

## PEER GROUP 02

	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Number of BHCs in Peer Group	76	75	68	69	63
<b>EARNINGS AND PROFITABILITY</b>					
<b>PERCENT OF AVERAGE ASSETS:</b>					
Net Interest Income (TE)	3.63	3.85	3.83	3.86	4.05
+ Non-interest Income	1.36	1.32	1.41	1.33	1.39
- Overhead Expense	2.99	3.00	3.24	3.03	3.25
- Provision for Losses	0.27	0.32	0.33	0.27	0.22
+ Securities Gains (Losses)	0.07	0.05	0.06	0.01	0.01
+ Other Tax Equiv Adjustments	0.00	0.01	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.82	1.91	1.84	1.89	1.96
Net Operating Income	1.14	1.21	1.16	1.17	1.21
Net Income	1.16	1.21	1.15	1.17	1.21
Net Income (Sub S Adjusted)	N/A	N/A	0.84	1.11	N/A
<b>PERCENT OF AVG EARNING ASSETS:</b>					
Interest Income (TE)	5.50	6.35	7.68	8.25	7.92
Interest Expense	1.59	2.19	3.57	4.17	3.62
Net Interest Income (TE)	3.92	4.16	4.18	4.17	4.38
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>					
Net Ln&Ls Losses/Avg Loans & Leases	0.33	0.42	0.43	0.30	0.27
Earnings Coverage of Net Losses (X)	14.77	12.75	13.07	21.02	18.49
Ln&Ls Allowance/Total Loans & Leases	1.55	1.54	1.52	1.40	1.37
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.76	0.90	0.82	0.69	0.56
30-89 Days Past Due Loans and Leases	0.83	1.03	1.20	1.08	0.98
<b>LIQUIDITY AND FUNDING:</b>					
Net Noncore Funding Dependence	28.23	28.80	29.03	28.68	26.34
Net ST Noncore Funding Dependence	17.40	17.78	18.74	21.03	19.96
Net Loans and Leases/Total Assets	60.36	59.86	60.50	62.12	61.71
<b>CAPITALIZATION:</b>					
Tier 1 Leverage Ratio	8.33	8.16	7.99	7.84	7.83
Equity Capital/Total Assets	8.45	8.40	8.34	7.93	7.78
Net Loans&Ls/Equity Capital (X)	7.23	7.27	7.36	7.92	7.95
Cash Dividends/Net Income	31.70	28.35	31.11	31.34	29.82
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	16.32	70.73	N/A
Retained Earnings/Avg Equity Cap	9.11	10.16	8.88	9.76	9.96
<b>PARENT COMPANY RATIOS:</b>					
Short-Term Debt/Equity Capital	1.29	1.21	1.52	2.78	4.47
Long-Term Debt/Equity Capital	4.59	3.37	4.07	4.36	5.40
Equity Investment in Subs/Equity Cap	109.95	108.42	105.54	103.43	103.47
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	198.78	158.96	173.91	156.97	186.32

PERCENT OF AVERAGE ASSETS	PEER GROUP 02				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Interest Income (TE)	5.09	5.89	7.09	7.67	7.31
Less: Interest Expense	1.47	2.03	3.30	3.88	3.35
Equals: Net Interest Income (TE)	3.63	3.85	3.83	3.86	4.05
Plus: Non-Interest Income	1.36	1.32	1.41	1.33	1.39
Equals: Adj Operating Income (TE)	5.03	5.21	5.30	5.19	5.50
Less: Overhead Expense	2.99	3.00	3.24	3.03	3.25
Less: Provision for Loan and Lease Losses	0.27	0.32	0.33	0.27	0.22
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.07	0.05	0.06	0.01	0.01
Plus: Other Tax Equiv Adjustments	0.00	0.01	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.82	1.91	1.84	1.89	1.96
Less: Applicable Income Taxes (TE)	0.65	0.68	0.67	0.69	0.73
Less: Minority Interest	0.01	0.01	0.01	0.01	0.00
Equals: Net Operating Income	1.14	1.21	1.16	1.17	1.21
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.16	1.21	1.15	1.17	1.21
Memo: Net Income (Last Four Qtrs)	1.15	1.21	1.14	1.18	1.22
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.65	92.89	92.38	92.93	92.43
Avg Int-Bearing Funds / Avg Assets	80.25	80.79	80.73	81.47	79.55
Int Income (TE) / Avg Earning Assets	5.50	6.35	7.68	8.25	7.92
Int Expense / Avg Earning Assets	1.59	2.19	3.57	4.17	3.62
Net Int Inc (TE) / Avg Earn Assets	3.92	4.16	4.18	4.17	4.38
YIELD OR COST:					
Total Loans and Leases (TE)	6.24	6.99	8.39	8.97	8.61
Interest-Bearing Bank Balances	1.55	2.12	4.03	5.87	5.11
Fed Funds Sold & Reverse Repos	1.11	1.67	4.02	6.40	5.32
Trading Assets	3.73	4.74	6.34	6.86	4.99
Total Earning Assets	5.39	6.23	7.54	8.13	7.78
Investment Securities (TE)	4.15	5.23	6.26	6.78	6.47
U.S. Treasury & Agency Sec (excl MBS)	3.21	4.35	6.33	N/A	N/A
Mortgage-Backed Securities	3.71	5.07	5.89	N/A	N/A
All Other Securities	6.78	7.01	8.41	N/A	N/A
Interest-Bearing Deposits	1.62	2.32	3.93	4.50	4.00
Time Deposits of \$100K or More	2.45	3.11	5.21	5.87	5.05
Time Deposits < \$100K	2.63	3.60	5.41	5.65	5.14
Other Domestic Deposits	0.74	1.17	2.16	2.75	2.64
Foreign Deposits	1.40	2.81	4.62	5.97	5.28
Fed Funds Purchased and Repos	1.38	1.96	4.04	5.82	4.78
Other Borrowed Funds & Trading Liab	3.37	4.23	5.37	6.37	5.54
All Interest-Bearing Funds	1.84	2.51	4.08	4.74	4.19

## PEER GROUP 02

12/31/2003

12/31/2002

12/31/2001

12/31/2000

12/31/1999

Avg Personnel Exp Per Employee (\$000)

57

53

51

48

46

Avg Assets per Employee (\$000)

