

PEER GROUP 05

12/31/2004

12/31/2003

12/31/2002

12/31/2001

12/31/2000

Number of BHCs in Peer Group

508

462

424

395

350

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.80	3.80	4.02	3.91	4.08
+ Non-interest Income	0.92	1.02	0.97	0.94	0.87
- Overhead Expense	3.08	3.14	3.15	3.11	3.14
- Provision for Losses	0.18	0.21	0.26	0.24	0.21
+ Securities Gains (Losses)	0.02	0.04	0.03	0.04	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.49	1.53	1.63	1.56	1.62
Net Operating Income	1.04	1.05	1.09	1.03	1.05
Net Income	1.04	1.05	1.09	1.03	1.05
Net Income (Sub S Adjusted)	1.07	1.06	1.11	1.11	1.04

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.73	5.94	6.75	7.85	8.41
Interest Expense	1.62	1.82	2.41	3.65	4.03
Net Interest Income (TE)	4.12	4.12	4.34	4.22	4.38

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.16	0.21	0.22	0.22	0.18
Earnings Coverage of Net Losses (X)	24.26	22.37	26.75	24.29	27.19
Ln&Ls Allowance/Total Loans & Leases	1.24	1.30	1.33	1.28	1.25
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.61	0.73	0.76	0.73	0.53
30-89 Days Past Due Loans and Leases	0.72	0.87	1.03	1.14	1.05

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	20.28	18.57	16.37	17.33	15.59
Net ST Noncore Funding Dependence	9.90	8.73	6.72	8.90	9.08
Net Loans and Leases/Total Assets	67.85	65.33	65.14	65.52	65.75

CAPITALIZATION:

Tier 1 Leverage Ratio	8.99	8.84	8.69	8.57	8.63
Equity Capital/Total Assets	8.48	8.56	8.71	8.62	8.68
Net Loans&Ls/Equity Capital (X)	8.39	8.05	7.88	7.99	7.95
Cash Dividends/Net Income	28.72	28.67	24.63	26.20	25.95
Cash Dividends/Net Income (Sub S Adjusted)	22.91	29.80	26.07	30.78	36.89
Retained Earnings/Avg Equity Cap	8.15	8.18	8.92	8.16	8.73

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.19	0.30	0.48	0.49	0.85
Long-Term Debt/Equity Capital	1.38	1.39	1.72	2.10	2.03
Equity Investment in Subs/Equity Cap	110.80	109.18	107.10	104.58	102.96
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	99.79	104.97	125.33	149.86	145.33

PERCENT OF AVERAGE ASSETS	PEER GROUP 05				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Interest Income (TE)	5.30	5.49	6.26	7.29	7.84
Less: Interest Expense	1.50	1.68	2.24	3.39	3.75
Equals: Net Interest Income (TE)	3.80	3.80	4.02	3.91	4.08
Plus: Non-Interest Income	0.92	1.02	0.97	0.94	0.87
Equals: Adj Operating Income (TE)	4.76	4.85	5.02	4.88	4.98
Less: Overhead Expense	3.08	3.14	3.15	3.11	3.14
Less: Provision for Loan and Lease Losses	0.18	0.21	0.26	0.24	0.21
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.04	0.03	0.04	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.49	1.53	1.63	1.56	1.62
Less: Applicable Income Taxes (TE)	0.42	0.45	0.51	0.50	0.54
Less: Minority Interest	0.00	0.01	0.01	0.01	0.00
Equals: Net Operating Income	1.04	1.05	1.09	1.03	1.05
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.04	1.05	1.09	1.03	1.05
Memo: Net Income (Last Four Qtrs)	1.04	1.05	1.08	1.03	1.06
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.73	92.56	92.87	92.97	93.19
Avg Int-Bearing Funds / Avg Assets	77.87	78.58	78.73	78.83	78.49
Int Income (TE) / Avg Earning Assets	5.73	5.94	6.75	7.85	8.41
Int Expense / Avg Earning Assets	1.62	1.82	2.41	3.65	4.03
Net Int Inc (TE) / Avg Earn Assets	4.12	4.12	4.34	4.22	4.38
YIELD OR COST:					
Total Loans and Leases (TE)	6.42	6.78	7.50	8.64	9.16
Interest-Bearing Bank Balances	1.50	1.59	2.20	4.70	6.90
Fed Funds Sold & Reverse Repos	1.29	1.05	1.57	3.78	6.18
Trading Assets	1.40	3.65	1.56	1.21	2.00
Total Earning Assets	5.61	5.82	6.61	7.72	8.27
Investment Securities (TE)	4.09	4.20	5.31	6.22	6.55
U. S. Treasury & Agency Sec (excl MBS)	3.31	3.53	4.72	6.35	N/A
Mortgage-Backed Securities	3.84	3.71	5.05	5.77	N/A
All Other Securities	6.13	6.37	6.94	7.32	N/A
Interest-Bearing Deposits	1.73	1.96	2.68	4.18	4.63
Time Deposits of \$100K or More	2.46	2.75	3.54	5.38	5.74
Time Deposits < \$100K	2.52	2.92	3.78	5.55	5.69
Other Domestic Deposits	0.88	0.94	1.44	2.40	3.15
Foreign Deposits	0.00	0.00	N/A	3.17	5.23
Fed Funds Purchased and Repos	1.45	1.28	1.87	3.96	5.78
Other Borrowed Funds & Trading Liab	3.61	3.98	4.54	5.58	6.51
All Interest-Bearing Funds	1.92	2.13	2.83	4.29	4.78

PEER GROUP 05

	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Avg Personnel Exp Per Employee (\$000)	51	49	47	44	42
Avg Assets per Employee (\$000)	3,127	2,959	2,846	2,697	2,554
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.94	1.45	1.65	1.49	2.07
Overhead Exp / NII + Non-Int Income	66.18	66.02	64.08	65.25	64.67
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.08	3.14	3.15	3.11	3.14
Personnel Expense	1.71	1.72	1.72	1.68	1.68
Net Occupancy Expense	0.43	0.44	0.45	0.46	0.46
Other Operating Expenses	0.93	0.95	0.96	0.96	0.97
Overhead Less Non-Interest Income	2.13	2.07	2.12	2.12	2.22
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	64.74	64.53	62.63	63.68	62.99
Personnel Expense	35.92	35.50	34.26	34.33	33.80
Net Occupancy Expense	8.99	8.98	8.80	9.30	9.28
Other Operating Expenses	19.57	19.62	19.18	19.69	19.56
Total Non-Interest Income	18.91	20.40	18.89	18.72	17.18
Fiduciary Activities Income	0.75	0.70	0.79	0.87	1.06
Serv Charges on Deposit Accts - Domestic	8.03	7.93	7.58	7.82	7.35
Trading Revenue	0.00	0.00	0.00	0.00	N/A
Investment Banking Fees & Commissions	0.41	0.35	0.39	0.39	N/A
Venture Capital Revenue	0.00	0.00	0.00	0.00	N/A
Net Servicing Fees	0.23	0.26	0.23	0.30	N/A
Net Securitization Income	0.00	0.00	0.00	0.00	N/A
Insurance Activities Revenue	0.38	0.41	0.39	0.35	N/A
Net Gain (Loss) - Sales Loans, OREO, Oth	1.27	2.26	1.56	1.11	N/A
Other Non-Interest Income	5.24	5.56	5.30	5.30	7.54
Overhead Less Non-Interest Income	45.30	43.47	43.05	44.12	45.22
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	21.82	22.32	24.86	25.51	25.21
Appl Inc Tax+TE/Pretax NOI+TE	29.50	30.25	31.84	33.39	34.03

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Real Estate Loans	50.76	47.53	47.04	46.39	45.34
Commercial and Industrial Loans	9.74	10.19	10.09	10.41	10.50
Loans to Individuals	3.74	4.07	4.58	5.29	6.07
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.29	1.26	1.24	1.32	1.29
Other Loans and Leases	0.73	0.79	0.81	0.83	0.87
Net Loans and Leases	67.85	65.33	65.14	65.52	65.75
Debt Securities Over 1 Year	18.35	20.02	18.83	17.44	18.74
Mutual Funds and Equity Securities	0.20	0.28	0.34	0.28	0.82
Subtotal	87.26	86.69	85.20	83.97	86.01
Interest-Bearing Bank Balances	0.42	0.46	0.66	0.54	0.25
Federal Funds Sold & Reverse Repos	1.52	1.32	2.11	2.11	1.86
Debt Securities 1 Year or Less	1.88	2.05	2.42	2.24	2.84
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.93	91.47	91.52	91.48	91.91
Non-Int Cash and Due From Dep Inst	2.74	3.34	3.49	3.58	3.68
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.09	0.09	0.09	0.08	0.06
All Other Assets	5.24	5.11	4.91	4.87	4.32
MEMORANDA:					
Short-Term Investments	4.41	4.53	6.13	5.59	5.64
U. S. Treasury Securities	0.13	0.20	0.33	0.50	0.94
U. S. Agency Securities (excl MBS)	7.34	7.79	6.64	7.04	N/A
Municipal Securities	3.82	4.12	3.92	3.79	4.09
Mortgage-Backed Securities	6.78	6.82	6.94	6.32	N/A
Asset-Backed Securities	0.00	0.00	0.01	0.01	N/A
Other Debt Securities	0.44	0.69	0.83	0.98	1.24
RE Loans Secured by 1-4 Family	18.05	17.52	18.76	19.89	20.49
Revolving	2.59	2.33	2.08	1.58	1.32
Closed-End, Sec by First Liens	14.00	13.69	15.02	16.22	16.93
Closed-End, Sec by Junior Liens	1.01	1.10	1.25	1.42	1.60
Commercial Real Estate Loans	28.79	26.37	24.66	22.80	21.53
Construction and Land Dev	6.98	5.41	5.01	4.76	4.07
Multifamily	1.24	1.13	1.04	1.07	1.15
Nonfarm Nonresidential	19.38	18.95	17.82	16.12	15.54
RE Loans Secured by Farmland	1.64	1.47	1.45	1.53	1.42
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	74.67	72.56	71.97	70.45	68.83
RE Loans Secured by 1-4 Family	27.03	26.95	29.21	30.49	31.25
Revolving	3.77	3.52	3.15	2.34	1.95
Closed-End	22.91	23.13	25.81	27.61	28.76
Commercial Real Estate Loans	42.29	40.18	37.59	34.59	32.53
Construction and Land Dev	10.13	8.19	7.49	7.10	6.09
Multifamily	1.81	1.71	1.58	1.62	1.72
Nonfarm Nonresidential	28.52	28.83	27.22	24.49	23.53
RE Loans Secured by Farmland	2.41	2.23	2.21	2.33	2.14
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.43	15.53	15.49	15.81	15.88
Loans to Individuals	5.66	6.26	7.09	8.20	9.41
Credit Card Loans	0.14	0.16	0.18	0.19	0.39
Agricultural Loans	1.92	1.93	1.90	1.98	1.92
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.11	1.22	1.25	1.28	1.34

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Short-Term Investments	4.41	4.53	6.13	5.59	5.64
Liquid Assets	20.73	22.67	23.04	22.53	22.56
Investment Securities	21.11	23.23	22.31	22.29	23.15
Net Loans and Leases	67.85	65.33	65.14	65.52	65.75
Net Lns, Ls & Stdby Ltrs of Credit	68.51	65.96	65.70	66.07	66.29
Core Deposits	66.90	68.40	68.79	69.36	70.26
Noncore Funding	22.53	21.08	20.57	20.43	19.53
Time Deposits of \$100K or More	13.16	12.25	12.09	12.10	11.86
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.45	1.40	1.27	1.53	1.63
Net Fed Funds Purchased (Sold)	0.00	0.12	-0.82	-0.64	-0.24
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.74	1.44	1.20	1.01	1.39
Earning Assets Repr in 1 Year	39.82	37.01	37.76	36.91	36.11
Int-Bearing Liab Repr in 1 Year	27.85	28.98	30.76	35.20	32.76
Long-Term Debt Repr in 1 Year	0.40	0.45	0.41	0.51	0.28
Net Assets Repriceable in 1 Year	10.73	6.81	6.08	0.44	2.57
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	20.28	18.57	16.37	17.33	15.59
Net ST Noncore Funding Dependence	9.90	8.73	6.72	8.90	9.08
Short-Term Inv/ST Noncore Funding	42.32	43.85	62.09	51.66	50.32
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.81	14.51	15.30	12.93	12.15
Net Loans and Leases/Total Deposits	83.99	80.50	79.92	80.12	79.90
Net Loans and Leases/Core Deposits	102.83	96.42	95.20	95.22	94.84
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.35	0.85	1.39	0.71	0.12
Avail-For-Sale Sec Appr(Depr)/Eq Cap	0.52	2.60	5.34	2.52	0.34
Struct Notes Appr(Depr)/Eq Cap	-0.15	-0.15	0.11	0.01	-0.07
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.02	7.91	9.27	11.72	14.69
Available-For-Sale Securities	91.98	92.09	90.73	88.28	85.31
U. S. Treasury Securities	0.82	1.02	1.74	2.49	4.63
U. S. Agency Securities (excl MBS)	37.45	36.16	32.71	34.85	N/A
Municipal Securities	18.43	18.43	18.46	17.34	17.98
Mortgage-Backed Securities	31.27	28.53	32.91	27.23	N/A
Asset-Backed Securities	0.00	0.00	0.03	0.07	N/A
Other Debt Securities	2.03	2.93	3.69	4.49	5.24
Mutual Funds and Equity Securities	1.05	1.27	1.52	1.31	4.17
Debt Securities 1 Year or Less	10.23	10.45	11.98	11.60	14.11
Debt Securities 1 To 5 Years	39.97	36.63	38.60	34.94	39.23
Debt Securities Over 5 Years	44.77	47.10	43.70	37.36	38.83
Pledged Securities	46.81	41.82	41.33	42.81	45.72
Structured Notes, Fair Value	3.33	2.57	0.55	0.16	0.14

