	0.02	0.07	0.20
Other Debt Securities	2.75	3.41	3.02	3.73	4.21
Mutual Funds and Equity Securities	1.04	1.70	1.15	1.71	1.86
Debt Securities 1 Year or Less	10.30	9.50	10.50	9.85	10.94
Debt Securities 1 To 5 Years	37.30	31.96	36.65	31.29	32.44
Debt Securities Over 5 Years	47.88	53.17	48.14	53.47	51.12
Pledged Securities	60.32	56.25	58.55	55.08	51.53
Structured Notes, Fair Value	2.00	1.22	2.00	1.08	0.36

ANALYSIS RATIOS	PEER GROUP 03				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Provision for Ln&Ls Losses/Avg Assets	0.15	0.18	0.19	0.23	0.30
Provision for Ln&Ls Losses/Avg Lns&Ls	0.22	0.26	0.28	0.35	0.47
Provision for Ln&Ls Losses/Net Losses	143.04	180.14	207.65	154.29	168.41
Ln&Ls Allowance/Total Loans & Leases	1.29	1.37	1.30	1.38	1.44
Ln&Ls Allowance/Net Ln&Ls Losses (X)	24.68	19.04	13.23	9.21	8.82
ALL/Nonaccrual Assets	462.23	378.00	469.70	354.92	417.47
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	388.42	295.56	385.28	269.95	299.08
Gross Ln&Ls Losses/Avg Loans & Leases	0.17	0.22	0.26	0.33	0.38
Recoveries/Avg Loans and Leases	0.06	0.07	0.07	0.08	0.08
Net Losses/Avg Loans and Leases	0.10	0.15	0.19	0.25	0.30
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	7.95	6.96	28.56	30.56	27.00
Earnings Coverage of Net Losses (X)	7.06	21.18	25.29	17.88	16.96
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.03	0.05	0.08	0.08
RE Loans Secured By 1-4 Family	0.04	0.04	0.06	0.07	0.07
Revolving	0.02	0.02	0.03	0.04	0.05
Closed-End	0.04	0.04	0.06	0.08	0.08
Commercial Real Estate Loans	0.02	0.02	0.04	0.07	0.08
Construction and Land Dev	0.00	0.01	0.02	0.03	0.06
Multifamily	0.00	0.00	0.00	0.02	0.01
Nonfarm Nonresidential	0.02	0.01	0.04	0.07	0.06
RE Loans Secured by Farmland	0.00	0.00	0.01	0.02	0.01
Commercial and Industrial Loans	0.12	0.26	0.44	0.51	0.72
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.78	0.82	0.94	1.02	0.94
Credit Card Loans	1.71	2.38	2.45	3.30	3.74
Agricultural Loans	0.00	0.05	0.06	0.05	0.12
Loans to Foreign Governments & Inst	N/A	0.00	0.00	0.00	0.00
Other Loans and Leases	0.20	0.15	0.32	0.39	0.41

PERCENT OF LOANS AND LEASES

03/31/2005

03/31/2004

12/31/2004

12/31/2003

12/31/2002

30-89 Days PD Loans and Leases	0.60	0.70	0.58	0.73	0.88
90+ Days PD Loans and Leases	0.07	0.09	0.07	0.09	0.10
Nonaccrual Loans and Leases	0.50	0.61	0.49	0.62	0.63
90+ Days PD and Nonaccrual Loans and Leases	0.59	0.73	0.57	0.73	0.78
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	0.60	0.70	0.58	0.73	0.88
90+ Days Past Due Assets	0.07	0.09	0.07	0.09	0.10
Nonaccrual Assets	0.50	0.62	0.49	0.63	0.64
30+ Days PD & Nonaccrual Assets	1.22	1.47	1.18	1.50	1.72

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.40	0.48	0.39	0.48	0.51
90+ PD & Nonaccrual Assets + OREO	0.52	0.60	0.51	0.62	0.63

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

Total Assets	0.45	0.52	0.46	0.53	0.53
Allowance for Loan & Lease Losses	51.29	56.85	51.45	59.13	56.57
Equity Cap + ALLL	5.06	5.58	5.02	5.80	5.61
Tier 1 Cap + ALLL	4.83	5.52	4.87	5.73	5.81
Loans & Leases + RE Acquired	0.66	0.79	0.67	0.82	0.83

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate - 30-89 Days PD	0.51	0.61	0.51	0.64	0.75
- 90+ Days Past Due	0.06	0.07	0.05	0.08	0.09
- Nonaccrual	0.43	0.50	0.44	0.53	0.54
Coml & Indl - 30-89 Days PD	0.78	0.81	0.55	0.74	0.92
- 90+ Days Past Due	0.05	0.10	0.07	0.10	0.09
- Nonaccrual	0.71	0.93	0.68	0.87	0.91
Individuals - 30-89 Days PD	0.98	1.01	1.07	1.36	1.52
- 90+ Days Past Due	0.07	0.10	0.09	0.12	0.15
- Nonaccrual	0.24	0.26	0.23	0.25	0.26
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.29	0.42	0.15	0.30	0.30
- 90+ Days Past Due	0.01	0.02	0.00	0.02	0.02
- Nonaccrual	0.27	0.46	0.23	0.44	0.57
Foreign Govts- 30-89 Days PD	N/A	0.00	0.00	0.00	0.00
- 90+ Days Past Due	N/A	0.00	0.00	0.00	0.00
- Nonaccrual	N/A	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.49	0.44	0.45	0.52	0.52
- 90+ Days Past Due	0.01	0.05	0.01	0.05	0.05
- Nonaccrual	0.15	0.15	0.12	0.28	0.21
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.69	0.78	0.73	0.91	1.02
- 90+ Days Past Due	0.06	0.10	0.08	0.11	0.10
- Nonaccrual	0.43	0.49	0.42	0.48	0.45
Revolving - 30-89 Days PD	0.20	0.22	0.22	0.26	0.37
- 90+ Days Past Due	0.02	0.02	0.02	0.02	0.03
- Nonaccrual	0.12	0.09	0.10	0.10	0.10
Closed-End - 30-89 Days PD	0.72	0.89	0.77	1.06	1.10
- 90+ Days Past Due	0.07	0.12	0.09	0.13	0.11
- Nonaccrual	0.50	0.52	0.49	0.50	0.50
- Jr Lien 30-89 Days PD	0.06	0.07	0.06	0.07	0.10
- Jr Lien 90+ Days PD	0.00	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.06	0.05	0.05	0.06	0.05
Commercial RE - 30-89 Days PD	0.43	0.47	0.38	0.43	0.57
- 90+ Days Past Due	0.05	0.05	0.03	0.04	0.06
- Nonaccrual	0.41	0.47	0.39	0.50	0.52
Const & Dev - 30-89 Days PD	0.36	0.36	0.33	0.40	0.62
- 90+ Days Past Due	0.02	0.01	0.01	0.01	0.04
- Nonaccrual	0.17	0.28	0.19	0.34	0.43
Multi family - 30-89 Days PD	0.17	0.14	0.11	0.13	0.15
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.08	0.17	0.08	0.20	0.10
Nonfarm Nres- 30-89 Days PD	0.38	0.47	0.37	0.42	0.44
- 90+ Days Past Due	0.04	0.04	0.03	0.03	0.05
- Nonaccrual	0.48	0.50	0.46	0.50	0.50
Farmland - 30-89 Days PD	0.26	0.40	0.18	0.34	0.52
- 90+ Days Past Due	0.02	0.06	0.01	0.06	0.05
- Nonaccrual	0.33	0.34	0.24	0.43	0.46
Credit Card - 30-89 Days PD	1.00	1.11	1.03	1.28	1.72
- 90+ Days Past Due	0.51	0.43	0.36	0.59	0.64
- Nonaccrual	0.03	0.02	0.02	0.02	0.01

CAPITAL RATIOS	PEER GROUP 03				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Tier 1 Leverage Ratio	8.71	8.77	8.65	8.68	8.54
Tier 1 RBC Ratio	11.41	11.87	11.44	11.84	12.05
Total Risk-Based Capital Ratio	12.90	13.44	12.95	13.36	13.48
Tangible Tier 1 Leverage Ratio	8.66	8.71	8.59	8.62	8.47
Tangible Common Eq Cap/Tan Assets	7.12	7.49	7.28	7.41	7.72
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	17.48	16.33	17.05	15.63	15.18
Standby Letters of Credit	0.96	0.92	0.96	0.91	0.76
Commercial & Similar Letters of Credit	0.02	0.03	0.02	0.03	0.03
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.92	1.46	0.99	1.37	1.31
Interest Rate Contracts	0.90	1.27	0.97	1.20	1.15
Interest Rate Futures & Forward Contr	0.05	0.11	0.04	0.05	0.07
Written Options Contr (Int Rate)	0.06	0.06	0.04	0.02	0.02
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.01
Interest Rate Swaps	0.42	0.61	0.52	0.62	0.41
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	26.08	25.41	27.20	25.69	25.28

