

PEER GROUP 03

12/31/2004

12/31/2003

12/31/2002

12/31/2001

12/31/2000

Number of BHCs in Peer Group

214

200

170

167

172

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.68	3.73	3.97	3.83	3.95
+ Non-interest Income	1.06	1.24	1.20	1.11	1.01
- Overhead Expense	2.94	3.07	3.12	3.05	3.02
- Provision for Losses	0.19	0.23	0.30	0.27	0.23
+ Securities Gains (Losses)	0.02	0.05	0.05	0.05	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.71	1.81	1.82	1.72	1.77
Net Operating Income	1.12	1.16	1.18	1.09	1.09
Net Income	1.12	1.17	1.18	1.09	1.09
Net Income (Sub S Adjusted)	1.16	1.22	2.58	1.35	1.72

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.56	5.76	6.55	7.70	8.39
Interest Expense	1.57	1.69	2.26	3.57	4.17
Net Interest Income (TE)	3.99	4.05	4.28	4.14	4.25

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.19	0.25	0.30	0.30	0.21
Earnings Coverage of Net Losses (X)	25.83	17.88	16.96	15.13	20.93
Ln&Ls Allowance/Total Loans & Leases	1.30	1.38	1.44	1.38	1.37
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.61	0.76	0.75	0.68	0.63
30-89 Days Past Due Loans and Leases	0.57	0.73	0.88	1.06	1.01

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	24.20	23.15	22.35	23.82	24.40
Net ST Noncore Funding Dependence	13.71	12.75	11.79	14.49	16.05
Net Loans and Leases/Total Assets	67.83	64.49	63.54	64.67	65.16

CAPITALIZATION:

Tier 1 Leverage Ratio	8.64	8.68	8.54	8.23	8.33
Equity Capital/Total Assets	8.38	8.53	8.69	8.30	8.33
Net Loans&Ls/Equity Capital (X)	8.39	7.78	7.49	7.97	8.08
Cash Dividends/Net Income	26.98	26.94	25.95	26.96	29.72
Cash Dividends/Net Income (Sub S Adjusted)	31.77	45.24	24.95	45.68	33.58
Retained Earnings/Avg Equity Cap	9.35	9.62	9.72	9.09	9.14

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.29	0.42	0.68	0.93	1.04
Long-Term Debt/Equity Capital	1.66	1.31	1.21	2.22	2.00
Equity Investment in Subs/Equity Cap	113.68	111.01	107.71	108.01	106.01
Cash FR Oper+Noncash+Op Exp+Div	108.72	125.58	130.72	151.77	141.18

PERCENT OF AVERAGE ASSETS	PEER GROUP 03				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Interest Income (TE)	5.14	5.31	6.07	7.14	7.80
Less: Interest Expense	1.45	1.56	2.10	3.31	3.88
Equals: Net Interest Income (TE)	3.68	3.73	3.97	3.83	3.95
Plus: Non-Interest Income	1.06	1.24	1.20	1.11	1.01
Equals: Adj Operating Income (TE)	4.80	5.04	5.21	5.00	5.00
Less: Overhead Expense	2.94	3.07	3.12	3.05	3.02
Less: Provision for Loan and Lease Losses	0.19	0.23	0.30	0.27	0.23
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.05	0.05	0.05	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.71	1.81	1.82	1.72	1.77
Less: Applicable Income Taxes (TE)	0.56	0.60	0.61	0.60	0.63
Less: Minority Interest	0.00	0.01	0.01	0.01	0.01
Equals: Net Operating Income	1.12	1.16	1.18	1.09	1.09
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.12	1.17	1.18	1.09	1.09
Memo: Net Income (Last Four Qtrs)	1.12	1.17	1.18	1.09	1.08
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.68	92.44	92.84	93.01	93.25
Avg Int-Bearing Funds / Avg Assets	78.00	78.48	78.91	79.44	79.67
Int Income (TE) / Avg Earning Assets	5.56	5.76	6.55	7.70	8.39
Int Expense / Avg Earning Assets	1.57	1.69	2.26	3.57	4.17
Net Int Inc (TE) / Avg Earn Assets	3.99	4.05	4.28	4.14	4.25
YIELD OR COST:					
Total Loans and Leases (TE)	6.14	6.48	7.19	8.36	9.07
Interest-Bearing Bank Balances	1.65	1.58	2.96	4.83	6.37
Fed Funds Sold & Reverse Repos	1.33	1.07	1.59	3.91	6.24
Trading Assets	1.27	2.99	2.59	2.02	4.68
Total Earning Assets	5.47	5.65	6.43	7.59	8.26
Investment Securities (TE)	4.08	4.24	5.34	6.25	6.71
U.S. Treasury & Agency Sec (excl MBS)	3.32	3.47	4.55	6.28	N/A
Mortgage-Backed Securities	3.91	3.89	5.27	6.00	N/A
All Other Securities	6.28	6.67	7.12	7.74	N/A
Interest-Bearing Deposits	1.57	1.73	2.41	3.99	4.57
Time Deposits of \$100K or More	2.34	2.56	3.34	5.25	5.84
Time Deposits < \$100K	2.46	2.79	3.70	5.53	5.71
Other Domestic Deposits	0.86	0.87	1.28	2.29	3.02
Foreign Deposits	1.27	1.68	2.31	3.99	5.64
Fed Funds Purchased and Repos	1.35	1.27	1.82	3.78	5.74
Other Borrowed Funds & Trading Liab	3.37	3.76	4.42	5.49	6.42
All Interest-Bearing Funds	1.85	1.99	2.65	4.18	4.86

PEER GROUP 03

	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
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Avg Personnel Exp Per Employee (\$000)	56	54	51	48	46
Avg Assets per Employee (\$000)	3,620	3,344	3,190	3,124	3,114

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.08	1.94	2.21	2.07	2.21
Overhead Exp / NII + Non-Int Income	62.19	62.34	60.77	62.80	62.00

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.94	3.07	3.12	3.05	3.01
Personnel Expense	1.61	1.66	1.68	1.59	1.53
Net Occupancy Expense	0.42	0.43	0.44	0.45	0.45
Other Operating Expenses	0.88	0.95	0.97	1.00	1.00
Overhead Less Non-Interest Income	1.83	1.79	1.85	1.90	1.96

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	61.06	61.06	59.44	61.36	60.53
Personnel Expense	33.49	33.14	32.15	32.04	31.02
Net Occupancy Expense	8.72	8.55	8.45	8.99	9.01
Other Operating Expenses	18.40	18.83	18.62	20.04	20.12
Total Non-Interest Income	21.97	24.10	22.48	21.83	19.98
Fiduciary Activities Income	1.58	1.46	1.67	1.82	1.99
Serv Charges on Deposit Accts - Domestic	8.37	8.45	8.00	7.72	6.78
Trading Revenue	0.00	0.00	0.00	0.00	N/A
Investment Banking Fees & Commissions	0.58	0.59	0.65	0.60	N/A
Venture Capital Revenue	0.00	0.00	0.00	0.00	N/A
Net Servicing Fees	0.27	0.27	0.26	0.39	N/A
Net Securitization Income	0.00	0.00	0.00	0.00	N/A
Insurance Activities Revenue	0.55	0.53	0.56	0.54	N/A
Net Gain (Loss) - Sales Loans, OREO, Oth	1.82	2.74	1.98	1.80	N/A
Other Non-Interest Income	6.21	6.76	6.65	6.24	9.97
Overhead Less Non-Interest Income	38.77	36.51	36.58	38.83	39.88

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	28.20	28.33	28.57	28.59	28.38
Appl Inc Tax+TE/Pretax NOI+TE	33.66	34.14	34.38	35.89	36.14

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Real Estate Loans	50.70	46.66	45.34	45.58	44.40
Commercial and Industrial Loans	10.39	10.55	10.20	10.63	11.15
Loans to Individuals	3.49	4.01	4.70	5.39	6.22
Loans to Depository Institutions	0.00	0.00	0.01	0.01	0.00
Agricultural Loans	0.68	0.62	0.73	0.73	0.68
Other Loans and Leases	0.99	1.12	1.08	1.11	1.10
Net Loans and Leases	67.83	64.49	63.54	64.67	65.16
Debt Securities Over 1 Year	18.86	21.02	21.51	18.50	19.92
Mutual Funds and Equity Securities	0.22	0.40	0.45	0.42	1.07
Subtotal	87.66	86.69	86.23	84.50	86.87
Interest-Bearing Bank Balances	0.25	0.31	0.35	0.28	0.25
Federal Funds Sold & Reverse Repos	0.87	0.82	1.11	1.24	1.28
Debt Securities 1 Year or Less	2.00	2.12	2.37	1.99	2.61
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.49	90.80	90.92	91.17	91.81
Non-Int Cash and Due From Dep Inst	2.49	3.09	3.38	3.25	3.33
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.08	0.10	0.09	0.07	0.07
All Other Assets	5.91	5.93	5.56	5.45	4.69
MEMORANDA:					
Short-Term Investments	3.57	3.77	4.39	4.04	4.64
U. S. Treasury Securities	0.26	0.41	0.41	0.43	0.70
U. S. Agency Securities (excl MBS)	6.22	6.35	5.62	5.24	6.95
Municipal Securities	2.63	3.26	3.13	3.53	3.40
Mortgage-Backed Securities	9.07	10.22	11.36	10.84	8.51
Asset-Backed Securities	0.00	0.02	0.05	0.06	N/A
Other Debt Securities	0.63	0.89	1.09	1.13	2.16
RE Loans Secured by 1-4 Family	15.71	15.93	17.50	18.85	19.37
Revolving	3.14	2.84	2.73	2.26	1.92
Closed-End, Sec by First Liens	10.91	11.34	13.09	14.57	15.47
Closed-End, Sec by Junior Liens	1.04	1.19	1.35	1.61	1.58
Commercial Real Estate Loans	32.22	28.42	25.50	24.55	22.43
Construction and Land Dev	8.36	6.71	5.78	5.54	4.70
Multifamily	2.03	1.69	1.62	1.63	1.57
Nonfarm Nonresidential	20.31	19.01	17.34	16.63	15.54
RE Loans Secured by Farmland	0.90	0.79	0.73	0.67	0.62
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	74.90	72.41	71.55	70.28	67.97
RE Loans Secured by 1-4 Family	23.90	25.28	27.84	28.96	29.34
Revolving	4.67	4.41	4.25	3.43	2.89
Closed-End	18.55	20.29	23.13	25.28	26.24
Commercial Real Estate Loans	47.16	43.63	39.62	37.79	34.34
Construction and Land Dev	12.17	10.21	8.80	8.41	7.08
Multifamily	2.98	2.63	2.56	2.51	2.41
Nonfarm Nonresidential	30.10	29.42	27.12	25.61	23.76
RE Loans Secured by Farmland	1.32	1.21	1.14	1.05	0.96
Loans to Depository Institutions	0.00	0.01	0.01	0.01	0.00
Commercial and Industrial Loans	15.23	16.09	15.73	16.35	17.10
Loans to Individuals	5.26	6.29	7.43	8.33	9.47
Credit Card Loans	0.09	0.11	0.16	0.16	0.45
Agricultural Loans	1.00	0.95	1.13	1.13	1.06
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.52	1.81	1.72	1.74	1.74