ANALYSIS RATIOS	PEER GROUP 05				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Provision for Ln&Ls Losses/Avg Assets	0.18	0.21	0.26	0.24	0.21
Provision for Ln&Ls Losses/Avg Lns&Ls	0.26	0.32	0.38	0.36	0.32
Provision for Ln&Ls Losses/Net Losses	224.32	204.41	225.45	203.95	243.47
Ln&Ls Allowance/Total Loans & Leases	1.24	1.30	1.33	1.28	1.25
Ln&Ls Allowance/Net Ln&Ls Losses (X)	16.51	12.81	13.31	13.01	16.78
ALL/Nonaccrual Assets	595.00	506.58	467.78	427.57	550.03
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	450.84	343.16	321.74	262.02	297.87
Gross Ln&Ls Losses/Avg Loans & Leases	0.23	0.28	0.29	0.29	0.24
Recoveries/Avg Loans and Leases	0.06	0.06	0.06	0.05	0.06
Net Losses/Avg Loans and Leases	0.16	0.21	0.22	0.22	0.18
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	N/A	N/A
Recoveries/Prior Year-End Losses	26.75	27.21	30.40	33.02	34.33
Earnings Coverage of Net Losses (X)	24.26	22.37	26.75	24.29	27.19
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.06	0.05	0.05	0.03
RE Loans Secured By 1-4 Family	0.05	0.07	0.06	0.05	0.03
Revolving	0.01	0.01	0.01	0.01	0.01
Closed-End	0.05	0.07	0.06	0.05	0.03
Commercial Real Estate Loans	0.03	0.05	0.05	0.04	0.02
Construction and Land Dev	0.01	0.01	0.02	0.01	0.00
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.03	0.05	0.04	0.04	0.02
RE Loans Secured by Farmland	0.00	0.01	0.00	0.00	0.00
Commercial and Industrial Loans	0.39	0.47	0.52	0.49	0.42
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.77	0.86	0.88	0.80	0.61
Credit Card Loans	1.79	2.37	2.39	2.64	1.38
Agricultural Loans	0.01	0.02	0.03	0.05	0.02
Loans to Foreign Governments & Inst	0.31	0.00	0.00	0.00	N/A
Other Loans and Leases	0.18	0.22	0.21	0.14	0.06

PEER GROUP 05

PERCENT OF LOANS AND LEASES	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000

30-89 Days PD Loans and Leases	0.72	0.87	1.03	1.14	1.05
90+ Days PD Loans and Leases	0.09	0.12	0.13	0.18	0.16
Nonaccrual Loans and Leases	0.46	0.59	0.62	0.60	0.43
90+ Days PD and Nonaccrual Loans and Leases	0.59	0.75	0.80	0.84	0.65
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	0.87	1.03	1.14	1.05
90+ Days Past Due Assets	0.09	0.12	0.13	0.18	0.16
Nonaccrual Assets	0.46	0.59	0.62	0.60	0.43
30+ Days PD & Nonaccrual Assets	1.37	1.69	1.91	2.04	1.76
PERCENT OF TOTAL ASSETS					

90+ Days PD and Nonaccrual Assets	0.39	0.49	0.53	0.55	0.43
90+ PD & Nonaccrual Assets + OREO	0.52	0.62	0.65	0.66	0.51
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					

Total Assets	0.44	0.52	0.55	0.52	0.40
Allowance for Loan & Lease Losses	53.86	61.45	63.37	61.96	49.36
Equity Cap + ALLL	4.90	5.75	6.06	5.73	4.37
Tier 1 Cap + ALLL	4.63	5.57	6.00	5.71	4.39
Loans & Leases + RE Acquired	0.66	0.80	0.83	0.78	0.60

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Real Estate - 30-89 Days PD	0.67	0.78	0.88	1.03	0.89
- 90+ Days Past Due	0.08	0.10	0.11	0.15	0.13
- Nonaccrual	0.37	0.48	0.51	0.52	0.35
Coml & Indl - 30-89 Days PD	0.71	1.00	1.10	1.17	1.25
- 90+ Days Past Due	0.07	0.10	0.12	0.18	0.19
- Nonaccrual	0.56	0.72	0.87	0.76	0.61
Individuals - 30-89 Days PD	1.38	1.67	1.85	1.89	1.70
- 90+ Days Past Due	0.12	0.14	0.18	0.21	0.19
- Nonaccrual	0.25	0.28	0.27	0.26	0.20
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	0.10	0.14	0.20	0.22	0.19
- 90+ Days Past Due	0.00	0.01	0.01	0.01	0.01
- Nonaccrual	0.07	0.13	0.12	0.14	0.09
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	N/A
- 90+ Days Past Due	0.00	0.00	0.00	0.00	N/A
- Nonaccrual	0.00	0.00	0.00	0.00	N/A
Other Lns&Ls - 30-89 Days PD	0.37	0.34	0.69	0.75	0.11
- 90+ Days Past Due	0.01	0.02	0.03	0.04	0.01
- Nonaccrual	0.04	0.06	0.11	0.14	0.00
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.80	1.02	1.23	1.26	1.12
- 90+ Days Past Due	0.09	0.12	0.12	0.15	0.11
- Nonaccrual	0.35	0.39	0.36	0.39	0.28
Revolving - 30-89 Days PD	0.24	0.30	0.34	0.36	0.41
- 90+ Days Past Due	0.01	0.01	0.01	0.03	0.03
- Nonaccrual	0.04	0.04	0.04	0.09	0.06
Closed-End - 30-89 Days PD	0.87	1.11	1.16	1.34	1.04
- 90+ Days Past Due	0.09	0.12	0.12	0.15	0.11
- Nonaccrual	0.37	0.43	0.40	0.41	0.30
- Jr Lien 30-89 Days PD	0.05	0.07	0.07	N/A	N/A
- Jr Lien 90+ Days PD	0.00	0.01	0.00	N/A	N/A
- Jr Lien Nonaccrual	0.03	0.04	0.03	N/A	N/A
Commercial RE - 30-89 Days PD	0.47	0.50	0.58	0.77	0.60
- 90+ Days Past Due	0.05	0.06	0.07	0.10	0.09
- Nonaccrual	0.34	0.49	0.58	0.57	0.34
Const & Dev - 30-89 Days PD	0.26	0.41	0.49	0.60	0.56
- 90+ Days Past Due	0.01	0.02	0.03	0.05	0.02
- Nonaccrual	0.07	0.20	0.28	0.29	0.17
Multi family - 30-89 Days PD	0.02	0.09	0.10	0.11	0.13
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.01	0.02	0.03
Nonfarm Nres- 30-89 Days PD	0.45	0.48	0.51	0.70	0.53
- 90+ Days Past Due	0.04	0.05	0.04	0.08	0.08
- Nonaccrual	0.35	0.49	0.57	0.56	0.29
Farmland - 30-89 Days PD	0.18	0.26	0.36	0.37	0.23
- 90+ Days Past Due	0.02	0.02	0.03	0.07	0.01
- Nonaccrual	0.24	0.32	0.45	0.33	0.15
Credit Card - 30-89 Days PD	1.29	1.57	1.70	1.94	1.24
- 90+ Days Past Due	0.42	0.50	0.47	0.74	0.38
- Nonaccrual	0.00	0.00	0.01	0.02	0.02

CAPITAL RATIOS	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Tier 1 Leverage Ratio	8.99	8.84	8.69	8.57	8.63
Tier 1 RBC Ratio	12.45	12.58	12.50	12.36	12.61
Total Risk-Based Capital Ratio	13.88	14.01	13.89	13.61	13.84
Tangible Tier 1 Leverage Ratio	8.95	8.80	8.65	8.53	8.60
Tangible Common Eq Cap/Tan Assets	7.97	8.08	8.26	8.17	8.22
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	13.25	12.61	11.78	11.60	11.20
Standby Letters of Credit	0.56	0.53	0.48	0.47	0.45
Commercial & Similar Letters of Credit	0.01	0.01	0.01	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	0.11	0.10	0.07	0.07	0.01
Interest Rate Contracts	0.09	0.07	0.05	0.05	0.00
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.00	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	0.02	0.00	0.00	0.00	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	21.01	20.18	19.00	18.65	18.01

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Interest Rate Contracts	83.34	84.41	81.30	85.71	81.82
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	15.44	14.10	16.37	11.43	13.64
Futures and Forwards	16.18	16.97	13.95	18.37	27.27
Written Options	24.08	27.23	11.02	4.29	15.91
Exchange-Traded	0.00	0.00	0.00	0.00	9.09
Over-The-Counter	24.00	24.25	9.79	4.29	2.38
Purchased Options	2.19	13.35	23.76	33.06	31.49
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	2.16	13.35	23.76	30.21	31.49
Swaps	49.20	42.45	47.13	44.29	25.33
Held for Trading	1.04	1.25	1.63	0.00	0.00
Interest Rate Contracts	1.04	1.25	1.63	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	98.96	98.75	98.37	100.00	100.00
Interest Rate Contracts	76.27	78.74	75.10	85.71	77.27
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	15.44	14.10	16.37	8.57	13.64
Deriv Contr (Excl Fut & FX LE 14 Days)	75.85	72.77	88.98	85.76	83.79
One Year or Less	24.51	24.20	26.42	24.14	36.78
Over 1 Year to 5 Years	39.01	41.85	50.53	55.79	40.20
Over 5 Years	5.40	0.79	0.98	3.05	2.37
Gross Negative Fair Value (Abs Val)	0.94	1.12	1.69	0.58	0.24
Gross Positive Fair Value	0.92	0.92	1.66	0.62	0.74
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	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	0.01	0.01	0.01	0.00	0.00

INSURANCE ACTIVITIES	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
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	27.86	29.22	38.37	N/A	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	72.14	70.78	61.63	N/A	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	8.52	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	0.38	0.41	0.39	N/A	N/A
Premium Inc/Ins Activities Revenue	0.00	0.01	3.35	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	79.10	81.81	72.24	N/A	N/A
Other Prem Inc/Total Prem Inc	20.90	18.19	27.76	N/A	N/A
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	N/A	N/A
Ins Net Inc (P/C)/Equity (P/C)	32.56	82.08	-82.97	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	10.89	10.99	16.71	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	63.23	317.14	21.93	N/A	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.77	0.60	0.00	N/A	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.32	5.12	5.77	N/A	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	N/A	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	6.27	5.96	N/A	N/A	N/A
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	N/A	N/A
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.00	0.00	N/A	3.17	5.23
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	N/A	N/A
Foreign Governments and Inst	0.31	0.00	0.00	0.00	N/A
Leases	N/A	N/A	N/A	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	-16.09	-29.44	-24.73	-57.17	-25.65
Total Selected Assets	-11.67	-18.73	-15.71	-44.08	-11.57
Deposits	38.10	-27.59	N/A	-66.13	9.65