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Interest Rate Contracts	98.42	98.35	99.52	98.20	98.24
Foreign Exchange Contracts	0.00	0.29	0.00	1.48	0.00
Equity, Comm, & Other Contracts	0.35	0.14	0.33	0.11	0.12
Futures and Forwards	15.89	22.90	20.83	14.25	20.75
Written Options	25.48	11.55	24.75	9.55	6.44
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	17.10	10.98	23.66	9.55	6.35
Purchased Options	1.01	1.51	0.82	1.63	5.92
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.96	1.41	0.76	1.51	5.79
Swaps	48.40	55.68	51.32	57.39	57.90
Held for Trading	1.62	0.00	0.45	0.00	0.00
Interest Rate Contracts	1.62	0.00	0.45	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	98.38	100.00	99.55	100.00	100.00
Interest Rate Contracts	83.83	97.62	87.02	87.52	97.59
Foreign Exchange Contracts	0.00	0.00	0.00	0.84	0.00
Equity, Comm, & Other Contracts	0.35	0.14	0.33	0.11	0.12
Deriv Contr (Excl Fut & FX LE 14 Days)	72.67	83.11	73.47	85.25	90.81
One Year or Less	19.93	16.44	26.74	17.14	33.55
Over 1 Year to 5 Years	32.26	35.28	32.03	39.02	36.52
Over 5 Years	9.34	20.35	9.74	10.74	9.34
Gross Negative Fair Value (Abs Val)	0.79	0.72	0.67	0.74	1.06
Gross Positive Fair Value	0.65	0.72	0.55	0.57	1.20
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	0.01	0.00	0.00	0.01
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.05	0.12	0.16	0.17	0.08
Decr (Incr) in Int Expense/Net Income	0.03	0.21	0.08	0.11	0.06
Net Incr (Decr) Nonint Alloc/Net Income	0.01	0.00	0.00	0.01	0.00
Incr (Decr) in Net Income/Net Income	0.24	1.03	0.52	0.91	0.49

INSURANCE ACTIVITIES

03/31/2005

03/31/2004

12/31/2004

12/31/2003

12/31/2002

ANALYSIS RATIOS:

	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	19.66	10.62	29.59	17.74	32.21
Ins Under Assets(L/H)/Tot Ins Und Ast	80.34	89.38	70.41	82.26	67.79
Sep Acct Assets(L/H)/Total Life Ast	11.11	11.11	12.50	10.00	20.00
Ins Activities Revenue/Adj Oper Inc	0.58	0.50	0.55	0.53	0.56
Premium Inc/Ins Activities Revenue	0.10	0.14	0.17	0.40	3.52
Credit Rel Prem Inc/Tot Prem Inc	46.60	69.99	65.56	76.91	68.02
Other Prem Inc/Total Prem Inc	53.40	30.01	34.44	23.09	31.98
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.01
Ins Net Inc (P/C)/Equity (P/C)	27.86	27.68	77.70	12.54	8.30
Ins Net Inc (L/H)/Equity (L/H)	96.16	5.67	5.35	7.19	8.71
Insur Ben, Losses, Exp/Insur Premiums	408.28	192.48	206.13	468.98	28.50
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.04	0.33	0.03	0.08	0.14
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.37	0.22	0.17	0.27	0.11
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	7.62	7.96	7.72	7.18	N/A
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.20	0.00	0.25	0.33
Cost: Interest-Bearing Deposits	1.69	1.67	1.81	1.68	2.31
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	1.64	1.58	0.01
Foreign Governments and Inst	N/A	0.00	0.00	0.00	0.00
Leases	N/A	N/A	N/A	120.25	N/A
GROWTH RATES:					
Net Loans and Leases	39.38	-5.92	-9.49	-29.90	78.78
Total Selected Assets	58.32	-17.62	-3.69	-24.29	52.66
Deposits	63.04	12.82	42.08	10.83	6.48

PROFITABILITY:	PEER GROUP 03				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Net Income/Avg Equity Capital	13.22	12.91	13.12	13.46	13.51
Bank Net Inc/Avg Eq Inv in Banks	13.48	13.02	13.34	13.74	14.19
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.80	4.86	3.67	4.70	3.84
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.33	12.55	10.66	11.70	10.12
Bank Net Income/Parent Net Income	106.89	105.71	105.97	103.67	103.74
Nonbank Net Income/Parent Net Income	0.98	1.10	0.93	1.11	1.04
Sub BHCs Net Inc/Parent Net Income	82.57	86.95	86.08	79.83	72.15
LEVERAGE:					
Total Liabilities/Equity	24.90	22.79	24.11	21.49	16.43
Total Debt/Equity Capital	2.79	2.20	2.63	2.50	2.60
Tot Debt+NP to Subs Iss Tr Pref/Equity	21.84	18.69	20.19	16.46	12.26
Tot Debt+Lns Guaranteed for Affl/Equity	3.27	2.73	3.10	3.25	3.51
Total Debt/Eq Cap - Exc Over Fair Value	2.81	2.24	2.67	2.56	2.62
Long-Term Debt/Equity Capital	1.56	1.22	1.61	1.31	1.21
Short-Term Debt/Equity Capital	0.44	0.32	0.29	0.42	0.68
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.23	0.26	0.23	0.32	0.31
Long-Term Debt/Consolidated LT Debt	2.13	2.98	4.13	2.69	3.59
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	114.41	112.19	113.71	111.00	107.71
Total Investment in Subs/Equity	116.58	113.91	115.67	112.80	109.04
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.00	96.39	98.73	96.06	96.61
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.63	97.61	100.07	97.42	97.70
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.01	0.95	1.09	0.90	0.60
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.35	2.38	2.44	2.11	1.88
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	100.23	92.52	109.02	125.07	127.26
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	86.93	84.84	108.41	125.58	130.72
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	78.24	114.01	100.86	117.39	115.07
Pretax Oper Inc + Int Exp/Int Expense	3213.18	2510.64	4168.77	11012.5	18295.5
Div + Int From Subs/Int Exp + Div	208.06	136.41	164.98	187.00	178.74
Fees+Other Inc From Subs/Sal + Oth Exp	10.95	10.17	12.10	11.56	10.60
Net Inc/Curr Port of LT Debt+Pfd Div(X)	39.79	36.97	53.47	172.89	60.23
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.40	1.25	0.82	0.73	0.83
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	8.70	0.00	8.00	0.00
Total	0.00	8.70	0.00	8.00	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	0.08
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.09
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.75	1.10	0.99	1.34	1.22
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 03				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Div Paid/Inc Before Undist Inc	81.09	87.39	94.68	84.27	72.18
Dividends Paid/Net Income	23.98	25.97	27.06	26.94	25.95
Net Income - Dividends/Avg Equity	9.70	9.25	9.25	9.62	9.72
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	135.88	124.15	137.81	151.35	160.79
Dividends From Nonbank Subs	0.38	0.27	0.94	1.64	1.52
Dividends From Subsidiary BHCs	0.40	0.00	2.31	1.65	2.73
Dividends From All Subsidiaries	145.87	133.31	171.74	189.43	190.86
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	31.78	30.34	37.65	40.41	43.60
Interest Income From Bank Subs	0.23	0.16	0.22	0.17	0.21
Mgt & Service Fees From Bank Subs	3.62	4.56	4.42	4.22	3.48
Other Income From Bank Subs	0.04	0.02	0.05	0.02	0.03
Operating Income From Bank Subs	39.80	39.14	46.19	49.57	55.62
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	38.44	34.91	42.04	57.13	41.25
Interest Income From Nonbank Subs	3.93	1.90	5.88	17.90	3.56
Mgt & Serv Fees From Nonbank Subs	1.68	0.91	1.07	0.71	1.61
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	71.64	51.42	67.26	105.74	60.09
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	21.90	27.36	35.41	41.89	40.95
Interest Inc From Subsidiary BHCs	0.03	0.00	0.06	0.00	3.07
Mgt & Serv Fees From Sub BHCs	0.47	0.12	0.13	1.57	2.44
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	22.57	29.38	36.17	51.53	46.46
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	52.94	56.21	60.64	66.69	67.34
Interest Income From Bank Subs	2.43	1.74	0.87	0.78	1.12
Mgt & Serv Fees From Bank Subs	7.29	7.47	5.91	5.19	4.22
Other Income From Bank Subs	0.07	0.04	0.07	0.07	0.07
Operating Income From Bank Subs	75.69	76.02	78.28	90.31	81.38
Dividends From Nonbank Subs	1.42	1.52	0.97	1.26	0.81
Interest Income From Nonbank Subs	0.02	0.07	0.04	0.07	0.05
Mgt & Serv Fees From Nonbank Subs	0.06	0.02	0.06	0.02	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	3.89	4.23	2.20	2.22	1.32
Dividends From Subsidiary BHCs	0.08	0.17	1.80	1.68	1.73
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.90	0.34	2.44	1.76	1.80
Loans and Adv From Subs/ST Debt	2210.29	639.31	4174.58	670.73	398.60
Loans and Adv From Subs/Total Debt	508.84	446.72	524.87	500.55	221.43

