

PEER GROUP 04

	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Number of BHCs in Peer Group	347	335	335	328	289
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.68	3.79	3.75	3.94	3.85
+ Non-interest Income	1.00	1.10	1.11	1.08	1.01
- Overhead Expense	3.05	3.12	3.12	3.15	3.13
- Provision for Losses	0.16	0.20	0.23	0.28	0.28
+ Securities Gains (Losses)	0.05	0.05	0.04	0.04	0.04
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.56	1.68	1.62	1.66	1.55
Net Operating Income	1.06	1.11	1.09	1.11	1.01
Net Income	1.06	1.11	1.09	1.11	1.01
Net Income (Sub S Adjusted)	1.02	1.07	1.08	1.09	1.03
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	5.57	6.10	5.87	6.65	7.82
Interest Expense	1.59	1.99	1.81	2.40	3.68
Net Interest Income (TE)	3.99	4.11	4.05	4.25	4.16
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.14	0.18	0.25	0.26	0.25
Earnings Coverage of Net Losses (X)	22.31	21.81	27.46	24.11	26.90
Ln&Ls Allowance/Total Loans & Leases	1.31	1.33	1.32	1.32	1.29
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.69	0.81	0.69	0.75	0.70
30-89 Days Past Due Loans and Leases	0.72	1.03	0.74	0.95	1.09
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	19.28	18.01	19.92	19.33	20.08
Net ST Noncore Funding Dependence	8.89	7.50	9.67	8.69	11.27
Net Loans and Leases/Total Assets	65.71	65.76	65.51	66.06	67.07
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.90	8.71	8.80	8.56	8.55
Equity Capital/Total Assets	8.77	8.60	8.64	8.50	8.50
Net Loans&Ls/Equity Capital (X)	7.82	7.95	7.89	8.06	8.28
Cash Dividends/Net Income	24.02	20.98	27.24	23.98	27.98
Cash Dividends/Net Income (Sub S Adjusted)	28.54	14.83	26.56	24.15	49.29
Retained Earnings/Avg Equity Cap	8.72	9.59	8.78	9.38	7.98
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.57	0.85	0.67	0.74	0.80
Long-Term Debt/Equity Capital	1.11	1.31	1.30	1.75	1.76
Equity Investment in Subs/Equity Cap	108.42	108.68	108.48	109.05	107.44
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	112.66	130.42	137.64	127.87	127.32

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PERCENT OF AVERAGE ASSETS	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Interest Income (TE)	5.15	5.64	5.43	6.16	7.24
Less: Interest Expense	1.47	1.85	1.68	2.22	3.41
Equals: Net Interest Income (TE)	3.68	3.79	3.75	3.94	3.85
Plus: Non-Interest Income	1.00	1.10	1.11	1.08	1.01
Equals: Adj Operating Income (TE)	4.74	4.96	4.91	5.07	4.92
Less: Overhead Expense	3.05	3.12	3.12	3.15	3.13
Less: Provision for Loan and Lease Losses	0.16	0.20	0.23	0.28	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	0.05	0.05	0.04	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)	1.56	1.68	1.62	1.66	1.55
Less: Applicable Income Taxes (TE)	0.49	0.54	0.50	0.53	0.51
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.06	1.11	1.09	1.11	1.01
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.06	1.11	1.09	1.11	1.01
Memo: Net Income (Last Four Qtrs)	1.08	1.11	1.09	1.11	1.01
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.62	92.78	92.71	92.76	92.93
Avg Int-Bearing Funds / Avg Assets	79.07	80.19	79.69	79.85	79.93
Int Income (TE) / Avg Earning Assets	5.57	6.10	5.87	6.65	7.82
Int Expense / Avg Earning Assets	1.59	1.99	1.81	2.40	3.68
Net Int Inc (TE) / Avg Earn Assets	3.99	4.11	4.05	4.25	4.16
YIELD OR COST:					
Total Loans and Leases (TE)	6.20	6.82	6.63	7.31	8.48
Interest-Bearing Bank Balances	1.27	1.62	1.72	2.33	4.40
Fed Funds Sold & Reverse Repos	0.90	1.13	1.04	1.59	3.79
Trading Assets	0.66	2.16	1.65	10.41	3.31
Total Earning Assets	5.47	6.00	5.77	6.55	7.71
Investment Securities (TE)	4.13	4.58	4.19	5.30	6.25
U.S. Treasury & Agency Sec (excl MBS)	3.51	4.17	3.61	4.76	6.37
Mortgage-Backed Securities	3.91	4.20	3.68	5.10	5.90
All Other Securities	5.77	6.00	6.18	6.79	7.50
Interest-Bearing Deposits	1.62	2.10	1.89	2.59	4.13
Time Deposits of \$100K or More	2.44	2.98	2.75	3.54	5.36
Time Deposits < \$100K	2.54	3.16	2.94	3.77	5.58
Other Domestic Deposits	0.79	1.05	0.91	1.40	2.45
Foreign Deposits	0.10	0.33	0.21	0.71	3.98
Fed Funds Purchased and Repos	1.09	1.29	1.19	1.79	3.85
Other Borrowed Funds & Trading Liab	3.64	4.20	3.96	4.41	5.57
All Interest-Bearing Funds	1.86	2.31	2.11	2.78	4.28

PEER GROUP 04

03/31/2004

03/31/2003

12/31/2003

12/31/2002

12/31/2001

Avg Personnel Exp Per Employee (\$000)

13

13

52

49

47

Avg Assets per Employee (\$000)

3,232

3,084

3,089

2,956

2,895

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

2.00

1.20

1.56

1.47

1.37

Overhead Exp / NII + Non-Int Income

65.88

63.91

64.50

62.95

64.58

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.05

3.12

3.12

3.15

3.13

Personnel Expense

1.71

1.74

1.73

1.72

1.68

Net Occupancy Expense

0.44

0.45

0.44

0.45

0.46

Other Operating Expenses

0.88

0.90

0.93

0.95

0.97

Overhead Less Non-Interest Income

2.01

1.98

1.95

2.02

2.06

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

64.57

62.80

63.29

61.73

63.27

Personnel Expense

36.26

35.03

35.14

33.69

33.80

Net Occupancy Expense

9.23

9.03

8.94

8.85

9.21

Other Operating Expenses

18.69

18.24

18.82

18.75

19.68

Total Non-Interest Income

20.69

21.60

22.19

20.73

20.18

Fiduciary Activities Income

1.32

1.18

1.22

1.15

1.39

Serv Charges on Deposit Accts - Domestic

8.08

7.58

8.09

7.62

7.29

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees & Commissions

0.58

0.37

0.50

0.42

0.41

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.25

0.27

0.28

0.26

0.36

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.47

0.42

0.49

0.41

0.41

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

1.53

2.57

2.74

1.89

1.41

Other Non-Interest Income

5.49

6.13

6.15

6.14

6.04

Overhead Less Non-Interest Income

43.01

40.47

40.28

40.51

42.31

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

26.54

27.71

25.03

26.84

26.54

Appl Inc Tax+TE/Pretax NOI+TE

32.10

32.75

31.90

32.70

33.85

PERCENT OF TOTAL ASSETS	PERCENT COMPOSITION OF ASSETS AND LOAN MIX				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate Loans	48.82	47.44	48.40	47.31	46.57
Commercial and Industrial Loans	9.92	10.42	9.69	10.55	11.29
Loans to Individuals	3.87	4.53	4.14	4.57	4.99
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.81	0.89	0.94	0.89	0.95
Other Loans and Leases	0.86	0.81	0.86	0.85	0.92
Net Loans and Leases	65.71	65.76	65.51	66.06	67.07
Debt Securities Over 1 Year	19.82	18.34	20.30	18.35	16.48
Mutual Funds and Equity Securities	0.30	0.31	0.26	0.33	0.34
Subtotal	86.84	85.34	86.97	85.55	84.69
Interest-Bearing Bank Balances	0.55	0.66	0.41	0.51	0.45
Federal Funds Sold & Reverse Repos	1.41	2.26	1.12	1.83	1.73
Debt Securities 1 Year or Less	2.05	2.26	2.06	2.51	1.99
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.70	91.52	91.34	91.30	91.40
Non-Int Cash and Due From Dep Inst	2.87	3.31	3.26	3.42	3.43
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.09	0.10	0.09	0.10	0.10
All Other Assets	5.35	5.13	5.33	5.17	5.06
MEMORANDA:					
Short-Term Investments	4.62	5.92	4.14	5.53	4.80
U. S. Treasury Securities	0.25	0.42	0.32	0.41	0.46
U. S. Agency Securities (excl MBS)	7.17	6.38	7.52	6.30	6.00
Municipal Securities	3.54	3.14	3.50	3.15	2.88
Mortgage-Backed Securities	7.94	7.93	7.91	8.21	7.78
Asset-Backed Securities	0.00	0.01	0.01	0.02	0.01
Other Debt Securities	0.82	0.91	0.81	0.97	1.10
RE Loans Secured by 1-4 Family	17.15	17.52	17.34	17.70	19.07
Revolving	2.75	2.35	2.67	2.26	1.93
Closed-End, Sec by First Liens	12.99	13.59	13.24	13.80	15.26
Closed-End, Sec by Junior Liens	1.07	1.24	1.10	1.28	1.45
Commercial Real Estate Loans	28.90	27.29	28.27	27.01	24.90
Construction and Land Dev	6.60	6.04	6.31	5.96	5.40
Multifamily	1.60	1.52	1.53	1.48	1.35
Nonfarm Nonresidential	19.55	18.60	19.25	18.40	17.10
RE Loans Secured by Farmland	1.15	1.07	1.20	0.99	0.94
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	74.21	72.36	73.87	71.96	69.91
RE Loans Secured by 1-4 Family	26.85	27.28	27.18	27.42	29.00
Revolving	4.16	3.56	4.05	3.41	2.88
Closed-End	22.46	23.50	22.96	23.79	25.85
Commercial Real Estate Loans	43.34	40.98	42.51	40.52	36.58
Construction and Land Dev	9.62	8.84	9.26	8.69	7.72
Multifamily	2.41	2.30	2.31	2.23	1.99
Nonfarm Nonresidential	29.47	28.05	29.15	27.74	25.32
RE Loans Secured by Farmland	1.69	1.58	1.78	1.46	1.38
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.92	15.63	14.68	15.82	16.67
Loans to Individuals	5.92	6.97	6.39	7.01	7.52
Credit Card Loans	0.11	0.14	0.12	0.15	0.18
Agricultural Loans	1.21	1.34	1.42	1.34	1.40
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.31	1.25	1.32	1.29	1.39

