

PEER GROUP 02

06/30/2004

06/30/2003

12/31/2003

12/31/2002

12/31/2001

Number of BHCs in Peer Group

79

78

76

75

68

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.52	3.64	3.63	3.85	3.83
+ Non-interest Income	1.35	1.35	1.37	1.32	1.41
- Overhead Expense	2.95	2.97	2.99	3.00	3.24
- Provision for Losses	0.15	0.30	0.27	0.32	0.33
+ Securities Gains (Losses)	0.03	0.09	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)	1.85	1.81	1.82	1.91	1.84
Net Operating Income	1.18	1.15	1.14	1.21	1.16
Net Income	1.18	1.15	1.15	1.21	1.15
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	0.84

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.20	5.68	5.50	6.35	7.68
Interest Expense	1.37	1.74	1.59	2.19	3.57
Net Interest Income (TE)	3.82	3.94	3.92	4.16	4.18

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.18	0.34	0.33	0.42	0.43
Earnings Coverage of Net Losses (X)	19.52	17.28	14.76	12.75	13.07
Ln&Ls Allowance/Total Loans & Leases	1.46	1.55	1.55	1.54	1.52
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.62	0.88	0.76	0.90	0.82
30-89 Days Past Due Loans and Leases	0.66	0.90	0.83	1.03	1.20

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	27.73	28.76	28.23	28.80	29.03
Net ST Noncore Funding Dependence	17.72	17.52	17.39	17.78	18.74
Net Loans and Leases/Total Assets	60.72	59.49	60.36	59.86	60.50

CAPITALIZATION:

Tier 1 Leverage Ratio	8.42	8.08	8.32	8.16	7.99
Equity Capital/Total Assets	8.48	8.43	8.45	8.40	8.34
Net Loans&Ls/Equity Capital (X)	7.25	7.16	7.23	7.27	7.36
Cash Dividends/Net Income	30.24	32.19	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	9.19	9.24	9.11	10.16	8.88

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.75	1.09	1.29	1.21	1.52
Long-Term Debt/Equity Capital	3.33	4.08	4.59	3.37	4.07
Equity Investment in Subs/Equity Cap	108.85	109.39	109.96	108.42	105.54
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	132.64	194.07	198.50	158.96	173.91

PERCENT OF AVERAGE ASSETS	PEER GROUP 02				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Interest Income (TE)	4.80	5.26	5.10	5.89	7.09
Less: Interest Expense	1.26	1.62	1.48	2.03	3.30
Equals: Net Interest Income (TE)	3.52	3.64	3.63	3.85	3.83
Plus: Non-Interest Income	1.35	1.35	1.37	1.32	1.41
Equals: Adj Operating Income (TE)	4.94	5.03	5.03	5.21	5.30
Less: Overhead Expense	2.95	2.97	2.99	3.00	3.24
Less: Provision for Loan and Lease Losses	0.15	0.30	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	0.03	0.09	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)	1.85	1.81	1.82	1.91	1.84
Less: Applicable Income Taxes (TE)	0.67	0.64	0.65	0.68	0.67
Less: Minority Interest	0.00	0.01	0.01	0.01	0.01
Equals: Net Operating Income	1.18	1.15	1.14	1.21	1.16
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.18	1.15	1.15	1.21	1.15
Memo: Net Income (Last Four Qtrs)	1.16	1.18	1.15	1.21	1.14
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.33	92.72	92.65	92.89	92.38
Avg Int-Bearing Funds / Avg Assets	78.89	81.00	80.25	80.79	80.73
Int Income (TE) / Avg Earning Assets	5.20	5.68	5.50	6.35	7.68
Int Expense / Avg Earning Assets	1.37	1.74	1.59	2.19	3.57
Net Int Inc (TE) / Avg Earn Assets	3.82	3.94	3.92	4.16	4.18
YIELD OR COST:					
Total Loans and Leases (TE)	5.79	6.41	6.24	6.99	8.39
Interest-Bearing Bank Balances	1.24	1.92	1.55	2.12	4.03
Fed Funds Sold & Reverse Repos	0.97	1.21	1.11	1.67	4.02
Trading Assets	3.03	3.58	3.73	4.74	6.34
Total Earning Assets	5.09	5.55	5.39	6.23	7.54
Investment Securities (TE)	4.05	4.38	4.16	5.23	6.26
U.S. Treasury & Agency Sec (excl MBS)	3.05	3.42	3.21	4.35	6.33
Mortgage-Backed Securities	3.86	3.91	3.71	5.07	5.89
All Other Securities	6.21	6.61	6.79	7.01	8.41
Interest-Bearing Deposits	1.36	1.79	1.63	2.32	3.93
Time Deposits of \$100K or More	2.15	2.57	2.45	3.11	5.21
Time Deposits < \$100K	2.20	2.85	2.63	3.60	5.41
Other Domestic Deposits	0.64	0.83	0.74	1.17	2.16
Foreign Deposits	1.17	1.51	1.51	2.81	4.62
Fed Funds Purchased and Repos	1.14	1.58	1.38	1.96	4.04
Other Borrowed Funds & Trading Liab	3.07	3.61	3.37	4.23	5.37
All Interest-Bearing Funds	1.60	2.00	1.85	2.51	4.08

PEER GROUP 02

06/30/2004

06/30/2003

12/31/2003

12/31/2002

12/31/2001

Avg Personnel Exp Per Employee (\$000)

30

28

57

53

51

Avg Assets per Employee (\$000)

3,855

3,805

3,766

3,542

3,294

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

3.11

2.82

2.86

3.24

3.42

Overhead Exp / NII + Non-Int Income

60.82

60.44

61.05

58.32

60.92

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

2.95

2.97

2.99

3.00

3.24

Personnel Expense

1.60

1.59

1.60

1.58

1.61

Net Occupancy Expense

Other Operating Expenses

0.41

0.43

0.42

0.44

0.47

0.92

0.95

0.97

0.97

1.13

Overhead Less Non-Interest Income

1.56

1.58

1.59

1.64

1.72

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

59.60

59.10

59.77

57.19

59.64

Personnel Expense

32.75

31.76

32.26

30.34

30.06

Net Occupancy Expense

8.33

8.54

8.38

8.35

8.50

Other Operating Expenses

18.24

18.45

19.17

18.40

20.67

Total Non-Interest Income

27.01

26.22

26.88

24.73

26.17

Fiduciary Activities Income

2.08

1.95

2.02

1.98

2.35

Serv Charges on Deposit Accts - Domestic

8.06

7.58

8.00

7.42

7.21

Trading Revenue

0.31

0.31

0.27

0.26

0.34

Investment Banking Fees & Commissions

1.60

1.25

1.47

1.13

1.19

Venture Capital Revenue

0.00

-0.01

-0.01

-0.02

0.00

Net Servicing Fees

0.37

0.08

0.35

0.22

0.86

Net Securitization Income

0.00

0.01

0.01

0.04

0.11

Insurance Activities Revenue

1.18

0.96

1.08

0.88

0.85

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

1.46

2.78

2.34

1.88

1.62

Other Non-Interest Income

7.26

7.76

7.61

7.34

7.53

Overhead Less Non-Interest Income

32.22

32.38

32.60

32.26

33.06

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

30.14

28.52

28.48

29.02

29.15

Appl Inc Tax+TE/Pretax NOI+TE

35.75

34.93

35.12

35.87

35.98

PERCENT OF TOTAL ASSETS	PERCENT COMPOSITION OF ASSETS AND LOAN MIX				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate Loans	40.91	39.02	40.18	38.93	37.41
Commercial and Industrial Loans	11.16	11.54	11.41	11.73	11.99
Loans to Individuals	4.99	5.70	5.40	6.08	7.12
Loans to Depository Institutions	0.03	0.05	0.05	0.05	0.02
Agricultural Loans	0.40	0.50	0.47	0.52	0.58
Other Loans and Leases	1.67	1.81	1.80	1.76	2.02
Net Loans and Leases	60.72	59.49	60.36	59.86	60.50
Debt Securities Over 1 Year	23.92	25.15	25.17	23.85	20.42
Mutual Funds and Equity Securities	0.25	0.29	0.29	0.30	0.35
Subtotal	86.31	86.00	86.48	85.09	82.52
Interest-Bearing Bank Balances	0.26	0.32	0.31	0.39	0.44
Federal Funds Sold & Reverse Repos	0.87	1.15	0.69	1.04	1.17
Debt Securities 1 Year or Less	1.82	2.78	2.15	3.43	3.04
Trading Assets	0.04	0.05	0.04	0.05	0.04
Total Earning Assets	90.28	90.87	90.78	90.77	90.72
Non-Int Cash and Due From Dep Inst	2.60	2.98	2.86	3.17	3.28
Acceptances	0.02	0.02	0.02	0.02	0.01
Other Real Estate Owned	0.05	0.08	0.06	0.07	0.07
All Other Assets	6.74	5.99	6.21	5.89	5.80
MEMORANDA:					
Short-Term Investments	3.31	4.75	3.85	5.36	5.29
U. S. Treasury Securities	0.52	0.65	0.61	0.75	1.34
U. S. Agency Securities (excl MBS)	5.64	5.54	5.85	5.95	5.14
Municipal Securities	2.45	2.84	2.75	2.66	2.62
Mortgage-Backed Securities	15.10	16.32	16.01	14.94	13.05
Asset-Backed Securities	0.05	0.07	0.05	0.10	0.07
Other Debt Securities	0.70	1.03	0.85	1.14	1.26
RE Loans Secured by 1-4 Family	15.22	15.02	14.88	15.13	15.58
Revolving	2.72	2.41	2.57	2.25	1.86
Closed-End, Sec by First Liens	10.76	11.04	10.51	11.07	11.35
Closed-End, Sec by Junior Liens	1.10	1.13	1.17	1.29	1.60
Commercial Real Estate Loans	22.34	21.28	22.38	20.36	18.57
Construction and Land Dev	5.21	4.87	5.31	4.84	3.81
Multifamily	1.68	1.45	1.71	1.32	0.96
Nonfarm Nonresidential	14.74	14.56	14.90	13.91	12.48
RE Loans Secured by Farmland	0.59	0.59	0.64	0.58	0.60
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	66.91	65.22	65.89	63.95	60.73
RE Loans Secured by 1-4 Family	24.67	25.08	24.34	24.86	25.19
Revolving	4.32	3.91	4.09	3.61	2.93
Closed-End	19.59	20.58	19.55	20.60	21.60
Commercial Real Estate Loans	35.43	34.35	35.66	32.58	29.02
Construction and Land Dev	8.21	7.84	8.47	7.71	5.96
Multifamily	2.71	2.34	2.71	2.15	1.51
Nonfarm Nonresidential	23.48	23.48	23.89	22.21	19.49
RE Loans Secured by Farmland	0.93	0.97	1.05	0.95	0.94
Loans to Depository Institutions	0.04	0.08	0.08	0.09	0.03
Commercial and Industrial Loans	18.17	19.27	19.10	19.95	20.23
Loans to Individuals	8.08	9.48	8.91	10.15	11.90
Credit Card Loans	0.16	0.27	0.21	0.32	0.44
Agricultural Loans	0.64	0.82	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	2.85	3.06	3.08	2.96	3.44

