

PEER GROUP 05

	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Number of BHCs in Peer Group	462	424	395	350	334
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.81	4.02	3.91	4.08	4.15
+ Non-interest Income	1.02	0.97	0.94	0.87	0.87
- Overhead Expense	3.13	3.15	3.11	3.14	3.20
- Provision for Losses	0.21	0.26	0.24	0.21	0.20
+ Securities Gains (Losses)	0.04	0.03	0.04	0.00	0.01
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.53	1.63	1.56	1.62	1.69
Net Operating Income	1.05	1.09	1.03	1.05	1.08
Net Income	1.05	1.09	1.03	1.05	1.08
Net Income (Sub S Adjusted)	1.07	1.11	1.11	1.04	1.11
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	5.94	6.75	7.85	8.41	8.02
Interest Expense	1.82	2.41	3.65	4.03	3.56
Net Interest Income (TE)	4.12	4.34	4.22	4.38	4.48
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.21	0.22	0.22	0.18	0.17
Earnings Coverage of Net Losses (X)	22.38	26.75	24.29	27.19	24.64
Ln&Ls Allowance/Total Loans & Leases	1.30	1.33	1.28	1.25	1.27
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.72	0.76	0.73	0.53	0.53
30-89 Days Past Due Loans and Leases	0.87	1.03	1.14	1.05	0.93
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	18.57	16.37	17.33	15.59	16.25
Net ST Noncore Funding Dependence	8.72	6.72	8.90	9.08	10.48
Net Loans and Leases/Total Assets	65.33	65.14	65.52	65.75	64.15
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.83	8.69	8.57	8.63	8.78
Equity Capital/Total Assets	8.55	8.71	8.62	8.68	8.59
Net Loans&Ls/Equity Capital (X)	8.05	7.88	7.99	7.95	7.83
Cash Dividends/Net Income	28.61	24.63	26.20	25.95	24.48
Cash Dividends/Net Income (Sub S Adjusted)	30.54	26.07	30.78	36.89	21.15
Retained Earnings/Avg Equity Cap	8.20	8.92	8.16	8.73	8.96
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.30	0.48	0.49	0.85	0.72
Long-Term Debt/Equity Capital	1.39	1.72	2.10	2.03	1.68
Equity Investment in Subs/Equity Cap	109.11	107.10	104.58	102.96	101.33
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	106.24	125.33	149.86	145.33	145.72

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PERCENT OF AVERAGE ASSETS	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Interest Income (TE)	5.49	6.26	7.29	7.84	7.44
Less: Interest Expense	1.68	2.24	3.39	3.75	3.30
Equals: Net Interest Income (TE)	3.81	4.02	3.91	4.08	4.15
Plus: Non-Interest Income	1.02	0.97	0.94	0.87	0.87
Equals: Adj Operating Income (TE)	4.85	5.02	4.88	4.98	5.07
Less: Overhead Expense	3.13	3.15	3.11	3.14	3.20
Less: Provision for Loan and Lease Losses	0.21	0.26	0.24	0.21	0.20
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	0.03	0.04	0.00	0.01
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.53	1.63	1.56	1.62	1.69
Less: Applicable Income Taxes (TE)	0.45	0.51	0.50	0.54	0.59
Less: Minority Interest	0.01	0.01	0.01	0.00	0.00
Equals: Net Operating Income	1.05	1.09	1.03	1.05	1.08
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.05	1.09	1.03	1.05	1.08
Memo: Net Income (Last Four Qtrs)	1.06	1.08	1.03	1.06	1.09
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.55	92.87	92.97	93.19	92.88
Avg Int-Bearing Funds / Avg Assets	78.57	78.73	78.83	78.49	78.20
Int Income (TE) / Avg Earning Assets	5.94	6.75	7.85	8.41	8.02
Int Expense / Avg Earning Assets	1.82	2.41	3.65	4.03	3.56
Net Int Inc (TE) / Avg Earn Assets	4.12	4.34	4.22	4.38	4.48
YIELD OR COST:					
Total Loans and Leases (TE)	6.78	7.50	8.64	9.16	8.89
Interest-Bearing Bank Balances	1.60	2.20	4.70	6.90	5.55
Fed Funds Sold & Reverse Repos	1.05	1.57	3.78	6.18	4.96
Trading Assets	3.65	1.56	1.21	2.00	3.33
Total Earning Assets	5.82	6.61	7.72	8.27	7.88
Investment Securities (TE)	4.20	5.31	6.22	6.55	6.28
U.S. Treasury & Agency Sec (excl MBS)	3.53	4.72	6.35	N/A	N/A
Mortgage-Backed Securities	3.71	5.05	5.77	N/A	N/A
All Other Securities	6.37	6.94	7.32	N/A	N/A
Interest-Bearing Deposits	1.96	2.68	4.18	4.63	4.13
Time Deposits of \$100K or More	2.75	3.54	5.38	5.74	5.00
Time Deposits < \$100K	2.92	3.78	5.55	5.69	5.22
Other Domestic Deposits	0.94	1.44	2.40	3.15	2.82
Foreign Deposits	0.00	N/A	3.17	5.23	4.19
Fed Funds Purchased and Repos	1.28	1.87	3.96	5.78	4.89
Other Borrowed Funds & Trading Liab	3.98	4.54	5.58	6.51	5.75
All Interest-Bearing Funds	2.13	2.83	4.29	4.78	4.23

PEER GROUP 05

12/31/2003

12/31/2002

12/31/2001

12/31/2000

12/31/1999

Avg Personnel Exp Per Employee (\$000)

49

47

44

42

40

Avg Assets per Employee (\$000)

2,960

2,846

2,697

2,554

2,458

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

1.45

1.65

1.49

2.07

1.46

Overhead Exp / NII + Non-Int Income

65.99

64.08

65.25

64.67

64.12

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.13

3.15

3.11

3.14

3.20

Personnel Expense

1.72

1.72

1.68

1.68

1.69

Net Occupancy Expense

Other Operating Expenses

0.44

0.45

0.46

0.46

0.47

0.95

0.96

0.96

0.97

1.01

Overhead Less Non-Interest Income

2.07

2.12

2.12

2.22

2.25

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

64.50

62.63

63.68

62.99

62.46

Personnel Expense

35.50

34.26

34.33

33.80

33.09

Net Occupancy Expense

Other Operating Expenses

8.98

8.80

9.30

9.28

9.15

19.61

19.18

19.69

19.56

19.68

Total Non-Interest Income

20.38

18.89

18.72

17.18

16.79

Fiduciary Activities Income

0.70

0.79

0.87

1.06

1.10

Serv Charges on Deposit Accts - Domestic

7.93

7.58

7.82

7.35

6.83

Trading Revenue

0.00

0.00

0.00

N/A

N/A

Investment Banking Fees & Commissions

0.35

0.39

0.39

N/A

N/A

Venture Capital Revenue

0.00

0.00

0.00

N/A

N/A

Net Servicing Fees

0.26

0.23

0.30

N/A

N/A

Net Securitization Income

0.00

0.00

0.00

N/A

N/A

Insurance Activities Revenue

0.40

0.39

0.35

N/A

N/A

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

2.25

1.56

1.11

N/A

N/A

Other Non-Interest Income

5.55

5.30

5.30

7.54

7.52

Overhead Less Non-Interest Income

43.46

43.05

44.12

45.22

44.71

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

22.34

24.86

25.51

25.21

27.25

Appl Inc Tax+TE/Pretax NOI+TE

30.21

31.84

33.39

34.03

35.45

PERCENT OF TOTAL ASSETS	PERCENT COMPOSITION OF ASSETS AND LOAN MIX				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Real Estate Loans	47.53	47.04	46.39	45.34	43.78
Commercial and Industrial Loans	10.19	10.09	10.41	10.50	10.26
Loans to Individuals	4.07	4.58	5.29	6.07	6.13
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.26	1.24	1.32	1.29	1.20
Other Loans and Leases	0.79	0.81	0.83	0.87	0.82
Net Loans and Leases	65.33	65.14	65.52	65.75	64.15
Debt Securities Over 1 Year	20.02	18.83	17.44	18.74	21.13
Mutual Funds and Equity Securities	0.28	0.34	0.28	0.82	0.79
Subtotal	86.70	85.20	83.97	86.01	86.73
Interest-Bearing Bank Balances	0.46	0.66	0.54	0.25	0.27
Federal Funds Sold & Reverse Repos	1.32	2.11	2.11	1.86	1.18
Debt Securities 1 Year or Less	2.05	2.42	2.24	2.84	2.49
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.47	91.52	91.48	91.91	91.61
Non-Int Cash and Due From Dep Inst	3.34	3.49	3.58	3.68	3.92
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.09	0.09	0.08	0.06	0.06
All Other Assets	5.11	4.91	4.87	4.32	4.39
MEMORANDA:					
Short-Term Investments	4.53	6.13	5.59	5.64	4.52
U. S. Treasury Securities	0.20	0.33	0.50	0.94	1.47
U. S. Agency Securities (excl MBS)	7.79	6.64	7.04	N/A	N/A
Municipal Securities	4.12	3.92	3.79	4.09	4.40
Mortgage-Backed Securities	6.82	6.94	6.32	N/A	N/A
Asset-Backed Securities	0.00	0.01	0.01	N/A	N/A
Other Debt Securities	0.69	0.83	0.98	1.24	1.05
RE Loans Secured by 1-4 Family	17.52	18.76	19.89	20.49	20.30
Revolving	2.33	2.08	1.58	1.32	1.36
Closed-End, Sec by First Liens	13.69	15.02	16.22	16.93	16.93
Closed-End, Sec by Junior Liens	1.10	1.25	1.42	1.60	1.40
Commercial Real Estate Loans	26.37	24.66	22.80	21.53	20.41
Construction and Land Dev	5.41	5.01	4.76	4.07	3.99
Multifamily	1.13	1.04	1.07	1.15	1.07
Nonfarm Nonresidential	18.95	17.82	16.12	15.54	14.55
RE Loans Secured by Farmland	1.47	1.45	1.53	1.42	1.21
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	72.56	71.97	70.45	68.83	68.25
RE Loans Secured by 1-4 Family	26.95	29.21	30.49	31.25	31.69
Revolving	3.52	3.15	2.34	1.95	2.08
Closed-End	23.13	25.81	27.61	28.76	29.08
Commercial Real Estate Loans	40.18	37.59	34.59	32.53	31.79
Construction and Land Dev	8.19	7.49	7.10	6.09	6.16
Multifamily	1.71	1.58	1.62	1.72	1.63
Nonfarm Nonresidential	28.83	27.22	24.49	23.53	22.79
RE Loans Secured by Farmland	2.23	2.21	2.33	2.14	1.87
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	15.53	15.49	15.81	15.88	15.89
Loans to Individuals	6.26	7.09	8.20	9.41	9.85
Credit Card Loans	0.16	0.18	0.19	0.39	0.46
Agricultural Loans	1.93	1.90	1.98	1.92	1.83
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.22	1.25	1.28	1.34	1.32