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Short-Term Investments	4.62	5.92	4.14	5.53	4.80
Liquid Assets	22.57	23.13	22.92	22.65	21.42
Investment Securities	23.03	21.78	23.44	21.96	21.24
Net Loans and Leases	65.71	65.76	65.51	66.06	67.07
Net Lns, Ls & Stdby Ltrs of Credit	66.47	66.49	66.21	66.80	67.75
Core Deposits	66.95	67.46	67.31	66.86	67.54
Noncore Funding	22.02	21.72	21.99	22.43	22.11
Time Deposits of \$100K or More	11.46	11.99	11.28	11.92	11.92
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.91	1.86	2.04	1.92	2.47
Net Fed Funds Purchased (Sold)	0.51	-0.40	0.94	0.07	0.78
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.70	1.27	1.92	1.50	1.27
Earning Assets Repr in 1 Year	36.76	38.68	35.57	38.53	36.99
Int-Bearing Liab Repr in 1 Year	28.68	30.59	28.44	31.45	34.87
Long-Term Debt Repr in 1 Year	0.41	0.47	0.49	0.51	0.49
Net Assets Repriceable in 1 Year	6.92	7.00	5.89	6.01	1.10
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	19.28	18.01	19.92	19.33	20.08
Net ST Noncore Funding Dependence	8.89	7.50	9.67	8.69	11.27
Short-Term Inv/ST Noncore Funding	47.46	60.72	43.33	52.57	39.76
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.22	14.91	14.34	13.51	9.31
Net Loans and Leases/Total Deposits	83.47	82.65	83.21	83.59	84.20
Net Loans and Leases/Core Deposits	99.65	99.43	99.15	100.80	101.22
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.00	1.25	0.82	1.41	0.64
Avail-For-Sale Sec Appr(Depr)/Eq Cap	4.02	4.53	2.54	5.27	2.44
Struct Notes Appr(Depr)/Eq Cap	0.10	0.12	-0.11	0.16	-0.01
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.44	8.16	7.53	8.75	10.23
Available-For-Sale Securities	92.56	91.84	92.47	91.25	89.77
U.S. Treasury Securities	1.25	2.02	1.54	1.98	2.23
U.S. Agency Securities (excl MBS)	35.20	32.35	36.08	32.14	32.02
Municipal Securities	16.55	15.50	15.99	14.97	14.03
Mortgage-Backed Securities	33.86	36.68	33.14	37.43	36.41
Asset-Backed Securities	0.02	0.03	0.02	0.07	0.06
Other Debt Securities	3.67	4.21	3.66	4.30	5.01
Mutual Funds and Equity Securities	1.34	1.53	1.17	1.59	1.68
Debt Securities 1 Year or Less	10.69	12.03	10.53	12.67	10.26
Debt Securities 1 To 5 Years	38.05	37.72	39.32	36.44	32.87
Debt Securities Over 5 Years	46.01	44.59	45.44	45.06	43.40
Pledged Securities	49.45	47.99	47.46	49.37	48.71
Structured Notes, Fair Value	1.86	0.85	1.64	0.70	0.07

ANALYSIS RATIOS	PEER GROUP 04				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Provision for Ln&Ls Losses/Avg Assets	0.16	0.20	0.23	0.28	0.28
Provision for Ln&Ls Losses/Avg Lns&Ls	0.23	0.30	0.34	0.41	0.41
Provision for Ln&Ls Losses/Net Losses	200.79	221.35	174.51	212.50	245.23
Ln&Ls Allowance/Total Loans & Leases	1.31	1.33	1.32	1.32	1.29
Ln&Ls Allowance/Net Ln&Ls Losses (X)	27.17	18.45	13.86	11.32	14.24
ALL/Nonaccrual Assets	425.76	381.72	472.24	400.23	364.32
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	333.60	280.74	335.08	278.33	255.43
Gross Ln&Ls Losses/Avg Loans & Leases	0.20	0.23	0.31	0.33	0.31
Recoveries/Avg Loans and Leases	0.06	0.06	0.06	0.06	0.06
Net Losses/Avg Loans and Leases	0.14	0.18	0.25	0.26	0.25
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	N/A
Recoveries/Prior Year-End Losses	6.08	5.20	26.04	27.14	33.85
Earnings Coverage of Net Losses (X)	22.31	21.81	27.46	24.11	26.90
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.04	0.07	0.06	0.05
RE Loans Secured By 1-4 Family	0.04	0.05	0.07	0.07	0.05
Revolving	0.00	0.00	0.02	0.02	0.03
Closed-End	0.04	0.05	0.08	0.07	0.05
Commercial Real Estate Loans	0.02	0.02	0.05	0.06	0.04
Construction and Land Dev	0.00	0.00	0.02	0.02	0.03
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.01	0.03	0.05	0.05	0.03
RE Loans Secured by Farmland	0.00	0.00	0.02	0.01	0.01
Commercial and Industrial Loans	0.22	0.31	0.56	0.64	0.47
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.82	0.94	0.93	0.94	0.88
Credit Card Loans	1.89	2.29	2.38	3.04	2.61
Agricultural Loans	0.01	0.01	0.07	0.08	0.03
Loans to Foreign Governments & Inst	0.00	N/A	N/A	N/A	0.00
Other Loans and Leases	0.15	0.12	0.27	0.46	0.45

PERCENT OF LOANS AND LEASES	PEER GROUP 04				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
30-89 Days PD Loans and Leases	0.72	1.03	0.74	0.95	1.09
90+ Days PD Loans and Leases	0.10	0.14	0.11	0.13	0.17
Nonaccrual Loans and Leases	0.55	0.65	0.56	0.60	0.57
90+ Days PD and Nonaccrual Loans and Leases	0.68	0.84	0.71	0.79	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	0.72	1.03	0.74	0.95	1.09
90+ Days Past Due Assets	0.10	0.14	0.11	0.13	0.17
Nonaccrual Assets	0.55	0.65	0.56	0.60	0.58
30+ Days PD & Nonaccrual Assets	1.46	1.94	1.51	1.78	1.93
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.45	0.57	0.47	0.53	0.54
90+ PD & Nonaccrual Assets + OREO	0.57	0.69	0.58	0.66	0.66
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.49	0.57	0.48	0.54	0.51
Allowance for Loan & Lease Losses	55.67	63.40	54.25	60.47	61.09
Equity Cap + ALLL	5.27	6.08	5.19	5.81	5.66
Tier 1 Cap + ALLL	5.18	6.09	5.10	5.82	5.64
Loans & Leases + RE Acquired	0.74	0.85	0.73	0.81	0.75

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate - 30-89 Days PD	0.65	0.93	0.65	0.86	0.98
- 90+ Days Past Due	0.08	0.11	0.09	0.11	0.14
- Nonaccrual	0.49	0.60	0.51	0.55	0.49
Coml & Indl - 30-89 Days PD	0.82	1.16	0.78	1.01	0.98
- 90+ Days Past Due	0.09	0.16	0.10	0.12	0.16
- Nonaccrual	0.78	0.87	0.76	0.83	0.78
Individuals - 30-89 Days PD	1.19	1.44	1.43	1.58	1.68
- 90+ Days Past Due	0.12	0.15	0.14	0.17	0.21
- Nonaccrual	0.25	0.27	0.26	0.25	0.23
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.28	0.52	0.23	0.22	0.27
- 90+ Days Past Due	0.01	0.02	0.00	0.01	0.03
- Nonaccrual	0.23	0.27	0.19	0.21	0.16
Foreign Govts- 30-89 Days PD	0.00	N/A	N/A	N/A	0.00
- 90+ Days Past Due	0.00	N/A	N/A	N/A	0.00
- Nonaccrual	0.00	N/A	N/A	N/A	0.00
Other Lns&Ls - 30-89 Days PD	0.32	0.33	0.23	0.34	1.09
- 90+ Days Past Due	0.02	0.02	0.01	0.03	0.12
- Nonaccrual	0.14	0.22	0.15	0.15	0.32
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.86	1.07	0.97	1.09	1.24
- 90+ Days Past Due	0.09	0.12	0.11	0.14	0.15
- Nonaccrual	0.39	0.42	0.40	0.41	0.33
Revolving - 30-89 Days PD	0.27	0.36	0.29	0.32	0.52
- 90+ Days Past Due	0.02	0.02	0.02	0.02	0.04
- Nonaccrual	0.09	0.07	0.07	0.07	0.11
Closed-End - 30-89 Days PD	0.97	1.19	1.11	1.19	1.31
- 90+ Days Past Due	0.11	0.12	0.12	0.15	0.16
- Nonaccrual	0.45	0.47	0.45	0.45	0.35
- Jr Lien 30-89 Days PD	0.07	0.08	0.08	0.08	N/A
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	N/A
- Jr Lien Nonaccrual	0.06	0.06	0.06	0.05	N/A
Commercial RE - 30-89 Days PD	0.45	0.72	0.40	0.63	0.69
- 90+ Days Past Due	0.05	0.07	0.06	0.06	0.10
- Nonaccrual	0.48	0.58	0.50	0.51	0.47
Const & Dev - 30-89 Days PD	0.31	0.83	0.31	0.55	0.66
- 90+ Days Past Due	0.02	0.03	0.02	0.03	0.04
- Nonaccrual	0.19	0.28	0.20	0.28	0.32
Multi family - 30-89 Days PD	0.10	0.27	0.14	0.19	0.24
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.06	0.10	0.08	0.10	0.06
Nonfarm Nres- 30-89 Days PD	0.45	0.63	0.36	0.57	0.59
- 90+ Days Past Due	0.05	0.06	0.05	0.06	0.10
- Nonaccrual	0.50	0.62	0.49	0.54	0.45
Farmland - 30-89 Days PD	0.39	0.72	0.29	0.52	0.54
- 90+ Days Past Due	0.03	0.05	0.03	0.03	0.02
- Nonaccrual	0.38	0.40	0.35	0.48	0.33
Credit Card - 30-89 Days PD	1.19	1.49	1.53	1.42	1.74
- 90+ Days Past Due	0.59	0.63	0.53	0.58	0.58
- Nonaccrual	0.01	0.01	0.01	0.01	0.01

CAPITAL RATIOS	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Tier 1 Leverage Ratio	8.90	8.71	8.80	8.56	8.55
Tier 1 RBC Ratio	12.37	12.18	12.38	12.00	11.96
Total Risk-Based Capital Ratio	13.73	13.58	13.75	13.39	13.25
Tangible Tier 1 Leverage Ratio	8.83	8.65	8.73	8.50	8.50
Tangible Common Eq Cap/Tan Assets	8.05	7.95	7.94	7.85	7.89
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	14.49	13.51	14.11	13.28	12.98
Standby Letters of Credit	0.63	0.63	0.59	0.62	0.56
Commercial & Similar Letters of Credit	0.01	0.02	0.02	0.01	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	0.35	0.37	0.33	0.35	0.09
Interest Rate Contracts	0.33	0.34	0.31	0.33	0.08
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.01	0.00	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.12	0.07	0.14	0.07	0.00
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	22.18	20.53	22.31	21.00	20.57