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									218
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.70	2.67	2.80	3.33	3.64	4.10	4.51	4.69	218
+ Non-interest Income	0.98	0.27	0.35	0.62	0.96	1.31	1.67	1.96	218
- Overhead Expense	2.88	1.72	2.08	2.42	2.80	3.27	3.78	4.38	218
- Provision for Losses	0.15	0.00	0.00	0.06	0.14	0.23	0.32	0.41	218
+ Securities Gains (Losses)	0.00	-0.02	-0.00	0.00	0.00	0.00	0.03	0.06	218
+ Other Tax Equiv Adjustments	-0.00	-0.06	-0.01	0.00	0.00	0.00	0.00	0.02	218
= Pretax Net Oper Income (TE)	1.71	0.70	0.98	1.33	1.68	2.07	2.48	2.84	218
Net Operating Income	1.11	0.42	0.66	0.87	1.10	1.32	1.59	2.01	218
Net Income	1.11	0.42	0.66	0.87	1.10	1.32	1.59	2.01	218
Net Income (Sub S Adjusted)	1.17	0.15	0.16	0.83	1.03	1.42	1.95	2.28	20
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.81	4.99	5.13	5.46	5.78	6.19	6.45	6.68	218
Interest Expense	1.79	1.00	1.19	1.47	1.80	2.11	2.41	2.58	218
Net Interest Income (TE)	4.01	2.92	3.10	3.58	3.92	4.43	4.87	5.18	218
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.10	-0.06	-0.02	0.00	0.06	0.17	0.33	0.56	218
Earnings Coverage of Net Losses (X)	7.05	-611.60	-186.95	3.47	15.71	43.85	125.12	306.38	212
Ln&Ls Allowance/Total Loans & Leases	1.28	0.78	0.93	1.08	1.27	1.42	1.74	2.08	218
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.62	0.04	0.09	0.26	0.51	0.90	1.50	1.85	218
30-89 Days Past Due Loans and Leases	0.59	0.05	0.10	0.24	0.54	0.83	1.40	1.64	218
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	24.69	3.93	8.39	14.95	23.81	34.08	42.62	48.17	218
Net ST Noncore Funding Dependence	14.08	-0.53	2.24	6.73	13.78	19.61	29.41	32.61	218
Net Loans and Leases/Total Assets	68.15	45.23	52.90	60.27	68.38	76.59	81.68	83.80	218
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.70	6.55	6.88	7.70	8.63	9.52	10.87	11.87	218
Equity Capital/Total Assets	8.26	5.19	5.56	6.73	8.12	9.68	11.28	12.67	218
Net Loans&Ls/Equity Capital (X)	8.59	4.24	5.47	6.66	8.47	10.29	12.87	14.17	218
Cash Dividends/Net Income	23.97	0.00	0.00	0.00	26.25	41.71	55.35	74.07	215
Cash Dividends/Net Income (Sub S Adjusted)	20.75	-1.72	0.00	0.00	0.00	55.10	80.19	89.20	20
Retained Earnings/Avg Equity Cap	9.70	0.51	4.13	6.49	8.94	12.14	17.96	21.29	218
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.43	0.00	0.00	0.00	0.00	0.00	2.28	9.35	218
Long-Term Debt/Equity Capital	1.55	0.00	0.00	0.00	0.00	1.02	9.02	17.28	218
Equity Investment in Subs/Equity Cap	114.40	86.79	93.17	99.46	111.97	125.99	145.83	156.91	218
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	86.92	-51.95	-12.24	24.94	84.35	123.33	206.34	360.94	216

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.36	4.62	4.75	5.01	5.36	5.69	6.01	6.29	218
Less: Interest Expense	1.66	0.92	1.09	1.35	1.66	1.96	2.24	2.38	218
Equals: Net Interest Income (TE)	3.70	2.67	2.80	3.33	3.64	4.10	4.51	4.69	218
Plus: Non-Interest Income	0.98	0.27	0.35	0.62	0.96	1.31	1.67	1.96	218
Equals: Adj Operating Income (TE)	4.75	3.29	3.62	4.19	4.73	5.28	5.92	6.28	218
Less: Overhead Expense	2.88	1.72	2.08	2.42	2.80	3.27	3.78	4.38	218
Less: Provision for Loan and Lease Losses	0.15	0.00	0.00	0.06	0.14	0.23	0.32	0.41	218
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Plus: Realized G/L on AFS Sec	0.00	-0.02	-0.00	0.00	0.00	0.00	0.03	0.06	218
Plus: Other Tax Equiv Adjustments	-0.00	-0.06	-0.01	0.00	0.00	0.00	0.00	0.02	218
Equals: Pretax Net Oper Inc (TE)	1.71	0.70	0.98	1.33	1.68	2.07	2.48	2.84	218
Less: Applicable Income Taxes (TE)	0.56	0.03	0.16	0.40	0.58	0.73	0.94	1.04	218
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	218
Equals: Net Operating Income	1.11	0.42	0.66	0.87	1.10	1.32	1.59	2.01	218
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Equals: Net Income	1.11	0.42	0.66	0.87	1.10	1.32	1.59	2.01	218
Memo: Net Income (Last Four Qtrs)	1.11	0.50	0.69	0.87	1.07	1.33	1.58	1.88	214
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.53	85.98	89.18	91.24	92.61	94.05	95.51	96.30	218
Avg Int-Bearing Funds / Avg Assets	77.81	62.51	66.86	73.04	78.41	82.59	85.94	88.19	218
Int Income (TE) / Avg Earning Assets	5.81	4.99	5.13	5.46	5.78	6.19	6.45	6.68	218
Int Expense / Avg Earning Assets	1.79	1.00	1.19	1.47	1.80	2.11	2.41	2.58	218
Net Int Inc (TE) / Avg Earn Assets	4.01	2.92	3.10	3.58	3.92	4.43	4.87	5.18	218
YIELD OR COST:									
Total Loans and Leases (TE)	6.37	5.67	5.84	6.03	6.33	6.67	7.06	7.30	218
Interest-Bearing Bank Balances	2.28	0.00	0.00	0.83	1.97	3.23	6.53	11.89	205
Fed Funds Sold & Reverse Repos	2.42	1.91	2.14	2.30	2.39	2.52	2.74	3.26	202
Trading Assets	1.36	0.00	0.00	0.00	0.00	2.32	4.37	5.03	13
Total Earning Assets	5.72	4.88	5.06	5.34	5.66	6.09	6.40	6.66	218
Investment Securities (TE)	4.17	2.93	3.22	3.63	4.17	4.57	5.04	5.48	218
U.S. Treasury & Agency Sec (excl MBS)	3.26	2.09	2.32	2.81	3.22	3.76	4.23	4.70	213
Mortgage-Backed Securities	4.01	2.96	3.25	3.65	3.98	4.31	4.85	5.40	209
All Other Securities	5.95	2.87	3.76	4.82	5.84	6.73	8.06	15.46	213
Interest-Bearing Deposits	1.81	0.98	1.29	1.55	1.82	2.10	2.33	2.51	218
Time Deposits of \$100K or More	2.67	1.85	2.12	2.38	2.70	2.95	3.15	3.37	218
Time Deposits < \$100K	2.60	1.84	2.03	2.33	2.56	2.88	3.16	3.45	218
Other Domestic Deposits	1.12	0.51	0.61	0.83	1.07	1.39	1.78	2.04	218
Foreign Deposits	1.68	0.00	0.00	0.26	1.60	2.47	2.61	2.63	5
Fed Funds Purchased and Repos	2.10	0.57	1.16	1.71	2.10	2.57	2.82	3.18	195
Other Borrowed Funds & Trading Liab	3.65	2.28	2.47	2.87	3.48	4.42	5.24	5.68	212
All Interest-Bearing Funds	2.12	1.37	1.50	1.81	2.10	2.43	2.68	2.85	218

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	14.90	10.57	11.17	12.24	14.22	17.31	20.35	23.21	218
Avg Assets per Employee (\$000)	3838.84	2322.66	2495.46	2899.07	3493.11	4591.49	6141.33	7302.34	218

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.27	0.00	0.00	0.00	1.28	4.22	8.40	11.65	217
Overhead Exp / NII + Non-Int Income	61.78	44.49	48.71	54.91	62.28	68.31	73.29	81.17	218

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.88	1.72	2.08	2.42	2.80	3.27	3.78	4.38	218
Personnel Expense	1.62	1.01	1.15	1.33	1.62	1.86	2.16	2.36	218
Net Occupancy Expense	0.41	0.22	0.26	0.32	0.40	0.50	0.58	0.68	218
Other Operating Expenses	0.82	0.46	0.54	0.65	0.81	0.97	1.17	1.37	218
Overhead Less Non-Interest Income	1.85	1.00	1.23	1.49	1.84	2.17	2.51	2.66	218