3,766

3,542

3,294

3,364

3,002

## ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

2.86

3.24

3.42

3.08

2.79

Overhead Exp / NII + Non-Int Income

61.00

58.32

60.92

58.87

60.04

## PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

2.99

3.00

3.24

3.03

3.25

Personnel Expense

1.60

1.58

1.61

1.54

1.62

Net Occupancy Expense

0.42

0.44

0.47

0.45

0.48

Other Operating Expenses

0.97

0.97

1.13

1.01

1.13

Overhead Less Non-Interest Income

1.59

1.64

1.72

1.71

1.81

## PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

59.73

57.19

59.64

57.56

58.67

Personnel Expense

32.25

30.34

30.06

29.57

29.35

Net Occupancy Expense

8.37

8.35

8.50

8.56

8.52

Other Operating Expenses

19.13

18.40

20.67

19.31

20.01

Total Non-Interest Income

26.75

24.73

26.17

24.62

24.49

Fiduciary Activities Income

2.02

1.98

2.35

2.59

3.08

Serv Charges on Deposit Accts - Domestic

8.00

7.42

7.21

6.79

6.42

Trading Revenue

0.27

0.26

0.34

N/A

N/A

Investment Banking Fees &amp; Commissions

1.47

1.13

1.19

N/A

N/A

Venture Capital Revenue

-0.01

-0.02

0.00

N/A

N/A

Net Servicing Fees

0.35

0.22

0.86

N/A

N/A

Net Securitization Income

0.01

0.04

0.11

N/A

N/A

Insurance Activities Revenue

1.08

0.88

0.85

N/A

N/A

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

2.34

1.88

1.62

N/A

N/A

Other Non-Interest Income

7.61

7.34

7.53

13.05

12.29

Overhead Less Non-Interest Income

32.68

32.26

33.06

33.40

33.80

## TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

28.55

29.02

29.15

30.06

31.37

Appl Inc Tax+TE/Pretax NOI+TE

35.14

35.87

35.98

37.20

37.54

PERCENT OF TOTAL ASSETS	PERCENT COMPOSITION OF ASSETS AND LOAN MIX				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Real Estate Loans	40.18	38.93	37.41	38.13	37.94
Commercial and Industrial Loans	11.42	11.73	11.99	12.34	11.33
Loans to Individuals	5.40	6.08	7.12	7.48	8.35
Loans to Depository Institutions	0.05	0.05	0.02	0.02	0.02
Agricultural Loans	0.47	0.52	0.58	0.43	0.39
Other Loans and Leases	1.80	1.76	2.02	2.06	2.07
Net Loans and Leases	60.36	59.86	60.50	62.12	61.71
Debt Securities Over 1 Year	25.17	23.85	20.42	21.37	22.67
Mutual Funds and Equity Securities	0.29	0.30	0.35	0.95	1.12
Subtotal	86.49	85.09	82.52	85.58	86.37
Interest-Bearing Bank Balances	0.31	0.39	0.44	0.30	0.23
Federal Funds Sold & Reverse Repos	0.68	1.04	1.17	1.04	0.87
Debt Securities 1 Year or Less	2.15	3.43	3.04	3.15	2.26
Trading Assets	0.04	0.05	0.04	0.05	0.05
Total Earning Assets	90.78	90.77	90.72	91.55	91.29
Non-Int Cash and Due From Dep Inst	2.86	3.17	3.28	3.39	3.42
Acceptances	0.02	0.02	0.01	0.02	0.01
Other Real Estate Owned	0.06	0.07	0.07	0.06	0.05
All Other Assets	6.21	5.89	5.80	4.96	5.09
MEMORANDA:					
Short-Term Investments	3.85	5.36	5.29	5.30	4.17
U. S. Treasury Securities	0.61	0.75	1.34	1.34	1.66
U. S. Agency Securities (excl MBS)	5.85	5.95	5.14	6.34	5.71
Municipal Securities	2.75	2.66	2.62	2.33	2.21
Mortgage-Backed Securities	16.01	14.94	13.05	11.13	12.21
Asset-Backed Securities	0.05	0.10	0.07	N/A	N/A
Other Debt Securities	0.85	1.14	1.26	2.14	2.22
RE Loans Secured by 1-4 Family	14.88	15.13	15.58	16.86	19.97
Revolving	2.57	2.25	1.86	1.44	1.59
Closed-End, Sec by First Liens	10.51	11.07	11.35	13.06	15.40
Closed-End, Sec by Junior Liens	1.17	1.29	1.60	1.72	2.08
Commercial Real Estate Loans	22.38	20.36	18.57	17.34	15.69
Construction and Land Dev	5.31	4.84	3.81	3.62	3.00
Multifamily	1.71	1.32	0.96	1.17	0.92
Nonfarm Nonresidential	14.90	13.91	12.48	11.75	10.99
RE Loans Secured by Farmland	0.64	0.58	0.60	0.46	0.45
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	65.88	63.95	60.73	60.87	61.11
RE Loans Secured by 1-4 Family	24.34	24.86	25.19	26.36	31.75
Revolving	4.09	3.61	2.93	2.19	2.45
Closed-End	19.55	20.60	21.60	23.76	28.77
Commercial Real Estate Loans	35.66	32.58	29.02	26.75	24.69
Construction and Land Dev	8.47	7.71	5.96	5.55	4.75
Multifamily	2.71	2.15	1.51	1.77	1.54
Nonfarm Nonresidential	23.89	22.21	19.49	18.00	17.06
RE Loans Secured by Farmland	1.05	0.95	0.94	0.69	0.70
Loans to Depository Institutions	0.08	0.09	0.03	0.03	0.03
Commercial and Industrial Loans	19.10	19.95	20.23	20.51	18.79
Loans to Individuals	8.90	10.15	11.90	11.64	13.08
Credit Card Loans	0.21	0.32	0.44	0.87	1.05
Agricultural Loans	0.77	0.85	0.91	0.67	0.61
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	3.08	2.96	3.44	3.42	3.42

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Short-Term Investments	3.85	5.36	5.29	5.30	4.17
Liquid Assets	27.75	27.65	26.10	25.84	26.35
Investment Securities	28.27	28.70	27.29	26.26	26.71
Net Loans and Leases	60.36	59.86	60.50	62.12	61.71
Net Lns, Ls & Stdby Ltrs of Credit	61.92	61.37	61.87	63.41	62.81
Core Deposits	59.54	58.49	58.53	59.41	62.14
Noncore Funding	28.80	30.21	29.50	30.30	27.75
Time Deposits of \$100K or More	11.27	12.68	11.47	12.37	9.89
Foreign Deposits	0.60	0.58	0.35	0.32	0.20
Fed Funds Purchased and Repos	6.70	6.14	6.61	7.37	6.97
Net Fed Funds Purchased (Sold)	5.69	5.30	5.47	6.18	6.06
Commercial Paper	0.00	0.02	0.02	0.01	0.01
Oth Borrowings W/Rem Mat 1 Yr or Less	2.73	2.40	2.00	3.03	3.76
Earning Assets Repr in 1 Year	39.20	40.42	36.90	36.44	35.57
Int-Bearing Liab Repr in 1 Year	25.88	27.82	27.46	26.59	25.83
Long-Term Debt Repr in 1 Year	0.60	0.56	0.39	0.20	0.31
Net Assets Repriceable in 1 Year	11.93	11.03	8.38	8.66	9.41
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	28.23	28.80	29.03	28.68	26.34
Net ST Noncore Funding Dependence	17.40	17.78	18.74	21.03	19.96
Short-Term Inv/ST Noncore Funding	25.48	32.87	30.79	27.26	24.44
Liq Asts-ST Noncore Fndg/Nonliq Asts	13.05	10.32	7.40	4.33	6.84
Net Loans and Leases/Total Deposits	82.52	81.61	82.87	84.47	84.15
Net Loans and Leases/Core Deposits	104.78	107.41	107.70	112.97	103.71
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.97	1.38	0.64	0.00	-2.75
Avail-For-Sale Sec Appr(Depr)/Eq Cap	2.62	5.90	2.33	0.04	-5.79
Struct Notes Appr(Depr)/Eq Cap	-0.05	0.15	-0.04	-0.03	-0.09
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.58	9.52	10.70	22.62	22.66
Available-For-Sale Securities	91.42	90.48	89.30	77.38	77.34
U.S. Treasury Securities	2.61	3.41	5.97	5.79	7.14
U.S. Agency Securities (excl MBS)	23.28	22.99	20.63	25.63	22.98
Municipal Securities	10.16	10.77	11.17	9.91	9.01
Mortgage-Backed Securities	55.16	51.99	47.31	41.82	45.25
Asset-Backed Securities	0.17	0.29	0.29	N/A	N/A
Other Debt Securities	3.16	4.11	4.82	8.72	8.16
Mutual Funds and Equity Securities	1.15	1.28	1.52	4.21	4.84
Debt Securities 1 Year or Less	9.89	13.67	12.72	13.45	9.48
Debt Securities 1 To 5 Years	25.71	31.06	29.18	27.57	25.84
Debt Securities Over 5 Years	61.00	51.24	46.09	52.34	57.10
Pledged Securities	53.95	54.76	58.63	55.47	57.90
Structured Notes, Fair Value	0.50	0.11	0.12	0.21	0.28

ANALYSIS RATIOS	PEER GROUP 02				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Provision for Ln&Ls Losses/Avg Assets	0.27	0.32	0.33	0.27	0.22
Provision for Ln&Ls Losses/Avg Lns&Ls	0.44	0.52	0.55	0.42	0.35
Provision for Ln&Ls Losses/Net Losses	129.88	135.31	142.47	190.54	150.40
Ln&Ls Allowance/Total Loans & Leases	1.55	1.54	1.52	1.40	1.37
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.57	5.31	5.57	9.35	7.62
ALL/Nonaccrual Assets	314.28	284.48	289.94	320.37	368.04
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	245.33	207.03	199.48	229.94	263.35
Gross Ln&Ls Losses/Avg Loans & Leases	0.47	0.54	0.55	0.40	0.38
Recoveries/Avg Loans and Leases	0.12	0.10	0.10	0.10	0.11
Net Losses/Avg Loans and Leases	0.33	0.42	0.43	0.30	0.27
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	N/A	N/A	N/A
Recoveries/Prior Year-End Losses	25.50	25.77	30.41	31.49	36.25
Earnings Coverage of Net Losses (X)	14.77	12.75	13.07	21.02	18.49
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.09	0.10	0.06	0.03	0.04
RE Loans Secured By 1-4 Family	0.08	0.08	0.07	0.04	0.05
Revolving	0.04	0.04	0.07	0.02	0.06
Closed-End	0.10	0.09	0.07	0.05	0.05
Commercial Real Estate Loans	0.09	0.10	0.05	0.02	0.03
Construction and Land Dev	0.06	0.10	0.02	0.02	0.02
Multifamily	0.01	0.03	0.01	0.00	0.01
Nonfarm Nonresidential	0.10	0.08	0.06	0.02	0.03
RE Loans Secured by Farmland	0.01	0.08	0.02	0.02	0.01
Commercial and Industrial Loans	0.64	0.80	0.75	0.55	0.34
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.04	1.05	1.07	0.93	0.98
Credit Card Loans	0.45	2.91	4.60	2.37	2.55
Agricultural Loans	0.38	0.17	0.12	0.12	0.24
Loans to Foreign Governments & Inst	0.00	0.00	0.00	2.47	0.00
Other Loans and Leases	1.00	0.97	0.74	0.48	0.27

PERCENT OF LOANS AND LEASES	PEER GROUP 02				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
30-89 Days PD Loans and Leases	0.83	1.03	1.20	1.08	0.98
90+ Days PD Loans and Leases	0.11	0.14	0.19	0.17	0.15
Nonaccrual Loans and Leases	0.68	0.79	0.73	0.61	0.48
90+ Days PD and Nonaccrual Loans and Leases	0.82	0.94	0.94	0.83	0.67
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	0.01	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	0.83	1.03	1.20	1.08	0.98
90+ Days Past Due Assets	0.11	0.14	0.19	0.17	0.15
Nonaccrual Assets	0.68	0.79	0.74	0.61	0.48
30+ Days PD & Nonaccrual Assets	1.69	1.98	2.14	1.96	1.65
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.50	0.57	0.59	0.52	0.41
90+ PD & Nonaccrual Assets + OREO	0.58	0.66	0.67	0.59	0.49
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.51	0.58	0.54	0.45	0.35
Allowance for Loan & Lease Losses	56.31	63.63	59.83	54.30	44.22
Equity Cap + ALLL	5.50	6.22	5.93	5.27	4.20
Tier 1 Cap + ALLL	5.70	6.55	6.21	5.42	4.24
Loans & Leases + RE Acquired	0.84	0.96	0.88	0.73	0.58