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Interest Rate Contracts	89.94	86.98	89.79	89.56	82.01
Foreign Exchange Contracts	0.00	0.00	0.00	0.04	0.68
Equity, Comm, & Other Contracts	10.06	11.41	10.19	9.55	10.46
Futures and Forwards	8.67	10.14	7.48	21.07	30.84
Written Options	29.66	10.76	22.99	8.26	1.54
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	27.03	10.55	21.58	8.11	0.06
Purchased Options	3.04	4.10	1.55	3.86	25.72
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	2.73	3.97	1.42	3.69	25.72
Swaps	51.09	56.29	60.72	54.58	35.11
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	93.10
Interest Rate Contracts	86.36	86.73	89.79	88.44	75.12
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.68
Equity, Comm, & Other Contracts	10.06	11.41	10.19	9.55	10.46
Deriv Contr (Excl Fut & FX LE 14 Days)	69.65	87.02	76.25	90.44	84.78
One Year or Less	13.26	23.21	13.15	27.44	43.66
Over 1 Year to 5 Years	34.54	44.18	41.64	44.38	39.90
Over 5 Years	16.68	6.24	16.57	8.51	0.11
Gross Negative Fair Value (Abs Val)	1.57	1.74	1.54	1.77	0.27
Gross Positive Fair Value	0.65	1.23	0.50	1.55	0.69
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	0.01	0.00	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	0.22	0.12	0.26	0.12	0.03

INSURANCE ACTIVITIES

03/31/2004

03/31/2003

12/31/2003

12/31/2002

12/31/2001

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	35.00	11.11	16.67	25.00	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	65.00	88.89	83.33	75.00	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	12.50	0.00	16.67	N/A
Ins Activities Revenue/Adj Oper Inc	0.47	0.42	0.49	0.41	N/A
Premium Inc/Ins Activities Revenue	0.00	0.06	0.00	4.43	N/A
Credit Rel Prem Inc/Tot Prem Inc	62.60	67.16	59.31	75.82	N/A
Other Prem Inc/Total Prem Inc	37.40	32.84	40.69	18.57	N/A
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	N/A
Ins Net Inc (P/C)/Equity (P/C)	332.02	38.10	100.00	28.72	N/A
Ins Net Inc (L/H)/Equity (L/H)	77.51	5.05	28.74	23.26	N/A
Insur Ben, Losses, Exp/Insur Premiums	59.91	61.10	85.12	15.01	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.82	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	6.34	4.14	5.75	N/A	N/A

BROKER-DEALER ACTIVITIES

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

Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.10	0.33	0.21	0.71	3.98

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	N/A	50.84	N/A
Foreign Governments and Inst	0.00	N/A	N/A	N/A	0.00
Leases	N/A	N/A	N/A	N/A	N/A

GROWTH RATES:

Net Loans and Leases	27.44	-21.49	-30.79	33.57	-66.36
Total Selected Assets	9.97	-1.02	-13.87	7.01	-45.52
Deposits	-11.55	42.66	30.40	5.03	76.17

PROFITABILITY:	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Net Income/Avg Equity Capital	11.69	12.38	12.10	12.57	11.45
Bank Net Inc/Avg Eq Inv in Banks	12.69	13.42	13.23	13.44	12.57
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.21	3.41	3.72	4.56	3.09
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.64	10.33	9.48	10.78	9.13
Bank Net Income/Parent Net Income	104.10	104.33	105.10	103.80	105.11
Nonbank Net Income/Parent Net Income	0.45	0.58	0.47	0.40	0.47
Sub BHCs Net Inc/Parent Net Income	81.29	73.00	71.82	76.72	65.59
LEVERAGE:					
Total Liabilities/Equity	17.83	17.37	17.69	17.69	16.27
Total Debt/Equity Capital	2.33	2.98	2.71	3.35	3.50
Tot Debt+NP to Subs Iss Tr Pref/Equity	13.29	12.52	13.03	13.15	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	2.68	3.43	3.07	3.80	3.85
Total Debt/Eq Cap - Exc Over Fair Value	2.39	3.02	2.76	3.39	3.55
Long-Term Debt/Equity Capital	1.11	1.31	1.30	1.75	1.76
Short-Term Debt/Equity Capital	0.57	0.85	0.67	0.74	0.80
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.20	0.21	0.21	0.26	0.31
Long-Term Debt/Consolidated LT Debt	2.64	3.36	3.28	4.77	3.84
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	108.42	108.68	108.48	109.05	107.44
Total Investment in Subs/Equity	109.45	110.05	109.74	110.37	108.84
Equity Inv in Subs/Cons Eq Cap+Min Int	97.18	97.60	96.92	98.25	99.61
Total Inv in Subs/Cons Eq Cap+Min Int	98.04	98.62	97.87	99.29	100.68
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.67	0.64	0.65	0.68	0.61
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.48	2.32	2.47	2.30	2.77
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	131.50	136.94	130.78	125.28	123.63
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	112.66	130.42	137.64	127.87	127.32
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	98.19	90.25	115.51	110.04	114.69
Pretax Oper Inc + Int Exp/Int Expense	3304.47	4242.16	5227.71	4686.35	3016.75
Div + Int From Subs/Int Exp + Div	210.23	205.37	213.05	207.16	166.68
Fees+Other Inc From Subs/Sal + Oth Exp	10.55	9.11	8.26	8.32	10.01
Net Inc/Curr Port of LT Debt+Pfd Div(X)	38.18	56.27	42.37	64.97	70.50
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.09	-0.68	-0.11	-0.35	-0.58
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	0.00	0.00	0.00	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	0.74	0.81	0.88	0.77	0.58
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 COMPANY ANALYSIS - PART II				
	PEER GROUP 04 03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Div Paid/Inc Before Undist Inc	68.95	59.68	68.23	70.01	66.94
Dividends Paid/Net Income	24.02	20.98	27.24	23.98	27.98
Net Income - Dividends/Avg Equity	8.72	9.59	8.79	9.35	7.98
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	105.64	131.83	141.54	137.06	139.73
Dividends From Nonbank Subs	0.19	0.11	0.61	0.49	0.38
Dividends From Subsidiary BHCs	3.42	1.90	3.68	3.10	1.64
Dividends From All Subsidiaries	118.71	145.94	175.09	169.49	173.19
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	34.00	34.49	40.47	38.49	43.24
Interest Income From Bank Subs	0.13	0.14	0.12	0.17	0.28
Mgt & Service Fees From Bank Subs	2.15	1.97	1.54	1.72	2.18
Other Income From Bank Subs	0.05	0.01	0.03	0.03	0.01
Operating Income From Bank Subs	41.44	41.11	50.97	48.84	49.67
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	45.49	27.26	43.55	44.55	36.37
Interest Income From Nonbank Subs	1.42	1.64	1.01	0.71	3.18
Mgt & Serv Fees From Nonbank Subs	0.35	0.86	1.34	1.07	1.94
Other Income From Nonbank Subs	0.19	0.00	0.05	0.00	0.00
Operating Inc From Nonbank Subs	61.05	38.51	52.96	65.16	53.07
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	26.28	28.11	28.29	28.71	39.21
Interest Inc From Subsidiary BHCs	0.03	0.06	0.02	0.06	1.60
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	32.47	28.42	31.71	28.86	43.51
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	56.47	59.22	66.70	69.03	66.96
Interest Income From Bank Subs	1.47	1.26	0.44	0.44	1.03
Mgt & Serv Fees From Bank Subs	3.49	3.95	2.28	2.67	3.89
Other Income From Bank Subs	0.19	0.04	0.05	0.04	0.03
Operating Income From Bank Subs	73.00	73.58	77.25	79.71	79.84
Dividends From Nonbank Subs	0.58	0.46	0.56	0.30	0.16
Interest Income From Nonbank Subs	0.04	0.05	0.03	0.02	0.07
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	3.40	2.69	1.96	1.04	1.09
Dividends From Subsidiary BHCs	1.68	1.12	2.67	2.21	1.01
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	2.68	1.23	3.18	2.52	1.22
Loans and Adv From Subs/ST Debt	586.56	341.49	633.76	332.08	56.11
Loans and Adv From Subs/Total Debt	269.41	197.18	245.67	146.35	46.85

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									347
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.68	2.84	3.01	3.29	3.65	4.03	4.50	4.81	347
+ Non-interest Income	1.00	0.33	0.42	0.64	0.90	1.33	1.78	2.44	347
- Overhead Expense	3.05	1.89	2.19	2.54	2.96	3.53	4.12	4.75	347
- Provision for Losses	0.15	0.00	0.00	0.06	0.14	0.24	0.41	0.51	347
+ Securities Gains (Losses)	0.04	-0.00	0.00	0.00	0.00	0.07	0.22	0.36	347
+ Other Tax Equiv Adjustments	-0.00	-0.03	-0.00	0.00	0.00	0.00	0.00	0.03	347
= Pretax Net Oper Income (TE)	1.56	0.64	0.84	1.17	1.54	1.89	2.36	2.74	347
Net Operating Income	1.06	0.43	0.53	0.78	1.04	1.31	1.60	2.01	347
Net Income	1.06	0.43	0.53	0.78	1.04	1.31	1.60	2.01	347
Net Income (Sub S Adjusted)	1.02	0.51	0.59	0.77	1.03	1.19	1.44	1.55	51
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.56	4.67	4.86	5.20	5.53	5.90	6.42	6.74	347
Interest Expense	1.58	0.77	0.96	1.26	1.59	1.90	2.19	2.39	347
Net Interest Income (TE)	3.98	3.03	3.24	3.51	3.94	4.37	4.86	5.26	347
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.13	-0.08	-0.02	0.00	0.07	0.22	0.45	0.85	347
Earnings Coverage of Net Losses (X)	22.30	-579.08	-91.09	3.33	12.18	40.22	204.43	409.77	343
Ln&Ls Allowance/Total Loans & Leases	1.31	0.81	0.93	1.07	1.27	1.51	1.89	2.22	347
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.68	0.05	0.09	0.26	0.57	1.02	1.68	2.39	347
30-89 Days Past Due Loans and Leases	0.72	0.06	0.13	0.27	0.61	1.07	1.70	2.13	347
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	19.28	-0.82	2.85	11.41	18.36	27.78	35.79	41.17	347
Net ST Noncore Funding Dependence	8.88	-7.58	-2.90	1.81	9.03	14.73	21.82	23.97	347
Net Loans and Leases/Total Assets	65.70	41.89	46.65	56.93	67.40	74.31	81.15	83.69	347
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.89	6.48	6.98	7.81	8.67	9.78	11.35	13.03	347
Equity Capital/Total Assets	8.76	5.60	6.18	7.24	8.61	10.12	11.56	13.32	347
Net Loans&Ls/Equity Capital (X)	7.82	3.84	4.55	5.98	7.65	9.67	11.56	12.40	347
Cash Dividends/Net Income	24.02	0.00	0.00	0.00	25.19	43.42	60.89	76.58	343
Cash Dividends/Net Income (Sub S Adjusted)	28.54	-37.58	-21.83	0.00	26.41	46.95	92.15	126.19	51
Retained Earnings/Avg Equity Cap	8.72	1.62	3.19	6.10	8.34	11.56	14.83	18.03	347
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.56	0.00	0.00	0.00	0.00	0.00	4.18	10.82	347
Long-Term Debt/Equity Capital	1.11	0.00	0.00	0.00	0.00	0.00	9.18	13.71	347
Equity Investment in Subs/Equity Cap	108.41	81.56	89.02	97.38	101.21	121.25	135.73	151.95	347
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	112.66	-47.37	-17.06	39.67	97.85	145.76	319.11	600.58	337