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Short-Term Investments	3.31	4.75	3.85	5.36	5.29
Liquid Assets	26.52	28.16	27.76	27.65	26.10
Investment Securities	26.64	29.19	28.26	28.70	27.29
Net Loans and Leases	60.72	59.49	60.36	59.86	60.50
Net Lns, Ls & Stdby Ltrs of Credit	62.25	61.02	61.91	61.37	61.87
Core Deposits	59.23	58.45	59.55	58.49	58.53
Noncore Funding	28.02	29.81	28.80	30.21	29.50
Time Deposits of \$100K or More	10.58	12.29	11.27	12.68	11.47
Foreign Deposits	0.36	0.61	0.60	0.58	0.35
Fed Funds Purchased and Repos	6.15	6.54	6.69	6.14	6.61
Net Fed Funds Purchased (Sold)	5.05	5.07	5.69	5.30	5.47
Commercial Paper	0.00	0.01	0.01	0.02	0.02
Oth Borrowings W/Rem Mat 1 Yr or Less	2.96	2.56	2.62	2.40	2.00
Earning Assets Repr in 1 Year	37.68	39.80	39.20	40.42	36.90
Int-Bearing Liab Repr in 1 Year	24.28	26.56	25.88	27.82	27.46
Long-Term Debt Repr in 1 Year	0.61	0.50	0.60	0.56	0.39
Net Assets Repriceable in 1 Year	11.37	12.60	11.93	11.03	8.38
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	27.73	28.76	28.23	28.80	29.03
Net ST Noncore Funding Dependence	17.72	17.52	17.39	17.78	18.74
Short-Term Inv/ST Noncore Funding	23.53	30.01	25.58	32.87	30.79
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.44	11.49	13.08	10.32	7.40
Net Loans and Leases/Total Deposits	83.81	81.51	82.51	81.61	82.87
Net Loans and Leases/Core Deposits	105.23	105.64	104.77	107.41	107.70
Held-To-Mat Sec Appr(Depr)/Eq Cap	-0.17	1.52	0.97	1.38	0.64
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-2.51	5.68	2.62	5.90	2.33
Struct Notes Appr(Depr)/Eq Cap	-0.10	0.02	-0.05	0.15	-0.04
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.99	9.19	8.58	9.52	10.70
Available-For-Sale Securities	90.35	90.81	91.42	90.48	89.30
U.S. Treasury Securities	1.96	2.64	2.61	3.41	5.97
U.S. Agency Securities (excl MBS)	22.83	21.67	23.28	22.99	20.63
Municipal Securities	9.49	11.01	10.16	10.77	11.17
Mortgage-Backed Securities	55.07	54.67	55.17	51.99	47.31
Asset-Backed Securities	0.17	0.24	0.17	0.29	0.29
Other Debt Securities	2.50	3.78	3.16	4.11	4.82
Mutual Funds and Equity Securities	1.04	1.24	1.15	1.28	1.52
Debt Securities 1 Year or Less	7.60	11.49	9.88	13.67	12.72
Debt Securities 1 To 5 Years	28.09	27.42	25.71	31.06	29.18
Debt Securities Over 5 Years	58.87	57.97	61.02	51.24	46.09
Pledged Securities	53.66	54.00	53.96	54.76	58.63
Structured Notes, Fair Value	0.58	0.29	0.50	0.11	0.12

ANALYSIS RATIOS	PEER GROUP 02				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Provision for Ln&Ls Losses/Avg Assets	0.15	0.30	0.27	0.32	0.33
Provision for Ln&Ls Losses/Avg Lns&Ls	0.24	0.48	0.44	0.52	0.55
Provision for Ln&Ls Losses/Net Losses	144.46	164.40	129.88	135.31	142.47
Ln&Ls Allowance/Total Loans & Leases	1.46	1.55	1.55	1.54	1.52
Ln&Ls Allowance/Net Ln&Ls Losses (X)	13.95	7.81	6.57	5.31	5.57
ALLL/Nonaccrual Assets	367.02	270.14	314.16	284.48	289.94
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	282.11	212.71	245.33	207.03	199.48
Gross Ln&Ls Losses/Avg Loans & Leases	0.32	0.47	0.47	0.54	0.55
Recoveries/Avg Loans and Leases	0.12	0.11	0.12	0.10	0.10
Net Losses/Avg Loans and Leases	0.18	0.34	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	17.21	11.65	25.50	25.77	30.41
Earnings Coverage of Net Losses (X)	19.52	17.28	14.76	12.75	13.07
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.05	0.08	0.09	0.10	0.06
RE Loans Secured By 1-4 Family	0.07	0.09	0.08	0.08	0.07
Revolving	0.04	0.04	0.04	0.04	0.07
Closed-End	0.08	0.09	0.10	0.09	0.07
Commercial Real Estate Loans	0.04	0.07	0.09	0.10	0.05
Construction and Land Dev	0.03	0.08	0.06	0.10	0.02
Multifamily	0.01	0.01	0.01	0.03	0.01
Nonfarm Nonresidential	0.04	0.06	0.10	0.08	0.06
RE Loans Secured by Farmland	0.01	0.01	0.01	0.08	0.02
Commercial and Industrial Loans	0.31	0.60	0.64	0.80	0.75
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.88	1.05	1.04	1.05	1.07
Credit Card Loans	1.74	3.45	0.45	2.91	4.60
Agricultural Loans	0.11	0.28	0.38	0.17	0.12
Loans to Foreign Governments & Inst	0.25	0.00	0.00	0.00	0.00
Other Loans and Leases	0.41	0.62	1.00	0.97	0.74

PERCENT OF LOANS AND LEASES	PEER GROUP 02				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001

30-89 Days PD Loans and Leases	0.66	0.90	0.83	1.03	1.20
90+ Days PD Loans and Leases	0.08	0.13	0.11	0.14	0.19
Nonaccrual Loans and Leases	0.54	0.77	0.68	0.79	0.73
90+ Days PD and Nonaccrual Loans and Leases	0.65	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	0.66	0.90	0.83	1.03	1.20
90+ Days Past Due Assets	0.08	0.13	0.11	0.14	0.19
Nonaccrual Assets	0.54	0.77	0.69	0.79	0.74
30+ Days PD & Nonaccrual Assets	1.33	1.85	1.69	1.98	2.14
PERCENT OF TOTAL ASSETS					

90+ Days PD and Nonaccrual Assets	0.40	0.57	0.50	0.57	0.59
90+ PD & Nonaccrual Assets + OREO	0.47	0.66	0.58	0.66	0.67
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					

Total Assets	0.41	0.56	0.51	0.58	0.54
Allowance for Loan & Lease Losses	46.42	60.98	56.32	63.63	59.83
Equity Cap + ALLL	4.46	6.01	5.50	6.22	5.93
Tier 1 Cap + ALLL	4.58	6.48	5.69	6.55	6.21
Loans & Leases + RE Acquired	0.68	0.94	0.84	0.96	0.88