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Real Estate - 30-89 Days PD	0.73	0.84	0.94	0.88	0.80
- 90+ Days Past Due	0.10	0.11	0.13	0.13	0.13
- Nonaccrual	0.62	0.77	0.63	0.51	0.42
Coml & Indl - 30-89 Days PD	1.01	1.04	1.16	1.06	0.85
- 90+ Days Past Due	0.10	0.13	0.15	0.15	0.11
- Nonaccrual	1.23	1.13	1.24	1.06	0.68
Individuals - 30-89 Days PD	1.49	1.67	2.13	1.95	1.62
- 90+ Days Past Due	0.15	0.17	0.25	0.24	0.20
- Nonaccrual	0.19	0.21	0.23	0.21	0.16
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.31	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.48	0.67	0.47	0.48	0.82
- 90+ Days Past Due	0.08	0.03	0.03	0.07	0.07
- Nonaccrual	0.50	1.12	0.91	0.48	0.64
Foreign Govts- 30-89 Days PD	0.29	2.04	2.33	2.59	9.02
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	16.67	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.82	1.03	0.99	0.71	0.54
- 90+ Days Past Due	0.06	0.06	0.17	0.13	0.08
- Nonaccrual	0.21	0.39	0.43	0.27	0.10
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.95	1.09	1.14	1.05	0.99
- 90+ Days Past Due	0.14	0.15	0.16	0.16	0.17
- Nonaccrual	0.52	0.56	0.48	0.35	0.37
Revolving - 30-89 Days PD	0.41	0.45	0.67	0.71	0.65
- 90+ Days Past Due	0.03	0.03	0.08	0.12	0.10
- Nonaccrual	0.13	0.11	0.23	0.21	0.22
Closed-End - 30-89 Days PD	1.04	1.23	1.21	1.09	1.03
- 90+ Days Past Due	0.16	0.17	0.17	0.17	0.17
- Nonaccrual	0.65	0.60	0.52	0.36	0.35
- Jr Lien 30-89 Days PD	0.11	0.11	N/A	N/A	N/A
- Jr Lien 90+ Days PD	0.01	0.02	N/A	N/A	N/A
- Jr Lien Nonaccrual	0.08	0.06	N/A	N/A	N/A
Commercial RE - 30-89 Days PD	0.57	0.62	0.73	0.57	0.46
- 90+ Days Past Due	0.05	0.08	0.09	0.09	0.08
- Nonaccrual	0.69	0.85	0.60	0.47	0.41
Const & Dev - 30-89 Days PD	0.50	0.66	1.08	0.67	0.58
- 90+ Days Past Due	0.06	0.07	0.09	0.06	0.05
- Nonaccrual	0.42	0.61	0.42	0.43	0.24
Multi family - 30-89 Days PD	0.32	0.33	0.14	0.36	0.23
- 90+ Days Past Due	0.01	0.01	0.07	0.06	0.05
- Nonaccrual	0.16	0.43	0.37	0.14	0.32
Nonfarm Nres- 30-89 Days PD	0.52	0.63	0.58	0.53	0.42
- 90+ Days Past Due	0.05	0.07	0.07	0.08	0.07
- Nonaccrual	0.66	0.75	0.55	0.50	0.41
Farmland - 30-89 Days PD	0.44	0.96	0.59	0.94	0.48
- 90+ Days Past Due	0.03	0.03	0.13	0.10	0.06
- Nonaccrual	0.59	0.88	0.82	1.02	0.45
Credit Card - 30-89 Days PD	1.36	1.56	1.82	1.65	1.52
- 90+ Days Past Due	0.57	0.78	0.86	0.51	0.47
- Nonaccrual	0.10	0.15	0.13	0.11	0.03



## CAPITAL RATIOS

	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Tier 1 Leverage Ratio	8.33	8.16	7.99	7.84	7.83
Tier 1 RBC Ratio	11.85	11.73	11.45	11.14	11.44
Total Risk-Based Capital Ratio	13.70	13.42	13.02	12.58	13.07
Tangible Tier 1 Leverage Ratio	8.18	8.01	7.82	7.65	7.64
Tangible Common Eq Cap/Tan Assets	7.02	7.18	7.11	6.87	6.67

## DERIVATIVES AND

## OFF-BALANCE-SHEET TRANSACTIONS

## PERCENT OF TOTAL ASSETS:

Loan Commitments	17.08	15.78	15.72	16.30	17.15
Standby Letters of Credit	1.29	1.18	1.05	1.06	0.93
Commercial & Similar Letters of Credit	0.13	0.14	0.10	0.10	0.08
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	3.64	3.50	3.18	4.09	3.87
Interest Rate Contracts	3.08	3.09	2.81	3.65	3.66
Interest Rate Futures & Forward Contr	0.15	0.31	0.23	0.08	0.09
Written Options Contr (Int Rate)	0.06	0.05	0.00	0.01	0.03
Purchased Options Contr (Int Rate)	0.19	0.23	0.33	1.26	0.57
Interest Rate Swaps	1.97	1.60	1.33	1.58	2.25
Foreign Exchange Contracts	0.08	0.08	0.06	0.08	0.06
Futures & Forward Foreign Exch Contr	0.04	0.06	0.06	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	0.01	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)	0.01	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	29.94	27.15	27.43	27.70	29.88

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Interest Rate Contracts	91.16	92.70	95.41	95.52	96.63
Foreign Exchange Contracts	5.03	6.25	3.55	4.37	2.97
Equity, Comm, & Other Contracts	2.44	0.50	0.18	0.00	0.00
Futures and Forwards	22.67	33.10	36.48	24.21	27.06
Written Options	9.49	5.50	0.79	0.74	0.79
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	9.49	5.48	0.37	0.33	0.55
Purchased Options	5.31	5.67	10.02	20.68	14.44
Exchange-Traded	0.02	0.04	0.00	1.19	0.00
Over-The-Counter	4.68	5.27	8.56	15.68	12.09
Swaps	57.87	50.05	47.13	47.02	52.13
Held for Trading	8.52	10.27	9.25	6.79	3.33
Interest Rate Contracts	4.04	5.78	5.09	4.36	2.85
Foreign Exchange Contracts	2.42	1.86	0.00	0.03	0.01
Equity, Comm, & Other Contracts	0.00	0.07	0.03	0.00	0.00
Non-Traded	91.48	89.73	90.75	93.21	96.67
Interest Rate Contracts	79.49	77.77	88.41	82.51	84.89
Foreign Exchange Contracts	1.15	1.93	1.46	2.77	2.47
Equity, Comm, & Other Contracts	2.32	0.00	0.00	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	83.50	89.93	82.67	91.04	97.10
One Year or Less	20.30	37.91	32.05	38.75	42.19
Over 1 Year to 5 Years	32.75	23.58	36.01	37.39	37.34
Over 5 Years	15.76	15.63	10.97	6.51	6.84
Gross Negative Fair Value (Abs Val)	1.06	1.30	0.76	0.47	0.41
Gross Positive Fair Value	1.06	0.96	0.44	0.51	0.58
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	0.01	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	0.03	0.04	0.02	0.04	0.02
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.13	0.00	-0.02	-0.05	-0.02
Decr (Incr) in Int Expense/Net Income	0.82	0.75	0.25	0.12	-0.60
Net Incr (Decr) Nonint Alloc/Net Income	0.15	0.17	0.02	0.00	0.04
Incr (Decr) in Net Income/Net Income	1.38	2.34	0.36	0.19	-0.40

INSURANCE ACTIVITIES	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
<b>ANALYSIS RATIOS:</b>					
Ins Underwriting Assets/Consol Assets	0.01	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	33.40	33.82	N/A	N/A	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	66.60	66.18	N/A	N/A	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	9.98	N/A	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	1.08	0.88	N/A	N/A	N/A
Premium Inc/Ins Activities Revenue	3.74	3.79	N/A	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	79.48	72.25	N/A	N/A	N/A
Other Prem Inc/Total Prem Inc	20.52	27.75	N/A	N/A	N/A
Ins Under Net Income/Consol Net Income	0.09	0.03	N/A	N/A	N/A
Ins Net Inc (P/C)/Equity (P/C)	14.22	1.62	N/A	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	10.63	16.07	N/A	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	101.68	75.42	N/A	N/A	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.03	0.12	N/A	N/A	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.28	3.99	N/A	N/A	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	N/A	N/A	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	6.95	N/A	N/A	N/A	N/A
<b>BROKER-DEALER ACTIVITIES</b>					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	N/A	N/A	N/A
<b>FOREIGN ACTIVITIES</b>					
Yield: Foreign Loans	69.44	110.63	651.18	43.59	1.50
Cost: Interest-Bearing Deposits	1.40	2.81	4.62	5.97	5.28
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>					
Real Estate Loans	10.49	11.72	1.03	N/A	N/A
Commercial and Industrial Loans	2.50	0.92	0.67	2.41	0.15
Foreign Governments and Inst	0.00	0.00	0.00	2.47	0.00
Leases	3.05	144.08	37.91	1.30	2.43
<b>GROWTH RATES:</b>					
Net Loans and Leases	-2.96	-12.08	-0.10	62.09	8.57
Total Selected Assets	9.47	64.19	18.57	12.53	19.24
Deposits	286.51	42.21	78.42	31.19	68.80