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Short-Term Investments	4.53	6.13	5.59	5.64	4.52
Liquid Assets	22.67	23.04	22.53	22.56	23.85
Investment Securities	23.23	22.31	22.29	23.15	25.16
Net Loans and Leases	65.33	65.14	65.52	65.75	64.15
Net Lns, Ls & Stdby Ltrs of Credit	65.96	65.70	66.07	66.29	64.68
Core Deposits	68.40	68.79	69.36	70.26	70.95
Noncore Funding	21.08	20.57	20.43	19.53	19.13
Time Deposits of \$100K or More	12.25	12.09	12.10	11.86	10.63
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.40	1.27	1.53	1.63	1.82
Net Fed Funds Purchased (Sold)	0.12	-0.82	-0.64	-0.24	0.67
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.44	1.20	1.01	1.39	2.05
Earning Assets Repr in 1 Year	37.01	37.76	36.91	36.11	33.40
Int-Bearing Liab Repr in 1 Year	28.86	30.76	35.20	32.76	31.81
Long-Term Debt Repr in 1 Year	0.45	0.41	0.51	0.28	0.19
Net Assets Repriceable in 1 Year	6.94	6.08	0.44	2.57	0.64
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	18.57	16.37	17.33	15.59	16.25
Net ST Noncore Funding Dependence	8.72	6.72	8.90	9.08	10.48
Short-Term Inv/ST Noncore Funding	43.98	62.09	51.66	50.32	39.63
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.54	15.30	12.93	12.15	13.99
Net Loans and Leases/Total Deposits	80.50	79.92	80.12	79.90	78.68
Net Loans and Leases/Core Deposits	96.42	95.20	95.22	94.84	91.77
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.86	1.38	0.69	0.11	-1.60
Avail-For-Sale Sec Appr(Depr)/Eq Cap	2.55	5.17	2.43	0.30	-6.11
Struct Notes Appr(Depr)/Eq Cap	-0.15	0.11	0.01	-0.07	-0.17
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.91	9.27	11.72	14.69	18.37
Available-For-Sale Securities	92.09	90.73	88.28	85.31	81.63
U.S. Treasury Securities	1.02	1.74	2.49	4.63	6.36
U.S. Agency Securities (excl MBS)	36.16	32.71	34.85	N/A	N/A
Municipal Securities	18.43	18.46	17.34	17.98	17.67
Mortgage-Backed Securities	28.54	32.91	27.23	N/A	N/A
Asset-Backed Securities	0.00	0.03	0.07	N/A	N/A
Other Debt Securities	2.93	3.69	4.49	5.24	4.18
Mutual Funds and Equity Securities	1.27	1.52	1.31	4.17	3.74
Debt Securities 1 Year or Less	10.46	11.98	11.60	14.11	10.83
Debt Securities 1 To 5 Years	36.60	38.60	34.94	39.23	37.94
Debt Securities Over 5 Years	47.10	43.70	37.36	38.83	43.59
Pledged Securities	41.81	41.33	42.81	45.72	41.02
Structured Notes, Fair Value	2.57	0.55	0.16	0.14	0.31

ANALYSIS RATIOS	PEER GROUP 05				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Provision for Ln&Ls Losses/Avg Assets	0.21	0.26	0.24	0.21	0.20
Provision for Ln&Ls Losses/Avg Lns&Ls	0.32	0.38	0.36	0.32	0.32
Provision for Ln&Ls Losses/Net Losses	203.57	225.45	203.95	243.47	225.01
Ln&Ls Allowance/Total Loans & Leases	1.30	1.33	1.28	1.25	1.27
Ln&Ls Allowance/Net Ln&Ls Losses (X)	12.80	13.31	13.01	16.78	15.31
ALL/Nonaccrual Assets	506.37	467.78	427.57	550.03	615.42
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	342.69	321.74	262.02	297.87	342.04
Gross Ln&Ls Losses/Avg Loans & Leases	0.28	0.29	0.29	0.24	0.25
Recoveries/Avg Loans and Leases	0.06	0.06	0.05	0.06	0.07
Net Losses/Avg Loans and Leases	0.21	0.22	0.22	0.18	0.17
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	N/A	N/A	N/A
Recoveries/Prior Year-End Losses	27.21	30.40	33.02	34.33	33.85
Earnings Coverage of Net Losses (X)	22.38	26.75	24.29	27.19	24.64
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.06	0.05	0.05	0.03	0.03
RE Loans Secured By 1-4 Family	0.07	0.06	0.05	0.03	0.04
Revolving	0.01	0.01	0.01	0.01	0.01
Closed-End	0.07	0.06	0.05	0.03	0.03
Commercial Real Estate Loans	0.05	0.05	0.04	0.02	0.02
Construction and Land Dev	0.01	0.02	0.01	0.00	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.05	0.04	0.04	0.02	0.01
RE Loans Secured by Farmland	0.01	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.47	0.52	0.49	0.42	0.36
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.86	0.88	0.80	0.61	0.65
Credit Card Loans	2.36	2.39	2.64	1.38	1.59
Agricultural Loans	0.02	0.03	0.05	0.02	0.02
Loans to Foreign Governments & Inst	0.00	0.00	0.00	N/A	0.00
Other Loans and Leases	0.22	0.21	0.14	0.06	0.04

PERCENT OF LOANS AND LEASES	PEER GROUP 05				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
30-89 Days PD Loans and Leases	0.87	1.03	1.14	1.05	0.93
90+ Days PD Loans and Leases	0.12	0.13	0.18	0.16	0.15
Nonaccrual Loans and Leases	0.58	0.62	0.60	0.43	0.41
90+ Days PD and Nonaccrual Loans and Leases	0.75	0.80	0.84	0.65	0.61
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	0.87	1.03	1.14	1.05	0.93
90+ Days Past Due Assets	0.12	0.13	0.18	0.16	0.15
Nonaccrual Assets	0.59	0.62	0.60	0.43	0.41
30+ Days PD & Nonaccrual Assets	1.69	1.91	2.04	1.76	1.58
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.49	0.53	0.55	0.43	0.39
90+ PD & Nonaccrual Assets + OREO	0.62	0.65	0.66	0.51	0.47
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.52	0.55	0.52	0.40	0.38
Allowance for Loan & Lease Losses	61.40	63.37	61.96	49.36	48.93
Equity Cap + ALLL	5.73	6.06	5.73	4.37	4.32
Tier 1 Cap + ALLL	5.57	6.00	5.71	4.39	4.23
Loans & Leases + RE Acquired	0.80	0.83	0.78	0.60	0.60

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Real Estate - 30-89 Days PD	0.78	0.88	1.03	0.89	0.78
- 90+ Days Past Due	0.10	0.11	0.15	0.13	0.11
- Nonaccrual	0.48	0.51	0.52	0.35	0.36
Coml & Indl - 30-89 Days PD	1.00	1.10	1.17	1.25	0.96
- 90+ Days Past Due	0.10	0.12	0.18	0.19	0.15
- Nonaccrual	0.72	0.87	0.76	0.61	0.51
Individuals - 30-89 Days PD	1.67	1.85	1.89	1.70	1.45
- 90+ Days Past Due	0.14	0.18	0.21	0.19	0.19
- Nonaccrual	0.28	0.27	0.26	0.20	0.18
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	0.14	0.20	0.22	0.19	0.20
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.04
- Nonaccrual	0.13	0.12	0.14	0.09	0.17
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	N/A	0.00
- 90+ Days Past Due	0.00	0.00	0.00	N/A	0.00
- Nonaccrual	0.00	0.00	0.00	N/A	0.00
Other Lns&Ls - 30-89 Days PD	0.35	0.69	0.75	0.11	0.06
- 90+ Days Past Due	0.02	0.03	0.04	0.01	0.01
- Nonaccrual	0.07	0.11	0.14	0.00	0.00
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.01	1.23	1.26	1.12	1.04
- 90+ Days Past Due	0.12	0.12	0.15	0.11	0.12
- Nonaccrual	0.39	0.36	0.39	0.28	0.32
Revolving - 30-89 Days PD	0.30	0.34	0.36	0.41	0.37
- 90+ Days Past Due	0.01	0.01	0.03	0.03	0.02
- Nonaccrual	0.04	0.04	0.09	0.06	0.07
Closed-End - 30-89 Days PD	1.11	1.16	1.34	1.04	1.07
- 90+ Days Past Due	0.12	0.12	0.15	0.11	0.12
- Nonaccrual	0.43	0.40	0.41	0.30	0.33
- Jr Lien 30-89 Days PD	0.07	0.07	N/A	N/A	N/A
- Jr Lien 90+ Days PD	0.01	0.00	N/A	N/A	N/A
- Jr Lien Nonaccrual	0.04	0.03	N/A	N/A	N/A
Commercial RE - 30-89 Days PD	0.50	0.58	0.77	0.60	0.51
- 90+ Days Past Due	0.06	0.07	0.10	0.09	0.08
- Nonaccrual	0.49	0.58	0.57	0.34	0.34
Const & Dev - 30-89 Days PD	0.41	0.49	0.60	0.56	0.40
- 90+ Days Past Due	0.02	0.03	0.05	0.02	0.01
- Nonaccrual	0.20	0.28	0.29	0.17	0.11
Multi family - 30-89 Days PD	0.09	0.10	0.11	0.13	0.06
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.01	0.02	0.03	0.07
Nonfarm Nres- 30-89 Days PD	0.48	0.51	0.70	0.53	0.48
- 90+ Days Past Due	0.05	0.04	0.08	0.08	0.07
- Nonaccrual	0.49	0.57	0.56	0.29	0.31
Farmland - 30-89 Days PD	0.26	0.36	0.37	0.23	0.25
- 90+ Days Past Due	0.02	0.03	0.07	0.01	0.03
- Nonaccrual	0.32	0.45	0.33	0.15	0.26
Credit Card - 30-89 Days PD	1.56	1.70	1.94	1.24	1.08
- 90+ Days Past Due	0.50	0.47	0.74	0.38	0.32
- Nonaccrual	0.00	0.01	0.02	0.02	0.03

CAPITAL RATIOS

	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Tier 1 Leverage Ratio	8.83	8.69	8.57	8.63	8.78
Tier 1 RBC Ratio	12.56	12.50	12.36	12.61	13.27
Total Risk-Based Capital Ratio	14.01	13.89	13.61	13.84	14.47
Tangible Tier 1 Leverage Ratio	8.79	8.65	8.53	8.60	8.74
Tangible Common Eq Cap/Tan Assets	8.08	8.26	8.17	8.22	8.12

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	12.61	11.78	11.60	11.20	11.96
Standby Letters of Credit	0.53	0.48	0.47	0.45	0.46
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	0.10	0.07	0.07	0.01	0.00
Interest Rate Contracts	0.07	0.05	0.05	0.00	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	0.00	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	20.18	19.00	18.65	18.01	20.31

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Interest Rate Contracts	84.41	81.30	85.71	81.82	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	14.10	16.37	11.43	13.64	0.00
Futures and Forwards	16.97	13.95	18.37	27.27	17.79
Written Options	27.23	11.02	4.29	15.91	5.88
Exchange-Traded	0.00	0.00	0.00	9.09	0.00
Over-The-Counter	24.25	9.79	4.29	2.38	5.88
Purchased Options	13.35	23.76	33.06	31.49	42.47
Exchange-Traded	0.00	0.00	0.00	0.00	5.88
Over-The-Counter	13.35	23.76	30.21	31.49	36.59
Swaps	42.45	47.13	44.29	25.33	33.86
Held for Trading	0.00	1.63	0.00	0.00	5.88
Interest Rate Contracts	0.00	1.63	0.00	0.00	5.88
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	98.37	100.00	100.00	94.12
Interest Rate Contracts	80.23	75.10	85.71	77.27	94.12
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	14.10	16.37	8.57	13.64	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	72.77	88.98	85.76	83.79	85.84
One Year or Less	24.20	26.42	24.14	36.78	28.30
Over 1 Year to 5 Years	41.85	50.53	55.79	40.20	50.75
Over 5 Years	0.79	0.98	3.05	2.37	6.79
Gross Negative Fair Value (Abs Val)	0.96	1.69	0.58	0.24	0.22
Gross Positive Fair Value	0.96	1.66	0.62	0.74	1.46
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	0.00	0.00	0.00

