

## PEER GROUP 03

06/30/2004

06/30/2003

12/31/2003

12/31/2002

12/31/2001

Number of BHCs in Peer Group

206

184

200

170

167

## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.67	3.74	3.73	3.97	3.83
+ Non-interest Income	1.09	1.26	1.24	1.20	1.11
- Overhead Expense	2.97	3.07	3.07	3.12	3.05
- Provision for Losses	0.18	0.22	0.23	0.30	0.27
+ Securities Gains (Losses)	0.04	0.07	0.05	0.05	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.72	1.87	1.81	1.82	1.72
Net Operating Income	1.13	1.20	1.16	1.18	1.09
Net Income	1.13	1.21	1.17	1.18	1.09
Net Income (Sub S Adjusted)	1.15	1.27	1.22	2.58	1.35

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.48	5.91	5.76	6.55	7.70
Interest Expense	1.50	1.83	1.69	2.26	3.57
Net Interest Income (TE)	3.97	4.05	4.05	4.28	4.14

## LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.15	0.21	0.25	0.30	0.30
Earnings Coverage of Net Losses (X)	26.62	21.94	17.88	16.96	15.13
Ln&Ls Allowance/Total Loans & Leases	1.37	1.43	1.38	1.44	1.38
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.73	0.77	0.76	0.75	0.68
30-89 Days Past Due Loans and Leases	0.58	0.72	0.73	0.88	1.06

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	24.55	21.11	23.15	22.35	23.82
Net ST Noncore Funding Dependence	14.01	10.04	12.75	11.79	14.49
Net Loans and Leases/Total Assets	66.05	63.42	64.49	63.54	64.67

## CAPITALIZATION:

Tier 1 Leverage Ratio	8.64	8.56	8.68	8.54	8.23
Equity Capital/Total Assets	8.16	8.62	8.53	8.69	8.30
Net Loans&Ls/Equity Capital (X)	8.42	7.59	7.78	7.49	7.97
Cash Dividends/Net Income	26.90	24.89	26.94	25.95	26.96
Cash Dividends/Net Income (Sub S Adjusted)	33.96	71.63	45.24	24.95	45.68
Retained Earnings/Avg Equity Cap	9.41	9.73	9.62	9.72	9.09

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.54	0.56	0.42	0.68	0.93
Long-Term Debt/Equity Capital	1.47	1.47	1.31	1.21	2.22
Equity Investment in Subs/Equity Cap	114.50	109.76	111.01	107.71	108.01
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	102.83	121.52	125.58	130.72	151.77

PERCENT OF AVERAGE ASSETS	PEER GROUP 03				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Interest Income (TE)	5.05	5.45	5.31	6.07	7.14
Less: Interest Expense	1.38	1.69	1.56	2.10	3.31
Equals: Net Interest Income (TE)	3.67	3.74	3.73	3.97	3.83
Plus: Non-Interest Income	1.09	1.26	1.24	1.20	1.11
Equals: Adj Operating Income (TE)	4.82	5.06	5.04	5.21	5.00
Less: Overhead Expense	2.97	3.07	3.07	3.12	3.05
Less: Provision for Loan and Lease Losses	0.18	0.22	0.23	0.30	0.27
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.04	0.07	0.05	0.05	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.72	1.87	1.81	1.82	1.72
Less: Applicable Income Taxes (TE)	0.57	0.63	0.60	0.61	0.60
Less: Minority Interest	0.00	0.01	0.01	0.01	0.01
Equals: Net Operating Income	1.13	1.20	1.16	1.18	1.09
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.13	1.21	1.17	1.18	1.09
Memo: Net Income (Last Four Qtrs)	1.13	1.20	1.17	1.18	1.09
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.60	92.63	92.44	92.84	93.01
Avg Int-Bearing Funds / Avg Assets	78.39	78.83	78.48	78.91	79.44
Int Income (TE) / Avg Earning Assets	5.48	5.91	5.76	6.55	7.70
Int Expense / Avg Earning Assets	1.50	1.83	1.69	2.26	3.57
Net Int Inc (TE) / Avg Earn Assets	3.97	4.05	4.05	4.28	4.14
YIELD OR COST:					
Total Loans and Leases (TE)	6.07	6.63	6.48	7.19	8.36
Interest-Bearing Bank Balances	1.14	1.55	1.58	2.96	4.83
Fed Funds Sold & Reverse Repos	0.95	1.15	1.07	1.59	3.91
Trading Assets	1.56	3.20	2.99	2.59	2.02
Total Earning Assets	5.37	5.80	5.65	6.43	7.59
Investment Securities (TE)	4.10	4.46	4.24	5.34	6.25
U.S. Treasury & Agency Sec (excl MBS)	3.31	3.77	3.47	4.55	6.28
Mortgage-Backed Securities	3.86	4.14	3.89	5.27	6.00
All Other Securities	6.30	6.58	6.67	7.12	7.74
Interest-Bearing Deposits	1.49	1.89	1.73	2.41	3.99
Time Deposits of \$100K or More	2.27	2.73	2.56	3.34	5.25
Time Deposits < \$100K	2.42	3.00	2.79	3.70	5.53
Other Domestic Deposits	0.77	0.96	0.87	1.28	2.29
Foreign Deposits	1.26	1.99	1.68	2.31	3.99
Fed Funds Purchased and Repos	1.08	1.37	1.27	1.82	3.78
Other Borrowed Funds & Trading Liab	3.35	3.96	3.76	4.42	5.49
All Interest-Bearing Funds	1.76	2.15	1.99	2.65	4.18

## PEER GROUP 03

06/30/2004

06/30/2003

12/31/2003

12/31/2002

12/31/2001

Avg Personnel Exp Per Employee (\$000)

28

27

54

51

48

Avg Assets per Employee (\$000)

3,589

3,352

3,344

3,190

3,124

## ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

2.26

2.00

1.94

2.21

2.07

Overhead Exp / NII + Non-Int Income

62.79

62.10

62.34

60.77

62.80

## PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

2.97

3.07

3.07

3.12

3.05

Personnel Expense

1.64

1.68

1.66

1.68

1.59

Net Occupancy Expense

0.42

0.43

0.43

0.44

0.45

Other Operating Expenses

0.89

0.93

0.95

0.97

1.00

Overhead Less Non-Interest Income

1.82

1.76

1.79

1.85

1.90

## PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

61.52

60.79

61.06

59.44

61.36

Personnel Expense

33.98

33.15

33.14

32.15

32.04

Net Occupancy Expense

8.77

8.56

8.55

8.45

8.99

Other Operating Expenses

18.47

18.39

18.83

18.62

20.04

Total Non-Interest Income

22.33

24.37

24.10

22.48

21.83

Fiduciary Activities Income

1.62

1.53

1.46

1.67

1.82

Serv Charges on Deposit Accts - Domestic

8.39

8.24

8.45

8.00

7.72

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees &amp; Commissions

0.64

0.59

0.59

0.65

0.60

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.30

0.19

0.27

0.26

0.39

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.53

0.51

0.53

0.56

0.54

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

1.77

3.24

2.74

1.98

1.80

Other Non-Interest Income

6.43

6.96

6.76

6.65

6.24

Overhead Less Non-Interest Income

38.72

35.76

36.51

36.58

38.83

## TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

28.05

29.03

28.33

28.57

28.59

Appl Inc Tax+TE/Pretax NOI+TE

33.85

34.61

34.14

34.38

35.89

PERCENT OF TOTAL ASSETS	PERCENT COMPOSITION OF ASSETS AND LOAN MIX				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate Loans	48.56	45.91	46.66	45.34	45.58
Commercial and Industrial Loans	10.47	10.28	10.55	10.20	10.63
Loans to Individuals	3.76	4.18	4.01	4.70	5.39
Loans to Depository Institutions	0.00	0.01	0.00	0.01	0.01
Agricultural Loans	0.64	0.63	0.62	0.73	0.73
Other Loans and Leases	1.04	1.11	1.12	1.08	1.11
Net Loans and Leases	66.05	63.42	64.49	63.54	64.67
Debt Securities Over 1 Year	20.39	20.54	21.02	21.51	18.50
Mutual Funds and Equity Securities	0.25	0.44	0.40	0.45	0.42
Subtotal	87.37	85.27	86.69	86.23	84.50
Interest-Bearing Bank Balances	0.25	0.50	0.31	0.35	0.28
Federal Funds Sold & Reverse Repos	0.83	1.63	0.82	1.11	1.24
Debt Securities 1 Year or Less	1.76	2.43	2.12	2.37	1.99
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.99	90.86	90.80	90.92	91.17
Non-Int Cash and Due From Dep Inst	2.87	3.33	3.09	3.38	3.25
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.09	0.09	0.10	0.09	0.07
All Other Assets	6.03	5.67	5.93	5.56	5.45
MEMORANDA:					
Short-Term Investments	3.32	5.30	3.77	4.39	4.04
U. S. Treasury Securities	0.27	0.37	0.41	0.41	0.43
U. S. Agency Securities (excl MBS)	6.55	5.40	6.35	5.62	5.24
Municipal Securities	2.73	3.08	3.26	3.13	3.53
Mortgage-Backed Securities	9.58	10.76	10.22	11.36	10.84
Asset-Backed Securities	0.01	0.04	0.02	0.05	0.06
Other Debt Securities	0.73	1.01	0.89	1.09	1.13
RE Loans Secured by 1-4 Family	15.68	16.68	15.93	17.50	18.85
Revolving	3.01	2.83	2.84	2.73	2.26
Closed-End, Sec by First Liens	10.94	12.23	11.34	13.09	14.57
Closed-End, Sec by Junior Liens	1.13	1.25	1.19	1.35	1.61
Commercial Real Estate Loans	30.50	26.94	28.42	25.50	24.55
Construction and Land Dev	7.57	6.42	6.71	5.78	5.54
Multifamily	1.77	1.61	1.69	1.62	1.63
Nonfarm Nonresidential	20.01	18.03	19.01	17.34	16.63
RE Loans Secured by Farmland	0.81	0.73	0.79	0.73	0.67
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	73.59	72.30	72.41	71.55	70.28
RE Loans Secured by 1-4 Family	24.33	26.71	25.28	27.84	28.96
Revolving	4.59	4.46	4.41	4.25	3.43
Closed-End	19.15	21.75	20.29	23.13	25.28
Commercial Real Estate Loans	45.79	42.07	43.63	39.62	37.79
Construction and Land Dev	11.24	9.90	10.21	8.80	8.41
Multifamily	2.70	2.57	2.63	2.56	2.51
Nonfarm Nonresidential	30.32	28.41	29.42	27.12	25.61
RE Loans Secured by Farmland	1.20	1.14	1.21	1.14	1.05
Loans to Depository Institutions	0.00	0.01	0.01	0.01	0.01
Commercial and Industrial Loans	15.69	16.01	16.09	15.73	16.35
Loans to Individuals	5.76	6.64	6.29	7.43	8.33
Credit Card Loans	0.09	0.12	0.11	0.16	0.16
Agricultural Loans	0.97	0.97	0.95	1.13	1.13
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.64	1.79	1.81	1.72	1.74