PROFITABILITY:	PEER GROUP 02				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Net Income/Avg Equity Capital	13.54	14.46	13.39	14.97	14.63
Bank Net Inc/Avg Eq Inv in Banks	14.02	15.05	13.87	16.11	16.19
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.25	4.39	13.60	5.98	6.12
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.77	11.52	14.21	13.23	12.24
Bank Net Income/Parent Net Income	86.82	85.84	86.58	86.17	87.69
Nonbank Net Income/Parent Net Income	1.47	1.85	4.03	2.20	3.24
Sub BHCs Net Inc/Parent Net Income	83.42	89.23	67.07	56.60	39.85
LEVERAGE:					
Total Liabilities/Equity	23.86	19.41	17.72	16.56	21.90
Total Debt/Equity Capital	6.23	4.92	6.21	7.55	10.95
Tot Debt+NP to Subs Iss Tr Pref/Equity	19.12	14.12	N/A	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	6.29	5.15	6.43	7.76	11.38
Total Debt/Eq Cap - Exc Over Fair Value	6.30	4.95	6.25	7.64	11.25
Long-Term Debt/Equity Capital	4.59	3.37	4.07	4.36	5.40
Short-Term Debt/Equity Capital	1.29	1.21	1.52	2.78	4.47
Current Portion of LT Debt/Equity	0.07	0.02	0.01	0.00	0.04
Exc Cost Over Fair Value/Equity Cap	0.34	0.23	0.19	0.79	1.17
Long-Term Debt/Consolidated LT Debt	9.99	9.41	12.85	17.76	17.61
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	109.95	108.42	105.54	103.43	103.47
Total Investment in Subs/Equity	113.21	111.05	109.65	107.37	109.31
Equity Inv in Subs/Cons Eq Cap+Min Int	96.41	97.32	97.89	97.45	97.14
Total Inv in Subs/Cons Eq Cap+Min Int	99.63	99.86	101.82	101.31	102.82
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.83	0.67	0.44	0.29	0.36
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.39	1.98	1.66	1.67	1.99
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	191.78	153.00	177.80	156.41	168.34
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	198.78	158.96	173.91	156.97	186.32
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	120.14	104.77	111.65	102.17	102.48
Pretax Oper Inc + Int Exp/Int Expense	12378.2	6513.60	1696.22	5864.35	6149.99
Div + Int From Subs/Int Exp + Div	353.84	233.52	203.20	171.59	181.57
Fees+Other Inc From Subs/Sal + Oth Exp	15.91	16.69	17.88	22.88	17.00
Net Inc/Curr Port of LT Debt+Pfd Div(X)	1471.38	1032.61	4127.39	7342.53	6314.22
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	1.90	0.64	0.96	0.62	0.83
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.07	0.63	0.00	0.92	0.78
Nonaccrual	0.25	12.92	4.90	0.42	0.49
Total	0.32	13.55	4.90	1.34	1.27
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	0.04	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.04	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	1.75	1.45	1.65	1.49	2.13
Combined Thrift Assets	0.03	0.07	0.03	0.08	1.05
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 02				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Div Paid/Inc Before Undist Inc	60.24	53.70	49.79	64.83	55.02
Dividends Paid/Net Income	32.15	28.34	31.10	31.34	30.56
Net Income - Dividends/Avg Equity	9.07	10.17	8.89	9.76	9.71
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	159.98	158.52	179.35	178.46	211.65
Dividends From Nonbank Subs	2.52	2.44	5.80	2.60	2.81
Dividends From Subsidiary BHCs	10.38	14.80	12.53	7.17	10.45
Dividends From All Subsidiaries	238.23	221.85	222.69	202.99	248.52
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	66.10	54.76	72.64	59.60	59.31
Interest Income From Bank Subs	0.41	0.47	0.63	0.51	1.28
Mgt & Service Fees From Bank Subs	3.65	3.85	5.73	5.62	4.64
Other Income From Bank Subs	0.02	0.00	0.00	0.01	0.03
Operating Income From Bank Subs	80.17	68.72	88.37	74.99	71.29
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	53.29	56.33	33.73	103.95	52.99
Interest Income From Nonbank Subs	8.49	35.70	10.51	32.43	24.21
Mgt & Serv Fees From Nonbank Subs	2.16	2.83	2.03	2.80	14.06
Other Income From Nonbank Subs	0.09	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	93.58	157.48	58.17	145.90	91.26
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	48.57	35.40	52.62	55.50	58.29
Interest Inc From Subsidiary BHCs	0.12	1.16	2.42	1.02	0.53
Mgt & Serv Fees From Sub BHCs	2.93	5.63	5.10	3.11	1.10
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	51.62	42.20	60.14	59.63	63.76
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	64.84	62.86	60.71	61.17	62.32
Interest Income From Bank Subs	0.72	0.48	0.69	0.90	2.04
Mgt & Serv Fees From Bank Subs	4.88	3.65	3.91	4.77	4.02
Other Income From Bank Subs	0.05	0.00	0.00	0.01	0.02
Operating Income From Bank Subs	76.58	70.73	77.06	73.06	80.94
Dividends From Nonbank Subs	1.17	0.94	1.13	0.87	0.92
Interest Income From Nonbank Subs	0.19	0.20	0.43	0.52	0.49
Mgt & Serv Fees From Nonbank Subs	0.07	0.08	0.10	0.05	0.03
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.80	1.71	2.69	2.93	1.72
Dividends From Subsidiary BHCs	9.17	9.29	4.94	6.73	5.83
Interest Inc From Subsidiary BHCs	0.00	0.00	0.03	0.02	0.01
Mgt & Serv Fees From Sub BHCs	0.01	0.01	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	10.08	10.91	5.37	7.19	6.34
Loans and Adv From Subs/ST Debt	643.37	416.57	370.77	83.88	26.65
Loans and Adv From Subs/Total Debt	274.58	156.97	98.04	60.56	45.72

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									76
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.62	2.27	2.89	3.26	3.65	3.96	4.30	4.80	76
+ Non-interest Income	1.36	0.39	0.52	0.96	1.33	1.73	2.19	2.66	76
- Overhead Expense	2.99	1.53	1.85	2.34	3.04	3.45	4.02	4.97	76
- Provision for Losses	0.26	0.00	0.03	0.12	0.23	0.32	0.60	0.83	76
+ Securities Gains (Losses)	0.06	-0.07	-0.01	0.00	0.03	0.12	0.23	0.29	76
+ Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.02	0.06	76
= Pretax Net Oper Income (TE)	1.82	0.55	0.89	1.42	1.87	2.20	2.59	2.78	76
Net Operating Income	1.14	0.34	0.58	0.85	1.14	1.44	1.63	1.80	76
Net Income	1.15	0.34	0.58	0.86	1.18	1.47	1.63	1.80	76
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	5.50	4.00	4.57	5.18	5.57	5.85	6.06	6.45	76
Interest Expense	1.59	0.67	0.90	1.24	1.56	1.93	2.23	2.43	76
Net Interest Income (TE)	3.92	2.44	3.05	3.52	4.00	4.27	4.65	5.19	76
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.33	-0.00	0.05	0.15	0.27	0.49	0.67	0.86	76
Earnings Coverage of Net Losses (X)	14.77	-4.35	3.21	5.39	10.40	15.80	46.94	59.07	76
Ln&Ls Allowance/Total Loans & Leases	1.54	0.82	0.97	1.21	1.47	1.79	2.27	2.76	76
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.76	0.14	0.26	0.39	0.62	1.03	1.56	1.70	76
30-89 Days Past Due Loans and Leases	0.82	0.23	0.31	0.51	0.77	1.06	1.32	2.02	76
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	28.23	0.31	5.01	19.51	26.39	36.96	50.16	59.44	76
Net ST Noncore Funding Dependence	17.40	-8.73	0.22	10.17	16.05	23.83	35.79	38.70	76
Net Loans and Leases/Total Assets	60.36	28.35	41.84	53.06	62.34	67.50	72.05	76.49	76
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	8.32	6.28	6.69	7.34	8.35	9.26	10.48	10.83	76
Equity Capital/Total Assets	8.45	5.76	6.40	7.33	8.37	9.68	10.55	10.93	76
Net Loans&Ls/Equity Capital (X)	7.23	3.27	4.26	5.75	7.31	8.74	9.53	10.48	76
Cash Dividends/Net Income	31.69	0.00	0.00	15.38	35.78	47.38	64.37	73.44	75
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	9.10	-1.42	2.71	5.33	9.18	12.04	15.21	16.50	76
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	1.28	0.00	0.00	0.00	0.00	1.61	5.97	11.70	76
Long-Term Debt/Equity Capital	4.58	0.00	0.00	0.00	0.00	7.27	19.86	30.03	76
Equity Investment in Subs/Equity Cap	109.94	69.53	83.65	99.84	109.24	120.92	131.94	141.70	76
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	198.78	24.04	69.00	98.58	137.87	228.28	475.91	897.27	75

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.09	3.72	4.03	4.82	5.18	5.44	5.62	5.96	76
Less: Interest Expense	1.47	0.60	0.81	1.16	1.44	1.78	2.07	2.27	76
Equals: Net Interest Income (TE)	3.62	2.27	2.89	3.26	3.65	3.96	4.30	4.80	76
Plus: Non-Interest Income	1.36	0.39	0.52	0.96	1.33	1.73	2.19	2.66	76
Equals: Adj Operating Income (TE)	5.03	3.17	3.78	4.39	5.07	5.55	6.21	6.56	76
Less: Overhead Expense	2.99	1.53	1.85	2.34	3.04	3.45	4.02	4.97	76
Less: Provision for Loan and Lease Losses	0.26	0.00	0.03	0.12	0.23	0.32	0.60	0.83	76
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Plus: Realized G/L on AFS Sec	0.06	-0.07	-0.01	0.00	0.03	0.12	0.23	0.29	76
Plus: Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.02	0.06	76
Equals: Pretax Net Oper Inc (TE)	1.82	0.55	0.89	1.42	1.87	2.20	2.59	2.78	76
Less: Applicable Income Taxes (TE)	0.64	0.16	0.28	0.47	0.67	0.80	0.95	1.10	76
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.15	76
Equals: Net Operating Income	1.14	0.34	0.58	0.85	1.14	1.44	1.63	1.80	76
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Equals: Net Income	1.15	0.34	0.58	0.86	1.18	1.47	1.63	1.80	76
Memo: Net Income (Last Four Qtrs)	1.15	0.33	0.58	0.85	1.17	1.45	1.63	1.80	75
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.65	88.00	89.77	91.25	92.62	93.79	95.99	97.05	76
Avg Int-Bearing Funds / Avg Assets	80.24	66.58	72.94	76.82	80.02	84.40	86.43	87.30	76
Int Income (TE) / Avg Earning Assets	5.50	4.00	4.57	5.18	5.57	5.85	6.06	6.45	76
Int Expense / Avg Earning Assets	1.59	0.67	0.90	1.24	1.56	1.93	2.23	2.43	76
Net Int Inc (TE) / Avg Earn Assets	3.92	2.44	3.05	3.52	4.00	4.27	4.65	5.19	76
YIELD OR COST:									
Total Loans and Leases (TE)	6.24	5.05	5.40	5.80	6.23	6.55	7.20	7.51	76
Interest-Bearing Bank Balances	1.55	0.14	0.37	0.72	1.15	2.14	3.24	5.77	67
Fed Funds Sold & Reverse Repos	1.10	0.63	0.81	1.03	1.09	1.17	1.31	1.69	69
Trading Assets	3.73	0.00	0.00	0.06	2.35	3.95	11.21	18.35	28
Total Earning Assets	5.38	3.85	4.54	5.05	5.47	5.71	5.99	6.09	76
Investment Securities (TE)	4.15	2.91	3.12	3.70	4.17	4.64	5.00	5.21	76
U. S. Treasury & Agency Sec (excl MBS)	3.21	1.51	2.04	2.55	3.18	3.91	4.25	4.89	76
Mortgage-Backed Securities	3.70	2.34	2.51	3.13	3.68	4.20	4.66	4.91	76
All Other Securities	6.78	3.00	3.82	5.43	6.80	7.79	8.98	12.49	76
Interest-Bearing Deposits	1.61	0.73	0.92	1.29	1.62	1.88	2.20	2.37	76
Time Deposits of \$100K or More	2.44	1.23	1.42	1.94	2.50	2.91	3.37	3.56	75
Time Deposits < \$100K	2.62	1.32	1.64	2.25	2.64	3.00	3.29	3.65	75
Other Domestic Deposits	0.73	0.33	0.38	0.57	0.69	0.86	1.12	1.27	75
Foreign Deposits	1.40	0.65	0.65	0.71	1.08	1.53	2.01	2.72	12
Fed Funds Purchased and Repos	1.37	0.61	0.82	0.89	1.11	1.42	2.61	3.64	73
Other Borrowed Funds & Trading Liab	3.37	1.40	1.71	2.45	3.22	4.29	5.18	5.56	74
All Interest-Bearing Funds	1.84	0.81	1.06	1.52	1.84	2.24	2.45	2.66	76