INSURANCE ACTIVITIES	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
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	29.22	38.37	N/A	N/A	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	70.78	61.63	N/A	N/A	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	8.52	N/A	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	0.40	0.39	N/A	N/A	N/A
Premium Inc/Ins Activities Revenue	0.01	3.35	N/A	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	75.56	72.24	N/A	N/A	N/A
Other Prem Inc/Total Prem Inc	24.44	27.76	N/A	N/A	N/A
Ins Under Net Income/Consol Net Income	0.00	0.00	N/A	N/A	N/A
Ins Net Inc (P/C)/Equity (P/C)	82.08	-82.97	N/A	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	10.99	16.71	N/A	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	317.14	21.93	N/A	N/A	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.60	0.00	N/A	N/A	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	5.12	5.77	N/A	N/A	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	N/A	N/A	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	5.97	N/A	N/A	N/A	N/A
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	N/A	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	N/A	3.17	5.23	4.19
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	0.10
Foreign Governments and Inst	0.00	0.00	0.00	N/A	0.00
Leases	N/A	N/A	N/A	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	-29.44	-24.73	-57.17	-25.65	-28.05
Total Selected Assets	-18.73	-15.71	-44.08	-11.57	-4.62
Deposits	-27.59	N/A	-66.13	9.65	-7.11

PEER GROUP 05

PROFITABILITY:	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Net Income/Avg Equity Capital	11.62	12.02	11.25	12.02	12.15
Bank Net Inc/Avg Eq Inv in Banks	12.36	12.89	12.18	13.07	12.96
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.04	6.07	0.81	-2.36	0.00
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.30	8.68	10.82	12.12	14.13
Bank Net Income/Parent Net Income	105.07	104.16	104.93	105.05	102.37
Nonbank Net Income/Parent Net Income	0.21	0.24	0.14	0.05	0.10
Sub BHCs Net Inc/Parent Net Income	87.86	78.78	81.33	88.65	82.96
LEVERAGE:					
Total Liabilities/Equity	15.77	13.63	10.32	8.58	6.97
Total Debt/Equity Capital	2.44	2.90	3.51	4.11	3.71
Tot Debt+NP to Subs Iss Tr Pref/Equity	12.89	11.25	N/A	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	2.62	3.03	3.89	4.31	3.88
Total Debt/Eq Cap - Exc Over Fair Value	2.48	2.95	3.59	4.22	3.77
Long-Term Debt/Equity Capital	1.39	1.72	2.10	2.03	1.68
Short-Term Debt/Equity Capital	0.30	0.48	0.49	0.85	0.72
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	0.25	0.28	0.27	0.25
Long-Term Debt/Consolidated LT Debt	3.72	5.86	7.26	18.10	17.29
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	109.11	107.10	104.58	102.96	101.33
Total Investment in Subs/Equity	109.71	107.71	105.38	103.56	101.95
Equity Inv in Subs/Cons Eq Cap+Min Int	97.87	98.31	99.53	100.10	99.32
Total Inv in Subs/Cons Eq Cap+Min Int	98.41	98.86	100.17	100.68	99.89
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.71	0.50	0.33	0.23	0.05
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.78	2.33	2.25	2.09	1.61
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	101.90	115.68	133.29	134.79	136.42
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	106.24	125.33	149.86	145.33	145.72
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	110.38	120.21	110.68	110.05	103.47
Pretax Oper Inc + Int Exp/Int Expense	3311.12	3412.68	1853.01	1862.51	2134.37
Div + Int From Subs/Int Exp + Div	145.26	167.03	150.84	160.00	159.48
Fees+Other Inc From Subs/Sal + Oth Exp	5.40	7.66	8.65	7.52	9.42
Net Inc/Curr Port of LT Debt+Pfd Div(X)	75.00	65.79	37.94	27.63	26.64
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.27	-0.29	-0.64	-0.69	-0.02
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.19	0.28	0.07	0.01	0.00
Total	0.25	0.28	0.15	0.14	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.61	0.49	0.29	0.17	0.12
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				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Div Paid/Inc Before Undist Inc	90.85	77.25	67.76	66.99	69.66
Dividends Paid/Net Income	28.61	24.62	26.50	25.91	24.48
Net Income - Dividends/Avg Equity	8.19	8.91	8.07	8.78	8.96
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	116.69	134.55	134.38	141.24	130.10
Dividends From Nonbank Subs	0.12	0.22	0.08	0.00	0.00
Dividends From Subsidiary BHCs	0.01	0.08	0.74	2.74	4.53
Dividends From All Subsidiaries	126.17	146.20	147.17	172.12	162.38
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	34.36	33.57	40.26	40.58	39.26
Interest Income From Bank Subs	0.11	0.11	0.21	0.24	0.24
Mgt & Service Fees From Bank Subs	0.42	0.68	0.57	0.75	0.68
Other Income From Bank Subs	0.02	0.07	0.08	0.09	0.13
Operating Income From Bank Subs	37.49	36.48	48.97	48.32	47.85
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	36.50	37.28	36.15	34.76	17.46
Interest Income From Nonbank Subs	0.29	1.73	6.77	11.55	1.59
Mgt & Serv Fees From Nonbank Subs	0.18	1.38	0.29	0.00	2.14
Other Income From Nonbank Subs	0.00	0.01	0.00	0.00	0.00
Operating Inc From Nonbank Subs	43.11	49.17	57.58	70.77	37.97
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	26.33	34.63	20.81	26.70	32.19
Interest Inc From Subsidiary BHCs	0.00	0.00	0.01	0.00	0.01
Mgt & Serv Fees From Sub BHCs	0.00	1.76	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	26.37	38.50	23.72	28.38	33.78
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	70.13	71.16	71.01	71.88	70.95
Interest Income From Bank Subs	0.89	0.65	1.24	0.82	0.83
Mgt & Serv Fees From Bank Subs	0.76	1.30	0.78	1.20	1.20
Other Income From Bank Subs	0.06	0.22	0.19	0.14	0.30
Operating Income From Bank Subs	80.73	82.62	81.64	81.38	79.52
Dividends From Nonbank Subs	0.10	0.15	0.04	0.00	0.00
Interest Income From Nonbank Subs	0.00	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	0.45	0.50	0.30	0.03	0.08
Dividends From Subsidiary BHCs	0.00	0.02	0.65	3.09	3.70
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	0.23	0.11	0.88	3.45	3.43
Loans and Adv From Subs/ST Debt	536.99	494.48	44.41	7.40	0.00
Loans and Adv From Subs/Total Debt	166.44	120.88	33.96	5.08	0.02

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									462
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.80	2.66	2.96	3.41	3.78	4.16	4.64	5.01	462
+ Non-interest Income	1.01	0.29	0.42	0.64	0.93	1.33	1.85	2.36	462
- Overhead Expense	3.13	1.88	2.18	2.58	3.10	3.65	4.22	4.66	462
- Provision for Losses	0.21	0.00	0.02	0.09	0.19	0.30	0.43	0.61	462
+ Securities Gains (Losses)	0.03	-0.00	0.00	0.00	0.01	0.07	0.14	0.20	462
+ Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.00	0.04	462
= Pretax Net Oper Income (TE)	1.53	0.46	0.74	1.17	1.55	1.89	2.25	2.53	462
Net Operating Income	1.04	0.33	0.46	0.78	1.04	1.32	1.62	1.83	462
Net Income	1.04	0.33	0.46	0.78	1.04	1.32	1.62	1.83	462
Net Income (Sub S Adjusted)	1.06	0.53	0.58	0.83	1.06	1.31	1.51	1.73	80
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.94	4.78	5.06	5.52	5.93	6.36	6.78	7.14	462
Interest Expense	1.82	0.99	1.16	1.49	1.82	2.16	2.41	2.58	462
Net Interest Income (TE)	4.12	2.86	3.17	3.72	4.12	4.54	5.06	5.44	462
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.21	-0.00	0.00	0.05	0.16	0.32	0.59	0.81	462
Earnings Coverage of Net Losses (X)	22.37	-26.92	1.88	5.87	12.18	29.76	70.34	131.05	458
Ln&Ls Allowance/Total Loans & Leases	1.29	0.82	0.90	1.06	1.26	1.50	1.81	2.07	462
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.72	0.01	0.06	0.22	0.55	1.08	1.96	2.69	462
30-89 Days Past Due Loans and Leases	0.87	0.04	0.15	0.34	0.69	1.33	2.01	2.53	462
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	18.56	-1.66	4.06	10.08	18.04	26.43	35.03	41.97	462
Net ST Noncore Funding Dependence	8.71	-7.60	-2.37	2.99	8.57	14.37	21.15	25.31	462
Net Loans and Leases/Total Assets	65.33	42.57	46.82	57.09	66.17	73.90	80.56	83.18	462
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.83	6.10	6.70	7.67	8.58	9.84	11.77	13.04	462
Equity Capital/Total Assets	8.55	5.17	5.72	6.89	8.39	9.97	11.80	13.52	462
Net Loans&Ls/Equity Capital (X)	8.05	3.74	4.68	6.00	7.84	10.11	12.53	13.99	462
Cash Dividends/Net Income	28.60	0.00	0.00	7.82	27.55	48.96	73.53	89.51	459
Cash Dividends/Net Income (Sub S Adjusted)	30.53	-27.36	-12.50	4.34	32.17	53.25	80.13	89.86	80
Retained Earnings/Avg Equity Cap	8.20	0.61	2.32	5.22	8.00	10.82	14.68	16.91	462
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.30	0.00	0.00	0.00	0.00	0.00	2.59	6.03	462
Long-Term Debt/Equity Capital	1.38	0.00	0.00	0.00	0.00	0.00	10.76	19.90	462
Equity Investment in Subs/Equity Cap	109.10	86.03	90.95	98.07	100.63	121.48	140.71	154.91	462
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	106.23	0.00	16.40	77.99	101.07	127.24	198.81	333.24	445

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.48	4.41	4.72	5.10	5.47	5.85	6.23	6.49	462
Less: Interest Expense	1.68	0.89	1.06	1.37	1.69	2.01	2.24	2.43	462
Equals: Net Interest Income (TE)	3.80	2.66	2.96	3.41	3.78	4.16	4.64	5.01	462
Plus: Non-Interest Income	1.01	0.29	0.42	0.64	0.93	1.33	1.85	2.36	462
Equals: Adj Operating Income (TE)	4.85	3.21	3.79	4.26	4.79	5.42	6.15	6.68	462
Less: Overhead Expense	3.13	1.88	2.18	2.58	3.10	3.65	4.22	4.66	462
Less: Provision for Loan and Lease Losses	0.21	0.00	0.02	0.09	0.19	0.30	0.43	0.61	462
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Plus: Realized G/L on AFS Sec	0.03	-0.00	0.00	0.00	0.01	0.07	0.14	0.20	462
Plus: Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.00	0.04	462
Equals: Pretax Net Oper Inc (TE)	1.53	0.46	0.74	1.17	1.55	1.89	2.25	2.53	462
Less: Applicable Income Taxes (TE)	0.45	0.00	0.06	0.26	0.47	0.63	0.77	0.88	462
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.07	0.13	462
Equals: Net Operating Income	1.04	0.33	0.46	0.78	1.04	1.32	1.62	1.83	462
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Equals: Net Income	1.04	0.33	0.46	0.78	1.04	1.32	1.62	1.83	462
Memo: Net Income (Last Four Qtrs)	1.05	0.34	0.48	0.78	1.04	1.33	1.64	1.84	451
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.55	87.06	88.95	90.98	92.70	94.25	95.61	96.51	462
Avg Int-Bearing Funds / Avg Assets	78.56	65.51	71.01	74.83	79.25	82.41	85.14	87.11	462
Int Income (TE) / Avg Earning Assets	5.94	4.78	5.06	5.52	5.93	6.36	6.78	7.14	462
Int Expense / Avg Earning Assets	1.82	0.99	1.16	1.49	1.82	2.16	2.41	2.58	462
Net Int Inc (TE) / Avg Earn Assets	4.12	2.86	3.17	3.72	4.12	4.54	5.06	5.44	462
YIELD OR COST:									
Total Loans and Leases (TE)	6.78	5.71	5.93	6.32	6.77	7.22	7.64	8.08	462
Interest-Bearing Bank Balances	1.59	0.00	0.11	0.79	1.19	2.20	3.45	5.17	416
Fed Funds Sold & Reverse Repos	1.05	0.85	0.93	0.99	1.05	1.10	1.18	1.27	417
Trading Assets	3.65	0.00	0.00	0.00	0.99	3.86	10.07	11.22	7
Total Earning Assets	5.82	4.71	5.02	5.40	5.79	6.22	6.70	7.02	462
Investment Securities (TE)	4.19	2.61	2.97	3.55	4.15	4.77	5.51	6.06	462
U.S. Treasury & Agency Sec (excl MBS)	3.52	1.84	2.29	2.87	3.51	4.15	4.85	5.42	442
Mortgage-Backed Securities	3.70	1.85	2.25	2.85	3.48	4.38	5.91	7.05	420
All Other Securities	6.36	3.61	4.28	5.26	6.31	7.36	8.53	10.90	446
Interest-Bearing Deposits	1.96	1.13	1.33	1.66	1.97	2.28	2.54	2.70	462
Time Deposits of \$100K or More	2.74	1.75	2.02	2.37	2.72	3.12	3.46	3.66	462
Time Deposits < \$100K	2.91	2.10	2.26	2.61	2.91	3.22	3.54	3.74	462
Other Domestic Deposits	0.94	0.51	0.58	0.72	0.88	1.16	1.43	1.60	462
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Fed Funds Purchased and Repos	1.28	0.00	0.45	0.91	1.24	1.58	2.28	2.95	379
Other Borrowed Funds & Trading Liab	3.98	1.07	1.79	3.03	4.15	4.91	5.61	6.16	422
All Interest-Bearing Funds	2.13	1.28	1.45	1.78	2.13	2.47	2.73	2.89	462

