

PEER GROUP 04

03/31/2005

03/31/2004

12/31/2004

12/31/2003

12/31/2002

Number of BHCs in Peer Group

363

341

358

335

328

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.76	3.68	3.73	3.75	3.94
+ Non-interest Income	0.96	1.01	1.03	1.11	1.08
- Overhead Expense	3.03	3.05	3.06	3.12	3.15
- Provision for Losses	0.15	0.16	0.18	0.23	0.28
+ Securities Gains (Losses)	0.01	0.05	0.02	0.04	0.04
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.59	1.56	1.56	1.62	1.66
Net Operating Income	1.07	1.06	1.06	1.08	1.11
Net Income	1.08	1.06	1.06	1.08	1.11
Net Income (Sub S Adjusted)	1.06	1.02	1.02	1.07	1.09

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.87	5.57	5.65	5.87	6.65
Interest Expense	1.83	1.59	1.63	1.81	2.40
Net Interest Income (TE)	4.05	3.99	4.03	4.05	4.25

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.08	0.13	0.17	0.25	0.26
Earnings Coverage of Net Losses (X)	18.88	25.28	28.87	27.46	24.11
Ln&Ls Allowance/Total Loans & Leases	1.24	1.30	1.25	1.32	1.32
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.55	0.68	0.56	0.69	0.75
30-89 Days Past Due Loans and Leases	0.66	0.72	0.62	0.74	0.95

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	22.29	19.29	21.71	19.92	19.33
Net ST Noncore Funding Dependence	11.18	8.94	10.81	9.67	8.69
Net Loans and Leases/Total Assets	68.75	65.78	68.24	65.51	66.05

CAPITALIZATION:

Tier 1 Leverage Ratio	9.10	8.89	9.10	8.80	8.56
Equity Capital/Total Assets	8.47	8.73	8.68	8.62	8.50
Net Loans&Ls/Equity Capital (X)	8.42	7.86	8.17	7.91	8.06
Cash Dividends/Net Income	23.40	24.40	26.35	27.13	23.98
Cash Dividends/Net Income (Sub S Adjusted)	15.61	28.54	22.77	26.05	24.15
Retained Earnings/Avg Equity Cap	9.06	8.68	8.74	8.77	9.38

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.33	0.54	0.37	0.67	0.74
Long-Term Debt/Equity Capital	0.73	1.16	0.86	1.30	1.76
Equity Investment in Subs/Equity Cap	110.20	108.59	109.67	108.48	109.05
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	102.34	110.86	115.03	137.23	127.87

PERCENT OF AVERAGE ASSETS	PEER GROUP 04				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Interest Income (TE)	5.44	5.15	5.23	5.43	6.16
Less: Interest Expense	1.70	1.47	1.51	1.68	2.22
Equals: Net Interest Income (TE)	3.76	3.68	3.73	3.75	3.94
Plus: Non-Interest Income	0.96	1.01	1.03	1.11	1.08
Equals: Adj Operating Income (TE)	4.77	4.74	4.80	4.91	5.07
Less: Overhead Expense	3.03	3.05	3.06	3.12	3.15
Less: Provision for Loan and Lease Losses	0.15	0.16	0.18	0.23	0.28
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	0.04	0.04
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.59	1.56	1.56	1.62	1.66
Less: Applicable Income Taxes (TE)	0.49	0.49	0.48	0.50	0.53
Less: Minority Interest	0.00	0.00	0.00	0.01	0.00
Equals: Net Operating Income	1.07	1.06	1.06	1.08	1.11
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.08	1.06	1.06	1.08	1.11
Memo: Net Income (Last Four Qtrs)	1.06	1.08	1.07	1.09	1.11
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.94	92.62	92.85	92.71	92.76
Avg Int-Bearing Funds / Avg Assets	78.73	79.10	78.56	79.69	79.85
Int Income (TE) / Avg Earning Assets	5.87	5.57	5.65	5.87	6.65
Int Expense / Avg Earning Assets	1.83	1.59	1.63	1.81	2.40
Net Int Inc (TE) / Avg Earn Assets	4.05	3.99	4.03	4.05	4.25
YIELD OR COST:					
Total Loans and Leases (TE)	6.44	6.20	6.27	6.63	7.31
Interest-Bearing Bank Balances	2.50	1.25	1.77	1.72	2.33
Fed Funds Sold & Reverse Repos	2.35	0.90	1.30	1.04	1.59
Trading Assets	1.31	0.76	4.69	1.65	10.41
Total Earning Assets	5.76	5.47	5.55	5.77	6.55
Investment Securities (TE)	4.13	4.14	4.05	4.19	5.30
U.S. Treasury & Agency Sec (excl MBS)	3.28	3.51	3.33	3.61	4.76
Mortgage-Backed Securities	4.06	3.92	3.93	3.68	5.10
All Other Securities	5.77	5.85	6.27	6.18	6.79
Interest-Bearing Deposits	1.88	1.61	1.66	1.89	2.59
Time Deposits of \$100K or More	2.73	2.44	2.46	2.75	3.54
Time Deposits < \$100K	2.69	2.53	2.52	2.94	3.77
Other Domestic Deposits	1.08	0.79	0.86	0.91	1.40
Foreign Deposits	1.46	0.10	0.62	0.21	0.71
Fed Funds Purchased and Repos	2.03	1.09	1.37	1.19	1.79
Other Borrowed Funds & Trading Liab	3.69	3.65	3.54	3.96	4.41
All Interest-Bearing Funds	2.16	1.85	1.92	2.11	2.78

PEER GROUP 04

03/31/2005

03/31/2004

12/31/2004

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12/31/2002

	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Avg Personnel Exp Per Employee (\$000)	14	13	53	52	49
Avg Assets per Employee (\$000)	3,436	3,219	3,253	3,089	2,956
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.81	2.00	1.92	1.56	1.47
Overhead Exp / NII + Non-Int Income	65.10	65.88	64.96	64.50	62.96
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.03	3.05	3.06	3.12	3.15
Personnel Expense	1.70	1.71	1.70	1.73	1.72
Net Occupancy Expense	0.43	0.44	0.43	0.44	0.45
Other Operating Expenses	0.87	0.88	0.90	0.93	0.95
Overhead Less Non-Interest Income	2.03	2.01	1.99	1.95	2.02
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	63.70	64.48	63.74	63.29	61.73
Personnel Expense	35.82	36.26	35.46	35.14	33.69
Net Occupancy Expense	9.01	9.23	8.88	8.94	8.85
Other Operating Expenses	18.42	18.63	18.89	18.82	18.75
Total Non-Interest Income	19.69	20.71	20.94	22.19	20.73
Fiduciary Activities Income	1.19	1.32	1.10	1.22	1.15
Serv Charges on Deposit Accts - Domestic	7.06	8.15	7.91	8.09	7.62
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.50	0.59	0.52	0.50	0.42
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.30	0.25	0.27	0.28	0.26
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.49	0.47	0.48	0.49	0.41
Net Gain (Loss) - Sales Loans, OREO, Oth	1.45	1.51	1.80	2.74	1.89
Other Non-Interest Income	5.66	5.47	5.79	6.15	6.14
Overhead Less Non-Interest Income	43.51	42.98	42.11	40.28	40.51
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	24.51	26.65	26.12	25.03	26.84
Appl Inc Tax+TE/Pretax NOI+TE	31.29	32.19	31.51	31.92	32.70

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate Loans	52.29	48.83	51.53	48.40	47.31
Commercial and Industrial Loans	9.78	9.96	9.71	9.69	10.55
Loans to Individuals	3.42	3.87	3.67	4.14	4.57
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.81	0.79	0.84	0.94	0.89
Other Loans and Leases	0.90	0.84	0.90	0.86	0.85
Net Loans and Leases	68.75	65.78	68.24	65.51	66.05
Debt Securities Over 1 Year	17.70	19.79	18.29	20.30	18.35
Mutual Funds and Equity Securities	0.25	0.29	0.28	0.26	0.33
Subtotal	87.58	86.84	87.75	86.97	85.55
Interest-Bearing Bank Balances	0.29	0.55	0.35	0.41	0.51
Federal Funds Sold & Reverse Repos	1.18	1.40	1.11	1.12	1.83
Debt Securities 1 Year or Less	1.91	2.05	1.94	2.06	2.51
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.68	91.70	91.83	91.34	91.30
Non-Int Cash and Due From Dep Inst	2.65	2.89	2.59	3.26	3.42
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.07	0.09	0.08	0.09	0.10
All Other Assets	5.56	5.33	5.48	5.33	5.17
MEMORANDA:					
Short-Term Investments	3.94	4.60	3.87	4.14	5.53
U. S. Treasury Securities	0.23	0.24	0.25	0.32	0.41
U. S. Agency Securities (excl MBS)	6.73	7.22	6.96	7.52	6.30
Municipal Securities	3.02	3.55	3.09	3.50	3.15
Mortgage-Backed Securities	6.86	7.92	7.05	7.91	8.21
Asset-Backed Securities	0.00	0.01	0.00	0.01	0.02
Other Debt Securities	0.55	0.78	0.59	0.81	0.97
RE Loans Secured by 1-4 Family	17.23	17.19	17.42	17.34	17.70
Revolving	2.89	2.75	2.94	2.67	2.26
Closed-End, Sec by First Liens	12.78	13.02	12.96	13.24	13.80
Closed-End, Sec by Junior Liens	1.15	1.08	1.13	1.10	1.28
Commercial Real Estate Loans	32.20	28.86	31.27	28.27	27.01
Construction and Land Dev	8.63	6.60	8.12	6.31	5.96
Multifamily	1.54	1.58	1.51	1.53	1.48
Nonfarm Nonresidential	20.81	19.56	20.52	19.25	18.40
RE Loans Secured by Farmland	1.18	1.14	1.19	1.20	0.99
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.16	74.24	75.60	73.87	71.96
RE Loans Secured by 1-4 Family	25.68	26.88	26.14	27.18	27.42
Revolving	4.20	4.15	4.28	4.05	3.41
Closed-End	21.16	22.49	21.59	22.96	23.79
Commercial Real Estate Loans	46.26	43.28	45.24	42.51	40.52
Construction and Land Dev	12.08	9.61	11.38	9.26	8.69
Multifamily	2.20	2.38	2.19	2.31	2.23
Nonfarm Nonresidential	30.04	29.47	29.88	29.15	27.74
RE Loans Secured by Farmland	1.71	1.68	1.72	1.78	1.46
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.17	14.95	14.09	14.68	15.82
Loans to Individuals	5.05	5.93	5.45	6.39	7.01
Credit Card Loans	0.08	0.11	0.10	0.12	0.15
Agricultural Loans	1.20	1.19	1.22	1.42	1.34
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.34	1.29	1.34	1.32	1.29