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	57.02	37.60	40.26	46.98	53.70	64.77	79.25	93.90	76
Avg Assets per Employee (\$000)	3766.19	1952.87	2374.39	2882.88	3433.67	4380.47	5656.35	8195.12	76

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.86	0.00	0.00	0.22	2.09	4.68	9.56	10.49	76
Overhead Exp / NII + Non-Int Income	61.00	43.37	45.54	54.92	61.65	65.96	75.18	78.65	76

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.99	1.53	1.85	2.34	3.04	3.45	4.02	4.97	76
Personnel Expense	1.60	0.81	0.90	1.27	1.58	1.91	2.15	2.78	76
Net Occupancy Expense	0.42	0.18	0.25	0.34	0.40	0.51	0.61	0.64	76
Other Operating Expenses	0.97	0.41	0.52	0.74	0.94	1.18	1.46	1.71	76
Overhead Less Non-Interest Income	1.59	0.75	0.92	1.27	1.60	1.83	2.20	2.48	76

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	59.72	39.71	43.81	53.80	59.81	64.49	74.40	77.54	76
Personnel Expense	32.25	21.58	24.29	27.64	32.78	36.29	38.57	43.35	76
Net Occupancy Expense	8.37	5.12	6.11	7.04	8.23	9.40	10.51	11.42	76
Other Operating Expenses	19.12	10.43	13.28	15.35	18.15	22.21	26.87	33.78	76
Total Non-Interest Income	26.75	9.85	14.70	20.70	25.90	32.95	38.64	43.90	76
Fiduciary Activities Income	2.02	0.00	0.00	0.12	1.43	3.63	5.63	8.46	76
Serv Charges on Deposit Accts - Domestic	8.00	1.20	1.83	4.98	7.91	9.87	15.63	17.64	76
Trading Revenue	0.27	-0.05	0.00	0.00	0.00	0.11	0.83	4.11	76
Investment Banking Fees & Commissions	1.46	0.00	0.00	0.25	1.08	2.02	3.81	6.68	76
Venture Capital Revenue	-0.01	-0.34	-0.02	0.00	0.00	0.00	0.00	0.00	76
Net Servicing Fees	0.34	-0.89	-0.25	0.00	0.00	0.36	1.79	2.73	76
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	76
Insurance Activities Revenue	1.08	0.00	0.00	0.02	0.46	1.62	4.13	6.37	76
Net Gain (Loss) - Sales Loans, OREO, Oth	2.33	-0.10	-0.05	0.23	1.37	3.93	7.82	9.64	76
Other Non-Interest Income	7.61	3.02	3.62	4.96	7.04	9.84	12.79	14.03	76
Overhead Less Non-Interest Income	32.68	16.47	20.36	26.03	32.58	37.36	45.69	56.31	76

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	28.54	8.07	16.26	25.04	30.08	33.17	35.19	36.22	76
Appl Inc Tax+TE/Pretax NOI+TE	35.14	27.07	28.86	32.65	34.84	37.57	40.34	42.93	76



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	40.17	7.51	20.49	32.59	39.07	49.20	60.72	64.69	76
Commercial and Industrial Loans	11.41	0.73	3.38	6.98	9.94	15.30	22.58	28.10	76
Loans to Individuals	5.40	0.07	0.37	1.41	4.43	9.68	12.40	12.92	76
Loans to Depository Institutions	0.04	0.00	0.00	0.00	0.00	0.00	0.19	0.70	76
Agricultural Loans	0.46	0.00	0.00	0.00	0.10	0.68	1.78	3.12	76
Other Loans and Leases	1.79	0.01	0.11	0.37	1.24	2.65	4.74	6.69	76
Net Loans and Leases	60.36	28.35	41.84	53.06	62.34	67.50	72.05	76.49	76
Debt Securities Over 1 Year	25.17	6.56	11.09	18.16	25.26	30.91	38.96	48.53	76
Mutual Funds and Equity Securities	0.28	0.00	0.00	0.00	0.12	0.42	1.12	1.70	76
Subtotal	86.48	74.60	76.99	85.16	87.53	89.50	91.12	92.79	76
Interest-Bearing Bank Balances	0.30	0.00	0.00	0.01	0.06	0.26	1.65	2.37	76
Federal Funds Sold & Reverse Repos	0.68	0.00	0.00	0.00	0.08	1.00	2.57	5.47	76
Debt Securities 1 Year or Less	2.15	0.13	0.17	0.50	1.41	3.57	5.86	7.39	76
Trading Assets	0.04	0.00	0.00	0.00	0.00	0.00	0.22	0.62	76
Total Earning Assets	90.78	85.87	87.26	89.04	90.67	92.23	94.73	95.97	76
Non-Int Cash and Due From Dep Inst	2.86	0.85	1.28	2.09	2.80	3.41	4.28	5.46	76
Acceptances	0.01	0.00	0.00	0.00	0.00	0.01	0.10	0.16	76
Other Real Estate Owned	0.06	0.00	0.00	0.01	0.05	0.09	0.15	0.32	76
All Other Assets	6.20	2.80	3.56	4.94	6.11	7.43	8.95	9.59	76
MEMORANDA:									
Short-Term Investments	3.84	0.28	0.55	0.98	2.13	5.67	10.58	16.77	76
U.S. Treasury Securities	0.61	0.00	0.00	0.00	0.11	0.79	2.49	4.72	76
U.S. Agency Securities (excl MBS)	5.85	0.09	0.33	1.88	4.50	8.97	14.24	15.57	76
Municipal Securities	2.74	0.00	0.05	0.49	2.37	4.13	7.27	11.39	76
Mortgage-Backed Securities	16.01	0.33	2.41	9.11	15.34	20.71	28.74	38.91	76
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.00	0.29	0.67	76
Other Debt Securities	0.85	0.00	0.00	0.00	0.32	1.13	3.49	4.42	76
RE Loans Secured by 1-4 Family	14.88	0.28	2.19	6.62	15.83	21.79	28.65	33.07	76
Revolving	2.57	0.00	0.00	0.57	2.39	4.10	6.51	8.49	76
Closed-End, Sec by First Liens	10.51	0.28	1.25	4.20	10.08	16.39	21.33	24.28	76
Closed-End, Sec by Junior Liens	1.16	0.00	0.00	0.24	0.74	1.63	3.14	3.72	76
Commercial Real Estate Loans	22.38	2.05	5.49	15.29	21.13	29.49	39.65	49.59	76
Construction and Land Dev	5.31	0.00	0.27	2.12	4.82	7.30	11.68	14.42	76
Multifamily	1.71	0.02	0.10	0.55	1.29	2.25	4.62	8.07	76
Nonfarm Nonresidential	14.90	1.67	4.46	10.33	14.62	19.73	24.19	28.77	76
RE Loans Secured by Farmland	0.64	0.00	0.00	0.01	0.25	1.12	2.53	2.92	76
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	65.88	17.92	40.85	58.04	67.21	74.05	87.49	94.32	76
RE Loans Secured by 1-4 Family	24.33	0.94	4.64	9.20	23.08	35.29	46.10	55.45	76
Revolving	4.08	0.00	0.00	1.11	3.79	6.34	9.69	12.20	76
Closed-End	19.54	0.94	3.07	7.97	17.60	29.42	37.81	50.57	76
Commercial Real Estate Loans	35.65	4.67	14.94	25.45	33.20	46.11	60.24	67.09	76
Construction and Land Dev	8.46	0.00	0.82	3.41	6.58	12.26	19.40	20.55	76
Multifamily	2.71	0.03	0.23	0.93	2.02	3.19	7.23	11.39	76
Nonfarm Nonresidential	23.89	3.76	11.35	17.03	22.86	31.23	38.57	45.22	76
RE Loans Secured by Farmland	1.05	0.00	0.00	0.02	0.35	1.97	3.84	5.44	76
Loans to Depository Institutions	0.07	0.00	0.00	0.00	0.00	0.00	0.27	1.19	76
Commercial and Industrial Loans	19.10	2.88	4.95	11.46	15.63	24.48	39.21	57.98	76
Loans to Individuals	8.90	0.14	0.49	2.60	6.72	15.44	19.41	22.78	76
Credit Card Loans	0.20	0.00	0.00	0.00	0.01	0.24	1.00	1.40	76
Agricultural Loans	0.76	0.00	0.00	0.00	0.14	1.24	2.76	5.47	76
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	76
Other Loans and Leases	3.07	0.02	0.19	0.71	1.88	4.36	9.55	11.10	76