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	49.12	35.48	38.48	42.08	47.66	55.64	64.19	73.71	462
Avg Assets per Employee (\$000)	2959.61	1887.90	2065.23	2373.15	2780.75	3456.77	4392.24	5124.19	462

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.44	0.00	0.00	0.00	0.10	3.10	6.10	7.76	462
Overhead Exp / NII + Non-Int Income	65.98	50.29	54.53	59.00	64.98	73.00	79.68	85.14	462

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.13	1.88	2.18	2.58	3.10	3.65	4.22	4.66	462
Personnel Expense	1.72	0.98	1.19	1.40	1.70	2.00	2.32	2.57	462
Net Occupancy Expense	0.43	0.22	0.26	0.34	0.42	0.53	0.64	0.71	462
Other Operating Expenses	0.95	0.51	0.60	0.75	0.92	1.14	1.40	1.61	462
Overhead Less Non-Interest Income	2.06	1.22	1.43	1.71	2.04	2.41	2.73	3.02	462

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	64.50	49.37	53.05	57.57	63.24	71.28	77.79	84.70	462
Personnel Expense	35.49	25.78	28.01	31.65	35.20	39.62	43.59	46.88	462
Net Occupancy Expense	8.98	5.45	6.18	7.21	8.71	10.61	12.58	13.76	462
Other Operating Expenses	19.60	12.41	14.00	16.34	19.10	22.53	27.03	30.42	462
Total Non-Interest Income	20.37	7.56	10.72	14.62	19.23	25.59	33.17	38.97	462
Fiduciary Activities Income	0.70	0.00	0.00	0.00	0.00	1.21	3.78	6.02	462
Serv Charges on Deposit Accts - Domestic	7.93	2.06	3.43	5.29	7.31	10.22	13.99	17.23	462
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Investment Banking Fees & Commissions	0.34	0.00	0.00	0.00	0.06	0.75	1.48	1.97	462
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Net Servicing Fees	0.26	-0.46	0.00	0.00	0.00	0.24	1.61	3.07	462
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Insurance Activities Revenue	0.40	0.00	0.00	0.00	0.08	0.48	1.83	4.73	462
Net Gain (Loss) - Sales Loans, OREO, Oth	2.25	-0.29	-0.08	0.00	0.38	3.81	10.91	14.69	462
Other Non-Interest Income	5.54	1.50	2.11	3.05	4.89	7.14	11.82	15.80	462
Overhead Less Non-Interest Income	43.46	25.77	29.98	36.38	42.30	50.13	59.38	65.31	462

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	22.34	0.00	0.14	14.24	26.14	32.18	36.00	38.07	459
Appl Inc Tax+TE/Pretax NOI+TE	30.21	0.61	5.51	27.62	34.02	36.94	39.06	41.06	459

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	47.52	24.12	30.85	38.11	47.21	57.11	64.55	67.51	462
Commercial and Industrial Loans	10.18	2.18	3.57	5.88	9.55	13.80	19.34	22.72	462
Loans to Individuals	4.07	0.32	0.70	1.67	3.68	6.01	9.41	12.11	462
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Agricultural Loans	1.26	0.00	0.00	0.00	0.16	1.95	6.42	13.21	462
Other Loans and Leases	0.79	0.00	0.00	0.12	0.50	1.17	2.45	3.39	462
Net Loans and Leases	65.33	42.57	46.82	57.09	66.17	73.90	80.56	83.18	462
Debt Securities Over 1 Year	20.01	3.24	6.13	11.44	19.41	28.38	37.16	42.58	462
Mutual Funds and Equity Securities	0.27	0.00	0.00	0.00	0.00	0.30	1.62	3.09	462
Subtotal	86.69	74.86	78.95	83.90	87.25	90.12	91.82	92.54	462
Interest-Bearing Bank Balances	0.46	0.00	0.00	0.02	0.11	0.75	2.13	3.64	462
Federal Funds Sold & Reverse Repos	1.31	0.00	0.00	0.00	0.57	2.66	4.96	6.55	462
Debt Securities 1 Year or Less	2.04	0.00	0.03	0.36	1.33	3.12	6.07	9.56	462
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Total Earning Assets	91.47	86.88	88.36	89.88	91.53	93.16	94.46	95.31	462
Non-Int Cash and Due From Dep Inst	3.33	1.34	1.83	2.43	3.17	4.14	5.31	6.31	462
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Other Real Estate Owned	0.09	0.00	0.00	0.00	0.04	0.15	0.35	0.63	462
All Other Assets	5.10	2.32	2.85	3.79	5.10	6.31	7.67	8.39	462
MEMORANDA:									
Short-Term Investments	4.53	0.33	0.49	1.50	3.86	6.86	11.66	15.25	462
U. S. Treasury Securities	0.19	0.00	0.00	0.00	0.00	0.18	1.16	2.97	462
U. S. Agency Securities (excl MBS)	7.78	0.00	0.60	2.88	6.02	11.73	19.15	22.76	462
Municipal Securities	4.11	0.00	0.00	0.79	3.65	7.28	11.26	12.83	462
Mortgage-Backed Securities	6.82	0.00	0.00	0.88	5.75	12.46	20.46	25.09	462
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	462
Other Debt Securities	0.68	0.00	0.00	0.00	0.02	1.13	3.29	5.32	462
RE Loans Secured by 1-4 Family	17.51	3.72	5.36	10.10	16.72	23.68	31.63	38.24	462
Revolving	2.33	0.00	0.02	0.50	1.72	4.00	5.85	7.09	462
Closed-End, Sec by First Liens	13.69	1.85	3.02	6.55	12.55	20.25	27.31	32.96	462
Closed-End, Sec by Junior Liens	1.09	0.03	0.10	0.35	0.90	1.72	2.78	3.57	462
Commercial Real Estate Loans	26.37	7.18	10.58	17.05	25.39	35.55	44.82	51.55	462
Construction and Land Dev	5.40	0.29	0.78	2.12	4.17	8.19	13.92	18.17	462
Multifamily	1.12	0.00	0.03	0.24	0.78	1.62	3.30	5.06	462
Nonfarm Nonresidential	18.95	4.84	7.39	12.39	17.96	24.90	32.68	37.98	462
RE Loans Secured by Farmland	1.47	0.00	0.00	0.01	0.47	2.53	6.60	8.91	462
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	72.56	45.97	52.71	63.76	74.00	81.88	89.19	93.30	462
RE Loans Secured by 1-4 Family	26.94	5.34	8.38	15.98	26.27	36.75	48.91	58.26	462
Revolving	3.52	0.00	0.03	0.83	2.69	5.80	8.52	10.23	462
Closed-End	23.13	3.80	5.75	11.85	21.53	33.93	43.64	53.36	462
Commercial Real Estate Loans	40.18	12.02	17.98	28.04	39.66	51.65	65.12	72.18	462
Construction and Land Dev	8.18	0.59	1.33	3.43	6.66	12.12	20.80	25.94	462
Multifamily	1.70	0.00	0.06	0.42	1.22	2.49	4.97	6.78	462
Nonfarm Nonresidential	28.82	8.46	11.73	19.45	28.03	37.51	46.83	51.71	462
RE Loans Secured by Farmland	2.22	0.00	0.00	0.01	0.83	3.99	9.61	14.43	462
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Commercial and Industrial Loans	15.53	3.48	5.61	9.43	14.46	21.01	28.71	34.55	462
Loans to Individuals	6.25	0.55	1.17	2.56	5.33	8.94	15.21	19.67	462
Credit Card Loans	0.16	0.00	0.00	0.00	0.00	0.33	0.75	1.05	462
Agricultural Loans	1.93	0.00	0.00	0.00	0.24	2.84	9.86	19.16	462
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Other Loans and Leases	1.21	0.00	0.01	0.18	0.75	1.78	3.69	5.59	462

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.53	0.33	0.49	1.50	3.86	6.86	11.66	15.25	462
Liquid Assets	22.67	8.21	10.25	14.98	21.76	29.72	37.55	44.63	462
Investment Securities	23.22	5.59	8.07	13.88	21.90	31.92	41.17	46.34	462
Net Loans and Leases	65.33	42.57	46.82	57.09	66.17	73.90	80.56	83.18	462
Net Lns, Ls & Stdbly Ltrs of Credit	65.95	42.85	47.11	57.36	66.78	74.44	80.97	84.24	462
Core Deposits	68.39	48.26	54.59	62.86	69.36	74.74	78.88	81.17	462
Noncore Funding	21.08	8.61	10.09	14.68	20.26	26.87	34.85	40.84	462
Time Deposits of \$100K or More	12.24	4.05	5.47	7.71	11.51	15.82	21.81	25.49	462
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Fed Funds Purchased and Repos	1.39	0.00	0.00	0.00	0.87	2.73	4.81	7.18	462
Net Fed Funds Purchased (Sold)	0.11	-5.70	-3.99	-1.73	0.00	1.83	4.15	5.98	462
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Oth Borrowings W/Rem Mat 1 Yr or Less	1.43	0.00	0.00	0.00	0.74	2.67	5.40	7.70	462
Earning Assets Repr in 1 Year	37.01	15.54	18.88	26.86	36.71	46.97	57.53	64.45	462
Int-Bearing Liab Repr in 1 Year	28.85	10.17	13.16	18.90	26.38	34.88	54.72	62.35	462
Long-Term Debt Repr in 1 Year	0.45	0.00	0.00	0.00	0.00	0.41	2.68	5.51	462
Net Assets Repriceable in 1 Year	6.93	-27.23	-17.29	-4.00	7.74	17.89	26.93	39.74	462
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	18.56	-1.66	4.06	10.08	18.04	26.43	35.03	41.97	462
Net ST Noncore Funding Dependence	8.71	-7.60	-2.37	2.99	8.57	14.37	21.15	25.31	462
Short-Term Inv/ST Noncore Funding	43.97	2.12	3.74	11.22	32.11	67.22	124.47	184.81	461
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.54	-13.62	-7.23	2.56	13.32	25.35	40.27	54.67	462
Net Loans and Leases/Total Deposits	80.50	52.19	58.50	68.95	81.13	92.02	100.39	104.30	462
Net Loans and Leases/Core Deposits	96.41	60.33	67.41	79.38	96.03	111.24	126.95	149.55	462
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.86	-0.12	-0.00	0.01	0.34	1.40	3.34	4.73	247
Avail-For-Sale Sec Appr(Depr)/Eq Cap	2.55	-2.09	-0.61	0.33	2.05	4.43	7.16	9.48	456
Struct Notes Appr(Depr)/Eq Cap	-0.15	-1.86	-0.74	-0.28	-0.03	0.04	0.16	0.23	186
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.91	0.00	0.00	0.00	0.36	12.46	44.02	73.31	461
Available-For-Sale Securities	92.08	26.34	55.87	87.20	99.61	100.00	100.00	100.00	461
U.S. Treasury Securities	1.02	0.00	0.00	0.00	0.00	0.93	6.69	13.91	461
U.S. Agency Securities (excl MBS)	36.16	0.00	3.60	16.64	32.94	54.74	76.37	87.03	461
Municipal Securities	18.43	0.00	0.00	4.87	19.01	30.66	43.83	51.46	461
Mortgage-Backed Securities	28.53	0.00	0.00	6.39	27.85	49.62	70.56	77.43	461
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.43	461
Other Debt Securities	2.92	0.00	0.00	0.00	0.15	5.43	13.07	21.81	461
Mutual Funds and Equity Securities	1.26	0.00	0.00	0.00	0.00	1.47	7.30	15.45	461
Debt Securities 1 Year or Less	10.46	0.00	0.27	2.07	7.10	15.63	32.63	47.00	461
Debt Securities 1 To 5 Years	36.60	3.22	6.91	18.29	35.17	52.80	69.27	78.06	461
Debt Securities Over 5 Years	47.09	1.27	5.60	22.15	46.99	71.14	86.68	92.64	461
Pledged Securities	41.81	1.93	6.08	20.55	41.61	59.63	80.18	90.05	461
Structured Notes, Fair Value	2.56	0.00	0.00	0.00	0.00	4.33	13.86	20.18	461