PROFITABILITY:	PEER GROUP 05				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Net Income/Avg Equity Capital	11.44	11.55	12.02	11.25	12.02
Bank Net Inc/Avg Eq Inv in Banks	12.34	12.31	12.89	12.18	13.07
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.21	4.99	6.07	0.81	-2.36
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.51	8.35	8.68	10.82	12.12
Bank Net Income/Parent Net Income	105.91	105.22	104.16	104.93	105.05
Nonbank Net Income/Parent Net Income	0.17	0.23	0.24	0.14	0.05
Sub BHCs Net Inc/Parent Net Income	87.94	85.78	78.78	81.33	88.65
LEVERAGE:					
Total Liabilities/Equity	17.59	15.74	13.63	10.32	8.58
Total Debt/Equity Capital	2.16	2.44	2.90	3.51	4.11
Tot Debt+NP to Subs Iss Tr Pref/Equity	15.38	13.12	11.25	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	2.37	2.62	3.03	3.89	4.31
Total Debt/Eq Cap - Exc Over Fair Value	2.20	2.48	2.95	3.59	4.22
Long-Term Debt/Equity Capital	1.38	1.39	1.72	2.10	2.03
Short-Term Debt/Equity Capital	0.19	0.30	0.48	0.49	0.85
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.23	0.26	0.25	0.28	0.27
Long-Term Debt/Consolidated LT Debt	4.84	3.53	5.86	7.26	18.10
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	110.80	109.18	107.10	104.58	102.96
Total Investment in Subs/Equity	111.65	109.78	107.71	105.38	103.56
Equity Inv in Subs/Cons Eq Cap+Min Int	98.73	97.85	98.26	99.53	100.10
Total Inv in Subs/Cons Eq Cap+Min Int	99.39	98.38	98.81	100.17	100.68
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.92	0.72	0.50	0.33	0.23
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.35	2.80	2.33	2.25	2.09
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	97.03	102.16	115.68	133.29	134.79
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	99.79	104.97	125.33	149.86	145.33
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	121.41	110.70	120.21	110.68	110.05
Pretax Oper Inc + Int Exp/Int Expense	5241.41	3286.52	3412.68	1853.01	1862.51
Div + Int From Subs/Int Exp + Div	140.33	145.26	167.03	150.84	160.00
Fees+Other Inc From Subs/Sal + Oth Exp	2.91	5.41	7.66	8.65	7.52
Net Inc/Curr Port of LT Debt+Pfd Div(X)	40.49	74.98	65.79	37.94	27.63
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.02	-0.27	-0.29	-0.64	-0.69
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	0.19	0.28	0.07	0.01
Total	0.00	0.25	0.28	0.15	0.14
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	0.55	0.62	0.49	0.29	0.17
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 05				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Div Paid/Inc Before Undist Inc	92.80	91.09	77.25	67.76	66.99
Dividends Paid/Net Income	28.92	28.71	24.62	26.50	25.91
Net Income - Dividends/Avg Equity	8.12	8.16	8.91	8.07	8.78
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	110.67	117.10	134.55	134.38	141.24
Dividends From Nonbank Subs	0.10	0.12	0.22	0.08	0.00
Dividends From Subsidiary BHCs	0.08	0.01	0.08	0.74	2.74
Dividends From All Subsidiaries	119.81	126.58	146.20	147.17	172.12
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	33.28	34.44	33.57	40.26	40.58
Interest Income From Bank Subs	0.11	0.11	0.11	0.21	0.24
Mgt & Service Fees From Bank Subs	0.16	0.41	0.68	0.57	0.75
Other Income From Bank Subs	0.01	0.02	0.07	0.08	0.09
Operating Income From Bank Subs	35.46	37.59	36.48	48.97	48.32
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	50.51	36.51	37.28	36.15	34.76
Interest Income From Nonbank Subs	0.92	0.29	1.73	6.77	11.55
Mgt & Serv Fees From Nonbank Subs	0.33	0.18	1.38	0.29	0.00
Other Income From Nonbank Subs	0.00	0.00	0.01	0.00	0.00
Operating Inc From Nonbank Subs	62.13	43.11	49.17	57.58	70.77
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	32.05	27.93	34.63	20.81	26.70
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.01	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	1.76	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	32.31	27.98	38.50	23.72	28.38
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	71.96	70.20	71.16	71.01	71.88
Interest Income From Bank Subs	0.70	0.89	0.65	1.24	0.82
Mgt & Serv Fees From Bank Subs	0.38	0.76	1.30	0.78	1.20
Other Income From Bank Subs	0.04	0.06	0.22	0.19	0.14
Operating Income From Bank Subs	80.73	80.78	82.62	81.64	81.38
Dividends From Nonbank Subs	0.11	0.10	0.15	0.04	0.00
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00
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	0.66	0.44	0.50	0.30	0.03
Dividends From Subsidiary BHCs	0.11	0.00	0.02	0.65	3.09
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.13	0.23	0.11	0.88	3.45
Loans and Adv From Subs/ST Debt	994.08	536.99	494.48	44.41	7.40
Loans and Adv From Subs/Total Debt	293.80	166.44	120.88	33.96	5.08

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									508
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.80	2.88	3.08	3.41	3.78	4.15	4.57	4.90	508
+ Non-interest Income	0.91	0.29	0.39	0.60	0.82	1.17	1.64	2.14	508
- Overhead Expense	3.08	1.92	2.13	2.53	3.05	3.60	4.18	4.69	508
- Provision for Losses	0.17	0.00	0.00	0.07	0.16	0.27	0.41	0.53	508
+ Securities Gains (Losses)	0.01	-0.02	-0.00	0.00	0.00	0.03	0.08	0.14	508
+ Other Tax Equiv Adjustments	0.00	-0.05	-0.00	0.00	0.00	0.00	0.00	0.04	508
= Pretax Net Oper Income (TE)	1.49	0.44	0.71	1.12	1.52	1.87	2.20	2.46	508
Net Operating Income	1.03	0.31	0.48	0.75	1.02	1.29	1.65	2.00	508
Net Income	1.03	0.31	0.48	0.75	1.02	1.29	1.65	2.01	508
Net Income (Sub S Adjusted)	1.06	0.44	0.58	0.82	1.04	1.29	1.59	1.79	107
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.72	4.73	4.96	5.35	5.66	6.08	6.57	6.91	508
Interest Expense	1.61	0.81	1.01	1.30	1.62	1.92	2.16	2.34	508
Net Interest Income (TE)	4.11	3.13	3.29	3.68	4.07	4.51	4.98	5.34	508
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.16	-0.02	0.00	0.03	0.11	0.26	0.50	0.71	508
Earnings Coverage of Net Losses (X)	24.26	-59.70	-0.10	5.92	14.37	34.93	83.91	162.01	499
Ln&Ls Allowance/Total Loans & Leases	1.23	0.74	0.87	1.02	1.21	1.41	1.69	1.91	508
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.61	0.00	0.02	0.18	0.44	0.90	1.60	2.06	508
30-89 Days Past Due Loans and Leases	0.72	0.01	0.07	0.24	0.60	1.08	1.82	2.39	508
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	20.28	-0.65	3.53	11.32	19.52	28.92	38.77	45.43	508
Net ST Noncore Funding Dependence	9.90	-7.47	-2.56	3.57	9.59	16.14	24.05	28.07	508
Net Loans and Leases/Total Assets	67.85	42.35	49.00	59.41	69.27	76.77	82.01	85.32	508
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.98	6.35	6.83	7.81	8.82	10.02	11.71	12.88	508
Equity Capital/Total Assets	8.47	5.14	5.71	6.89	8.30	9.80	11.65	12.83	508
Net Loans&Ls/Equity Capital (X)	8.38	4.00	4.82	6.42	8.21	10.23	12.74	14.45	508
Cash Dividends/Net Income	28.71	0.00	0.00	6.04	29.30	49.26	70.24	88.97	499
Cash Dividends/Net Income (Sub S Adjusted)	22.90	-27.86	-12.41	0.00	18.04	39.84	75.70	83.67	107
Retained Earnings/Avg Equity Cap	8.14	-0.08	2.30	5.38	8.16	11.12	14.14	15.95	508
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.18	0.00	0.00	0.00	0.00	0.00	1.07	5.37	508
Long-Term Debt/Equity Capital	1.37	0.00	0.00	0.00	0.00	0.00	10.37	21.75	508
Equity Investment in Subs/Equity Cap	110.80	85.61	92.16	98.30	102.21	126.10	141.71	155.08	508
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	99.78	-1.36	10.44	68.78	100.00	123.62	190.24	256.62	498

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.29	4.39	4.63	4.96	5.26	5.61	6.01	6.42	508
Less: Interest Expense	1.49	0.74	0.94	1.20	1.51	1.78	2.02	2.15	508
Equals: Net Interest Income (TE)	3.80	2.88	3.08	3.41	3.78	4.15	4.57	4.90	508
Plus: Non-Interest Income	0.91	0.29	0.39	0.60	0.82	1.17	1.64	2.14	508
Equals: Adj Operating Income (TE)	4.75	3.43	3.74	4.23	4.70	5.22	5.96	6.48	508
Less: Overhead Expense	3.08	1.92	2.13	2.53	3.05	3.60	4.18	4.69	508
Less: Provision for Loan and Lease Losses	0.17	0.00	0.00	0.07	0.16	0.27	0.41	0.53	508
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Plus: Realized G/L on AFS Sec	0.01	-0.02	-0.00	0.00	0.00	0.03	0.08	0.14	508
Plus: Other Tax Equiv Adjustments	0.00	-0.05	-0.00	0.00	0.00	0.00	0.00	0.04	508
Equals: Pretax Net Oper Inc (TE)	1.49	0.44	0.71	1.12	1.52	1.87	2.20	2.46	508
Less: Applicable Income Taxes (TE)	0.42	0.00	0.04	0.20	0.44	0.61	0.73	0.83	508
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	508
Equals: Net Operating Income	1.03	0.31	0.48	0.75	1.02	1.29	1.65	2.00	508
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Equals: Net Income	1.03	0.31	0.48	0.75	1.02	1.29	1.65	2.01	508
Memo: Net Income (Last Four Qtrs)	1.04	0.31	0.49	0.75	1.03	1.30	1.65	2.03	499
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.72	87.03	88.71	91.25	92.91	94.38	95.65	96.66	508
Avg Int-Bearing Funds / Avg Assets	77.87	64.60	68.65	73.96	78.39	81.99	84.98	86.08	508
Int Income (TE) / Avg Earning Assets	5.72	4.73	4.96	5.35	5.66	6.08	6.57	6.91	508
Int Expense / Avg Earning Assets	1.61	0.81	1.01	1.30	1.62	1.92	2.16	2.34	508
Net Int Inc (TE) / Avg Earn Assets	4.11	3.13	3.29	3.68	4.07	4.51	4.98	5.34	508
YIELD OR COST:									
Total Loans and Leases (TE)	6.42	5.52	5.67	6.00	6.39	6.79	7.27	7.64	508
Interest-Bearing Bank Balances	1.50	0.00	0.00	0.80	1.37	2.27	3.53	6.01	459
Fed Funds Sold & Reverse Repos	1.29	0.88	1.01	1.14	1.28	1.43	1.60	1.73	458
Trading Assets	1.40	0.00	0.00	0.00	0.00	2.26	3.51	3.75	5
Total Earning Assets	5.60	4.69	4.88	5.23	5.57	5.97	6.38	6.82	508
Investment Securities (TE)	4.08	2.58	3.00	3.55	4.05	4.62	5.29	5.68	508
U.S. Treasury & Agency Sec (excl MBS)	3.31	1.83	2.17	2.72	3.26	3.88	4.46	4.85	494
Mortgage-Backed Securities	3.84	2.34	2.81	3.30	3.76	4.28	5.09	5.94	464
All Other Securities	6.12	3.29	3.99	4.92	6.02	7.17	8.42	12.05	483
Interest-Bearing Deposits	1.73	0.94	1.15	1.42	1.73	2.01	2.28	2.43	508
Time Deposits of \$100K or More	2.45	1.55	1.76	2.09	2.43	2.80	3.21	3.41	508
Time Deposits < \$100K	2.52	1.68	1.91	2.21	2.51	2.84	3.14	3.34	508
Other Domestic Deposits	0.88	0.44	0.50	0.65	0.84	1.08	1.39	1.57	507
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Fed Funds Purchased and Repos	1.45	0.10	0.67	1.09	1.44	1.77	2.22	2.72	432
Other Borrowed Funds & Trading Liab	3.61	1.19	1.73	2.63	3.63	4.43	5.55	6.62	470
All Interest-Bearing Funds	1.91	1.12	1.31	1.63	1.93	2.22	2.45	2.61	508