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Short-Term Investments	3.57	3.77	4.39	4.04	4.64
Liquid Assets	20.63	22.80	23.44	22.35	21.95
Investment Securities	21.75	24.25	25.02	24.03	24.26
Net Loans and Leases	67.83	64.49	63.54	64.67	65.16
Net Lns, Ls & Stdby Ltrs of Credit	68.91	65.55	64.44	65.54	66.02
Core Deposits	63.60	64.62	64.71	64.79	63.10
Noncore Funding	25.29	24.22	24.08	24.60	26.33
Time Deposits of \$100K or More	12.89	11.13	11.54	11.90	13.41
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.91	3.08	3.03	3.18	3.32
Net Fed Funds Purchased (Sold)	2.05	2.31	1.96	1.96	2.01
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.61	2.45	1.83	1.78	2.70
Earning Assets Repr in 1 Year	41.72	38.38	38.44	37.63	36.88
Int-Bearing Liab Repr in 1 Year	25.74	25.85	27.66	31.71	32.17
Long-Term Debt Repr in 1 Year	0.59	0.50	0.48	0.66	0.51
Net Assets Repriceable in 1 Year	14.52	11.45	9.42	4.20	3.73
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	24.20	23.15	22.35	23.82	24.40
Net ST Noncore Funding Dependence	13.71	12.75	11.79	14.49	16.05
Short-Term Inv/ST Noncore Funding	27.43	30.27	36.95	30.07	31.24
Liq Asts-ST Noncore Fndg/Nonliq Asts	7.13	11.15	12.22	8.47	4.67
Net Loans and Leases/Total Deposits	87.77	84.64	82.67	83.89	84.14
Net Loans and Leases/Core Deposits	108.03	101.54	100.01	101.65	104.52
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.32	0.79	1.42	0.66	0.21
Avail-For-Sale Sec Appr(Depr)/Eq Cap	0.55	2.45	6.32	2.90	0.42
Struct Notes Appr(Depr)/Eq Cap	-0.07	-0.02	0.09	0.00	-0.09
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.14	8.42	8.84	8.98	13.42
Available-For-Sale Securities	89.86	91.58	91.16	91.02	86.58
U. S. Treasury Securities	1.60	2.08	2.02	2.10	3.28
U. S. Agency Securities (excl MBS)	31.79	29.73	25.70	23.27	30.58
Municipal Securities	13.05	14.46	13.17	15.22	14.04
Mortgage-Backed Securities	40.95	41.01	43.93	44.93	34.73
Asset-Backed Securities	0.02	0.07	0.20	0.27	N/A
Other Debt Securities	3.02	3.73	4.21	4.60	9.01
Mutual Funds and Equity Securities	1.15	1.71	1.86	1.96	4.95
Debt Securities 1 Year or Less	10.50	9.85	10.94	9.57	11.63
Debt Securities 1 To 5 Years	36.65	31.29	32.44	26.20	30.55
Debt Securities Over 5 Years	48.14	53.47	51.12	48.00	50.00
Pledged Securities	58.26	55.08	51.53	52.23	52.24
Structured Notes, Fair Value	2.00	1.08	0.36	0.07	0.20

ANALYSIS RATIOS	PEER GROUP 03				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Provision for Ln&Ls Losses/Avg Assets	0.19	0.23	0.30	0.27	0.23
Provision for Ln&Ls Losses/Avg Lns&Ls	0.29	0.35	0.47	0.40	0.35
Provision for Ln&Ls Losses/Net Losses	207.60	154.29	168.41	155.37	197.92
Ln&Ls Allowance/Total Loans & Leases	1.30	1.38	1.44	1.38	1.37
Ln&Ls Allowance/Net Ln&Ls Losses (X)	13.48	9.21	8.82	7.61	10.90
ALL/Nonaccrual Assets	466.99	354.92	417.47	385.54	462.34
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	383.78	269.95	299.08	273.30	301.54
Gross Ln&Ls Losses/Avg Loans & Leases	0.26	0.33	0.38	0.37	0.29
Recoveries/Avg Loans and Leases	0.07	0.08	0.08	0.07	0.07
Net Losses/Avg Loans and Leases	0.19	0.25	0.30	0.30	0.21
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	N/A	N/A
Recoveries/Prior Year-End Losses	28.56	30.56	27.00	34.27	32.20
Earnings Coverage of Net Losses (X)	25.83	17.88	16.96	15.13	20.93
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.05	0.08	0.08	0.06	0.05
RE Loans Secured By 1-4 Family	0.06	0.07	0.07	0.07	0.06
Revolving	0.03	0.04	0.05	0.05	0.05
Closed-End	0.06	0.08	0.08	0.07	0.05
Commercial Real Estate Loans	0.04	0.07	0.08	0.05	0.04
Construction and Land Dev	0.02	0.03	0.06	0.04	0.03
Multifamily	0.00	0.02	0.01	0.00	0.00
Nonfarm Nonresidential	0.04	0.07	0.06	0.04	0.02
RE Loans Secured by Farmland	0.01	0.02	0.01	0.01	0.02
Commercial and Industrial Loans	0.44	0.51	0.72	0.74	0.40
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.94	1.02	0.94	0.89	0.72
Credit Card Loans	2.45	3.30	3.74	2.74	1.76
Agricultural Loans	0.06	0.05	0.12	0.19	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.33	0.39	0.41	0.24	0.17

PERCENT OF LOANS AND LEASES	PEER GROUP 03				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000

30-89 Days PD Loans and Leases	0.57	0.73	0.88	1.06	1.01
90+ Days PD Loans and Leases	0.07	0.09	0.10	0.12	0.12
Nonaccrual Loans and Leases	0.49	0.62	0.63	0.59	0.51
90+ Days PD and Nonaccrual Loans and Leases	0.58	0.73	0.78	0.75	0.68
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	0.01
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					

30-89 Days Past Due Assets	0.57	0.73	0.88	1.06	1.01
90+ Days Past Due Assets	0.07	0.09	0.10	0.12	0.12
Nonaccrual Assets	0.49	0.63	0.64	0.60	0.51
30+ Days PD & Nonaccrual Assets	1.18	1.50	1.72	1.85	1.71
PERCENT OF TOTAL ASSETS					

90+ Days PD and Nonaccrual Assets	0.39	0.48	0.51	0.49	0.44
90+ PD & Nonaccrual Assets + OREO	0.51	0.62	0.63	0.58	0.53
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					

Total Assets	0.46	0.53	0.53	0.49	0.44
Allowance for Loan & Lease Losses	51.38	59.13	56.57	54.11	49.44
Equity Cap + ALLL	5.01	5.80	5.61	5.40	4.94
Tier 1 Cap + ALLL	4.86	5.73	5.81	5.49	4.98
Loans & Leases + RE Acquired	0.67	0.82	0.83	0.74	0.68

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Real Estate - 30-89 Days PD	0.51	0.64	0.75	0.94	0.83
- 90+ Days Past Due	0.06	0.08	0.09	0.09	0.10
- Nonaccrual	0.44	0.53	0.54	0.52	0.43
Coml & Indl - 30-89 Days PD	0.55	0.74	0.92	1.12	1.15
- 90+ Days Past Due	0.07	0.10	0.09	0.15	0.15
- Nonaccrual	0.67	0.87	0.91	0.83	0.83
Individuals - 30-89 Days PD	1.07	1.36	1.52	1.60	1.71
- 90+ Days Past Due	0.09	0.12	0.15	0.18	0.16
- Nonaccrual	0.23	0.25	0.26	0.27	0.22
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	0.15	0.30	0.30	0.43	0.46
- 90+ Days Past Due	0.00	0.02	0.02	0.07	0.02
- Nonaccrual	0.23	0.44	0.57	0.27	0.22
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	0.45	0.52	0.52	0.74	0.32
- 90+ Days Past Due	0.01	0.05	0.05	0.08	0.02
- Nonaccrual	0.12	0.28	0.21	0.32	0.05
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.73	0.91	1.02	1.15	1.08
- 90+ Days Past Due	0.08	0.11	0.10	0.12	0.11
- Nonaccrual	0.42	0.48	0.45	0.42	0.37
Revolving - 30-89 Days PD	0.22	0.26	0.37	0.55	0.65
- 90+ Days Past Due	0.02	0.02	0.03	0.06	0.05
- Nonaccrual	0.10	0.10	0.10	0.13	0.19
Closed-End - 30-89 Days PD	0.77	1.06	1.10	1.21	1.10
- 90+ Days Past Due	0.09	0.13	0.11	0.12	0.12
- Nonaccrual	0.49	0.50	0.50	0.45	0.35
- Jr Lien 30-89 Days PD	0.06	0.07	0.10	N/A	N/A
- Jr Lien 90+ Days PD	0.01	0.01	0.01	N/A	N/A
- Jr Lien Nonaccrual	0.05	0.06	0.05	N/A	N/A
Commercial RE - 30-89 Days PD	0.38	0.43	0.57	0.82	0.57
- 90+ Days Past Due	0.03	0.04	0.06	0.07	0.07
- Nonaccrual	0.39	0.50	0.52	0.52	0.46
Const & Dev - 30-89 Days PD	0.33	0.40	0.62	0.79	0.59
- 90+ Days Past Due	0.01	0.01	0.04	0.07	0.02
- Nonaccrual	0.19	0.34	0.43	0.59	0.29
Multi family - 30-89 Days PD	0.11	0.13	0.15	0.29	0.17
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.08	0.20	0.10	0.09	0.09
Nonfarm Nres- 30-89 Days PD	0.37	0.42	0.44	0.67	0.51
- 90+ Days Past Due	0.03	0.03	0.05	0.06	0.06
- Nonaccrual	0.46	0.50	0.50	0.46	0.43
Farmland - 30-89 Days PD	0.18	0.34	0.52	0.61	0.68
- 90+ Days Past Due	0.01	0.06	0.05	0.05	0.04
- Nonaccrual	0.24	0.43	0.46	0.48	0.35
Credit Card - 30-89 Days PD	1.03	1.28	1.72	1.70	1.16
- 90+ Days Past Due	0.36	0.59	0.64	0.50	0.25
- Nonaccrual	0.02	0.02	0.01	0.06	0.05