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.21	0.00	0.02	0.09	0.19	0.30	0.43	0.61	462
Provision for Ln&Ls Losses/Avg Lns&Ls	0.32	0.00	0.04	0.15	0.29	0.45	0.67	0.85	462
Provision for Ln&Ls Losses/Net Losses	203.57	-35.18	6.21	94.52	146.23	269.98	548.59	930.21	458
Ln&Ls Allowance/Total Loans & Leases	1.29	0.82	0.90	1.06	1.26	1.50	1.81	2.07	462
Ln&Ls Allowance/Net Ln&Ls Losses (X)	12.79	1.64	2.34	3.91	7.15	17.53	42.31	70.32	429
ALLL/Nonaccrual Assets	506.37	59.04	85.97	143.74	254.57	603.06	1942.44	4713.50	441
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	342.69	53.34	71.90	111.28	208.77	447.08	1038.70	2304.54	455
Gross Ln&Ls Losses/Avg Loans & Leases	0.28	0.01	0.03	0.09	0.21	0.43	0.72	1.02	462
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.01	0.04	0.10	0.18	0.26	462
Net Losses/Avg Loans and Leases	0.21	-0.00	0.00	0.05	0.16	0.32	0.59	0.81	462
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Recoveries/Prior Year-End Losses	27.21	1.90	4.68	11.62	20.59	40.48	61.80	101.36	443
Earnings Coverage of Net Losses (X)	22.37	-26.92	1.88	5.87	12.18	29.76	70.34	131.05	458
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.05	-0.02	-0.00	0.00	0.01	0.09	0.24	0.43	462
RE Loans Secured By 1-4 Family	0.06	-0.04	-0.00	0.00	0.02	0.10	0.28	0.49	462
Revolving	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.29	425
Closed-End	0.06	-0.04	-0.00	0.00	0.00	0.11	0.33	0.55	462
Commercial Real Estate Loans	0.04	-0.02	-0.00	0.00	0.00	0.06	0.29	0.54	461
Construction and Land Dev	0.01	-0.00	0.00	0.00	0.00	0.00	0.08	0.43	458
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	430
Nonfarm Nonresidential	0.05	-0.03	-0.00	0.00	0.00	0.05	0.34	0.57	461
RE Loans Secured by Farmland	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.23	356
Commercial and Industrial Loans	0.46	-0.15	-0.02	0.01	0.25	0.77	1.55	2.45	462
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Loans to Individuals	0.86	0.09	0.19	0.36	0.71	1.21	1.98	3.15	418
Credit Card Loans	2.36	0.00	0.00	0.71	2.12	3.75	6.05	8.96	212
Agricultural Loans	0.01	-0.07	0.00	0.00	0.00	0.00	0.13	0.50	316
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	0.22	-0.05	0.00	0.00	0.00	0.00	1.37	5.46	424

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

30-89 Days PD Loans and Leases	0.87	0.04	0.15	0.34	0.69	1.33	2.01	2.53	462
90+ Days PD Loans and Leases	0.11	0.00	0.00	0.00	0.05	0.20	0.50	0.76	462
Nonaccrual Loans and Leases	0.58	0.00	0.02	0.16	0.44	0.85	1.66	2.37	462
90+ Days PD and Nonaccrual Loans and Leases	0.74	0.03	0.11	0.25	0.58	1.15	1.94	2.77	462
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	462
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.87	0.04	0.15	0.34	0.69	1.33	2.01	2.53	462
90+ Days Past Due Assets	0.11	0.00	0.00	0.00	0.05	0.20	0.50	0.76	462
Nonaccrual Assets	0.58	0.00	0.03	0.17	0.44	0.86	1.74	2.37	462
30+ Days PD & Nonaccrual Assets	1.68	0.23	0.42	0.79	1.49	2.43	3.67	4.57	462
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.49	0.02	0.07	0.16	0.38	0.73	1.24	1.61	462
90+ PD & Nonaccrual Assets + OREO	0.61	0.03	0.09	0.21	0.47	0.93	1.49	2.13	462
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.52	0.00	0.04	0.15	0.41	0.77	1.42	2.06	462
Allowance for Loan & Lease Losses	61.39	1.04	5.49	21.41	50.05	93.43	156.57	223.22	462
Equity Cap + ALLL	5.72	0.07	0.50	1.70	4.24	8.56	16.28	23.20	462
Tier 1 Cap + ALLL	5.57	0.06	0.49	1.72	4.30	8.27	15.03	21.05	462
Loans & Leases + RE Acquired	0.79	0.01	0.06	0.25	0.60	1.17	2.29	3.12	462

PEER GROUP 5

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	0.77	0.00	0.03	0.24	0.61	1.21	2.04	2.62	462
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.02	0.15	0.44	0.72	462
- Nonaccrual	0.47	0.00	0.00	0.07	0.33	0.80	1.49	2.47	462
Coml & Indl - 30-89 Days PD	0.99	0.00	0.00	0.16	0.58	1.58	2.88	4.10	462
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.14	0.65	1.05	462
- Nonaccrual	0.72	0.00	0.00	0.02	0.40	1.17	2.81	4.55	462
Individuals - 30-89 Days PD	1.67	0.00	0.14	0.74	1.37	2.41	3.69	5.01	462
- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.05	0.24	0.59	0.99	462
- Nonaccrual	0.27	0.00	0.00	0.00	0.13	0.49	1.04	1.56	462
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Agricultural - 30-89 Days PD	0.14	0.00	0.00	0.00	0.00	0.08	0.93	1.94	316
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.26	316
- Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.00	0.81	2.60	316
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	0.35	0.00	0.00	0.00	0.00	0.29	2.33	5.04	424
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.65	424
- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.34	2.35	424

MEMORANDA:

1-4 Family - 30-89 Days PD	1.01	0.00	0.00	0.33	0.84	1.61	2.92	3.51	462
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.01	0.19	0.55	0.82	462
- Nonaccrual	0.38	0.00	0.00	0.00	0.23	0.75	1.38	1.83	462
Revolving - 30-89 Days PD	0.29	0.00	0.00	0.00	0.00	0.50	1.42	2.95	425
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.30	425
- Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.28	0.63	425
Closed-End - 30-89 Days PD	1.10	0.00	0.00	0.32	0.91	1.83	3.28	3.95	462
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.21	0.61	0.90	462
- Nonaccrual	0.42	0.00	0.00	0.00	0.25	0.77	1.45	2.30	462
- Jr Lien 30-89 Days PD	0.06	0.00	0.00	0.00	0.00	0.11	0.30	0.52	462
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.09	462
- Jr Lien Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.04	0.24	0.42	462
Commercial RE - 30-89 Days PD	0.49	0.00	0.00	0.02	0.30	0.89	1.68	2.43	461
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.04	0.36	0.80	461
- Nonaccrual	0.48	0.00	0.00	0.00	0.19	0.84	1.91	2.89	461
Const & Dev - 30-89 Days PD	0.41	0.00	0.00	0.00	0.00	0.60	2.12	3.71	458
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.13	0.47	458
- Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.05	1.26	3.29	458
Multifamily - 30-89 Days PD	0.08	0.00	0.00	0.00	0.00	0.00	0.00	3.33	430
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	430
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	430
Nonfarm Nres- 30-89 Days PD	0.47	0.00	0.00	0.00	0.28	0.82	1.84	2.43	461
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.01	0.33	0.84	461
- Nonaccrual	0.49	0.00	0.00	0.00	0.15	0.87	1.99	3.19	461
Farmland - 30-89 Days PD	0.26	0.00	0.00	0.00	0.00	0.36	1.63	2.78	356
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.48	356
- Nonaccrual	0.31	0.00	0.00	0.00	0.00	0.11	1.97	5.25	356
Credit Card - 30-89 Days PD	1.56	0.00	0.00	0.49	1.33	2.33	4.39	6.23	212
- 90+ Days Past Due	0.49	0.00	0.00	0.00	0.16	1.04	1.96	2.58	212
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	212

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.83	6.10	6.70	7.67	8.58	9.84	11.77	13.04	462
Tier 1 RBC Ratio	12.56	8.03	9.03	10.22	11.76	14.59	18.35	22.22	462
Total Risk-Based Capital Ratio	14.00	10.12	10.55	11.57	13.27	15.98	19.67	23.28	462
Tangible Tier 1 Leverage Ratio	8.78	6.05	6.64	7.62	8.56	9.84	11.77	13.04	462
Tangible Common Eq Cap/Tan Assets	8.07	4.47	5.12	6.37	7.90	9.59	11.46	13.07	462
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	12.60	3.85	5.43	8.27	11.80	17.02	21.56	25.23	462
Standby Letters of Credit	0.52	0.00	0.03	0.16	0.38	0.82	1.35	2.08	462
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.19	462
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.09	0.00	0.00	0.00	0.00	0.00	0.59	2.90	462
Interest Rate Contracts	0.07	0.00	0.00	0.00	0.00	0.00	0.43	2.09	462
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.53	462
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	20.18	7.31	9.88	13.89	18.85	26.19	33.89	38.09	462