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	51.37	37.76	39.66	44.11	49.54	57.70	67.37	76.33	508
Avg Assets per Employee (\$000)	3126.55	1950.81	2123.24	2464.25	2961.58	3690.32	4637.47	5330.09	508

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.94	0.00	0.00	0.00	0.20	3.95	8.50	10.94	508
Overhead Exp / NII + Non-Int Income	66.17	50.21	53.24	58.63	65.30	73.32	81.77	87.73	508

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.08	1.92	2.13	2.53	3.05	3.60	4.18	4.69	508
Personnel Expense	1.70	1.00	1.15	1.40	1.69	1.98	2.25	2.59	508
Net Occupancy Expense	0.43	0.22	0.26	0.33	0.41	0.51	0.63	0.73	508
Other Operating Expenses	0.93	0.53	0.60	0.73	0.90	1.10	1.34	1.52	508
Overhead Less Non-Interest Income	2.12	1.29	1.53	1.77	2.07	2.48	2.81	3.03	508

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	64.73	47.98	51.93	57.12	63.99	71.69	79.56	85.98	508
Personnel Expense	35.91	25.21	27.79	31.71	35.59	39.78	44.65	47.15	508
Net Occupancy Expense	8.98	5.39	6.15	7.27	8.68	10.62	12.45	13.58	508
Other Operating Expenses	19.57	12.27	13.58	16.38	19.07	22.52	27.18	29.23	508
Total Non-Interest Income	18.90	7.65	10.17	13.68	17.88	23.41	31.26	37.05	508
Fiduciary Activities Income	0.74	0.00	0.00	0.00	0.00	1.13	4.31	6.51	508
Serv Charges on Deposit Accts - Domestic	8.03	1.85	3.06	5.24	7.46	10.55	14.49	16.94	508
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Investment Banking Fees & Commissions	0.41	0.00	0.00	0.00	0.12	0.85	1.64	2.24	508
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Net Servicing Fees	0.23	0.00	0.00	0.00	0.00	0.29	1.36	2.35	508
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Insurance Activities Revenue	0.37	0.00	0.00	0.00	0.08	0.49	1.78	4.16	508
Net Gain (Loss) - Sales Loans, OREO, Oth	1.26	-0.59	-0.17	0.00	0.29	2.02	5.33	9.76	508
Other Non-Interest Income	5.24	1.60	2.12	3.14	4.72	6.86	10.18	14.14	508
Overhead Less Non-Interest Income	45.29	27.52	31.28	38.48	44.67	52.34	60.21	66.69	508

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	21.82	0.00	0.00	10.55	25.95	32.21	35.87	38.03	501
Appl Inc Tax+TE/Pretax NOI+TE	29.49	0.58	4.31	24.39	33.76	37.08	39.50	41.02	501

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.75	26.71	33.62	40.75	50.39	60.52	68.74	71.96	508
Commercial and Industrial Loans	9.74	2.42	3.73	5.78	9.12	13.13	17.98	21.40	508
Loans to Individuals	3.73	0.32	0.69	1.44	3.32	5.41	9.04	11.81	508
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Agricultural Loans	1.28	0.00	0.00	0.00	0.15	2.13	6.39	13.09	508
Other Loans and Leases	0.73	0.00	0.00	0.10	0.45	1.02	2.32	3.53	508
Net Loans and Leases	67.85	42.35	49.00	59.41	69.27	76.77	82.01	85.32	508
Debt Securities Over 1 Year	18.34	2.58	5.75	9.97	16.76	26.08	35.04	39.93	508
Mutual Funds and Equity Securities	0.19	0.00	0.00	0.00	0.00	0.25	1.08	2.02	508
Subtotal	87.25	75.33	79.41	84.70	87.76	90.45	92.48	93.37	508
Interest-Bearing Bank Balances	0.41	0.00	0.00	0.01	0.09	0.60	2.07	3.23	508
Federal Funds Sold & Reverse Repos	1.51	0.00	0.00	0.00	0.74	2.73	6.22	8.26	508
Debt Securities 1 Year or Less	1.87	0.00	0.00	0.33	1.23	2.88	5.15	9.02	508
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Total Earning Assets	91.92	87.54	88.56	90.36	92.11	93.54	94.80	95.26	508
Non-Int Cash and Due From Dep Inst	2.73	1.13	1.45	2.00	2.64	3.37	4.31	5.14	508
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Other Real Estate Owned	0.09	0.00	0.00	0.00	0.04	0.15	0.39	0.63	508
All Other Assets	5.24	2.36	2.84	3.95	5.14	6.50	7.84	8.82	508
MEMORANDA:									
Short-Term Investments	4.40	0.17	0.51	1.43	3.53	6.48	11.72	15.23	508
U.S. Treasury Securities	0.12	0.00	0.00	0.00	0.00	0.11	0.83	2.01	508
U.S. Agency Securities (excl MBS)	7.33	0.00	0.54	2.43	6.27	11.48	16.92	21.39	508
Municipal Securities	3.81	0.00	0.00	0.80	3.42	6.41	10.10	12.46	508
Mortgage-Backed Securities	6.77	0.00	0.00	0.79	4.66	10.95	17.80	24.13	508
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Other Debt Securities	0.44	0.00	0.00	0.00	0.00	0.68	2.39	3.58	508
RE Loans Secured by 1-4 Family	18.04	3.44	5.50	11.12	17.16	24.58	33.22	39.34	508
Revolving	2.58	0.00	0.03	0.53	2.06	4.28	6.43	7.91	508
Closed-End, Sec by First Liens	13.99	1.24	3.18	7.32	12.73	20.35	26.91	33.10	508
Closed-End, Sec by Junior Liens	1.01	0.01	0.09	0.34	0.78	1.55	2.62	3.68	508
Commercial Real Estate Loans	28.78	8.52	12.22	18.56	27.28	38.39	48.51	56.57	508
Construction and Land Dev	6.98	0.45	1.05	2.40	5.58	10.38	17.23	25.13	508
Multifamily	1.23	0.00	0.07	0.33	0.84	1.90	3.61	4.80	508
Nonfarm Nonresidential	19.38	5.93	8.25	13.03	18.26	25.57	32.17	38.58	508
RE Loans Secured by Farmland	1.63	0.00	0.00	0.02	0.44	3.04	7.36	10.45	508
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	74.66	49.38	56.48	66.17	75.90	83.66	89.74	93.06	508
RE Loans Secured by 1-4 Family	27.02	4.92	7.91	16.54	25.78	36.99	48.44	56.09	508
Revolving	3.77	0.00	0.06	0.81	3.03	6.19	9.31	11.82	508
Closed-End	22.91	2.47	5.57	12.13	21.53	33.39	43.29	51.15	508
Commercial Real Estate Loans	42.28	14.93	19.94	29.35	42.17	53.58	66.25	73.22	508
Construction and Land Dev	10.12	0.83	1.78	3.88	8.58	14.55	25.72	30.83	508
Multifamily	1.80	0.00	0.11	0.51	1.24	2.83	4.79	7.18	508
Nonfarm Nonresidential	28.51	10.17	13.63	19.64	27.61	36.71	45.86	51.17	508
RE Loans Secured by Farmland	2.41	0.00	0.00	0.03	0.68	4.58	10.51	15.68	508
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Commercial and Industrial Loans	14.42	3.64	5.86	8.98	13.28	19.06	25.69	31.13	508
Loans to Individuals	5.66	0.49	1.01	2.21	4.77	8.15	14.08	19.25	508
Credit Card Loans	0.13	0.00	0.00	0.00	0.00	0.27	0.64	0.98	508
Agricultural Loans	1.91	0.00	0.00	0.00	0.23	2.87	9.18	18.89	508
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Other Loans and Leases	1.11	0.00	0.00	0.14	0.64	1.59	3.67	5.40	508

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.40	0.17	0.51	1.43	3.53	6.48	11.72	15.23	508
Liquid Assets	20.72	7.06	9.43	13.41	19.04	27.84	36.17	42.29	508
Investment Securities	21.11	4.91	7.44	12.47	19.18	29.30	39.79	44.97	508
Net Loans and Leases	67.85	42.35	49.00	59.41	69.27	76.77	82.01	85.32	508
Net Lns, Ls & Stdbly Ltrs of Credit	68.50	42.55	50.13	59.99	70.14	77.49	83.26	86.21	508
Core Deposits	66.90	46.34	52.27	60.62	67.83	74.14	78.39	79.99	508
Noncore Funding	22.53	9.20	10.77	15.29	21.44	28.67	37.45	44.15	508
Time Deposits of \$100K or More	13.16	4.63	6.06	8.15	12.38	17.67	23.55	26.65	508
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Fed Funds Purchased and Repos	1.45	0.00	0.00	0.00	0.76	2.88	5.37	7.19	508
Net Fed Funds Purchased (Sold)	0.00	-7.77	-5.09	-1.71	0.00	2.00	4.53	6.66	508
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Oth Borrowings W/Rem Mat 1 Yr or Less	1.73	0.00	0.00	0.02	1.07	3.19	6.08	8.49	508
Earning Assets Repr in 1 Year	39.82	16.94	21.40	28.88	38.64	51.04	62.07	67.98	508
Int-Bearing Liab Repr in 1 Year	27.85	9.43	12.45	17.44	24.12	36.05	54.33	60.77	508
Long-Term Debt Repr in 1 Year	0.39	0.00	0.00	0.00	0.00	0.37	2.45	4.46	508
Net Assets Repriceable in 1 Year	10.72	-22.74	-12.98	-0.72	10.27	22.72	33.89	42.70	508
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	20.28	-0.65	3.53	11.32	19.52	28.92	38.77	45.43	508
Net ST Noncore Funding Dependence	9.90	-7.47	-2.56	3.57	9.59	16.14	24.05	28.07	508
Short-Term Inv/ST Noncore Funding	42.32	0.95	3.14	9.42	27.60	64.63	126.78	202.08	508
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.81	-20.05	-11.65	-1.04	8.59	22.71	39.64	51.39	508
Net Loans and Leases/Total Deposits	83.99	53.79	61.86	71.89	84.60	95.94	104.66	109.12	508
Net Loans and Leases/Core Deposits	102.82	62.03	71.54	82.62	101.92	118.05	142.04	163.44	508
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.34	-1.32	-0.29	0.00	0.07	0.62	1.82	2.70	255
Avail-For-Sale Sec Appr(Depr)/Eq Cap	0.51	-2.87	-1.83	-0.60	0.17	1.50	3.75	5.67	499
Struct Notes Appr(Depr)/Eq Cap	-0.14	-1.16	-0.60	-0.23	-0.05	-0.00	0.00	0.02	238
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	8.01	0.00	0.00	0.00	0.00	11.24	45.70	70.43	508
Available-For-Sale Securities	91.98	26.29	53.05	88.63	99.95	100.00	100.00	100.00	508
U.S. Treasury Securities	0.82	0.00	0.00	0.00	0.00	0.52	4.97	14.47	508
U.S. Agency Securities (excl MBS)	37.44	0.03	3.66	16.68	33.29	57.99	79.73	90.73	508
Municipal Securities	18.42	0.00	0.00	5.72	18.50	30.85	43.87	52.86	508
Mortgage-Backed Securities	31.27	0.00	0.00	6.08	27.64	51.65	67.10	78.78	508
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	508
Other Debt Securities	2.03	0.00	0.00	0.00	0.00	3.37	10.79	17.03	508
Mutual Funds and Equity Securities	1.05	0.00	0.00	0.00	0.00	1.27	6.28	13.37	508
Debt Securities 1 Year or Less	10.23	0.00	0.01	2.20	7.02	14.73	31.12	46.66	508
Debt Securities 1 To 5 Years	39.97	3.64	8.10	20.32	40.14	58.22	73.63	80.40	508
Debt Securities Over 5 Years	44.77	0.48	4.09	22.23	43.84	67.34	88.00	92.17	508
Pledged Securities	46.80	3.39	9.80	25.74	45.67	68.40	83.48	92.12	508
Structured Notes, Fair Value	3.33	0.00	0.00	0.00	0.00	6.59	15.65	25.71	508