CAPITAL RATIOS	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Tier 1 Leverage Ratio	8.64	8.68	8.54	8.23	8.33
Tier 1 RBC Ratio	11.42	11.84	12.05	11.57	11.69
Total Risk-Based Capital Ratio	12.95	13.36	13.48	12.95	13.04
Tangible Tier 1 Leverage Ratio	8.58	8.62	8.47	8.16	8.24
Tangible Common Eq Cap/Tan Assets	7.28	7.41	7.72	7.45	7.50
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	17.05	15.63	15.18	14.81	13.93
Standby Letters of Credit	0.96	0.91	0.76	0.72	0.69
Commercial & Similar Letters of Credit	0.02	0.03	0.03	0.03	0.04
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	0.99	1.37	1.31	0.98	1.25
Interest Rate Contracts	0.97	1.20	1.15	0.88	1.23
Interest Rate Futures & Forward Contr	0.04	0.05	0.07	0.01	0.01
Written Options Contr (Int Rate)	0.04	0.02	0.02	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.01	0.15	0.16
Interest Rate Swaps	0.52	0.62	0.41	0.30	0.52
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	27.19	25.69	25.28	23.80	22.70

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Interest Rate Contracts	99.52	98.20	98.24	98.28	98.52
Foreign Exchange Contracts	0.00	1.48	0.00	0.93	0.64
Equity, Comm, & Other Contracts	0.33	0.11	0.12	0.24	0.00
Futures and Forwards	20.83	14.25	20.75	18.85	23.94
Written Options	24.75	9.55	6.44	0.54	0.11
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	23.66	9.55	6.35	0.41	0.00
Purchased Options	0.82	1.63	5.92	27.92	21.52
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.76	1.51	5.79	26.36	21.52
Swaps	51.32	57.39	57.90	50.30	51.42
Held for Trading	0.45	0.00	0.00	0.14	1.05
Interest Rate Contracts	0.45	0.00	0.00	0.14	1.03
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	99.55	100.00	100.00	99.86	98.95
Interest Rate Contracts	87.02	87.52	97.59	87.13	88.52
Foreign Exchange Contracts	0.00	0.84	0.00	0.04	0.63
Equity, Comm, & Other Contracts	0.33	0.11	0.12	0.24	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	73.47	85.25	90.81	95.98	76.41
One Year or Less	26.74	17.14	33.55	38.80	27.07
Over 1 Year to 5 Years	32.03	39.02	36.52	45.73	41.13
Over 5 Years	9.74	10.74	9.34	3.35	5.47
Gross Negative Fair Value (Abs Val)	0.67	0.74	1.06	0.35	0.26
Gross Positive Fair Value	0.55	0.57	1.20	0.87	0.75
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	0.01	0.01	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.16	0.17	0.08	0.01	0.00
Decr (Incr) in Int Expense/Net Income	0.08	0.11	0.06	0.04	0.04
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.01	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.47	0.91	0.49	0.24	0.06

INSURANCE ACTIVITIES	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	29.59	17.74	32.21	N/A	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	70.41	82.26	67.79	N/A	N/A
Sep Acct Assets(L/H)/Total Life Ast	12.50	10.00	20.00	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	0.55	0.53	0.56	N/A	N/A
Premium Inc/Ins Activities Revenue	0.17	0.40	3.52	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	65.56	76.91	68.02	N/A	N/A
Other Prem Inc/Total Prem Inc	34.44	23.09	31.98	N/A	N/A
Ins Under Net Income/Consol Net Income	0.00	0.00	0.01	N/A	N/A
Ins Net Inc (P/C)/Equity (P/C)	77.70	12.54	8.30	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	5.35	7.19	8.71	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	206.13	468.98	28.50	N/A	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.03	0.08	0.14	N/A	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.17	0.27	0.11	N/A	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	N/A	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	7.72	7.18	N/A	N/A	N/A
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	N/A	N/A
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.25	0.33	0.19	0.29
Cost: Interest-Bearing Deposits	1.27	1.68	2.31	3.99	5.64
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	2.07
Commercial and Industrial Loans	1.64	1.58	0.01	N/A	0.37
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
Leases	N/A	120.25	N/A	N/A	1.09
GROWTH RATES:					
Net Loans and Leases	-9.49	-29.90	78.78	40.75	-44.11
Total Selected Assets	210.10	-24.29	52.66	-0.70	-21.72
Deposits	42.08	10.83	6.48	1.75	7.74

PROFITABILITY:	PEER GROUP 03				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Net Income/Avg Equity Capital	13.16	13.46	13.51	13.04	13.30
Bank Net Inc/Avg Eq Inv in Banks	13.38	13.74	14.19	13.67	14.37
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.69	4.72	3.84	7.84	6.20
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.66	11.70	10.12	10.24	9.08
Bank Net Income/Parent Net Income	105.92	103.65	103.74	103.67	102.76
Nonbank Net Income/Parent Net Income	0.93	1.14	1.04	1.46	2.03
Sub BHCs Net Inc/Parent Net Income	86.08	79.83	72.15	76.90	86.17
LEVERAGE:					
Total Liabilities/Equity	24.09	21.49	16.43	16.12	14.08
Total Debt/Equity Capital	2.69	2.50	2.60	4.12	3.88
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.91	16.46	12.26	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	3.16	3.25	3.51	5.12	4.74
Total Debt/Eq Cap - Exc Over Fair Value	2.72	2.56	2.62	4.15	4.01
Long-Term Debt/Equity Capital	1.66	1.31	1.21	2.22	2.00
Short-Term Debt/Equity Capital	0.29	0.42	0.68	0.93	1.04
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.23	0.32	0.31	0.60	0.93
Long-Term Debt/Consolidated LT Debt	4.27	2.69	3.59	6.44	8.26
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	113.68	111.01	107.71	108.01	106.01
Total Investment in Subs/Equity	115.64	112.80	109.04	109.40	107.37
Equity Inv in Subs/Cons Eq Cap+Min Int	98.68	96.06	96.61	99.20	99.55
Total Inv in Subs/Cons Eq Cap+Min Int	100.02	97.43	97.70	100.38	101.07
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.08	0.90	0.60	0.65	0.44
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.39	2.11	1.88	2.25	2.38
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	109.12	123.15	127.26	140.77	143.32
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	108.72	125.58	130.72	151.77	141.18
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	100.86	117.39	115.07	111.15	98.19
Pretax Oper Inc + Int Exp/Int Expense	3411.69	11012.5	18295.5	3820.63	3763.70
Div + Int From Subs/Int Exp + Div	164.18	182.17	178.74	190.76	184.26
Fees+Other Inc From Subs/Sal + Oth Exp	12.17	11.56	10.60	11.08	12.87
Net Inc/Curr Port of LT Debt+Pfd Div(X)	53.73	172.90	60.23	65.38	549.30
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.82	0.73	0.83	-0.17	0.13
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	0.00	1.04	0.26
Total	0.00	8.00	0.00	1.04	0.84
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	0.08	0.11	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.09	0.14	0.07
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.99	1.34	1.22	0.99	1.26
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.07
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 03				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Div Paid/Inc Before Undist Inc	94.68	84.85	72.18	67.67	64.89
Dividends Paid/Net Income	26.97	26.94	25.95	26.96	29.91
Net Income - Dividends/Avg Equity	9.29	9.62	9.72	9.09	9.06
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	137.81	151.29	160.79	187.37	178.21
Dividends From Nonbank Subs	0.94	1.56	1.52	1.45	2.00
Dividends From Subsidiary BHCs	2.31	1.65	2.73	4.56	2.22
Dividends From All Subsidiaries	171.74	184.50	190.86	221.75	215.42
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	37.55	40.38	43.60	52.54	60.94
Interest Income From Bank Subs	0.22	0.17	0.21	0.23	0.52
Mgt & Service Fees From Bank Subs	4.42	4.22	3.48	4.45	4.54
Other Income From Bank Subs	0.05	0.02	0.03	0.04	0.03
Operating Income From Bank Subs	45.99	49.54	55.62	65.23	68.16
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	41.99	54.80	41.25	47.54	34.92
Interest Income From Nonbank Subs	5.88	17.87	3.56	4.15	4.26
Mgt & Serv Fees From Nonbank Subs	1.07	0.71	1.61	2.35	1.88
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	67.22	103.38	60.09	75.25	63.94
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	35.41	41.89	40.95	28.69	33.23
Interest Inc From Subsidiary BHCs	0.06	0.00	3.07	0.13	0.05
Mgt & Serv Fees From Sub BHCs	0.13	1.57	2.44	0.75	0.79
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	36.17	51.53	46.46	31.69	36.33
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	60.64	66.59	67.34	66.77	71.73
Interest Income From Bank Subs	0.87	0.78	1.12	0.43	0.71
Mgt & Serv Fees From Bank Subs	5.91	5.19	4.22	4.40	3.92
Other Income From Bank Subs	0.07	0.07	0.07	0.04	0.03
Operating Income From Bank Subs	78.28	90.19	81.38	79.24	88.05
Dividends From Nonbank Subs	0.97	1.17	0.81	0.52	0.47
Interest Income From Nonbank Subs	0.04	0.07	0.05	0.05	0.03
Mgt & Serv Fees From Nonbank Subs	0.06	0.02	0.02	0.02	0.04
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.20	2.08	1.32	1.23	1.21
Dividends From Subsidiary BHCs	1.80	1.68	1.73	5.20	4.47
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	2.44	1.76	1.80	5.60	4.92
Loans and Adv From Subs/ST Debt	3965.55	670.73	398.60	31.31	146.21
Loans and Adv From Subs/Total Debt	512.74	500.55	221.43	41.22	83.78