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	84.40	0.00	0.00	100.00	100.00	100.00	100.00	100.00	67
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Equity, Comm, & Other Contracts	14.09	0.00	0.00	0.00	0.00	0.00	100.00	100.00	67
Futures and Forwards	16.96	0.00	0.00	0.00	0.00	0.00	100.00	100.00	67
Written Options	27.23	0.00	0.00	0.00	0.00	50.00	100.00	100.00	67
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Over-The-Counter	24.24	0.00	0.00	0.00	0.00	50.00	100.00	100.00	67
Purchased Options	13.34	0.00	0.00	0.00	0.00	0.00	59.05	100.00	67
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Over-The-Counter	13.34	0.00	0.00	0.00	0.00	0.00	59.05	100.00	67
Swaps	42.44	0.00	0.00	0.00	0.00	100.00	100.00	100.00	67
Held for Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Non-Traded	100.00	48.00	100.00	100.00	100.00	100.00	100.00	100.00	67
Interest Rate Contracts	80.22	0.00	0.00	100.00	100.00	100.00	100.00	100.00	67
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Equity, Comm, & Other Contracts	14.09	0.00	0.00	0.00	0.00	0.00	100.00	100.00	67
Deriv Contr (Excl Fut & FX LE 14 Days)	72.76	0.00	0.00	50.00	100.00	100.00	100.00	100.00	67
One Year or Less	24.19	0.00	0.00	0.00	0.00	41.95	100.00	100.00	67
Over 1 Year to 5 Years	41.84	0.00	0.00	0.00	16.11	100.00	100.00	100.00	67
Over 5 Years	0.79	0.00	0.00	0.00	0.00	0.00	0.00	82.50	67
Gross Negative Fair Value (Abs Val)	0.96	0.00	0.00	0.00	0.00	1.37	5.31	6.28	67
Gross Positive Fair Value	0.95	0.00	0.00	0.00	0.23	1.31	4.39	7.01	67
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	462
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
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	462
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
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	459
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	459
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	459
Incr (Decr) in Net Income/Net Income	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.36	459

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	90.84	0.00	11.85	59.70	91.67	104.96	154.47	299.88	349
Dividends Paid/Net Income	28.60	0.00	0.00	7.82	27.55	48.96	73.53	89.51	459
Net Income - Dividends/Avg Equity	8.18	0.61	2.32	5.22	8.00	10.79	14.68	16.91	462
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	116.69	0.00	0.00	69.22	109.53	161.86	301.37	510.73	375
Dividends From Nonbank Subs	0.12	0.00	0.00	0.00	0.00	0.00	0.97	3.72	375
Dividends From Subsidiary BHCs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.92	375
Dividends From All Subsidiaries	126.16	0.00	0.00	97.65	113.17	164.39	311.65	525.15	375
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	34.35	0.00	0.00	3.39	35.38	60.59	84.13	100.36	426
Interest Income From Bank Subs	0.10	0.00	0.00	0.00	0.00	0.08	0.77	1.74	426
Mgt & Service Fees From Bank Subs	0.41	0.00	0.00	0.00	0.00	0.00	2.35	14.49	426
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.02	1.27	426
Operating Income From Bank Subs	37.49	0.00	0.00	7.64	37.48	64.63	87.70	114.59	426
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	36.50	0.00	0.00	0.00	0.00	100.00	100.00	105.06	108
Interest Income From Nonbank Subs	0.29	0.00	0.00	0.00	0.00	0.00	0.00	18.12	108
Mgt & Serv Fees From Nonbank Subs	0.18	0.00	0.00	0.00	0.00	0.00	0.00	8.72	108
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	108
Operating Inc From Nonbank Subs	43.10	0.00	0.00	0.00	26.20	100.00	106.52	129.53	108
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	26.32	0.00	0.00	0.00	10.82	60.72	86.65	99.91	42
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	42
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
Operating Income From Sub BHCs	26.37	0.00	0.00	0.00	10.82	60.87	87.87	99.91	42
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	70.12	0.00	0.00	33.92	94.86	99.90	100.00	100.00	423
Interest Income From Bank Subs	0.88	0.00	0.00	0.00	0.00	0.19	4.11	39.07	423
Mgt & Serv Fees From Bank Subs	0.76	0.00	0.00	0.00	0.00	0.00	5.17	20.05	423
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.23	2.50	423
Operating Income From Bank Subs	80.73	0.00	0.00	83.50	99.09	100.00	100.00	100.00	423
Dividends From Nonbank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.79	2.68	423
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	423
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	423
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	423
Operating Inc From Nonbank Subs	0.44	0.00	0.00	0.00	0.00	0.00	2.38	14.08	423
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.15	423
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	423
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	423
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	423
Operating Income From Sub BHCs	0.22	0.00	0.00	0.00	0.00	0.00	0.00	34.74	423
Loans and Adv From Subs/ST Debt	536.98	0.00	0.00	0.00	0.00	562.61	2801.38	5783.65	68
Loans and Adv From Subs/Total Debt	166.44	0.00	0.00	0.00	0.00	272.89	760.41	1415.51	146

BHCPR Reporters for Quarter Ending 12/31/2003
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
1055623	338,289	ADBANC, INC.	OGALLALA, NE	
1208933	426,923	ALBANK CORPORATION	CHICAGO, IL	
2533100	436,574	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
1247419	310,908	ALLEGHENY VALLEY BANCORP, INC.	PITTSBURGH, PA	
2539232	438,443	ALLIANCE BANCORP OF NEW ENGLAN	VERNON, CT	
3123638	356,672	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	
1127146	499,730	ALLIANCE FINANCIAL SERVICES	ST PAUL, MN	
2550657	307,472	AMB FINANCIAL SERVICES CORPORA	BAINBRIDGE ISLAND, WA	
1201457	428,610	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	443,064	AMBANK HOLDINGS, INC.	ROCK ISLAND, IL	
3017326	402,453	AMERIANA BANCORP	NEW CASTLE, IN	
1052220	444,882	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
3008753	481,451	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
2312837	397,393	AMERICAN RIVER HOLDINGS	SACRAMENTO, CA	
1107193	422,043	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
2710796	485,981	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
1204878	404,106	ANTIOCH HOLDING COMPANY	ANTIOCH, IL	
2468293	409,617	APPALACHIAN BANCSHARES, INC.	ELLIJAY, GA	
2454380	382,135	ARBOR BANCORP, INC.	ANN ARBOR, MI	
2366821	498,546	ARKANSAS NATIONAL BANCSHARES,	BENTONVILLE, AR	
3196584	375,119	ARTHUR FINANCIAL CORPORATION	UNION, SC	
1144125	335,215	ASIA BANCSHARES, INC.	FLUSHING, NY	
1081613	383,484	B. P. C. CORPORATION	COOKEVILLE, TN	
3033746	308,228	BAC FINANCIAL INC.	STOCKTON, CA	
1141870	388,686	BAKER BOYER BANCORP	WALLA WALLA, WA	
1082209	423,267	BANCIINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1126028	343,881	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
1098590	316,957	BANCORP OF SOUTHERN INDIANA	SEYMOUR, IN	
2858951	304,299	BANCORP, INC., THE	WILMINGTON, DE	Moved from Peer 6
1101735	302,769	BANCSHARES, INC.	HOUSTON, TX	Moved from Peer 6
1135002	417,914	BANCTENN CORPORATION	KINGSPORT, TN	
1076105	452,174	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
1139215	426,736	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	
1247455	327,262	BANKFIRST CAPITAL CORPORATION	MACON, MS	
2339571	391,033	BB&T BANCSHARES CORP.	BLOOMINGDALE, IL	
3170539	300,822	BCB BANCORP, INC.	BAYONNE, NJ	Moved from Peer 6
2333654	459,041	BENJAMIN FRANKLIN BANCORP, MHC	FRANKLIN, MA	
3110366	351,337	BERKSHIRE FINANCIAL HOLDINGS,	PHILADELPHIA, PA	
1115433	347,175	BEVERLY NATIONAL CORPORATION	BEVERLY, MA	
1919770	406,950	BIG SANDY HOLDING COMPANY	LIMON, CO	
1491913	425,185	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1083680	401,379	BLOSSMAN BANCSHARES, INC.	LACOMBE, LA	
1891317	445,051	BLUE RIDGE BANCSHARES, INC.	KANSAS CITY, MO	
3141650	373,134	BNC BANCORP	THOMASVILLE, NC	
1119244	327,631	BOYLE BANCORP, INC.	DANVILLE, KY	
1082375	472,546	BRANNEN BANKS OF FLORIDA, INC.	INVERNESS, FL	
1084212	374,406	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
1471960	420,078	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
2595939	363,081	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
1029576	456,810	BWC FINANCIAL CORP.	WALNUT CREEK, CA	
2672483	371,530	CAB HOLDING, LLC	WILMINGTON, DE	

BHCPR Reporters for Quarter Ending 12/31/2003
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
2299125	401,081	CALIFORNIA INDEPENDENT BANCORP	YUBA CITY, CA	
2391300	386,486	CALVIN B. TAYLOR BANKSHARES	BERLIN, MD	
1083336	428,363	CAMERON BANCSHARES, INC.	CAMERON, LA	
1055427	349,138	CAPITAL CITY BANCSHARES, INC.	TOPEKA, KS	
1140930	331,895	CARDINAL BANCORP, INC.	SAINT LOUIS, MO	
1245460	375,550	CARLINVILLE NATIONAL BANK SHAR	CARLINVILLE, IL	Moved from Peer 6
2507790	432,070	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1203451	307,121	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
1469800	302,377	CARROLLTON BANCORP	BALTIMORE, MD	
1860863	420,960	CBX CORPORATION	CARROLLTON, IL	
1207815	303,621	CEDAR VALLEY BANKSHARES, LTD.	CHARLES CITY, IA	
2856498	349,604	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
1106132	393,677	CENTRABANC CORPORATION	WACO, TX	
2746049	478,177	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	400,462	CENTRAL BANCORPORATION	PROVO, UT	
1106468	388,197	CENTRAL BANCSHARES, INC.	HOUSTON, TX	
1051465	355,237	CENTRAL SERVICE CORPORATION	ENID, OK	
2935405	327,930	CENTRAL VALLEY COMMUNITY BANCO	CLOVIS, CA	
1140677	365,964	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	
1124538	337,875	CHARTER 95 CORPORATION	SAINT PAUL, MN	
1075881	332,424	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
2519038	326,269	CITIZENS BANCORP	CORVALLIS, OR	
1140239	369,062	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1078958	360,412	CITIZENS BANCSHARES CORPORATIO	ATLANTA, GA	
1131077	432,252	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
1070484	322,445	CITIZENS BANCSHARES, INC.	SOMERSET, KY	
1207132	448,173	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	403,665	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1122084	413,486	CITIZENS DEVELOPMENT COMPANY	BILLINGS, MT	
1118368	463,878	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1070569	453,428	CITIZENS INCORPORATED	EVANS CITY, PA	
1249589	376,052	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
1071623	321,568	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
2469245	341,453	CLASSIC BANCSHARES, INC.	ASHLAND, KY	
3195756	317,301	CLINTON FINANCIAL SERVICES, MH	CLINTON, MA	New Y-9C/BHCPR reporter
1399747	395,556	CNB BANCORP, INC.	GLOVERSVILLE, NY	
1086270	433,573	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
2809560	395,699	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	372,547	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1250905	391,991	COMMERCE BANCORP, INC.	BERKELEY, IL	
1838974	392,054	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	409,837	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1823738	385,040	COMMERCIAL NATIONAL FINANCIAL	LATROBE, PA	
1250606	318,295	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	Moved from Peer 6
2227687	390,112	COMMONWEALTH COMMUNITY BANCORP	GRUNDY, VA	
1125843	333,429	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
3124381	463,169	COMMUNITY BANCORP	LAS VEGAS, NV	
2801050	477,002	COMMUNITY BANCORP INC.	ESCONDIDO, CA	
2826389	427,825	COMMUNITY BANCORP OF NEW JERSE	FREEHOLD, NJ	
1115040	330,742	COMMUNITY BANCORP.	DERBY, VT	
1247398	419,526	COMMUNITY BANCORP, INC.	CHANUTE, KS	