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.17	0.00	0.00	0.07	0.16	0.27	0.41	0.53	508
Provision for Ln&Ls Losses/Avg Lns&Ls	0.26	0.00	0.01	0.12	0.24	0.38	0.58	0.75	508
Provision for Ln&Ls Losses/Net Losses	224.31	-39.38	0.00	84.05	146.13	287.66	759.20	1426.63	499
Ln&Ls Allowance/Total Loans & Leases	1.23	0.74	0.87	1.02	1.21	1.41	1.69	1.91	508
Ln&Ls Allowance/Net Ln&Ls Losses (X)	16.50	1.72	2.36	4.48	9.69	20.98	56.34	96.12	456
ALLL/Nonaccrual Assets	595.00	72.43	100.79	161.87	314.90	695.62	2212.21	3995.04	465
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	450.83	60.05	84.36	129.80	242.37	523.10	1575.50	3398.33	486
Gross Ln&Ls Losses/Avg Loans & Leases	0.22	0.00	0.01	0.07	0.16	0.35	0.60	0.86	508
Recoveries/Avg Loans and Leases	0.05	0.00	0.00	0.01	0.03	0.08	0.17	0.23	508
Net Losses/Avg Loans and Leases	0.16	-0.02	0.00	0.03	0.11	0.26	0.50	0.71	508
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Recoveries/Prior Year-End Losses	26.74	1.71	4.18	10.69	20.38	38.39	71.57	102.41	492
Earnings Coverage of Net Losses (X)	24.26	-59.70	-0.10	5.92	14.37	34.93	83.91	162.01	499
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.04	-0.02	-0.00	0.00	0.01	0.06	0.17	0.34	508
RE Loans Secured By 1-4 Family	0.05	-0.03	-0.01	0.00	0.00	0.07	0.24	0.45	508
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.24	470
Closed-End	0.04	-0.05	-0.01	0.00	0.00	0.07	0.24	0.46	507
Commercial Real Estate Loans	0.03	-0.02	-0.00	0.00	0.00	0.03	0.16	0.34	507
Construction and Land Dev	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.19	503
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	480
Nonfarm Nonresidential	0.02	-0.03	-0.00	0.00	0.00	0.01	0.17	0.37	507
RE Loans Secured by Farmland	-0.00	-0.04	0.00	0.00	0.00	0.00	0.00	0.04	391
Commercial and Industrial Loans	0.38	-0.19	-0.05	0.00	0.17	0.56	1.63	2.65	508
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Loans to Individuals	0.77	0.09	0.15	0.33	0.61	1.11	2.00	2.51	447
Credit Card Loans	1.78	0.00	0.00	0.54	1.52	2.79	4.91	6.24	221
Agricultural Loans	0.01	-0.06	0.00	0.00	0.00	0.00	0.07	0.39	343
Loans to Foreign Governments & Inst	0.31	0.00	0.00	0.00	0.00	0.23	0.65	0.79	3
Other Loans and Leases	0.17	-0.06	0.00	0.00	0.00	0.00	1.10	3.94	464

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	0.01	0.07	0.24	0.60	1.08	1.82	2.39	508
90+ Days PD Loans and Leases	0.08	0.00	0.00	0.00	0.04	0.15	0.35	0.57	508
Nonaccrual Loans and Leases	0.46	0.00	0.00	0.11	0.32	0.69	1.26	1.77	508
90+ Days PD and Nonaccrual Loans and Leases	0.58	0.00	0.04	0.17	0.48	0.87	1.47	1.88	508
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	508
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.72	0.01	0.07	0.24	0.60	1.08	1.82	2.39	508
90+ Days Past Due Assets	0.08	0.00	0.00	0.00	0.04	0.15	0.35	0.57	508
Nonaccrual Assets	0.46	0.00	0.00	0.11	0.32	0.69	1.26	1.77	508
30+ Days PD & Nonaccrual Assets	1.36	0.06	0.22	0.60	1.16	2.07	3.06	3.66	508
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.38	0.00	0.02	0.12	0.32	0.59	0.97	1.25	508
90+ PD & Nonaccrual Assets + OREO	0.51	0.00	0.04	0.19	0.42	0.76	1.27	1.62	508
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.44	0.00	0.01	0.13	0.33	0.67	1.16	1.56	508
Allowance for Loan & Lease Losses	53.85	0.00	2.64	16.82	41.96	78.81	137.66	180.88	508
Equity Cap + ALLL	4.89	0.00	0.17	1.25	3.71	7.09	13.58	18.13	508
Tier 1 Cap + ALLL	4.63	0.00	0.20	1.28	3.60	6.69	12.43	16.37	508
Loans & Leases + RE Acquired	0.66	0.00	0.02	0.20	0.49	0.99	1.84	2.25	508

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 5

PAST DUE AND NONACCRUAL LOANS AND LEASES

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	0.67	0.00	0.00	0.16	0.46	1.02	1.84	2.51	508
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.01	0.13	0.35	0.54	508
	- Nonaccrual	0.37	0.00	0.00	0.04	0.26	0.64	1.29	1.77	508
Coml & Indl	- 30-89 Days PD	0.70	0.00	0.00	0.10	0.48	1.11	2.35	3.81	508
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.09	0.42	0.83	508
	- Nonaccrual	0.56	0.00	0.00	0.00	0.27	0.92	2.11	4.43	508
Individuals	- 30-89 Days PD	1.38	0.00	0.03	0.51	1.15	2.02	3.07	4.03	508
	- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.05	0.19	0.50	0.82	508
	- Nonaccrual	0.24	0.00	0.00	0.00	0.11	0.46	1.02	1.51	508
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Agricultural	- 30-89 Days PD	0.09	0.00	0.00	0.00	0.00	0.01	0.77	1.49	343
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	343
	- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.58	1.47	343
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Lns&Ls	- 30-89 Days PD	0.36	0.00	0.00	0.00	0.00	0.18	2.51	5.04	464
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.49	464
	- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.12	1.99	464
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.80	0.00	0.00	0.19	0.65	1.34	2.33	3.27	508
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.15	0.43	0.62	508
	- Nonaccrual	0.34	0.00	0.00	0.00	0.21	0.63	1.26	1.82	508
Revolving	- 30-89 Days PD	0.23	0.00	0.00	0.00	0.00	0.38	1.21	1.87	470
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.37	470
	- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.31	0.59	470
Closed-End	- 30-89 Days PD	0.86	0.00	0.00	0.17	0.71	1.48	2.46	3.47	507
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.15	0.47	0.74	507
	- Nonaccrual	0.37	0.00	0.00	0.00	0.22	0.67	1.32	2.09	507
	- Jr Lien 30-89 Days PD	0.04	0.00	0.00	0.00	0.00	0.08	0.24	0.39	507
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.08	507
	- Jr Lien Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.02	0.17	0.29	507
Commercial RE	- 30-89 Days PD	0.46	0.00	0.00	0.00	0.22	0.84	1.90	2.48	507
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.01	0.30	0.65	507
	- Nonaccrual	0.34	0.00	0.00	0.00	0.11	0.59	1.46	2.45	507
Const & Dev	- 30-89 Days PD	0.26	0.00	0.00	0.00	0.00	0.34	1.55	2.84	503
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.38	503
	- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.51	1.50	503
Multifamily	- 30-89 Days PD	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.38	480
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	480
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.38	480
Nonfarm Nres-	- 30-89 Days PD	0.44	0.00	0.00	0.00	0.18	0.79	1.87	2.84	507
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.31	0.58	507
	- Nonaccrual	0.34	0.00	0.00	0.00	0.04	0.61	1.56	2.74	507
Farm land	- 30-89 Days PD	0.18	0.00	0.00	0.00	0.00	0.15	1.12	2.39	391
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.53	391
	- Nonaccrual	0.24	0.00	0.00	0.00	0.00	0.00	1.81	4.10	391
Credit Card	- 30-89 Days PD	1.28	0.00	0.00	0.02	1.09	2.24	3.72	6.30	221
	- 90+ Days Past Due	0.42	0.00	0.00	0.00	0.10	0.67	1.97	2.74	221
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	221

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.98	6.35	6.83	7.81	8.82	10.02	11.71	12.88	508
Tier 1 RBC Ratio	12.45	8.20	8.99	10.22	11.71	14.30	18.15	21.03	508
Total Risk-Based Capital Ratio	13.88	10.17	10.58	11.66	13.16	15.62	19.51	22.28	508
Tangible Tier 1 Leverage Ratio	8.95	6.22	6.81	7.73	8.79	10.02	11.71	12.88	508
Tangible Common Eq Cap/Tan Assets	7.97	4.39	5.07	6.48	7.90	9.44	11.10	12.64	508
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	13.24	4.28	5.92	8.61	12.08	17.64	23.11	27.87	508
Standby Letters of Credit	0.55	0.00	0.02	0.14	0.40	0.85	1.43	1.97	508
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.17	508
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.11	0.00	0.00	0.00	0.00	0.00	0.69	2.92	508
Interest Rate Contracts	0.08	0.00	0.00	0.00	0.00	0.00	0.54	2.72	508
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Interest Rate Swaps	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.34	508
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	21.01	7.03	9.66	14.59	19.80	26.46	35.53	42.15	508

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	83.33	0.00	0.00	100.00	100.00	100.00	100.00	100.00	82
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Equity, Comm, & Other Contracts	15.44	0.00	0.00	0.00	0.00	0.00	100.00	100.00	82
Futures and Forwards	16.17	0.00	0.00	0.00	0.00	0.00	61.53	100.00	82
Written Options	24.08	0.00	0.00	0.00	0.00	50.00	100.00	100.00	82
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Over-The-Counter	24.00	0.00	0.00	0.00	0.00	50.00	100.00	100.00	82
Purchased Options	2.18	0.00	0.00	0.00	0.00	0.00	48.00	100.00	82
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Over-The-Counter	2.15	0.00	0.00	0.00	0.00	0.00	35.72	100.00	82
Swaps	49.20	0.00	0.00	0.00	50.00	100.00	100.00	100.00	82
Held for Trading	1.03	0.00	0.00	0.00	0.00	0.00	0.00	98.00	82
Interest Rate Contracts	1.03	0.00	0.00	0.00	0.00	0.00	0.00	98.00	82
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Non-Traded	98.96	0.00	100.00	100.00	100.00	100.00	100.00	100.00	82
Interest Rate Contracts	76.26	0.00	0.00	66.93	100.00	100.00	100.00	100.00	82
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Equity, Comm, & Other Contracts	15.44	0.00	0.00	0.00	0.00	0.00	100.00	100.00	82
Deriv Contr (Excl Fut & FX LE 14 Days)	75.84	0.00	0.00	50.00	100.00	100.00	100.00	100.00	82
One Year or Less	24.51	0.00	0.00	0.00	0.00	50.00	100.00	100.00	82
Over 1 Year to 5 Years	39.00	0.00	0.00	0.00	0.00	97.05	100.00	100.00	82
Over 5 Years	5.40	0.00	0.00	0.00	0.00	0.00	50.42	100.00	82
Gross Negative Fair Value (Abs Val)	0.94	0.00	0.00	0.00	0.01	1.23	4.18	10.21	82
Gross Positive Fair Value	0.92	0.00	0.00	0.00	0.10	1.26	3.37	9.32	82
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	508
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
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	508
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499
Incr (Decr) in Net Income/Net Income	0.01	-0.00	0.00	0.00	0.00	0.00	0.00	1.37	499

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	92.79	0.00	8.07	64.29	94.86	105.54	151.84	223.91	372
Dividends Paid/Net Income	28.91	0.00	0.00	6.45	29.32	49.39	70.28	89.02	498
Net Income - Dividends/Avg Equity	8.12	-0.14	2.26	5.34	8.16	11.12	14.14	16.06	508
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	110.66	0.00	0.00	79.50	105.43	147.74	268.24	410.89	399
Dividends From Nonbank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.80	3.45	399
Dividends From Subsidiary BHCs	0.08	0.00	0.00	0.00	0.00	0.00	0.00	26.42	399
Dividends From All Subsidiaries	119.81	0.00	0.00	94.74	111.01	152.20	287.98	452.89	399
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	33.28	0.00	0.00	3.37	34.77	58.52	81.86	99.59	472
Interest Income From Bank Subs	0.11	0.00	0.00	0.00	0.00	0.08	0.70	2.07	472
Mgt & Service Fees From Bank Subs	0.16	0.00	0.00	0.00	0.00	0.00	0.00	7.88	472
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.14	472
Operating Income From Bank Subs	35.45	0.00	0.00	6.16	36.20	61.70	88.85	113.92	472
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	50.51	0.00	0.00	0.00	66.66	100.00	100.00	101.29	112
Interest Income From Nonbank Subs	0.92	0.00	0.00	0.00	0.00	0.00	0.00	24.56	112
Mgt & Serv Fees From Nonbank Subs	0.33	0.00	0.00	0.00	0.00	0.00	0.00	17.66	112
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Operating Inc From Nonbank Subs	62.13	0.00	0.00	0.00	76.00	100.00	102.58	251.81	112
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	32.04	0.00	0.00	0.00	28.45	58.99	87.83	100.00	40
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
Operating Income From Sub BHCs	32.31	0.00	0.00	0.00	28.45	58.99	89.22	100.00	40
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	71.95	0.00	0.00	55.85	95.90	99.94	100.00	100.00	463
Interest Income From Bank Subs	0.70	0.00	0.00	0.00	0.00	0.20	3.40	26.63	463
Mgt & Serv Fees From Bank Subs	0.37	0.00	0.00	0.00	0.00	0.00	0.00	13.49	463
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.73	463
Operating Income From Bank Subs	80.72	0.00	0.00	84.45	99.22	100.00	100.00	100.00	463
Dividends From Nonbank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.77	2.65	463
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.08	463
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	463
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	463
Operating Inc From Nonbank Subs	0.66	0.00	0.00	0.00	0.00	0.25	2.97	25.63	463
Dividends From Subsidiary BHCs	0.10	0.00	0.00	0.00	0.00	0.00	0.00	24.11	463
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	463
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	463
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	463
Operating Income From Sub BHCs	0.13	0.00	0.00	0.00	0.00	0.00	0.00	24.14	463
Loans and Adv From Subs/ST Debt	994.08	0.00	0.00	0.00	133.71	953.18	5157.51	8590.46	69
Loans and Adv From Subs/Total Debt	293.80	0.00	0.00	0.00	85.59	376.64	1381.47	3560.19	159