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.14	4.33	4.50	4.81	5.11	5.46	5.94	6.21	347
Less: Interest Expense	1.47	0.70	0.86	1.15	1.45	1.76	2.06	2.24	347
Equals: Net Interest Income (TE)	3.68	2.84	3.01	3.29	3.65	4.03	4.50	4.81	347
Plus: Non-Interest Income	1.00	0.33	0.42	0.64	0.90	1.33	1.78	2.44	347
Equals: Adj Operating Income (TE)	4.73	3.34	3.69	4.17	4.66	5.29	6.03	6.68	347
Less: Overhead Expense	3.05	1.89	2.19	2.54	2.96	3.53	4.12	4.75	347
Less: Provision for Loan and Lease Losses	0.15	0.00	0.00	0.06	0.14	0.24	0.41	0.51	347
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Plus: Realized G/L on AFS Sec	0.04	-0.00	0.00	0.00	0.00	0.07	0.22	0.36	347
Plus: Other Tax Equiv Adjustments	-0.00	-0.03	-0.00	0.00	0.00	0.00	0.00	0.03	347
Equals: Pretax Net Oper Inc (TE)	1.56	0.64	0.84	1.17	1.54	1.89	2.36	2.74	347
Less: Applicable Income Taxes (TE)	0.48	0.02	0.10	0.31	0.48	0.66	0.86	0.97	347
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	347
Equals: Net Operating Income	1.06	0.43	0.53	0.78	1.04	1.31	1.60	2.01	347
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Equals: Net Income	1.06	0.43	0.53	0.78	1.04	1.31	1.60	2.01	347
Memo: Net Income (Last Four Qtrs)	1.08	0.39	0.56	0.83	1.05	1.32	1.68	1.94	340
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.61	87.50	89.35	91.09	92.80	94.19	95.48	96.42	347
Avg Int-Bearing Funds / Avg Assets	79.06	63.42	69.30	74.73	79.78	83.42	87.18	88.47	347
Int Income (TE) / Avg Earning Assets	5.56	4.67	4.86	5.20	5.53	5.90	6.42	6.74	347
Int Expense / Avg Earning Assets	1.58	0.77	0.96	1.26	1.59	1.90	2.19	2.39	347
Net Int Inc (TE) / Avg Earn Assets	3.98	3.03	3.24	3.51	3.94	4.37	4.86	5.26	347
YIELD OR COST:									
Total Loans and Leases (TE)	6.19	5.39	5.51	5.77	6.18	6.55	7.02	7.48	347
Interest-Bearing Bank Balances	1.26	0.00	0.00	0.32	0.98	1.97	3.89	6.29	318
Fed Funds Sold & Reverse Repos	0.89	0.00	0.67	0.85	0.91	0.96	1.05	1.17	295
Trading Assets	0.66	0.00	0.00	0.00	0.00	0.11	2.15	2.73	8
Total Earning Assets	5.46	4.55	4.77	5.11	5.40	5.81	6.30	6.64	347
Investment Securities (TE)	4.12	2.76	3.11	3.63	4.15	4.60	5.10	5.62	347
U.S. Treasury & Agency Sec (excl MBS)	3.50	1.78	2.15	2.85	3.49	4.11	4.95	5.65	340
Mortgage-Backed Securities	3.91	2.17	2.65	3.29	3.91	4.49	5.23	5.80	331
All Other Securities	5.77	2.70	3.63	4.76	5.77	6.73	7.77	9.52	337
Interest-Bearing Deposits	1.61	0.84	1.03	1.33	1.61	1.91	2.16	2.36	347
Time Deposits of \$100K or More	2.43	1.41	1.68	2.06	2.42	2.82	3.20	3.41	347
Time Deposits < \$100K	2.53	1.57	1.88	2.17	2.53	2.86	3.22	3.44	347
Other Domestic Deposits	0.79	0.39	0.47	0.59	0.75	0.97	1.23	1.43	347
Foreign Deposits	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	1
Fed Funds Purchased and Repos	1.08	0.28	0.53	0.74	1.02	1.39	1.79	2.61	285
Other Borrowed Funds & Trading Liab	3.63	1.10	1.64	2.77	3.73	4.54	5.26	5.77	325
All Interest-Bearing Funds	1.85	0.99	1.17	1.52	1.86	2.18	2.46	2.65	347

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	13.39	9.97	10.43	11.53	12.87	15.01	17.56	20.09	347
Avg Assets per Employee (\$000)	3231.71	1989.53	2197.91	2547.58	3088.34	3722.40	4850.63	5849.00	347
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	1.99	0.00	0.00	0.00	0.86	3.83	7.93	10.70	346
Overhead Exp / NII + Non-Int Income	65.88	47.85	52.91	59.01	66.02	72.25	79.13	83.12	347
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.05	1.89	2.19	2.54	2.96	3.53	4.12	4.75	347
Personnel Expense	1.71	1.07	1.21	1.41	1.64	1.99	2.37	2.70	347
Net Occupancy Expense	0.44	0.20	0.26	0.34	0.44	0.52	0.64	0.69	347
Other Operating Expenses	0.88	0.47	0.55	0.69	0.85	1.03	1.32	1.52	347
Overhead Less Non-Interest Income	2.01	1.17	1.37	1.71	1.97	2.31	2.69	2.90	347
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	64.56	47.23	51.02	57.30	64.64	70.95	77.95	81.85	347
Personnel Expense	36.26	25.17	28.02	32.11	36.17	40.29	44.55	46.21	347
Net Occupancy Expense	9.23	5.28	6.15	7.32	9.06	10.88	12.56	13.43	347
Other Operating Expenses	18.68	11.79	13.01	15.43	18.46	21.53	25.07	28.79	347
Total Non-Interest Income	20.69	8.82	10.79	14.93	19.61	26.50	33.61	38.30	347
Fiduciary Activities Income	1.32	0.00	0.00	0.00	0.01	2.54	5.60	9.00	347
Serv Charges on Deposit Accts - Domestic	8.07	1.97	3.23	5.03	7.84	10.75	13.33	16.02	347
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Investment Banking Fees & Commissions	0.57	0.00	0.00	0.00	0.36	1.01	2.03	2.86	347
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Net Servicing Fees	0.24	-0.12	0.00	0.00	0.00	0.34	1.28	1.90	347
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Insurance Activities Revenue	0.46	0.00	0.00	0.00	0.06	0.54	2.32	5.79	347
Net Gain (Loss) - Sales Loans, OREO, Oth	1.53	-0.27	-0.05	0.00	0.64	2.65	6.23	8.45	347
Other Non-Interest Income	5.48	1.41	2.09	3.42	4.94	7.05	10.41	16.54	347
Overhead Less Non-Interest Income	43.01	25.68	28.62	35.44	43.06	49.76	58.24	61.89	347
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	26.54	0.00	1.52	20.41	28.94	33.39	36.13	37.94	343
Appl Inc Tax+TE/Pretax NOI+TE	32.09	3.15	10.31	31.07	34.69	37.35	39.58	41.61	343

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	48.81	27.91	32.14	39.47	47.95	58.27	66.08	70.43	347
Commercial and Industrial Loans	9.92	1.48	3.14	5.61	8.71	14.17	18.52	23.33	347
Loans to Individuals	3.86	0.32	0.57	1.25	3.16	5.97	9.08	12.65	347
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	347
Agricultural Loans	0.80	0.00	0.00	0.00	0.08	1.27	4.27	6.42	347
Other Loans and Leases	0.85	0.00	0.01	0.14	0.55	1.37	2.70	3.85	347
Net Loans and Leases	65.70	41.89	46.65	56.93	67.40	74.31	81.15	83.69	347
Debt Securities Over 1 Year	19.82	3.62	5.94	11.06	18.12	27.92	37.96	44.79	347
Mutual Funds and Equity Securities	0.29	0.00	0.00	0.00	0.03	0.45	1.68	2.66	347
Subtotal	86.83	74.96	79.80	84.12	87.22	89.89	91.67	92.90	347
Interest-Bearing Bank Balances	0.55	0.00	0.00	0.01	0.14	0.72	2.44	4.01	347
Federal Funds Sold & Reverse Repos	1.41	0.00	0.00	0.00	0.88	2.45	4.78	6.67	347
Debt Securities 1 Year or Less	2.05	0.01	0.07	0.45	1.44	3.21	5.99	8.56	347
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Total Earning Assets	91.70	87.45	88.79	90.22	91.78	93.12	94.38	95.00	347
Non-Int Cash and Due From Dep Inst	2.86	1.21	1.60	2.11	2.72	3.56	4.53	5.33	347
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Other Real Estate Owned	0.09	0.00	0.00	0.00	0.04	0.16	0.34	0.57	347
All Other Assets	5.35	2.69	3.16	4.12	5.25	6.46	7.77	8.69	347
MEMORANDA:									
Short-Term Investments	4.61	0.33	0.83	1.84	4.10	6.96	10.10	14.41	347
U. S. Treasury Securities	0.25	0.00	0.00	0.00	0.00	0.32	1.42	2.80	347
U. S. Agency Securities (excl MBS)	7.17	0.16	0.61	2.27	5.66	10.77	18.77	24.33	347
Municipal Securities	3.54	0.00	0.02	0.61	2.33	5.93	9.23	12.03	347
Mortgage-Backed Securities	7.94	0.00	0.10	1.52	5.58	12.89	23.09	31.72	347
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	347
Other Debt Securities	0.81	0.00	0.00	0.00	0.17	1.44	3.81	6.11	347
RE Loans Secured by 1-4 Family	17.15	4.29	6.08	10.71	16.32	23.30	29.67	34.41	347
Revolving	2.74	0.00	0.03	0.87	2.35	4.08	6.10	7.62	347
Closed-End, Sec by First Liens	12.99	1.91	3.49	6.76	11.87	18.48	24.27	31.06	347
Closed-End, Sec by Junior Liens	1.06	0.02	0.10	0.40	0.89	1.57	2.67	3.31	347
Commercial Real Estate Loans	28.89	8.70	13.82	19.00	27.17	37.50	50.19	55.50	347
Construction and Land Dev	6.60	0.53	1.05	2.33	5.32	9.75	16.69	20.36	347
Multifamily	1.59	0.00	0.13	0.46	1.23	2.56	4.04	6.81	347
Nonfarm Nonresidential	19.54	6.52	9.64	13.75	18.32	24.95	32.53	37.68	347
RE Loans Secured by Farmland	1.14	0.00	0.00	0.01	0.40	2.07	4.86	6.57	347
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	74.21	49.64	56.55	65.56	74.68	84.13	89.49	93.67	347
RE Loans Secured by 1-4 Family	26.84	6.21	8.91	15.87	25.80	36.07	47.64	58.98	347
Revolving	4.16	0.00	0.04	1.31	3.70	5.99	9.74	11.55	347
Closed-End	22.45	3.87	5.92	12.02	20.86	31.36	44.00	51.91	347
Commercial Real Estate Loans	43.34	16.42	24.33	32.25	41.65	54.15	67.51	75.16	347
Construction and Land Dev	9.62	0.97	1.86	3.83	7.96	14.39	22.17	27.15	347
Multifamily	2.40	0.01	0.20	0.73	1.90	3.74	6.25	10.56	347
Nonfarm Nonresidential	29.46	11.31	16.72	22.09	28.27	35.96	44.98	52.21	347
RE Loans Secured by Farmland	1.69	0.00	0.00	0.02	0.59	3.20	6.93	9.85	347
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	347
Commercial and Industrial Loans	14.91	3.46	4.92	9.24	13.89	20.92	27.00	31.75	347
Loans to Individuals	5.92	0.46	0.79	2.04	4.93	8.97	14.54	21.31	347
Credit Card Loans	0.10	0.00	0.00	0.00	0.00	0.18	0.53	0.95	347
Agricultural Loans	1.21	0.00	0.00	0.00	0.13	1.81	6.40	10.04	347
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Other Loans and Leases	1.31	0.00	0.02	0.23	0.87	2.14	4.13	5.77	347