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Short-Term Investments	3.32	5.30	3.77	4.39	4.04
Liquid Assets	22.00	23.75	22.80	23.44	22.35
Investment Securities	22.96	24.20	24.25	25.02	24.03
Net Loans and Leases	66.05	63.42	64.49	63.54	64.67
Net Lns, Ls & Stdbly Ltrs of Credit	67.11	64.42	65.55	64.44	65.54
Core Deposits	64.00	64.83	64.62	64.71	64.79
Noncore Funding	25.08	23.91	24.22	24.08	24.60
Time Deposits of \$100K or More	11.96	11.33	11.13	11.54	11.90
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	3.13	2.86	3.08	3.03	3.18
Net Fed Funds Purchased (Sold)	2.33	1.27	2.31	1.96	1.96
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.40	1.76	2.45	1.83	1.78
Earning Assets Repr in 1 Year	37.96	40.10	38.38	38.44	37.63
Int-Bearing Liab Repr in 1 Year	25.11	26.18	25.85	27.66	31.71
Long-Term Debt Repr in 1 Year	0.61	0.44	0.50	0.48	0.66
Net Assets Repriceable in 1 Year	11.69	12.85	11.45	9.42	4.20
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	24.55	21.11	23.15	22.35	23.82
Net ST Noncore Funding Dependence	14.01	10.04	12.75	11.79	14.49
Short-Term Inv/ST Noncore Funding	25.40	46.84	30.27	36.95	30.07
Liq Asts-ST Noncore Fndg/Nonliq Asts	8.97	13.66	11.15	12.22	8.47
Net Loans and Leases/Total Deposits	86.02	82.60	84.64	82.67	83.89
Net Loans and Leases/Core Deposits	104.66	99.72	101.54	100.01	101.65
Held-To-Mat Sec Appr(Depr)/Eq Cap	-0.09	1.43	0.80	1.39	0.63
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-2.29	5.84	2.36	6.00	2.79
Struct Notes Appr(Depr)/Eq Cap	-0.27	0.09	-0.02	0.09	0.00
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.19	8.31	8.42	8.84	8.98
Available-For-Sale Securities	90.81	91.69	91.58	91.16	91.02
U.S. Treasury Securities	1.62	1.81	2.08	2.02	2.10
U.S. Agency Securities (excl MBS)	31.84	25.93	29.73	25.70	23.27
Municipal Securities	12.73	13.38	14.46	13.17	15.22
Mortgage-Backed Securities	40.61	43.29	41.01	43.93	44.93
Asset-Backed Securities	0.05	0.14	0.07	0.20	0.27
Other Debt Securities	3.21	4.01	3.73	4.21	4.60
Mutual Funds and Equity Securities	1.13	1.81	1.71	1.86	1.96
Debt Securities 1 Year or Less	9.11	11.58	9.85	10.94	9.57
Debt Securities 1 To 5 Years	34.71	30.38	31.29	32.44	26.20
Debt Securities Over 5 Years	52.18	52.06	53.47	51.12	48.00
Pledged Securities	56.42	52.59	55.08	51.53	52.23
Structured Notes, Fair Value	1.79	0.81	1.08	0.36	0.07

ANALYSIS RATIOS	PEER GROUP 03				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Provision for Ln&Ls Losses/Avg Assets	0.18	0.22	0.23	0.30	0.27
Provision for Ln&Ls Losses/Avg Lns&Ls	0.27	0.33	0.35	0.47	0.40
Provision for Ln&Ls Losses/Net Losses	230.02	182.12	154.29	168.41	155.37
Ln&Ls Allowance/Total Loans & Leases	1.37	1.43	1.38	1.44	1.38
Ln&Ls Allowance/Net Ln&Ls Losses (X)	16.67	14.13	9.21	8.82	7.61
ALL/Nonaccrual Assets	424.44	402.83	354.92	417.47	385.54
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	312.28	309.87	269.95	299.08	273.30
Gross Ln&Ls Losses/Avg Loans & Leases	0.23	0.29	0.33	0.38	0.37
Recoveries/Avg Loans and Leases	0.07	0.08	0.08	0.08	0.07
Net Losses/Avg Loans and Leases	0.15	0.21	0.25	0.30	0.30
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	N/A
Recoveries/Prior Year-End Losses	14.04	14.52	30.56	27.00	34.27
Earnings Coverage of Net Losses (X)	26.62	21.94	17.88	16.96	15.13
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.07	0.08	0.08	0.06
RE Loans Secured By 1-4 Family	0.05	0.05	0.07	0.07	0.07
Revolving	0.02	0.02	0.04	0.05	0.05
Closed-End	0.05	0.05	0.08	0.08	0.07
Commercial Real Estate Loans	0.02	0.06	0.07	0.08	0.05
Construction and Land Dev	0.01	0.03	0.03	0.06	0.04
Multifamily	0.00	0.00	0.02	0.01	0.00
Nonfarm Nonresidential	0.02	0.04	0.07	0.06	0.04
RE Loans Secured by Farmland	0.01	0.01	0.02	0.01	0.01
Commercial and Industrial Loans	0.27	0.41	0.51	0.72	0.74
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.80	0.95	1.02	0.94	0.89
Credit Card Loans	2.41	2.93	3.30	3.74	2.74
Agricultural Loans	0.04	0.05	0.05	0.12	0.19
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.15	0.21	0.39	0.41	0.24

PERCENT OF LOANS AND LEASES	PEER GROUP 03				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
30-89 Days PD Loans and Leases	0.58	0.72	0.73	0.88	1.06
90+ Days PD Loans and Leases	0.09	0.10	0.09	0.10	0.12
Nonaccrual Loans and Leases	0.57	0.64	0.62	0.63	0.59
90+ Days PD and Nonaccrual Loans and Leases	0.69	0.77	0.73	0.78	0.75
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	0.58	0.72	0.73	0.88	1.06
90+ Days Past Due Assets	0.09	0.10	0.09	0.10	0.12
Nonaccrual Assets	0.58	0.66	0.63	0.64	0.60
30+ Days PD & Nonaccrual Assets	1.31	1.55	1.50	1.72	1.85
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.46	0.50	0.48	0.51	0.49
90+ PD & Nonaccrual Assets + OREO	0.59	0.62	0.62	0.63	0.58
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.52	0.53	0.53	0.53	0.49
Allowance for Loan & Lease Losses	55.55	57.12	59.13	56.57	54.11
Equity Cap + ALLL	5.88	5.61	5.80	5.61	5.40
Tier 1 Cap + ALLL	5.59	5.73	5.73	5.81	5.49
Loans & Leases + RE Acquired	0.79	0.83	0.82	0.83	0.74

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate - 30-89 Days PD	0.49	0.60	0.64	0.75	0.94
- 90+ Days Past Due	0.08	0.08	0.08	0.09	0.09
- Nonaccrual	0.48	0.53	0.53	0.54	0.52
Coml & Indl - 30-89 Days PD	0.80	0.89	0.74	0.92	1.12
- 90+ Days Past Due	0.08	0.11	0.10	0.09	0.15
- Nonaccrual	0.90	0.99	0.87	0.91	0.83
Individuals - 30-89 Days PD	1.09	1.25	1.36	1.52	1.60
- 90+ Days Past Due	0.10	0.14	0.12	0.15	0.18
- Nonaccrual	0.21	0.24	0.25	0.26	0.27
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	0.21	0.25	0.30	0.30	0.43
- 90+ Days Past Due	0.01	0.03	0.02	0.02	0.07
- Nonaccrual	0.39	0.44	0.44	0.57	0.27
Foreign Govts- 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
Other Lns&Ls - 30-89 Days PD	0.46	0.51	0.52	0.52	0.74
- 90+ Days Past Due	0.04	0.07	0.05	0.05	0.08
- Nonaccrual	0.16	0.17	0.28	0.21	0.32
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.63	0.74	0.91	1.02	1.15
- 90+ Days Past Due	0.09	0.09	0.11	0.10	0.12
- Nonaccrual	0.46	0.41	0.48	0.45	0.42
Revolving - 30-89 Days PD	0.24	0.32	0.26	0.37	0.55
- 90+ Days Past Due	0.03	0.02	0.02	0.03	0.06
- Nonaccrual	0.09	0.10	0.10	0.10	0.13
Closed-End - 30-89 Days PD	0.74	0.82	1.06	1.10	1.21
- 90+ Days Past Due	0.11	0.10	0.13	0.11	0.12
- Nonaccrual	0.49	0.46	0.50	0.50	0.45
- Jr Lien 30-89 Days PD	0.07	0.07	0.07	0.10	N/A
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	N/A
- Jr Lien Nonaccrual	0.05	0.05	0.06	0.05	N/A
Commercial RE - 30-89 Days PD	0.37	0.47	0.43	0.57	0.82
- 90+ Days Past Due	0.05	0.05	0.04	0.06	0.07
- Nonaccrual	0.47	0.52	0.50	0.52	0.52
Const & Dev - 30-89 Days PD	0.33	0.51	0.40	0.62	0.79
- 90+ Days Past Due	0.02	0.05	0.01	0.04	0.07
- Nonaccrual	0.22	0.39	0.34	0.43	0.59
Multi family - 30-89 Days PD	0.10	0.15	0.13	0.15	0.29
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.08	0.10	0.20	0.10	0.09
Nonfarm Nres- 30-89 Days PD	0.35	0.40	0.42	0.44	0.67
- 90+ Days Past Due	0.05	0.04	0.03	0.05	0.06
- Nonaccrual	0.52	0.49	0.50	0.50	0.46
Farmland - 30-89 Days PD	0.28	0.37	0.34	0.52	0.61
- 90+ Days Past Due	0.01	0.05	0.06	0.05	0.05
- Nonaccrual	0.33	0.57	0.43	0.46	0.48
Credit Card - 30-89 Days PD	1.17	1.49	1.28	1.72	1.70
- 90+ Days Past Due	0.48	0.63	0.59	0.64	0.50
- Nonaccrual	0.04	0.01	0.02	0.01	0.06