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Short-Term Investments	3.94	4.60	3.87	4.14	5.53
Liquid Assets	20.01	22.56	20.39	22.92	22.65
Investment Securities	20.55	22.97	21.24	23.44	21.96
Net Loans and Leases	68.75	65.78	68.24	65.51	66.05
Net Lns, Ls & Stdbly Ltrs of Credit	69.53	66.55	69.02	66.21	66.80
Core Deposits	65.47	67.07	65.72	67.31	66.86
Noncore Funding	23.90	22.00	23.34	21.99	22.43
Time Deposits of \$100K or More	12.86	11.48	12.22	11.28	11.92
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.96	1.94	2.06	2.04	1.92
Net Fed Funds Purchased (Sold)	0.77	0.56	0.96	0.94	0.07
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.13	1.68	2.13	1.92	1.50
Earning Assets Repr in 1 Year	40.37	36.98	39.72	35.57	38.53
Int-Bearing Liab Repr in 1 Year	27.57	28.64	27.52	28.44	31.45
Long-Term Debt Repr in 1 Year	0.56	0.41	0.60	0.49	0.51
Net Assets Repriceable in 1 Year	11.36	7.23	10.72	5.89	6.01
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	22.29	19.29	21.71	19.92	19.33
Net ST Noncore Funding Dependence	11.18	8.94	10.81	9.67	8.69
Short-Term Inv/ST Noncore Funding	36.36	47.11	38.54	43.33	52.57
Liq Asts-ST Noncore Fndg/Nonliq Asts	8.54	14.18	9.65	14.34	13.51
Net Loans and Leases/Total Deposits	87.25	83.43	87.16	83.21	83.59
Net Loans and Leases/Core Deposits	107.02	99.47	105.85	99.15	100.79
Held-To-Mat Sec Appr(Depr)/Eq Cap	-0.17	0.98	0.30	0.82	1.42
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-1.73	4.05	0.64	2.61	5.44
Struct Notes Appr(Depr)/Eq Cap	-0.35	0.10	-0.12	-0.10	0.17
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.50	7.49	7.61	7.53	8.75
Available-For-Sale Securities	92.50	92.51	92.39	92.47	91.25
U.S. Treasury Securities	1.26	1.18	1.42	1.54	1.98
U.S. Agency Securities (excl MBS)	37.12	35.50	36.70	36.08	32.14
Municipal Securities	15.21	16.51	15.25	15.99	14.97
Mortgage-Backed Securities	32.12	34.01	32.58	33.14	37.43
Asset-Backed Securities	0.00	0.02	0.00	0.02	0.07
Other Debt Securities	2.93	3.54	2.96	3.66	4.30
Mutual Funds and Equity Securities	1.25	1.29	1.33	1.17	1.59
Debt Securities 1 Year or Less	11.04	10.69	11.33	10.53	12.67
Debt Securities 1 To 5 Years	40.90	38.23	39.96	39.32	36.44
Debt Securities Over 5 Years	42.82	46.03	43.84	45.44	45.06
Pledged Securities	51.73	49.80	51.07	47.46	49.37
Structured Notes, Fair Value	2.49	1.82	2.22	1.65	0.70

ANALYSIS RATIOS	PEER GROUP 04				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Provision for Ln&Ls Losses/Avg Assets	0.15	0.16	0.18	0.23	0.28
Provision for Ln&Ls Losses/Avg Lns&Ls	0.21	0.23	0.26	0.34	0.41
Provision for Ln&Ls Losses/Net Losses	135.04	219.82	205.11	174.51	212.51
Ln&Ls Allowance/Total Loans & Leases	1.24	1.30	1.25	1.32	1.32
Ln&Ls Allowance/Net Ln&Ls Losses (X)	32.95	27.44	18.42	13.86	11.31
ALL/Nonaccrual Assets	614.70	424.89	552.84	472.24	400.19
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	486.58	328.20	444.77	335.08	278.30
Gross Ln&Ls Losses/Avg Loans & Leases	0.14	0.20	0.23	0.31	0.33
Recoveries/Avg Loans and Leases	0.05	0.06	0.06	0.06	0.06
Net Losses/Avg Loans and Leases	0.08	0.13	0.17	0.25	0.26
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	6.69	5.94	27.69	26.03	27.14
Earnings Coverage of Net Losses (X)	18.88	25.28	28.87	27.46	24.11
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.01	0.03	0.05	0.07	0.06
RE Loans Secured By 1-4 Family	0.02	0.04	0.06	0.07	0.07
Revolving	0.00	0.01	0.02	0.02	0.02
Closed-End	0.02	0.04	0.06	0.08	0.07
Commercial Real Estate Loans	0.00	0.02	0.03	0.05	0.06
Construction and Land Dev	0.00	0.00	0.01	0.02	0.02
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.00	0.01	0.04	0.05	0.05
RE Loans Secured by Farmland	0.00	0.00	0.00	0.02	0.01
Commercial and Industrial Loans	0.12	0.22	0.35	0.56	0.64
Loans to Depository Institutions	-0.79	0.00	0.00	0.00	0.00
Loans to Individuals	0.77	0.81	0.85	0.93	0.94
Credit Card Loans	1.83	1.87	2.28	2.38	3.04
Agricultural Loans	0.00	0.01	0.04	0.07	0.08
Loans to Foreign Governments & Inst	N/A	0.00	N/A	N/A	N/A
Other Loans and Leases	0.14	0.14	0.31	0.27	0.46

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	0.66	0.72	0.62	0.74	0.95
90+ Days PD Loans and Leases	0.07	0.10	0.08	0.11	0.13
Nonaccrual Loans and Leases	0.44	0.54	0.44	0.56	0.60
90+ Days PD and Nonaccrual Loans and Leases	0.55	0.68	0.56	0.71	0.79
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	0.66	0.72	0.62	0.74	0.95
90+ Days Past Due Assets	0.07	0.10	0.08	0.11	0.13
Nonaccrual Assets	0.45	0.54	0.45	0.56	0.60
30+ Days PD & Nonaccrual Assets	1.27	1.46	1.22	1.51	1.78

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.38	0.45	0.39	0.47	0.53
90+ PD & Nonaccrual Assets + OREO	0.48	0.57	0.50	0.58	0.66

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.41	0.49	0.43	0.48	0.54
Allowance for Loan & Lease Losses	46.95	55.38	48.85	54.25	60.49
Equity Cap + ALLL	4.52	5.24	4.60	5.20	5.81
Tier 1 Cap + ALLL	4.23	5.14	4.40	5.10	5.83
Loans & Leases + RE Acquired	0.60	0.73	0.62	0.73	0.81

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	0.58	0.64	0.53	0.65	0.86
- 90+ Days Past Due	0.06	0.08	0.06	0.09	0.11
- Nonaccrual	0.37	0.49	0.43	0.51	0.55
Coml & Indl - 30-89 Days PD	0.79	0.82	0.63	0.78	1.01
- 90+ Days Past Due	0.06	0.09	0.06	0.10	0.12
- Nonaccrual	0.63	0.79	0.60	0.76	0.83
Individuals - 30-89 Days PD	1.16	1.19	1.32	1.43	1.58
- 90+ Days Past Due	0.09	0.12	0.12	0.14	0.17
- Nonaccrual	0.20	0.25	0.22	0.26	0.25
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	0.19	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.23	0.28	0.11	0.23	0.22
- 90+ Days Past Due	0.00	0.01	0.00	0.00	0.01
- Nonaccrual	0.07	0.22	0.11	0.19	0.21
Foreign Govts- 30-89 Days PD	N/A	0.00	N/A	N/A	N/A
- 90+ Days Past Due	N/A	0.00	N/A	N/A	N/A
- Nonaccrual	N/A	0.00	N/A	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.30	0.31	0.29	0.23	0.34
- 90+ Days Past Due	0.02	0.02	0.02	0.01	0.03
- Nonaccrual	0.06	0.13	0.09	0.15	0.15
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.77	0.85	0.81	0.97	1.09
- 90+ Days Past Due	0.06	0.09	0.08	0.11	0.14
- Nonaccrual	0.32	0.39	0.33	0.40	0.41
Revolving - 30-89 Days PD	0.23	0.27	0.25	0.29	0.32
- 90+ Days Past Due	0.01	0.02	0.01	0.02	0.02
- Nonaccrual	0.06	0.09	0.07	0.07	0.07
Closed-End - 30-89 Days PD	0.79	0.95	0.83	1.11	1.19
- 90+ Days Past Due	0.06	0.11	0.08	0.12	0.15
- Nonaccrual	0.37	0.45	0.39	0.45	0.45
- Jr Lien 30-89 Days PD	0.06	0.07	0.06	0.08	0.08
- Jr Lien 90+ Days PD	0.00	0.01	0.00	0.01	0.01
- Jr Lien Nonaccrual	0.04	0.06	0.04	0.06	0.05
Commercial RE - 30-89 Days PD	0.44	0.44	0.33	0.40	0.63
- 90+ Days Past Due	0.04	0.05	0.03	0.06	0.06
- Nonaccrual	0.38	0.47	0.40	0.50	0.51
Const & Dev - 30-89 Days PD	0.36	0.30	0.27	0.31	0.55
- 90+ Days Past Due	0.01	0.02	0.01	0.02	0.03
- Nonaccrual	0.13	0.18	0.16	0.20	0.28
Multi family - 30-89 Days PD	0.12	0.09	0.08	0.14	0.19
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.01	0.05	0.03	0.08	0.10
Nonfarm Nres- 30-89 Days PD	0.39	0.44	0.30	0.36	0.57
- 90+ Days Past Due	0.04	0.05	0.04	0.05	0.06
- Nonaccrual	0.44	0.49	0.43	0.49	0.55
Farmland - 30-89 Days PD	0.38	0.38	0.22	0.29	0.52
- 90+ Days Past Due	0.02	0.03	0.01	0.03	0.03
- Nonaccrual	0.16	0.36	0.23	0.35	0.48
Credit Card - 30-89 Days PD	1.54	1.19	1.30	1.53	1.42
- 90+ Days Past Due	0.46	0.59	0.46	0.53	0.58
- Nonaccrual	0.01	0.01	0.00	0.01	0.01

CAPITAL RATIOS	PEER GROUP 04				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Tier 1 Leverage Ratio	9.10	8.89	9.10	8.80	8.56
Tier 1 RBC Ratio	12.20	12.33	12.37	12.38	12.00
Total Risk-Based Capital Ratio	13.53	13.70	13.69	13.75	13.39
Tangible Tier 1 Leverage Ratio	9.02	8.82	9.03	8.73	8.50
Tangible Common Eq Cap/Tan Assets	7.75	8.00	7.96	7.93	7.85
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.87	14.58	15.40	14.11	13.28
Standby Letters of Credit	0.66	0.64	0.65	0.59	0.62
Commercial & Similar Letters of Credit	0.02	0.01	0.02	0.02	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.34	0.36	0.33	0.33	0.35
Interest Rate Contracts	0.32	0.34	0.31	0.31	0.33
Interest Rate Futures & Forward Contr	0.01	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.02	0.01	0.02	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.11	0.13	0.12	0.14	0.07
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	23.33	22.28	23.99	22.31	21.00