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.61	0.33	0.83	1.84	4.10	6.96	10.10	14.41	347
Liquid Assets	22.56	8.68	10.81	14.30	20.26	30.91	40.42	44.25	347
Investment Securities	23.03	4.85	8.00	13.90	21.44	31.79	42.41	48.16	347
Net Loans and Leases	65.70	41.89	46.65	56.93	67.40	74.31	81.15	83.69	347
Net Lns, Ls & Stdbly Ltrs of Credit	66.46	42.55	46.98	57.44	68.08	75.01	82.33	84.39	347
Core Deposits	66.95	49.88	53.05	60.98	67.96	73.26	77.86	81.24	347
Noncore Funding	22.01	7.19	10.32	15.57	21.04	28.54	35.87	40.45	347
Time Deposits of \$100K or More	11.45	4.24	4.99	7.00	10.91	15.59	19.54	24.34	347
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Fed Funds Purchased and Repos	1.90	0.00	0.00	0.00	1.37	3.34	6.93	9.00	347
Net Fed Funds Purchased (Sold)	0.50	-5.77	-3.68	-1.38	0.24	2.17	5.34	7.58	347
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Oth Borrowings W/Rem Mat 1 Yr or Less	1.70	0.00	0.00	0.10	1.10	3.25	5.47	7.89	347
Earning Assets Repr in 1 Year	36.75	12.46	18.19	26.42	36.02	46.89	57.50	63.27	347
Int-Bearing Liab Repr in 1 Year	28.68	9.09	11.71	17.32	24.91	39.40	57.04	61.01	347
Long-Term Debt Repr in 1 Year	0.40	0.00	0.00	0.00	0.00	0.55	2.43	5.36	347
Net Assets Repriceable in 1 Year	6.92	-29.37	-21.14	-4.24	6.46	19.63	30.53	36.71	347
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	19.28	-0.82	2.85	11.41	18.36	27.78	35.79	41.17	347
Net ST Noncore Funding Dependence	8.88	-7.58	-2.90	1.81	9.03	14.73	21.82	23.97	347
Short-Term Inv/ST Noncore Funding	47.45	2.27	5.19	13.94	33.98	75.82	131.70	185.38	347
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.22	-11.19	-7.23	1.65	10.12	25.27	44.42	62.09	347
Net Loans and Leases/Total Deposits	83.47	52.76	59.76	71.99	84.22	95.20	103.94	109.15	347
Net Loans and Leases/Core Deposits	99.64	58.92	68.98	82.66	99.40	116.13	131.29	147.70	347
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.00	0.00	0.00	0.03	0.35	1.90	3.94	5.99	200
Avail-For-Sale Sec Appr(Depr)/Eq Cap	4.02	0.14	0.42	1.37	3.37	6.27	9.36	12.03	343
Struct Notes Appr(Depr)/Eq Cap	0.09	-0.16	-0.04	0.00	0.03	0.13	0.46	0.72	132
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.43	0.00	0.00	0.00	0.38	12.30	38.85	59.75	347
Available-For-Sale Securities	92.56	37.85	61.00	87.42	99.60	100.00	100.00	100.00	347
U.S. Treasury Securities	1.25	0.00	0.00	0.00	0.00	1.62	7.46	16.15	347
U.S. Agency Securities (excl MBS)	35.20	0.75	5.09	13.79	33.85	55.11	72.81	80.39	347
Municipal Securities	16.55	0.00	0.10	3.56	14.15	24.73	40.60	50.80	347
Mortgage-Backed Securities	33.85	0.00	0.72	10.56	32.02	54.88	70.90	82.78	347
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.71	347
Other Debt Securities	3.66	0.00	0.00	0.00	0.99	6.07	17.40	25.16	347
Mutual Funds and Equity Securities	1.33	0.00	0.00	0.00	0.14	1.85	7.35	10.66	347
Debt Securities 1 Year or Less	10.68	0.07	0.45	2.40	7.68	17.87	29.85	46.09	347
Debt Securities 1 To 5 Years	38.04	2.89	6.05	17.65	38.78	56.44	68.53	77.25	347
Debt Securities Over 5 Years	46.00	2.13	5.03	22.27	43.57	69.75	88.63	93.33	347
Pledged Securities	49.44	5.09	10.83	28.27	49.20	71.60	85.11	90.31	347
Structured Notes, Fair Value	1.85	0.00	0.00	0.00	0.00	2.58	10.10	17.21	347

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.15	0.00	0.00	0.06	0.14	0.24	0.41	0.51	347
Provision for Ln&Ls Losses/Avg Lns&Ls	0.23	0.00	0.00	0.10	0.21	0.36	0.58	0.71	347
Provision for Ln&Ls Losses/Net Losses	200.78	-797.60	-439.70	0.00	121.02	274.09	1102.56	3059.33	343
Ln&Ls Allowance/Total Loans & Leases	1.31	0.81	0.93	1.07	1.27	1.51	1.89	2.22	347
Ln&Ls Allowance/Net Ln&Ls Losses (X)	27.16	1.43	2.68	4.99	9.75	30.15	104.62	267.48	279
ALLL/Nonaccrual Assets	425.75	76.93	97.10	157.35	282.55	565.49	1252.34	1836.19	339
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	333.60	61.70	86.84	138.53	226.17	418.46	874.06	1662.17	344
Gross Ln&Ls Losses/Avg Loans & Leases	0.20	0.00	0.00	0.03	0.14	0.30	0.60	0.93	347
Recoveries/Avg Loans and Leases	0.05	0.00	0.00	0.01	0.03	0.09	0.18	0.25	347
Net Losses/Avg Loans and Leases	0.13	-0.08	-0.02	0.00	0.07	0.22	0.45	0.85	347
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Recoveries/Prior Year-End Losses	6.08	0.35	0.84	2.03	4.69	8.64	15.33	26.19	341
Earnings Coverage of Net Losses (X)	22.30	-579.08	-91.09	3.33	12.18	40.22	204.43	409.77	343
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.02	-0.04	-0.01	-0.00	0.00	0.05	0.15	0.25	347
RE Loans Secured By 1-4 Family	0.03	-0.05	-0.01	0.00	0.00	0.04	0.20	0.32	347
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	319
Closed-End	0.03	-0.04	-0.01	0.00	0.00	0.03	0.20	0.36	347
Commercial Real Estate Loans	0.01	-0.03	-0.01	0.00	0.00	0.00	0.14	0.29	347
Construction and Land Dev	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.08	347
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Nonfarm Nonresidential	0.01	-0.04	-0.00	0.00	0.00	0.00	0.08	0.32	347
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	274
Commercial and Industrial Loans	0.22	-0.42	-0.15	-0.02	0.00	0.35	1.36	2.02	345
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Loans to Individuals	0.81	0.06	0.12	0.31	0.65	1.22	2.05	2.71	263
Credit Card Loans	1.89	-1.48	-0.39	0.00	1.29	3.35	6.48	8.02	150
Agricultural Loans	0.00	-0.11	0.00	0.00	0.00	0.00	0.00	0.25	235
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.14	-0.40	0.00	0.00	0.00	0.00	0.99	3.06	326

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

30-89 Days PD Loans and Leases	0.72	0.06	0.13	0.27	0.61	1.07	1.70	2.13	347
90+ Days PD Loans and Leases	0.09	0.00	0.00	0.00	0.04	0.18	0.37	0.53	347
Nonaccrual Loans and Leases	0.54	0.03	0.07	0.19	0.42	0.82	1.39	2.07	347
90+ Days PD and Nonaccrual Loans and Leases	0.67	0.05	0.11	0.27	0.52	0.97	1.57	2.39	347
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	347
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.72	0.06	0.13	0.28	0.61	1.07	1.70	2.13	347
90+ Days Past Due Assets	0.09	0.00	0.00	0.00	0.04	0.18	0.37	0.53	347
Nonaccrual Assets	0.54	0.03	0.07	0.20	0.42	0.82	1.39	2.07	347
30+ Days PD & Nonaccrual Assets	1.45	0.25	0.35	0.68	1.30	2.10	3.12	4.23	347
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.45	0.03	0.06	0.19	0.34	0.67	1.06	1.68	347
90+ PD & Nonaccrual Assets + OREO	0.57	0.04	0.08	0.24	0.46	0.82	1.34	1.99	347
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.49	0.02	0.06	0.18	0.39	0.74	1.22	1.77	347
Allowance for Loan & Lease Losses	55.67	4.88	8.82	23.85	46.84	78.40	130.26	177.74	347
Equity Cap + ALLL	5.26	0.24	0.60	2.00	4.38	7.62	12.91	20.17	347
Tier 1 Cap + ALLL	5.18	0.24	0.62	1.94	4.35	7.71	12.21	18.91	347
Loans & Leases + RE Acquired	0.73	0.05	0.09	0.28	0.61	1.06	1.72	2.75	347