BHCPR Reporters for Quarter Ending 12/31/2004
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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
3109904	420,000	ACCESS NATIONAL CORPORATION	CHANTILLY, VA	
1055623	360,128	ADBANC, INC.	OGALLALA, NE	
2467474	377,564	ADIRONDACK BANCORP	UTICA, NY	
1208933	488,428	ALBANK CORPORATION	CHICAGO, IL	
2022444	406,170	ALBANY BANCORP, INC.	ALBANY, KY	
2533100	495,102	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
1247419	311,001	ALLEGHENY VALLEY BANCORP, INC.	PITTSBURGH, PA	
3047154	409,853	ALLIANCE BANCSHARES CALIFORNIA	CULVER CITY, CA	
3123638	479,720	ALLIANCE BANCSHARES CORPORATIO	CHANTILLY, VA	Moved from Peer 4
1136595	393,458	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
2550657	334,387	AMB FINANCIAL SERVICES CORPORA	BAINBRIDGE ISLAND, WA	
1201457	468,470	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	465,352	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
2772990	340,211	AMERI-NATIONAL CORPORATION	LEAWOOD, KS	
3017326	428,973	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	340,983	AMERICA BANCSHARES, INC.	NEWPORT, MN	
1136269	312,689	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
1052220	470,821	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
2900784	398,980	AMERICAN COMMUNITY BANCSHARES,	CHARLOTTE, NC	
3035049	345,244	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
2356886	335,608	AMERICAN STATE BANK CORPORATIO	JONESBORO, AR	
1107193	472,833	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
2710796	484,401	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
1204878	439,274	ANTIOCH HOLDING COMPANY	ANTIOCH, IL	
2468293	472,811	APPALACHIAN BANCSHARES, INC.	ELLIJAY, GA	
2454380	407,913	ARBOR BANCORP, INC.	ANN ARBOR, MI	
2293516	326,009	ARMSTRONG BANCSHARES, INC.	MUSKOGEE, OK	
3196584	426,733	ARTHUR FINANCIAL CORPORATION	UNION, SC	
1144125	361,543	ASIA BANCSHARES, INC.	FLUSHING, NY	
1081613	412,418	B. P. C. CORPORATION	COOKEVILLE, TN	
3033746	363,078	BAC FINANCIAL INC.	STOCKTON, CA	
1141870	387,649	BAKER BOYER BANCORP	WALLA WALLA, WA	
1048728	302,964	BALLSTON SPA BANCORP, INC.	BALLSTON SPA, NY	
1082209	410,755	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1126028	383,726	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
1098590	317,920	BANCORP OF SOUTHERN INDIANA	SEYMOUR, IN	
2796624	420,808	BANCSHARES OF FLORIDA, INC.	NAPLES, FL	
1101735	306,755	BANCSHARES, INC.	HOUSTON, TX	
1097445	305,541	BANCSTAR, INC.	SAINT LOUIS, MO	
1030040	438,545	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1076105	446,455	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
1139215	451,402	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	
1247455	392,079	BANKFIRST CAPITAL CORPORATION	MACON, MS	
2516970	355,159	BANCSHARES OF FAYETTEVILLE, IN	FAYETTEVILLE, AR	
1084780	301,678	BARTOW BANCSHARES, INC.	CARTERSVILLE, GA	Moved from Peer 6
2560665	303,938	BAY BANKS OF VIRGINIA, INC.	KILMARNOCK, VA	
2339571	425,510	BB&T BANCSHARES CORP.	BLOOMINGDALE, IL	
3170539	378,267	BCB BANCORP, INC.	BAYONNE, NJ	
2848710	467,324	BCP HOLDINGS (USA), INC.	NEWARK, NJ	
1071379	302,361	BELMONT BANCORP	BRIDGEPORT, OH	Moved from Peer 6
1985131	326,122	BERKSHIRE FINANCIAL SERVICES,	LEE, MA	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
1115433	378, 302	BEVERLY NATIONAL CORPORATION	BEVERLY, MA	
1491913	425, 595	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1427677	313, 519	BLOOMFIELD HILLS BANCORP, INC.	BLOOMFIELD HILLS, MI	
1083680	438, 511	BLOSSMAN BANCSHARES, INC.	LACOMBE, LA	
1891317	451, 661	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
3141650	497, 071	BNC BANCORP	THOMASVILLE, NC	
1119244	340, 781	BOYLE BANCORP, INC.	DANVILLE, KY	
1082375	471, 205	BRANNEN BANKS OF FLORIDA, INC.	INVERNESS, FL	
3280988	402, 037	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	New Y-9C/BHCPR reporter
3134102	314, 301	BRIDGEWATER FINANCIAL, MHC	RAYNHAM, MA	Moved from Peer 6
1084212	377, 196	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
1471960	438, 813	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
2595939	439, 476	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2752796	354, 685	BUSINESS BANK CORPORATION	LAS VEGAS, NV	
1203901	320, 501	C&F BANC SHARES CORPORATION	KENDALLVILLE, IN	
2672483	365, 132	CAB HOLDING, LLC	WILMINGTON, DE	
2391300	393, 333	CALVIN B. TAYLOR BANKSHARES	BERLIN, MD	
1083336	467, 067	CAMERON BANCSHARES, INC.	CAMERON, LA	
3019964	374, 250	CAPITAL BANCORP, INC.	NASHVILLE, TN	
1055427	370, 942	CAPITAL CITY BANCSHARES, INC.	TOPEKA, KS	
1140930	374, 364	CARDINAL BANCORP, INC.	SAINT LOUIS, MO	
1245460	363, 369	CARLINVILLE NATIONAL BANK SHAR	CARLINVILLE, IL	
2943473	311, 537	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	Moved from Peer 6
2507790	478, 447	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1203451	326, 061	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
1469800	321, 387	CARROLLTON BANCORP	BALTIMORE, MD	
2254508	308, 153	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
1860863	447, 980	CBX CORPORATION	CARROLLTON, IL	
2708159	340, 615	CCF HOLDING COMPANY	JONESBORO, GA	
1207815	312, 377	CEDAR VALLEY BANKSHARES, LTD.	CHARLES CITY, IA	
2856498	442, 200	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
1106132	414, 043	CENTRABANC CORPORATION	WACO, TX	
1250035	327, 116	CENTRAL BANCORP, INC.	GARLAND, TX	
1025662	409, 202	CENTRAL BANCORPORATION	PROVO, UT	
1250295	303, 434	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	Moved from Peer 6
1051465	371, 188	CENTRAL SERVICE CORPORATION	ENID, OK	
2935405	368, 155	CENTRAL VALLEY COMMUNITY BANCO	CLOVIS, CA	
1140677	379, 456	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	
1124538	361, 159	CHARTER 95 CORPORATION	SAINT PAUL, MN	
1075881	363, 250	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
2519038	334, 588	CITIZENS BANCORP	CORVALLIS, OR	
1140239	373, 938	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1078958	331, 229	CITIZENS BANCSHARES CORPORATIO	ATLANTA, GA	
1131077	425, 492	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
1070484	321, 089	CITIZENS BANCSHARES, INC.	SOMERSET, KY	
3248821	393, 498	CITIZENS BANCSHARES, INC.	BLUFFTON, OH	
1207132	480, 029	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	468, 543	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1122084	415, 614	CITIZENS DEVELOPMENT COMPANY	BILLINGS, MT	
1118368	499, 347	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1070569	482, 062	CITIZENS INCORPORATED	EVANS CITY, PA	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
1249589	408, 998	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
1071623	337, 421	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1048849	325, 722	CITY NATIONAL BANCSHARES CORPO	NEWARK, NJ	
2469245	345, 552	CLASSIC BANCSHARES, INC.	ASHLAND, KY	
3195756	364, 612	CLINTON FINANCIAL SERVICES, MH	CLINTON, MA	
1399747	421, 920	CNB BANCORP, INC.	GLOVERSVILLE, NY	
1086270	474, 268	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
2705943	418, 292	CNLBANCSHARES, INC.	ORLANDO, FL	
3155769	384, 623	COAST FINANCIAL HOLDINGS, INC	BRADENTON, FL	
2809560	467, 574	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	407, 671	CODORUS VALLEY BANCORP, INC.	YORK, PA	
2146359	353, 609	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1250905	381, 942	COMMERCE BANCORP, INC.	BERKELEY, IL	
1838974	410, 761	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	431, 348	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1823738	320, 372	COMMERCIAL NATIONAL FINANCIAL	LATROBE, PA	
1250606	374, 061	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
2227687	390, 221	COMMONWEALTH COMMUNITY BANCORP	GRUNDY, VA	
1125843	411, 610	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1115040	334, 837	COMMUNITY BANCORP.	DERBY, VT	
1247398	425, 348	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1084511	425, 856	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
1134014	340, 442	COMMUNITY BANKERS, INC.	GRANBURY, TX	
2443526	391, 538	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
1097986	324, 264	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
2593083	305, 413	COMMUNITY FIRST BANCORPORATION	WALHALLA, SC	Moved from Peer 6
2754585	346, 956	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
3108091	448, 781	COMMUNITY VALLEY BANCORP	CHICO, CA	
2626299	365, 203	COMMUNITY WEST BANCSHARES	GOLETA, CA	
2557414	374, 926	CONCORDIA CAPITAL CORPORATION	VIDALIA, LA	
2937100	449, 143	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
1142372	365, 455	CORNERSTONE FINANCIAL SERVICES	OTTUMWA, IA	Moved from Peer 6
1130931	446, 393	CORTLAND BANCORP	CORTLAND, OH	
1053339	431, 064	COUNTRY AGENCIES & INVESTMENTS	ODESSA, MO	
3200230	339, 213	COUNTRY BANK HOLDING COMPANY,	NEW YORK, NY	
2524788	307, 902	COUNTY BANCORP, INC.	MANITOWOC, WI	Moved from Peer 6
3027709	331, 289	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1207543	379, 267	CRETE BANCORPORATION, INC.	CRETE, IL	
1071726	417, 234	CROGHAN BANCSHARES, INC.	FREMONT, OH	
1126149	308, 293	CROSSTOWN HOLDING COMPANY	BLAINE, MN	Moved from Peer 6
1967865	317, 394	CSB BANCORP, INC.	MILLERSBURG, OH	
1885307	425, 126	CTB FINANCIAL CORPORATION	RUSTON, LA	
1071463	429, 808	CUMBERLAND VALLEY FINANCIAL CO	LONDON, KY	
2242523	452, 352	D. L. EVANS BANCORP	BURLEY, ID	
1493720	488, 228	DBT HOLDING COMPANY	VIDALIA, GA	
1135468	394, 308	DELTA INVESTMENT COMPANY (CAYM	GEORGE TOWN, ZZ	
1209789	396, 685	DENMARK BANCSHARES, INC.	DENMARK, WI	
2294812	441, 366	DIAMOND BANCORP, INC	WASHINGTON, MO	
2065432	325, 721	DIMECO, INC	HONESDALE, PA	
1117455	441, 286	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1951770	413, 811	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	