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									214
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.68	2.62	2.96	3.33	3.69	4.00	4.43	4.65	214
+ Non-interest Income	1.06	0.32	0.43	0.69	1.02	1.32	1.78	2.22	214
- Overhead Expense	2.93	1.77	2.06	2.43	2.90	3.40	3.96	4.46	214
- Provision for Losses	0.19	0.00	0.03	0.09	0.17	0.28	0.39	0.52	214
+ Securities Gains (Losses)	0.02	-0.02	-0.00	0.00	0.01	0.03	0.08	0.14	214
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.03	214
= Pretax Net Oper Income (TE)	1.71	0.59	0.95	1.33	1.71	2.10	2.42	2.66	214
Net Operating Income	1.11	0.37	0.62	0.87	1.09	1.36	1.64	1.84	214
Net Income	1.11	0.37	0.62	0.87	1.09	1.35	1.64	1.84	214
Net Income (Sub S Adjusted)	1.15	0.12	0.51	0.87	1.15	1.47	1.82	2.06	19
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.56	4.83	4.94	5.20	5.54	5.93	6.24	6.40	214
Interest Expense	1.57	0.82	0.95	1.25	1.55	1.84	2.17	2.40	214
Net Interest Income (TE)	3.98	2.83	3.19	3.61	3.98	4.34	4.81	5.04	214
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.18	-0.00	0.01	0.07	0.15	0.27	0.44	0.68	214
Earnings Coverage of Net Losses (X)	25.82	-22.70	3.35	7.84	14.22	30.58	82.99	193.27	211
Ln&Ls Allowance/Total Loans & Leases	1.29	0.79	0.92	1.09	1.27	1.45	1.73	2.05	214
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.61	0.03	0.08	0.25	0.50	0.89	1.55	1.85	214
30-89 Days Past Due Loans and Leases	0.57	0.03	0.09	0.19	0.46	0.89	1.32	1.70	214
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	24.19	4.09	6.75	15.53	23.53	32.90	42.54	47.15	214
Net ST Noncore Funding Dependence	13.70	0.05	2.40	6.51	12.99	20.13	27.89	31.87	214
Net Loans and Leases/Total Assets	67.83	46.62	51.95	60.11	68.67	76.24	82.02	84.02	214
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.64	6.28	6.81	7.57	8.55	9.37	10.86	12.20	214
Equity Capital/Total Assets	8.37	5.27	5.70	6.84	8.36	9.73	11.25	12.00	214
Net Loans&Ls/Equity Capital (X)	8.38	4.28	5.42	6.57	8.20	10.07	12.24	13.52	214
Cash Dividends/Net Income	26.98	0.00	0.00	9.49	27.50	42.38	62.90	77.71	209
Cash Dividends/Net Income (Sub S Adjusted)	31.77	-25.84	-3.95	8.98	25.44	50.09	86.88	117.68	19
Retained Earnings/Avg Equity Cap	9.35	-3.41	3.12	6.50	9.01	12.22	15.75	19.17	214
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.29	0.00	0.00	0.00	0.00	0.00	1.62	7.21	214
Long-Term Debt/Equity Capital	1.66	0.00	0.00	0.00	0.00	1.31	8.91	18.65	214
Equity Investment in Subs/Equity Cap	113.67	87.65	92.46	99.50	110.96	124.34	143.06	160.29	214
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	108.72	-11.73	13.52	75.19	102.49	133.55	233.01	317.91	212

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.14	4.41	4.58	4.76	5.11	5.51	5.76	5.94	214
Less: Interest Expense	1.45	0.76	0.87	1.15	1.44	1.70	2.02	2.23	214
Equals: Net Interest Income (TE)	3.68	2.62	2.96	3.33	3.69	4.00	4.43	4.65	214
Plus: Non-Interest Income	1.06	0.32	0.43	0.69	1.02	1.32	1.78	2.22	214
Equals: Adj Operating Income (TE)	4.79	3.33	3.68	4.26	4.77	5.31	6.00	6.58	214
Less: Overhead Expense	2.93	1.77	2.06	2.43	2.90	3.40	3.96	4.46	214
Less: Provision for Loan and Lease Losses	0.19	0.00	0.03	0.09	0.17	0.28	0.39	0.52	214
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Plus: Realized G/L on AFS Sec	0.02	-0.02	-0.00	0.00	0.00	0.03	0.08	0.14	214
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.03	214
Equals: Pretax Net Oper Inc (TE)	1.71	0.59	0.95	1.33	1.71	2.10	2.42	2.66	214
Less: Applicable Income Taxes (TE)	0.55	0.00	0.10	0.39	0.58	0.73	0.88	0.98	214
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	214
Equals: Net Operating Income	1.11	0.37	0.62	0.87	1.09	1.36	1.64	1.84	214
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Equals: Net Income	1.11	0.37	0.62	0.87	1.09	1.35	1.64	1.84	214
Memo: Net Income (Last Four Qtrs)	1.11	0.41	0.65	0.87	1.09	1.34	1.64	1.82	210
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.67	88.33	89.47	91.25	92.81	94.11	95.48	96.22	214
Avg Int-Bearing Funds / Avg Assets	78.00	63.61	68.47	73.96	78.41	82.76	86.03	88.09	214
Int Income (TE) / Avg Earning Assets	5.56	4.83	4.94	5.20	5.54	5.93	6.24	6.40	214
Int Expense / Avg Earning Assets	1.57	0.82	0.95	1.25	1.55	1.84	2.17	2.40	214
Net Int Inc (TE) / Avg Earn Assets	3.98	2.83	3.19	3.61	3.98	4.34	4.81	5.04	214
YIELD OR COST:									
Total Loans and Leases (TE)	6.13	5.44	5.53	5.79	6.12	6.43	6.78	7.06	214
Interest-Bearing Bank Balances	1.65	0.00	0.25	0.76	1.38	1.96	4.22	5.88	201
Fed Funds Sold & Reverse Repos	1.32	0.89	1.03	1.18	1.29	1.47	1.61	1.78	202
Trading Assets	1.26	0.00	0.00	0.00	0.00	1.91	3.20	3.93	14
Total Earning Assets	5.46	4.73	4.87	5.07	5.43	5.83	6.14	6.34	214
Investment Securities (TE)	4.08	2.68	3.13	3.56	4.11	4.55	4.94	5.50	214
U.S. Treasury & Agency Sec (excl MBS)	3.31	1.74	2.07	2.72	3.33	3.87	4.44	4.97	212
Mortgage-Backed Securities	3.91	2.68	2.98	3.45	3.86	4.22	4.95	5.52	207
All Other Securities	6.27	3.32	4.00	5.07	6.36	7.14	8.65	9.80	209
Interest-Bearing Deposits	1.57	0.81	1.05	1.32	1.55	1.84	2.07	2.23	214
Time Deposits of \$100K or More	2.33	1.50	1.74	2.00	2.36	2.62	2.94	3.19	213
Time Deposits < \$100K	2.45	1.59	1.83	2.06	2.44	2.74	3.06	3.31	213
Other Domestic Deposits	0.86	0.42	0.48	0.64	0.82	1.03	1.30	1.61	213
Foreign Deposits	1.26	0.00	0.00	0.00	1.09	1.80	2.37	2.63	6
Fed Funds Purchased and Repos	1.35	0.64	0.79	0.98	1.26	1.56	2.33	2.86	198
Other Borrowed Funds & Trading Liab	3.36	1.53	1.74	2.64	3.38	4.09	4.90	5.40	211
All Interest-Bearing Funds	1.85	1.11	1.22	1.55	1.85	2.14	2.45	2.59	214

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	55.95	39.42	42.33	46.09	53.60	64.50	77.11	83.50	214
Avg Assets per Employee (\$000)	3620.33	2188.80	2329.33	2749.63	3348.92	4272.79	5720.82	6540.52	214

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.08	0.00	0.00	0.00	1.28	3.88	7.37	9.24	214
Overhead Exp / NII + Non-Int Income	62.19	45.13	48.39	55.69	62.04	67.90	75.14	83.32	214

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.93	1.77	2.06	2.43	2.90	3.40	3.96	4.46	214
Personnel Expense	1.61	1.00	1.09	1.34	1.57	1.84	2.16	2.38	214
Net Occupancy Expense	0.41	0.22	0.26	0.32	0.41	0.50	0.60	0.65	214
Other Operating Expenses	0.88	0.47	0.56	0.70	0.85	1.03	1.28	1.47	214
Overhead Less Non-Interest Income	1.83	1.07	1.25	1.52	1.78	2.12	2.44	2.68	214

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	61.06	44.62	47.72	54.90	60.63	66.35	73.57	81.30	214
Personnel Expense	33.49	24.66	25.97	29.90	33.22	36.68	41.12	45.90	214
Net Occupancy Expense	8.71	5.40	6.12	7.30	8.52	10.13	11.72	12.85	214
Other Operating Expenses	18.40	11.77	12.79	15.35	18.05	20.99	25.44	27.86	214
Total Non-Interest Income	21.97	8.21	10.58	15.92	22.20	27.19	33.82	36.22	214
Fiduciary Activities Income	1.57	0.00	0.00	0.00	0.68	3.20	5.75	8.47	214
Serv Charges on Deposit Accts - Domestic	8.37	1.23	2.84	4.95	8.27	11.43	14.14	16.85	214
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	214
Investment Banking Fees & Commissions	0.57	0.00	0.00	0.01	0.37	1.11	1.75	2.36	214
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Net Servicing Fees	0.27	-0.01	0.00	0.00	0.02	0.42	1.37	2.17	214
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Insurance Activities Revenue	0.54	0.00	0.00	0.00	0.11	0.72	2.68	5.35	214
Net Gain (Loss) - Sales Loans, OREO, Oth	1.82	-0.17	0.00	0.17	1.05	3.11	5.87	10.00	214
Other Non-Interest Income	6.20	1.62	2.24	3.66	5.87	7.76	12.44	15.30	214
Overhead Less Non-Interest Income	38.76	19.98	25.73	31.48	38.59	45.50	52.51	56.97	214

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	28.20	0.00	3.40	24.36	30.49	33.84	37.00	38.92	209
Appl Inc Tax+TE/Pretax NOI+TE	33.65	1.35	19.92	32.94	34.98	37.39	39.86	41.25	209