PEER GROUP 4

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	0.64	0.02	0.06	0.22	0.50	0.96	1.76	2.20	347
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.02	0.16	0.34	0.44	347
- Nonaccrual	0.49	0.00	0.02	0.12	0.32	0.74	1.40	2.06	347
Coml & Indl - 30-89 Days PD	0.81	0.00	0.01	0.16	0.53	1.28	2.29	3.12	345
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.13	0.43	0.81	345
- Nonaccrual	0.78	0.00	0.00	0.11	0.49	1.43	2.44	3.64	345
Individuals - 30-89 Days PD	1.19	0.00	0.15	0.49	1.06	1.77	2.69	3.45	347
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.03	0.19	0.55	0.99	347
- Nonaccrual	0.24	0.00	0.00	0.00	0.13	0.44	0.90	1.39	347
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Agricultural - 30-89 Days PD	0.28	0.00	0.00	0.00	0.00	0.31	1.68	2.99	235
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.37	235
- Nonaccrual	0.22	0.00	0.00	0.00	0.00	0.11	1.37	2.74	235
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&Ls - 30-89 Days PD	0.32	0.00	0.00	0.00	0.00	0.27	1.81	5.02	326
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.70	326
- Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.00	1.15	3.71	326

MEMORANDA:

1-4 Family - 30-89 Days PD	0.85	0.00	0.05	0.29	0.70	1.26	2.04	3.12	347
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.01	0.19	0.42	0.57	347
- Nonaccrual	0.38	0.00	0.00	0.06	0.29	0.66	1.19	1.77	347
Revolving - 30-89 Days PD	0.26	0.00	0.00	0.00	0.13	0.46	1.22	1.93	319
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.30	319
- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.11	0.57	0.91	319
Closed-End - 30-89 Days PD	0.96	0.00	0.03	0.28	0.77	1.41	2.36	3.41	347
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.01	0.21	0.44	0.73	347
- Nonaccrual	0.44	0.00	0.00	0.07	0.33	0.73	1.45	2.13	347
- Jr Lien 30-89 Days PD	0.06	0.00	0.00	0.00	0.03	0.12	0.25	0.40	347
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.10	347
- Jr Lien Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.09	0.27	0.45	347
Commercial RE - 30-89 Days PD	0.44	0.00	0.00	0.04	0.26	0.78	1.53	2.33	347
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.08	0.24	0.57	347
- Nonaccrual	0.48	0.00	0.00	0.03	0.23	0.82	1.84	2.76	347
Const & Dev - 30-89 Days PD	0.31	0.00	0.00	0.00	0.00	0.45	1.74	3.36	347
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.14	0.40	347
- Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.18	1.00	2.60	347
Multifamily - 30-89 Days PD	0.10	0.00	0.00	0.00	0.00	0.00	0.87	2.15	332
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.34	1.89	332
Nonfarm Nres- 30-89 Days PD	0.44	0.00	0.00	0.02	0.26	0.78	1.64	2.35	347
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.04	0.29	0.54	347
- Nonaccrual	0.49	0.00	0.00	0.00	0.23	0.93	1.91	3.13	347
Farmland - 30-89 Days PD	0.38	0.00	0.00	0.00	0.00	0.66	1.90	3.68	274
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.75	274
- Nonaccrual	0.38	0.00	0.00	0.00	0.00	0.22	2.44	5.44	274
Credit Card - 30-89 Days PD	1.19	0.00	0.00	0.00	0.95	1.93	3.71	4.95	150
- 90+ Days Past Due	0.58	0.00	0.00	0.00	0.12	1.03	2.49	3.81	150
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.53	150

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.89	6.48	6.98	7.81	8.67	9.78	11.35	13.03	347
Tier 1 RBC Ratio	12.36	8.56	9.18	10.34	11.84	13.92	17.41	21.70	347
Total Risk-Based Capital Ratio	13.73	10.36	10.74	11.64	13.19	15.12	18.56	23.15	347
Tangible Tier 1 Leverage Ratio	8.83	6.47	6.95	7.78	8.63	9.72	11.19	13.04	347
Tangible Common Eq Cap/Tan Assets	8.04	4.94	5.57	6.52	8.01	9.44	11.10	12.95	347
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	14.49	5.29	6.87	9.85	13.29	18.48	25.33	28.45	347
Standby Letters of Credit	0.63	0.00	0.00	0.19	0.45	0.97	1.55	2.45	347
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.27	347
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.35	0.00	0.00	0.00	0.00	0.00	2.41	6.18	347
Interest Rate Contracts	0.33	0.00	0.00	0.00	0.00	0.00	2.41	6.10	347
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	347
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.35	347
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Interest Rate Swaps	0.12	0.00	0.00	0.00	0.00	0.00	0.82	4.13	347
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	22.17	9.40	11.61	15.93	21.54	27.05	36.11	40.72	347

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	89.93	0.00	31.48	100.00	100.00	100.00	100.00	100.00	84
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Equity, Comm, & Other Contracts	10.06	0.00	0.00	0.00	0.00	0.00	20.38	100.00	84
Futures and Forwards	8.67	0.00	0.00	0.00	0.00	0.00	51.96	69.40	84
Written Options	29.66	0.00	0.00	0.00	0.00	50.00	100.00	100.00	84
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Over-The-Counter	27.02	0.00	0.00	0.00	0.00	50.00	100.00	100.00	84
Purchased Options	3.03	0.00	0.00	0.00	0.00	0.00	17.55	49.74	84
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Over-The-Counter	2.72	0.00	0.00	0.00	0.00	0.00	12.13	49.74	84
Swaps	51.09	0.00	0.00	0.00	50.00	100.00	100.00	100.00	84
Held for Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Non-Traded	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	84
Interest Rate Contracts	86.36	0.00	0.00	100.00	100.00	100.00	100.00	100.00	84
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Equity, Comm, & Other Contracts	10.06	0.00	0.00	0.00	0.00	0.00	20.38	100.00	84
Deriv Contr (Excl Fut & FX LE 14 Days)	69.64	0.00	0.00	49.27	100.00	100.00	100.00	100.00	84
One Year or Less	13.26	0.00	0.00	0.00	0.00	40.00	57.38	95.94	84
Over 1 Year to 5 Years	34.54	0.00	0.00	0.00	0.00	73.40	100.00	100.00	84
Over 5 Years	16.68	0.00	0.00	0.00	0.00	0.00	100.00	100.00	84
Gross Negative Fair Value (Abs Val)	1.56	0.00	0.00	0.00	0.03	2.28	6.55	10.16	84
Gross Positive Fair Value	0.64	0.00	0.00	0.00	0.16	1.16	2.62	3.92	84
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	347
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
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	347
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	347
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	0.03	343
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	343
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Incr (Decr) in Net Income/Net Income	0.21	-2.09	0.00	0.00	0.00	0.00	1.17	5.79	343

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	68.94	0.00	0.00	17.08	76.22	103.20	146.73	356.30	242
Dividends Paid/Net Income	24.02	0.00	0.00	0.00	25.19	43.42	60.89	76.58	343
Net Income - Dividends/Avg Equity	8.72	1.62	3.19	6.10	8.34	11.56	14.83	18.03	347
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	105.63	0.00	0.00	0.00	100.00	154.48	303.99	458.98	238
Dividends From Nonbank Subs	0.19	0.00	0.00	0.00	0.00	0.00	1.11	4.28	238
Dividends From Subsidiary BHCs	3.41	0.00	0.00	0.00	0.00	0.00	0.00	100.00	238
Dividends From All Subsidiaries	118.70	0.00	0.00	50.78	106.00	163.15	312.22	475.55	238
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	33.99	0.00	0.00	0.00	30.44	62.13	99.65	142.97	311
Interest Income From Bank Subs	0.12	0.00	0.00	0.00	0.00	0.11	0.70	2.37	311
Mgt & Service Fees From Bank Subs	2.15	0.00	0.00	0.00	0.00	0.00	16.76	42.24	311
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.16	1.51	311
Operating Income From Bank Subs	41.43	0.00	0.00	1.24	37.80	70.50	124.15	180.69	311
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	45.49	0.00	0.00	0.00	3.96	100.00	100.00	379.65	94
Interest Income From Nonbank Subs	1.42	0.00	0.00	0.00	0.00	0.00	3.55	37.21	94
Mgt & Serv Fees From Nonbank Subs	0.35	0.00	0.00	0.00	0.00	0.00	0.00	10.54	94
Other Income From Nonbank Subs	0.19	0.00	0.00	0.00	0.00	0.00	0.00	6.44	94
Operating Inc From Nonbank Subs	61.04	0.00	0.00	0.00	22.77	100.00	215.33	480.51	94
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	26.28	0.00	0.00	0.00	1.02	49.68	83.67	139.24	51
Interest Inc From Subsidiary BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.55	51
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Operating Income From Sub BHCs	32.46	0.00	0.00	0.00	12.20	53.02	101.00	212.40	51
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	56.47	0.00	0.00	0.00	80.10	99.49	100.00	100.00	325
Interest Income From Bank Subs	1.47	0.00	0.00	0.00	0.00	0.21	5.12	57.70	325
Mgt & Serv Fees From Bank Subs	3.49	0.00	0.00	0.00	0.00	0.00	26.71	61.30	325
Other Income From Bank Subs	0.19	0.00	0.00	0.00	0.00	0.00	0.27	8.69	325
Operating Income From Bank Subs	73.00	0.00	0.00	44.64	98.49	100.00	100.00	100.00	325
Dividends From Nonbank Subs	0.57	0.00	0.00	0.00	0.00	0.00	1.67	24.92	325
Interest Income From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.14	325
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	325
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Operating Inc From Nonbank Subs	3.39	0.00	0.00	0.00	0.00	0.37	16.11	79.56	325
Dividends From Subsidiary BHCs	1.68	0.00	0.00	0.00	0.00	0.00	0.00	96.97	325
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Operating Income From Sub BHCs	2.67	0.00	0.00	0.00	0.00	0.00	0.00	99.00	325
Loans and Adv From Subs/ST Debt	586.55	0.00	0.00	0.00	229.11	675.48	2154.95	5443.68	64
Loans and Adv From Subs/Total Debt	269.41	0.00	0.00	0.00	131.54	344.28	756.06	3004.34	110