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Peer Group 5 by BHC Name

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3023466	420, 939	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
3186240	359, 414	EAST PENN FINANCIAL CORPORATIO	EMMAUS, PA	
1135909	401, 032	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
1133165	413, 541	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	429, 042	EVANS BANCORP, INC.	ANGOLA, NY	
1076495	369, 957	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	423, 178	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1028038	467, 670	F & M HOLDING COMPANY	BOISE, ID	
1201532	397, 526	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1245479	334, 316	F. S. BANCORP	LAGRANGE, IN	
1138450	465, 596	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
1130089	304, 484	FACTORY POINT BANCORP, INC.	MANCHESTER CENTER, VT	
2270254	360, 122	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1842083	373, 512	FAR WEST BANCORPORATION	PROVO, UT	
1209538	456, 424	FARMERS BANCORP, FRANKFORT, IN	FRANKFORT, IN	
2142306	312, 164	FARMERS BANCORPORATION, INC.	BUHL, ID	Moved from Peer 6
1055155	433, 482	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	437, 993	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	429, 077	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
3104860	354, 138	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	
1204337	332, 149	FIDELITY BAN CORPORATION	INDEPENDENCE, IA	
1137864	366, 741	FIDELITY BANCSHARES, INC.	EDINA, MN	
1203778	455, 917	FIDELITY COMPANY	DUBUQUE, IA	
1925968	337, 348	FINANCIAL INVESTORS OF THE SOU	BIRMINGHAM, AL	
1108967	363, 397	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1105751	349, 710	FIRST BAIRD BANCSHARES, INC.	BEDFORD, TX	
1404632	407, 366	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
1123876	361, 152	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1133008	386, 312	FIRST BERNE FINANCIAL CORPORAT	BERNE, IN	
1928633	322, 336	FIRST CECILIAN BANCORP, INC.	CECILIA, KY	
1076365	378, 079	FIRST CENTURY BANKSHARES, INC.	BLUEFIELD, WV	
1105470	399, 886	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
1983977	413, 079	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2641694	339, 498	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
1100176	375, 809	FIRST COMMUNITY BANKING CORPOR	HOT SPRINGS, AR	
2337401	458, 139	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	Moved from Peer 6
2339656	365, 050	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1086122	306, 418	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	
1249039	432, 594	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	475, 198	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
1095889	332, 436	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
3044144	307, 039	FIRST INDEPENDENT CAPITAL OF	RENO, NV	Moved from Peer 6
1247204	387, 175	FIRST IPSWICH BANCORP	IPSWICH, MA	
1139354	480, 380	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	497, 615	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1209510	357, 213	FIRST LANSING BANCORP, INC.	LANSING, IL	
1363757	424, 306	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	
2031455	386, 674	FIRST MAINSTREET FINANCIAL, LT	LONGMONT, CO	
1086449	308, 534	FIRST MCMINNVILLE CORPORATION	MCMINNVILLE, TN	
1250370	348, 033	FIRST MIAMI BANCORP, INC.	SOUTH MIAMI, FL	
1063619	306, 479	FIRST MIDWEST ACQUISITION CORP	MIDWEST CITY, OK	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
1492219	499, 428	FIRST MUTUAL BANCORP OF ILLINO	HARVEY, IL	
2619349	303, 644	FIRST NATIONAL BANCORP, INC.	GREEN FOREST, AR	
1065378	326, 957	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
2720067	317, 607	FIRST NATIONAL BANCSHARES, INC	BRADENTON, FL	
1076123	407, 731	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1125357	407, 586	FIRST NATIONAL FINANCIAL SERVI	ELK RIVER, MN	
1051081	404, 388	FIRST NEBRASKA BANCOS, INC.	SIDNEY, NE	
1055762	398, 877	FIRST OF MCALESTER CORPORATION	MCALESTER, OK	
1119383	464, 909	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	426, 929	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
1098705	308, 249	FIRST STATE BANCORP, INC.	CARUTHERSVILLE, MO	
1070998	374, 348	FIRST STATE BANCSHARES, INC.	MIDDLESBORO, KY	
1902754	312, 127	FIRST STAUNTON BANCSHARES, INC	STAUNTON, IL	
1081716	456, 664	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
1109834	355, 804	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1108707	451, 761	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
1084128	331, 653	FMB BANKING CORPORATION	MONTICELLO, FL	
3047743	490, 054	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1398795	457, 010	FNBH BANCORP, INC.	HOWELL, MI	
1137462	449, 674	FORBES FIRST FINANCIAL CORPORA	SAINT LOUIS, MO	
1128134	402, 530	FORSTROM BANCORPORATION, INC.	CLARA CITY, MN	
2938349	354, 334	FOSTER BANKSHARES, INC.	CHICAGO, IL	
2557405	399, 923	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1139103	323, 966	FRANKLIN BANCORP, INC. DBA SUN	ST PAUL, MN	
1066067	391, 540	FREMONT BANK CORPORATION	CANON CITY, CO	
1142055	420, 121	FRONT RANGE CAPITAL CORPORATIO	LOUISVILLE, CO	
3157071	305, 841	FRONTENAC BANCSHARES, INC.	EARTH CITY, MO	Moved from Peer 6
2600730	300, 818	FRONTIER NATIONAL CORPORATION	SYLACAUGA, AL	Moved from Peer 6
3153242	304, 000	FSB BANCSHARES, INC.	HENDERSON, TN	Moved from Peer 6
2530097	313, 966	GBC BANCORP, INC.	LAWRENCEVILLE, GA	
2540292	332, 393	GEORGIA-CAROLINA BANCSHARES	AUGUSTA, GA	
2257620	320, 818	GILLMOR FINANCIAL SERVICES, IN	OLD FORT, OH	
2001328	302, 447	GLEN BURNIE BANCORP	GLEN BURNIE, MD	
1203714	413, 569	GOODENOW BANCORPORATION	OKOBOJI, IA	
3047163	332, 028	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	Moved from Peer 6
2298883	383, 245	GREATER DELAWARE VALLEY HOLDIN	BROOMALL, PA	
2849799	315, 723	GREENVILLE FIRST BANCSHARES	GREENVILLE, SC	Moved from Peer 6
1121993	342, 199	GUARANTY DEVELOPMENT COMPANY	LIVINGSTON, MI	
2618940	440, 597	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
2860057	396, 417	GWINNETT COMMERCIAL GROUP, INC	LAWRENCEVILLE, GA	
1086766	388, 033	HABERSHAM BANCORP	CORNELIA, GA	
1103391	306, 764	HALECO BANCSHARES, INC.	PLAINVIEW, TX	Moved from Peer 6
3228702	416, 040	HAMPDEN BANCORP, MHC	SPRINGFIELD, MA	
3012554	344, 991	HAMPTON ROADS BANKSHARES, INC.	CHESAPEAKE, VA	
1843062	358, 224	HAPPY BANCSHARES, INC.	CANYON, TX	
1142439	456, 474	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
1399073	378, 293	HEARTLAND BANCCORP	GAHANNA, OH	
3058057	359, 773	HEMET BANCORP	RIVERSIDE, CA	
1055089	437, 306	HERITAGE GROUP, INC.	AURORA, NE	
2253529	448, 012	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1245741	370, 309	HERKY HAWK FINANCIAL CORP.	MONTICELLO, IA	

BHCPR Reporters for Quarter Ending 12/31/2004
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
1109496	391, 210	HERRING BANCORP, INC.	VERNON, TX	
1124659	392, 108	HIGHLAND BANCSHARES, INC.	ST MICHAEL, MN	
2008158	461, 080	HINSBROOK BANCSHARES, INC.	WILLOWBROOK, IL	
3234105	401, 654	HOME STATE BANCORP	LOVELAND, CO	
1209088	395, 034	HOMESTAR FINANCIAL GROUP, INC.	MANTENO, IL	
2482196	483, 917	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1144107	330, 300	HONAT BANCORP, INC.	HONESDALE, PA	
1125740	376, 306	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
1138049	328, 316	HPK FINANCIAL CORPORATION	CHI CAGO, IL	
3140288	404, 294	IB BANCSHARES, INC.	MCKINNEY, TX	Moved from Peer 6
2326179	333, 289	IBW FINANCIAL CORPORATION	WASHINGTON, DC	
1208054	347, 308	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
1118854	490, 243	INDEPENDENCE BANCSHARES, INC.	LIVERMORE, KY	
3121193	440, 283	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
1100000	485, 411	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
2112439	405, 453	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2924360	446, 175	INTEGRITY BANCSHARES, INC.	ALPHARETTA, GA	
1122075	436, 147	INTER-MOUNTAIN BANCORP, INC.	BOZEMAN, MT	
2849388	350, 221	INTERMOUNTAIN FIRST BANCORP	LAS VEGAS, NV	
1245385	364, 183	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1209695	348, 333	ITASCA BANCORP INC.	ITASCA, IL	
2805683	450, 846	JAMES MONROE BANCORP, INC.	ARLINGTON, VA	
1833997	358, 508	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
1048504	365, 814	JEFFERSONVILLE BANCORP	JEFFERSONVILLE, NY	
1117512	396, 758	JUNIATA VALLEY FINANCIAL CORP.	MIFFLINTOWN, PA	
1050075	322, 084	KANSAS BANK CORPORATION	JOHNSON, KS	Moved from Peer 6
1140127	342, 820	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1137109	372, 004	KAW VALLEY BANCORP, INC.	TOPEKA, KS	
1495854	360, 404	KEWEENAW FINANCIAL CORPORATION	HANCOCK, MI	
1141889	396, 456	KISH BANCORP, INC.	BELLEVILLE, PA	
3030307	444, 248	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2265054	308, 120	LAUREL CAPITAL GROUP, INC.	ALLISON PARK, PA	
2585761	398, 953	LDF, INC.	CHICAGO, IL	
1031588	337, 681	LEARNER FINANCIAL CORPORATION	WALNUT CREEK, CA	
1416578	315, 301	LEGEND BANCORP, INC.	BOWIE, TX	
2352226	486, 694	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
1130548	348, 385	LIBERTY FINANCIAL SERVICES, IN	NEW ORLEANS, LA	
1210169	377, 968	LINCOLN BANCORP	REINBECK, IA	
1123933	339, 497	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	Name change from NORTH COUNTRY FINANCIAL CORPORATION
1135413	472, 332	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1139363	479, 247	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1099814	304, 111	MARIES COUNTY BANCORP, INC.	VIENNA, MO	
1250437	494, 374	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1095254	468, 863	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
3035647	317, 230	MARYLAND BANCORP, INC.	LEXINGTON PARK, MD	
1871618	311, 263	MCINTOSH BANCSHARES, INC.	JACKSON, GA	
1127324	362, 290	MCLEOD BANCSHARES, INC.	SHOREWOOD, MN	
2395326	315, 146	MECHANICS FINANCIAL CORPORATIO	MANSFIELD, OH	
2485487	364, 574	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
2009294	368, 690	MERRILL MERCHANTS BANCSHARES,	BANGOR, ME	
2217503	419, 259	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
3027268	305, 485	METRO NORTH BANCSHARES, INC.	ELK RIVER, MN	Moved from Peer 6
1208513	486, 248	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	402, 950	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1081136	323, 862	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1133455	454, 010	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1139185	410, 817	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
1206573	391, 257	MIDAMERICA NATIONAL BANCSHARES	CANTON, IL	
2868950	315, 996	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1054840	361, 686	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1491351	420, 320	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1054091	376, 417	MIDSTATE BANCORP, INC.	HINTON, OK	
2767660	371, 858	MILLENNIUM BANKSHARES CORPORAT	RESTON, VA	
2651581	306, 533	MNB BANCORP	MILFORD, MA	
1099980	400, 219	MNB BANCSHARES, INC.	MALVERN, AR	
1097922	344, 916	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	
1058165	417, 781	MORRILL BANCSHARES, INC.	MERRIAM, KS	
1098415	372, 038	MOUNTAIN HOME BANCSHARES, INC.	MOUNTAIN HOME, AR	
2628529	437, 894	MYSTIC FINANCIAL, INC.	MEDFORD, MA	
1086001	484, 463	N W SERVICES CORPORATION	RINGGOLD, GA	
2665739	358, 576	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
1947045	395, 778	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1137985	308, 425	NATIONAL BANCSHARES CORPORATIO	ORRVILLE, OH	
2947882	421, 007	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
1031681	391, 122	NATIONAL MERCANTILE BANCORP	LOS ANGELES, CA	
3059773	344, 931	NATIONAL UNITED BANCSHARES, IN	GATESVILLE, TX	
1082816	400, 302	NBANK. CORP	COMMERCE, GA	
1200124	453, 725	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	328, 311	NEW CENTURY BANCORP, INC.	DUNN, NC	
1023154	461, 587	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	437, 751	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1830361	418, 618	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
1827893	478, 822	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	389, 827	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
2621182	382, 044	NORTH SHORE BANCORP	PEABODY, MA	
3109070	309, 195	NORTH STATE BANCORP	RALEIGH, NC	Moved from Peer 6
1122422	330, 142	NORTHEAST SECURITIES CORPORATI	MINNEAPOLIS, MN	
1246935	361, 070	NORTHERN BANCORP, INC.	WOBURN, MA	
2934305	463, 829	NORTHFIELD MHC	NORTHFIELD, VT	
2578718	484, 044	NORTHWEST SUBURBAN BANCORP, IN	MOUNT PROSPECT, IL	
2365356	413, 504	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
3110366	398, 349	NOVA FINANCIAL HOLDINGS, INC	PHILADELPHIA, PA	
2320618	391, 397	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2321428	375, 368	OGDEN BANCSHARES, INC.	OGDEN, IA	
2485807	467, 368	OMNI BANCSHARES, INC.	METAIRIE, LA	
2868071	316, 855	OMNI FINANCIAL SERVICES, INC.	ATLANTA, GA	Moved from Peer 6
1083729	467, 887	ONE AMERICAN CORP.	VACHERIE, LA	
2571269	301, 725	ONEFINANCIAL CORPORATION	LITTLE ROCK, AR	Moved from Peer 6
1124770	326, 252	OSCEOLA BANCORPORATION, INC.	OSCEOLA, WI	
1056769	382, 783	OTTAWA BANCSHARES, INC.	SALINA, KS	
1248032	427, 288	OXFORD FINANCIAL CORPORATION	ADDISON, IL	
2731586	340, 691	PACIFIC COAST BANKERS' BANCSHA	SAN FRANCISCO, CA	Moved from Peer 6