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate - 30-89 Days PD	0.52	0.77	0.73	0.84	0.94
- 90+ Days Past Due	0.07	0.11	0.10	0.11	0.13
- Nonaccrual	0.47	0.71	0.62	0.77	0.63
Coml & Indl - 30-89 Days PD	0.91	1.03	1.01	1.04	1.16
- 90+ Days Past Due	0.08	0.12	0.10	0.13	0.15
- Nonaccrual	1.00	1.23	1.24	1.13	1.24
Individuals - 30-89 Days PD	1.17	1.39	1.49	1.67	2.13
- 90+ Days Past Due	0.12	0.15	0.15	0.17	0.25
- Nonaccrual	0.15	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	0.46	0.52	0.48	0.67	0.47
- 90+ Days Past Due	0.08	0.05	0.08	0.03	0.03
- Nonaccrual	0.46	0.49	0.50	1.12	0.91
Foreign Govts- 30-89 Days PD	0.01	0.41	0.29	2.04	2.33
- 90+ Days Past Due	0.00	0.01	0.00	0.00	0.00
- Nonaccrual	0.00	19.58	0.00	16.67	0.00
Other Lns&Ls - 30-89 Days PD	0.45	0.96	0.82	1.03	0.99
- 90+ Days Past Due	0.04	0.11	0.06	0.06	0.17
- Nonaccrual	0.33	0.73	0.21	0.39	0.43
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.65	0.93	0.95	1.09	1.14
- 90+ Days Past Due	0.10	0.12	0.14	0.15	0.16
- Nonaccrual	0.41	0.54	0.52	0.56	0.48
Revolving - 30-89 Days PD	0.25	0.39	0.41	0.45	0.67
- 90+ Days Past Due	0.03	0.03	0.03	0.03	0.08
- Nonaccrual	0.12	0.12	0.13	0.11	0.23
Closed-End - 30-89 Days PD	0.76	1.05	1.04	1.23	1.21
- 90+ Days Past Due	0.12	0.14	0.16	0.17	0.17
- Nonaccrual	0.45	0.66	0.65	0.60	0.52
- Jr Lien 30-89 Days PD	0.08	0.09	0.11	0.11	N/A
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.02	N/A
- Jr Lien Nonaccrual	0.06	0.08	0.08	0.06	N/A
Commercial RE - 30-89 Days PD	0.45	0.61	0.57	0.62	0.73
- 90+ Days Past Due	0.05	0.07	0.05	0.08	0.09
- Nonaccrual	0.55	0.82	0.69	0.85	0.60
Const & Dev - 30-89 Days PD	0.51	0.68	0.50	0.66	1.08
- 90+ Days Past Due	0.02	0.07	0.06	0.07	0.09
- Nonaccrual	0.27	0.46	0.42	0.61	0.42
Multi family - 30-89 Days PD	0.22	0.21	0.32	0.33	0.14
- 90+ Days Past Due	0.02	0.03	0.01	0.01	0.07
- Nonaccrual	0.17	0.27	0.16	0.43	0.37
Nonfarm Nres- 30-89 Days PD	0.41	0.59	0.52	0.63	0.58
- 90+ Days Past Due	0.05	0.05	0.05	0.07	0.07
- Nonaccrual	0.58	0.79	0.66	0.75	0.55
Farmland - 30-89 Days PD	0.36	0.54	0.44	0.96	0.59
- 90+ Days Past Due	0.08	0.11	0.03	0.03	0.13
- Nonaccrual	0.60	0.69	0.59	0.88	0.82
Credit Card - 30-89 Days PD	1.35	1.56	1.36	1.56	1.82
- 90+ Days Past Due	0.53	0.61	0.57	0.78	0.86
- Nonaccrual	0.07	0.11	0.10	0.15	0.13

CAPITAL RATIOS	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Tier 1 Leverage Ratio	8.42	8.08	8.32	8.16	7.99
Tier 1 RBC Ratio	11.72	11.65	11.85	11.73	11.45
Total Risk-Based Capital Ratio	13.50	13.41	13.70	13.42	13.02
Tangible Tier 1 Leverage Ratio	8.27	7.96	8.18	8.01	7.82
Tangible Common Eq Cap/Tan Assets	6.62	7.08	7.02	7.18	7.11
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	16.93	16.43	17.08	15.78	15.72
Standby Letters of Credit	1.24	1.21	1.29	1.18	1.05
Commercial & Similar Letters of Credit	0.13	0.16	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	3.45	4.03	3.64	3.50	3.18
Interest Rate Contracts	2.82	3.45	3.08	3.09	2.81
Interest Rate Futures & Forward Contr	0.15	0.45	0.15	0.31	0.23
Written Options Contr (Int Rate)	0.05	0.15	0.06	0.05	0.00
Purchased Options Contr (Int Rate)	0.08	0.15	0.19	0.23	0.33
Interest Rate Swaps	2.09	1.58	1.97	1.60	1.33
Foreign Exchange Contracts	0.09	0.08	0.08	0.08	0.06
Futures & Forward Foreign Exch Contr	0.08	0.03	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	0.03	0.05	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)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.01	0.02	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	29.14	27.93	29.94	27.15	27.43

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Interest Rate Contracts	92.88	95.02	91.16	92.70	95.41
Foreign Exchange Contracts	5.17	4.17	5.03	6.25	3.55
Equity, Comm, & Other Contracts	0.92	1.51	2.44	0.50	0.18
Futures and Forwards	24.43	26.93	22.67	33.10	36.48
Written Options	7.74	9.62	9.49	5.50	0.79
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	7.32	9.49	9.49	5.48	0.37
Purchased Options	3.86	4.59	5.31	5.67	10.02
Exchange-Traded	0.00	0.22	0.02	0.04	0.00
Over-The-Counter	3.26	3.69	4.68	5.27	8.56
Swaps	59.45	53.25	57.87	50.05	47.13
Held for Trading	8.83	8.25	8.55	10.27	9.25
Interest Rate Contracts	4.61	4.88	4.06	5.78	5.09
Foreign Exchange Contracts	2.18	1.74	2.44	1.86	0.00
Equity, Comm, & Other Contracts	0.00	0.03	0.00	0.07	0.03
Non-Traded	91.17	91.75	91.45	89.73	90.75
Interest Rate Contracts	87.13	79.96	79.48	77.77	88.41
Foreign Exchange Contracts	0.92	0.97	1.14	1.93	1.46
Equity, Comm, & Other Contracts	0.75	0.95	2.32	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	84.95	84.86	83.50	89.93	82.67
One Year or Less	27.68	32.72	20.30	37.91	32.05
Over 1 Year to 5 Years	32.31	23.33	32.75	23.58	36.01
Over 5 Years	16.23	23.05	15.76	15.63	10.97
Gross Negative Fair Value (Abs Val)	1.08	1.11	1.05	1.30	0.76
Gross Positive Fair Value	0.81	1.46	1.08	0.96	0.44
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.01	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.01	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	0.01	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	0.02	0.05	0.03	0.04	0.02
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.21	0.08	0.13	0.00	-0.02
Decr (Incr) in Int Expense/Net Income	1.18	1.52	0.81	0.75	0.25
Net Incr (Decr) Nonint Alloc/Net Income	0.33	0.28	0.15	0.17	0.02
Incr (Decr) in Net Income/Net Income	2.90	3.57	1.36	2.34	0.36

INSURANCE ACTIVITIES	INSURANCE, PEER GROUP 06/30/2004	BROKER-DEALER AND 02 06/30/2003	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	35.38	31.05	33.40	33.82	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	64.62	68.95	66.60	66.18	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	9.15	0.00	9.98	N/A
Ins Activities Revenue/Adj Oper Inc	1.18	0.96	1.08	0.88	N/A
Premium Inc/Ins Activities Revenue	5.67	2.12	3.74	3.79	N/A
Credit Rel Prem Inc/Tot Prem Inc	69.72	81.99	79.48	72.25	N/A
Other Prem Inc/Total Prem Inc	30.28	18.01	20.52	27.75	N/A
Ins Under Net Income/Consol Net Income	0.09	0.06	0.09	0.03	N/A
Ins Net Inc (P/C)/Equity (P/C)	14.79	12.54	14.22	1.62	N/A
Ins Net Inc (L/H)/Equity (L/H)	7.53	11.02	10.63	16.07	N/A
Insur Ben, Losses, Exp/Insur Premiums	106.87	78.98	101.68	75.42	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.03	0.00	0.03	0.12	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.10	2.70	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	8.47	6.92	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	311.56	74.37	69.44	110.63	651.18
Cost: Interest-Bearing Deposits	1.17	1.51	1.51	2.81	4.62
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	9.28	10.49	11.72	1.03
Commercial and Industrial Loans	11.06	3.45	2.50	0.92	0.67
Foreign Governments and Inst	0.25	0.00	0.00	0.00	0.00
Leases	1.12	2.38	3.05	144.08	37.91
GROWTH RATES:					
Net Loans and Leases	-13.26	-17.84	-2.96	-12.08	-0.10
Total Selected Assets	-2.78	-23.78	9.39	64.19	18.57
Deposits	1160.16	8.07	286.51	42.21	78.42