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Interest Rate Contracts	89.62	89.81	99.19	89.79	89.56
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.04
Equity, Comm, & Other Contracts	10.38	10.19	0.81	10.19	9.55
Futures and Forwards	11.36	9.79	12.99	7.48	21.07
Written Options	32.64	27.86	32.08	22.99	8.26
Exchange-Traded	0.42	0.00	0.00	0.00	0.00
Over-The-Counter	28.57	26.39	29.26	21.58	8.11
Purchased Options	0.51	2.70	1.09	1.55	3.86
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.51	2.64	1.09	1.42	3.69
Swaps	43.96	51.82	45.00	60.72	54.58
Held for Trading	0.00	0.00	0.00	0.00	0.00
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	100.00	100.00	100.00	100.00	100.00
Interest Rate Contracts	83.37	86.20	87.55	89.79	88.44
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	1.10	10.19	0.81	10.19	9.55
Deriv Contr (Excl Fut & FX LE 14 Days)	66.72	71.69	67.36	76.25	90.44
One Year or Less	22.02	13.61	13.95	13.15	27.44
Over 1 Year to 5 Years	34.31	34.96	35.44	41.64	44.38
Over 5 Years	3.35	16.88	4.45	16.57	8.51
Gross Negative Fair Value (Abs Val)	1.12	1.59	0.96	1.54	1.77
Gross Positive Fair Value	0.34	0.64	0.28	0.50	1.55
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.01	0.00
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.06	0.21	0.16	0.26	0.12

INSURANCE ACTIVITIES

03/31/2005

03/31/2004

12/31/2004

12/31/2003

12/31/2002

ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	20.00	35.00	20.00	16.67	25.00
Ins Under Assets(L/H)/Tot Ins Und Ast	80.00	65.00	80.00	83.33	75.00
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	16.67
Ins Activities Revenue/Adj Oper Inc	0.49	0.47	0.48	0.49	0.41
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	4.43
Credit Rel Prem Inc/Tot Prem Inc	74.60	64.68	77.78	63.28	75.82
Other Prem Inc/Total Prem Inc	25.40	35.32	22.22	36.72	18.57
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	16.64	332.02	2.77	100.00	28.72
Ins Net Inc (L/H)/Equity (L/H)	-10.30	77.51	10.36	28.74	23.26
Insur Ben, Losses, Exp/Insur Premiums	104.51	73.22	70.56	93.63	15.01
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.46	0.00	2.57	0.00	0.82
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	6.82	6.39	6.87	5.75	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	0.16	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	1.46	0.10	0.62	0.21	0.71
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	1.90	N/A	50.84
Foreign Governments and Inst	N/A	0.00	N/A	N/A	N/A
Leases	1.04	N/A	N/A	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	-24.54	-7.91	-25.11	-30.79	33.57
Total Selected Assets	-20.75	-8.22	-28.15	-13.87	7.01
Deposits	-39.62	-11.55	-33.13	30.40	5.03

PROFITABILITY:	PEER GROUP 04				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Net Income/Avg Equity Capital	11.88	11.69	11.83	12.09	12.57
Bank Net Inc/Avg Eq Inv in Banks	12.96	12.74	12.75	13.23	13.44
Nonbk Net Inc/Avg Eq Inv in Nonbanks	1.87	2.06	2.30	3.66	4.56
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	12.67	10.76	9.44	9.48	10.75
Bank Net Income/Parent Net Income	105.84	94.57	94.03	105.11	103.80
Nonbank Net Income/Parent Net Income	0.27	0.40	0.26	0.47	0.40
Sub BHCs Net Inc/Parent Net Income	89.04	82.58	81.19	71.82	76.72
LEVERAGE:					
Total Liabilities/Equity	17.63	17.60	17.59	17.69	17.69
Total Debt/Equity Capital	1.80	2.35	1.93	2.71	3.35
Tot Debt+NP to Subs Iss Tr Pref/Equity	16.10	13.52	15.57	13.23	13.15
Tot Debt+Lns Guaranteed for Affl/Equity	2.13	2.68	2.20	3.07	3.80
Total Debt/Eq Cap - Exc Over Fair Value	1.83	2.42	1.99	2.76	3.40
Long-Term Debt/Equity Capital	0.73	1.16	0.86	1.30	1.76
Short-Term Debt/Equity Capital	0.33	0.54	0.37	0.67	0.74
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	0.21	0.23	0.21	0.26
Long-Term Debt/Consolidated LT Debt	1.30	2.93	1.89	3.28	4.77
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	110.20	108.59	109.67	108.48	109.05
Total Investment in Subs/Equity	111.12	109.59	110.67	109.74	110.37
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	97.67	97.26	97.35	96.97	98.25
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.34	98.10	98.07	97.92	99.29
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.75	0.68	0.75	0.65	0.68
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.50	2.51	2.70	2.47	2.30
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	100.35	128.10	115.28	131.48	125.28
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	102.34	110.86	115.03	137.23	127.87
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	87.05	97.97	114.50	115.53	110.04
Pretax Oper Inc + Int Exp/Int Expense	4355.86	3483.80	4784.04	5226.22	4686.35
Div + Int From Subs/Int Exp + Div	117.54	195.91	173.11	214.41	207.16
Fees+Other Inc From Subs/Sal + Oth Exp	9.06	10.47	10.35	8.45	8.32
Net Inc/Curr Port of LT Debt+Pfd Div(X)	67.78	30.51	57.44	42.35	64.97
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.10	0.11	0.02	-0.11	-0.36
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.00
Total	1.20	0.00	0.03	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.54	0.67	0.70	0.88	0.77
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 04				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Div Paid/Inc Before Undist Inc	71.72	70.77	78.60	67.64	70.01
Dividends Paid/Net Income	23.40	24.36	26.28	27.08	23.98
Net Income - Dividends/Avg Equity	9.06	8.69	8.74	8.81	9.35
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	94.62	104.18	123.86	142.97	137.06
Dividends From Nonbank Subs	0.10	0.17	0.26	0.61	0.49
Dividends From Subsidiary BHCs	1.86	3.50	2.51	3.68	3.10
Dividends From All Subsidiaries	105.59	117.20	140.25	176.64	169.49
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	28.67	33.80	35.33	40.61	38.49
Interest Income From Bank Subs	0.15	0.12	0.14	0.12	0.17
Mgt & Service Fees From Bank Subs	1.68	2.05	1.69	1.54	1.72
Other Income From Bank Subs	0.05	0.05	0.08	0.03	0.03
Operating Income From Bank Subs	34.35	41.18	41.17	50.93	48.84
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	40.11	46.48	58.27	43.55	44.55
Interest Income From Nonbank Subs	3.95	1.40	2.31	1.01	0.71
Mgt & Serv Fees From Nonbank Subs	1.05	0.36	0.25	1.34	1.07
Other Income From Nonbank Subs	0.00	0.20	0.50	0.05	0.00
Operating Inc From Nonbank Subs	61.71	62.33	79.94	52.96	65.16
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	15.42	26.83	25.41	28.29	28.71
Interest Inc From Subsidiary BHCs	0.00	0.03	0.00	0.02	0.06
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.01	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	16.86	33.14	31.16	31.71	28.86
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	54.14	57.19	64.18	66.96	69.03
Interest Income From Bank Subs	1.39	1.50	0.57	0.44	0.44
Mgt & Serv Fees From Bank Subs	3.98	3.78	2.70	2.28	2.67
Other Income From Bank Subs	0.18	0.22	0.18	0.05	0.04
Operating Income From Bank Subs	70.51	73.76	76.88	77.51	79.71
Dividends From Nonbank Subs	0.50	0.50	0.26	0.48	0.30
Interest Income From Nonbank Subs	0.16	0.03	0.07	0.03	0.02
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	4.87	2.75	1.83	1.84	1.04
Dividends From Subsidiary BHCs	0.51	2.04	2.30	2.67	2.21
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	0.62	3.06	3.24	3.18	2.52
Loans and Adv From Subs/ST Debt	692.73	595.54	526.55	633.76	332.08
Loans and Adv From Subs/Total Debt	305.74	270.15	214.16	245.67	146.35

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									363
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.75	2.76	2.98	3.34	3.72	4.13	4.69	5.00	363
+ Non-interest Income	0.95	0.24	0.36	0.61	0.89	1.28	1.68	2.29	363
- Overhead Expense	3.03	1.83	2.09	2.53	2.94	3.54	4.05	4.67	363
- Provision for Losses	0.14	0.00	0.00	0.05	0.14	0.21	0.33	0.44	363
+ Securities Gains (Losses)	0.00	-0.01	-0.00	0.00	0.00	0.00	0.05	0.13	363
+ Other Tax Equiv Adjustments	0.00	-0.07	-0.00	0.00	0.00	0.00	0.02	0.06	363
= Pretax Net Oper Income (TE)	1.58	0.65	0.83	1.17	1.55	1.95	2.47	2.72	363
Net Operating Income	1.07	0.43	0.53	0.76	1.04	1.31	1.71	2.02	363
Net Income	1.07	0.43	0.54	0.76	1.04	1.32	1.73	2.02	363
Net Income (Sub S Adjusted)	1.06	0.27	0.60	0.78	1.02	1.28	1.67	1.76	62
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.86	4.94	5.10	5.47	5.81	6.28	6.76	7.07	363
Interest Expense	1.82	0.96	1.20	1.53	1.83	2.12	2.42	2.62	363
Net Interest Income (TE)	4.05	2.99	3.22	3.58	3.98	4.42	5.05	5.51	363
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.08	-0.07	-0.02	0.00	0.03	0.14	0.34	0.51	363
Earnings Coverage of Net Losses (X)	18.88	-497.88	-176.03	-12.02	14.28	54.54	219.15	397.82	347
Ln&Ls Allowance/Total Loans & Leases	1.24	0.76	0.87	1.03	1.20	1.44	1.73	1.88	363
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.55	0.01	0.04	0.17	0.44	0.83	1.43	1.99	363
30-89 Days Past Due Loans and Leases	0.66	0.05	0.11	0.27	0.54	0.97	1.59	2.12	363
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	22.29	0.58	5.06	13.01	22.63	30.76	39.46	45.35	363
Net ST Noncore Funding Dependence	11.18	-4.86	-0.98	4.61	10.47	17.72	24.78	30.85	363
Net Loans and Leases/Total Assets	68.74	43.03	49.56	60.29	70.22	76.98	83.36	86.25	363
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.10	6.68	7.27	8.01	8.92	10.07	11.54	12.47	363
Equity Capital/Total Assets	8.46	5.44	6.12	7.00	8.37	9.74	11.33	12.39	363
Net Loans&Ls/Equity Capital (X)	8.41	4.28	5.15	6.48	8.17	10.18	12.08	13.39	363
Cash Dividends/Net Income	23.40	0.00	0.00	0.00	24.18	42.26	63.22	75.92	362
Cash Dividends/Net Income (Sub S Adjusted)	15.61	-28.44	-25.29	0.00	4.78	32.18	76.51	98.16	62
Retained Earnings/Avg Equity Cap	9.05	1.57	3.66	5.82	8.49	11.96	15.76	17.75	363
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.33	0.00	0.00	0.00	0.00	0.00	1.97	9.92	363
Long-Term Debt/Equity Capital	0.72	0.00	0.00	0.00	0.00	0.00	6.76	12.73	363
Equity Investment in Subs/Equity Cap	110.19	81.06	90.55	97.58	105.64	124.28	139.18	152.86	363
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	102.33	-23.84	-0.21	34.56	97.29	132.32	261.64	488.16	347