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	60.58	43.92	48.08	53.41	60.94	66.92	72.47	80.33	218
Personnel Expense	34.04	23.89	26.44	29.90	34.12	37.63	41.96	44.89	218
Net Occupancy Expense	8.82	5.23	5.88	7.29	8.69	10.14	12.20	13.16	218
Other Operating Expenses	17.48	10.88	12.44	14.82	16.91	20.02	23.63	25.92	218
Total Non-Interest Income	20.56	6.99	8.74	14.37	20.23	26.06	31.90	35.29	218
Fiduciary Activities Income	1.54	0.00	0.00	0.00	0.66	2.89	5.92	7.55	218
Serv Charges on Deposit Accts - Domestic	7.40	1.23	2.39	4.32	7.26	9.95	12.99	14.58	218
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Investment Banking Fees & Commissions	0.59	0.00	0.00	0.00	0.39	1.09	2.05	2.56	218
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Net Servicing Fees	0.28	-0.00	0.00	0.00	0.02	0.37	1.26	1.94	218
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Insurance Activities Revenue	0.57	0.00	0.00	0.00	0.08	0.55	3.34	5.55	218
Net Gain (Loss) - Sales Loans, OREO, Oth	1.65	-0.20	-0.02	0.06	0.87	2.89	4.93	7.82	218
Other Non-Interest Income	6.22	1.70	2.34	3.65	5.68	8.02	12.67	15.13	218
Overhead Less Non-Interest Income	39.81	22.37	26.70	32.93	39.57	46.60	53.08	57.84	218

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	28.98	0.11	14.38	25.35	30.71	34.44	38.04	40.77	215
Appl Inc Tax+TE/Pretax NOI+TE	34.34	2.86	24.67	32.80	35.47	37.66	40.96	42.36	215

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	51.17	28.22	34.94	42.49	50.42	60.01	67.17	72.96	218
Commercial and Industrial Loans	10.43	2.22	3.42	6.43	9.42	14.14	19.63	23.36	218
Loans to Individuals	3.39	0.14	0.36	0.86	2.50	4.80	10.14	14.81	218
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	218
Agricultural Loans	0.64	0.00	0.00	0.00	0.12	0.99	2.87	4.29	218
Other Loans and Leases	0.98	0.00	0.05	0.19	0.60	1.40	3.06	4.93	218
Net Loans and Leases	68.15	45.23	52.90	60.27	68.38	76.59	81.68	83.80	218
Debt Securities Over 1 Year	18.33	3.14	6.27	10.15	16.79	25.45	34.56	42.13	218
Mutual Funds and Equity Securities	0.19	0.00	0.00	0.00	0.05	0.30	0.82	1.80	218
Subtotal	87.44	74.89	81.04	85.01	87.86	90.47	92.34	93.12	218
Interest-Bearing Bank Balances	0.25	0.00	0.00	0.00	0.05	0.27	1.31	2.44	218
Federal Funds Sold & Reverse Repos	1.03	0.00	0.00	0.00	0.52	1.84	3.79	5.44	218
Debt Securities 1 Year or Less	1.83	0.00	0.03	0.32	1.21	3.01	5.35	7.85	218
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Total Earning Assets	91.33	86.51	88.16	89.85	91.44	92.86	94.20	94.80	218
Non-Int Cash and Due From Dep Inst	2.56	1.06	1.35	1.93	2.44	3.13	4.05	4.53	218
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	218
Other Real Estate Owned	0.08	0.00	0.00	0.00	0.04	0.15	0.27	0.57	218
All Other Assets	6.01	2.84	3.35	4.47	5.84	7.37	9.06	10.99	218
MEMORANDA:									
Short-Term Investments	3.55	0.15	0.40	1.13	2.90	5.38	8.72	12.04	218
U.S. Treasury Securities	0.24	0.00	0.00	0.00	0.01	0.21	1.16	3.08	218
U.S. Agency Securities (excl MBS)	6.12	0.00	0.23	1.69	5.08	9.61	15.28	20.19	218
Municipal Securities	2.90	0.00	0.00	0.44	1.91	4.93	7.16	9.23	218
Mortgage-Backed Securities	8.73	0.00	0.16	2.39	6.70	14.88	21.81	25.24	218
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	218
Other Debt Securities	0.58	0.00	0.00	0.00	0.17	0.88	2.75	3.57	218
RE Loans Secured by 1-4 Family	15.51	2.56	5.22	9.09	14.20	22.39	26.81	33.69	218
Revolving	3.11	0.00	0.23	1.09	2.68	5.12	7.38	9.10	218
Closed-End, Sec by First Liens	10.80	1.35	2.90	5.08	9.44	16.00	21.67	26.68	218
Closed-End, Sec by Junior Liens	1.02	0.04	0.13	0.45	0.87	1.48	2.28	3.03	218
Commercial Real Estate Loans	32.97	12.51	16.02	22.81	33.15	41.01	53.01	60.17	218
Construction and Land Dev	8.90	1.04	2.01	3.95	7.93	12.48	19.22	25.48	218
Multifamily	2.03	0.08	0.25	0.63	1.46	2.83	6.02	8.82	218
Nonfarm Nonresidential	20.50	8.59	11.34	15.03	20.34	24.65	32.04	37.71	218
RE Loans Secured by Farmland	0.96	0.00	0.00	0.04	0.42	1.80	3.84	4.71	218
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	75.27	49.14	56.45	66.86	76.80	84.49	90.24	94.30	218
RE Loans Secured by 1-4 Family	23.47	4.07	7.24	13.39	21.72	32.29	44.42	54.70	218
Revolving	4.59	0.00	0.35	1.59	4.04	7.01	11.45	12.42	218
Closed-End	18.18	2.39	4.51	8.70	15.86	26.64	36.07	44.96	218
Commercial Real Estate Loans	48.04	23.22	27.48	35.28	47.84	58.50	70.06	77.21	218
Construction and Land Dev	12.94	1.39	3.29	6.27	11.74	18.17	26.49	33.57	218
Multifamily	2.96	0.19	0.38	0.97	2.14	4.02	8.24	11.90	218
Nonfarm Nonresidential	30.23	15.36	19.11	22.59	29.66	36.46	45.51	50.65	218
RE Loans Secured by Farmland	1.41	0.00	0.00	0.06	0.64	2.70	5.08	7.36	218
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	218
Commercial and Industrial Loans	15.22	3.42	5.69	9.36	13.84	20.45	27.67	31.84	218
Loans to Individuals	5.06	0.25	0.59	1.32	3.53	7.43	13.67	22.29	218
Credit Card Loans	0.08	0.00	0.00	0.00	0.00	0.10	0.46	0.92	218
Agricultural Loans	0.94	0.00	0.00	0.00	0.18	1.58	4.32	6.62	218
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Other Loans and Leases	1.50	0.00	0.08	0.27	0.91	2.14	4.50	7.46	218