PROFITABILITY:	PEER GROUP 02				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Net Income/Avg Equity Capital	13.69	13.73	13.54	14.46	13.39
Bank Net Inc/Avg Eq Inv in Banks	14.18	14.15	14.00	15.05	13.87
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.44	6.63	4.25	4.39	13.60
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.18	10.54	8.83	11.52	14.21
Bank Net Income/Parent Net Income	86.98	90.18	86.82	85.84	86.58
Nonbank Net Income/Parent Net Income	1.96	1.72	1.47	1.85	4.03
Sub BHCs Net Inc/Parent Net Income	72.81	83.79	83.42	89.23	67.07
LEVERAGE:					
Total Liabilities/Equity	23.05	21.02	23.87	19.41	17.72
Total Debt/Equity Capital	4.84	5.69	6.23	4.92	6.21
Tot Debt+NP to Subs Iss Tr Pref/Equity	19.14	15.86	19.25	14.12	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	4.85	5.94	6.29	5.15	6.43
Total Debt/Eq Cap - Exc Over Fair Value	4.89	5.75	6.30	4.95	6.25
Long-Term Debt/Equity Capital	3.33	4.08	4.59	3.37	4.07
Short-Term Debt/Equity Capital	0.75	1.09	1.29	1.21	1.52
Current Portion of LT Debt/Equity	0.01	0.07	0.07	0.02	0.01
Exc Cost Over Fair Value/Equity Cap	0.19	0.20	0.34	0.23	0.19
Long-Term Debt/Consolidated LT Debt	7.64	8.09	9.99	9.41	12.85
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	108.85	109.39	109.96	108.42	105.54
Total Investment in Subs/Equity	111.74	111.82	113.23	111.05	109.65
Equity Inv in Subs/Cons Eq Cap+Min Int	94.72	97.33	96.43	97.32	97.89
Total Inv in Subs/Cons Eq Cap+Min Int	97.56	99.61	99.66	99.86	101.82
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.74	0.78	0.83	0.67	0.44
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.25	2.36	2.38	1.98	1.66
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	140.19	148.28	191.71	153.00	177.80
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	132.64	194.07	198.50	158.96	173.91
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	128.50	127.43	120.14	104.77	111.65
Pretax Oper Inc + Int Exp/Int Expense	16129.8	7842.24	12397.1	6513.60	1696.22
Div + Int From Subs/Int Exp + Div	189.11	338.75	354.08	233.52	203.20
Fees+Other Inc From Subs/Sal + Oth Exp	11.22	16.12	15.50	16.69	17.88
Net Inc/Curr Port of LT Debt+Pfd Div(X)	2103.24	259.40	1471.35	1032.61	4127.39
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	1.33	1.11	1.91	0.64	0.96
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.09	0.00	0.07	0.63	0.00
Nonaccrual	0.13	7.69	0.25	12.92	4.90
Total	0.22	7.69	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	1.34	1.53	1.80	1.45	1.65
Combined Thrift Assets	0.00	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 06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Div Paid/Inc Before Undist Inc	71.98	119.79	60.27	53.70	49.79
Dividends Paid/Net Income	30.24	32.19	32.17	28.34	31.10
Net Income - Dividends/Avg Equity	9.20	9.24	9.07	10.17	8.89
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	142.85	147.69	159.87	158.52	179.35
Dividends From Nonbank Subs	1.53	2.21	2.52	2.44	5.80
Dividends From Subsidiary BHCs	12.82	5.57	10.38	14.80	12.53
Dividends From All Subsidiaries	184.84	176.54	238.11	221.85	222.69
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	50.30	56.50	66.17	54.76	72.64
Interest Income From Bank Subs	0.54	0.44	0.41	0.47	0.63
Mgt & Service Fees From Bank Subs	3.44	3.84	3.65	3.85	5.73
Other Income From Bank Subs	0.02	0.02	0.02	0.00	0.00
Operating Income From Bank Subs	57.06	71.22	80.24	68.72	88.37
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	32.72	42.02	53.29	56.33	33.73
Interest Income From Nonbank Subs	2.82	11.06	8.49	35.70	10.51
Mgt & Serv Fees From Nonbank Subs	0.97	2.30	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	107.96	71.35	93.58	157.48	58.17
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	51.92	47.59	47.59	35.40	52.62
Interest Inc From Subsidiary BHCs	0.09	0.10	0.12	1.16	2.42
Mgt & Serv Fees From Sub BHCs	2.00	9.06	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	54.01	56.75	50.63	42.20	60.14
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	57.02	59.98	64.84	62.86	60.71
Interest Income From Bank Subs	3.24	1.32	0.72	0.48	0.69
Mgt & Serv Fees From Bank Subs	4.14	5.56	4.88	3.65	3.91
Other Income From Bank Subs	0.02	0.05	0.05	0.00	0.00
Operating Income From Bank Subs	71.73	74.73	76.58	70.73	77.06
Dividends From Nonbank Subs	0.64	1.05	1.17	0.94	1.13
Interest Income From Nonbank Subs	0.35	0.14	0.19	0.20	0.43
Mgt & Serv Fees From Nonbank Subs	0.04	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	2.17	1.73	1.80	1.71	2.69
Dividends From Subsidiary BHCs	6.66	6.29	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	7.39	7.10	10.08	10.91	5.37
Loans and Adv From Subs/ST Debt	883.26	304.04	643.37	416.57	370.77
Loans and Adv From Subs/Total Debt	522.05	196.94	274.58	156.97	98.04

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									79
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.52	2.01	2.71	3.13	3.54	3.89	4.20	4.77	79
+ Non-interest Income	1.35	0.40	0.57	0.94	1.26	1.67	2.41	2.65	79
- Overhead Expense	2.94	1.56	1.67	2.37	2.95	3.42	4.06	4.91	79
- Provision for Losses	0.15	-0.02	0.00	0.06	0.14	0.22	0.33	0.39	79
+ Securities Gains (Losses)	0.03	-0.05	-0.03	0.00	0.01	0.06	0.10	0.24	79
+ Other Tax Equiv Adjustments	-0.00	-0.11	-0.00	0.00	0.00	0.00	0.00	0.05	79
= Pretax Net Oper Income (TE)	1.84	0.89	1.08	1.34	1.86	2.22	2.73	3.21	79
Net Operating Income	1.17	0.60	0.67	0.88	1.18	1.44	1.70	1.96	79
Net Income	1.17	0.60	0.67	0.88	1.18	1.44	1.70	1.96	79
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.20	3.71	4.16	4.92	5.23	5.60	5.81	6.08	79
Interest Expense	1.36	0.56	0.80	1.10	1.33	1.62	1.97	2.06	79
Net Interest Income (TE)	3.82	2.17	2.87	3.42	3.93	4.20	4.59	5.10	79
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.18	-0.04	0.00	0.06	0.13	0.29	0.46	0.77	79
Earnings Coverage of Net Losses (X)	19.52	-121.72	-17.44	7.09	14.60	34.53	59.73	121.69	79
Ln&Ls Allowance/Total Loans & Leases	1.45	0.83	1.04	1.18	1.38	1.66	2.09	2.33	79
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.61	0.07	0.16	0.37	0.59	0.81	1.17	1.58	79
30-89 Days Past Due Loans and Leases	0.65	0.11	0.19	0.40	0.61	0.90	1.22	1.50	79
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	27.73	0.15	6.90	18.89	28.07	35.82	47.54	57.37	79
Net ST Noncore Funding Dependence	17.71	-3.67	0.18	10.52	17.37	25.00	36.59	39.72	79
Net Loans and Leases/Total Assets	60.72	26.92	43.12	54.12	63.52	67.78	72.26	75.16	79
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.42	6.29	6.65	7.16	8.28	9.36	10.79	11.83	79
Equity Capital/Total Assets	8.48	5.31	6.17	7.20	8.60	9.70	11.18	12.10	79
Net Loans&Ls/Equity Capital (X)	7.24	2.88	4.28	5.95	7.37	8.70	9.86	10.30	79
Cash Dividends/Net Income	30.24	0.00	0.00	14.64	35.41	47.24	57.38	67.95	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	9.19	1.42	3.67	6.23	9.03	11.51	15.62	19.84	79
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.75	0.00	0.00	0.00	0.00	0.08	5.10	10.22	79
Long-Term Debt/Equity Capital	3.32	0.00	0.00	0.00	0.00	4.92	17.03	32.84	79
Equity Investment in Subs/Equity Cap	108.85	70.47	80.81	99.56	110.89	119.98	134.08	140.19	79
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	132.63	-2.11	12.73	70.67	101.33	170.66	301.87	458.82	78

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.79	3.58	3.90	4.51	4.87	5.11	5.37	5.73	79
Less: Interest Expense	1.26	0.49	0.70	1.00	1.23	1.51	1.80	2.00	79
Equals: Net Interest Income (TE)	3.52	2.01	2.71	3.13	3.54	3.89	4.20	4.77	79
Plus: Non-Interest Income	1.35	0.40	0.57	0.94	1.26	1.67	2.41	2.65	79
Equals: Adj Operating Income (TE)	4.94	2.70	3.69	4.50	4.97	5.42	6.11	6.79	79
Less: Overhead Expense	2.94	1.56	1.67	2.37	2.95	3.42	4.06	4.91	79
Less: Provision for Loan and Lease Losses	0.15	-0.02	0.00	0.06	0.14	0.22	0.33	0.39	79
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Plus: Realized G/L on AFS Sec	0.03	-0.05	-0.03	0.00	0.00	0.06	0.10	0.24	79
Plus: Other Tax Equiv Adjustments	-0.00	-0.11	-0.00	0.00	0.00	0.00	0.00	0.05	79
Equals: Pretax Net Oper Inc (TE)	1.84	0.89	1.08	1.34	1.86	2.22	2.73	3.21	79
Less: Applicable Income Taxes (TE)	0.66	0.30	0.38	0.47	0.65	0.85	0.99	1.24	79
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	79
Equals: Net Operating Income	1.17	0.60	0.67	0.88	1.18	1.44	1.70	1.96	79
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Equals: Net Income	1.17	0.60	0.67	0.88	1.18	1.44	1.70	1.96	79
Memo: Net Income (Last Four Qtrs)	1.15	0.58	0.64	0.83	1.17	1.44	1.63	1.68	76
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.33	87.40	88.57	90.80	92.30	93.67	96.54	97.25	79
Avg Int-Bearing Funds / Avg Assets	78.88	62.83	68.88	75.50	79.04	84.27	87.53	89.50	79
Int Income (TE) / Avg Earning Assets	5.20	3.71	4.16	4.92	5.23	5.60	5.81	6.08	79
Int Expense / Avg Earning Assets	1.36	0.56	0.80	1.10	1.33	1.62	1.97	2.06	79
Net Int Inc (TE) / Avg Earn Assets	3.82	2.17	2.87	3.42	3.93	4.20	4.59	5.10	79
YIELD OR COST:									
Total Loans and Leases (TE)	5.78	4.64	4.96	5.38	5.77	6.16	6.60	7.15	79
Interest-Bearing Bank Balances	1.23	0.06	0.20	0.44	0.81	1.71	3.30	5.52	70
Fed Funds Sold & Reverse Repos	0.97	0.60	0.72	0.87	0.98	1.05	1.12	1.36	70
Trading Assets	3.02	0.00	0.00	0.00	2.87	4.22	7.27	10.06	27
Total Earning Assets	5.08	3.68	4.15	4.85	5.12	5.46	5.67	5.80	79
Investment Securities (TE)	4.04	2.52	2.99	3.74	4.04	4.41	4.96	5.14	79
U.S. Treasury & Agency Sec (excl MBS)	3.05	1.31	1.91	2.37	3.08	3.67	4.16	4.81	79
Mortgage-Backed Securities	3.85	2.45	2.88	3.46	3.94	4.31	4.56	4.79	79
All Other Securities	6.20	2.49	3.62	4.88	6.30	7.43	8.37	10.79	79
Interest-Bearing Deposits	1.35	0.59	0.78	1.15	1.33	1.57	1.94	2.00	79
Time Deposits of \$100K or More	2.15	1.12	1.25	1.73	2.19	2.55	2.84	3.18	78
Time Deposits < \$100K	2.19	0.96	1.24	1.85	2.24	2.55	2.93	3.17	78
Other Domestic Deposits	0.64	0.25	0.36	0.47	0.65	0.77	0.92	1.11	78
Foreign Deposits	1.16	0.50	0.50	0.60	0.87	1.29	1.81	2.29	12
Fed Funds Purchased and Repos	1.14	0.51	0.68	0.82	1.01	1.21	2.08	3.23	77
Other Borrowed Funds & Trading Liab	3.07	1.09	1.36	1.99	2.91	3.80	5.09	6.59	76
All Interest-Bearing Funds	1.59	0.66	1.01	1.33	1.59	1.90	2.20	2.38	79