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
2521741	816, 161	ABINGTON BANCORP, INC.	ABINGTON, MA	
1117464	865, 693	ACNB CORPORATION	GETTYSBURG, PA	
2067007	593, 614	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	679, 759	ALIAN T FINANCIAL CORPORATION	ALEXANDER CITY, AL	
1140510	863, 019	ALLIANCE FINANCIAL CORPORATION	CORTLAND, NY	
1127146	512, 635	ALLIANCE FINANCIAL SERVICES	ST PAUL, MN	Moved from Peer 5
1020676	615, 753	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
2173720	630, 069	AMERICAN BANCORPORATION	MINNEAPOLIS, MN	
1109964	613, 870	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
3008753	504, 512	AMERICAN BANK INCORPORATED	ALLEN TOWN, PA	Moved from Peer 5
1076691	645, 898	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1058594	661, 078	AMERICREST BANCSHARES, INC.	OKLAHOMA CITY, OK	
1202258	798, 896	AMES NATIONAL CORPORATION	AMES, IA	
1134694	701, 851	AMTRUST, INC.	DUBUQUE, IA	
1126475	965, 803	ANCHOR BANCORP, INC.	WAYZATA, MN	
2366821	519, 816	ARKANSAS NATIONAL BANCSHARES,	BENTONVILLE, AR	Moved from Peer 5
2465528	545, 042	ASSABET VALLEY BANCORP	HUDSON, MA	
1129533	608, 424	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1108350	617, 700	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
1143481	977, 993	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1205398	674, 398	BANK OF HIGHLAND PARK FINAN CIA	HIGHLAND PARK, IL	
2291624	819, 209	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
1125236	704, 602	BANKFIRST CORPORATION, INC	SIOUX FALLS, SD	
1201363	601, 651	BANKMANAGERS CORP.	MILWAUKEE, WI	
3202832	936, 940	BANTERRA CORP	ELDORADO, IL	Moved from Peer 3
1115385	616, 238	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1209248	614, 378	BARABOO BANCORPORATION, INC. ,	BARABOO, WI	
2325891	558, 765	BARNES BANCORPORATION	KAYSVILLE, UT	
1202708	995, 500	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	817, 355	BEACON BANCORP	TAUNTON, MA	
2728157	946, 660	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1823345	569, 960	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1471849	626, 036	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	635, 693	BNCCORP, INC.	BISMARCK, ND	
2935142	552, 748	BOU BANCORP, INC.	OGDEN, UT	
1416523	525, 096	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1140994	642, 795	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1029576	503, 887	BWC FINANCIAL CORP.	WALNUT CREEK, CA	Moved from Peer 5
2183493	575, 482	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	705, 134	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1133503	911, 933	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
2741156	891, 581	CAPITAL BANK CORPORATION	RALEIGH, NC	
2682996	693, 451	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
1848003	813, 470	CASCADE BANCORP	BEND, OR	
2568362	897, 353	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
1098648	603, 783	CASS INFORMATION SYSTEMS, INC.	BRIDGETON, MO	Moved from Peer 9
3072923	506, 314	CAVALRY BANCORP, INC.	MURFREESBORO, TN	
1493654	556, 171	CBS BANC-CORP.	RUSSELLVILLE, AL	
1053496	518, 107	CCB CORPORATION	KANSAS CITY, MO	
1989634	698, 746	CENTENNIAL BANK HOLDINGS, INC.	FORT COLLINS, CO	
1048764	913, 230	CENTER BANCORP, INC.	UNION, NJ	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
2868129	630, 162	CENTERSTATE BANKS OF FLORIDA,	WINTER HAVEN, FL	
1203899	561, 030	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1832048	548, 605	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1064429	580, 065	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1209042	536, 357	CENTRE 1 BANCORP, INC.	BELOIT, WI	
2632898	611, 979	CENTRUE FINANCIAL CORPORATION	KANKAKEE, IL	
1109946	536, 250	CENTURY BANCSHARES, INC.	NEW BOSTON, TX	
1141487	648, 275	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
2509413	757, 780	CHARTER OAK COMMUNITY BANK COR	ROCKVILLE, CT	
1133594	758, 247	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
2844495	630, 360	CHESTER VALLEY BANCORP, INC.	DOWNINGTOWN, PA	
2244545	515, 389	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1083475	564, 578	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
3186576	740, 334	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1097566	544, 412	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1081079	645, 694	CITRUS & CHEMICAL BANCORPORATI	BARTOW, FL	
2568595	634, 307	CITY BANCORP	SPRINGFIELD, MO	Moved from Peer 6
1055007	632, 642	CITYWIDE BANKS OF COLORADO, IN	AURORA, CO	
1493832	824, 842	CIVITAS BANKGROUP, INC.	FRANKLIN, TN	
1134108	644, 481	CNB CORPORATION	CONWAY, SC	
1118340	712, 271	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
1143016	833, 334	CNB FLORIDA BANCSHARES, INC.	JACKSONVILLE, FL	
1085170	922, 893	COLONY BANCORP, INC.	FITZGERALD, GA	
2378440	600, 291	COLUMBIA BANCORP	THE DALLES, OR	
1118229	504, 630	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
1057588	973, 536	COMMERCE FINANCIAL CORPORATION	TOPEKA, KS	
1250839	842, 585	COMMERCIAL BANKSHARES, INC.	MIAMI, FL	
1118948	556, 464	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
2801050	502, 353	COMMUNITY BANCORP INC.	ESCONDIDO, CA	Moved from Peer 5
1070765	531, 984	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1129430	561, 861	COMMUNITY BANCSHARES, INC.	BLOUNTSVILLE, AL	
2356073	539, 976	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1081873	794, 391	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
1427501	866, 819	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	658, 013	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1099766	594, 226	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
2241937	518, 882	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	
1081239	843, 628	CREWS BANKING CORPORATION	WAUCHULA, FL	
1201112	973, 840	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	Moved from Peer 9
1121229	992, 761	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	959, 133	DANVERS BANCORP, INC.	DANVERS, MA	
2497462	548, 111	DCB FINANCIAL CORP	LEWIS CENTER, OH	
1094613	695, 552	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
1104660	531, 725	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1127913	509, 957	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	Moved from Peer 5
2626691	681, 394	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	814, 518	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2461016	775, 659	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	963, 594	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
2115757	776, 299	EVERTRUST FINANCIAL GROUP, INC	EVERETT, WA	
2038409	901, 201	EXCHANGE NATIONAL BANCSHARES,	JEFFERSON CITY, MO	

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1104923	843, 478	EXTRACO CORPORATION	WACO, TX	
1134630	714, 649	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1071191	800, 610	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1248818	555, 895	FENTURA FINANCIAL, INC.	FENTON, MI	Moved from Peer 5
2121552	629, 373	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
2858773	560, 539	FIDELITY D& D BANCORP, INC.	DUNMORE, PA	
1201859	614, 783	FINA BANCORP, INC.	VALPARAISO, IN	
1207431	937, 168	FIRST AMERICAN BANK GROUP, LTD	FORT DODGE, IA	
1988646	610, 200	FIRST BANCORP, INC.	LEBANON, VA	
1206715	555, 213	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1119404	526, 542	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1247428	513, 670	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1118425	706, 476	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
1246533	635, 891	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1081060	570, 553	FIRST CITIZENS BANCORP	CLEVELAND, TN	
1098796	735, 913	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	766, 046	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	761, 161	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	696, 298	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	
2949019	536, 038	FIRST COMMUNITY CAPITAL CORPOR	HOUSTON, TX	Moved from Peer 5
1083783	820, 617	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
3150997	688, 724	FIRST FEDERAL FINANCIAL CORPORA	ELIZABETHTOWN, KY	
1064728	651, 414	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
3104280	736, 899	FIRST FINANCIAL HOLDINGS, MHC	RENTON, WA	
1134078	768, 808	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1208009	584, 911	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
1206760	784, 830	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2390013	759, 745	FIRST MIDWEST FINANCIAL, INC.	STORM LAKE, IA	
2833604	909, 322	FIRST MUTUAL BANCSHARES, INC.	BELLEVUE, WA	
2624398	696, 469	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
1206313	529, 617	FIRST NATIONAL BANCSHARES, INC	EAST LANSING, MI	
2560263	828, 934	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1133932	577, 086	FIRST NATIONAL LINCOLN CORPORA	DAMARISCOTTA, ME	
1426755	503, 480	FIRST NATIONAL SECURITY COMPAN	DEQUEEN, AR	
2880626	556, 932	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1048894	923, 502	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1029428	856, 820	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
2836801	647, 900	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
2521509	710, 190	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	728, 999	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2161165	553, 766	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	526, 676	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1204177	745, 826	FIRST STATE FINANCIAL CORPORAT	EASTPONTE, MI	
1100813	695, 689	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
1122123	706, 728	FIRST WESTERN BANCORP, INC.	HURON, SD	
1134322	770, 839	FIRSTBANK CORPORATION	ALMA, MI	
2127657	662, 544	FIRSTTRUST CORPORATION	NEW ORLEANS, LA	
1123072	790, 034	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
2650315	684, 680	FLAG FINANCIAL CORPORATION	ATLANTA, GA	
2693219	989, 772	FLORIDA BANKS, INC.	JACKSONVILLE, FL	
3100358	566, 045	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	