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
2560236	437, 523	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
1099908	386, 040	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	474, 237	PALM BANCORP	PALMERTON, PA	
1205932	413, 830	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
3021800	372, 609	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1209716	442, 051	PARK BANCORPORATION, INC.	MADISON, WI	
2337081	383, 884	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
2840479	404, 854	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	
2787912	352, 262	PB FINANCIAL SERVICES CORPORAT	DULUTH, GA	
2621986	313, 113	PEDCOR BANCORP	CARMEL, IN	
1974443	429, 796	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1866155	353, 079	PEOPLES COMMUNITY BANCSHARES,	COLQUITT, GA	
1139541	379, 892	PEOPLES FINANCIAL SERVICES COR	HALLSTEAD, PA	
1081314	464, 628	PERSONS BANKING CO., INC.	LITHONIA, GA	
1845619	327, 815	PETERSON HOLDING COMPANY	DECATUR, AR	Moved from Peer 6
3051188	331, 356	PHSB FINANCIAL CORPORATION	BEAVER FALLS, PA	
3145966	373, 293	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
1108163	379, 774	PLAINS BANCORP, INC.	DIMITT, TX	
1096484	425, 072	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	422, 532	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3098576	417, 580	PLUMAS BANCORP	QUINCY, CA	
2224257	413, 224	POINTE FINANCIAL CORPORATION	BOCA RATON, FL	
1067626	313, 017	PRAIRIE CAPITAL, INC.	AUGUSTA, KS	Moved from Peer 6
2291389	437, 038	PRAIRIE FINANCIAL CORPORATION	BRIDGEVIEW, IL	
2306649	473, 049	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	
1084575	330, 801	PRIORITYONE CAPITAL CORPORATIO	MAGEE, MS	
3176607	461, 342	PSB GROUP, INC.	MADISON HEIGHTS, MI	
2321419	454, 965	PSB HOLDINGS, INC.	WAUSAU, WI	
1022997	366, 469	PUEBLO BANCORPORATION	PUEBLO, CO	
1095423	419, 100	PULASKI INVESTMENT CORPORATION	LITTLE ROCK, AR	
1139804	466, 535	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
1246252	413, 208	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
2618614	332, 042	QUEENSTOWN BANCORP OF MARYLAND	QUEENSTOWN, MD	
3122846	358, 538	RANDOLPH BANCORP	STOUGHTON, MA	
2743235	385, 868	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	371, 221	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
2787118	443, 769	RELiance BANCSHARES, INC.	DES PERES, MO	
3271230	382, 551	RHINEBECK BANCORP, MHC	POUGHKEEPSIE, NY	New Y-9C/BHCPR reporter
1126121	349, 437	RICE LAKE BANCORP., INC.	RICE LAKE, WI	
2114938	493, 859	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
2616085	371, 607	RIVERSIDE GULF COAST BANKING	CAPE CORAL, FL	
2492485	403, 767	ROBERTSON HOLDING COMPANY, L. P	HARROGATE, TN	
2352280	358, 097	ROCKHOLD BANCORP	KIRKSVILLE, MO	
2020824	337, 630	ROCKWOOD BANCSHARES, INC.	EUREKA, MO	
1885594	412, 963	ROYAL AMERICAN CORPORATION	INVERNESS, IL	
1096372	329, 516	ROYAL BANCSHARES, INC.	SAINT LOUIS, MO	
2702232	426, 728	RSI BANCORP, MHC	RAHWAY, NJ	
1071454	415, 349	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	427, 360	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1121733	376, 266	S&C BANCO, INC.	NEW RICHMOND, WI	
1108042	426, 236	SABINE BANCSHARES, INC.	MANY, LA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
2603928	368, 739	SAEHAN BANCORP	LOS ANGELES, CA	
2693273	423, 101	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1204029	318, 376	SEAWAY BANCSHARES, INC.	CHICAGO, IL	
1135374	331, 826	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
1124789	321, 702	SECURITY BANCSHARES CO.	GLENCOE, MN	
1098509	392, 803	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1140323	471, 255	SECURITY NATIONAL CORPORATION	OMAHA, NE	
2860226	335, 852	SECURITY PACIFIC BANCORP	LOS ANGELES, CA	Moved from Peer 6
1248573	335, 273	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
2572024	317, 736	SECURITY STATE CORPORATION	CENTRALIA, WA	Moved from Peer 6
1085330	309, 576	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
2472423	332, 452	SERVICE BANCORP, MHC	MEDWAY, MA	
1086458	316, 120	SEVIER COUNTY BANCSHARES, INC.	SEVIERVILLE, TN	
2366997	428, 415	SHREWSBURY BANCORP	SHREWSBURY, NJ	
1143342	438, 070	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	412, 860	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
1124060	474, 871	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
2640615	474, 737	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
2794778	366, 067	SOUTHCOAST FINANCIAL CORPORATI	MOUNT PLEASANT, SC	
2497202	408, 123	SOUTHCREST FINANCIAL GROUP, IN	THOMASTON, GA	Name change from UPSON BANKSHARES, INC.
1082058	400, 755	SOUTHEASTERN BANKING CORPORATI	DARIEN, GA	
1248939	469, 035	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	Name change from SOUTHERN DEVELOPMENT BANCORPORATION, I
1099074	433, 007	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
1207824	313, 570	SOUTHERN MICHIGAN BANCORP, INC	COLDWATER, MI	
3266227	326, 757	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	
1129823	404, 302	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
2169871	406, 988	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
3114056	315, 466	SOUTHPORT FINANCIAL CORPORATIO	KENOSHA, WI	
3073779	395, 842	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	
1081538	305, 225	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	Moved from Peer 6
1063552	470, 165	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1132391	326, 101	SOUTHWEST VIRGINIA BANKSHARES,	MARION, VA	
1247361	373, 483	SPRING BANCORP, INC.	SPRINGFIELD, IL	
2474931	399, 059	ST. JOSEPH CAPITAL CORPORATION	MISHAWAKA, IN	
1126729	419, 888	STARION BANCORPORATION	BISMARCK, ND	
2290560	424, 682	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2728791	328, 297	STOCKMANS FINANCIAL GROUP	ELK GROVE, CA	
2360454	492, 258	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2754334	358, 611	STONEBRIDGE FINANCIAL CORP.	WEST CHESTER, PA	
3051571	313, 646	STURGIS BANCORP, INC.	STURGIS, MI	
1479180	320, 938	SUMMIT FINANCIAL CORPORATION	GREENVILLE, SC	
1846634	382, 082	SUN FINANCIAL CORPORATION	SAINT PETERS, MO	
2473484	482, 970	SVB FINANCIAL SERVICES, INC.	SOMERVILLE, NJ	
1202883	350, 320	SWORD FINANCIAL CORPORATION	HORICON, WI	
1142242	473, 540	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	493, 956	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	Moved from Peer 4
2127068	419, 063	TEXAS SECURITY FIRST BANCSHARE	SULPHUR SPRINGS, TX	
1118292	317, 399	TOWER BANCORP INC.	GREENCASTLE, PA	
2745604	482, 669	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1208531	381, 995	TOWN & COUNTRY BANCORP, INC.	SPRINGFIELD, IL	
1095722	376, 108	TOWN & COUNTRY BANCSHARES, INC	SALEM, MO	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
1200405	359,412	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
2730383	303,795	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	Moved from Peer 6
3174911	310,484	TRIANGLE FINANCIAL GROUP, INC.	LOGANVILLE, GA	Moved from Peer 6
1080139	471,982	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
1125085	325,069	TYSAN CORPORATION, THE	MINNEAPOLIS, MN	Moved from Peer 6
3219577	368,472	UBT BANCSHARES, INC.	MARYSVILLE, KS	
1115424	487,087	UNION BANKSHARES COMPANY	ELLSWORTH, ME	
1114940	359,529	UNION BANKSHARES, INC.	MORRISVILLE, VT	
3177341	351,593	UNION FINANCIAL BANCSHARES, IN	UNION, SC	
1141106	399,290	UNION NATIONAL FINANCIAL CORPO	MOUNT JOY, PA	
1141601	317,386	UNISOUTH, INC.	UMATILLA, FL	
1133781	405,797	UNITED BANCOR, LTD.	DICKINSON, ND	
1071502	397,522	UNITED BANCORP, INC.	MARTINS FERRY, OH	
2235598	363,292	UNITED BANCORPORATION	BILLINGS, MT	
1083895	310,235	UNITED BANCORPORATION OF ALABA	ATMORE, AL	Moved from Peer 6
3125098	406,496	UNITED COMMUNITY BANKSHARES OF	ORLANDO, FL	
1207392	392,785	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
2713715	347,140	UNITED FINANCIAL CORP.	GREAT FALLS, MT	
2630746	316,355	UNITY BANCSHARES, L. L. C.	SAINT JOHN, MO	
1097511	349,784	UNIVERSAL BANCORP	BLOOMFIELD, IN	
2082532	329,107	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	
2314327	373,801	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1128581	311,229	VERMILLION BANCSHARES, INC.	VERMILLION, MN	
3292253	367,716	VISION BANCSHARES, INC.	ADA, OK	New Y-9C/BHCPR reporter
1084155	339,678	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1126318	306,651	WALKER BAN CO.	WALKER, MN	
1054813	347,371	WASHINGTON INVESTMENT COMPANY	OTIS, CO	
1204104	415,223	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
1085255	349,078	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1057113	324,063	WEST POINT BANCORP, INC.	WEST POINT, NE	
2560281	444,021	WEST POINTE BANCORP, INC.	BELLEVILLE, IL	
1206667	302,767	WEST SHORE BANK CORPORATION	LUDINGTON, MI	
1097249	414,557	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1127650	381,928	WESTBRAND, INC.	MINOT, ND	
2453084	304,981	WESTERN ACQUISITION PARTNERS,	INVERNESS, IL	Moved from Peer 6
1124891	351,827	WESTERN BANCSHARES, INC.	SAINT PAUL, MN	
1134911	441,691	WGNB CORP.	CARROLLTON, GA	
1051979	478,617	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
2142445	336,013	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
1058558	365,236	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
1108761	317,560	WORTH BANCORPORATION, INC.	LAKE WORTH, TX	
2140115	423,337	WVS FINANCIAL CORP.	PITTSBURGH, PA	
1124921	304,328	YELLOWSTONE HOLDING COMPANY	COLUMBUS, MT	Moved from Peer 6
2847357	356,678	1ST CENTENNIAL BANCORP	REDLANDS, CA	
2784920	335,830	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
2484202	336,779	1ST INDEPENDENCE FINANCIAL GRO	HARRODSBURG, KY	
2776813	373,096	1ST STATE BANCORP, INC.	BURLINGTON, NC	
1830240	382,977	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
1247576	343,907	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 508 bank holding companies.