CAPITAL RATIOS	PEER GROUP 03				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Tier 1 Leverage Ratio	8.64	8.56	8.68	8.54	8.23
Tier 1 RBC Ratio	11.49	11.83	11.84	12.05	11.57
Total Risk-Based Capital Ratio	13.08	13.34	13.36	13.48	12.95
Tangible Tier 1 Leverage Ratio	8.59	8.50	8.62	8.47	8.16
Tangible Common Eq Cap/Tan Assets	7.03	7.63	7.41	7.72	7.45
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	16.74	15.42	15.63	15.18	14.81
Standby Letters of Credit	0.94	0.87	0.91	0.76	0.72
Commercial & Similar Letters of Credit	0.02	0.02	0.03	0.03	0.03
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	1.27	1.77	1.37	1.31	0.98
Interest Rate Contracts	1.19	1.73	1.20	1.15	0.88
Interest Rate Futures & Forward Contr	0.07	0.18	0.05	0.07	0.01
Written Options Contr (Int Rate)	0.06	0.11	0.02	0.02	0.00
Purchased Options Contr (Int Rate)	0.00	0.01	0.00	0.01	0.15
Interest Rate Swaps	0.61	0.60	0.62	0.41	0.30
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	26.31	25.13	25.69	25.28	23.80

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Interest Rate Contracts	89.75	99.15	98.20	98.24	98.28
Foreign Exchange Contracts	0.39	0.04	1.48	0.00	0.93
Equity, Comm, & Other Contracts	0.27	0.00	0.11	0.12	0.24
Futures and Forwards	12.21	21.84	14.25	20.75	18.85
Written Options	13.03	9.77	9.55	6.44	0.54
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	12.72	9.64	9.55	6.35	0.41
Purchased Options	1.50	3.28	1.63	5.92	27.92
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.42	3.13	1.51	5.79	26.36
Swaps	56.98	54.07	57.39	57.90	50.30
Held for Trading	0.00	0.00	0.00	0.00	0.14
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.14
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	99.86
Interest Rate Contracts	88.94	98.45	87.52	97.59	87.13
Foreign Exchange Contracts	0.00	0.04	0.84	0.00	0.04
Equity, Comm, & Other Contracts	0.27	0.00	0.11	0.12	0.24
Deriv Contr (Excl Fut & FX LE 14 Days)	83.12	84.87	85.25	90.81	95.98
One Year or Less	16.98	29.95	17.14	33.55	38.80
Over 1 Year to 5 Years	32.33	29.89	39.02	36.52	45.73
Over 5 Years	20.59	17.61	10.74	9.34	3.35
Gross Negative Fair Value (Abs Val)	0.89	1.08	0.74	1.06	0.35
Gross Positive Fair Value	0.58	1.01	0.57	1.20	0.87
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	0.01	0.00	0.01	0.01
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.16	0.14	0.17	0.08	0.01
Decr (Incr) in Int Expense/Net Income	0.15	0.09	0.11	0.06	0.04
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.03	0.01	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.71	0.89	0.91	0.49	0.24

## INSURANCE ACTIVITIES

06/30/2004

06/30/2003

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	19.59	28.38	17.74	32.21	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	80.41	71.62	82.26	67.79	N/A
Sep Acct Assets(L/H)/Total Life Ast	11.11	17.21	10.00	20.00	N/A
Ins Activities Revenue/Adj Oper Inc	0.53	0.51	0.53	0.56	N/A
Premium Inc/Ins Activities Revenue	0.21	0.19	0.40	3.52	N/A
Credit Rel Prem Inc/Tot Prem Inc	87.71	88.86	76.91	68.02	N/A
Other Prem Inc/Total Prem Inc	12.29	11.14	23.09	31.98	N/A
Ins Under Net Income/Consol Net Income	0.00	0.01	0.00	0.01	N/A
Ins Net Inc (P/C)/Equity (P/C)	188.47	18.14	12.54	8.30	N/A
Ins Net Inc (L/H)/Equity (L/H)	5.53	6.27	7.19	8.71	N/A
Insur Ben, Losses, Exp/Insur Premiums	174.92	123.01	468.98	28.50	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.56	1.26	0.08	0.14	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.18	1.66	0.27	0.11	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	7.50	6.87	7.18	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	0.16	0.11	0.25	0.33	0.19
Cost: Interest-Bearing Deposits	1.26	1.99	1.68	2.31	3.99

## NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:

Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	5.05	1.58	0.01	N/A
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
Leases	N/A	N/A	120.25	N/A	N/A

## GROWTH RATES:

Net Loans and Leases	-16.46	25.62	-29.90	78.78	40.75
Total Selected Assets	-18.40	1.27	-24.29	52.66	-0.70
Deposits	3.45	2.05	10.83	6.48	1.75

PROFITABILITY:	PEER GROUP 03				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Net Income/Avg Equity Capital	13.31	13.61	13.47	13.51	13.04
Bank Net Inc/Avg Eq Inv in Banks	13.53	14.12	13.74	14.19	13.67
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.86	3.53	4.72	3.84	7.84
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	12.20	11.63	11.70	10.12	10.24
Bank Net Income/Parent Net Income	104.52	104.59	103.64	103.74	103.67
Nonbank Net Income/Parent Net Income	0.88	1.04	1.14	1.04	1.46
Sub BHCs Net Inc/Parent Net Income	91.75	79.51	79.83	72.15	76.90
LEVERAGE:					
Total Liabilities/Equity	24.97	18.79	21.49	16.43	16.12
Total Debt/Equity Capital	2.99	2.78	2.50	2.60	4.12
Tot Debt+NP to Subs Iss Tr Pref/Equity	20.30	14.67	16.19	12.26	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	3.42	3.62	3.25	3.51	5.12
Total Debt/Eq Cap - Exc Over Fair Value	3.02	2.82	2.56	2.62	4.15
Long-Term Debt/Equity Capital	1.47	1.47	1.31	1.21	2.22
Short-Term Debt/Equity Capital	0.54	0.56	0.42	0.68	0.93
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.26	0.29	0.32	0.31	0.60
Long-Term Debt/Consolidated LT Debt	3.51	3.94	2.69	3.59	6.44
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	114.50	109.76	111.01	107.71	108.01
Total Investment in Subs/Equity	116.52	111.33	112.80	109.04	109.40
Equity Inv in Subs/Cons Eq Cap+Min Int	98.29	97.00	96.06	96.61	99.20
Total Inv in Subs/Cons Eq Cap+Min Int	99.76	98.18	97.43	97.70	100.38
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.00	0.73	0.90	0.60	0.65
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.39	1.91	2.10	1.88	2.25
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	103.47	111.28	123.15	127.26	140.77
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	102.83	121.52	125.58	130.72	151.77
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	101.26	106.00	117.39	115.07	111.15
Pretax Oper Inc + Int Exp/Int Expense	3256.69	5393.50	11012.5	18295.5	3820.63
Div + Int From Subs/Int Exp + Div	165.07	161.52	182.17	178.74	190.76
Fees+Other Inc From Subs/Sal + Oth Exp	11.27	10.70	11.56	10.60	11.08
Net Inc/Curr Port of LT Debt+Pfd Div(X)	93.72	24.98	172.90	60.23	65.38
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.50	0.72	0.73	0.83	-0.17
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	8.00	8.00	0.00	1.04
Total	0.00	8.00	8.00	0.00	1.04
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	0.08	0.11
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.01	0.00	0.09	0.14
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	1.07	1.28	1.34	1.22	0.99
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 03				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Div Paid/Inc Before Undist Inc	85.31	83.80	84.85	72.18	67.67
Dividends Paid/Net Income	26.86	24.89	26.94	25.95	26.96
Net Income - Dividends/Avg Equity	9.43	9.73	9.62	9.72	9.09
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	132.82	140.59	151.29	160.79	187.37
Dividends From Nonbank Subs	0.58	1.23	1.56	1.52	1.45
Dividends From Subsidiary BHCs	2.20	0.38	1.65	2.73	4.56
Dividends From All Subsidiaries	147.99	158.17	184.50	190.86	221.75
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	35.27	36.58	40.38	43.60	52.54
Interest Income From Bank Subs	0.19	0.17	0.17	0.21	0.23
Mgt & Service Fees From Bank Subs	4.51	4.02	4.22	3.48	4.45
Other Income From Bank Subs	0.03	0.03	0.02	0.03	0.04
Operating Income From Bank Subs	44.40	45.14	49.54	55.62	65.23
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	42.61	53.61	54.80	41.25	47.54
Interest Income From Nonbank Subs	2.71	1.15	17.87	3.56	4.15
Mgt & Serv Fees From Nonbank Subs	1.60	1.28	0.71	1.61	2.35
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	62.10	68.70	103.38	60.09	75.25
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	33.88	46.78	41.89	40.95	28.69
Interest Inc From Subsidiary BHCs	0.06	0.39	0.00	3.07	0.13
Mgt & Serv Fees From Sub BHCs	0.13	1.79	1.57	2.44	0.75
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	35.06	48.96	51.53	46.46	31.69
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	60.72	64.32	66.59	67.34	66.77
Interest Income From Bank Subs	0.93	1.73	0.78	1.12	0.43
Mgt & Serv Fees From Bank Subs	5.55	5.42	5.19	4.22	4.40
Other Income From Bank Subs	0.06	0.07	0.07	0.07	0.04
Operating Income From Bank Subs	76.38	80.42	90.19	81.38	79.24
Dividends From Nonbank Subs	1.18	0.96	1.17	0.81	0.52
Interest Income From Nonbank Subs	0.06	0.08	0.07	0.05	0.05
Mgt & Serv Fees From Nonbank Subs	0.04	0.03	0.02	0.02	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	3.28	1.90	2.08	1.32	1.23
Dividends From Subsidiary BHCs	1.68	0.42	1.68	1.73	5.20
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	1.99	0.52	1.76	1.80	5.60
Loans and Adv From Subs/ST Debt	967.96	643.59	670.73	398.60	31.31
Loans and Adv From Subs/Total Debt	530.16	259.86	500.55	221.43	41.22