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	29.49	19.54	21.36	23.60	28.25	34.86	41.78	47.96	79
Avg Assets per Employee (\$000)	3854.76	1914.38	2418.19	2924.17	3395.73	4519.93	6864.34	8127.09	79

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.11	0.00	0.00	0.57	2.68	5.01	8.78	12.89	79
Overhead Exp / NII + Non-Int Income	60.82	41.36	46.62	55.21	61.93	66.21	73.89	79.62	79

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.94	1.56	1.67	2.37	2.95	3.42	4.06	4.91	79
Personnel Expense	1.59	0.82	0.87	1.28	1.57	1.94	2.22	2.78	79
Net Occupancy Expense	0.41	0.19	0.25	0.32	0.40	0.51	0.59	0.68	79
Other Operating Expenses	0.91	0.38	0.51	0.76	0.88	1.09	1.32	1.71	79
Overhead Less Non-Interest Income	1.56	0.72	0.83	1.27	1.59	1.84	2.10	2.57	79

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	59.60	35.09	44.60	54.15	60.45	64.83	73.77	76.30	79
Personnel Expense	32.75	21.61	23.04	28.79	32.94	37.04	41.37	45.41	79
Net Occupancy Expense	8.33	4.86	5.91	7.30	8.32	9.58	10.63	11.40	79
Other Operating Expenses	18.23	10.94	13.15	15.40	17.42	20.45	25.77	27.04	79
Total Non-Interest Income	27.01	11.10	15.44	20.87	26.19	33.76	40.00	46.64	79
Fiduciary Activities Income	2.08	0.00	0.00	0.10	1.65	3.61	6.36	9.66	79
Serv Charges on Deposit Accts - Domestic	8.06	0.97	1.81	5.08	8.05	10.18	15.78	17.71	79
Trading Revenue	0.31	-0.00	0.00	0.00	0.00	0.08	2.68	4.06	79
Investment Banking Fees & Commissions	1.60	0.00	0.00	0.39	1.26	2.15	4.85	11.93	79
Venture Capital Revenue	-0.00	-0.04	0.00	0.00	0.00	0.00	0.00	0.00	79
Net Servicing Fees	0.37	-0.04	0.00	0.00	0.10	0.50	1.32	2.37	79
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	79
Insurance Activities Revenue	1.17	0.00	0.00	0.01	0.39	1.96	4.14	8.42	79
Net Gain (Loss) - Sales Loans, OREO, Oth	1.45	-0.13	-0.02	0.10	0.81	1.99	4.83	10.35	79
Other Non-Interest Income	7.26	3.33	3.44	4.75	6.71	8.84	12.93	17.39	79
Overhead Less Non-Interest Income	32.21	14.91	20.77	25.29	32.37	38.01	45.03	49.45	79

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	30.13	5.63	17.84	28.22	31.63	33.77	36.72	37.69	78
Appl Inc Tax+TE/Pretax NOI+TE	35.74	26.25	31.30	33.61	35.62	37.82	40.87	42.12	78

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	40.90	7.71	21.71	34.16	40.97	49.94	57.39	63.51	79
Commercial and Industrial Loans	11.16	0.69	3.51	6.97	10.20	15.08	23.38	27.53	79
Loans to Individuals	4.98	0.08	0.37	1.21	3.78	9.02	12.23	13.39	79
Loans to Depository Institutions	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.70	79
Agricultural Loans	0.39	0.00	0.00	0.00	0.10	0.72	1.60	3.04	79
Other Loans and Leases	1.67	0.02	0.06	0.38	1.07	2.72	4.57	5.91	79
Net Loans and Leases	60.72	26.92	43.12	54.12	63.52	67.78	72.26	75.16	79
Debt Securities Over 1 Year	23.92	10.01	12.07	16.78	23.96	29.44	37.11	48.42	79
Mutual Funds and Equity Securities	0.25	0.00	0.00	0.00	0.12	0.34	1.33	1.50	79
Subtotal	86.31	71.35	79.91	84.14	87.18	89.38	91.19	91.60	79
Interest-Bearing Bank Balances	0.26	0.00	0.00	0.01	0.07	0.26	1.42	1.94	79
Federal Funds Sold & Reverse Repos	0.86	0.00	0.00	0.00	0.31	1.44	3.20	5.41	79
Debt Securities 1 Year or Less	1.81	0.05	0.16	0.32	1.05	2.47	6.39	8.32	79
Trading Assets	0.04	0.00	0.00	0.00	0.00	0.02	0.28	0.83	79
Total Earning Assets	90.28	85.97	86.72	88.57	90.16	91.93	94.35	95.47	79
Non-Int Cash and Due From Dep Inst	2.60	0.61	1.46	2.07	2.49	3.26	4.06	4.62	79
Acceptances	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.21	79
Other Real Estate Owned	0.05	0.00	0.00	0.01	0.04	0.08	0.17	0.18	79
All Other Assets	6.74	3.17	3.84	5.13	6.50	7.92	10.17	10.98	79
MEMORANDA:									
Short-Term Investments	3.31	0.27	0.33	0.82	2.01	5.44	9.46	14.43	79
U. S. Treasury Securities	0.52	0.00	0.00	0.00	0.06	0.78	2.09	4.59	79
U. S. Agency Securities (excl MBS)	5.63	0.25	0.69	2.45	4.85	8.26	13.12	15.27	79
Municipal Securities	2.44	0.01	0.07	0.60	2.09	3.75	6.11	10.98	79
Mortgage-Backed Securities	15.09	0.57	2.14	9.01	15.13	21.36	28.18	35.18	79
Asset-Backed Securities	0.05	0.00	0.00	0.00	0.00	0.00	0.18	1.61	79
Other Debt Securities	0.70	0.00	0.00	0.01	0.26	1.10	3.03	3.55	79
RE Loans Secured by 1-4 Family	15.21	0.34	2.60	6.63	16.01	22.78	28.78	34.16	79
Revolving	2.72	0.00	0.00	0.69	2.73	4.52	7.28	8.97	79
Closed-End, Sec by First Liens	10.75	0.34	1.49	4.28	10.32	17.16	22.83	25.26	79
Closed-End, Sec by Junior Liens	1.10	0.00	0.00	0.23	0.77	1.64	2.98	3.48	79
Commercial Real Estate Loans	22.34	1.44	6.23	14.92	21.43	29.94	41.63	48.36	79
Construction and Land Dev	5.20	0.00	0.34	2.07	4.78	7.66	10.68	16.02	79
Multifamily	1.67	0.00	0.10	0.52	1.33	2.16	4.33	6.93	79
Nonfarm Nonresidential	14.74	1.27	3.46	10.43	14.56	19.58	25.80	29.96	79
RE Loans Secured by Farmland	0.59	0.00	0.00	0.01	0.28	1.04	2.48	2.86	79
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	66.91	20.68	41.08	58.19	67.83	76.59	89.84	96.19	79
RE Loans Secured by 1-4 Family	24.67	1.25	5.85	9.87	23.98	38.23	49.75	59.66	79
Revolving	4.31	0.00	0.00	1.57	4.08	6.90	10.65	12.45	79
Closed-End	19.58	1.25	3.89	8.00	17.78	30.24	40.77	50.73	79
Commercial Real Estate Loans	35.43	3.34	14.81	24.26	33.05	46.87	63.03	67.41	79
Construction and Land Dev	8.20	0.00	0.59	3.37	7.10	12.33	18.10	20.92	79
Multifamily	2.70	0.00	0.26	0.84	2.27	3.45	7.18	11.90	79
Nonfarm Nonresidential	23.48	2.55	8.15	16.59	22.51	30.22	40.87	47.81	79
RE Loans Secured by Farmland	0.93	0.00	0.00	0.02	0.38	1.60	4.01	4.35	79
Loans to Depository Institutions	0.04	0.00	0.00	0.00	0.00	0.00	0.20	1.14	79
Commercial and Industrial Loans	18.16	1.14	4.76	11.17	15.53	23.59	39.33	56.18	79
Loans to Individuals	8.08	0.14	0.64	2.35	6.01	14.18	18.85	21.10	79
Credit Card Loans	0.16	0.00	0.00	0.00	0.01	0.18	0.87	1.40	79
Agricultural Loans	0.63	0.00	0.00	0.00	0.15	1.10	2.39	4.96	79
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	79
Other Loans and Leases	2.84	0.04	0.13	0.68	1.60	4.69	8.73	11.20	79