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.70	27.89	35.01	41.65	50.31	60.27	67.60	72.96	214
Commercial and Industrial Loans	10.39	2.14	3.45	5.91	9.60	14.88	19.28	23.05	214
Loans to Individuals	3.49	0.14	0.40	0.90	2.73	5.09	10.42	15.28	214
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	214
Agricultural Loans	0.67	0.00	0.00	0.00	0.10	0.95	3.19	5.20	214
Other Loans and Leases	0.99	0.00	0.04	0.18	0.61	1.55	2.98	4.25	214
Net Loans and Leases	67.83	46.62	51.95	60.11	68.67	76.24	82.02	84.02	214
Debt Securities Over 1 Year	18.85	3.99	6.41	10.55	17.57	25.84	35.97	41.15	214
Mutual Funds and Equity Securities	0.21	0.00	0.00	0.00	0.06	0.32	0.95	1.86	214
Subtotal	87.66	77.18	80.65	84.95	88.24	90.48	92.64	93.41	214
Interest-Bearing Bank Balances	0.24	0.00	0.00	0.00	0.04	0.25	1.34	2.32	214
Federal Funds Sold & Reverse Repos	0.87	0.00	0.00	0.00	0.28	1.50	3.55	5.62	214
Debt Securities 1 Year or Less	2.00	0.00	0.06	0.35	1.39	3.11	5.84	8.24	214
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Total Earning Assets	91.48	87.22	88.18	90.12	91.57	93.01	94.10	94.82	214
Non-Int Cash and Due From Dep Inst	2.49	1.12	1.31	1.78	2.46	3.00	4.06	4.31	214
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	214
Other Real Estate Owned	0.08	0.00	0.00	0.00	0.04	0.14	0.29	0.48	214
All Other Assets	5.91	2.90	3.40	4.48	5.80	7.22	8.76	10.36	214
MEMORANDA:									
Short-Term Investments	3.56	0.09	0.38	1.00	2.66	5.70	9.17	11.34	214
U.S. Treasury Securities	0.25	0.00	0.00	0.00	0.02	0.33	1.26	3.20	214
U.S. Agency Securities (excl MBS)	6.22	0.00	0.19	1.81	4.99	9.61	14.82	20.21	214
Municipal Securities	2.63	0.00	0.00	0.44	1.82	4.97	7.29	9.60	214
Mortgage-Backed Securities	9.07	0.00	0.19	2.49	7.16	15.29	22.40	29.63	214
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	214
Other Debt Securities	0.63	0.00	0.00	0.00	0.18	1.10	2.80	4.04	214
RE Loans Secured by 1-4 Family	15.70	2.46	5.19	9.16	14.31	22.35	27.14	33.97	214
Revolving	3.14	0.00	0.17	1.11	2.56	5.18	7.33	9.31	214
Closed-End, Sec by First Liens	10.91	1.25	3.01	5.20	9.67	16.23	21.43	25.36	214
Closed-End, Sec by Junior Liens	1.04	0.04	0.14	0.42	0.93	1.54	2.31	3.08	214
Commercial Real Estate Loans	32.21	12.38	15.81	22.06	31.75	40.26	52.88	60.20	214
Construction and Land Dev	8.35	1.01	1.75	3.36	7.57	12.02	18.19	24.14	214
Multifamily	2.02	0.02	0.20	0.65	1.36	2.90	5.42	9.26	214
Nonfarm Nonresidential	20.30	8.42	11.25	14.79	19.42	24.76	31.66	38.35	214
RE Loans Secured by Farmland	0.89	0.00	0.00	0.02	0.35	1.59	3.35	5.03	214
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	74.89	49.31	55.34	65.90	76.02	84.49	90.40	94.24	214
RE Loans Secured by 1-4 Family	23.89	3.73	7.30	13.99	22.45	32.86	44.42	55.35	214
Revolving	4.66	0.00	0.30	1.59	4.02	7.26	11.51	13.34	214
Closed-End	18.54	1.84	4.56	9.46	16.52	27.17	36.69	44.69	214
Commercial Real Estate Loans	47.15	22.72	26.56	34.27	46.92	57.74	69.00	77.05	214
Construction and Land Dev	12.17	1.60	2.80	6.04	10.72	16.91	25.36	31.96	214
Multifamily	2.97	0.03	0.34	0.96	2.09	4.27	8.52	12.28	214
Nonfarm Nonresidential	30.10	14.06	19.17	22.47	29.52	35.81	44.97	50.63	214
RE Loans Secured by Farmland	1.32	0.00	0.00	0.03	0.51	2.38	4.93	7.40	214
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	214
Commercial and Industrial Loans	15.22	3.45	5.76	9.27	13.79	20.74	27.32	31.10	214
Loans to Individuals	5.26	0.26	0.57	1.34	4.03	7.67	14.35	22.93	214
Credit Card Loans	0.08	0.00	0.00	0.00	0.00	0.13	0.51	0.90	214
Agricultural Loans	1.00	0.00	0.00	0.00	0.16	1.50	4.99	7.32	214
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Other Loans and Leases	1.51	0.01	0.07	0.26	0.85	2.30	4.79	6.84	214

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.56	0.09	0.38	1.00	2.66	5.70	9.17	11.34	214
Liquid Assets	20.63	7.91	9.77	13.90	18.95	27.03	34.93	39.26	214
Investment Securities	21.75	6.49	8.32	13.85	20.32	29.56	37.19	43.37	214
Net Loans and Leases	67.83	46.62	51.95	60.11	68.67	76.24	82.02	84.02	214
Net Lns, Ls & Stdbly Ltrs of Credit	68.91	46.98	52.59	60.94	68.81	77.62	83.10	85.72	214
Core Deposits	63.60	43.90	48.93	56.73	64.54	70.64	75.40	78.83	214
Noncore Funding	25.29	10.26	12.75	17.54	23.91	31.98	40.89	44.57	214
Time Deposits of \$100K or More	12.89	4.65	5.85	8.03	11.63	16.59	23.10	29.80	214
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Fed Funds Purchased and Repos	2.91	0.00	0.00	0.37	2.22	5.07	8.30	11.01	214
Net Fed Funds Purchased (Sold)	2.04	-4.34	-2.14	-0.16	1.30	4.35	7.77	10.47	214
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Oth Borrowings W/Rem Mat 1 Yr or Less	2.60	0.00	0.00	0.35	1.76	4.08	7.51	9.34	214
Earning Assets Repr in 1 Year	41.72	17.87	22.68	30.39	40.94	51.88	61.57	69.07	214
Int-Bearing Liab Repr in 1 Year	25.73	10.40	11.83	15.58	22.23	32.62	49.86	56.67	214
Long-Term Debt Repr in 1 Year	0.58	0.00	0.00	0.00	0.00	0.95	3.39	4.62	214
Net Assets Repriceable in 1 Year	14.51	-18.06	-8.16	3.78	14.91	25.04	36.44	44.43	214
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	24.19	4.09	6.75	15.53	23.53	32.90	42.54	47.15	214
Net ST Noncore Funding Dependence	13.70	0.05	2.40	6.51	12.99	20.13	27.89	31.87	214
Short-Term Inv/ST Noncore Funding	27.43	0.55	2.62	6.04	18.47	46.22	80.91	96.22	214
Liq Asts-ST Noncore Fndg/Nonliq Asts	7.13	-19.70	-11.86	-3.70	4.79	18.06	32.45	43.51	214
Net Loans and Leases/Total Deposits	87.77	60.34	65.71	77.94	87.62	98.37	105.78	110.94	214
Net Loans and Leases/Core Deposits	108.03	70.04	75.54	91.41	106.86	123.65	142.60	163.70	213
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.32	-1.29	-0.29	0.00	0.10	0.61	1.55	2.12	142
Avail-For-Sale Sec Appr(Depr)/Eq Cap	0.54	-3.76	-1.84	-0.57	0.31	1.55	3.43	6.02	212
Struct Notes Appr(Depr)/Eq Cap	-0.07	-0.46	-0.33	-0.09	-0.02	-0.00	0.00	0.00	100
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	10.14	0.00	0.00	0.00	2.82	16.75	46.00	72.89	214
Available-For-Sale Securities	89.85	25.36	53.85	82.78	97.03	100.00	100.00	100.00	214
U.S. Treasury Securities	1.59	0.00	0.00	0.00	0.10	1.76	8.69	17.86	214
U.S. Agency Securities (excl MBS)	31.78	0.00	1.64	10.29	28.09	51.88	71.24	81.67	214
Municipal Securities	13.05	0.00	0.00	2.42	10.42	25.05	34.99	38.95	214
Mortgage-Backed Securities	40.95	0.06	1.51	16.83	41.42	63.21	80.55	86.01	214
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.62	214
Other Debt Securities	3.01	0.00	0.00	0.00	0.89	5.47	13.11	21.00	214
Mutual Funds and Equity Securities	1.15	0.00	0.00	0.00	0.26	1.61	5.25	9.34	214
Debt Securities 1 Year or Less	10.49	0.03	0.27	2.24	7.08	15.56	31.71	39.71	214
Debt Securities 1 To 5 Years	36.64	1.79	5.37	16.98	36.60	55.55	68.79	74.93	214
Debt Securities Over 5 Years	48.13	1.20	8.12	23.05	48.33	72.34	87.44	93.24	214
Pledged Securities	58.26	10.92	24.42	40.25	60.92	75.14	85.98	93.69	214
Structured Notes, Fair Value	1.99	0.00	0.00	0.00	0.00	2.39	11.08	14.37	214