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.44	4.56	4.74	5.05	5.37	5.77	6.23	6.66	363
Less: Interest Expense	1.69	0.89	1.07	1.43	1.70	1.98	2.27	2.44	363
Equals: Net Interest Income (TE)	3.75	2.76	2.98	3.34	3.72	4.13	4.69	5.00	363
Plus: Non-Interest Income	0.95	0.24	0.36	0.61	0.89	1.28	1.68	2.29	363
Equals: Adj Operating Income (TE)	4.76	3.30	3.68	4.16	4.65	5.32	5.97	6.58	363
Less: Overhead Expense	3.03	1.83	2.09	2.53	2.94	3.54	4.05	4.67	363
Less: Provision for Loan and Lease Losses	0.14	0.00	0.00	0.05	0.14	0.21	0.33	0.44	363
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Plus: Realized G/L on AFS Sec	0.00	-0.01	-0.00	0.00	0.00	0.00	0.04	0.11	363
Plus: Other Tax Equiv Adjustments	0.00	-0.07	-0.00	0.00	0.00	0.00	0.02	0.06	363
Equals: Pretax Net Oper Inc (TE)	1.58	0.65	0.83	1.17	1.55	1.95	2.47	2.72	363
Less: Applicable Income Taxes (TE)	0.48	0.01	0.09	0.27	0.48	0.66	0.87	1.00	363
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	363
Equals: Net Operating Income	1.07	0.43	0.53	0.76	1.04	1.31	1.71	2.02	363
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Equals: Net Income	1.07	0.43	0.54	0.76	1.04	1.32	1.73	2.02	363
Memo: Net Income (Last Four Qtrs)	1.06	0.48	0.56	0.77	1.06	1.29	1.65	1.79	359
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.94	87.99	89.68	91.44	93.04	94.49	95.73	96.55	363
Avg Int-Bearing Funds / Avg Assets	78.73	64.69	68.70	74.32	79.38	82.90	86.46	87.86	363
Int Income (TE) / Avg Earning Assets	5.86	4.94	5.10	5.47	5.81	6.28	6.76	7.07	363
Int Expense / Avg Earning Assets	1.82	0.96	1.20	1.53	1.83	2.12	2.42	2.62	363
Net Int Inc (TE) / Avg Earn Assets	4.05	2.99	3.22	3.58	3.98	4.42	5.05	5.51	363
YIELD OR COST:									
Total Loans and Leases (TE)	6.44	5.64	5.77	6.04	6.37	6.79	7.29	7.71	363
Interest-Bearing Bank Balances	2.50	0.00	0.00	1.15	2.33	3.29	6.30	12.46	328
Fed Funds Sold & Reverse Repos	2.34	1.45	2.07	2.22	2.35	2.44	2.59	2.88	302
Trading Assets	1.31	0.00	0.00	0.00	0.25	1.93	2.63	3.93	8
Total Earning Assets	5.75	4.81	4.99	5.32	5.70	6.16	6.67	6.91	363
Investment Securities (TE)	4.12	2.86	3.26	3.65	4.10	4.55	5.03	5.58	363
U.S. Treasury & Agency Sec (excl MBS)	3.27	1.97	2.33	2.73	3.20	3.78	4.39	4.95	355
Mortgage-Backed Securities	4.06	2.76	3.17	3.62	3.98	4.38	5.20	5.97	342
All Other Securities	5.76	2.92	3.50	4.61	5.66	6.65	8.63	11.50	350
Interest-Bearing Deposits	1.88	1.04	1.30	1.62	1.90	2.17	2.45	2.63	363
Time Deposits of \$100K or More	2.72	1.74	2.03	2.42	2.72	3.03	3.34	3.50	363
Time Deposits < \$100K	2.69	1.79	2.08	2.42	2.70	2.93	3.28	3.48	363
Other Domestic Deposits	1.08	0.56	0.65	0.80	1.01	1.34	1.69	1.95	363
Foreign Deposits	1.45	0.10	0.10	0.10	0.98	1.99	2.24	2.32	3
Fed Funds Purchased and Repos	2.03	0.47	1.08	1.60	2.03	2.50	2.87	3.25	300
Other Borrowed Funds & Trading Liab	3.68	2.02	2.44	2.94	3.62	4.33	5.08	5.43	341
All Interest-Bearing Funds	2.15	1.23	1.48	1.88	2.18	2.43	2.72	2.94	363

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	14.12	10.24	10.78	12.02	13.50	16.11	19.46	20.96	363
Avg Assets per Employee (\$000)	3436.04	2171.45	2316.59	2703.78	3153.37	4099.37	5148.78	6521.22	363

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.80	0.00	0.00	0.00	0.44	3.21	7.25	10.86	363
Overhead Exp / NII + Non-Int Income	65.09	46.76	50.51	58.05	65.30	72.21	79.22	82.02	363

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.03	1.83	2.09	2.53	2.94	3.54	4.05	4.67	363
Personnel Expense	1.70	1.01	1.16	1.42	1.67	1.97	2.31	2.64	363
Net Occupancy Expense	0.43	0.20	0.25	0.32	0.41	0.52	0.63	0.69	363
Other Operating Expenses	0.86	0.45	0.54	0.70	0.85	1.01	1.22	1.54	363
Overhead Less Non-Interest Income	2.03	1.13	1.38	1.71	2.00	2.34	2.70	2.95	363

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	63.69	46.02	48.88	56.34	63.85	70.97	78.25	81.94	363
Personnel Expense	35.81	24.69	27.49	31.59	35.91	39.94	43.51	46.82	363
Net Occupancy Expense	9.01	5.04	5.92	7.19	8.88	10.68	12.71	13.93	363
Other Operating Expenses	18.42	10.81	12.33	15.13	18.15	21.35	25.41	28.69	363
Total Non-Interest Income	19.69	6.56	9.57	13.78	19.16	24.99	31.90	36.26	363
Fiduciary Activities Income	1.18	0.00	0.00	0.00	0.00	2.27	5.59	8.87	363
Serv Charges on Deposit Accts - Domestic	7.05	1.51	2.48	4.35	6.97	9.74	11.90	13.69	363
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Investment Banking Fees & Commissions	0.49	0.00	0.00	0.00	0.28	0.94	1.85	2.65	363
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Net Servicing Fees	0.29	0.00	0.00	0.00	0.01	0.49	1.49	2.40	363
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Insurance Activities Revenue	0.48	0.00	0.00	0.00	0.04	0.50	2.79	7.03	363
Net Gain (Loss) - Sales Loans, OREO, Oth	1.45	-0.28	-0.04	0.00	0.65	2.52	5.65	8.65	363
Other Non-Interest Income	5.66	1.17	2.10	3.33	5.05	7.27	10.97	16.83	363
Overhead Less Non-Interest Income	43.50	24.31	29.32	36.42	43.28	50.64	58.04	63.23	363

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	24.50	0.00	0.66	20.55	28.36	33.58	37.19	38.20	362
Appl Inc Tax+TE/Pretax NOI+TE	31.29	0.99	6.71	29.67	34.27	37.55	39.43	41.36	362

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	52.29	31.10	34.61	42.45	52.41	62.18	69.77	73.49	363
Commercial and Industrial Loans	9.77	2.18	3.06	5.41	9.03	13.42	19.04	22.26	363
Loans to Individuals	3.41	0.21	0.38	1.09	2.75	5.22	8.57	11.76	363
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Agricultural Loans	0.81	0.00	0.00	0.00	0.09	1.25	4.46	7.67	363
Other Loans and Leases	0.89	0.00	0.00	0.09	0.59	1.46	2.68	4.05	363
Net Loans and Leases	68.74	43.03	49.56	60.29	70.22	76.98	83.36	86.25	363
Debt Securities Over 1 Year	17.69	2.64	4.92	10.06	15.81	25.08	34.86	41.27	363
Mutual Funds and Equity Securities	0.24	0.00	0.00	0.00	0.02	0.43	1.17	2.57	363
Subtotal	87.57	76.36	81.45	85.25	88.11	90.54	92.06	92.80	363
Interest-Bearing Bank Balances	0.29	0.00	0.00	0.01	0.08	0.39	1.43	2.28	363
Federal Funds Sold & Reverse Repos	1.17	0.00	0.00	0.00	0.67	2.32	4.34	6.33	363
Debt Securities 1 Year or Less	1.91	0.00	0.04	0.39	1.26	3.09	5.10	8.44	363
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Total Earning Assets	91.68	87.93	88.97	90.30	91.74	93.11	94.18	94.88	363
Non-Int Cash and Due From Dep Inst	2.65	1.18	1.43	1.90	2.62	3.24	4.09	4.91	363
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Other Real Estate Owned	0.06	0.00	0.00	0.00	0.03	0.11	0.25	0.44	363
All Other Assets	5.56	2.78	3.42	4.28	5.49	6.72	8.04	8.87	363
MEMORANDA:									
Short-Term Investments	3.93	0.30	0.57	1.46	3.14	5.92	10.23	13.44	363
U.S. Treasury Securities	0.22	0.00	0.00	0.00	0.00	0.23	1.30	3.08	363
U.S. Agency Securities (excl MBS)	6.72	0.05	0.75	2.36	5.60	9.72	16.38	20.27	363
Municipal Securities	3.02	0.00	0.00	0.53	2.11	5.41	9.08	11.55	363
Mortgage-Backed Securities	6.85	0.00	0.03	1.10	4.81	11.30	19.90	25.93	363
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	363
Other Debt Securities	0.54	0.00	0.00	0.00	0.08	1.02	2.62	4.14	363
RE Loans Secured by 1-4 Family	17.22	3.65	5.30	10.10	16.47	24.44	30.95	37.06	363
Revolving	2.89	0.00	0.17	0.95	2.48	4.41	6.80	7.73	363
Closed-End, Sec by First Liens	12.78	1.77	2.69	6.29	11.54	18.73	24.97	31.09	363
Closed-End, Sec by Junior Liens	1.14	0.03	0.16	0.38	0.91	1.60	3.09	3.95	363
Commercial Real Estate Loans	32.19	10.30	14.65	21.96	30.63	41.13	53.94	61.59	363
Construction and Land Dev	8.62	0.56	1.52	3.46	6.94	13.13	20.17	26.11	363
Multifamily	1.54	0.01	0.14	0.46	1.15	2.38	3.92	7.16	363
Nonfarm Nonresidential	20.80	6.82	10.32	14.34	19.92	26.30	34.24	38.69	363
RE Loans Secured by Farmland	1.18	0.00	0.00	0.01	0.38	2.08	5.46	7.16	363
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	76.16	51.70	57.53	67.85	76.29	85.36	91.11	94.98	363
RE Loans Secured by 1-4 Family	25.68	5.51	7.04	14.97	24.80	36.31	47.42	59.41	363
Revolving	4.19	0.00	0.26	1.35	3.78	6.40	9.53	11.58	363
Closed-End	21.15	3.41	5.04	10.96	19.75	30.45	41.56	52.00	363
Commercial Real Estate Loans	46.26	18.19	25.60	34.27	45.39	57.92	70.49	78.76	363
Construction and Land Dev	12.07	0.95	2.63	5.32	10.24	17.74	26.80	33.96	363
Multifamily	2.19	0.02	0.21	0.69	1.71	3.40	5.42	8.93	363
Nonfarm Nonresidential	30.04	12.46	16.17	22.17	29.00	36.75	45.57	51.67	363
RE Loans Secured by Farmland	1.70	0.00	0.00	0.01	0.62	3.10	7.64	10.22	363
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Commercial and Industrial Loans	14.17	3.03	4.88	8.43	13.23	19.42	26.04	30.67	363
Loans to Individuals	5.05	0.31	0.51	1.59	4.10	7.91	12.44	18.85	363
Credit Card Loans	0.08	0.00	0.00	0.00	0.00	0.12	0.44	0.84	363
Agricultural Loans	1.19	0.00	0.00	0.00	0.13	1.75	6.58	11.77	363
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Other Loans and Leases	1.33	0.00	0.01	0.14	0.86	1.98	4.23	6.76	363