BHCPR Reporters for Quarter Ending 12/31/2003
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
1084511	392,319	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
1134014	329,466	COMMUNITY BANKERS, INC.	GRANBURY, TX	
2074407	466,663	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	
1398937	413,337	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
2443526	357,876	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
1097986	313,606	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
3108091	386,100	COMMUNITY VALLEY BANCORP	CHICO, CA	
2626299	304,250	COMMUNITY WEST BANCSHARES	GOLETA, CA	
2557414	379,796	CONCORDIA CAPITAL CORPORATION	VIDALIA, LA	
2937100	432,609	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
1130931	438,392	CORTLAND BANCORP	CORTLAND, OH	
1053339	456,885	COUNTRY AGENCIES & INVESTMENTS	ODESSA, MO	
3200230	322,211	COUNTRY BANK HOLDING COMPANY,	NEW YORK, NY	New Y-9C/BHCPR reporter
1207543	317,298	CRETE BANCORPORATION, INC.	CRETE, IL	
1071726	402,773	CROGHAN BANCSHARES, INC.	FREMONT, OH	
1967865	306,180	CSB BANCORP, INC.	MILLERSBURG, OH	
1885307	380,528	CTB FINANCIAL CORPORATION	RUSTON, LA	
1102581	458,952	CU BANK SHARES, INC.	FARMERS BRANCH, TX	
1071463	444,796	CUMBERLAND VALLEY FINANCIAL CO	LONDON, KY	
2242523	387,639	D. L. EVANS BANCORP	BURLEY, ID	
1493720	446,876	DBT HOLDING COMPANY	VIDALIA, GA	
2193906	446,075	DEARBORN BANCORP, INC.	DEARBORN, MI	
1135468	474,121	DELTA INVESTMENT COMPANY (CAYM	GEORGE TOWN, ZZ	
1209789	358,878	DENMARK BANCSHARES, INC.	DENMARK, WI	
2489234	391,686	DESTIN BANCSHARES, INC.	DESTIN, FL	
2294812	381,829	DIAMOND BANCORP, INC	WASHINGTON, MO	
2065432	304,304	DIMECO, INC	HONESDALE, PA	Moved from Peer 6
1117455	409,012	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1127913	485,682	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
1398786	362,119	E. N. B. HOLDING COMPANY, INC.	ELLENVILLE, NY	
2652104	442,997	EAGLE BANCORP, INC.	BETHESDA, MD	
1951770	352,010	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3023466	336,732	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	Moved from Peer 6
3186240	337,939	EAST PENN FINANCIAL CORPORATIO	EMMAUS, PA	
1135909	398,611	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
2686659	434,999	ECB BANCORP, INC.	ENGELHARD, NC	
1133165	407,565	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	334,677	EVANS BANCORP, INC.	ANGOLA, NY	
1125777	428,356	EXCEL BANK CORPORATION	EDINA, MN	
1076495	309,126	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	374,053	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1028038	377,740	F & M HOLDING COMPANY	BOISE, ID	
1201532	371,211	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1245479	310,958	F. S. BANCORP	LAGRANGE, IN	
1138450	426,553	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
1130089	303,800	FACTORY POINT BANCORP, INC.	MANCHESTER CENTER, VT	
2270254	319,922	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1842083	305,985	FAR WEST BANCORPORATION	PROVO, UT	
1209538	469,366	FARMERS BANCORP, FRANKFORT, IN	FRANKFORT, IN	
1055155	368,596	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	408,627	FARMERS STATE CORPORATION	MANKATO, MN	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
1076600	378,460	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
1248818	419,966	FENTURA FINANCIAL, INC.	FENTON, MI	
1204337	309,253	FIDELITY BAN CORPORATION	INDEPENDENCE, IA	
1137864	338,541	FIDELITY BANCSHARES, INC.	EDINA, MN	
1203778	417,860	FIDELITY COMPANY	DUBUQUE, IA	
1064737	325,886	FIRST ADA BANCSHARES, INC.	ADA, OK	
1108967	330,186	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1105751	326,218	FIRST BAIRD BANCSHARES, INC.	BEDFORD, TX	
1416701	309,745	FIRST BANCORP, INC.	KETCHIKAN, AK	
1404632	315,670	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
1123876	349,180	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1133008	373,865	FIRST BERNE FINANCIAL CORPORAT	BERNE, IN	
2069850	439,094	FIRST CAPITAL BANCORP, INC.	NORCROSS, GA	
1076365	363,727	FIRST CENTURY BANKSHARES, INC.	BLUEFIELD, WV	
1105470	361,416	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
1983977	354,714	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2641694	308,478	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	Moved from Peer 6
1100176	367,957	FIRST COMMUNITY BANKING CORPOR	HOT SPRINGS, AR	
2949019	468,806	FIRST COMMUNITY CAPITAL CORPOR	HOUSTON, TX	
1404687	481,737	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
2339656	332,873	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1086122	305,384	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	Moved from Peer 6
1249039	397,807	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	442,744	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
1030451	320,178	FIRST FINANCIAL BANCORP	LODI, CA	Moved from Peer 6
1095889	334,924	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
1247204	341,020	FIRST IPSWICH BANCORP	IPSWICH, MA	
1139354	451,837	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	481,840	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1209510	331,107	FIRST LANSING BANCORP, INC.	LANSING, IL	
1363757	393,563	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	
2031455	429,675	FIRST MAINSTREET FINANCIAL, LT	LONGMONT, CO	
1086449	304,399	FIRST MCMINNVILLE CORPORATION	MCMINNVILLE, TN	
1250370	357,659	FIRST MIAMI BANCORP, INC.	SOUTH MIAMI, FL	
1492219	380,679	FIRST MUTUAL BANCORP OF ILLINO	HARVEY, IL	
1065378	316,521	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1076123	344,528	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1125357	402,361	FIRST NATIONAL FINANCIAL SERVI	ELK RIVER, MN	
1051081	362,256	FIRST NEBRASKA BANCS, INC.	SIDNEY, NE	Moved from Peer 6
1055762	424,688	FIRST OF MCALESTER CORPORATION	MCALESTER, OK	
1119383	441,140	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	418,422	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
1126729	385,240	FIRST SOUTHWEST BANCORPORATION	BISMARCK, ND	
1098705	306,708	FIRST STATE BANCORP, INC.	CARUTHERSVILLE, MO	Moved from Peer 6
1070998	347,306	FIRST STATE BANCSHARES, INC.	MIDDLESBORO, KY	
1902754	320,693	FIRST STAUNTON BANCSHARES, INC	STAUNTON, IL	
1081716	467,015	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
2693488	446,116	FIRST WASHINGTON FINANCIALCORP	WINDSOR, NJ	
1050646	476,743	FIRST YORK BAN CORP.	YORK, NE	
1109834	318,072	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1108707	418,750	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
3047743	429, 448	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1084669	302, 089	FNB BANKING COMPANY	GRIFFIN, GA	
1398795	450, 982	FNBH BANCORP, INC.	HOWELL, MI	
1137462	329, 824	FORBES FIRST FINANCIAL CORPORA	SAINT LOUIS, MO	Moved from Peer 6
2938349	317, 087	FOSTER BANKSHARES, INC.	CHICAGO, IL	
2557405	343, 373	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1066067	363, 589	FREMONT BANK CORPORATION	CANON CITY, CO	
1142055	397, 832	FRONT RANGE CAPITAL CORPORATIO	LOUISVILLE, CO	
2600730	305, 820	FRONTIER NATIONAL CORPORATION	SYLACAUGA, AL	Moved from Peer 6
2973591	314, 826	GATEWAY FINANCIAL HOLDINGS, IN	ELIZABETH CITY, NC	
2001328	302, 489	GLEN BURNIE BANCORP	GLEN BURNIE, MD	Moved from Peer 6
1203714	387, 286	GOODENOW BANCORPORATION	OKOBOJI, IA	
2734064	452, 347	GRABILL BANCORP	GRABILL, IN	
3180640	386, 178	GREAT LAKES BANCORP, INC.	BUFFALO, NY	
2298883	375, 336	GREATER DELAWARE VALLEY HOLDIN	BROOMALL, PA	
1121993	311, 637	GUARANTY DEVELOPMENT COMPANY	LIVINGSTON, MI	
2618940	387, 557	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
2860057	335, 801	GWINNETT COMMERCIAL GROUP, INC	LAWRENCEVILLE, GA	
1086766	376, 591	HABERSHAM BANCORP	CORNELIA, GA	
3012554	316, 474	HAMPTON ROADS BANKSHARES, INC.	CHESAPEAKE, VA	
1142439	421, 912	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
1399073	346, 354	HEARTLAND BANCCORP	GAHANNA, OH	
3058057	313, 893	HEMET BANCORP	RIVERSIDE, CA	
1055089	445, 424	HERITAGE GROUP, INC.	AURORA, NE	
2253529	441, 722	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1245741	353, 482	HERKY HAWK FINANCIAL CORP.	MONTICELLO, IA	
1109496	336, 292	HERRING BANCORP, INC.	VERNON, TX	
1124659	361, 737	HIGHLAND BANCSHARES, INC.	BLOOMINGTON, MN	
1131750	301, 168	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
2008158	400, 472	HINSBROOK BANCSHARES, INC.	WILLOWBROOK, IL	
1209088	371, 918	HOMESTAR FINANCIAL GROUP, INC.	MANTENO, IL	
2482196	445, 248	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1144107	330, 620	HONAT BANCORP, INC.	HONESDALE, PA	
1125740	368, 932	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
1138049	306, 848	HPK FINANCIAL CORPORATION	CHICAGO, IL	Moved from Peer 6
2326179	302, 720	IBW FINANCIAL CORPORATION	WASHINGTON, DC	
1118854	393, 023	INDEPENDENCE BANCSHARES, INC.	LIVERMORE, KY	
3121193	399, 855	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
1100000	470, 640	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	Moved from Peer 4
2112439	401, 687	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1122075	405, 134	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MI	
2634490	409, 386	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
1245385	372, 414	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1209695	332, 878	ITASCA BANCORP INC.	ITASCA, IL	
2805683	305, 755	JAMES MONROE BANCORP, INC.	ARLINGTON, VA	Moved from Peer 6
1833997	358, 625	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
2040288	491, 730	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	Moved from Peer 4
1048504	353, 786	JEFFERSONVILLE BANCORP	JEFFERSONVILLE, NY	
1117512	387, 780	JUNIATA VALLEY FINANCIAL CORP.	MIFFLINTOWN, PA	
2472928	480, 373	K CAPITAL CORPORATION	OWINGS MILLS, MD	Name change from KEY CAPITAL CORPORATION
1050075	314, 686	KANSAS BANK CORPORATION	JOHNSON, KS	Moved from Peer 6