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.19	0.00	0.03	0.09	0.17	0.28	0.39	0.52	214
Provision for Ln&Ls Losses/Avg Lns&Ls	0.28	0.00	0.06	0.15	0.26	0.41	0.57	0.74	214
Provision for Ln&Ls Losses/Net Losses	207.59	-3.10	36.39	104.85	158.94	257.67	515.25	1098.12	211
Ln&Ls Allowance/Total Loans & Leases	1.29	0.79	0.92	1.09	1.27	1.45	1.73	2.05	214
Ln&Ls Allowance/Net Ln&Ls Losses (X)	13.48	2.24	2.89	4.79	8.31	15.34	44.66	92.40	201
ALLL/Nonaccrual Assets	466.98	68.43	103.05	182.20	313.13	594.91	1433.60	1930.69	209
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	383.78	65.31	88.59	153.87	255.85	511.74	1071.25	1744.93	211
Gross Ln&Ls Losses/Avg Loans & Leases	0.25	0.01	0.04	0.11	0.21	0.39	0.58	0.81	214
Recoveries/Avg Loans and Leases	0.06	0.00	0.01	0.02	0.05	0.10	0.15	0.20	214
Net Losses/Avg Loans and Leases	0.18	-0.00	0.01	0.07	0.15	0.27	0.44	0.68	214
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Recoveries/Prior Year-End Losses	28.55	5.32	8.56	14.85	25.02	37.16	64.22	78.78	207
Earnings Coverage of Net Losses (X)	25.82	-22.70	3.35	7.84	14.22	30.58	82.99	193.27	211
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.04	-0.01	-0.00	0.00	0.02	0.08	0.16	0.26	214
RE Loans Secured By 1-4 Family	0.06	-0.01	-0.00	0.00	0.03	0.10	0.20	0.32	213
Revolving	0.03	-0.00	0.00	0.00	0.00	0.02	0.22	0.36	204
Closed-End	0.06	-0.03	-0.00	0.00	0.03	0.10	0.20	0.33	213
Commercial Real Estate Loans	0.03	-0.01	-0.00	0.00	0.00	0.06	0.14	0.31	213
Construction and Land Dev	0.01	-0.01	-0.00	0.00	0.00	0.01	0.10	0.30	213
Multifamily	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.22	207
Nonfarm Nonresidential	0.03	-0.02	-0.00	0.00	0.00	0.04	0.16	0.36	213
RE Loans Secured by Farmland	0.00	-0.07	-0.00	0.00	0.00	0.00	0.01	0.30	174
Commercial and Industrial Loans	0.43	-0.09	-0.03	0.06	0.28	0.68	1.31	2.09	214
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Loans to Individuals	0.93	0.08	0.15	0.39	0.68	1.41	2.40	3.17	192
Credit Card Loans	2.44	0.00	0.00	1.06	1.98	3.36	5.26	18.22	82
Agricultural Loans	0.06	-0.06	-0.00	0.00	0.00	0.02	0.37	0.69	143
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	0.32	-0.28	-0.00	0.00	0.00	0.27	1.85	3.72	207

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

30-89 Days PD Loans and Leases	0.57	0.03	0.09	0.19	0.46	0.89	1.32	1.70	214
90+ Days PD Loans and Leases	0.06	0.00	0.00	0.00	0.02	0.11	0.27	0.40	214
Nonaccrual Loans and Leases	0.48	0.03	0.06	0.20	0.37	0.72	1.18	1.74	214
90+ Days PD and Nonaccrual Loans and Leases	0.57	0.03	0.09	0.25	0.49	0.78	1.35	1.81	214
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	214
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.57	0.03	0.09	0.19	0.46	0.89	1.32	1.70	214
90+ Days Past Due Assets	0.06	0.00	0.00	0.00	0.02	0.11	0.27	0.40	214
Nonaccrual Assets	0.48	0.03	0.06	0.20	0.37	0.72	1.18	1.74	214
30+ Days PD & Nonaccrual Assets	1.18	0.16	0.25	0.55	1.00	1.72	2.55	3.34	214
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.39	0.02	0.05	0.16	0.32	0.56	0.91	1.22	214
90+ PD & Nonaccrual Assets + OREO	0.50	0.03	0.07	0.21	0.42	0.76	1.14	1.47	214
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.45	0.02	0.05	0.18	0.38	0.66	1.10	1.66	214
Allowance for Loan & Lease Losses	51.38	3.76	8.57	21.74	43.55	72.20	122.05	166.87	214
Equity Cap + ALLL	5.00	0.26	0.56	1.80	4.15	6.82	12.97	18.31	214
Tier 1 Cap + ALLL	4.85	0.30	0.57	1.89	3.96	7.19	12.42	16.53	214
Loans & Leases + RE Acquired	0.66	0.03	0.10	0.27	0.55	0.97	1.68	2.38	214

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	0.51	0.00	0.04	0.14	0.39	0.84	1.30	1.56	214
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.01	0.09	0.25	0.38	214
- Nonaccrual	0.44	0.00	0.01	0.13	0.33	0.63	1.16	1.74	214
Coml & Indl - 30-89 Days PD	0.54	0.00	0.00	0.09	0.38	0.84	1.73	2.73	214
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.09	0.38	0.61	214
- Nonaccrual	0.66	0.00	0.00	0.14	0.50	1.06	2.11	2.97	214
Individuals - 30-89 Days PD	1.06	0.00	0.12	0.34	0.89	1.57	2.50	3.08	214
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.02	0.16	0.40	0.71	214
- Nonaccrual	0.22	0.00	0.00	0.00	0.12	0.39	0.84	1.20	214
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Agricultural - 30-89 Days PD	0.15	0.00	0.00	0.00	0.00	0.24	0.85	1.27	143
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.13	143
- Nonaccrual	0.23	0.00	0.00	0.00	0.00	0.06	1.04	4.56	143
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	0.44	0.00	0.00	0.00	0.00	0.51	2.89	4.27	207
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.24	207
- Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.00	0.66	3.22	207
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.72	0.00	0.02	0.19	0.56	1.17	1.84	2.35	213
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.01	0.14	0.29	0.45	213
- Nonaccrual	0.42	0.00	0.00	0.08	0.31	0.67	1.29	1.79	213
Revolving - 30-89 Days PD	0.21	0.00	0.00	0.00	0.11	0.37	0.76	1.08	204
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.25	204
- Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.19	0.48	0.67	204
Closed-End - 30-89 Days PD	0.76	0.00	0.00	0.18	0.63	1.35	2.08	2.47	213
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.01	0.16	0.33	0.58	213
- Nonaccrual	0.48	0.00	0.00	0.10	0.35	0.76	1.51	2.04	213
- Jr Lien 30-89 Days PD	0.06	0.00	0.00	0.00	0.03	0.10	0.23	0.47	213
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.05	213
- Jr Lien Nonaccrual	0.04	0.00	0.00	0.00	0.01	0.06	0.20	0.37	213
Commercial RE - 30-89 Days PD	0.38	0.00	0.00	0.05	0.22	0.63	1.31	1.83	213
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.03	0.18	0.34	213
- Nonaccrual	0.39	0.00	0.00	0.06	0.27	0.63	1.25	2.32	213
Const & Dev - 30-89 Days PD	0.33	0.00	0.00	0.00	0.11	0.48	1.48	2.60	213
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.32	213
- Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.25	0.88	2.26	213
Multifamily - 30-89 Days PD	0.11	0.00	0.00	0.00	0.00	0.00	0.51	2.72	207
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.49	1.89	207
Nonfarm Nres- 30-89 Days PD	0.36	0.00	0.00	0.02	0.19	0.59	1.56	2.11	213
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.02	0.17	0.40	213
- Nonaccrual	0.46	0.00	0.00	0.01	0.28	0.73	1.53	3.52	213
Farmland - 30-89 Days PD	0.17	0.00	0.00	0.00	0.00	0.25	0.92	1.62	174
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.29	174
- Nonaccrual	0.23	0.00	0.00	0.00	0.00	0.08	1.41	3.46	174
Credit Card - 30-89 Days PD	1.03	0.00	0.00	0.18	0.92	1.70	3.01	3.54	82
- 90+ Days Past Due	0.35	0.00	0.00	0.00	0.08	0.65	1.31	2.97	82
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.41	82

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.64	6.28	6.81	7.57	8.55	9.37	10.86	12.20	214
Tier 1 RBC Ratio	11.42	7.94	8.98	9.85	11.06	12.68	15.26	17.30	214
Total Risk-Based Capital Ratio	12.95	10.23	10.72	11.43	12.49	14.02	16.54	19.05	214
Tangible Tier 1 Leverage Ratio	8.58	6.15	6.72	7.54	8.46	9.36	10.86	12.19	214
Tangible Common Eq Cap/Tan Assets	7.28	4.37	5.01	5.96	7.19	8.41	9.87	11.24	214
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	17.05	6.64	8.63	11.40	16.26	21.66	27.78	31.89	214
Standby Letters of Credit	0.95	0.04	0.15	0.32	0.81	1.47	2.23	3.42	214
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.26	214
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.99	0.00	0.00	0.00	0.00	1.01	6.13	11.64	214
Interest Rate Contracts	0.97	0.00	0.00	0.00	0.00	0.97	6.13	11.64	214
Interest Rate Futures & Forward Contr	0.04	0.00	0.00	0.00	0.00	0.00	0.21	1.14	214
Written Options Contr (Int Rate)	0.03	0.00	0.00	0.00	0.00	0.00	0.28	0.79	214
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Interest Rate Swaps	0.51	0.00	0.00	0.00	0.00	0.00	3.34	6.80	214
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	27.19	12.92	14.35	18.97	27.21	33.72	42.51	48.73	214

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.52	0.00	81.07	100.00	100.00	100.00	100.00	100.00	91
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Equity, Comm, & Other Contracts	0.33	0.00	0.00	0.00	0.00	0.00	0.00	55.89	91
Futures and Forwards	20.83	0.00	0.00	0.00	0.00	44.58	82.18	100.00	91
Written Options	24.75	0.00	0.00	0.00	0.00	48.23	100.00	100.00	91
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Over-The-Counter	23.65	0.00	0.00	0.00	0.00	44.32	98.10	100.00	91
Purchased Options	0.82	0.00	0.00	0.00	0.00	0.00	2.20	23.61	91
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Over-The-Counter	0.76	0.00	0.00	0.00	0.00	0.00	0.00	23.61	91
Swaps	51.31	0.00	0.00	0.00	52.92	100.00	100.00	100.00	91
Held for Trading	0.44	0.00	0.00	0.00	0.00	0.00	0.00	17.45	91
Interest Rate Contracts	0.44	0.00	0.00	0.00	0.00	0.00	0.00	17.45	91
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Non-Traded	99.55	57.35	100.00	100.00	100.00	100.00	100.00	100.00	91
Interest Rate Contracts	87.01	0.00	0.00	100.00	100.00	100.00	100.00	100.00	91
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Equity, Comm, & Other Contracts	0.33	0.00	0.00	0.00	0.00	0.00	0.00	55.89	91
Deriv Contr (Excl Fut & FX LE 14 Days)	73.47	0.00	0.00	50.00	99.99	100.00	100.00	100.00	91
One Year or Less	26.73	0.00	0.00	0.00	0.00	51.14	82.18	100.00	91
Over 1 Year to 5 Years	32.02	0.00	0.00	0.00	0.00	57.02	100.00	100.00	91
Over 5 Years	9.74	0.00	0.00	0.00	0.00	10.94	62.61	89.76	91
Gross Negative Fair Value (Abs Val)	0.67	0.00	0.00	0.00	0.26	1.09	2.79	4.90	91
Gross Positive Fair Value	0.54	0.00	0.00	0.00	0.05	0.59	2.26	7.94	91
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	214
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
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	214
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	214
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.16	0.00	0.00	0.00	0.00	0.00	0.43	4.50	209
Decr (Incr) in Int Expense/Net Income	0.07	-0.75	0.00	0.00	0.00	0.00	0.01	3.75	209
Net Incr (Decr) Nonint Alloc/Net Income	0.00	-0.09	0.00	0.00	0.00	0.00	0.00	0.06	209
Incr (Decr) in Net Income/Net Income	0.47	-2.27	-0.32	0.00	0.00	0.00	2.78	10.64	209