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.93	0.30	0.57	1.46	3.14	5.92	10.23	13.44	363
Liquid Assets	20.00	6.22	8.95	12.75	18.31	26.46	36.00	41.92	363
Investment Securities	20.55	4.13	6.77	12.84	18.88	27.92	38.85	46.82	363
Net Loans and Leases	68.74	43.03	49.56	60.29	70.22	76.98	83.36	86.25	363
Net Lns, Ls & Stdbly Ltrs of Credit	69.53	43.26	49.83	60.68	71.13	77.58	84.61	87.48	363
Core Deposits	65.47	45.46	51.23	59.43	66.26	71.88	77.36	79.34	363
Noncore Funding	23.90	8.99	11.43	17.25	23.34	30.24	37.87	43.69	363
Time Deposits of \$100K or More	12.85	4.18	5.59	8.01	11.86	17.54	22.67	27.75	363
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Fed Funds Purchased and Repos	1.96	0.00	0.00	0.00	1.35	3.81	6.67	7.81	363
Net Fed Funds Purchased (Sold)	0.76	-4.77	-3.54	-0.96	0.24	2.85	5.38	7.10	363
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Oth Borrowings W/Rem Mat 1 Yr or Less	2.12	0.00	0.00	0.16	1.40	3.45	7.63	12.64	363
Earning Assets Repr in 1 Year	40.37	15.11	19.10	28.85	40.43	50.98	62.62	70.46	363
Int-Bearing Liab Repr in 1 Year	27.57	8.01	11.59	16.18	24.42	36.91	54.18	59.44	363
Long-Term Debt Repr in 1 Year	0.55	0.00	0.00	0.00	0.00	0.64	3.43	7.55	363
Net Assets Repriceable in 1 Year	11.35	-23.00	-13.66	-1.02	13.23	23.32	35.01	40.70	363
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	22.29	0.58	5.06	13.01	22.63	30.76	39.46	45.35	363
Net ST Noncore Funding Dependence	11.18	-4.86	-0.98	4.61	10.47	17.72	24.78	30.85	363
Short-Term Inv/ST Noncore Funding	36.36	1.59	2.90	9.90	23.00	54.40	113.55	147.59	363
Liq Asts-ST Noncore Fndg/Nonliq Asts	8.53	-18.25	-12.48	-2.27	5.85	19.26	38.31	49.76	363
Net Loans and Leases/Total Deposits	87.25	55.30	64.23	76.57	88.96	97.95	106.67	111.91	363
Net Loans and Leases/Core Deposits	107.01	62.22	75.76	88.44	106.13	122.70	144.06	165.65	363
Held-To-Mat Sec Appr(Depr)/Eq Cap	-0.16	-2.54	-1.70	-0.24	0.00	0.11	0.67	0.91	199
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-1.72	-6.70	-5.22	-3.22	-1.60	-0.22	1.53	3.31	358
Struct Notes Appr(Depr)/Eq Cap	-0.34	-2.04	-1.37	-0.49	-0.16	-0.05	-0.01	0.00	154
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.49	0.00	0.00	0.00	0.29	12.17	42.16	69.80	362
Available-For-Sale Securities	92.50	28.63	56.75	87.59	99.68	100.00	100.00	100.00	362
U.S. Treasury Securities	1.25	0.00	0.00	0.00	0.00	1.60	6.50	20.98	362
U.S. Agency Securities (excl MBS)	37.12	0.45	5.20	15.65	36.34	55.96	74.85	83.54	362
Municipal Securities	15.21	0.00	0.00	3.23	14.13	25.83	41.41	51.07	362
Mortgage-Backed Securities	32.12	0.00	0.56	7.82	30.59	51.47	68.56	81.26	362
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	362
Other Debt Securities	2.93	0.00	0.00	0.00	0.39	5.10	15.09	20.08	362
Mutual Funds and Equity Securities	1.25	0.00	0.00	0.00	0.16	2.12	6.22	12.50	362
Debt Securities 1 Year or Less	11.04	0.00	0.24	2.09	7.48	17.50	30.40	46.07	362
Debt Securities 1 To 5 Years	40.89	2.54	9.55	21.59	43.80	58.96	68.90	76.05	362
Debt Securities Over 5 Years	42.81	0.97	5.40	20.19	40.83	67.11	84.69	90.76	362
Pledged Securities	51.72	6.51	12.23	30.88	53.77	72.63	87.45	92.27	362
Structured Notes, Fair Value	2.49	0.00	0.00	0.00	0.00	3.43	13.46	24.70	362

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.14	0.00	0.00	0.05	0.14	0.21	0.33	0.44	363
Provision for Ln&Ls Losses/Avg Lns&Ls	0.20	0.00	0.00	0.09	0.20	0.31	0.48	0.60	363
Provision for Ln&Ls Losses/Net Losses	135.03	-650.00	-177.77	0.00	140.51	380.01	1134.68	3223.75	347
Ln&Ls Allowance/Total Loans & Leases	1.24	0.76	0.87	1.03	1.20	1.44	1.73	1.88	363
Ln&Ls Allowance/Net Ln&Ls Losses (X)	32.94	1.91	3.18	5.94	14.24	43.53	126.54	248.42	259
ALLL/Nonaccrual Assets	614.70	69.90	109.06	169.88	325.12	756.04	2024.25	3801.45	346
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	486.58	66.83	95.88	143.58	276.72	563.10	1444.13	3908.95	358
Gross Ln&Ls Losses/Avg Loans & Leases	0.14	0.00	0.00	0.02	0.08	0.20	0.43	0.68	363
Recoveries/Avg Loans and Leases	0.05	0.00	0.00	0.01	0.03	0.07	0.18	0.26	363
Net Losses/Avg Loans and Leases	0.08	-0.07	-0.02	0.00	0.03	0.14	0.34	0.51	363
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Recoveries/Prior Year-End Losses	6.68	0.07	0.93	2.19	5.26	10.13	16.91	24.31	356
Earnings Coverage of Net Losses (X)	18.88	-497.88	-176.03	-12.02	14.28	54.54	219.15	397.82	347
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.01	-0.07	-0.02	-0.00	0.00	0.02	0.08	0.16	363
RE Loans Secured By 1-4 Family	0.02	-0.08	-0.02	0.00	0.00	0.02	0.13	0.24	363
Revolving	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.11	341
Closed-End	0.02	-0.09	-0.01	0.00	0.00	0.01	0.13	0.29	363
Commercial Real Estate Loans	0.00	-0.04	-0.01	0.00	0.00	0.00	0.05	0.15	363
Construction and Land Dev	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.04	363
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Nonfarm Nonresidential	0.00	-0.05	-0.00	0.00	0.00	0.00	0.01	0.11	363
RE Loans Secured by Farmland	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	280
Commercial and Industrial Loans	0.12	-0.41	-0.18	-0.02	0.00	0.21	0.78	1.58	361
Loans to Depository Institutions	-0.79	-11.76	-4.98	0.00	0.00	0.00	0.00	0.00	16
Loans to Individuals	0.77	0.06	0.11	0.26	0.56	1.20	1.98	2.84	262
Credit Card Loans	1.83	-1.14	-0.13	0.00	1.02	2.43	6.22	13.06	136
Agricultural Loans	-0.00	-0.14	-0.00	0.00	0.00	0.00	0.00	0.00	246
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	0.13	-0.23	0.00	0.00	0.00	0.00	0.73	3.43	335

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

30-89 Days PD Loans and Leases	0.66	0.05	0.11	0.27	0.54	0.97	1.59	2.12	363
90+ Days PD Loans and Leases	0.07	0.00	0.00	0.00	0.02	0.12	0.28	0.49	363
Nonaccrual Loans and Leases	0.44	0.00	0.02	0.12	0.33	0.71	1.15	1.74	363
90+ Days PD and Nonaccrual Loans and Leases	0.55	0.02	0.05	0.21	0.41	0.84	1.39	1.92	363
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	363
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.66	0.05	0.11	0.27	0.54	0.97	1.59	2.12	363
90+ Days Past Due Assets	0.07	0.00	0.00	0.00	0.02	0.12	0.28	0.49	363
Nonaccrual Assets	0.44	0.00	0.02	0.12	0.33	0.71	1.15	1.74	363
30+ Days PD & Nonaccrual Assets	1.26	0.18	0.30	0.56	1.03	1.89	2.74	3.57	363
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.38	0.01	0.02	0.13	0.29	0.61	1.00	1.36	363
90+ PD & Nonaccrual Assets + OREO	0.48	0.01	0.03	0.17	0.37	0.72	1.24	1.73	363
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.41	0.00	0.03	0.11	0.33	0.65	1.01	1.46	363
Allowance for Loan & Lease Losses	46.94	0.84	4.91	16.06	38.69	73.79	110.17	162.27	363
Equity Cap + ALLL	4.51	0.09	0.34	1.37	3.55	6.90	12.28	16.11	363
Tier 1 Cap + ALLL	4.22	0.08	0.31	1.28	3.42	6.68	11.18	14.68	363
Loans & Leases + RE Acquired	0.59	0.01	0.05	0.19	0.49	0.94	1.56	2.12	363