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.55	0.15	0.40	1.13	2.90	5.38	8.72	12.04	218
Liquid Assets	20.34	8.22	10.31	13.57	19.13	26.69	33.47	38.56	218
Investment Securities	20.91	6.04	8.39	12.74	19.37	28.79	37.11	42.87	218
Net Loans and Leases	68.15	45.23	52.90	60.27	68.38	76.59	81.68	83.80	218
Net Lns, Ls & Stdbly Ltrs of Credit	69.22	45.95	53.81	61.04	69.78	77.83	83.14	85.22	218
Core Deposits	63.12	43.50	48.13	54.90	63.97	70.54	74.93	78.92	218
Noncore Funding	25.69	10.65	12.64	17.36	24.29	32.91	42.12	45.63	218
Time Deposits of \$100K or More	13.66	5.15	6.14	8.35	12.39	17.49	24.70	32.31	218
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Fed Funds Purchased and Repos	2.93	0.00	0.00	0.27	2.12	4.94	8.59	11.20	218
Net Fed Funds Purchased (Sold)	1.88	-4.26	-2.49	-0.40	1.27	4.06	7.91	10.12	218
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Oth Borrowings W/Rem Mat 1 Yr or Less	2.42	0.00	0.01	0.34	1.61	3.92	6.65	9.61	218
Earning Assets Repr in 1 Year	41.88	17.04	21.52	31.55	40.77	53.21	60.88	67.79	218
Int-Bearing Liab Repr in 1 Year	26.14	7.82	11.64	15.55	22.86	34.58	51.75	58.41	218
Long-Term Debt Repr in 1 Year	0.50	0.00	0.00	0.00	0.00	0.66	2.61	5.25	218
Net Assets Repriceable in 1 Year	14.63	-18.95	-9.24	2.47	15.08	25.69	36.81	43.71	218
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	24.69	3.93	8.39	14.95	23.81	34.08	42.62	48.17	218
Net ST Noncore Funding Dependence	14.08	-0.53	2.24	6.73	13.78	19.61	29.41	32.61	218
Short-Term Inv/ST Noncore Funding	27.88	0.74	1.96	6.79	18.43	49.38	80.13	100.27	218
Liq Asts-ST Noncore Fndg/Nonliq Asts	6.31	-20.01	-12.13	-4.37	4.29	15.52	30.99	43.63	218
Net Loans and Leases/Total Deposits	87.65	58.90	65.75	78.20	88.25	98.10	104.11	109.54	218
Net Loans and Leases/Core Deposits	109.72	69.87	74.46	92.75	107.83	126.66	146.43	167.98	218
Held-To-Mat Sec Appr(Depr)/Eq Cap	-0.17	-3.25	-1.62	-0.44	0.00	0.17	0.85	1.13	141
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-1.99	-7.82	-5.76	-3.42	-2.03	-0.31	1.12	2.94	216
Struct Notes Appr(Depr)/Eq Cap	-0.23	-1.18	-0.80	-0.41	-0.10	-0.02	-0.00	0.00	99
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	9.96	0.00	0.00	0.00	2.69	14.07	45.45	74.68	218
Available-For-Sale Securities	90.03	24.80	52.35	85.22	97.25	100.00	100.00	100.00	218
U.S. Treasury Securities	1.51	0.00	0.00	0.00	0.06	1.15	7.86	20.36	218
U.S. Agency Securities (excl MBS)	32.33	0.01	1.59	9.90	28.97	54.17	72.77	81.76	218
Municipal Securities	14.66	0.00	0.08	2.95	10.86	23.89	34.81	39.98	218
Mortgage-Backed Securities	40.84	0.01	1.35	15.59	41.33	62.80	81.68	87.06	218
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.68	218
Other Debt Securities	2.74	0.00	0.00	0.00	0.92	4.47	12.24	17.96	218
Mutual Funds and Equity Securities	1.04	0.00	0.00	0.00	0.25	1.61	4.60	8.42	218
Debt Securities 1 Year or Less	10.29	0.04	0.23	1.90	6.56	17.18	32.09	44.04	218
Debt Securities 1 To 5 Years	37.30	2.34	6.03	18.11	37.52	56.10	70.63	76.29	218
Debt Securities Over 5 Years	47.88	1.59	7.93	21.75	46.74	71.55	87.62	93.09	218
Pledged Securities	60.31	14.58	25.87	41.57	62.13	77.46	88.66	94.58	218
Structured Notes, Fair Value	1.99	0.00	0.00	0.00	0.00	2.74	10.33	15.45	218

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.15	0.00	0.00	0.06	0.14	0.23	0.32	0.41	218
Provision for Ln&Ls Losses/Avg Lns&Ls	0.22	0.00	0.00	0.11	0.19	0.33	0.51	0.60	218
Provision for Ln&Ls Losses/Net Losses	143.04	-69.14	-574.21	0.00	132.97	312.50	882.88	1500.00	212
Ln&Ls Allowance/Total Loans & Leases	1.28	0.78	0.93	1.08	1.27	1.42	1.74	2.08	218
Ln&Ls Allowance/Net Ln&Ls Losses (X)	24.68	1.91	3.00	6.17	10.99	29.84	77.30	284.26	166
ALLL/Nonaccrual Assets	462.22	74.78	104.92	170.58	310.88	624.59	1241.48	2278.26	213
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	388.41	68.18	93.97	152.87	253.59	474.80	1063.96	2255.02	216
Gross Ln&Ls Losses/Avg Loans & Leases	0.17	0.00	0.00	0.03	0.12	0.26	0.48	0.71	218
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.02	0.05	0.09	0.16	0.22	218
Net Losses/Avg Loans and Leases	0.10	-0.06	-0.02	0.00	0.06	0.17	0.33	0.56	218
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Recoveries/Prior Year-End Losses	7.94	0.77	1.40	3.27	6.76	10.73	17.84	26.44	215
Earnings Coverage of Net Losses (X)	7.05	-611.60	-186.95	3.47	15.71	43.85	125.12	306.38	212
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.02	-0.03	-0.01	-0.00	0.00	0.04	0.15	0.25	218
RE Loans Secured By 1-4 Family	0.04	-0.03	-0.01	0.00	0.00	0.06	0.22	0.32	218
Revolving	0.02	-0.02	0.00	0.00	0.00	0.00	0.16	0.33	209
Closed-End	0.04	-0.03	-0.01	0.00	0.00	0.05	0.23	0.38	218
Commercial Real Estate Loans	0.01	-0.05	-0.01	-0.00	0.00	0.00	0.10	0.28	218
Construction and Land Dev	0.00	-0.04	-0.00	0.00	0.00	0.00	0.00	0.04	218
Multifamily	-0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	213
Nonfarm Nonresidential	0.02	-0.05	-0.01	0.00	0.00	0.00	0.12	0.42	218
RE Loans Secured by Farmland	-0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	178
Commercial and Industrial Loans	0.12	-0.47	-0.21	-0.05	0.02	0.27	0.60	1.09	218
Loans to Depository Institutions	0.00	-13.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Loans to Individuals	0.77	0.03	0.10	0.31	0.60	1.12	1.80	2.97	172
Credit Card Loans	1.70	-0.52	-0.08	0.00	1.09	2.79	5.21	10.59	83
Agricultural Loans	0.00	-0.20	-0.06	0.00	0.00	0.00	0.00	0.35	151
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	0.19	-0.42	-0.12	0.00	0.00	0.00	1.32	3.15	210

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

30-89 Days PD Loans and Leases	0.59	0.05	0.10	0.24	0.54	0.83	1.40	1.64	218
90+ Days PD Loans and Leases	0.06	0.00	0.00	0.00	0.02	0.11	0.27	0.41	218
Nonaccrual Loans and Leases	0.49	0.03	0.06	0.20	0.37	0.71	1.25	1.64	218
90+ Days PD and Nonaccrual Loans and Leases	0.59	0.04	0.09	0.25	0.46	0.79	1.40	2.05	218
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	218
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.59	0.05	0.10	0.24	0.54	0.83	1.40	1.64	218
90+ Days Past Due Assets	0.06	0.00	0.00	0.00	0.02	0.11	0.27	0.41	218
Nonaccrual Assets	0.49	0.03	0.06	0.20	0.37	0.71	1.25	1.64	218
30+ Days PD & Nonaccrual Assets	1.21	0.15	0.32	0.60	1.09	1.73	2.54	3.60	218
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.40	0.02	0.05	0.16	0.33	0.55	1.00	1.33	218
90+ PD & Nonaccrual Assets + OREO	0.52	0.04	0.08	0.22	0.43	0.76	1.20	1.52	218
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.45	0.03	0.05	0.17	0.37	0.65	1.07	1.36	218
Allowance for Loan & Lease Losses	51.29	4.44	9.31	22.63	42.80	73.82	123.14	142.03	218
Equity Cap + ALLL	5.05	0.35	0.61	1.87	4.35	6.78	11.97	16.96	218
Tier 1 Cap + ALLL	4.83	0.32	0.56	1.93	4.00	6.99	11.86	14.35	218
Loans & Leases + RE Acquired	0.65	0.05	0.11	0.28	0.53	0.96	1.52	2.07	218