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Ins Under Assets(P/C)/Tot Ins Und Ast	29.58	0.00	0.00	0.00	0.00	47.94	100.00	100.00	10
Ins Under Assets(L/H)/Tot Ins Und Ast	70.41	0.00	0.00	2.05	100.00	100.00	100.00	100.00	10
Sep Acct Assets(L/H)/Total Life Ast	12.50	0.00	0.00	0.00	0.00	0.00	20.00	60.00	8
Ins Activities Revenue/Adj Oper Inc	0.54	0.00	0.00	0.00	0.11	0.72	2.68	5.35	214
Premium Inc/Ins Activities Revenue	0.17	0.00	0.00	0.00	0.00	0.00	0.00	9.27	152
Credit Rel Prem Inc/Tot Prem Inc	65.55	0.00	0.00	0.00	99.94	100.00	100.00	100.00	11
Other Prem Inc/Total Prem Inc	34.44	0.00	0.00	0.00	0.00	84.07	100.00	100.00	11
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Ins Net Inc (P/C)/Equity (P/C)	77.70	12.83	12.83	12.83	15.44	64.09	146.97	174.60	3
Ins Net Inc (L/H)/Equity (L/H)	5.35	-1.80	-1.80	-0.98	1.32	4.87	12.90	17.96	6
Insur Ben, Losses, Exp/Insur Premiums	206.13	0.00	0.13	8.10	38.09	77.90	87.32	873.09	11
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.02	0.00	0.00	0.00	0.00	0.01	0.05	0.06	3
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.16	0.00	0.00	0.00	0.00	0.00	0.27	0.81	8
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
CSV Life Insurance/Tier 1 Cap + ALLL	7.72	0.00	0.00	0.00	5.51	16.37	21.91	24.57	214
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37
Cost: Interest-Bearing Deposits	1.26	0.00	0.00	0.00	1.09	1.80	2.37	2.63	6
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1
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
GROWTH RATES:									
Net Loans and Leases	-9.48	-100.00	-100.00	-74.47	-0.69	29.97	106.29	166.50	21
Total Selected Assets	210.09	-100.00	-100.00	-39.53	0.00	23.84	133.48	6646.43	46
Deposits	42.08	-100.00	-100.00	-100.00	0.23	43.11	152.23	188.61	4

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	94.68	0.00	11.10	42.70	85.19	109.50	210.51	496.11	166
Dividends Paid/Net Income	26.96	0.00	0.00	9.49	27.50	42.38	62.90	77.71	209
Net Income - Dividends/Avg Equity	9.29	-3.41	3.12	6.50	9.01	12.15	15.42	18.96	214
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	137.80	0.00	0.00	68.35	122.44	198.65	345.17	698.81	179
Dividends From Nonbank Subs	0.93	0.00	0.00	0.00	0.00	0.54	7.91	13.97	179
Dividends From Subsidiary BHCs	2.30	0.00	0.00	0.00	0.00	0.00	0.00	120.56	179
Dividends From All Subsidiaries	171.74	0.00	1.95	91.02	129.56	219.66	425.78	779.62	179
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	37.55	0.00	0.00	10.32	36.53	61.96	91.48	112.21	194
Interest Income From Bank Subs	0.22	0.00	0.00	0.00	0.00	0.26	0.99	3.68	194
Mgt & Service Fees From Bank Subs	4.41	0.00	0.00	0.00	0.00	1.92	27.97	56.86	194
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.08	1.33	194
Operating Income From Bank Subs	45.99	0.00	0.00	15.51	43.02	76.01	109.89	136.31	194
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	41.99	0.00	0.00	0.00	0.00	100.00	120.28	167.10	96
Interest Income From Nonbank Subs	5.88	0.00	0.00	0.00	0.00	0.00	49.53	89.35	96
Mgt & Serv Fees From Nonbank Subs	1.06	0.00	0.00	0.00	0.00	0.00	8.33	16.47	96
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Operating Inc From Nonbank Subs	67.21	0.00	0.00	0.00	63.12	100.00	205.90	283.91	96
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	35.41	0.00	0.00	0.00	34.72	58.93	101.85	107.02	24
Interest Inc From Subsidiary BHCs	0.05	0.00	0.00	0.00	0.00	0.00	0.23	0.82	24
Mgt & Serv Fees From Sub BHCs	0.12	0.00	0.00	0.00	0.00	0.00	0.00	2.32	24
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Operating Income From Sub BHCs	36.16	0.00	0.00	0.40	34.72	58.93	101.92	107.02	24
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	60.63	0.00	0.00	16.59	85.22	98.96	99.90	100.00	205
Interest Income From Bank Subs	0.86	0.00	0.00	0.00	0.00	0.49	4.84	18.33	205
Mgt & Serv Fees From Bank Subs	5.90	0.00	0.00	0.00	0.00	4.08	43.79	66.13	205
Other Income From Bank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.20	2.02	205
Operating Income From Bank Subs	78.27	0.00	0.00	80.18	97.64	99.79	100.00	100.00	205
Dividends From Nonbank Subs	0.97	0.00	0.00	0.00	0.00	0.32	5.24	25.71	205
Interest Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.02	1.90	205
Mgt & Serv Fees From Nonbank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.47	1.50	205
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	205
Operating Inc From Nonbank Subs	2.20	0.00	0.00	0.00	0.00	1.49	12.09	41.56	205
Dividends From Subsidiary BHCs	1.80	0.00	0.00	0.00	0.00	0.00	0.00	96.93	205
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	205
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	205
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	205
Operating Income From Sub BHCs	2.43	0.00	0.00	0.00	0.00	0.00	3.64	97.47	205
Loans and Adv From Subs/ST Debt	3965.55	0.00	0.00	0.00	319.26	2602.00	22332.0	27547.6	38
Loans and Adv From Subs/Total Debt	512.73	0.00	0.00	0.00	161.71	572.77	1700.00	6185.80	80

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
1082067	1, 267, 739	ABC BANCORP	MOULTRIE, GA	
3283402	1, 009, 224	AFFINITY BANK HOLDINGS, INC.	VENTURA, CA	New Y-9C/BHCPR reporter
1061679	1, 331, 013	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	1, 612, 997	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2, 336, 354	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	1, 605, 098	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1, 405, 442	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	1, 803, 404	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	1, 048, 883	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1117316	1, 009, 232	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
2326629	1, 168, 319	ANB CORPORATION, THE	TERRELL, TX	
1126475	1, 000, 758	ANCHOR BANCORP, INC.	WAYZATA, MN	Moved from Peer 4
1048812	1, 377, 949	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2731858	1, 423, 128	BANC CORPORATION, THE	BIRMINGHAM, AL	
2066868	1, 036, 863	BANC ED CORP., THE	EDWARDSVILLE, IL	
2896458	1, 238, 670	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
1097306	1, 323, 180	BANCPLUS CORPORATION	BELZONI, MS	
1138012	1, 191, 223	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
1137798	1, 177, 076	BANK CALUMET, INC.	HAMMOND, IN	
1143481	1, 032, 779	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1097089	1, 726, 924	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	2, 897, 067	BANNER CORPORATION	WALLA WALLA, WA	
1202708	1, 050, 069	BAYLAKE CORP.	STURGEON BAY, WI	
2835514	1, 137, 759	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
1209145	1, 216, 103	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	1, 545, 942	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1201671	1, 765, 310	BTC FINANCIAL CORPORATION	DES MOINES, IA	
2687795	1, 989, 309	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1251256	1, 067, 447	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1130249	1, 489, 865	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1085509	2, 362, 635	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2332750	1, 448, 447	CAPITAL CORP OF THE WEST	MERCED, CA	
2682996	1, 211, 576	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
1848003	1, 008, 783	CASCADE BANCORP	BEND, OR	Moved from Peer 4
2568362	1, 088, 955	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
1048764	1, 009, 015	CENTER BANCORP, INC.	UNION, NJ	Moved from Peer 4
3003178	1, 339, 443	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2158156	1, 334, 647	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
2263407	1, 164, 661	CENTRAL COAST BANCORP	SALINAS, CA	
1111088	1, 833, 701	CENTURY BANCORP, INC.	MEDFORD, MA	
1486517	1, 852, 139	CHINA TRUST HOLDINGS CORP.	TORRANCE, CA	
1139532	1, 384, 689	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	
1143623	1, 123, 002	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1050909	1, 038, 861	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1076262	2, 213, 794	CITY HOLDING COMPANY	CROSS LANES, WV	
1142448	2, 647, 488	CITY NATIONAL BANCSHARES, INC.	MIAMI, FL	
1060328	1, 699, 561	COBIZ INC.	DENVER, CO	
1249543	1, 179, 006	COLUMBIA BANCORP	COLUMBIA, MD	
2078816	2, 180, 958	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
2467689	1, 020, 132	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	1, 063, 774	COMMERCE FINANCIAL CORPORATION	TOPEKA, KS	