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	0.58	0.01	0.04	0.19	0.45	0.86	1.43	2.37	363
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.01	0.09	0.26	0.41	363
	- Nonaccrual	0.37	0.00	0.00	0.05	0.25	0.67	1.11	1.60	363
Coml & Indl	- 30-89 Days PD	0.79	0.00	0.00	0.17	0.56	1.20	2.21	3.34	361
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.08	0.32	0.62	361
	- Nonaccrual	0.62	0.00	0.00	0.04	0.38	1.02	2.06	3.70	361
Individuals	- 30-89 Days PD	1.15	0.00	0.08	0.43	0.93	1.68	2.95	3.72	363
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.01	0.15	0.41	0.76	363
	- Nonaccrual	0.19	0.00	0.00	0.00	0.11	0.33	0.74	1.23	363
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
	- Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.00	0.00	0.61	16
Agricultural	- 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.22	1.55	2.18	246
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	246
	- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.54	1.30	246
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	0.30	0.00	0.00	0.00	0.00	0.28	1.82	4.42	335
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.13	0.52	335
	- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.30	1.76	335
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.77	0.00	0.02	0.20	0.64	1.09	1.94	2.54	363
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.09	0.29	0.40	363
	- Nonaccrual	0.31	0.00	0.00	0.04	0.23	0.61	0.92	1.40	363
Revolving	- 30-89 Days PD	0.23	0.00	0.00	0.00	0.07	0.40	0.98	1.73	341
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.16	341
	- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.07	0.37	0.57	341
Closed-End	- 30-89 Days PD	0.78	0.00	0.00	0.20	0.68	1.30	2.26	2.79	363
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.10	0.31	0.43	363
	- Nonaccrual	0.37	0.00	0.00	0.03	0.25	0.69	1.09	1.72	363
	- Jr Lien 30-89 Days PD	0.05	0.00	0.00	0.00	0.02	0.10	0.22	0.43	363
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	363
	- Jr Lien Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.05	0.22	0.41	363
Commercial RE	- 30-89 Days PD	0.43	0.00	0.00	0.04	0.29	0.72	1.47	2.62	363
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.04	0.28	0.57	363
	- Nonaccrual	0.37	0.00	0.00	0.00	0.17	0.74	1.45	2.12	363
Const & Dev	- 30-89 Days PD	0.36	0.00	0.00	0.00	0.03	0.63	1.76	2.96	363
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.36	363
	- Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.10	0.94	1.81	363
Multifamily	- 30-89 Days PD	0.12	0.00	0.00	0.00	0.00	0.00	1.01	2.67	347
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.55	347	
Nonfarm Nres-	- 30-89 Days PD	0.38	0.00	0.00	0.00	0.23	0.67	1.41	2.03	363
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.01	0.26	0.63	363
	- Nonaccrual	0.43	0.00	0.00	0.00	0.15	0.78	1.83	2.84	363
Farmland	- 30-89 Days PD	0.38	0.00	0.00	0.00	0.00	0.44	2.47	3.92	280
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.12	0.59	280
	- Nonaccrual	0.16	0.00	0.00	0.00	0.00	0.00	0.99	3.60	280
Credit Card	- 30-89 Days PD	1.53	0.00	0.00	0.00	1.15	2.25	4.84	8.81	136
	- 90+ Days Past Due	0.45	0.00	0.00	0.00	0.04	0.75	1.88	4.25	136
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.44	136	

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.10	6.68	7.27	8.01	8.92	10.07	11.54	12.47	363
Tier 1 RBC Ratio	12.19	8.27	9.12	10.20	11.66	13.85	17.01	19.57	363
Total Risk-Based Capital Ratio	13.53	10.32	10.76	11.40	12.92	15.19	18.66	20.87	363
Tangible Tier 1 Leverage Ratio	9.01	6.63	7.22	7.99	8.84	9.97	11.50	12.44	363
Tangible Common Eq Cap/Tan Assets	7.75	4.58	5.36	6.27	7.53	9.18	10.72	11.86	363
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	15.87	6.20	7.55	10.78	15.17	20.83	26.49	30.59	363
Standby Letters of Credit	0.66	0.00	0.02	0.21	0.50	1.01	1.62	2.22	363
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.51	363
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.33	0.00	0.00	0.00	0.00	0.09	2.56	5.04	363
Interest Rate Contracts	0.31	0.00	0.00	0.00	0.00	0.00	2.56	5.02	363
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.56	363
Written Options Contr (Int Rate)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.68	363
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Interest Rate Swaps	0.10	0.00	0.00	0.00	0.00	0.00	0.59	2.82	363
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	23.33	10.22	12.59	16.64	22.36	28.93	37.17	45.70	363

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	89.61	0.00	28.42	100.00	100.00	100.00	100.00	100.00	96
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Equity, Comm, & Other Contracts	10.38	0.00	0.00	0.00	0.00	0.00	44.30	100.00	96
Futures and Forwards	11.35	0.00	0.00	0.00	0.00	45.63	67.87	100.00	96
Written Options	32.64	0.00	0.00	0.00	0.00	50.54	100.00	100.00	96
Exchange-Traded	0.42	0.00	0.00	0.00	0.00	0.00	0.00	7.75	96
Over-The-Counter	28.56	0.00	0.00	0.00	0.00	50.00	100.00	100.00	96
Purchased Options	0.51	0.00	0.00	0.00	0.00	0.00	0.00	32.09	96
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Over-The-Counter	0.51	0.00	0.00	0.00	0.00	0.00	0.00	32.09	96
Swaps	43.96	0.00	0.00	0.00	0.00	100.00	100.00	100.00	96
Held for Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	96
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	96
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Non-Traded	100.00	0.00	100.00	100.00	100.00	100.00	100.00	100.00	96
Interest Rate Contracts	83.36	0.00	0.00	100.00	100.00	100.00	100.00	100.00	96
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Equity, Comm, & Other Contracts	1.10	0.00	0.00	0.00	0.00	0.00	18.84	100.00	96
Deriv Contr (Excl Fut & FX LE 14 Days)	66.72	0.00	0.00	47.38	97.21	100.00	100.00	100.00	96
One Year or Less	22.01	0.00	0.00	0.00	0.00	48.54	84.15	100.00	96
Over 1 Year to 5 Years	34.30	0.00	0.00	0.00	0.00	100.00	100.00	100.00	96
Over 5 Years	3.35	0.00	0.00	0.00	0.00	0.00	50.01	100.00	96
Gross Negative Fair Value (Abs Val)	1.12	0.00	0.00	0.00	0.19	2.04	4.03	6.23	96
Gross Positive Fair Value	0.33	0.00	0.00	0.00	0.00	0.46	1.64	2.76	96
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	0.00	363
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
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	363
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	362
Decr (Incr) in Int Expense/Net Income	0.00	-0.04	0.00	0.00	0.00	0.00	0.00	0.11	362
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	362
Incr (Decr) in Net Income/Net Income	0.06	-1.07	0.00	0.00	0.00	0.00	0.39	2.28	362

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	363
Ins Under Assets(P/C)/Tot Ins Und Ast	20.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	10
Ins Under Assets(L/H)/Tot Ins Und Ast	80.00	0.00	0.00	50.00	100.00	100.00	100.00	100.00	10
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Ins Activities Revenue/Adj Oper Inc	0.48	0.00	0.00	0.00	0.04	0.50	2.79	7.03	363
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	215
Credit Rel Prem Inc/Tot Prem Inc	74.60	0.00	0.00	17.85	100.00	100.00	100.00	100.00	9
Other Prem Inc/Total Prem Inc	25.39	0.00	0.00	0.00	0.00	21.42	100.00	100.00	9
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
Ins Net Inc (P/C)/Equity (P/C)	16.64	16.58	16.58	16.58	16.58	16.64	16.67	16.68	2
Ins Net Inc (L/H)/Equity (L/H)	-10.30	-148.31	-148.31	-56.65	1.68	16.86	34.07	47.84	7
Insur Ben, Losses, Exp/Insur Premiums	104.51	0.00	0.00	24.50	83.92	123.09	174.99	248.61	9
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.45	0.00	0.00	0.00	0.00	0.00	3.93	11.79	8
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363
CSV Life Insurance/Tier 1 Cap + ALLL	6.81	0.00	0.00	0.00	4.81	15.32	19.68	22.51	363
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	363
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.15	0.00	0.00	0.00	0.00	0.00	0.00	2.57	28
Cost: Interest-Bearing Deposits	1.45	0.10	0.10	0.10	0.98	1.99	2.24	2.32	3
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	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1
GROWTH RATES:									
Net Loans and Leases	-24.53	-100.00	-100.00	-100.00	-27.04	-3.27	94.12	150.61	24
Total Selected Assets	-20.74	-100.00	-100.00	-70.03	-3.27	0.00	82.87	157.50	40
Deposits	-39.62	-70.90	-70.90	-70.90	-70.90	-39.62	-20.85	-14.59	2

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	71.72	0.00	0.00	32.34	84.63	103.76	139.18	255.46	227
Dividends Paid/Net Income	23.40	0.00	0.00	0.00	24.17	42.26	63.22	75.92	362
Net Income - Dividends/Avg Equity	9.05	1.57	3.66	5.82	8.49	11.96	15.76	17.75	363
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	94.61	0.00	0.00	0.00	100.00	152.59	244.41	333.33	241
Dividends From Nonbank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.85	1.89	241
Dividends From Subsidiary BHCs	1.86	0.00	0.00	0.00	0.00	0.00	0.00	99.57	241
Dividends From All Subsidiaries	105.59	0.00	0.00	29.69	103.00	157.43	256.33	336.82	241
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	28.66	0.00	0.00	0.00	28.02	57.33	82.16	107.24	327
Interest Income From Bank Subs	0.15	0.00	0.00	0.00	0.00	0.11	1.00	1.91	327
Mgt & Service Fees From Bank Subs	1.67	0.00	0.00	0.00	0.00	0.00	11.91	41.38	327
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.14	2.25	327
Operating Income From Bank Subs	34.35	0.00	0.00	0.18	33.17	64.54	96.15	132.01	327
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	40.10	0.00	0.00	0.00	3.68	100.00	100.00	105.37	91
Interest Income From Nonbank Subs	3.95	0.00	0.00	0.00	0.00	0.00	13.59	115.00	91
Mgt & Serv Fees From Nonbank Subs	1.04	0.00	0.00	0.00	0.00	0.00	0.00	38.24	91
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Operating Inc From Nonbank Subs	61.71	0.00	0.00	0.00	59.55	100.00	136.62	415.30	91
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	15.41	0.00	0.00	0.00	0.00	26.77	60.27	94.71	49
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	49
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
Operating Income From Sub BHCs	16.86	0.00	0.00	0.00	0.00	28.61	60.27	111.48	49
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	54.13	0.00	0.00	0.00	77.75	99.28	100.00	100.00	323
Interest Income From Bank Subs	1.38	0.00	0.00	0.00	0.00	0.36	8.04	35.00	323
Mgt & Serv Fees From Bank Subs	3.98	0.00	0.00	0.00	0.00	0.00	31.29	71.56	323
Other Income From Bank Subs	0.17	0.00	0.00	0.00	0.00	0.00	0.11	8.49	323
Operating Income From Bank Subs	70.51	0.00	0.00	27.12	98.28	100.00	100.00	100.00	323
Dividends From Nonbank Subs	0.50	0.00	0.00	0.00	0.00	0.00	1.28	24.79	323
Interest Income From Nonbank Subs	0.15	0.00	0.00	0.00	0.00	0.00	0.30	10.51	323
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	323
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	323
Operating Inc From Nonbank Subs	4.86	0.00	0.00	0.00	0.00	0.52	45.72	100.00	323
Dividends From Subsidiary BHCs	0.50	0.00	0.00	0.00	0.00	0.00	0.00	61.02	323
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	323
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	323
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	323
Operating Income From Sub BHCs	0.61	0.00	0.00	0.00	0.00	0.00	0.00	64.52	323
Loans and Adv From Subs/ST Debt	692.73	0.00	0.00	0.00	227.01	898.52	3210.92	5919.92	49
Loans and Adv From Subs/Total Debt	305.73	0.00	0.00	0.00	168.99	345.20	1279.16	2126.72	94