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	0.50	0.01	0.06	0.16	0.40	0.76	1.23	1.59	218
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.01	0.10	0.29	0.47	218
- Nonaccrual	0.42	0.00	0.02	0.13	0.31	0.59	1.23	1.76	218
Coml & Indl - 30-89 Days PD	0.78	0.00	0.01	0.17	0.57	1.06	2.16	3.03	218
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.06	0.29	0.54	218
- Nonaccrual	0.70	0.00	0.00	0.14	0.47	1.12	2.28	3.00	218
Individuals - 30-89 Days PD	0.98	0.00	0.07	0.36	0.80	1.54	2.30	3.19	218
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.01	0.10	0.34	0.63	218
- Nonaccrual	0.23	0.00	0.00	0.00	0.13	0.41	0.96	1.32	218
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Agricultural - 30-89 Days PD	0.29	0.00	0.00	0.00	0.00	0.33	1.69	3.24	151
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.26	151
- Nonaccrual	0.26	0.00	0.00	0.00	0.00	0.08	1.31	3.66	151
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- Nonaccrual	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Lns&Ls - 30-89 Days PD	0.49	0.00	0.00	0.00	0.00	0.68	2.27	4.39	210
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.13	0.32	210
- Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.00	1.04	3.06	210
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.68	0.00	0.01	0.17	0.47	1.05	1.67	2.20	218
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.09	0.27	0.43	218
- Nonaccrual	0.43	0.00	0.00	0.07	0.30	0.78	1.28	1.94	218
Revolving - 30-89 Days PD	0.19	0.00	0.00	0.00	0.12	0.34	0.70	1.02	209
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.01	0.10	0.23	209
- Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.20	0.49	0.99	209
Closed-End - 30-89 Days PD	0.72	0.00	0.00	0.20	0.53	1.26	1.94	2.60	218
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.12	0.34	0.60	218
- Nonaccrual	0.50	0.00	0.00	0.10	0.31	0.92	1.61	2.15	218
- Jr Lien 30-89 Days PD	0.05	0.00	0.00	0.00	0.02	0.08	0.19	0.48	218
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	218
- Jr Lien Nonaccrual	0.05	0.00	0.00	0.00	0.01	0.08	0.22	0.44	218
Commercial RE - 30-89 Days PD	0.42	0.00	0.00	0.08	0.26	0.62	1.16	1.74	218
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.05	0.23	0.49	218
- Nonaccrual	0.40	0.00	0.00	0.06	0.26	0.59	1.33	2.56	218
Const & Dev - 30-89 Days PD	0.36	0.00	0.00	0.00	0.09	0.63	1.39	3.34	218
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.32	218
- Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.23	0.84	1.94	218
Multifamily - 30-89 Days PD	0.16	0.00	0.00	0.00	0.00	0.10	0.93	2.07	213
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	213
- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.48	1.86	213
Nonfarm Nres- 30-89 Days PD	0.38	0.00	0.00	0.06	0.25	0.64	1.22	1.56	218
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.04	0.24	0.56	218
- Nonaccrual	0.48	0.00	0.00	0.03	0.27	0.71	1.97	3.50	218
Farmland - 30-89 Days PD	0.25	0.00	0.00	0.00	0.00	0.45	1.20	1.82	178
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.46	178
- Nonaccrual	0.32	0.00	0.00	0.00	0.00	0.20	2.00	3.51	178
Credit Card - 30-89 Days PD	0.99	0.00	0.00	0.15	1.04	1.71	2.40	2.84	83
- 90+ Days Past Due	0.51	0.00	0.00	0.00	0.12	0.77	2.05	4.21	83
- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.18	0.45	83

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.70	6.55	6.88	7.70	8.63	9.52	10.87	11.87	218
Tier 1 RBC Ratio	11.40	8.15	8.80	9.86	11.16	12.61	15.19	17.04	218
Total Risk-Based Capital Ratio	12.89	10.27	10.70	11.35	12.52	13.88	16.47	18.79	218
Tangible Tier 1 Leverage Ratio	8.65	6.45	6.81	7.63	8.63	9.47	10.85	11.77	218
Tangible Common Eq Cap/Tan Assets	7.11	4.51	4.85	5.78	7.03	8.16	9.73	11.31	218
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	17.48	6.79	9.58	11.85	16.17	22.35	27.52	33.08	218
Standby Letters of Credit	0.95	0.05	0.16	0.34	0.78	1.48	2.27	3.03	218
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.00	0.10	0.34	218
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.92	0.00	0.00	0.00	0.00	1.05	5.75	8.99	218
Interest Rate Contracts	0.90	0.00	0.00	0.00	0.00	0.99	5.75	8.99	218
Interest Rate Futures & Forward Contr	0.05	0.00	0.00	0.00	0.00	0.00	0.34	1.14	218
Written Options Contr (Int Rate)	0.06	0.00	0.00	0.00	0.00	0.00	0.41	1.28	218
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Interest Rate Swaps	0.42	0.00	0.00	0.00	0.00	0.00	3.17	6.05	218
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	26.07	11.20	14.45	19.12	25.45	31.94	41.50	44.37	218

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	98.41	0.00	10.60	100.00	100.00	100.00	100.00	100.00	91
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Equity, Comm, & Other Contracts	0.35	0.00	0.00	0.00	0.00	0.00	0.97	100.00	91
Futures and Forwards	15.89	0.00	0.00	0.00	0.00	49.53	67.58	100.00	91
Written Options	25.48	0.00	0.00	0.00	0.94	49.95	79.51	100.00	91
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Over-The-Counter	17.09	0.00	0.00	0.00	0.00	48.28	69.19	100.00	91
Purchased Options	1.00	0.00	0.00	0.00	0.00	0.00	2.59	27.89	91
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Over-The-Counter	0.95	0.00	0.00	0.00	0.00	0.00	0.00	27.89	91
Swaps	48.40	0.00	0.00	0.00	46.20	100.00	100.00	100.00	91
Held for Trading	1.61	0.00	0.00	0.00	0.00	0.00	0.00	50.25	91
Interest Rate Contracts	1.61	0.00	0.00	0.00	0.00	0.00	0.00	50.25	91
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Non-Traded	98.38	25.17	100.00	100.00	100.00	100.00	100.00	100.00	91
Interest Rate Contracts	83.82	0.00	0.00	100.00	100.00	100.00	100.00	100.00	91
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Equity, Comm, & Other Contracts	0.35	0.00	0.00	0.00	0.00	0.00	0.97	100.00	91
Deriv Contr (Excl Fut & FX LE 14 Days)	72.66	0.00	0.00	50.00	94.41	100.00	100.00	100.00	91
One Year or Less	19.93	0.00	0.00	0.00	0.00	50.00	67.58	100.00	91
Over 1 Year to 5 Years	32.25	0.00	0.00	0.00	3.29	57.07	100.00	100.00	91
Over 5 Years	9.34	0.00	0.00	0.00	0.00	8.87	60.63	86.81	91
Gross Negative Fair Value (Abs Val)	0.79	0.00	0.00	0.00	0.32	1.54	2.45	4.64	91
Gross Positive Fair Value	0.65	0.00	0.00	0.00	0.21	0.95	2.83	4.86	91
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	218
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
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	218
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	218
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.05	0.00	0.00	0.00	0.00	0.00	0.40	1.49	215
Decr (Incr) in Int Expense/Net Income	0.02	-0.64	0.00	0.00	0.00	0.00	0.00	1.40	215
Net Incr (Decr) Nonint Alloc/Net Income	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.49	215
Incr (Decr) in Net Income/Net Income	0.23	-2.39	-0.37	0.00	0.00	0.00	2.03	6.23	215

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT

ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Ins Under Assets(P/C)/Tot Ins Und Ast	19.65	0.00	0.00	0.00	0.00	0.00	96.55	98.27	10
Ins Under Assets(L/H)/Tot Ins Und Ast	80.34	0.00	0.00	51.72	100.00	100.00	100.00	100.00	10
Sep Acct Assets(L/H)/Total Life Ast	11.11	0.00	0.00	0.00	0.00	0.00	10.00	55.00	9
Ins Activities Revenue/Adj Oper Inc	0.57	0.00	0.00	0.00	0.08	0.55	3.34	5.55	218
Premium Inc/Ins Activities Revenue	0.10	0.00	0.00	0.00	0.00	0.00	0.00	5.95	145
Credit Rel Prem Inc/Tot Prem Inc	46.59	0.00	0.00	0.00	6.36	100.00	100.00	100.00	11
Other Prem Inc/Total Prem Inc	53.40	0.00	0.00	0.00	43.70	100.00	100.00	100.00	11
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Ins Net Inc (P/C)/Equity (P/C)	27.85	21.32	21.32	21.32	21.32	27.85	31.78	33.09	2
Ins Net Inc (L/H)/Equity (L/H)	96.15	1.44	1.44	1.88	7.23	27.97	207.58	397.90	7
Insur Ben, Losses, Exp/Insur Premiums	408.27	0.00	0.00	5.82	35.94	91.92	218.15	1891.60	11
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.04	0.00	0.00	0.00	0.00	0.04	0.07	0.07	2
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.37	0.00	0.00	0.00	0.00	0.00	2.37	6.65	9
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
CSV Life Insurance/Tier 1 Cap + ALLL	7.62	0.00	0.00	0.00	5.66	16.08	21.18	23.66	218
BROKER-DEALER ACTIVITIES									

Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
FOREIGN ACTIVITIES									

Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33
Cost: Interest-Bearing Deposits	1.68	0.00	0.00	0.26	1.60	2.47	2.61	2.63	5
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Leases	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
GROWTH RATES:									
Net Loans and Leases	39.37	-100.00	-100.00	-100.00	-1.39	43.33	289.27	807.55	24
Total Selected Assets	58.32	-100.00	-100.00	-53.40	0.00	21.78	160.69	1721.74	47
Deposits	63.04	-100.00	-100.00	-100.00	-100.00	0.33	271.23	361.53	4