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.31	0.27	0.33	0.82	2.01	5.44	9.46	14.43	79
Liquid Assets	26.52	11.57	15.77	19.56	24.94	32.37	43.72	49.51	79
Investment Securities	26.64	11.77	14.87	19.25	25.24	33.36	39.73	49.67	79
Net Loans and Leases	60.72	26.92	43.12	54.12	63.52	67.78	72.26	75.16	79
Net Lns, Ls & Stdbly Ltrs of Credit	62.24	28.69	46.34	55.00	64.98	69.61	73.68	76.33	79
Core Deposits	59.22	21.53	42.40	54.62	60.59	66.04	74.36	77.60	79
Noncore Funding	28.01	8.30	13.65	20.09	27.20	34.34	43.90	64.87	79
Time Deposits of \$100K or More	10.58	3.09	3.73	6.12	8.88	15.06	23.02	26.91	79
Foreign Deposits	0.35	0.00	0.00	0.00	0.00	0.00	2.25	7.81	79
Fed Funds Purchased and Repos	6.15	0.00	0.49	1.68	5.35	9.34	14.21	17.34	79
Net Fed Funds Purchased (Sold)	5.05	-3.93	-0.78	0.90	5.01	8.65	12.97	16.57	79
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	79
Oth Borrowings W/Rem Mat 1 Yr or Less	2.96	0.00	0.00	0.33	2.26	4.92	8.75	11.21	79
Earning Assets Repr in 1 Year	37.68	10.58	17.54	27.38	38.73	48.22	55.18	64.92	79
Int-Bearing Liab Repr in 1 Year	24.27	7.37	10.31	13.77	19.57	33.41	50.94	57.32	79
Long-Term Debt Repr in 1 Year	0.61	0.00	0.00	0.00	0.00	0.60	3.99	6.83	79
Net Assets Repriceable in 1 Year	11.37	-27.71	-17.17	-0.06	10.49	27.93	34.58	38.03	79
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	27.73	0.15	6.90	18.89	28.07	35.82	47.54	57.37	79
Net ST Noncore Funding Dependence	17.71	-3.67	0.18	10.52	17.37	25.00	36.59	39.72	79
Short-Term Inv/ST Noncore Funding	23.52	1.15	1.76	3.60	12.65	32.76	92.41	139.94	79
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.43	-18.03	-13.99	0.22	8.95	20.34	39.41	51.00	79
Net Loans and Leases/Total Deposits	83.80	51.02	60.58	76.45	84.47	94.21	103.11	110.60	79
Net Loans and Leases/Core Deposits	105.22	57.72	77.79	89.54	102.55	118.37	137.82	163.25	78
Held-To-Mat Sec Appr(Depr)/Eq Cap	-0.16	-3.52	-2.31	-0.67	0.00	0.42	1.20	1.51	58
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-2.50	-7.99	-6.00	-4.50	-2.29	-0.63	1.27	2.01	79
Struct Notes Appr(Depr)/Eq Cap	-0.10	-2.85	-0.41	-0.21	-0.02	0.00	0.00	0.02	23
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	8.98	0.00	0.00	0.00	2.53	17.30	35.58	49.15	79
Available-For-Sale Securities	90.35	40.52	54.21	82.64	97.19	100.00	100.00	100.00	79
U.S. Treasury Securities	1.96	0.00	0.00	0.00	0.27	2.83	10.29	16.71	79
U.S. Agency Securities (excl MBS)	22.82	0.69	2.30	10.22	19.35	33.79	54.03	68.99	79
Municipal Securities	9.49	0.08	0.44	2.96	6.94	14.38	23.66	34.62	79
Mortgage-Backed Securities	55.07	4.82	15.54	44.37	59.89	70.97	78.59	87.81	79
Asset-Backed Securities	0.17	0.00	0.00	0.00	0.00	0.00	0.63	4.64	79
Other Debt Securities	2.50	0.00	0.00	0.03	1.32	4.71	9.35	11.78	79
Mutual Funds and Equity Securities	1.04	0.00	0.00	0.01	0.44	1.49	4.20	7.41	79
Debt Securities 1 Year or Less	7.59	0.18	0.48	1.20	3.74	12.99	25.10	34.99	79
Debt Securities 1 To 5 Years	28.09	1.15	3.33	11.67	24.17	43.57	61.60	66.36	79
Debt Securities Over 5 Years	58.86	4.45	12.02	35.46	66.34	78.10	92.26	96.84	79
Pledged Securities	53.66	6.30	10.24	39.19	57.52	73.09	85.64	87.29	79
Structured Notes, Fair Value	0.58	0.00	0.00	0.00	0.00	0.29	4.29	8.38	79

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.15	-0.02	0.00	0.06	0.14	0.22	0.33	0.39	79
Provision for Ln&Ls Losses/Avg Lns&Ls	0.24	-0.04	0.00	0.10	0.22	0.37	0.52	0.58	79
Provision for Ln&Ls Losses/Net Losses	144.46	-48.31	0.00	83.68	120.21	182.64	338.48	693.02	79
Ln&Ls Allowance/Total Loans & Leases	1.45	0.83	1.04	1.18	1.38	1.66	2.09	2.33	79
Ln&Ls Allowance/Net Ln&Ls Losses (X)	13.94	1.79	2.93	5.24	8.06	17.41	39.47	63.74	72
ALLL/Nonaccrual Assets	367.01	70.27	119.19	202.16	285.93	522.21	767.57	1524.97	79
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	282.11	56.64	103.94	175.05	250.17	323.31	631.92	716.72	79
Gross Ln&Ls Losses/Avg Loans & Leases	0.32	0.03	0.07	0.14	0.27	0.44	0.73	1.00	79
Recoveries/Avg Loans and Leases	0.12	0.02	0.03	0.06	0.09	0.15	0.30	0.49	79
Net Losses/Avg Loans and Leases	0.18	-0.04	0.00	0.06	0.13	0.29	0.46	0.77	79
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Recoveries/Prior Year-End Losses	17.20	4.42	5.64	10.27	14.31	22.50	34.62	40.27	78
Earnings Coverage of Net Losses (X)	19.52	-121.72	-17.44	7.09	14.60	34.53	59.73	121.69	79
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.04	-0.03	-0.01	0.00	0.02	0.08	0.21	0.27	79
RE Loans Secured By 1-4 Family	0.06	-0.01	-0.00	0.00	0.03	0.10	0.24	0.37	77
Revolving	0.03	-0.02	-0.00	0.00	0.00	0.04	0.18	0.31	72
Closed-End	0.07	-0.03	-0.01	0.00	0.02	0.10	0.26	0.50	77
Commercial Real Estate Loans	0.03	-0.06	-0.02	-0.00	0.00	0.06	0.16	0.22	77
Construction and Land Dev	0.02	-0.11	-0.03	0.00	0.00	0.00	0.17	0.35	74
Multifamily	0.00	-0.00	-0.00	0.00	0.00	0.00	0.01	0.16	76
Nonfarm Nonresidential	0.04	-0.11	-0.02	0.00	0.00	0.07	0.19	0.27	77
RE Loans Secured by Farmland	0.00	-0.06	-0.00	0.00	0.00	0.00	0.05	0.10	62
Commercial and Industrial Loans	0.31	-1.01	-0.11	0.02	0.16	0.54	1.19	1.63	79
Loans to Depository Institutions	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Loans to Individuals	0.87	0.12	0.19	0.38	0.63	1.28	2.09	2.64	68
Credit Card Loans	1.74	-77.33	-2.28	0.00	2.20	3.42	4.65	5.76	46
Agricultural Loans	0.11	-0.25	-0.05	0.00	0.00	0.04	0.55	1.63	56
Loans to Foreign Governments & Inst	0.24	0.00	0.00	0.00	0.00	0.00	0.59	1.03	6
Other Loans and Leases	0.41	-0.44	-0.16	0.00	0.01	0.34	1.59	4.45	78

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

30-89 Days PD Loans and Leases	0.65	0.11	0.19	0.40	0.61	0.90	1.22	1.50	79
90+ Days PD Loans and Leases	0.08	0.00	0.00	0.01	0.06	0.12	0.23	0.32	79
Nonaccrual Loans and Leases	0.54	0.07	0.16	0.29	0.50	0.76	1.00	1.47	79
90+ Days PD and Nonaccrual Loans and Leases	0.65	0.13	0.22	0.40	0.61	0.81	1.26	1.87	79
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.07	79
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.65	0.11	0.19	0.40	0.62	0.90	1.22	1.50	79
90+ Days Past Due Assets	0.08	0.00	0.00	0.01	0.06	0.12	0.23	0.32	79
Nonaccrual Assets	0.54	0.07	0.16	0.29	0.50	0.76	1.00	1.47	79
30+ Days PD & Nonaccrual Assets	1.32	0.47	0.60	0.84	1.34	1.61	2.29	2.65	79
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.40	0.06	0.12	0.25	0.37	0.56	0.74	0.93	79
90+ PD & Nonaccrual Assets + OREO	0.47	0.10	0.15	0.27	0.45	0.65	0.91	1.10	79
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.40	0.05	0.10	0.22	0.38	0.53	0.89	1.10	79
Allowance for Loan & Lease Losses	46.41	6.55	13.77	29.02	42.43	59.50	92.95	128.92	79
Equity Cap + ALLL	4.46	0.48	0.97	2.49	3.81	5.89	10.24	12.91	79
Tier 1 Cap + ALLL	4.58	0.48	1.17	2.53	4.08	6.06	8.87	14.32	79
Loans & Leases + RE Acquired	0.67	0.07	0.16	0.41	0.62	0.88	1.31	1.96	79