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.84	0.28	0.55	0.98	2.13	5.67	10.58	16.77	76
Liquid Assets	27.75	10.53	17.58	20.73	24.84	32.78	45.37	49.80	76
Investment Securities	28.27	11.47	14.34	20.83	27.12	33.64	44.89	50.75	76
Net Loans and Leases	60.36	28.35	41.84	53.06	62.34	67.50	72.05	76.49	76
Net Lns, Ls & Stdbly Ltrs of Credit	61.91	29.82	44.83	54.29	64.00	69.61	73.49	77.42	76
Core Deposits	59.54	21.19	40.84	53.18	60.51	66.57	75.20	77.54	76
Noncore Funding	28.80	9.80	12.40	21.06	27.19	35.81	46.31	62.41	76
Time Deposits of \$100K or More	11.26	3.35	3.83	6.16	8.64	16.70	22.90	26.57	76
Foreign Deposits	0.60	0.00	0.00	0.00	0.00	0.00	1.20	10.16	76
Fed Funds Purchased and Repos	6.69	0.00	0.28	1.83	5.89	10.03	13.93	20.21	76
Net Fed Funds Purchased (Sold)	5.68	-4.09	-1.27	1.04	5.23	9.11	13.22	18.92	76
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	76
Oth Borrowings W/Rem Mat 1 Yr or Less	2.72	0.00	0.02	0.37	1.59	4.49	7.74	8.77	76
Earning Assets Repr in 1 Year	39.19	13.00	16.87	27.32	39.47	51.38	59.07	64.01	76
Int-Bearing Liab Repr in 1 Year	25.87	9.05	12.08	15.43	20.78	34.75	50.12	58.18	76
Long-Term Debt Repr in 1 Year	0.60	0.00	0.00	0.00	0.00	0.47	4.54	6.22	76
Net Assets Repriceable in 1 Year	11.93	-29.38	-15.18	2.95	10.02	23.64	34.48	41.08	76
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	28.23	0.31	5.01	19.51	26.39	36.96	50.16	59.44	76
Net ST Noncore Funding Dependence	17.40	-8.73	0.22	10.17	16.05	23.83	35.79	38.70	76
Short-Term Inv/ST Noncore Funding	25.48	1.66	2.46	6.00	13.99	31.92	89.51	132.19	76
Liq Asts-ST Noncore Fndg/Nonliq Asts	13.04	-11.21	-6.32	1.05	9.95	21.32	40.52	63.10	76
Net Loans and Leases/Total Deposits	82.51	48.10	57.77	74.04	82.81	91.93	99.79	107.95	76
Net Loans and Leases/Core Deposits	104.78	56.57	77.62	88.78	100.31	115.18	136.93	179.08	75
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.96	-0.61	-0.08	0.01	0.21	1.66	3.02	5.91	52
Avail-For-Sale Sec Appr(Depr)/Eq Cap	2.62	-1.77	-1.12	0.31	2.08	4.37	7.45	10.35	76
Struct Notes Appr(Depr)/Eq Cap	-0.04	-0.81	-0.69	-0.14	-0.01	0.00	0.01	0.14	18
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	8.58	0.00	0.00	0.00	2.22	14.03	34.42	44.25	76
Available-For-Sale Securities	91.41	48.80	63.35	85.80	97.62	100.00	100.00	100.00	76
U.S. Treasury Securities	2.60	0.00	0.00	0.00	0.41	3.21	10.35	21.95	76
U.S. Agency Securities (excl MBS)	23.27	0.23	1.13	9.03	19.51	36.50	50.06	61.83	76
Municipal Securities	10.15	0.01	0.24	2.42	8.53	15.70	25.19	33.56	76
Mortgage-Backed Securities	55.15	2.33	14.12	39.52	56.99	70.29	85.46	92.35	76
Asset-Backed Securities	0.17	0.00	0.00	0.00	0.00	0.00	0.99	2.33	76
Other Debt Securities	3.16	0.00	0.00	0.03	1.34	5.22	12.87	14.85	76
Mutual Funds and Equity Securities	1.14	0.00	0.00	0.01	0.43	1.62	5.31	5.80	76
Debt Securities 1 Year or Less	9.89	0.27	0.67	1.91	5.56	13.77	28.88	41.69	76
Debt Securities 1 To 5 Years	25.71	0.93	2.10	10.51	19.45	39.75	57.02	62.27	76
Debt Securities Over 5 Years	61.00	1.19	13.06	39.79	66.37	79.78	92.19	95.76	76
Pledged Securities	53.95	7.56	18.03	37.30	52.32	73.43	83.84	93.68	76
Structured Notes, Fair Value	0.49	0.00	0.00	0.00	0.00	0.00	2.98	6.97	76

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.26	0.00	0.03	0.12	0.23	0.32	0.60	0.83	76
Provision for Ln&Ls Losses/Avg Lns&Ls	0.43	0.00	0.08	0.23	0.36	0.58	0.86	1.22	76
Provision for Ln&Ls Losses/Net Losses	129.87	-145.50	30.56	94.93	121.77	153.73	207.26	363.95	76
Ln&Ls Allowance/Total Loans & Leases	1.54	0.82	0.97	1.21	1.47	1.79	2.27	2.76	76
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.56	1.90	2.24	3.04	5.33	9.05	13.89	21.57	72
ALLL/Nonaccrual Assets	314.27	71.63	99.87	159.24	265.43	380.27	692.96	1020.49	76
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	245.32	64.98	88.24	131.66	219.13	311.22	587.40	669.53	76
Gross Ln&Ls Losses/Avg Loans & Leases	0.46	0.08	0.17	0.22	0.41	0.66	0.93	1.20	76
Recoveries/Avg Loans and Leases	0.12	0.02	0.03	0.04	0.08	0.16	0.27	0.37	76
Net Losses/Avg Loans and Leases	0.33	-0.00	0.05	0.15	0.27	0.49	0.67	0.86	76
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Recoveries/Prior Year-End Losses	25.49	6.67	8.33	15.36	23.69	34.36	49.78	54.70	74
Earnings Coverage of Net Losses (X)	14.77	-4.35	3.21	5.39	10.40	15.80	46.94	59.07	76
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.08	-0.01	-0.01	0.00	0.04	0.15	0.29	0.37	76
RE Loans Secured By 1-4 Family	0.08	-0.04	-0.00	0.00	0.04	0.11	0.26	0.41	74
Revolving	0.04	-0.02	-0.00	0.00	0.00	0.06	0.17	0.20	68
Closed-End	0.10	-0.03	-0.01	0.00	0.04	0.14	0.39	0.57	74
Commercial Real Estate Loans	0.08	-0.05	-0.02	0.00	0.02	0.14	0.28	0.59	74
Construction and Land Dev	0.06	-0.12	-0.00	0.00	0.00	0.06	0.36	0.52	71
Multifamily	0.00	-0.02	-0.01	0.00	0.00	0.00	0.06	0.16	74
Nonfarm Nonresidential	0.10	-0.03	-0.02	0.00	0.02	0.15	0.33	0.80	74
RE Loans Secured by Farmland	0.00	-0.12	-0.00	0.00	0.00	0.00	0.04	0.15	60
Commercial and Industrial Loans	0.64	-0.07	0.00	0.28	0.47	0.87	1.58	2.09	76
Loans to Depository Institutions	-0.00	-158.80	-0.01	0.00	0.00	0.00	0.00	0.00	24
Loans to Individuals	1.04	0.12	0.27	0.50	0.85	1.33	2.08	3.67	70
Credit Card Loans	0.44	-97.61	0.00	0.06	2.16	4.18	5.33	7.47	45
Agricultural Loans	0.38	-0.07	0.00	0.00	0.00	0.27	1.97	3.33	56
Loans to Foreign Governments & Inst	-0.00	-0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	5
Other Loans and Leases	0.99	-0.21	-0.01	0.00	0.10	0.97	3.95	11.66	75

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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30-89 Days PD Loans and Leases	0.82	0.23	0.31	0.51	0.77	1.06	1.32	2.02	76
90+ Days PD Loans and Leases	0.11	0.00	0.00	0.01	0.07	0.15	0.35	0.41	76
Nonaccrual Loans and Leases	0.68	0.11	0.19	0.36	0.56	0.95	1.40	1.65	76
90+ Days PD and Nonaccrual Loans and Leases	0.82	0.20	0.28	0.45	0.67	1.15	1.52	2.10	76
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.07	76
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
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30-89 Days Past Due Assets	0.83	0.23	0.31	0.51	0.77	1.06	1.32	2.02	76
90+ Days Past Due Assets	0.11	0.00	0.00	0.01	0.07	0.15	0.35	0.41	76
Nonaccrual Assets	0.68	0.11	0.19	0.36	0.56	0.95	1.40	1.65	76
30+ Days PD & Nonaccrual Assets	1.69	0.66	0.77	1.09	1.59	1.93	2.68	4.69	76
PERCENT OF TOTAL ASSETS									
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90+ Days PD and Nonaccrual Assets	0.50	0.12	0.16	0.27	0.40	0.71	1.03	1.19	76
90+ PD & Nonaccrual Assets + OREO	0.57	0.14	0.17	0.32	0.51	0.81	1.12	1.30	76
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
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Total Assets	0.50	0.10	0.15	0.26	0.41	0.71	1.12	1.25	76
Allowance for Loan & Lease Losses	56.31	14.71	18.15	29.69	47.15	77.81	112.07	137.78	76
Equity Cap + ALLL	5.49	1.01	1.49	2.63	4.07	7.96	12.24	13.52	76
Tier 1 Cap + ALLL	5.69	0.95	1.58	2.71	4.52	8.42	11.07	16.04	76
Loans & Leases + RE Acquired	0.84	0.18	0.29	0.47	0.65	1.13	1.69	2.04	76