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									206
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.66	2.56	2.94	3.32	3.67	3.98	4.42	4.62	206
+ Non-interest Income	1.09	0.30	0.43	0.71	1.02	1.38	1.84	2.38	206
- Overhead Expense	2.97	1.78	2.06	2.47	2.92	3.45	4.01	4.32	206
- Provision for Losses	0.17	0.00	0.01	0.08	0.15	0.28	0.42	0.52	206
+ Securities Gains (Losses)	0.03	-0.00	-0.00	0.00	0.01	0.06	0.13	0.23	206
+ Other Tax Equiv Adjustments	-0.00	-0.05	-0.00	0.00	0.00	0.00	0.00	0.03	206
= Pretax Net Oper Income (TE)	1.72	0.69	0.94	1.31	1.73	2.10	2.47	2.80	206
Net Operating Income	1.13	0.46	0.61	0.90	1.11	1.37	1.69	1.91	206
Net Income	1.13	0.46	0.61	0.90	1.11	1.37	1.69	1.91	206
Net Income (Sub S Adjusted)	1.15	-0.14	0.28	0.82	1.16	1.47	1.63	1.86	16
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	5.47	4.67	4.87	5.11	5.45	5.83	6.17	6.37	206
Interest Expense	1.49	0.74	0.91	1.17	1.49	1.77	2.13	2.36	206
Net Interest Income (TE)	3.96	2.77	3.17	3.56	3.95	4.33	4.87	5.10	206
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.14	-0.02	-0.00	0.03	0.11	0.21	0.44	0.69	206
Earnings Coverage of Net Losses (X)	26.61	-166.23	-24.45	7.70	17.03	40.37	110.83	235.44	203
Ln&Ls Allowance/Total Loans & Leases	1.37	0.83	1.01	1.16	1.35	1.53	1.83	2.17	206
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.72	0.04	0.13	0.29	0.58	1.01	1.75	2.75	206
30-89 Days Past Due Loans and Leases	0.58	0.05	0.12	0.25	0.49	0.84	1.31	1.48	206
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	24.55	4.46	8.15	15.49	23.49	34.79	42.51	47.54	206
Net ST Noncore Funding Dependence	14.01	-0.78	2.93	7.07	12.86	20.75	28.65	34.12	206
Net Loans and Leases/Total Assets	66.04	42.70	49.03	58.36	67.00	74.36	79.73	83.11	206
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	8.64	6.26	6.67	7.53	8.63	9.51	10.84	11.58	206
Equity Capital/Total Assets	8.15	5.04	5.43	6.78	8.11	9.52	10.75	11.40	206
Net Loans&Ls/Equity Capital (X)	8.42	4.10	5.36	6.75	8.03	10.09	12.31	14.33	206
Cash Dividends/Net Income	26.89	0.00	0.00	11.87	29.94	43.39	57.34	64.88	201
Cash Dividends/Net Income (Sub S Adjusted)	33.95	-21.66	-17.08	0.00	22.45	41.04	51.54	85.83	16
Retained Earnings/Avg Equity Cap	9.41	0.61	4.14	6.52	9.10	11.83	16.29	19.45	206
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.54	0.00	0.00	0.00	0.00	0.00	3.45	13.71	206
Long-Term Debt/Equity Capital	1.46	0.00	0.00	0.00	0.00	0.87	9.30	19.35	206
Equity Investment in Subs/Equity Cap	114.49	86.45	94.84	99.25	110.22	127.81	147.35	155.43	206
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	102.82	-18.81	5.44	69.67	98.50	128.73	225.43	298.33	204

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.05	4.30	4.43	4.68	5.02	5.40	5.69	5.89	206
Less: Interest Expense	1.38	0.68	0.83	1.05	1.37	1.64	1.98	2.22	206
Equals: Net Interest Income (TE)	3.66	2.56	2.94	3.32	3.67	3.98	4.42	4.62	206
Plus: Non-Interest Income	1.09	0.30	0.43	0.71	1.02	1.38	1.84	2.38	206
Equals: Adj Operating Income (TE)	4.81	3.20	3.72	4.21	4.78	5.34	6.14	6.59	206
Less: Overhead Expense	2.97	1.78	2.06	2.47	2.92	3.45	4.01	4.32	206
Less: Provision for Loan and Lease Losses	0.17	0.00	0.01	0.08	0.15	0.28	0.42	0.52	206
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Plus: Realized G/L on AFS Sec	0.03	-0.00	0.00	0.00	0.00	0.06	0.13	0.23	206
Plus: Other Tax Equiv Adjustments	-0.00	-0.05	-0.00	0.00	0.00	0.00	0.00	0.03	206
Equals: Pretax Net Oper Inc (TE)	1.72	0.69	0.94	1.31	1.73	2.10	2.47	2.80	206
Less: Applicable Income Taxes (TE)	0.56	0.01	0.15	0.38	0.58	0.74	0.89	1.01	206
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	206
Equals: Net Operating Income	1.13	0.46	0.61	0.90	1.11	1.37	1.69	1.91	206
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Equals: Net Income	1.13	0.46	0.61	0.90	1.11	1.37	1.69	1.91	206
Memo: Net Income (Last Four Qtrs)	1.12	0.45	0.64	0.88	1.12	1.36	1.64	1.83	205
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.60	87.03	89.14	91.05	92.73	94.30	95.37	95.92	206
Avg Int-Bearing Funds / Avg Assets	78.39	64.40	68.16	74.82	78.48	82.79	86.34	88.25	206
Int Income (TE) / Avg Earning Assets	5.47	4.67	4.87	5.11	5.45	5.83	6.17	6.37	206
Int Expense / Avg Earning Assets	1.49	0.74	0.91	1.17	1.49	1.77	2.13	2.36	206
Net Int Inc (TE) / Avg Earn Assets	3.96	2.77	3.17	3.56	3.95	4.33	4.87	5.10	206
YIELD OR COST:									
Total Loans and Leases (TE)	6.07	5.29	5.47	5.71	6.02	6.41	6.83	7.03	206
Interest-Bearing Bank Balances	1.14	0.00	0.00	0.40	0.92	1.87	3.29	4.24	192
Fed Funds Sold & Reverse Repos	0.95	0.58	0.79	0.89	0.94	1.00	1.16	1.27	190
Trading Assets	1.56	0.00	0.00	0.00	0.47	2.84	3.39	3.89	13
Total Earning Assets	5.36	4.63	4.73	4.98	5.29	5.75	6.08	6.30	206
Investment Securities (TE)	4.10	2.66	3.03	3.63	4.12	4.57	5.04	5.56	206
U.S. Treasury & Agency Sec (excl MBS)	3.30	1.43	1.93	2.73	3.34	3.87	4.61	5.34	205
Mortgage-Backed Securities	3.86	2.35	2.98	3.33	3.84	4.27	5.00	5.66	200
All Other Securities	6.29	3.42	3.93	5.24	6.31	7.15	8.65	11.31	203
Interest-Bearing Deposits	1.48	0.75	0.96	1.22	1.48	1.76	2.03	2.14	206
Time Deposits of \$100K or More	2.26	1.44	1.59	1.88	2.29	2.57	2.98	3.17	205
Time Deposits < \$100K	2.42	1.52	1.76	2.04	2.41	2.75	3.10	3.31	205
Other Domestic Deposits	0.76	0.33	0.40	0.57	0.74	0.93	1.21	1.35	205
Foreign Deposits	1.25	0.00	0.00	0.52	1.06	1.24	2.02	2.48	6
Fed Funds Purchased and Repos	1.07	0.43	0.59	0.79	1.06	1.22	1.80	2.45	192
Other Borrowed Funds & Trading Liab	3.34	1.24	1.49	2.37	3.38	4.33	5.04	5.58	201
All Interest-Bearing Funds	1.75	1.00	1.09	1.45	1.77	2.05	2.40	2.56	206

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	28.03	20.22	21.08	23.14	27.05	32.21	38.28	43.27	206
Avg Assets per Employee (\$000)	3588.53	2161.64	2371.17	2729.98	3330.06	4271.24	5730.93	6875.74	206

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.26	0.00	0.00	0.00	1.35	4.18	7.55	10.12	206
Overhead Exp / NII + Non-Int Income	62.79	46.36	48.93	56.42	62.87	69.07	75.66	83.75	206

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.97	1.78	2.06	2.47	2.92	3.45	4.01	4.32	206
Personnel Expense	1.63	1.01	1.14	1.34	1.62	1.91	2.19	2.39	206
Net Occupancy Expense	0.42	0.23	0.27	0.32	0.41	0.49	0.60	0.65	206
Other Operating Expenses	0.89	0.47	0.56	0.70	0.85	1.04	1.29	1.57	206
Overhead Less Non-Interest Income	1.82	0.99	1.16	1.49	1.76	2.15	2.46	2.74	206

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	61.51	44.84	47.86	55.24	61.42	67.64	74.26	83.15	206
Personnel Expense	33.98	23.61	26.06	30.19	33.62	37.51	42.05	46.93	206
Net Occupancy Expense	8.77	5.44	6.22	7.29	8.58	10.21	11.71	13.21	206
Other Operating Expenses	18.46	12.00	12.94	15.65	17.91	21.12	25.68	29.28	206
Total Non-Interest Income	22.32	8.28	11.50	16.00	22.49	27.52	33.92	39.42	206
Fiduciary Activities Income	1.61	0.00	0.00	0.00	0.77	3.24	5.87	9.02	206
Serv Charges on Deposit Accts - Domestic	8.38	1.78	3.06	4.81	8.28	10.88	14.15	16.70	206
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	206
Investment Banking Fees & Commissions	0.64	0.00	0.00	0.00	0.43	1.23	1.96	2.41	206
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Net Servicing Fees	0.29	0.00	0.00	0.00	0.02	0.42	1.38	2.91	206
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Insurance Activities Revenue	0.53	0.00	0.00	0.00	0.10	0.60	2.46	4.77	206
Net Gain (Loss) - Sales Loans, OREO, Oth	1.76	-0.17	0.00	0.11	1.00	3.24	5.15	7.90	206
Other Non-Interest Income	6.42	1.64	2.04	3.90	5.73	7.99	13.06	17.13	206
Overhead Less Non-Interest Income	38.71	18.74	22.73	31.43	37.78	47.07	53.94	58.76	206

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	28.05	0.01	11.57	24.49	29.91	33.86	36.65	38.97	202
Appl Inc Tax+TE/Pretax NOI+TE	33.85	1.60	17.77	32.48	35.52	37.46	39.83	41.63	202