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	0.51	0.01	0.07	0.20	0.52	0.76	0.97	1.21	79
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.04	0.12	0.23	0.34	79
- Nonaccrual	0.46	0.04	0.09	0.23	0.43	0.62	1.06	1.36	79
Coml & Indl - 30-89 Days PD	0.90	0.02	0.05	0.33	0.75	1.27	2.12	3.38	79
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.03	0.16	0.29	0.36	79
- Nonaccrual	0.99	0.01	0.11	0.36	0.88	1.53	2.36	3.02	79
Individuals - 30-89 Days PD	1.16	0.00	0.23	0.68	1.05	1.65	2.35	3.50	79
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.06	0.16	0.45	0.73	79
- Nonaccrual	0.14	0.00	0.00	0.02	0.08	0.27	0.51	0.74	79
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Agricultural - 30-89 Days PD	0.45	0.00	0.00	0.00	0.00	0.66	2.07	2.99	56
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.02	0.46	0.76	56
- Nonaccrual	0.45	0.00	0.00	0.00	0.00	0.65	2.19	3.57	56
Foreign Govts- 30-89 Days PD	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.05	6
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Other Lns&Ls - 30-89 Days PD	0.44	0.00	0.00	0.00	0.06	0.64	1.77	3.69	78
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.03	0.25	0.40	78
- Nonaccrual	0.33	0.00	0.00	0.00	0.00	0.38	1.00	3.13	78
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.65	0.00	0.04	0.25	0.65	0.88	1.30	1.56	77
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.03	0.20	0.32	0.59	77
- Nonaccrual	0.41	0.00	0.01	0.11	0.34	0.59	0.99	1.16	77
Revolving - 30-89 Days PD	0.24	0.00	0.00	0.03	0.24	0.38	0.65	1.07	72
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.03	0.14	0.27	72
- Nonaccrual	0.11	0.00	0.00	0.00	0.04	0.17	0.32	1.11	72
Closed-End - 30-89 Days PD	0.76	0.00	0.03	0.31	0.70	1.10	1.46	1.89	77
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.04	0.21	0.39	0.70	77
- Nonaccrual	0.44	0.00	0.01	0.14	0.35	0.65	1.28	1.46	77
- Jr Lien 30-89 Days PD	0.07	0.00	0.00	0.00	0.04	0.11	0.22	0.33	77
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.11	77
- Jr Lien Nonaccrual	0.05	0.00	0.00	0.00	0.02	0.07	0.20	0.30	77
Commercial RE - 30-89 Days PD	0.45	0.00	0.01	0.12	0.29	0.64	0.89	2.02	77
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.06	0.18	0.32	77
- Nonaccrual	0.54	0.00	0.02	0.18	0.43	0.77	1.11	1.80	77
Const & Dev - 30-89 Days PD	0.50	0.00	0.00	0.00	0.20	0.88	1.76	2.72	74
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.01	0.09	0.15	74
- Nonaccrual	0.26	0.00	0.00	0.00	0.08	0.35	1.07	1.74	74
Multifamily - 30-89 Days PD	0.22	0.00	0.00	0.00	0.01	0.37	0.80	1.94	76
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.27	76
- Nonaccrual	0.16	0.00	0.00	0.00	0.00	0.21	0.80	1.39	76
Nonfarm Nres- 30-89 Days PD	0.40	0.00	0.00	0.09	0.28	0.67	0.94	2.05	77
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.07	0.21	0.44	77
- Nonaccrual	0.57	0.00	0.00	0.16	0.49	0.98	1.30	2.16	77
Farmland - 30-89 Days PD	0.36	0.00	0.00	0.00	0.11	0.62	1.35	2.08	62
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.14	0.35	0.57	62
- Nonaccrual	0.59	0.00	0.00	0.00	0.01	0.84	2.84	5.66	62
Credit Card - 30-89 Days PD	1.35	0.00	0.00	0.00	1.02	2.02	3.67	6.63	46
- 90+ Days Past Due	0.53	0.00	0.00	0.00	0.13	0.76	1.99	2.48	46
- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.30	1.15	46

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.42	6.29	6.65	7.16	8.28	9.36	10.79	11.83	79
Tier 1 RBC Ratio	11.72	8.40	9.06	9.90	11.11	12.71	16.83	24.28	79
Total Risk-Based Capital Ratio	13.49	10.65	10.99	11.50	12.95	14.47	18.10	25.48	79
Tangible Tier 1 Leverage Ratio	8.26	6.11	6.52	7.00	8.11	9.25	10.35	11.28	79
Tangible Common Eq Cap/Tan Assets	6.62	4.08	4.76	5.45	6.31	7.61	9.75	11.00	79

DERIVATIVES AND
 OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	16.92	5.77	8.80	12.06	16.81	21.14	27.48	29.55	79
Standby Letters of Credit	1.24	0.03	0.20	0.54	0.93	1.67	3.06	4.64	79
Commercial & Similar Letters of Credit	0.12	0.00	0.00	0.00	0.02	0.20	0.51	1.64	79
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79

TYPE OF DERIVATIVE INSTRUMENT:

Derivative Contracts	3.44	0.00	0.00	0.00	1.03	6.04	15.58	25.73	79
Interest Rate Contracts	2.82	0.00	0.00	0.00	0.94	5.46	11.55	17.37	79
Interest Rate Futures & Forward Contr	0.15	0.00	0.00	0.00	0.00	0.17	0.72	1.52	79
Written Options Contr (Int Rate)	0.05	0.00	0.00	0.00	0.00	0.00	0.40	0.60	79
Purchased Options Contr (Int Rate)	0.08	0.00	0.00	0.00	0.00	0.00	0.19	3.68	79
Interest Rate Swaps	2.08	0.00	0.00	0.00	0.60	3.25	9.83	11.39	79
Foreign Exchange Contracts	0.08	0.00	0.00	0.00	0.00	0.00	0.45	1.95	79
Futures & Forward Foreign Exch Contr	0.07	0.00	0.00	0.00	0.00	0.00	0.37	1.93	79
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Equity, Commodity, & Other Deriv Contr	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.83	79
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	79
Purchased Options Contr (Comm & Oth)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.91	79
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79

PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments	29.13	10.71	16.68	21.40	26.86	36.26	46.78	53.45	79
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PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	92.88	20.11	51.81	94.82	100.00	100.00	100.00	100.00	57
Foreign Exchange Contracts	5.16	0.00	0.00	0.00	0.00	0.20	32.56	51.77	57
Equity, Comm, & Other Contracts	0.92	0.00	0.00	0.00	0.00	0.00	3.69	12.91	57
Futures and Forwards	24.42	0.00	0.00	0.00	3.71	43.29	100.00	100.00	57
Written Options	7.73	0.00	0.00	0.00	0.00	4.18	48.22	54.37	57
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
Over-The-Counter	7.32	0.00	0.00	0.00	0.00	2.26	48.22	54.37	57
Purchased Options	3.86	0.00	0.00	0.00	0.00	0.36	23.42	31.75	57
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
Over-The-Counter	3.25	0.00	0.00	0.00	0.00	0.24	21.05	31.75	57
Swaps	59.44	0.00	0.00	2.87	71.88	99.99	100.00	100.00	57
Held for Trading	8.82	0.00	0.00	0.00	0.00	0.18	48.59	76.49	57
Interest Rate Contracts	4.61	0.00	0.00	0.00	0.00	0.00	24.27	49.32	57
Foreign Exchange Contracts	2.17	0.00	0.00	0.00	0.00	0.00	1.09	40.08	57
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
Non-Traded	91.17	22.56	46.05	97.72	100.00	100.00	100.00	100.00	57
Interest Rate Contracts	87.12	0.00	23.20	76.85	100.00	100.00	100.00	100.00	57
Foreign Exchange Contracts	0.91	0.00	0.00	0.00	0.00	0.00	3.99	11.25	57
Equity, Comm, & Other Contracts	0.74	0.00	0.00	0.00	0.00	0.00	0.00	12.91	57
Deriv Contr (Excl Fut & FX LE 14 Days)	84.94	13.31	32.04	70.23	99.99	100.00	100.00	100.00	57
One Year or Less	27.67	0.00	0.00	0.12	17.28	43.95	80.49	100.00	57
Over 1 Year to 5 Years	32.30	0.00	0.00	0.00	18.44	60.12	81.56	100.00	57
Over 5 Years	16.23	0.00	0.00	0.00	0.00	33.57	80.95	100.00	57
Gross Negative Fair Value (Abs Val)	1.07	0.00	0.00	0.08	0.50	1.77	2.71	5.46	57
Gross Positive Fair Value	0.81	0.00	0.00	0.04	0.44	1.11	2.54	5.14	57
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	79
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	79
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	79
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	79
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
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	79
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.01	0.00	0.00	0.00	0.00	0.01	0.13	0.20	79
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.20	-1.85	-0.77	0.00	0.00	0.00	1.52	5.04	77
Decr (Incr) in Int Expense/Net Income	1.17	-5.84	-0.62	0.00	0.00	0.00	9.04	13.59	77
Net Incr (Decr) Nonint Alloc/Net Income	0.33	-0.06	0.00	0.00	0.00	0.00	1.54	4.07	77
Incr (Decr) in Net Income/Net Income	2.90	-6.04	-1.05	0.00	0.00	2.84	14.48	24.55	77

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

ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.02	0.00	0.00	0.00	0.00	0.00	0.23	0.30	79
Ins Under Assets(P/C)/Tot Ins Und Ast	35.37	0.00	0.00	0.00	0.00	100.00	100.00	100.00	17
Ins Under Assets(L/H)/Tot Ins Und Ast	64.62	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	1.17	0.00	0.00	0.01	0.39	1.96	4.14	8.42	79
Premium Inc/Ins Activities Revenue	5.66	0.00	0.00	0.00	0.00	0.00	40.91	82.19	66
Credit Rel Prem Inc/Tot Prem Inc	69.71	0.00	0.00	0.00	100.00	100.00	100.00	100.00	16
Other Prem Inc/Total Prem Inc	30.28	0.00	0.00	0.00	0.00	84.54	100.00	100.00	16
Ins Under Net Income/Consol Net Income	0.08	0.00	0.00	0.00	0.00	0.00	0.70	1.12	79
Ins Net Inc (P/C)/Equity (P/C)	14.78	2.40	2.40	3.03	9.77	15.52	28.42	35.12	6
Ins Net Inc (L/H)/Equity (L/H)	7.52	-0.37	-0.37	2.52	4.37	8.77	17.26	20.39	10
Insur Ben, Losses, Exp/Insur Premiums	106.87	-86.36	-34.54	15.62	31.27	97.87	310.66	477.67	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)	2.10	0.00	0.00	0.00	0.00	0.11	1.17	10.40	11
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
CSV Life Insurance/Tier 1 Cap + ALLL	8.47	0.00	0.00	0.00	5.87	18.30	23.02	24.97	79
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	79
FOREIGN ACTIVITIES									