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	0.73	0.07	0.17	0.40	0.67	0.98	1.40	1.68	76
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.04	0.13	0.40	0.48	76
- Nonaccrual	0.61	0.04	0.09	0.25	0.55	0.91	1.21	1.85	76
Coml & Indl - 30-89 Days PD	1.00	0.02	0.11	0.41	0.78	1.31	2.19	3.96	76
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.04	0.16	0.32	0.43	76
- Nonaccrual	1.23	0.00	0.19	0.51	0.94	1.63	3.10	3.81	76
Individuals - 30-89 Days PD	1.48	0.04	0.18	0.94	1.38	1.88	2.68	4.20	76
- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.08	0.21	0.44	0.74	76
- Nonaccrual	0.18	0.00	0.00	0.01	0.09	0.26	0.62	1.21	76
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	0.47	0.00	0.00	0.00	0.10	0.76	1.67	3.21	56
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.00	0.42	0.74	56
- Nonaccrual	0.50	0.00	0.00	0.00	0.00	0.47	2.34	4.18	56
Foreign Govts- 30-89 Days PD	0.28	0.00	0.00	0.00	0.00	0.00	0.72	1.08	5
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Other Lns&Ls - 30-89 Days PD	0.81	0.00	0.00	0.00	0.23	1.19	3.27	6.27	75
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.05	0.26	0.55	75
- Nonaccrual	0.20	0.00	0.00	0.00	0.00	0.27	0.85	1.88	75

MEMORANDA:

1-4 Family - 30-89 Days PD	0.94	0.11	0.22	0.52	0.86	1.30	1.62	2.37	74
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.04	0.19	0.57	0.77	74
- Nonaccrual	0.51	0.00	0.03	0.14	0.38	0.87	1.12	1.57	74
Revolving - 30-89 Days PD	0.41	0.00	0.00	0.09	0.33	0.69	1.18	1.67	68
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.03	0.13	0.28	68
- Nonaccrual	0.13	0.00	0.00	0.00	0.05	0.24	0.39	0.91	68
Closed-End - 30-89 Days PD	1.04	0.09	0.16	0.54	0.95	1.38	1.90	2.88	74
- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.05	0.21	0.63	0.93	74
- Nonaccrual	0.64	0.00	0.02	0.17	0.44	1.05	1.48	1.98	74
- Jr Lien 30-89 Days PD	0.11	0.00	0.00	0.00	0.07	0.16	0.39	0.59	74
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.08	74
- Jr Lien Nonaccrual	0.07	0.00	0.00	0.00	0.02	0.10	0.27	0.56	74
Commercial RE - 30-89 Days PD	0.56	0.00	0.02	0.20	0.47	0.76	1.29	1.58	74
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.01	0.06	0.27	0.32	74
- Nonaccrual	0.69	0.00	0.03	0.20	0.51	0.90	1.59	3.30	74
Const & Dev - 30-89 Days PD	0.50	0.00	0.00	0.02	0.39	0.78	1.43	2.83	71
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.03	0.38	0.59	71
- Nonaccrual	0.42	0.00	0.00	0.00	0.12	0.61	1.71	2.71	71
Multifamily - 30-89 Days PD	0.32	0.00	0.00	0.00	0.07	0.70	1.17	1.82	74
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.37	74
- Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.24	0.71	1.04	74
Nonfarm Nres- 30-89 Days PD	0.51	0.00	0.00	0.18	0.45	0.84	1.32	1.59	74
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.01	0.05	0.21	0.35	74
- Nonaccrual	0.66	0.00	0.00	0.17	0.54	1.10	1.55	2.96	74
Farmland - 30-89 Days PD	0.43	0.00	0.00	0.00	0.30	0.73	1.73	2.23	60
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.18	0.43	60
- Nonaccrual	0.59	0.00	0.00	0.00	0.01	0.57	3.21	5.21	60
Credit Card - 30-89 Days PD	1.36	0.00	0.00	0.00	1.14	2.06	3.78	5.75	45
- 90+ Days Past Due	0.57	0.00	0.00	0.00	0.37	0.89	1.75	2.89	45
- Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.00	0.52	1.54	45

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.32	6.28	6.69	7.34	8.35	9.26	10.48	10.83	76
Tier 1 RBC Ratio	11.85	8.45	8.85	9.96	11.10	13.19	16.82	19.96	76
Total Risk-Based Capital Ratio	13.70	10.40	10.85	11.60	12.86	15.01	18.77	21.28	76
Tangible Tier 1 Leverage Ratio	8.18	5.90	6.54	7.14	8.09	9.05	10.20	10.64	76
Tangible Common Eq Cap/Tan Assets	7.02	4.46	4.97	5.77	6.77	8.06	9.56	10.41	76
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
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PERCENT OF TOTAL ASSETS:									
Loan Commitments	17.07	4.22	8.74	11.96	15.93	21.23	27.81	33.29	76
Standby Letters of Credit	1.28	0.03	0.20	0.49	0.95	1.74	3.24	3.88	76
Commercial & Similar Letters of Credit	0.13	0.00	0.00	0.00	0.02	0.17	0.60	1.02	76
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	3.64	0.00	0.00	0.00	0.64	5.18	11.96	29.63	76
Interest Rate Contracts	3.07	0.00	0.00	0.00	0.54	4.38	11.80	22.03	76
Interest Rate Futures & Forward Contr	0.15	0.00	0.00	0.00	0.00	0.02	0.86	2.09	76
Written Options Contr (Int Rate)	0.06	0.00	0.00	0.00	0.00	0.00	0.29	1.02	76
Purchased Options Contr (Int Rate)	0.18	0.00	0.00	0.00	0.00	0.00	0.52	4.30	76
Interest Rate Swaps	1.97	0.00	0.00	0.00	0.31	2.74	10.08	11.86	76
Foreign Exchange Contracts	0.07	0.00	0.00	0.00	0.00	0.00	0.30	1.57	76
Futures & Forward Foreign Exch Contr	0.04	0.00	0.00	0.00	0.00	0.00	0.28	0.54	76
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Equity, Commodity, & Other Deriv Contr	0.03	0.00	0.00	0.00	0.00	0.00	0.05	0.57	76
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	76
Purchased Options Contr (Comm & Oth)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.27	76
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	29.93	10.52	15.78	20.16	26.68	39.83	51.80	63.65	76

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	91.16	0.00	37.19	90.85	100.00	100.00	100.00	100.00	56
Foreign Exchange Contracts	5.02	0.00	0.00	0.00	0.00	1.01	23.36	53.93	56
Equity, Comm, & Other Contracts	2.44	0.00	0.00	0.00	0.00	0.00	3.15	38.37	56
Futures and Forwards	22.66	0.00	0.00	0.00	2.80	32.06	100.00	100.00	56
Written Options	9.48	0.00	0.00	0.00	0.00	14.17	48.91	52.70	56
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
Over-The-Counter	9.48	0.00	0.00	0.00	0.00	14.17	48.91	52.70	56
Purchased Options	5.31	0.00	0.00	0.00	0.00	0.50	29.41	42.17	56
Exchange-Traded	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.23	56
Over-The-Counter	4.68	0.00	0.00	0.00	0.00	0.48	24.74	41.05	56
Swaps	57.87	0.00	0.00	0.00	67.93	100.00	100.00	100.00	56
Held for Trading	8.52	0.00	0.00	0.00	0.00	0.00	48.95	68.80	56
Interest Rate Contracts	4.03	0.00	0.00	0.00	0.00	0.00	19.10	49.20	56
Foreign Exchange Contracts	2.42	0.00	0.00	0.00	0.00	0.00	11.49	33.00	56
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
Non-Traded	91.47	25.40	38.79	98.98	100.00	100.00	100.00	100.00	56
Interest Rate Contracts	79.49	0.00	6.54	67.28	100.00	100.00	100.00	100.00	56
Foreign Exchange Contracts	1.15	0.00	0.00	0.00	0.00	0.00	5.57	15.92	56
Equity, Comm, & Other Contracts	2.31	0.00	0.00	0.00	0.00	0.00	0.62	38.37	56
Deriv Contr (Excl Fut & FX LE 14 Days)	83.49	11.13	29.27	56.63	99.49	100.00	100.00	100.00	56
One Year or Less	20.29	0.00	0.00	0.00	13.79	32.37	80.18	100.00	56
Over 1 Year to 5 Years	32.74	0.00	0.00	0.00	24.33	60.34	91.47	100.00	56
Over 5 Years	15.76	0.00	0.00	0.00	0.00	30.84	79.03	100.00	56
Gross Negative Fair Value (Abs Val)	1.05	0.00	0.00	0.00	0.43	1.78	3.92	5.94	56
Gross Positive Fair Value	1.05	0.00	0.00	0.04	0.33	1.33	2.98	8.05	56
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	76
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	76
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	76
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	76
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
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	76
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.03	0.00	0.00	0.00	0.00	0.03	0.15	0.29	76
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.12	-1.53	-0.76	0.00	0.00	0.00	0.24	5.26	75
Decr (Incr) in Int Expense/Net Income	0.81	-12.12	-0.04	0.00	0.00	0.00	5.35	16.24	75
Net Incr (Decr) Nonint Alloc/Net Income	0.14	-0.43	0.00	0.00	0.00	0.00	0.60	3.12	75
Incr (Decr) in Net Income/Net Income	1.38	-21.18	-1.28	-0.18	0.00	1.70	12.31	16.66	75