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	48.56	25.11	31.73	40.12	47.76	57.99	65.35	69.18	206
Commercial and Industrial Loans	10.46	2.51	3.59	6.43	9.63	14.25	19.33	22.75	206
Loans to Individuals	3.75	0.23	0.42	0.92	2.87	5.72	11.42	16.39	206
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	206
Agricultural Loans	0.64	0.00	0.00	0.00	0.08	1.02	3.15	4.81	206
Other Loans and Leases	1.03	0.00	0.05	0.24	0.74	1.65	3.02	4.37	206
Net Loans and Leases	66.04	42.70	49.03	58.36	67.00	74.36	79.73	83.11	206
Debt Securities Over 1 Year	20.38	5.02	7.09	12.20	18.50	27.70	38.28	45.78	206
Mutual Funds and Equity Securities	0.24	0.00	0.00	0.00	0.06	0.36	1.17	2.18	206
Subtotal	87.36	77.42	80.38	84.96	87.98	90.01	91.84	92.72	206
Interest-Bearing Bank Balances	0.25	0.00	0.00	0.00	0.06	0.37	1.10	1.88	206
Federal Funds Sold & Reverse Repos	0.83	0.00	0.00	0.00	0.27	1.38	3.80	5.55	206
Debt Securities 1 Year or Less	1.76	0.00	0.06	0.30	1.17	2.74	5.28	8.13	206
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	206
Total Earning Assets	90.98	86.21	87.33	89.62	91.18	92.48	93.77	94.26	206
Non-Int Cash and Due From Dep Inst	2.86	1.25	1.58	2.10	2.74	3.62	4.42	5.33	206
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	206
Other Real Estate Owned	0.09	0.00	0.00	0.00	0.04	0.14	0.33	0.56	206
All Other Assets	6.02	3.19	3.68	4.60	5.86	7.36	9.11	10.80	206
MEMORANDA:									
Short-Term Investments	3.32	0.16	0.28	1.07	2.53	5.08	8.84	11.61	206
U. S. Treasury Securities	0.26	0.00	0.00	0.00	0.02	0.32	1.39	3.30	206
U. S. Agency Securities (excl MBS)	6.54	0.00	0.52	1.85	5.46	9.98	15.62	21.73	206
Municipal Securities	2.72	0.00	0.00	0.51	2.12	5.21	7.75	9.55	206
Mortgage-Backed Securities	9.58	0.00	0.20	2.36	8.07	16.15	23.77	30.20	206
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.58	206
Other Debt Securities	0.72	0.00	0.00	0.00	0.23	1.25	3.32	4.33	206
RE Loans Secured by 1-4 Family	15.68	3.34	4.97	8.75	14.22	22.93	26.90	32.08	206
Revolving	3.00	0.00	0.20	1.04	2.40	4.77	7.08	9.13	206
Closed-End, Sec by First Liens	10.93	1.24	2.78	5.28	9.69	16.95	21.65	24.74	206
Closed-End, Sec by Junior Liens	1.12	0.05	0.15	0.41	0.98	1.68	2.53	3.46	206
Commercial Real Estate Loans	30.49	12.25	14.49	20.43	29.81	39.24	49.28	53.99	206
Construction and Land Dev	7.56	0.77	1.33	3.03	6.65	11.60	15.90	24.06	206
Multifamily	1.77	0.02	0.15	0.50	1.30	2.35	5.19	7.98	206
Nonfarm Nonresidential	20.00	6.87	10.51	14.53	19.16	25.59	32.33	36.65	206
RE Loans Secured by Farmland	0.80	0.00	0.00	0.02	0.30	1.44	3.19	4.74	206
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	73.59	46.26	53.61	65.90	74.94	82.86	88.68	93.95	206
RE Loans Secured by 1-4 Family	24.32	4.50	7.56	14.05	23.04	33.72	43.00	51.20	206
Revolving	4.59	0.00	0.35	1.56	3.85	7.09	10.88	12.59	206
Closed-End	19.14	2.64	5.01	10.15	17.47	28.07	36.47	43.95	206
Commercial Real Estate Loans	45.78	21.64	24.75	33.29	44.03	58.09	68.67	75.06	206
Construction and Land Dev	11.23	1.45	2.19	4.80	10.04	16.29	24.40	30.11	206
Multifamily	2.69	0.03	0.25	0.80	2.01	3.82	8.59	11.71	206
Nonfarm Nonresidential	30.32	12.78	18.08	22.39	29.98	37.17	44.67	48.24	206
RE Loans Secured by Farmland	1.20	0.00	0.00	0.04	0.44	2.16	4.66	6.84	206
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	206
Commercial and Industrial Loans	15.69	4.06	6.36	10.10	14.85	21.67	27.58	31.44	206
Loans to Individuals	5.76	0.32	0.65	1.52	4.49	8.79	16.25	23.20	206
Credit Card Loans	0.09	0.00	0.00	0.00	0.00	0.13	0.53	0.92	206
Agricultural Loans	0.96	0.00	0.00	0.00	0.12	1.52	4.86	7.30	206
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Other Loans and Leases	1.64	0.00	0.09	0.34	1.17	2.49	4.84	7.19	206

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.32	0.16	0.28	1.07	2.53	5.08	8.84	11.61	206
Liquid Assets	21.99	8.48	11.40	15.12	20.76	28.16	35.70	42.82	206
Investment Securities	22.96	6.72	8.71	14.72	21.11	31.35	39.98	47.38	206
Net Loans and Leases	66.04	42.70	49.03	58.36	67.00	74.36	79.73	83.11	206
Net Lns, Ls & Stdbly Ltrs of Credit	67.11	42.85	50.31	59.41	67.46	75.30	80.99	84.73	206
Core Deposits	64.00	43.15	49.11	56.69	65.47	70.94	75.57	78.09	206
Noncore Funding	25.07	9.72	12.47	17.74	23.60	31.94	40.72	44.60	206
Time Deposits of \$100K or More	11.95	4.09	5.26	7.12	10.88	15.16	22.32	27.92	206
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Fed Funds Purchased and Repos	3.13	0.00	0.00	0.50	2.16	5.68	8.92	11.89	206
Net Fed Funds Purchased (Sold)	2.33	-4.57	-2.64	-0.06	1.62	4.95	8.40	10.85	206
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Oth Borrowings W/Rem Mat 1 Yr or Less	2.40	0.00	0.00	0.27	1.93	4.26	6.76	9.65	206
Earning Assets Repr in 1 Year	37.96	16.84	19.43	28.03	37.35	48.26	58.25	62.01	206
Int-Bearing Liab Repr in 1 Year	25.10	9.70	11.78	15.17	22.05	33.58	49.74	57.47	206
Long-Term Debt Repr in 1 Year	0.61	0.00	0.00	0.00	0.00	1.08	3.30	5.13	206
Net Assets Repriceable in 1 Year	11.68	-20.22	-7.93	0.49	11.51	21.99	34.89	42.67	206
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	24.55	4.46	8.15	15.49	23.49	34.79	42.51	47.54	206
Net ST Noncore Funding Dependence	14.01	-0.78	2.93	7.07	12.86	20.75	28.65	34.12	206
Short-Term Inv/ST Noncore Funding	25.40	0.69	1.68	6.74	17.63	41.00	71.73	105.22	206
Liq Asts-ST Noncore Fndg/Nonliq Asts	8.97	-18.77	-13.81	-1.84	7.01	19.70	32.97	50.98	206
Net Loans and Leases/Total Deposits	86.01	57.26	63.24	76.88	87.05	95.81	104.30	109.22	206
Net Loans and Leases/Core Deposits	104.65	65.38	73.33	88.04	102.53	120.46	138.51	154.68	205
Held-To-Mat Sec Appr(Depr)/Eq Cap	-0.08	-2.59	-1.70	-0.44	0.00	0.30	0.85	1.66	131
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-2.29	-12.00	-8.47	-4.33	-1.84	-0.00	2.28	3.18	204
Struct Notes Appr(Depr)/Eq Cap	-0.26	-1.73	-1.24	-0.38	-0.10	-0.02	-0.00	0.00	92
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	9.18	0.00	0.00	0.00	2.01	14.82	40.11	73.06	206
Available-For-Sale Securities	90.81	25.63	59.30	85.10	97.62	100.00	100.00	100.00	206
U.S. Treasury Securities	1.61	0.00	0.00	0.00	0.12	1.71	8.55	23.51	206
U.S. Agency Securities (excl MBS)	31.83	0.03	2.85	10.37	28.82	51.51	70.91	79.24	206
Municipal Securities	12.72	0.00	0.00	3.18	11.12	23.58	32.93	37.63	206
Mortgage-Backed Securities	40.61	0.12	1.50	16.65	41.21	62.78	80.42	88.79	206
Asset-Backed Securities	0.05	0.00	0.00	0.00	0.00	0.00	0.19	1.85	206
Other Debt Securities	3.20	0.00	0.00	0.00	1.10	5.81	12.45	21.58	206
Mutual Funds and Equity Securities	1.12	0.00	0.00	0.00	0.24	1.83	5.03	10.14	206
Debt Securities 1 Year or Less	9.10	0.02	0.31	1.61	5.73	14.75	27.46	36.05	206
Debt Securities 1 To 5 Years	34.71	1.73	4.28	13.73	34.15	52.67	68.94	74.25	206
Debt Securities Over 5 Years	52.17	2.50	8.94	27.65	53.46	76.66	88.72	94.82	206
Pledged Securities	56.42	10.78	22.52	40.30	56.98	72.47	86.87	92.58	206
Structured Notes, Fair Value	1.78	0.00	0.00	0.00	0.00	2.86	9.52	14.33	206