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
2351993	748, 130	ABINGTON MUTUAL HOLDING COMPAN	JENKINTOWN, PA	
1117464	940, 181	ACNB CORPORATION	GETTYSBURG, PA	
1208933	504, 257	ALBANK CORPORATION	CHICAGO, IL	Moved from Peer 5
2067007	611, 398	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	775, 482	ALIAN T FINANCIAL CORPORATION	ALEXANDER CITY, AL	
3123638	563, 466	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	Moved from Peer 5
1140510	910, 792	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1127146	555, 384	ALLIANCE FINANCIAL SERVICES	ST PAUL, MN	
1020676	654, 689	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
2173720	706, 532	AMERICAN BANCORPORATION	ST PAUL, MN	
1109964	691, 294	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
3008753	528, 276	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
1076691	625, 680	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
2312837	580, 576	AMERICAN RIVER BANKSHARES	SACRAMENTO, CA	
1117316	996, 450	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	Moved from Peer 3
1202258	866, 043	AMES NATIONAL CORPORATION	AMES, IA	
1134694	719, 692	AMTRUST, INC.	DUBUQUE, IA	
2366821	696, 753	ANB BANCSHARES, INC	ROGERS, AR	Name change from ARKANSAS NATIONAL BANCSHARES, INC.
2465528	587, 516	ASSABET VALLEY BANCORP	HUDSON, MA	
1129533	597, 583	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1108350	691, 836	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2858951	658, 604	BANCORP, INC., THE	WILMINGTON, DE	
1135002	509, 373	BANCTENN CORPORATION	KINGSPORT, TN	
1202762	602, 245	BANK IOWA CORPORATION	CLIVE, IA	
1205398	760, 944	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	880, 711	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
1201363	665, 944	BANKMANAGERS CORP.	MILWAUKEE, WI	
3202832	940, 376	BANTERRA CORP	ELDORADO, IL	
1115385	663, 937	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1209248	656, 356	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
2325891	597, 171	BARNES BANCORPORATION	KAYSVILLE, UT	
2388878	876, 674	BEACON BANCORP	TAUNTON, MA	
2333654	582, 791	BENJAMIN FRANKLIN BANCORP, MHC	FRANKLIN, MA	
1919770	743, 360	BIG SANDY HOLDING COMPANY	LIMON, CO	
1823345	603, 287	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1471849	684, 643	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
3141650	527, 742	BNC BANCORP	THOMASVILLE, NC	Moved from Peer 5
1248162	679, 084	BNCCORP, INC.	BISMARCK, ND	
2935142	559, 894	BOU BANCORP, INC.	OGDEN, UT	
3244113	729, 819	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	536, 057	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1140994	663, 552	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1029576	522, 633	BWC FINANCIAL CORP.	WALNUT CREEK, CA	
2183493	609, 959	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	720, 760	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1133503	997, 538	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
2741156	887, 452	CAPITAL BANK CORPORATION	RALEIGH, NC	
1127294	510, 493	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
2507790	504, 252	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	Moved from Peer 5
3072923	576, 832	CAVALRY BANCORP, INC.	MURFREESBORO, TN	
1493654	604, 045	CBS BANC-CORP.	RUSSELLVILLE, AL	

BHCPR Reporters for Quarter Ending 03/31/2005
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
1860863	508, 744	CBX CORPORATION	CARROLLTON, IL	Moved from Peer 5
1053496	544, 076	CCB CORPORATION	KANSAS CITY, MO	
2868129	789, 813	CENTERSTATE BANKS OF FLORIDA,	WINTER HAVEN, FL	
2746049	521, 071	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1203899	583, 726	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1832048	659, 704	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1064429	626, 674	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1209042	553, 268	CENTRE 1 BANCORP, INC.	BELOIT, WI	
2632898	607, 117	CENTRUE FINANCIAL CORPORATION	KANKAKEE, IL	
1109946	759, 231	CENTURY BANCSHARES, INC.	NEW BOSTON, TX	
1141487	689, 465	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
2509413	923, 529	CHARTER OAK COMMUNITY BANK COR	ROCKVILLE, CT	
1133594	710, 212	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
2844495	674, 401	CHESTER VALLEY BANCORP, INC.	DOWNTOWN, PA	
2244545	533, 574	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1118368	506, 422	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	Moved from Peer 5
1083475	590, 317	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
3186576	849, 944	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1097566	626, 759	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1081079	729, 458	CITRUS & CHEMICAL BANCORPORATI	BARTOW, FL	
2568595	745, 952	CITY BANCORP	SPRINGFIELD, MO	
1055007	721, 581	CITYWIDE BANKS OF COLORADO, IN	AURORA, CO	
1493832	735, 640	CIVITAS BANKGROUP, INC.	FRANKLIN, TN	
1134108	694, 600	CNB CORPORATION	CONWAY, SC	
1118340	730, 204	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
1085170	995, 826	COLONY BANCORP, INC.	FITZGERALD, GA	
2378440	748, 887	COLUMBIA BANCORP	THE DALLES, OR	
1118229	530, 231	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
1250839	931, 858	COMMERCIAL BANKSHARES, INC.	MIAMI, FL	
1118948	583, 997	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
3124381	634, 401	COMMUNITY BANCORP	LAS VEGAS, NV	
2801050	708, 263	COMMUNITY BANCORP, INC.	ESCONDIDO, CA	
1070765	545, 410	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1129430	547, 048	COMMUNITY BANCSHARES, INC.	BLOUNTSVILLE, AL	
2356073	619, 229	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1081873	885, 389	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
2074407	523, 069	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	
1398937	561, 731	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
1140659	741, 082	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1099766	679, 903	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
2241937	596, 336	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	
1058594	743, 596	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1958827	548, 300	CRESCENT BANKING COMPANY	JASPER, GA	
1102581	604, 505	CU BANK SHARES, INC.	FARMERS BRANCH, TX	
1493720	507, 581	DBT HOLDING COMPANY	VIDALIA, GA	Moved from Peer 5
2497462	636, 652	DCB FINANCIAL CORP	LEWIS CENTER, OH	
2193906	677, 037	DEARBORN BANCORP, INC.	DEARBORN, MI	
1094613	754, 111	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
2489234	528, 452	DESTIN BANCSHARES, INC.	DESTIN, FL	
1104660	540, 541	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1127913	587, 667	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	

BHCPR Reporters for Quarter Ending 03/31/2005
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
2652104	589,850	EAGLE BANCORP, INC.	BETHESDA, MD	
2626691	697,686	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
2686659	516,335	ECB BANCORP, INC.	ENGELHARD, NC	
1135824	841,664	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2461016	867,539	ENTERPRISE BANCORP, INC.	LOWELL, MA	
1125777	546,747	EXCEL BANK CORPORATION	MINNEAPOLIS, MN	
2038409	976,588	EXCHANGE NATIONAL BANCSHARES,	JEFFERSON CITY, MO	
1104923	886,465	EXTRACO CORPORATION	WACO, TX	
1028038	511,479	F & M HOLDING COMPANY	BOISE, ID	Moved from Peer 5
1134630	699,054	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1071191	825,066	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1248818	588,627	FENTURA FINANCIAL, INC.	FENTON, MI	
2121552	644,210	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
2858773	539,065	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
1201859	629,683	FINA BANCORP, INC.	VALPARAISO, IN	
1988646	687,802	FIRST BANCORP, INC.	LEBANON, VA	
1206715	595,610	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1119404	546,290	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1247428	597,602	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
2688439	675,020	FIRST CAPITAL BANCORP, INC.	NORCROSS, GA	
1118425	788,395	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
1246533	787,048	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1081060	637,094	FIRST CITIZENS BANCORP	CLEVELAND, TN	
1098796	776,330	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	797,036	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	878,275	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	821,704	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	
2949019	604,633	FIRST COMMUNITY CAPITAL CORPOR	HOUSTON, TX	
1404687	519,487	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
1083783	822,242	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1064728	687,061	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
3104280	777,698	FIRST FINANCIAL HOLDINGS, MHC	RENTON, WA	
3150997	742,584	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
1134078	771,588	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1208009	621,983	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
1206760	823,686	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
1492219	581,368	FIRST MUTUAL BANCORP OF ILLINO	HARVEY, IL	Moved from Peer 5
2624398	682,623	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
2560263	912,731	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1133932	919,799	FIRST NATIONAL LINCOLN CORPORA	DAMARISCOTTA, ME	
2880626	635,438	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1048894	957,682	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
2836801	797,772	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
2521509	772,367	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	713,392	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2161165	605,774	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	578,598	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1204177	734,048	FIRST STATE FINANCIAL CORPORAT	EASTPOINTE, MI	
1100813	712,956	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
1122123	765,324	FIRST WESTERN BANCORP, INC.	HURON, SD	
1050646	528,680	FIRST YORK BAN CORP.	YORK, NE	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
1134322	813, 408	FIRSTBANK CORPORATION	ALMA, MI	
2127657	712, 520	FIRSTTRUST CORPORATION	NEW ORLEANS, LA	
1123072	863, 983	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
2650315	836, 036	FLAG FINANCIAL CORPORATION	ATLANTA, GA	
3100358	727, 452	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	
1117491	638, 863	FNB BANCORP, INC.	NEWTOWN, PA	
1133473	895, 769	FNB CORP.	ASHEBORO, NC	
1130696	920, 894	FNB FINANCIAL SERVICES CORPORA	GREENSBORO, NC	
1031430	805, 397	FOOTHILL INDEPENDENT BANCORP	GLENDORA, CA	
1137453	543, 390	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
1128358	839, 338	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1118238	573, 438	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
3200463	939, 763	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2697347	856, 196	FVNB CORP.	VICTORIA, TX	
2973591	591, 445	GATEWAY FINANCIAL HOLDINGS, IN	ELIZABETH CITY, NC	
1938865	750, 882	GEORGIA BANK FINANCIAL CORPORA	AUGUSTA, GA	
3030950	859, 709	GEORGIAN BANCORPORATION, INC.	POWDER SPRINGS, GA	
1098620	912, 472	GERMAN AMERICAN BANCORP	JASPER, IN	
2734064	512, 819	GRABILL BANCORP	GRABILL, IN	
3180640	748, 745	GREAT LAKES BANCORP, INC.	BUFFALO, NY	
1206733	710, 191	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1134023	852, 120	GREATER COMMUNITY BANCORP	TOTOWA, NJ	
1862036	552, 512	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2861492	748, 438	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1208120	819, 312	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	633, 186	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1084623	599, 688	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
2166124	702, 999	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1202986	502, 841	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1472220	645, 929	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	578, 965	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
1052378	821, 318	HNB CORPORATION	ARKANSAS CITY, KS	
3059504	865, 499	HOME FEDERAL BANCORP	COLUMBUS, IN	
1209181	624, 928	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
1209136	911, 706	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	997, 570	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1141674	677, 722	IBT BANCORP, INC.	IRWIN, PA	
1401118	674, 738	IBT BANCORP, INC.	MOUNT PLEASANT, MI	
1205183	639, 221	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1363690	954, 968	INB FINANCIAL CORPORATION	MCALLEN, TX	
2924360	524, 761	INTEGRITY BANCSHARES, INC.	ALPHARETTA, GA	Moved from Peer 5
2803474	664, 842	INTEGRITY FINANCIAL CORPORATIO	HICKORY, NC	
2634490	616, 660	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
1137958	938, 218	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	
1134498	986, 515	INWOOD BANCSHARES, INC.	DALLAS, TX	
1245228	634, 575	ISB FINANCIAL CORP.	IOWA CITY, IA	
1109290	566, 624	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
2040288	516, 757	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
2472928	556, 240	K CAPITAL CORPORATION	OWINGS MILLS, MD	
1070831	518, 389	KENTUCKY BANCSHARES, INC.	PARIS, KY	
2721112	531, 783	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	