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	81.09	0.00	0.00	30.32	91.62	114.66	180.52	298.51	142
Dividends Paid/Net Income	23.98	0.00	0.00	0.00	26.25	41.71	55.35	74.07	215
Net Income - Dividends/Avg Equity	9.70	0.51	4.13	6.49	8.94	12.14	17.96	21.29	218
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	135.88	0.00	0.00	40.81	106.73	165.01	484.07	701.92	156
Dividends From Nonbank Subs	0.37	0.00	0.00	0.00	0.00	0.00	2.01	7.53	156
Dividends From Subsidiary BHCs	0.40	0.00	0.00	0.00	0.00	0.00	0.00	11.99	156
Dividends From All Subsidiaries	145.86	0.00	0.00	79.98	111.80	167.86	484.07	701.92	156
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	31.77	0.00	0.00	0.00	29.87	53.39	93.64	130.23	202
Interest Income From Bank Subs	0.23	0.00	0.00	0.00	0.00	0.26	1.12	4.68	202
Mgt & Service Fees From Bank Subs	3.62	0.00	0.00	0.00	0.00	0.02	22.36	56.20	202
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.05	1.47	202
Operating Income From Bank Subs	39.80	0.00	0.00	4.35	37.31	66.52	110.80	174.65	202
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	38.44	0.00	0.00	0.00	0.00	100.00	100.00	211.14	93
Interest Income From Nonbank Subs	3.92	0.00	0.00	0.00	0.00	0.00	2.12	86.38	93
Mgt & Serv Fees From Nonbank Subs	1.68	0.00	0.00	0.00	0.00	0.00	9.49	32.19	93
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Operating Inc From Nonbank Subs	71.63	0.00	0.00	0.00	44.68	100.00	228.46	589.56	93
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	21.89	0.00	0.00	0.00	0.29	41.77	88.93	98.09	21
Interest Inc From Subsidiary BHCs	0.03	0.00	0.00	0.00	0.00	0.00	0.07	0.50	21
Mgt & Serv Fees From Sub BHCs	0.47	0.00	0.00	0.00	0.00	0.00	2.35	6.60	21
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Operating Income From Sub BHCs	22.57	0.00	0.00	0.00	2.28	42.38	88.93	98.09	21
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	52.94	0.00	0.00	0.00	78.33	98.57	99.89	100.00	209
Interest Income From Bank Subs	2.42	0.00	0.00	0.00	0.00	0.90	13.13	50.62	209
Mgt & Serv Fees From Bank Subs	7.28	0.00	0.00	0.00	0.00	2.97	55.72	74.56	209
Other Income From Bank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.06	2.16	209
Operating Income From Bank Subs	75.68	0.00	0.00	74.24	97.51	99.86	100.00	100.00	209
Dividends From Nonbank Subs	1.42	0.00	0.00	0.00	0.00	0.00	2.87	59.32	209
Interest Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.19	209
Mgt & Serv Fees From Nonbank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.03	2.27	209
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	209
Operating Inc From Nonbank Subs	3.89	0.00	0.00	0.00	0.00	1.16	15.16	98.95	209
Dividends From Subsidiary BHCs	0.07	0.00	0.00	0.00	0.00	0.00	0.00	8.02	209
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	209
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	209
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	209
Operating Income From Sub BHCs	0.89	0.00	0.00	0.00	0.00	0.00	0.01	34.29	209
Loans and Adv From Subs/ST Debt	2210.29	0.00	0.00	0.00	295.67	1630.10	14824.9	17512.3	41
Loans and Adv From Subs/Total Debt	508.84	0.00	0.00	16.76	191.40	816.73	1700.00	6088.18	80

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
1082067	1,260,031	ABC BANCORP	MOULTRIE, GA	
3283402	1,051,264	AFFINITY BANK HOLDINGS, INC.	VENTURA, CA	
1061679	1,385,534	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	1,624,340	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2,451,209	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	1,658,282	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1,447,856	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	1,842,195	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	1,020,660	AMERICANWEST BANCORPORATION	SPOKANE, WA	
2326629	1,191,646	ANB CORPORATION, THE	TERRELL, TX	
1126475	1,035,995	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	1,415,966	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2731858	1,426,849	BANC CORPORATION, THE	BIRMINGHAM, AL	
2066868	1,022,915	BANC ED CORP., THE	EDWARDSVILLE, IL	
2896458	1,307,774	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
1097306	1,390,793	BANCPLUS CORPORATION	BELZONI, MS	
1138012	1,270,288	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
1137798	1,155,318	BANK CALUMET, INC.	HAMMOND, IN	
1143481	1,039,531	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1097089	1,797,468	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	2,972,782	BANNER CORPORATION	WALLA WALLA, WA	
1202708	1,071,450	BAYLAKE CORP.	STURGEON BAY, WI	
2728157	1,016,329	BERKSHIRE BANCORP INC.	NEW YORK, NY	Moved from Peer 4
2835514	1,138,345	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
1209145	1,270,122	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	1,554,888	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1201671	1,821,423	BTC FINANCIAL CORPORATION	DES MOINES, IA	
2687795	1,986,412	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1251256	1,066,503	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1130249	1,545,054	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1085509	2,347,658	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2332750	1,505,384	CAPITAL CORP OF THE WEST	MERCED, CA	
2682996	1,278,356	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
1848003	1,063,768	CASCADE BANCORP	BEND, OR	
2568362	1,144,186	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
3254952	2,408,875	CENTENNIAL BANK HOLDINGS, INC.	DENVER, CO	Moved from Peer 4
1048764	1,023,986	CENTER BANCORP, INC.	UNION, NJ	
3003178	1,388,590	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2158156	1,352,817	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
2263407	1,168,457	CENTRAL COAST BANCORP	SALINAS, CA	
1111088	1,630,520	CENTURY BANCORP, INC.	MEDFORD, MA	
1486517	1,819,091	CHINA TRUST HOLDINGS CORP.	TORRANCE, CA	
1139532	1,328,838	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	
1143623	1,129,661	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1050909	1,037,113	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1076262	2,244,289	CITY HOLDING COMPANY	CHARLESTON, WV	
1142448	2,707,127	CITY NATIONAL BANCSHARES, INC.	MIAMI, FL	
1060328	1,745,683	COBIZ INC.	DENVER, CO	
1249543	1,240,496	COLUMBIA BANCORP	COLUMBIA, MD	
2078816	2,245,424	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
2467689	1,087,814	COMMERCE BANCSHARES CORP.	WORCESTER, MA	

BHCPR Reporters for Quarter Ending 03/31/2005
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
1057588	1, 133, 366	COMMERCE FINANCIAL CORPORATION	TOPEKA, KS	
1080595	1, 741, 488	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
1117709	2, 012, 653	COMMUNITY BANKS, INC.	HARRISBURG, PA	
1427501	1, 045, 064	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	Moved from Peer 4
1070644	2, 765, 458	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1081239	1, 038, 371	CREWS BANKING CORPORATION	WAUCHULA, FL	
1121229	1, 072, 989	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	1, 084, 426	DANVERS BANCORP, INC.	DANVERS, MA	
1058398	1, 297, 264	DURANT BANCORP, INC.	DURANT, OK	
2303910	1, 110, 582	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
3106864	2, 120, 449	EUROBANCSHARES, INC.	HATO REY, PR	
1055315	1, 122, 481	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1, 221, 840	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	1, 303, 592	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	1, 418, 230	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1249002	1, 204, 015	FIDELITY BANCSHARES (N.C.), IN	FUQUAY-VARINA, NC	
1081118	1, 269, 608	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2, 196, 276	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2, 145, 941	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	1, 688, 062	FIRST BANCORP	TROY, NC	
1204560	1, 490, 528	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1, 231, 152	FIRST BANK CORP	FORT SMITH, AR	
1203602	1, 981, 130	FIRST BUSEY CORPORATION	URBANA, IL	
2875332	2, 812, 530	FIRST COMMUNITY BANCORP	RANCHO SANTA FE, CA	Moved from Peer 2
1478017	1, 884, 807	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
1102312	2, 408, 341	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1208595	2, 146, 677	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
1145506	1, 832, 067	FIRST INDIANA CORPORATION	INDIANAPOLIS, IN	
1095982	1, 187, 518	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1, 278, 404	FIRST MARINER BANCORP	BALTIMORE, MD	
2833604	1, 021, 902	FIRST MUTUAL BANCSHARES, INC.	BELLEVUE, WA	
1106516	2, 770, 931	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
2641201	2, 907, 632	FIRST NATIONAL BANK HOLDING CO	SCOTTSDALE, AZ	
1209097	2, 062, 229	FIRST OAK BROOK BANCSHARES, IN	OAK BROOK, IL	
1063262	1, 226, 588	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1029428	1, 365, 143	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
1096505	1, 937, 166	FIRST SECURITY BANCORP	SEARCY, AR	
1132104	1, 158, 838	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1364071	1, 905, 200	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1132672	1, 255, 777	FIRST UNITED CORPORATION	OAKLAND, MD	
2432614	1, 407, 916	FNB CORPORATION	CHRISTIANSBURG, VA	
1143762	1, 027, 083	FOUNDERS GROUP, INC.	WORTH, IL	
1026801	1, 624, 976	FREMONT BANCORPORATION	FREMONT, CA	
1031346	2, 397, 251	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	
2670573	1, 470, 574	GB&T BANCSHARES, INC.	GAINESVILLE, GA	
2339133	1, 910, 419	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1201233	2, 678, 258	GREAT WESTERN BANCORPORATION,	OMAHA, NE	
1204346	1, 019, 724	GREATBANC, INC.	AURORA, IL	
1133277	1, 320, 363	GREENE COUNTY BANCSHARES, INC.	GREENEVILLE, TN	
2223997	1, 317, 192	HASTEN BANCSHARES	INDIANAPOLIS, IN	
1206546	2, 632, 760	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	