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.17	0.00	0.01	0.08	0.15	0.28	0.42	0.52	206
Provision for Ln&Ls Losses/Avg Lns&Ls	0.26	0.00	0.03	0.12	0.23	0.40	0.56	0.71	206
Provision for Ln&Ls Losses/Net Losses	230.02	-741.87	0.00	90.68	167.79	322.38	688.22	1307.07	203
Ln&Ls Allowance/Total Loans & Leases	1.37	0.83	1.01	1.16	1.35	1.53	1.83	2.17	206
Ln&Ls Allowance/Net Ln&Ls Losses (X)	16.66	2.30	3.18	5.74	10.92	20.22	53.88	119.25	182
ALLL/Nonaccrual Assets	424.44	74.31	104.48	168.45	285.95	545.28	1077.09	2791.53	204
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	312.28	65.01	91.54	133.05	244.97	431.01	792.50	1191.94	205
Gross Ln&Ls Losses/Avg Loans & Leases	0.22	0.00	0.02	0.08	0.17	0.34	0.55	0.88	206
Recoveries/Avg Loans and Leases	0.07	0.00	0.01	0.02	0.05	0.11	0.19	0.22	206
Net Losses/Avg Loans and Leases	0.14	-0.02	-0.00	0.03	0.11	0.21	0.44	0.69	206
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Recoveries/Prior Year-End Losses	14.04	1.71	3.62	7.03	12.02	18.22	32.62	50.69	204
Earnings Coverage of Net Losses (X)	26.61	-166.23	-24.45	7.70	17.03	40.37	110.83	235.44	203
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.03	-0.03	-0.01	0.00	0.00	0.06	0.15	0.22	206
RE Loans Secured By 1-4 Family	0.05	-0.03	-0.01	0.00	0.01	0.08	0.20	0.37	205
Revolving	0.01	-0.01	0.00	0.00	0.00	0.00	0.14	0.27	197
Closed-End	0.05	-0.08	-0.02	0.00	0.00	0.07	0.22	0.44	205
Commercial Real Estate Loans	0.02	-0.08	-0.01	-0.00	0.00	0.02	0.15	0.25	205
Construction and Land Dev	0.00	-0.02	-0.00	0.00	0.00	0.00	0.04	0.27	205
Multifamily	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.09	199
Nonfarm Nonresidential	0.01	-0.09	-0.01	0.00	0.00	0.01	0.12	0.31	205
RE Loans Secured by Farmland	0.00	-0.03	0.00	0.00	0.00	0.00	0.00	0.37	167
Commercial and Industrial Loans	0.27	-0.25	-0.14	-0.01	0.13	0.49	1.10	1.79	206
Loans to Depository Institutions	0.00	-12.68	0.00	0.00	0.00	0.00	0.00	0.00	24
Loans to Individuals	0.80	0.06	0.11	0.28	0.57	1.24	2.13	2.74	175
Credit Card Loans	2.41	0.00	0.00	1.17	1.93	3.39	5.85	9.09	81
Agricultural Loans	0.04	-0.09	-0.00	0.00	0.00	0.00	0.22	0.73	136
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	0.15	-0.45	-0.05	0.00	0.00	0.09	1.00	1.88	201

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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30-89 Days PD Loans and Leases	0.58	0.05	0.12	0.25	0.49	0.84	1.31	1.48	206
90+ Days PD Loans and Leases	0.09	0.00	0.00	0.00	0.04	0.15	0.39	0.58	206
Nonaccrual Loans and Leases	0.57	0.03	0.09	0.22	0.46	0.81	1.39	2.16	206
90+ Days PD and Nonaccrual Loans and Leases	0.69	0.04	0.15	0.29	0.59	0.98	1.49	2.42	206
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.13	206
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
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30-89 Days Past Due Assets	0.58	0.05	0.12	0.25	0.49	0.84	1.31	1.48	206
90+ Days Past Due Assets	0.09	0.00	0.00	0.00	0.04	0.15	0.39	0.58	206
Nonaccrual Assets	0.58	0.03	0.09	0.22	0.46	0.82	1.43	2.16	206
30+ Days PD & Nonaccrual Assets	1.30	0.22	0.39	0.68	1.20	1.82	2.49	3.38	206
PERCENT OF TOTAL ASSETS									
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90+ Days PD and Nonaccrual Assets	0.46	0.03	0.08	0.18	0.39	0.67	1.03	1.57	206
90+ PD & Nonaccrual Assets + OREO	0.59	0.05	0.12	0.22	0.51	0.88	1.31	1.76	206
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	0.52	0.03	0.07	0.19	0.42	0.76	1.40	1.75	206
Allowance for Loan & Lease Losses	55.54	4.80	11.02	22.97	42.83	82.90	126.85	161.88	206
Equity Cap + ALLL	5.88	0.35	0.86	2.09	4.26	8.32	16.10	22.05	206
Tier 1 Cap + ALLL	5.58	0.34	0.82	1.98	4.64	8.07	14.28	20.51	206
Loans & Leases + RE Acquired	0.78	0.04	0.13	0.31	0.62	1.11	2.07	2.90	206

PEER GROUP 3

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	0.48	0.01	0.05	0.18	0.34	0.79	1.17	1.47	206
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.03	0.11	0.39	0.71	206
- Nonaccrual	0.48	0.01	0.04	0.14	0.37	0.72	1.33	2.06	206
Coml & Indl - 30-89 Days PD	0.79	0.00	0.04	0.22	0.61	1.20	2.07	3.56	206
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.13	0.45	0.70	206
- Nonaccrual	0.90	0.00	0.02	0.24	0.65	1.25	2.43	3.78	206
Individuals - 30-89 Days PD	1.09	0.00	0.11	0.39	0.91	1.67	2.53	3.46	206
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.03	0.14	0.40	0.84	206
- Nonaccrual	0.21	0.00	0.00	0.00	0.14	0.40	0.69	1.01	206
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Agricultural - 30-89 Days PD	0.21	0.00	0.00	0.00	0.00	0.37	0.97	1.27	136
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.39	136
- Nonaccrual	0.38	0.00	0.00	0.00	0.00	0.36	1.75	4.97	136
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	0.45	0.00	0.00	0.00	0.00	0.57	2.91	4.68	201
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.25	0.89	201
- Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.00	0.85	3.75	201
<b>MEMORANDA:</b>									
1-4 Family - 30-89 Days PD	0.63	0.00	0.03	0.18	0.49	1.04	1.45	1.87	205
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.02	0.15	0.36	0.62	205
- Nonaccrual	0.46	0.00	0.00	0.11	0.27	0.70	1.39	1.58	205
Revolving - 30-89 Days PD	0.23	0.00	0.00	0.00	0.15	0.44	0.91	1.10	197
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.01	0.19	0.26	197
- Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.14	0.49	0.77	197
Closed-End - 30-89 Days PD	0.74	0.00	0.01	0.20	0.55	1.19	1.65	2.06	205
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.02	0.18	0.46	0.76	205
- Nonaccrual	0.48	0.00	0.00	0.12	0.34	0.83	1.50	2.00	205
- Jr Lien 30-89 Days PD	0.06	0.00	0.00	0.00	0.03	0.11	0.25	0.45	205
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	205
- Jr Lien Nonaccrual	0.05	0.00	0.00	0.00	0.01	0.07	0.25	0.40	205
Commercial RE - 30-89 Days PD	0.37	0.00	0.00	0.08	0.26	0.65	1.14	1.45	205
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.05	0.31	0.75	205
- Nonaccrual	0.47	0.00	0.00	0.07	0.33	0.73	1.63	2.55	205
Const & Dev - 30-89 Days PD	0.32	0.00	0.00	0.00	0.04	0.56	1.52	2.80	205
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.41	205
- Nonaccrual	0.21	0.00	0.00	0.00	0.00	0.33	1.17	2.31	205
Multifamily - 30-89 Days PD	0.10	0.00	0.00	0.00	0.00	0.00	0.66	1.88	199
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.57	1.83	199
Nonfarm Nres- 30-89 Days PD	0.34	0.00	0.00	0.05	0.22	0.61	1.18	1.52	205
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.04	0.30	0.77	205
- Nonaccrual	0.52	0.00	0.00	0.05	0.34	0.78	1.98	3.23	205
Farmland - 30-89 Days PD	0.28	0.00	0.00	0.00	0.00	0.47	1.46	3.14	167
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.53	167
- Nonaccrual	0.32	0.00	0.00	0.00	0.00	0.28	1.67	4.46	167
Credit Card - 30-89 Days PD	1.16	0.00	0.00	0.05	0.94	1.88	3.22	4.67	81
- 90+ Days Past Due	0.47	0.00	0.00	0.00	0.22	0.63	2.37	3.76	81
- Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.23	0.49	81

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.64	6.26	6.67	7.53	8.63	9.51	10.84	11.58	206
Tier 1 RBC Ratio	11.48	7.87	8.52	9.78	11.10	12.94	15.72	18.48	206
Total Risk-Based Capital Ratio	13.08	9.92	10.34	11.55	12.65	14.21	17.18	19.72	206
Tangible Tier 1 Leverage Ratio	8.58	6.11	6.60	7.54	8.56	9.44	10.82	11.57	206
Tangible Common Eq Cap/Tan Assets	7.02	4.16	4.45	5.55	7.01	8.21	9.67	10.79	206
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
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PERCENT OF TOTAL ASSETS:									
Loan Commitments	16.74	6.27	8.05	11.40	16.22	21.04	25.67	30.89	206
Standby Letters of Credit	0.94	0.07	0.15	0.34	0.80	1.31	2.18	3.38	206
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.01	0.12	0.44	206
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.26	0.00	0.00	0.00	0.00	1.50	7.74	12.84	206
Interest Rate Contracts	1.19	0.00	0.00	0.00	0.00	1.45	7.25	12.84	206
Interest Rate Futures & Forward Contr	0.07	0.00	0.00	0.00	0.00	0.00	0.26	2.17	206
Written Options Contr (Int Rate)	0.05	0.00	0.00	0.00	0.00	0.00	0.27	1.67	206
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Interest Rate Swaps	0.61	0.00	0.00	0.00	0.00	0.04	3.56	9.24	206
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	26.30	11.70	13.63	18.91	25.65	32.86	39.99	45.10	206

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	89.75	0.00	42.95	100.00	100.00	100.00	100.00	100.00	88
Foreign Exchange Contracts	0.39	0.00	0.00	0.00	0.00	0.00	0.00	19.70	88
Equity, Comm, & Other Contracts	0.27	0.00	0.00	0.00	0.00	0.00	0.23	63.86	88
Futures and Forwards	12.20	0.00	0.00	0.00	0.00	26.39	69.78	100.00	88
Written Options	13.02	0.00	0.00	0.00	0.00	32.43	52.28	100.00	88
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Over-The-Counter	12.71	0.00	0.00	0.00	0.00	30.93	50.00	99.95	88
Purchased Options	1.49	0.00	0.00	0.00	0.00	0.00	5.48	43.99	88
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Over-The-Counter	1.42	0.00	0.00	0.00	0.00	0.00	1.05	43.99	88
Swaps	56.97	0.00	0.00	0.00	87.05	100.00	100.00	100.00	88
Held for Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Non-Traded	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	88
Interest Rate Contracts	88.93	0.00	23.52	100.00	100.00	100.00	100.00	100.00	88
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Equity, Comm, & Other Contracts	0.27	0.00	0.00	0.00	0.00	0.00	0.23	63.86	88
Deriv Contr (Excl Fut & FX LE 14 Days)	83.11	0.00	8.02	56.75	100.00	100.00	100.00	100.00	88
One Year or Less	16.97	0.00	0.00	0.00	0.00	46.03	71.90	100.00	88
Over 1 Year to 5 Years	32.32	0.00	0.00	0.00	4.00	66.66	100.00	100.00	88
Over 5 Years	20.59	0.00	0.00	0.00	0.00	28.20	100.00	100.00	88
Gross Negative Fair Value (Abs Val)	0.88	0.00	0.00	0.00	0.36	1.69	2.91	6.37	88
Gross Positive Fair Value	0.57	0.00	0.00	0.00	0.20	0.98	2.35	4.54	88
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	0.01	206
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
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	206
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	206
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.16	0.00	0.00	0.00	0.00	0.00	0.69	4.58	201
Decr (Incr) in Int Expense/Net Income	0.15	-0.88	0.00	0.00	0.00	0.00	0.04	8.87	201
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	201
Incr (Decr) in Net Income/Net Income	0.71	-1.29	-0.28	0.00	0.00	0.00	4.51	14.42	201