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
1140127	330,091	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	Moved from Peer 6
1137109	346,090	KAW VALLEY BANCORP, INC.	TOPEKA, KS	
1495854	363,121	KEWEENAW FINANCIAL CORPORATION	HANCOCK, MI	
1141889	356,556	KISH BANCORP, INC.	BELLEVILLE, PA	
2721112	419,324	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
3030307	334,046	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2265054	302,296	LAUREL CAPITAL GROUP, INC.	ALLISON PARK, PA	
2352226	457,237	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
1210169	337,930	LINCOLN BANCORP	REINBECK, IA	
1097173	481,275	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
3019674	466,108	LSB CORPORATION	NORTH ANDOVER, MA	
2728577	432,717	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	417,657	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1139363	403,767	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	347,037	MARATHON BANKING CORPORATION	ASTORIA, NY	
1099814	389,222	MARIES COUNTY BANCORP., INC.	VIENNA, MO	
1250437	442,518	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1095254	465,279	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1127324	321,006	MCLEOD BANCSHARES, INC.	SHOREWOOD, MN	
2395326	319,509	MECHANICS FINANCIAL CORPORATIO	MANSFIELD, OH	
2485487	353,729	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
2009294	342,189	MERRILL MERCHANTS BANCSHARES,	BANGOR, ME	
2217503	365,075	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
1208513	473,119	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	373,466	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	392,787	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1139185	375,225	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
1206573	320,908	MIDAMERICA NATIONAL BANCSHARES	CANTON, IL	
2868950	320,490	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1054840	328,061	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1491351	346,948	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1086654	432,697	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
1054091	326,326	MIDSTATE BANCORP, INC.	HINTON, OK	
2767660	313,396	MILLENNIUM BANKSHARES CORPORAT	RESTON, VA	
1099980	379,365	MNB BANCSHARES, INC.	MALVERN, AR	
1097922	326,962	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	
1058165	376,746	MORRILL BANCSHARES, INC.	MERRIAM, KS	
2256539	467,154	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	477,549	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	478,116	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2628529	434,319	MYSTIC FINANCIAL, INC.	MEDFORD, MA	
1086001	415,885	N W SERVICES CORPORATION	RINGGOLD, GA	
1947045	404,315	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1137985	301,249	NATIONAL BANCSHARES CORPORATIO	ORRVILLE, OH	
2947882	388,996	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
1031681	354,822	NATIONAL MERCANTILE BANCORP	LOS ANGELES, CA	
3059773	305,086	NATIONAL UNITED BANCSHARES, IN	GATESVILLE, TX	
1200124	435,662	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3047109	383,124	NEW FRONTIER BANCORP	GREELEY, CO	
1023154	435,417	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	342,508	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
1830361	417, 894	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
1048791	322, 347	NEWTON FINANCIAL CORPORATION	NEWTON, NJ	
1827893	401, 566	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	336, 954	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
2845175	459, 571	NORTH BAY BANCORP	NAPA, CA	
1123933	422, 539	NORTH COUNTRY FINANCIAL CORPORA	MANISTIQUE, MI	
2621182	341, 207	NORTH SHORE BANCORP	PEABODY, MA	
1246935	329, 404	NORTHERN BANCORP, INC.	WOBURN, MA	
2934305	421, 714	NORTHFIELD MHC	NORTHFIELD, VT	
2056298	338, 320	NORTHVIEW FINANCIAL CORPORATIO	NORTHFIELD, IL	
2578718	409, 348	NORTHWEST SUBURBAN BANCORP, IN	MOUNT PROSPECT, IL	
2365356	388, 283	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
2320618	335, 700	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2321428	342, 941	OGDEN BANCSHARES, INC.	OGDEN, IA	
2233950	482, 606	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
2485807	413, 282	OMNI BANCSHARES, INC.	METAIRIE, LA	
1083729	436, 770	ONE AMERICAN CORP.	VACHERIE, LA	
1248153	472, 393	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1056769	358, 711	OTTAWA BANCSHARES, INC.	SALINA, KS	
1249383	476, 288	OXFORD BANK CORPORATION	OXFORD, MI	
1248032	402, 585	OXFORD FINANCIAL CORPORATION	ADDISON, IL	
2762973	426, 367	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2560236	306, 715	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	Moved from Peer 6
1099908	358, 195	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	454, 360	PALM BANCORP	PALMERTON, PA	
1205932	398, 435	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
1209716	322, 469	PARK BANCORPORATION, INC.	MADISON, WI	
2337081	361, 518	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
2840479	342, 221	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	
2061407	317, 243	PAVILION BANCORP, INC.	ADRIAN, MI	
2748995	489, 024	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1974443	421, 756	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1866155	324, 591	PEOPLES COMMUNITY BANCSHARES,	COLQUITT, GA	
1097061	302, 570	PEOPLES CORPORATION, THE	RIPLEY, MS	Moved from Peer 6
1139541	371, 798	PEOPLES FINANCIAL SERVICES COR	HALLSTEAD, PA	
2905480	459, 223	PEOPLES FIRST, INC.	OXFORD, PA	
1081314	400, 290	PERSONS BANKING CO., INC.	LITHONIA, GA	
3051188	339, 970	PHSB FINANCIAL CORPORATION	BEAVER FALLS, PA	
3145966	368, 163	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
2925657	498, 421	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
1108163	304, 759	PLAINS BANCORP, INC.	DIMMIT, TX	Moved from Peer 6
1096484	412, 728	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	371, 568	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3098576	390, 262	PLUMAS BANCORP	QUINCY, CA	
2224257	348, 714	POINTE FINANCIAL CORPORATION	BOCA RATON, FL	
1067626	336, 822	PRAIRIE CAPITAL, INC.	AUGUSTA, KS	
2291389	339, 473	PRAIRIE FINANCIAL CORPORATION	BRIDGEVIEW, IL	
1826047	462, 899	PREMIER COMMUNITY BANKSHARES,	WINCHESTER, VA	
2625489	470, 601	PSB BANCORP, INC.	PHILADELPHIA, PA	
3176607	401, 555	PSB GROUP, INC.	MADISON HEIGHTS, MI	
2321419	408, 933	PSB HOLDINGS, INC.	WAUSAU, WI	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
1022997	350, 633	PUEBLO BANCORPORATION	PUEBLO, CO	
1095423	366, 357	PULASKI INVESTMENT CORPORATION	LITTLE ROCK, AR	
1139804	470, 457	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
1246252	401, 816	PUTNAM-GREENE FINANCIAL CORP	EATONTON, GA	
1130904	472, 675	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
3122846	327, 893	RANDOLPH BANCORP	STOUGHTON, MA	
2743235	358, 145	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1030040	401, 158	REDDING BANCORP	REDDING, CA	
1416439	342, 289	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
2787118	300, 350	RELIANCE BANCSHARES, INC.	DES PERES, MO	Moved from Peer 6
3023680	434, 948	REPUBLIC BANCSHARES OF TEXAS,	HOUSTON, TX	
1126121	348, 356	RICE LAKE BANCORP. , INC.	RICE LAKE, WI	
2114938	361, 562	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	388, 034	RIVER VALLEY BANCORPORATION	MERRILL, WI	
2492485	392, 499	ROBERTSON HOLDING COMPANY, L. P	HARROGATE, TN	
2352280	334, 964	ROCKHOLD BANCORP	KIRKSVILLE, MO	
1125227	369, 617	ROCKY MOUNTAIN BANCORPORATION,	BILLINGS, MT	
1885594	350, 222	ROYAL AMERICAN CORPORATION	INVERNESS, IL	
2702232	428, 585	RSI BANCORP, MHC	RAHWAY, NJ	
1071454	435, 312	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
3021220	427, 785	RUSSELLVILLE BANCSHARES, INC.	JONESBORO, AR	Moved from Peer 9
2336806	388, 987	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1121733	352, 065	S&C BANCO, INC.	NEW RICHMOND, WI	
1108042	354, 281	SABINE BANCSHARES, INC.	MANY, LA	
2693273	311, 100	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1493560	476, 865	SAVANNAH BANCORP, INC. , THE	SAVANNAH, GA	
1204029	316, 388	SEAWAY BANCSHARES, INC.	CHICAGO, IL	
1135374	339, 116	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
1124789	307, 587	SECURITY BANCSHARES CO.	GLENCOE, MN	Moved from Peer 6
1248836	302, 315	SECURITY BANCSHARES, INC.	SCOTT CITY, KS	
1098509	340, 737	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1107308	494, 429	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	420, 961	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1085330	308, 194	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
2472423	303, 156	SERVICE BANCORP, MHC	MEDWAY, MA	
2366997	405, 966	SHREWSBURY BANCORP	SHREWSBURY, NJ	
2687852	328, 479	SIGNATURE BANCSHARES, INC.	SPRINGFIELD, MO	
2777614	489, 651	SILVER STATE BANCORP	HENDERSON, NV	Moved from Peer 4
1820700	439, 371	SLADE' S FERRY BANCORP	SOMERSET, MA	
1982055	335, 029	SLIPPERY ROCK FINANCIAL CORPOR	SLIPPERY ROCK, PA	
1143342	435, 044	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	400, 804	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
1124060	432, 421	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
2640615	357, 246	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
1082058	374, 367	SOUTHEASTERN BANKING CORPORATI	DARIEN, GA	
1099074	474, 230	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
1248939	408, 375	SOUTHERN DEVELOPMENT BANCORPOR	ARKADELPHIA, AR	
1207824	321, 683	SOUTHERN MICHIGAN BANCORP, INC	COLDWATER, MI	
1129823	351, 656	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
2169871	358, 116	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
3157473	338, 567	SOUTHWEST COMMUNITY BANCORP	CARLSBAD, CA	

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1063552	437, 414	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1132391	316, 461	SOUTHWEST VIRGINIA BANKSHARES,	MARION, VA	
1247361	327, 444	SPRING BANCORP, INC.	SPRINGFIELD, IL	
2290560	401, 782	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	453, 863	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2327541	495, 948	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	Moved from Peer 4
1247660	477, 216	SUMMIT BANK CORPORATION	ATLANTA, GA	
1479180	343, 921	SUMMIT FINANCIAL CORPORATION	GREENVILLE, SC	
2473484	431, 086	SVB FINANCIAL SERVICES, INC.	SOMERVILLE, NJ	
1202883	314, 259	SWORD FINANCIAL CORPORATION	HORICON, WI	
2891819	431, 632	TCBANCORP INC	NORTH LITTLE ROCK, AR	New Y-9C/BHCPR reporter
3102585	430, 840	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	
1142242	442, 998	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	473, 430	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2127068	432, 581	TEXAS SECURITY FIRST BANCSHARE	SULPHUR SPRINGS, TX	
2621548	458, 179	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
1118292	300, 726	TOWER BANCORP INC.	GREENCASTLE, PA	Moved from Peer 6
2745604	436, 469	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1208531	337, 286	TOWN & COUNTRY BANCORP, INC.	SPRINGFIELD, IL	
1200405	346, 027	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
2523389	352, 138	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1080139	438, 577	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
1115424	462, 768	UNION BANKSHARES COMPANY	ELLSWORTH, ME	
1114940	356, 654	UNION BANKSHARES, INC.	MORRISVILLE, VT	
3177341	332, 144	UNION FINANCIAL BANCSHARES, IN	UNION, SC	
1141106	351, 556	UNION NATIONAL FINANCIAL CORPO	MOUNT JOY, PA	
1141601	304, 071	UNISOUTH, INC.	UMATILLA, FL	Moved from Peer 6
1133781	374, 520	UNITED BANCOR, LTD.	DICKINSON, ND	
1071502	385, 523	UNITED BANCORP, INC.	MARTINS FERRY, OH	
2235598	346, 954	UNITED BANCORPORATION	BILLINGS, MT	
1136009	498, 395	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
3125098	325, 132	UNITED COMMUNITY BANKSHARES OF	ORLANDO, FL	
1207392	359, 486	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
2713715	304, 724	UNITED FINANCIAL CORP.	GREAT FALLS, MT	
2181426	467, 140	UNITY BANCORP, INC.	CLINTON, NJ	
1097511	325, 835	UNIVERSAL BANCORP	BLOOMFIELD, IN	
2082532	300, 529	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	Moved from Peer 6
2314327	309, 009	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
2721596	376, 410	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
2685054	428, 887	WARREN BANCORP, INC.	WARREN, MI	
3021659	452, 377	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1204104	403, 111	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
1085255	335, 635	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
2560281	425, 150	WEST POINTE BANCORP, INC.	BELLEVILLE, IL	
1097249	405, 602	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1127650	322, 122	WESTBRAND, INC.	MINOT, ND	
1124891	314, 953	WESTERN BANCSHARES, INC.	SAINT PAUL, MN	
1134911	393, 216	WGNB CORP.	CARROLLTON, GA	
1399671	454, 783	WNB BANCSHARES, INC.	ODESSA, TX	
1058558	332, 909	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
2140115	417, 574	WWS FINANCIAL CORP.	PITTSBURGH, PA	

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2776813	362,616	1ST STATE BANCORP, INC.	BURLINGTON, NC	
1830240	346,250	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
1247576	329,935	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 462 bank holding companies.