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.20	76
Ins Under Assets(P/C)/Tot Ins Und Ast	33.39	0.00	0.00	0.00	0.00	100.00	100.00	100.00	15
Ins Under Assets(L/H)/Tot Ins Und Ast	66.60	0.00	0.00	0.00	100.00	100.00	100.00	100.00	15
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Ins Activities Revenue/Adj Oper Inc	1.08	0.00	0.00	0.02	0.46	1.62	4.13	6.37	76
Premium Inc/Ins Activities Revenue	3.74	0.00	0.00	0.00	0.00	0.00	28.76	51.92	62
Credit Rel Prem Inc/Tot Prem Inc	79.48	0.00	0.00	56.38	100.00	100.00	100.00	100.00	14
Other Prem Inc/Total Prem Inc	20.51	0.00	0.00	0.00	0.00	0.00	94.89	100.00	14
Ins Under Net Income/Consol Net Income	0.08	0.00	0.00	0.00	0.00	0.00	0.51	1.06	76
Ins Net Inc (P/C)/Equity (P/C)	14.21	-9.79	-9.79	-6.33	8.88	22.52	31.54	34.59	5
Ins Net Inc (L/H)/Equity (L/H)	10.62	-0.75	-0.75	5.46	6.80	9.24	19.67	27.85	9
Insur Ben, Losses, Exp/Insur Premiums	101.68	-7.06	-4.23	10.22	36.23	106.47	289.83	338.21	14
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.02	0.00	0.00	0.00	0.00	0.00	0.06	0.11	6
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.28	0.00	0.00	0.00	0.00	0.00	0.05	11.41	10
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
CSV Life Insurance/Tier 1 Cap + ALLL	6.94	0.00	0.00	0.00	2.85	16.42	21.17	24.34	76
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	76
FOREIGN ACTIVITIES									
Yield: Foreign Loans	69.43	0.00	0.00	0.00	0.00	0.00	3.80	692.98	34
Cost: Interest-Bearing Deposits	1.40	0.65	0.65	0.71	1.08	1.53	2.01	2.72	12
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	1
Commercial and Industrial Loans	2.49	0.00	0.00	0.07	0.44	1.01	5.79	8.12	5
Foreign Governments and Inst	-0.00	-0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	5
Leases	3.04	1.20	1.20	1.20	1.20	3.04	4.15	4.52	2
GROWTH RATES:									
Net Loans and Leases	-2.96	-100.00	-100.00	-68.83	-5.63	20.77	124.80	181.88	29
Total Selected Assets	9.47	-100.00	-100.00	-31.55	0.00	43.96	126.28	342.19	43
Deposits	286.50	-83.47	-79.70	-30.73	-7.35	4.36	89.94	1481.92	12





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	60.24	0.00	0.00	22.33	49.74	89.27	138.34	277.90	68
Dividends Paid/Net Income	32.14	0.00	0.00	15.38	35.78	47.38	69.24	79.29	75
Net Income - Dividends/Avg Equity	9.06	-1.42	2.57	5.33	9.18	12.04	15.21	16.49	76
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	159.97	0.00	0.00	42.98	149.02	237.66	392.29	612.84	66
Dividends From Nonbank Subs	2.52	0.00	0.00	0.00	0.00	2.06	10.76	37.24	66
Dividends From Subsidiary BHCs	10.38	0.00	0.00	0.00	0.00	0.00	82.20	146.92	66
Dividends From All Subsidiaries	238.23	0.00	25.18	111.61	155.45	268.63	608.38	1200.34	66
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	66.10	0.00	0.00	33.37	63.59	98.16	136.52	180.36	63
Interest Income From Bank Subs	0.41	0.00	0.00	0.00	0.03	0.41	1.47	5.00	63
Mgt & Service Fees From Bank Subs	3.65	0.00	0.00	0.00	0.00	4.98	17.84	30.71	63
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.47	63
Operating Income From Bank Subs	80.17	0.70	10.97	44.95	78.06	107.31	157.25	180.40	63
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	53.28	0.00	0.00	0.00	22.64	98.98	175.22	273.14	40
Interest Income From Nonbank Subs	8.48	0.00	0.00	0.00	0.00	6.61	43.60	116.66	40
Mgt & Serv Fees From Nonbank Subs	2.16	0.00	0.00	0.00	0.00	0.00	10.09	34.43	40
Other Income From Nonbank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.00	3.37	40
Operating Inc From Nonbank Subs	93.58	0.00	0.00	11.76	60.14	108.33	389.81	560.81	40
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	48.56	0.00	0.00	6.37	33.30	82.16	93.80	105.76	16
Interest Inc From Subsidiary BHCs	0.12	0.00	0.00	0.00	0.00	0.00	0.40	0.83	16
Mgt & Serv Fees From Sub BHCs	2.92	0.00	0.00	0.00	0.00	0.00	6.97	13.51	16
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
Operating Income From Sub BHCs	51.62	0.00	0.00	7.44	33.30	87.04	112.05	124.53	16
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	64.84	0.00	0.00	25.28	84.96	96.03	99.53	99.89	73
Interest Income From Bank Subs	0.72	0.00	0.00	0.00	0.02	0.29	1.64	12.72	73
Mgt & Serv Fees From Bank Subs	4.87	0.00	0.00	0.00	0.00	4.42	25.47	54.86	73
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.15	73
Operating Income From Bank Subs	76.58	0.00	0.00	77.09	94.40	99.13	99.95	100.00	73
Dividends From Nonbank Subs	1.17	0.00	0.00	0.00	0.00	0.66	6.96	11.45	73
Interest Income From Nonbank Subs	0.18	0.00	0.00	0.00	0.00	0.00	0.95	2.95	73
Mgt & Serv Fees From Nonbank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.40	1.29	73
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	73
Operating Inc From Nonbank Subs	1.79	0.00	0.00	0.00	0.01	1.13	10.65	14.17	73
Dividends From Subsidiary BHCs	9.17	0.00	0.00	0.00	0.00	0.00	79.87	99.17	73
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	73
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	73
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	73
Operating Income From Sub BHCs	10.08	0.00	0.00	0.00	0.00	0.00	89.11	99.17	73
Loans and Adv From Subs/ST Debt	643.37	0.00	0.00	0.00	269.96	584.20	2071.97	3824.90	28
Loans and Adv From Subs/Total Debt	274.58	0.00	0.00	0.00	118.62	374.40	1147.46	2269.36	42

BHCPR Reporters for Quarter Ending 12/31/2003  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
1141786	3,807,251	ALABAMA NATIONAL BANCORPORATIO	BIRMINGHAM, AL	
1208661	4,550,581	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
1095674	7,016,962	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1245620	5,350,479	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1025309	9,468,693	BANK OF HAWAII CORPORATION	HONOLULU, HI	
2947435	5,238,420	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
1020180	5,671,289	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1843080	5,540,290	CATHAY GENERAL BANCORP	LOS ANGELES, CA	Name change from CATHAY BANCORP, INC.
1094314	6,218,935	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1201934	3,708,888	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1114605	5,900,644	CHITTENDEN CORPORATION	BURLINGTON, VT	
1139532	3,275,979	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	
1205688	7,713,036	CITIZENS BANKING CORPORATION	FLINT, MI	
1135972	3,167,751	COMMERCEBANK HOLDING CORPORATI	CORAL GABLES, FL	
1048867	3,856,107	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1246766	5,467,143	COMMUNITY FIRST BANKSHARES, IN	FARGO, ND	
1200393	3,643,830	CORUS BANKSHARES, INC.	CHICAGO, IL	
1102367	9,723,968	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
1029222	3,854,349	CVB FINANCIAL CORP.	ONTARIO, CA	
2107707	3,512,575	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	7,712,519	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2734233	4,055,396	EAST WEST BANCORP, INC.	SAN MARINO, CA	
1427239	4,706,492	EASTERN BANK CORPORATION	BOSTON, MA	
3212091	9,211,061	ESB ACQUISITION CORP.	NEW YORK, NY	New Y-9C/BHCPR reporter
3005332	8,312,438	F. N. B. CORPORATION	NAPLES, FL	
1118797	7,080,196	FIRST BANKS, INC.	SAINT LOUIS, MO	
1076132	4,206,809	FIRST CHARTER CORPORATION	CHARLOTTE, NC	
1075911	4,301,460	FIRST CITIZENS BANCORPORATION	COLUMBIA, SC	
1071306	5,189,430	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	3,956,062	FIRST FINANCIAL BANCORP	HAMILTON, OH	
1123670	3,877,340	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	3,076,812	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	6,922,017	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1060627	6,652,482	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1117129	9,772,506	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1050600	4,322,625	GOLD BANC CORPORATION, INC.	LEAWOOD, KS	
1136531	7,657,105	GREATER BAY BANCORP	PALO ALTO, CA	
1086533	4,150,358	HANCOCK HOLDING COMPANY	GULFPORT, MS	
1048625	8,102,417	HUDSON UNITED BANCORP	MAHWAH, NJ	
1104231	6,578,336	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	5,397,203	INVESTORS BANCORP, MHC	MILLBURN, NJ	
1199732	4,964,317	IRWIN FINANCIAL CORPORATION	COLUMBUS, IN	
1105162	3,329,989	LAREDO NATIONAL BANCSHARES, IN	LAREDO, TX	
1090987	4,355,093	MB FINANCIAL, INC	CHICAGO, IL	
1117026	3,512,574	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	4,046,885	NBT BANCORP INC.	NORWICH, NY	
1136661	4,297,212	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	9,354,586	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	3,344,243	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	4,859,630	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
1142336	5,034,956	PARK NATIONAL CORPORATION	NEWARK, OH	

BHCPR Reporters for Quarter Ending 12/31/2003  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
1053272	3,372,997	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
1247633	5,208,577	PROVIDENT BANKSHARES CORPORATI	BALTIMORE, MD	
3133637	4,284,878	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1135600	5,353,688	REPUBLIC BANCORP INC.	OWOSSO, MI	
1075126	6,239,161	RIGGS NATIONAL CORPORATION	WASHINGTON, DC	
2847115	7,369,840	SANTANDER BANCORP	SAN JUAN, PR	
2252858	4,385,131	SEACOAST FINANCIAL SERVICES CO	NEW BEDFORD, MA	
1031449	4,435,810	SILICON VALLEY BANCSHARES	SANTA CLARA, CA	
2368106	4,292,522	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
2384021	5,944,925	SOUTHWEST BANCORPORATION OF TE	HOUSTON, TX	
1105425	3,207,454	STERLING BANCSHARES, INC.	HOUSTON, TX	
1117156	5,953,107	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1109656	4,217,936	TEXAS REGIONAL BANCSHARES, INC	MCALLEN, TX	
1079562	7,914,321	TRUSTMARK CORPORATION	JACKSON, MS	
2694814	5,585,190	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1049828	7,748,981	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
1076217	6,372,845	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	4,068,834	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1048773	9,865,967	VALLEY NATIONAL BANCORP	WAYNE, NJ	
1070448	3,445,008	WESBANCO, INC.	WHEELING, WV	
1025541	4,581,686	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
1079740	7,761,180	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	8,873,965	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
2260406	4,746,005	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1199602	3,329,433	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 76 bank holding companies.