BHCPR Reporters for Quarter Ending 03/31/2005
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
2634874	1, 155, 315	HERITAGE COMMERCE CORP	SAN JOSE, CA	
1067804	1, 143, 502	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
1245291	1, 329, 795	HILLS BANCORPORATION	HILLS, IA	
1491409	1, 422, 480	HOME BANCSHARES, INC.	CONWAY, AR	Moved from Peer 4
2592714	1, 106, 414	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1048803	1, 898, 214	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
2291914	2, 730, 013	IBERIABANK CORPORATION	LAFAYETTE, LA	
1136803	2, 998, 513	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1132654	2, 758, 999	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
1138535	1, 488, 849	INTERCHANGE FINANCIAL SERVICES	SADDLE BROOK, NJ	
2049302	1, 427, 439	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1064278	2, 766, 105	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
3114654	2, 444, 220	ITLA CAPITAL CORPORATION	LA JOLLA, CA	
1123915	1, 141, 732	KLEIN FINANCIAL, INC.	CHASKA, MN	
3199567	2, 443, 735	KNBT BANCORP INC.	BETHLEHEM, PA	
1404799	2, 114, 203	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	1, 425, 924	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1054514	1, 005, 974	LANDRUM COMPANY	COLUMBIA, MO	Moved from Peer 4
1066209	1, 203, 482	LAURITZEN CORPORATION	OMAHA, NE	
3101784	1, 276, 615	LIBERTY BANCSHARES, INC	JONESBORO, AR	
2325350	1, 132, 772	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	
2634696	1, 723, 580	MACATAWA BANK CORPORATION	HOLLAND, MI	
2236447	2, 328, 239	MAIN STREET BANKS, INC.	KENNESAW, GA	
2856368	1, 224, 638	MAIN STREET TRUST, INC.	CHAMPAIGN, IL	
1209109	1, 488, 804	MAINSOURCE FINANCIAL GROUP	GREENSBURG, IN	
1207486	1, 381, 018	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1, 551, 640	MBT FINANCIAL CORP.	MONROE, MI	
1099328	1, 050, 358	MERCANTILE BANCORP, INC.	QUINCY, IL	
2608763	1, 664, 876	MERCANTILE BANK CORPORATION	WYOMING, MI	
1208308	1, 384, 299	MERCHANTS & MANUFACTURERS BANC	NEW BERLIN, WI	
1023239	1, 064, 223	MERCHANTS BANCSHARES, INC.	BURLINGTON, VT	
1204627	2, 316, 732	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2516943	2, 322, 181	MID-STATE BANCSHARES	ARROYO GRANDE, CA	
1209828	2, 287, 753	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	
1141348	1, 037, 281	MINNWEST CORPORATION	MINNETONKA, MN	
2961879	1, 589, 117	NARA BANCORP, INC.	LOS ANGELES, CA	
1100037	1, 387, 015	NBC CAPITAL CORPORATION	STARKVILLE, MS	
1202052	1, 018, 779	NEB CORPORATION	FOND DU LAC, WI	
1109991	1, 115, 207	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1129887	1, 137, 472	NORTHERN EMPIRE BANCSHARES	SANTA ROSA, CA	
2244910	1, 545, 852	NSB HOLDING CORP.	STATEN ISLAND, NY	
1070747	1, 105, 676	OAK HILL FINANCIAL, INC.	JACKSON, OH	
1206911	2, 201, 595	OLD SECOND BANCORP, INC.	AURORA, IL	
1117259	2, 004, 159	OMEGA FINANCIAL CORPORATION	STATE COLLEGE, PA	
1249598	1, 336, 479	ORION BANCORP, INC.	NAPLES, FL	
1075984	1, 023, 002	PALMETTO BANCSHARES, INC.	LAURENS, SC	Moved from Peer 4
1200692	1, 601, 593	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2651590	1, 136, 215	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
1139813	1, 206, 938	PENNRock FINANCIAL SERVICES CO	BLUE BALL, PA	
2807614	1, 377, 180	PENNSYLVANIA COMMERCE BANCORP,	CAMP HILL, PA	
1070578	1, 791, 629	PEOPLES BANCORP INC.	MARIETTA, OH	

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
1098844	2,320,164	PEOPLES HOLDING COMPANY, THE	TUPELO, MS	
3186585	1,060,987	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3084953	1,832,037	PLACER SIERRA BANCSHARES	SACRAMENTO, CA	
1247893	2,441,255	PLAINS CAPITAL CORPORATION	DALLAS, TX	
1839319	2,601,690	PRIVATEBANCORP, INC.	CHICAGO, IL	
1097025	2,662,771	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1136670	2,448,090	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	
2066886	1,141,304	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
2324429	1,231,039	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1249730	1,264,011	S. Y. BANCORP, INC.	LOUISVILLE, KY	
1248304	2,284,198	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1133437	1,522,082	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1085013	1,731,808	SEACOAST BANKING CORPORATION	STUART, FL	
2244358	1,116,124	SECURITY BANK CORPORATION	MACON, GA	
1199992	1,694,781	SHOREBANK CORPORATION, THE	CHICAGO, IL	
2976396	1,002,691	SIERRA BANCORP	PORTERVILLE, CA	Moved from Peer 4
1094828	2,442,510	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	1,716,444	SINOPAC BANCORP	LOS ANGELES, CA	
2345077	1,068,460	SNB BANCSHARES, INC.	SUGAR LAND, TX	
1075694	1,057,581	SOUTHERN BANCSHARES (N. C.), IN	MOUNT OLIVE, NC	
2981831	1,243,923	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1245068	1,661,833	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	1,992,520	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1245590	1,621,729	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,361,788	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1,045,065	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1,478,424	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1417333	1,236,429	STATE BANKSHARES, INC.	FARGO, ND	
1210413	1,507,761	STATE FINANCIAL SERVICES CORPO	MILWAUKEE, WI	
2442640	1,357,796	STATE NATIONAL BANCSHARES, INC	FORT WORTH, TX	
1427275	1,351,508	STEARNS FINANCIAL SERVICES, IN	ST CLOUD, MN	
1039454	1,901,252	STERLING BANCORP	NEW YORK, NY	
1143829	2,751,811	STERLING FINANCIAL CORPORATION	LANCASTER, PA	
1135598	1,002,629	STOCKMEN'S BANCORP, INC., THE	KINGMAN, AZ	Moved from Peer 4
2942702	1,658,212	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,370,919	SUFFOLK BANCORP	RIVERHEAD, NY	
1066713	1,106,713	SUNFLOWER BANKS, INC.	SALINA, KS	
2495039	2,944,166	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	2,636,932	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
2663838	1,180,166	TEXAS UNITED BANCSHARES, INC.	LA GRANGE, TX	
1139260	1,526,140	TEXASBANC HOLDING CO.	WEATHERFORD, TX	
2367921	2,005,700	TOMPKINS TRUSTCO, INC.	ITHACA, NY	
1030170	1,658,006	TRICO BANCSHARES	CHICO, CA	
1056161	1,142,888	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
1048652	2,762,716	U. S. B. HOLDING CO., INC.	ORANGEBURG, NY	
1971693	1,699,917	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	
1062649	1,033,384	UNITED BANCORPORATION OF WYOMI	JACKSON, WY	Moved from Peer 4
1116609	1,666,935	UNIVEST CORPORATION OF PENNSYLA	SOUDERTON, PA	
1071632	2,519,003	UNIZAN FINANCIAL CORP.	CANTON, OH	
1050712	2,428,874	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1364110	1,426,470	VINEYARD NATIONAL BANCORP	RANCHO CUCAMONGA, CA	

BHCPR Reporters for Quarter Ending 03/31/2005
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
2856377	1, 244, 459	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
2502049	1, 454, 634	VIRGINIA FINANCIAL GROUP, INC.	CULPEPER, VA	
1029464	2, 615, 877	W. T. B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	2, 342, 483	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1210066	1, 165, 395	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	1, 806, 302	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1, 762, 267	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
2349815	2, 338, 856	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	
2508788	1, 220, 314	WESTERN SIERRA BANCORP	CAMERON PARK, CA	
1966671	1, 362, 038	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	1, 377, 292	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
1137770	1, 783, 600	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
1138517	2, 817, 854	YARDVILLE NATIONAL BANCORP	HAMILTON, NJ	
1399765	1, 736, 626	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 218 bank holding companies.