Yield: Foreign Loans	311.56	0.00	0.00	0.00	0.00	0.52	3.43	3490.50	33
Cost: Interest-Bearing Deposits	1.16	0.50	0.50	0.60	0.87	1.29	1.81	2.29	12
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	11.06	0.56	0.56	0.56	0.66	1.06	25.59	33.77	4
Foreign Governments and Inst	0.24	0.00	0.00	0.00	0.00	0.00	0.59	1.03	6
Leases	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1
GROWTH RATES:									
Net Loans and Leases	-13.25	-100.00	-100.00	-86.30	-7.49	26.51	90.86	156.51	32
Total Selected Assets	-2.78	-100.00	-100.00	-73.19	-5.97	24.98	161.88	218.97	41
Deposits	1160.15	-86.31	-83.53	-42.09	-3.57	15.70	34.21	5643.49	12

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	71.97	0.00	3.61	27.82	65.66	100.06	130.65	174.49	64
Dividends Paid/Net Income	30.23	0.00	0.00	14.64	35.41	47.24	57.38	67.95	77
Net Income - Dividends/Avg Equity	9.19	1.42	3.67	6.23	9.03	11.51	15.61	19.84	79
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	142.84	0.00	0.00	0.00	122.45	203.86	427.01	610.15	68
Dividends From Nonbank Subs	1.53	0.00	0.00	0.00	0.00	0.80	9.87	17.48	68
Dividends From Subsidiary BHCs	12.81	0.00	0.00	0.00	0.00	0.00	102.94	140.58	68
Dividends From All Subsidiaries	184.84	0.00	0.00	100.00	141.78	231.77	540.29	769.05	68
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	50.29	0.00	0.00	9.27	56.02	82.97	105.29	157.15	66
Interest Income From Bank Subs	0.53	0.00	0.00	0.00	0.04	0.41	2.52	6.74	66
Mgt & Service Fees From Bank Subs	3.44	0.00	0.00	0.00	0.00	1.48	21.59	45.21	66
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.93	66
Operating Income From Bank Subs	57.05	0.00	0.04	12.44	56.85	93.90	140.53	168.52	66
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	32.72	0.00	0.00	0.00	11.11	69.13	102.00	123.93	44
Interest Income From Nonbank Subs	2.82	0.00	0.00	0.00	0.00	4.07	14.37	20.91	44
Mgt & Serv Fees From Nonbank Subs	0.96	0.00	0.00	0.00	0.00	0.00	8.11	11.79	44
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44
Operating Inc From Nonbank Subs	107.96	0.00	0.00	0.00	29.72	73.62	129.72	2325.42	44
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	51.91	0.00	0.00	0.00	28.77	65.49	100.00	123.31	18
Interest Inc From Subsidiary BHCs	0.08	0.00	0.00	0.00	0.00	0.00	0.19	0.73	18
Mgt & Serv Fees From Sub BHCs	2.00	0.00	0.00	0.00	0.00	0.00	2.47	9.70	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	54.00	0.00	0.00	0.00	28.77	79.66	100.00	123.31	18
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	57.02	0.00	0.00	0.00	80.93	96.59	99.45	99.98	76
Interest Income From Bank Subs	3.24	0.00	0.00	0.00	0.03	0.50	9.96	54.64	76
Mgt & Serv Fees From Bank Subs	4.13	0.00	0.00	0.00	0.00	0.00	23.04	44.84	76
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.30	76
Operating Income From Bank Subs	71.73	0.00	0.00	49.13	94.46	99.42	99.97	100.00	76
Dividends From Nonbank Subs	0.64	0.00	0.00	0.00	0.00	0.32	3.28	8.45	76
Interest Income From Nonbank Subs	0.34	0.00	0.00	0.00	0.00	0.00	1.65	5.25	76
Mgt & Serv Fees From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.02	0.87	76
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	76
Operating Inc From Nonbank Subs	2.17	0.00	0.00	0.00	0.00	1.47	7.93	23.37	76
Dividends From Subsidiary BHCs	6.65	0.00	0.00	0.00	0.00	0.00	44.52	98.58	76
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Operating Income From Sub BHCs	7.38	0.00	0.00	0.00	0.00	0.00	52.20	98.94	76
Loans and Adv From Subs/ST Debt	883.26	0.00	0.00	72.79	336.31	693.21	4025.21	6499.92	22
Loans and Adv From Subs/Total Debt	522.04	0.00	0.00	1.44	156.79	559.70	1074.30	6607.22	41

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1141786	4,901,904	ALABAMA NATIONAL BANCORPORATIO	BIRMINGHAM, AL	
1208661	4,802,630	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
1095674	7,191,271	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1133286	3,034,783	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1245620	5,493,797	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1025309	9,694,469	BANK OF HAWAII CORPORATION	HONOLULU, HI	Moved from Peer 1
2947435	5,378,074	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
1020180	5,870,480	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1843080	5,770,129	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	6,454,452	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1201934	3,841,739	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1114605	5,835,744	CHITTENDEN CORPORATION	BURLINGTON, VT	
1205688	7,747,133	CITIZENS BANKING CORPORATION	FLINT, MI	
1135972	3,453,395	COMMERCEBANK HOLDING CORPORATI	CORAL GABLES, FL	
1048867	4,361,111	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1246766	5,576,951	COMMUNITY FIRST BANKSHARES, IN	FARGO, ND	
1200393	3,836,484	CORUS BANKSHARES, INC.	CHICAGO, IL	
1102367	9,612,012	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	Moved from Peer 1
1029222	4,364,022	CVB FINANCIAL CORP.	ONTARIO, CA	
2107707	3,284,154	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	8,461,743	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2734233	4,908,579	EAST WEST BANCORP, INC.	SAN MARINO, CA	
1427239	5,066,416	EASTERN BANK CORPORATION	BOSTON, MA	
3212091	9,638,726	ESB ACQUISITION CORP.	NEW YORK, NY	
3005332	4,771,095	F. N. B. CORPORATION	HERMITAGE, PA	
1118797	7,323,192	FIRST BANKS, INC.	SAINT LOUIS, MO	
1076132	4,339,329	FIRST CHARTER CORPORATION	CHARLOTTE, NC	
1075911	4,456,655	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	6,259,662	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	3,948,752	FIRST FINANCIAL BANCORP	HAMILTON, OH	
1123670	4,000,973	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	3,128,290	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	6,841,201	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
3217340	4,087,319	FIRST NATIONAL BANKSHARES OF	NAPLES, FL	
1060627	6,984,366	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1050600	4,188,461	GOLD BANC CORPORATION, INC.	LEAWOOD, KS	
1136531	7,588,433	GREATER BAY BANCORP	PALO ALTO, CA	
1086533	4,468,937	HANCOCK HOLDING COMPANY	GULFPORT, MS	
2900261	3,089,433	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	Moved from Peer 3
1048625	8,964,453	HUDSON UNITED BANCORP	MAHWAH, NJ	
1104231	9,301,205	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	5,327,186	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
1199732	5,396,659	IRWIN FINANCIAL CORPORATION	COLUMBUS, IN	
1490701	3,099,527	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
1105162	3,387,776	LAREDO NATIONAL BANCSHARES, IN	LAREDO, TX	
1090987	4,995,703	MB FINANCIAL, INC	CHICAGO, IL	
1117026	4,254,345	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	4,125,374	NBT BANCORP INC.	NORWICH, NY	
3214095	6,389,921	NEWALLIANCE BANCSHARES, INC.	NEW HAVEN, CT	New Y-9C/BHCPR reporter
1136661	4,515,158	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	9,033,291	OLD NATIONAL BANCORP	EVANSVILLE, IN	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
2490575	3,725,695	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	5,684,329	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
1142336	5,074,731	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	3,468,684	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
1247633	6,424,992	PROVIDENT BANKSHARES CORPORATI	BALTIMORE, MD	
3133637	4,297,703	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1135600	5,711,493	REPUBLIC BANCORP INC.	OWOSSO, MI	
1075126	6,728,439	RIGGS NATIONAL CORPORATION	WASHINGTON, DC	
2847115	7,957,856	SANTANDER BANCORP	SAN JUAN, PR	
2252858	5,337,876	SEACOAST FINANCIAL SERVICES CO	NEW BEDFORD, MA	
1031449	4,820,330	SILICON VALLEY BANCSHARES	SANTA CLARA, CA	
2368106	4,040,895	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
2384021	6,339,891	SOUTHWEST BANCORPORATION OF TE	HOUSTON, TX	
1105425	3,092,239	STERLING BANCSHARES, INC.	HOUSTON, TX	
1117156	7,309,820	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1109656	5,441,720	TEXAS REGIONAL BANCSHARES, INC	MCALLEN, TX	
1079562	8,250,337	TRUSTMARK CORPORATION	JACKSON, MS	
2694814	6,066,322	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1049828	6,932,602	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	3,150,858	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	Moved from Peer 3
1076217	6,522,802	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	4,525,446	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1070448	3,495,823	WESBANCO, INC.	WHEELING, WV	
1025541	4,617,177	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
1079740	7,792,572	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	9,337,466	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
2260406	5,326,179	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1199602	3,314,676	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 79 bank holding companies.