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1080595	1, 676, 719	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
1117709	1, 954, 799	COMMUNITY BANKS, INC.	HARRISBURG, PA	
1070644	2, 709, 094	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1081239	1, 009, 442	CREWS BANKING CORPORATION	WAUCHULA, FL	Moved from Peer 4
1121229	1, 066, 808	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	1, 033, 261	DANVERS BANCORP, INC.	DANVERS, MA	
1058398	1, 104, 499	DURANT BANCORP, INC.	DURANT, OK	
2303910	1, 059, 950	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
3106864	2, 102, 713	EUROBANCSHARES, INC.	HATO REY, PR	
1055315	1, 102, 484	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1, 227, 876	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	1, 317, 819	FARMERS & MERCHANTS INVESTMENT	MILFORD, NE	
1098732	1, 397, 144	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1249002	1, 168, 318	FIDELITY BANCSHARES (N. C.), IN	FUQUAY-VARINA, NC	
1081118	1, 224, 187	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2, 160, 057	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2, 071, 868	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	1, 640, 890	FIRST BANCORP	TROY, NC	
1204560	1, 417, 585	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1, 222, 350	FIRST BANK CORP	FORT SMITH, AR	
1203602	1, 964, 441	FIRST BUSEY CORPORATION	URBANA, IL	
1478017	1, 828, 855	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
1102312	2, 315, 224	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1208595	2, 181, 446	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
1145506	1, 898, 302	FIRST INDIANA CORPORATION	INDIANAPOLIS, IN	
1095982	1, 142, 712	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1, 250, 531	FIRST MARINER BANCORP	BALTIMORE, MD	
2833604	1, 003, 782	FIRST MUTUAL BANCSHARES, INC.	BELLEVUE, WA	Moved from Peer 4
1106516	2, 609, 447	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
2641201	2, 750, 154	FIRST NATIONAL BANK HOLDING CO	SCOTTSDALE, AZ	
1209097	2, 084, 386	FIRST OAK BROOK BANCSHARES, IN	OAK BROOK, IL	
1063262	1, 180, 307	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1029428	1, 301, 496	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
1096505	1, 915, 848	FIRST SECURITY BANCORP	SEARCY, AR	
1132104	1, 149, 878	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1364071	1, 812, 228	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1132672	1, 232, 229	FIRST UNITED CORPORATION	OAKLAND, MD	
2432614	1, 396, 116	FNB CORPORATION	CHRISTIANSBURG, VA	
1143762	1, 002, 665	FOUNDERS GROUP, INC.	WORTH, IL	Moved from Peer 4
1026801	1, 590, 234	FREMONT BANCORPORATION	FREMONT, CA	
1031346	2, 245, 573	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	
2670573	1, 274, 136	GB&T BANCSHARES, INC.	GAINESVILLE, GA	
2339133	1, 846, 611	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1201233	2, 632, 439	GREAT WESTERN BANCORPORATION,	OMAHA, NE	
1204346	1, 020, 075	GREATBANC, INC.	AURORA, IL	
1133277	1, 233, 403	GREENE COUNTY BANCSHARES, INC.	GREENEVILLE, TN	
1057935	1, 411, 556	GUARANTY CORPORATION	DENVER, CO	
2223997	1, 381, 006	HASTEN BANCSHARES	INDIANAPOLIS, IN	
1206546	2, 629, 102	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2634874	1, 110, 228	HERITAGE COMMERCE CORP	SAN JOSE, CA	
1067804	1, 221, 885	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	

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1245291	1, 290, 449	HILLS BANCORPORATION	HILLS, IA	
2592714	1, 098, 951	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1048803	1, 840, 874	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
2291914	2, 448, 602	IBERIABANK CORPORATION	LAFAYETTE, LA	
1136803	2, 943, 926	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1132654	2, 757, 165	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
1138535	1, 464, 141	INTERCHANGE FINANCIAL SERVICES	SADDLE BROOK, NJ	
2049302	1, 316, 751	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1064278	2, 737, 765	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
3114654	2, 331, 724	ITLA CAPITAL CORPORATION	LA JOLLA, CA	
1123915	1, 142, 108	KLEIN FINANCIAL, INC.	CHASKA, MN	
3199567	2, 415, 103	KNBT BANCORP INC.	BETHLEHEM, PA	
1404799	2, 141, 021	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	1, 453, 804	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1066209	1, 187, 884	LAURITZEN CORPORATION	OMAHA, NE	
3101784	1, 061, 137	LIBERTY BANCSHARES, INC	JONESBORO, AR	Moved from Peer 4
2325350	1, 091, 824	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	
2634696	1, 671, 999	MACATAWA BANK CORPORATION	HOLLAND, MI	
2236447	2, 326, 442	MAIN STREET BANKS, INC.	KENNESAW, GA	
2856368	1, 228, 118	MAIN STREET TRUST, INC.	CHAMPAIGN, IL	
1209109	1, 549, 379	MAINSOURCE FINANCIAL GROUP	GREENSBURG, IN	
1207486	1, 411, 652	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1, 553, 307	MBT FINANCIAL CORP.	MONROE, MI	
1099328	1, 040, 356	MERCANTILE BANCORP, INC.	QUINCY, IL	
2608763	1, 536, 119	MERCANTILE BANK CORPORATION	WYOMING, MI	
1208308	1, 355, 846	MERCHANTS & MANUFACTURERS BANC	BROOKFIELD, WI	
1023239	1, 033, 425	MERCHANTS BANCSHARES, INC.	BURLINGTON, VT	
1204627	2, 229, 369	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2516943	2, 296, 087	MID-STATE BANCSHARES	ARROYO GRANDE, CA	
1209828	2, 236, 813	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	
1141348	1, 024, 778	MINNWEST CORPORATION	MINNETONKA, MN	Moved from Peer 4
2961879	1, 505, 870	NARA BANCORP, INC.	LOS ANGELES, CA	
1100037	1, 439, 573	NBC CAPITAL CORPORATION	STARKVILLE, MS	
1202052	1, 000, 749	NEB CORPORATION	FOND DU LAC, WI	Moved from Peer 4
1109991	1, 074, 328	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1129887	1, 080, 924	NORTHERN EMPIRE BANCSHARES	SANTA ROSA, CA	
2244910	1, 566, 709	NSB HOLDING CORP.	STATEN ISLAND, NY	
1070747	1, 083, 040	OAK HILL FINANCIAL, INC.	JACKSON, OH	
1206911	2, 103, 662	OLD SECOND BANCORP, INC.	AURORA, IL	
1117259	2, 092, 348	OMEGA FINANCIAL CORPORATION	STATE COLLEGE, PA	
1249598	1, 262, 330	ORION BANCORP, INC.	NAPLES, FL	
1200692	1, 611, 985	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2651590	1, 067, 395	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
1139813	1, 175, 084	PENNRock FINANCIAL SERVICES CO	BLUE BALL, PA	
2807614	1, 277, 367	PENNSYLVANIA COMMERCE BANCORP,	CAMP HILL, PA	
1070578	1, 809, 087	PEOPLES BANCORP INC.	MARIETTA, OH	
1098844	1, 709, 101	PEOPLES HOLDING COMPANY, THE	TUPELO, MS	
3186585	1, 022, 379	PEOPLESBANCORP, MHC	HOLYOKE, MA	Moved from Peer 4
3084953	1, 778, 985	PLACER SIERRA BANCSHARES	SACRAMENTO, CA	
1247893	2, 439, 020	PLAINS CAPITAL CORPORATION	DALLAS, TX	
2688279	1, 259, 530	PLYMOUTH BANCORP, INC.	WAREHAM, MA	

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1839319	2, 535, 817	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	2, 699, 911	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
1097025	2, 498, 922	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1136670	2, 371, 590	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	
2066886	1, 078, 652	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
2324429	1, 205, 284	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1071397	2, 973, 355	S & T BANCORP, INC.	INDIANA, PA	
1249730	1, 212, 507	S. Y. BANCORP, INC.	LOUISVILLE, KY	
1248304	2, 309, 343	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1133437	1, 437, 707	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1085013	1, 615, 877	SEACOAST BANKING CORPORATION	STUART, FL	
2244358	1, 063, 798	SECURITY BANK CORPORATION	MACON, GA	
1199992	1, 667, 343	SHOREBANK CORPORATION, THE	CHICAGO, IL	
1094828	2, 413, 944	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	1, 684, 470	SINOPAC BANCORP	LOS ANGELES, CA	
2345077	1, 131, 650	SNB BANCSHARES, INC.	SUGAR LAND, TX	
1075694	1, 060, 220	SOUTHERN BANCSHARES (N. C.), IN	MOUNT OLIVE, NC	
2981831	1, 223, 803	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1245068	1, 619, 501	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	1, 913, 958	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1245590	1, 519, 993	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1, 375, 822	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1, 013, 560	STARK BANK GROUP, LTD.	FORT DODGE, IA	Moved from Peer 4
1138861	1, 437, 470	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1417333	1, 216, 671	STATE BANKSHARES, INC.	FARGO, ND	
1210413	1, 475, 556	STATE FINANCIAL SERVICES CORPO	MILWAUKEE, WI	
2442640	1, 353, 502	STATE NATIONAL BANCSHARES, INC	FORT WORTH, TX	
1427275	1, 223, 202	STEARNS FINANCIAL SERVICES, IN	ST CLOUD, MN	
1039454	1, 870, 289	STERLING BANCORP	NEW YORK, NY	
1143829	2, 742, 682	STERLING FINANCIAL CORPORATION	LANCASTER, PA	
2942702	1, 586, 779	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1, 344, 910	SUFFOLK BANCORP	RIVERHEAD, NY	
1066713	1, 127, 257	SUNFLOWER BANKS, INC.	SALINA, KS	
2495039	2, 888, 076	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	2, 615, 035	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
2663838	1, 141, 366	TEXAS UNITED BANCSHARES, INC.	LA GRANGE, TX	Moved from Peer 4
1139260	1, 523, 571	TEXASBANC HOLDING CO.	WEATHERFORD, TX	
2367921	1, 970, 295	TOMPKINS TRUSTCO, INC.	ITHACA, NY	
1030170	1, 629, 552	TRICO BANCSHARES	CHICO, CA	
1056161	1, 080, 393	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
1048652	2, 746, 270	U. S. B. HOLDING CO., INC.	ORANGEBURG, NY	Moved from Peer 2
2936037	1, 010, 886	UB FINANCIAL CORPORATION	SUNRISE, FL	
1971693	1, 673, 529	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	
1116609	1, 666, 957	UNIVEST CORPORATION OF PENNSYLV	SOUDERTON, PA	
1071632	2, 573, 683	UNIZAN FINANCIAL CORP.	CANTON, OH	
1050712	2, 428, 403	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1364110	1, 312, 529	VINEYARD NATIONAL BANCORP	RANCHO CUCAMONGA, CA	
2856377	1, 138, 783	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
2502049	1, 450, 078	VIRGINIA FINANCIAL GROUP, INC.	CULPEPER, VA	
1029464	2, 483, 201	W. T. B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	2, 308, 233	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	

BHCPR Reporters for Quarter Ending 12/31/2004
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
1210066	1, 148, 435	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	1, 790, 919	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1, 748, 386	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
2349815	2, 176, 965	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	
2508788	1, 198, 090	WESTERN SIERRA BANCORP	CAMERON PARK, CA	
1966671	1, 355, 835	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	1, 265, 636	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
1137770	1, 623, 803	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
1138517	2, 804, 024	YARDVILLE NATIONAL BANCORP	HAMILTON, NJ	
1399765	1, 791, 488	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 214 bank holding companies.