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>ANALYSIS RATIOS:</b>									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Ins Under Assets(P/C)/Tot Ins Und Ast	19.59	0.00	0.00	0.00	0.00	0.00	95.90	97.95	10
Ins Under Assets(L/H)/Tot Ins Und Ast	80.40	0.00	0.00	52.04	100.00	100.00	100.00	100.00	10
Sep Acct Assets(L/H)/Total Life Ast	11.11	0.00	0.00	0.00	0.00	0.00	10.00	55.00	9
Ins Activities Revenue/Adj Oper Inc	0.53	0.00	0.00	0.00	0.10	0.60	2.46	4.77	206
Premium Inc/Ins Activities Revenue	0.21	0.00	0.00	0.00	0.00	0.00	0.00	9.26	140
Credit Rel Prem Inc/Tot Prem Inc	87.71	0.00	10.53	99.86	100.00	100.00	100.00	100.00	12
Other Prem Inc/Total Prem Inc	12.28	0.00	0.00	0.00	0.00	0.00	37.88	68.39	12
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Ins Net Inc (P/C)/Equity (P/C)	188.47	6.58	6.58	6.58	6.58	188.47	297.60	333.97	2
Ins Net Inc (L/H)/Equity (L/H)	5.52	-3.93	-3.93	-3.42	1.93	6.39	16.13	20.74	7
Insur Ben, Losses, Exp/Insur Premiums	174.92	0.00	0.00	36.50	43.30	112.97	167.87	636.84	12
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.55	0.00	0.00	0.00	0.00	1.55	2.49	2.80	2
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.18	0.00	0.00	0.00	0.00	0.00	0.16	0.90	9
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
CSV Life Insurance/Tier 1 Cap + ALLL	7.50	0.00	0.00	0.00	5.66	16.30	21.63	24.14	206
<b>BROKER-DEALER ACTIVITIES</b>									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
<b>FOREIGN ACTIVITIES</b>									
Yield: Foreign Loans	0.15	0.00	0.00	0.00	0.00	0.00	0.00	1.96	32
Cost: Interest-Bearing Deposits	1.25	0.00	0.00	0.52	1.06	1.24	2.02	2.48	6
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Leases	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
<b>GROWTH RATES:</b>									
Net Loans and Leases	-16.45	-100.00	-100.00	-59.53	-8.21	7.85	54.10	150.90	22
Total Selected Assets	-18.40	-100.00	-100.00	-61.85	-5.69	0.00	51.80	189.44	48
Deposits	3.44	-92.07	-92.07	-92.07	0.00	48.63	53.79	55.50	4





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	85.31	0.00	9.76	48.83	87.72	105.81	139.57	269.13	152
Dividends Paid/Net Income	26.86	0.00	0.00	11.87	29.94	43.39	57.34	64.88	201
Net Income - Dividends/Avg Equity	9.42	0.61	4.14	6.52	9.13	11.83	16.29	19.45	206
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	132.81	0.00	0.00	62.16	116.77	173.35	386.46	640.87	172
Dividends From Nonbank Subs	0.57	0.00	0.00	0.00	0.00	0.00	2.66	11.50	172
Dividends From Subsidiary BHCs	2.20	0.00	0.00	0.00	0.00	0.00	0.00	101.37	172
Dividends From All Subsidiaries	147.98	0.00	0.00	96.73	127.59	179.96	415.38	815.49	172
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	35.26	0.00	0.00	0.00	37.71	58.21	86.02	113.62	188
Interest Income From Bank Subs	0.19	0.00	0.00	0.00	0.00	0.26	0.84	2.84	188
Mgt & Service Fees From Bank Subs	4.50	0.00	0.00	0.00	0.00	0.65	32.62	56.43	188
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.03	1.32	188
Operating Income From Bank Subs	44.40	0.00	0.00	12.45	45.47	72.52	108.46	127.23	188
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	42.61	0.00	0.00	0.00	0.00	97.02	146.38	390.29	93
Interest Income From Nonbank Subs	2.70	0.00	0.00	0.00	0.00	0.00	0.57	92.22	93
Mgt & Serv Fees From Nonbank Subs	1.60	0.00	0.00	0.00	0.00	0.00	9.94	30.44	93
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Operating Inc From Nonbank Subs	62.09	0.00	0.00	0.00	19.24	100.00	209.83	403.47	93
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	33.87	0.00	0.00	0.00	23.04	61.91	91.92	96.05	22
Interest Inc From Subsidiary BHCs	0.05	0.00	0.00	0.00	0.00	0.00	0.10	0.95	22
Mgt & Serv Fees From Sub BHCs	0.13	0.00	0.00	0.00	0.00	0.00	0.00	2.53	22
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Operating Income From Sub BHCs	35.06	0.00	0.00	0.34	23.04	61.91	91.92	96.30	22
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	60.72	0.00	0.00	0.00	81.40	99.08	100.00	100.00	196
Interest Income From Bank Subs	0.92	0.00	0.00	0.00	0.00	0.47	3.75	23.17	196
Mgt & Serv Fees From Bank Subs	5.55	0.00	0.00	0.00	0.00	1.73	38.47	61.61	196
Other Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	2.62	196
Operating Income From Bank Subs	76.37	0.00	0.00	69.46	97.99	99.94	100.00	100.00	196
Dividends From Nonbank Subs	1.18	0.00	0.00	0.00	0.00	0.00	3.52	33.75	196
Interest Income From Nonbank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.04	1.91	196
Mgt & Serv Fees From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.23	196
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	196
Operating Inc From Nonbank Subs	3.27	0.00	0.00	0.00	0.00	1.31	18.37	83.32	196
Dividends From Subsidiary BHCs	1.67	0.00	0.00	0.00	0.00	0.00	0.00	91.82	196
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	196
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	196
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	196
Operating Income From Sub BHCs	1.98	0.00	0.00	0.00	0.00	0.00	0.81	91.82	196
Loans and Adv From Subs/ST Debt	967.96	0.00	0.00	15.58	285.46	1166.58	3369.81	5305.34	35
Loans and Adv From Subs/Total Debt	530.16	0.00	0.00	0.00	183.68	608.91	2436.55	5057.59	80