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1117491	637,646	FNB BANCORP, INC.	NEWTOWN, PA	
1133473	814,321	FNB CORP.	ASHEBORO, NC	
1130696	793,963	FNB FINANCIAL SERVICES CORPORA	REIDSVILLE, NC	
1031430	728,855	FOOTHILL INDEPENDENT BANCORP	GLENDORA, CA	
1137453	505,824	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
1143762	928,895	FOUNDERS GROUP, INC.	WORTH, IL	
1128358	844,070	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
3103818	543,676	FRANKLIN BANCORP, INC.	SOUTHFIELD, MI	
1495229	946,980	FRANKLIN FINANCIAL CORPORATION	FRANKLIN, TN	
1118238	549,856	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
2697347	812,846	FVNB CORP.	VICTORIA, TX	
2670573	974,213	GB&T BANCSHARES, INC.	GAINESVILLE, GA	
1938865	653,986	GEORGIA BANK FINANCIAL CORPORA	AUGUSTA, GA	
1098620	918,089	GERMAN AMERICAN BANCORP	JASPER, IN	
1206733	703,015	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1134023	792,005	GREATER COMMUNITY BANCORP	TOTOWA, NJ	
1862036	518,997	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2861492	693,912	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1208120	711,708	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	578,672	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1084623	532,897	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
2166124	650,575	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
2918529	540,732	HERITAGE FINANCIAL HOLDING COR	DECATUR, AL	
1202986	548,323	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1472220	639,820	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	554,740	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
1052378	855,725	HNB CORPORATION	ARKANSAS CITY, KS	
1491409	769,918	HOME BANCSHARES, INC.	CONWAY, AR	
3059504	869,070	HOME FEDERAL BANCORP	COLUMBUS, IN	
1209181	555,278	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
1209136	823,494	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	858,619	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1141674	644,463	IBT BANCORP, INC.	IRWIN, PA	
1401118	678,785	IBT BANCORP, INC.	MOUNT PLEASANT, MI	
1205183	574,525	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1363690	757,224	INB FINANCIAL CORPORATION	MCALLEN, TX	
2803474	646,985	INTEGRITY FINANCIAL CORPORATIO	HICKORY, NC	
2049302	993,010	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	879,807	INWOOD BANCSHARES, INC.	DALLAS, TX	
1245228	627,697	ISB FINANCIAL CORP.	IOWA CITY, IA	
1109290	540,955	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
2040288	512,963	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	Moved from Peer 5
1070831	520,658	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1085004	876,025	KISLAK FINANCIAL CORPORATION	MIAMI LAKES, FL	
1110036	581,392	KLEIN BANCSHARES, INC.	HOUSTON, TX	
2128917	535,712	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1130098	741,861	LANDMARK FINANCIAL GROUP, INC.	BELVIDERE, IL	
1054514	929,153	LANDRUM COMPANY	COLUMBIA, MO	
2759900	501,176	LCNB CORP.	LEBANON, OH	
1136139	613,239	LEESPORT FINANCIAL CORP.	WYOMISSING, PA	
2345068	883,085	LEGACY TEXAS GROUP, INC.	PLANO, TX	

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3101784	779, 591	LIBERTY BANCSHARES, INC	JONESBORO, AR	
3143784	527, 771	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	
1097173	556, 527	LINCOLN COUNTY BANCORP, INC.	TROY, MO	Moved from Peer 5
1071669	752, 392	LNB BANCORP INC.	LORAIN, OH	
2325350	942, 509	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	
2745752	535, 615	LONG ISLAND FINANCIAL CORP.	ISLANDIA, NY	
1103766	610, 546	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
1076002	877, 323	LSB BANCSHARES, INC.	LEXINGTON, NC	
2545831	785, 576	LSB FINANCIAL	LACONIA, NH	
2427665	769, 476	MACON BANCORP	FRANKLIN, NC	
2514239	662, 742	MARATHON BANKING CORPORATION	ASTORIA, NY	Moved from Peer 5
1823608	630, 511	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1099328	969, 343	MERCANTILE BANCORP, INC.	QUINCY, IL	
1208755	774, 432	MERCANTILE BANCORP, INC.	HAMMOND, IN	
1023239	960, 066	MERCHANTS BANCSHARES, INC.	BURLINGTON, VT	
1128769	629, 118	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	769, 227	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2344799	857, 651	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1201916	586, 288	METROCORP, INC.	EAST MOLINE, IL	
2176413	533, 985	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
2803719	950, 094	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1205053	622, 487	MIDWESTONE FINANCIAL GROUP, IN	OSKALOOSA, IA	
1126354	876, 638	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	925, 544	MINNWEST CORPORATION	MINNETONKA, MN	
1210299	597, 114	MONROE BANCORP	BLOOMINGTON, IN	
1138919	604, 202	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	609, 665	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
2603067	626, 830	MUTUAL BANCORP OF THE BERKSHIR	PITTSFIELD, MA	
2623430	509, 500	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2149622	880, 783	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	708, 142	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	672, 541	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1202052	947, 977	NEB CORPORATION	FOND DU LAC, WI	
1247110	714, 506	NEWMIL BANCORP, INC.	NEW MILFORD, CT	
2836883	547, 528	NEXITY FINANCIAL CORPORATION	BIRMINGHAM, AL	Moved from Peer 9
1066414	539, 407	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
1029334	729, 586	NORTH VALLEY BANCORP	REDDING, CA	
1129887	904, 512	NORTHERN EMPIRE BANCSHARES	SANTA ROSA, CA	
1210589	792, 348	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
3025385	740, 831	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
2582827	627, 336	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
1978713	960, 431	NORTHWEST FINANCIAL CORP.	SPENCER, IA	
2237118	525, 603	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2835475	622, 799	NORWAY BANCORP, MHC	NORWAY, ME	
2123958	517, 268	NSD BANCORP, INC.	PITTSBURGH, PA	
2460569	634, 606	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	511, 994	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
1070747	955, 413	OAK HILL FINANCIAL, INC.	JACKSON, OH	
2012436	713, 191	OHIO VALLEY BANC CORP.	GALLIPOLIS, OH	
1200311	532, 590	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	660, 786	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	

BHCPR Reporters for Quarter Ending 03/31/2004
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
2603991	529,642	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1028533	523,202	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1399550	676,043	P. C. B. BANCORP, INC.	CLEARWATER, FL	
1083934	735,299	PAB BANKSHARES, INC.	VALDOSTA, GA	
2869733	759,376	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	893,939	PALMETTO BANCSHARES, INC.	LAURENS, SC	
1202762	617,490	PANHANDLE AVIATION, INC.	CLIVE, IA	
2651590	974,679	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
1117688	526,167	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	582,360	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	523,862	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	Moved from Peer 5
1030947	545,875	PEOPLES BANCORP	LYNDEN, WA	
2818245	686,501	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1132298	781,168	PEOPLES BANCTRUST COMPANY, INC	SELMA, AL	
1133174	595,590	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1057702	670,322	PEOPLES, INC.	COLORADO SPRINGS, CO	
3186585	924,786	PEOPLESBANCORP, MHC	HOLYOKE, MA	
2925657	541,051	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	Moved from Peer 5
3223855	541,996	PONKAPOAG BANCORP, MHC	CANTON, MA	New Y-9C/BHCPR reporter
1249712	801,643	PORTER BANCORP, INC.	SHEPHERDSVILLE, KY	
2007647	633,615	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	749,719	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	611,463	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2293329	604,649	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2125813	767,861	QCR HOLDINGS, INC.	MOLINE, IL	
1118434	540,640	QNB CORP.	QUAKERTOWN, PA	
3201518	729,847	RAINIER PACIFIC FINANCIAL GROU	FIFE, WA	
1029482	715,409	RCB CORPORATION	SACRAMENTO, CA	
1130584	668,629	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1426997	516,389	REDWOOD EMPIRE BANCORP	SANTA ROSA, CA	
1201194	573,380	REPUBLIC BANCORP CO.	ORLAND PARK, IL	
1398807	691,253	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
2693358	893,888	RESOURCE BANKSHARES CORPORATIO	VIRGINIA BEACH, VA	
2066886	939,485	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
1139466	966,896	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
1493560	523,450	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	Moved from Peer 5
1204814	774,841	SBC, INCORPORATED	COUNTRYSIDE, IL	
2244358	938,195	SECURITY BANK CORPORATION	MACON, GA	
1200348	810,366	SECURITY NATIONAL CORPORATION	SIOUX CITY, IA	
2429838	711,507	SHORE BANCSHARES, INC.	EASTON, MD	
2901183	536,772	SI BANCORP, INC.	WILLIMANTIC, CT	
2976396	823,205	SIERRA BANCORP	PORTERVILLE, CA	
2777614	601,018	SILVER STATE BANCORP	HENDERSON, NV	Moved from Peer 5
1820700	513,213	SLADE'S FERRY BANCORP	SOMERSET, MA	Moved from Peer 5
1048997	620,625	SMIHTOWN BANCORP, INC.	SMIHTOWN, NY	
2345077	978,516	SNB BANCSHARES, INC.	SUGAR LAND, TX	
2810285	749,865	SOUTH CENTRAL BANCSHARES OF KE	HORSE CAVE, KY	
2033226	930,470	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
3212943	884,013	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	New Y-9C/BHCPR reporter
1062135	572,973	SPIRIT BANKCORP, INC.	BRISTOW, OK	
1097771	632,088	STATE CAPITAL CORPORATION	GREENWOOD, MS	

BHCPR Reporters for Quarter Ending 03/31/2004
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
1126046	906, 913	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
1135598	823, 919	STOCKMEN' S BANCORP, INC., THE	KINGMAN, AZ	
2327541	518, 982	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	Moved from Peer 5
2618388	584, 248	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1104080	860, 361	SUMMIT BANCSHARES, INC.	FORT WORTH, TX	
1247679	809, 117	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	986, 998	SUNFLOWER BANKS, INC.	SALINA, KS	
1246467	645, 196	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1138795	653, 130	TEAM FINANCIAL, INC.	PAOLA, KS	
2663838	658, 355	TEXAS UNITED BANCSHARES, INC.	LA GRANGE, TX	
2457943	709, 309	TIB FINANCIAL CORP.	NAPLES, FL	
1070420	562, 736	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	643, 111	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
2571906	625, 375	TRUSTCORP FINANCIAL INC	SAINT LOUIS, MO	
2936037	974, 326	UB FINANCIAL CORPORATION	SUNRISE, FL	
2465519	611, 253	UFS BANCORP	WHITINSVILLE, MA	
1206591	779, 530	UNIONBANCORP, INC.	OTTAWA, IL	
1135516	622, 566	UNITED BANCORP, INC.	TECUMSEH, MI	
1062649	881, 154	UNITED BANCORPORATION OF WYOMI	JACKSON, WY	
1082777	536, 549	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	555, 407	UNITED COMMUNITY BANCORP, INCO	CHATHAM, IL	
1064326	541, 040	UNITED NEBRASKA FINANCIAL CO.	GRAND ISLAND, NE	
3015975	507, 300	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	574, 022	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2141028	607, 357	VAIL BANKS, INC.	AVON, CO	
1205026	605, 620	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
1032099	511, 744	VENTURE FINANCIAL GROUP, INC.	LACEY, WA	
2012315	558, 473	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2856377	956, 443	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
2615770	745, 537	WARWICK COMMUNITY BANCORP, INC	WARWICK, NY	
2406174	623, 604	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
1135048	614, 274	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1137592	812, 212	WAYNE BANCORP, INC.	WOOSTER, OH	
1210066	972, 422	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	Moved from Peer 3
3122051	556, 786	WEST FINANCIAL, INC.	EL PASO, TX	
1115367	731, 028	WESTBANK CORPORATION	WEST SPRINGFIELD, MA	
2338471	801, 363	WESTFIELD MUTUAL HOLDING COMPA	WESTFIELD, MA	
1048670	740, 903	WILBER CORPORATION, THE	ONEONTA, NY	
2004141	879, 558	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1399671	500, 279	WNB BANCSHARES, INC.	ODESSA, TX	Moved from Peer 5
1035157	605, 787	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 347 bank holding companies.