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2128917	641, 932	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1130098	684, 952	LANDMARK FINANCIAL GROUP, INC.	BELVIDERE, IL	
2759900	523, 476	LCNB CORP.	LEBANON, OH	
1136139	902, 414	LEESPORT FINANCIAL CORP.	WYOMISSING, PA	
2345068	933, 035	LEGACY TEXAS GROUP, INC.	PLANO, TX	
2352226	502, 110	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	Moved from Peer 5
3143784	608, 724	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	
1097173	579, 058	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
1071669	781, 092	LNB BANCORP INC.	LORAIN, OH	
2745752	544, 382	LONG ISLAND FINANCIAL CORP.	ISLANDIA, NY	
1103766	680, 716	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
1076002	952, 061	LSB BANCSHARES, INC.	LEXINGTON, NC	
3019674	560, 613	LSB CORPORATION	NORTH ANDOVER, MA	
2545831	755, 418	LSB FINANCIAL	LACONIA, NH	
2052777	525, 662	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	522, 762	MACHIAS BANCORP, MHC	MACHIAS, ME	
2427665	810, 690	MACON BANCORP	FRANKLIN, NC	
2514239	711, 623	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	622, 434	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	501, 216	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	Moved from Peer 5
3077236	574, 762	MARSHALL BANKFIRST CORPORATION	MINNEAPOLIS, MN	New Y-9C/BHCPR reporter
1966783	971, 475	MASSBANK CORP.	READING, MA	
1128769	704, 119	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	784, 199	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2344799	891, 502	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1201916	576, 888	METROCORP, INC.	EAST MOLINE, IL	
2176413	639, 719	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
1086654	623, 287	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	976, 687	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1205053	642, 220	MIDWESTONE FINANCIAL GROUP, IN	OSKALOOSA, IA	
1126354	882, 501	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1210299	644, 815	MONROE BANCORP	BLOOMINGTON, IN	
1138919	643, 201	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	699, 044	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	977, 742	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	566, 161	MORRILL BANCSHARES, INC.	MERRIAM, KS	Moved from Peer 5
2256539	528, 997	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	571, 070	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	518, 934	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2603067	694, 932	MUTUAL BANCORP OF THE BERKSHIR	PITTSFIELD, MA	
2623430	532, 374	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2149622	925, 714	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	816, 988	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	653, 624	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
3047109	586, 944	NEW FRONTIER BANCORP	GREELEY, CO	
1247110	790, 045	NEWMIL BANCORP, INC.	NEW MILFORD, CT	
1066414	541, 704	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
2845175	568, 320	NORTH BAY BANCORP	NAPA, CA	
1029334	892, 144	NORTH VALLEY BANCORP	REDDING, CA	
2324111	575, 237	NORTHEAST BANCORP	AUBURN, ME	
1210589	738, 539	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	

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3025385	813, 559	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
2582827	615, 922	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
2237118	569, 884	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2578718	500, 141	NORTHWEST SUBURBAN BANCORP, IN	MOUNT PROSPECT, IL	Moved from Peer 5
2835475	681, 795	NORWAY BANCORP, MHC	NORWAY, ME	
2460569	612, 403	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	558, 167	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
2012436	715, 209	OHIO VALLEY BANC CORP.	GALLIPOLIS, OH	
1200311	572, 069	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	690, 731	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2233950	510, 709	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
2603991	581, 084	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1028533	566, 504	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1248153	531, 011	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1249383	521, 048	OXFORD BANK CORPORATION	OXFORD, MI	
1083934	907, 131	PAB BANKSHARES, INC.	VALDOSTA, GA	
2762973	546, 561	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	893, 864	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
3247468	571, 094	PARISH NATIONAL CORPORATION	COVINGTON, LA	
1117688	543, 993	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	562, 686	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	570, 454	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	648, 875	PEOPLES BANCORP	LYNDEN, WA	
2818245	690, 020	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1132298	776, 520	PEOPLES BANCTRUST COMPANY, INC	SELMA, AL	
1133174	645, 635	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1057702	689, 621	PEOPLES, INC.	COLORADO SPRINGS, CO	
2925657	787, 436	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
3223855	622, 286	PONKAPOAG BANCORP, MHC	CANTON, MA	
1249712	921, 730	PORTER BANCORP, INC.	SHEPHERDSVILLE, KY	
2306649	512, 742	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	Moved from Peer 5
1826047	609, 806	PREMIER COMMUNITY BANKSHARES,	WINCHESTER, VA	
2007647	537, 758	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	836, 582	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	661, 327	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2293329	740, 190	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2625489	537, 548	PSB BANCORP, INC.	PHILADELPHIA, PA	
2125813	891, 862	QCR HOLDINGS, INC.	MOLINE, IL	
1118434	581, 126	QNB CORP.	QUAKERTOWN, PA	
1130904	532, 349	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
3201518	757, 127	RAINIERS PACIFIC FINANCIAL GROU	TACOMA, WA	
1029482	756, 985	RCB CORPORATION	SACRAMENTO, CA	
1130584	706, 499	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1201194	712, 846	REPUBLIC BANCORP CO.	ORLAND PARK, IL	
3023680	589, 501	REPUBLIC BANCSHARES OF TEXAS,	HOUSTON, TX	
1398807	726, 470	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
2114938	535, 461	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	Moved from Peer 5
1209426	616, 063	RIVER VALLEY BANCORPORATION	MERRILL, WI	
1364101	566, 954	RIVERSIDE BANCSHARES, INC.	MARIETTA, GA	
3021220	523, 470	RUSSELLVILLE BANCSHARES, INC.	JONESBORO, AR	
1139466	944, 857	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	

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1493560	673, 252	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1204814	957, 332	SBC, INCORPORATED	COUNTRYSIDE, IL	
1107308	531, 068	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1200348	826, 384	SECURITY NATIONAL CORPORATION	SIOUX CITY, IA	
2429838	812, 491	SHORE BANCSHARES, INC.	EASTON, MD	
2777614	730, 134	SILVER STATE BANCORP	HENDERSON, NV	
1820700	556, 559	SLADE' S FERRY BANCORP	SOMERSET, MA	
1048997	754, 132	SMITHTOWN BANCORP, INC.	SMITHTOWN, NY	
2810285	777, 414	SOUTH CENTRAL BANCSHARES OF KE	HORSE CAVE, KY	
2033226	975, 071	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
3212943	860, 161	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2640615	519, 927	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	Moved from Peer 5
3157473	605, 148	SOUTHWEST COMMUNITY BANCORP	CARLSBAD, CA	
1062135	667, 613	SPIRIT BANKCORP, INC.	BRISTOW, OK	
1097771	589, 237	STATE CAPITAL CORPORATION	GREENWOOD, MS	
1126046	990, 312	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2360454	501, 656	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	Moved from Peer 5
2327541	556, 071	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
2618388	632, 961	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1104080	999, 914	SUMMIT BANCSHARES, INC.	FORT WORTH, TX	
1247660	522, 745	SUMMIT BANK CORPORATION	ATLANTA, GA	
1247679	907, 132	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1246467	740, 977	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1138795	653, 415	TEAM FINANCIAL, INC.	PAOLA, KS	
3102585	656, 860	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	
2457943	938, 584	TIB FINANCIAL CORP.	NAPLES, FL	
2621548	534, 873	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
3183771	719, 258	TOTAL BANCSHARES CORP.	MIAMI, FL	
1070420	609, 935	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	694, 340	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
2523389	540, 000	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
2571906	682, 544	TRUSTCORP FINANCIAL INC	SAINT LOUIS, MO	
2465519	596, 059	UFS BANCORP	WHITINSVILLE, MA	
1115424	515, 586	UNION BANKSHARES COMPANY	ELLSWORTH, ME	Moved from Peer 5
1206591	661, 453	UNIONBANCORP, INC.	OTTAWA, IL	
1135516	664, 160	UNITED BANCORP, INC.	TECUMSEH, MI	
1136009	552, 612	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
1082777	565, 247	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	561, 330	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3015975	614, 804	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	602, 394	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	525, 842	UNITY BANCORP, INC.	CLINTON, NJ	
2141028	686, 788	VAIL BANKS, INC.	AVON, CO	
1205026	698, 519	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
1032099	578, 181	VENTURE FINANCIAL GROUP, INC.	LACEY, WA	
2012315	732, 115	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2721596	523, 328	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
2685054	526, 622	WARREN BANCORP, INC.	WARREN, MI	
2406174	672, 108	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3021659	514, 790	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1135048	647, 524	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	

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3122051	616,557	WEST FINANCIAL, INC.	EL PASO, TX	
1115367	761,266	WESTBANK CORPORATION	WEST SPRINGFIELD, MA	
1048670	754,921	WILBER CORPORATION, THE	ONEONTA, NY	
2004141	972,403	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1399671	553,386	WNB BANCSHARES, INC.	ODESSA, TX	
1035157	599,238	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 363 bank holding companies.