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1082067	1, 157, 156	ABC BANCORP	MOULTRIE, GA	
1061679	1, 256, 853	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	1, 506, 366	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2, 252, 284	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	1, 482, 936	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1, 344, 797	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	1, 728, 665	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	1, 086, 050	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1117316	1, 178, 406	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
2326629	1, 075, 236	ANB CORPORATION, THE	TERRELL, TX	
1048812	1, 380, 139	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2731858	1, 288, 036	BANC CORPORATION, THE	BIRMINGHAM, AL	
2066868	1, 028, 143	BANC ED CORP., THE	EDWARDSVILLE, IL	
2896458	1, 199, 913	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
1097306	1, 261, 098	BANPLUS CORPORATION	BELZONI, MS	
1138012	1, 118, 944	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
1137798	1, 110, 160	BANK CALUMET, INC.	HAMMOND, IN	
1097089	1, 516, 631	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	2, 760, 070	BANNER CORPORATION	WALLA WALLA, WA	
1202708	1, 007, 772	BAYLAKE CORP.	STURGEON BAY, WI	Moved from Peer 4
2835514	1, 100, 883	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
1209145	1, 164, 030	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	1, 512, 207	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1250530	2, 188, 874	BSB BANCORP, INC.	BINGHAMTON, NY	
1201671	1, 691, 081	BTC FINANCIAL CORPORATION	DES MOINES, IA	
2585846	1, 440, 415	CALIFORNIA COMMUNITY FINANCIAL	SAN FRANCISCO, CA	
2687795	2, 005, 152	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1130249	1, 372, 355	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1085509	2, 027, 455	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2332750	1, 319, 211	CAPITAL CORP OF THE WEST	MERCED, CA	
1247334	2, 991, 830	CAPITOL BANCORP LTD.	LANSING, MI	
2568362	1, 051, 055	CASCADE FINANCIAL CORPORATION	EVERETT, WA	Moved from Peer 4
1028412	1, 887, 054	CB BANCSHARES, INC.	HONOLULU, HI	
3003178	1, 186, 922	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2158156	1, 271, 911	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
2263407	1, 049, 485	CENTRAL COAST BANCORP	SALINAS, CA	
1022764	2, 498, 829	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1111088	1, 574, 183	CENTURY BANCORP, INC.	MEDFORD, MA	
1486517	1, 865, 974	CHINA TRUST HOLDINGS CORP.	TORRANCE, CA	
1139532	2, 850, 965	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	Moved from Peer 2
1143623	1, 119, 139	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1050909	1, 018, 536	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1076262	2, 200, 485	CITY HOLDING COMPANY	CROSS LANES, WV	
1142448	2, 571, 931	CITY NATIONAL BANCSHARES, INC.	MIAMI, FL	
1060328	1, 565, 130	COBIZ INC.	DENVER, CO	
1249543	1, 126, 916	COLUMBIA BANCORP	COLUMBIA, MD	
2078816	1, 863, 279	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
2467689	1, 003, 483	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1080595	1, 628, 592	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
1117709	1, 961, 061	COMMUNITY BANKS, INC.	HARRISBURG, PA	
1070644	2, 442, 290	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1121229	1, 017, 449	DACOTAH BANKS, INC.	ABERDEEN, SD	Moved from Peer 4
1058398	1, 013, 978	DURANT BANCORP, INC.	DURANT, OK	
2303910	1, 016, 828	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	Moved from Peer 4
3106864	1, 928, 245	EUROBANCSHARES, INC.	HATO REY, PR	
1055315	1, 069, 487	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1, 187, 757	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	1, 440, 072	FARMERS & MERCHANTS INVESTMENT	MILFORD, NE	
1098732	1, 294, 169	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1249002	1, 142, 449	FIDELITY BANCSHARES (N. C.), IN	FUQUAY-VARINA, NC	
1081118	1, 175, 724	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2, 178, 778	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2, 056, 625	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	1, 559, 947	FIRST BANCORP	TROY, NC	
1204560	1, 418, 608	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1, 019, 517	FIRST BANK CORP	FORT SMITH, AR	
1203602	1, 875, 058	FIRST BUSEY CORPORATION	URBANA, IL	
2875332	2, 721, 810	FIRST COMMUNITY BANCORP	RANCHO SANTA FE, CA	
1478017	1, 848, 233	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
1102312	2, 080, 706	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1208595	2, 210, 561	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
1145506	2, 137, 745	FIRST INDIANA CORPORATION	INDIANAPOLIS, IN	
1095982	1, 093, 963	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1, 144, 961	FIRST MARINER BANCORP	BALTIMORE, MD	
1106516	2, 643, 850	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
2641201	2, 373, 188	FIRST NATIONAL BANK HOLDING CO	SCOTTSDALE, AZ	
1209097	2, 075, 999	FIRST OAK BROOK BANCSHARES, IN	OAK BROOK, IL	
1063262	1, 085, 119	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1096505	1, 866, 690	FIRST SECURITY BANCORP	SEARCY, AR	
1132104	1, 093, 517	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1364071	1, 712, 883	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1132672	1, 164, 208	FIRST UNITED CORPORATION	OAKLAND, MD	
2693219	1, 032, 197	FLORIDA BANKS, INC.	JACKSONVILLE, FL	Moved from Peer 4
2432614	1, 378, 534	FNB CORPORATION	CHRISTIANSBURG, VA	
1026801	1, 633, 206	FREMONT BANCORPORATION	FREMONT, CA	
1031346	2, 200, 781	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	
2670573	1, 000, 519	GB&T BANCSHARES, INC.	GAINESVILLE, GA	Moved from Peer 4
2003975	2, 915, 909	GLACIER BANCORP, INC.	KALISPELL, MT	
2339133	1, 701, 163	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1201233	2, 429, 907	GREAT WESTERN BANCORPORATION,	OMAHA, NE	
1204346	1, 016, 192	GREATBANC, INC.	AURORA, IL	
1133277	1, 125, 002	GREENE COUNTY BANCSHARES, INC.	GREENEVILLE, TN	
1057935	1, 408, 924	GUARANTY CORPORATION	DENVER, CO	
2942681	2, 678, 733	HAPALIM U. S. A. HOLDING COMPAN	NEW YORK, NY	
1117192	2, 867, 367	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	
2223997	1, 418, 903	HASTEN BANCSHARES	INDIANAPOLIS, IN	
1206546	2, 476, 141	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2634874	1, 088, 897	HERITAGE COMMERCE CORP	SAN JOSE, CA	
1067804	1, 146, 864	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
1245291	1, 233, 944	HILLS BANCORPORATION	HILLS, IA	
2592714	1, 047, 637	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1048803	1, 811, 367	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
2349860	1, 470, 125	HUMBOLDT BANCORP	ROSEVILLE, CA	
2291914	2, 351, 770	IBERIABANK CORPORATION	LAFAYETTE, LA	
1136803	2, 680, 163	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1201925	2, 776, 769	INDEPENDENT BANK CORPORATION	IONIA, MI	
1132654	2, 703, 398	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
1138535	1, 403, 690	INTERCHANGE FINANCIAL SERVICES	SADDLE BROOK, NJ	
1137958	1, 059, 433	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	
2049302	1, 119, 266	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	Moved from Peer 4
1064278	2, 690, 007	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
3114654	1, 894, 592	ITLA CAPITAL CORPORATION	LA JOLLA, CA	
1123915	1, 080, 256	KLEIN FINANCIAL, INC.	CHASKA, MN	
3199567	2, 184, 688	KNBT BANCORP INC.	BETHLEHEM, PA	
1404799	1, 642, 436	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	1, 338, 855	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1066209	1, 194, 325	LAURITZEN CORPORATION	OMAHA, NE	
2634696	1, 528, 219	MACATAWA BANK CORPORATION	HOLLAND, MI	
2236447	2, 147, 165	MAIN STREET BANKS, INC.	KENNESAW, GA	
2856368	1, 194, 677	MAIN STREET TRUST, INC.	CHAMPAIGN, IL	
1209109	1, 552, 494	MAINSOURCE FINANCIAL GROUP	GREENSBURG, IN	
1207486	1, 453, 977	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1, 524, 913	MBT FINANCIAL CORP.	MONROE, MI	
2608763	1, 378, 626	MERCANTILE BANK CORPORATION	WYOMING, MI	
1208308	1, 177, 358	MERCHANTS & MANUFACTURERS BANC	BROOKFIELD, WI	
1023239	1, 033, 225	MERCHANTS BANCSHARES, INC.	BURLINGTON, VT	Moved from Peer 4
1204627	1, 887, 952	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2516943	2, 252, 015	MID-STATE BANCSHARES	ARROYO GRANDE, CA	
1209828	2, 283, 083	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	
2961879	1, 397, 955	NARA BANCORP, INC.	LOS ANGELES, CA	
1100037	1, 397, 024	NBC CAPITAL CORPORATION	STARKVILLE, MS	
1109991	1, 044, 541	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
2244910	1, 496, 194	NSB HOLDING CORP.	STATEN ISLAND, NY	
1206911	2, 002, 061	OLD SECOND BANCORP, INC.	AURORA, IL	
1117259	1, 152, 690	OMEGA FINANCIAL CORPORATION	STATE COLLEGE, PA	
1249598	1, 119, 015	ORION BANCORP, INC.	NAPLES, FL	
1200692	1, 586, 037	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2651590	1, 013, 463	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	Moved from Peer 4
1139813	1, 138, 407	PENNRock FINANCIAL SERVICES CO	BLUE BALL, PA	
2807614	1, 184, 870	PENNSYLVANIA COMMERCE BANCORP,	CAMP HILL, PA	
1070578	1, 774, 261	PEOPLES BANCORP INC.	MARIETTA, OH	
1098844	1, 422, 413	PEOPLES HOLDING COMPANY, THE	TUPELO, MS	
1247893	2, 191, 111	PLAINS CAPITAL CORPORATION	DALLAS, TX	
2688279	1, 470, 834	PLYMOUTH BANCORP, INC.	WAREHAM, MA	
1839319	2, 199, 170	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	2, 439, 105	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
1097025	2, 213, 011	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1136670	2, 128, 552	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	
2066886	1, 011, 977	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	Moved from Peer 4
2324429	1, 185, 746	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1071397	2, 991, 693	S & T BANCORP, INC.	INDIANA, PA	
1249730	1, 129, 392	S. Y. BANCORP, INC.	LOUISVILLE, KY	
1248304	2, 427, 737	SANDY SPRING BANCORP, INC.	OLNEY, MD	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1133437	1,330,806	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1085013	1,428,109	SEACOAST BANKING CORPORATION	STUART, FL	
1141067	2,020,079	SECOND BANCORP, INCORPORATED	WARREN, OH	
1199992	1,558,142	SHOREBANK CORPORATION, THE	CHICAGO, IL	
1094828	2,370,513	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	1,684,693	SINOPAC BANCORP	LOS ANGELES, CA	
2345077	1,092,345	SNB BANCSHARES, INC.	SUGAR LAND, TX	Moved from Peer 4
1075694	1,026,150	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2815477	1,010,686	SOUTHERN COMMUNITY BANCORP	ORLANDO, FL	
2981831	1,177,114	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1245068	1,515,593	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	1,785,028	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1245590	1,454,485	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,351,958	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1138861	1,497,550	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1417333	1,079,380	STATE BANKSHARES, INC.	FARGO, ND	
1210413	1,606,699	STATE FINANCIAL SERVICES CORPO	MILWAUKEE, WI	
2442640	1,139,285	STATE NATIONAL BANCSHARES, INC	LUBBOCK, TX	
1427275	1,112,527	STEARNS FINANCIAL SERVICES, IN	ST CLOUD, MN	
1039454	1,798,619	STERLING BANCORP	NEW YORK, NY	
1143829	2,374,745	STERLING FINANCIAL CORPORATION	LANCASTER, PA	
2942702	1,506,734	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,422,527	SUFFOLK BANCORP	RIVERHEAD, NY	
1139242	2,580,952	SUN BANCORP, INC	VINELAND, NJ	
1117718	1,045,677	SUN BANCORP, INC.	LEWISBURG, PA	
1066713	1,034,035	SUNFLOWER BANKS, INC.	SALINA, KS	Moved from Peer 4
2495039	2,771,684	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	2,401,374	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
1139260	1,447,411	TEXASBANC HOLDING CO.	WEATHERFORD, TX	
2367921	1,929,360	TOMPKINS TRUSTCO, INC.	ITHACA, NY	
1030170	1,546,088	TRICO BANCSHARES	CHICO, CA	
1056161	1,020,058	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
1048652	2,975,438	U.S.B. HOLDING CO., INC.	ORANGEBURG, NY	
2936037	1,052,505	UB FINANCIAL CORPORATION	SUNRISE, FL	Moved from Peer 4
1971693	1,610,040	UNION BANCSHARES CORPORATION	BOWLING GREEN, VA	
1116609	1,639,638	UNIVEST CORPORATION OF PENNSYLA	SOUDERTON, PA	
1071632	2,679,533	UNIZAN FINANCIAL CORP.	CANTON, OH	
2685540	1,128,350	USDB BANCORP	STOCKTON, CA	
1050712	2,380,963	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1364110	1,156,067	VINEYARD NATIONAL BANCORP	RANCHO CUCAMONGA, CA	
2856377	1,050,292	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	Moved from Peer 4
2502049	1,406,422	VIRGINIA FINANCIAL GROUP, INC.	CULPEPER, VA	
1029464	2,337,053	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	2,179,324	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1210066	1,032,841	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	Moved from Peer 4
1029893	1,717,343	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,753,923	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
2349815	2,028,588	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	
2508788	1,174,644	WESTERN SIERRA BANCORP	CAMERON PARK, CA	
1966671	1,340,844	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
1137770	1,454,109	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	

BHCPR Reporters for Quarter Ending 06/30/2004  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1138517	2,655,511	YARDVILLE NATIONAL BANCORP	HAMILTON, NJ	
1399765	1,713,727	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 206 bank holding companies.