

PEER GROUP 04

06/30/2004

06/30/2003

12/31/2003

12/31/2002

12/31/2001

Number of BHCs in Peer Group

348

340

335

328

289

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.68	3.78	3.75	3.94	3.85
+ Non-interest Income	1.01	1.12	1.11	1.08	1.01
- Overhead Expense	3.03	3.11	3.12	3.15	3.13
- Provision for Losses	0.16	0.22	0.23	0.28	0.28
+ Securities Gains (Losses)	0.04	0.05	0.04	0.04	0.04
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.56	1.68	1.62	1.66	1.55
Net Operating Income	1.05	1.12	1.09	1.11	1.01
Net Income	1.05	1.12	1.09	1.11	1.01
Net Income (Sub S Adjusted)	1.04	1.12	1.07	1.09	1.03

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.56	6.01	5.87	6.65	7.82
Interest Expense	1.58	1.93	1.81	2.40	3.68
Net Interest Income (TE)	3.98	4.09	4.05	4.25	4.16

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.15	0.21	0.25	0.26	0.25
Earnings Coverage of Net Losses (X)	27.40	21.79	27.46	24.11	26.90
Ln&Ls Allowance/Total Loans & Leases	1.29	1.32	1.32	1.32	1.29
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.63	0.77	0.69	0.75	0.70
30-89 Days Past Due Loans and Leases	0.58	0.81	0.74	0.95	1.09

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	21.27	18.72	19.92	19.33	20.08
Net ST Noncore Funding Dependence	10.76	8.07	9.67	8.69	11.27
Net Loans and Leases/Total Assets	66.65	65.55	65.51	66.05	67.07

CAPITALIZATION:

Tier 1 Leverage Ratio	8.99	8.64	8.80	8.56	8.55
Equity Capital/Total Assets	8.46	8.62	8.64	8.50	8.50
Net Loans&Ls/Equity Capital (X)	8.20	7.90	7.89	8.06	8.28
Cash Dividends/Net Income	26.55	25.47	27.24	23.98	27.98
Cash Dividends/Net Income (Sub S Adjusted)	32.26	31.41	26.05	24.15	49.29
Retained Earnings/Avg Equity Cap	8.49	9.31	8.77	9.38	7.98

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.60	0.64	0.67	0.74	0.80
Long-Term Debt/Equity Capital	0.92	1.27	1.30	1.76	1.76
Equity Investment in Subs/Equity Cap	109.35	108.35	108.48	109.05	107.44
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	112.03	134.78	137.59	127.87	127.32

PEER GROUP 04

PERCENT OF AVERAGE ASSETS	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Interest Income (TE)	5.14	5.57	5.43	6.16	7.24
Less: Interest Expense	1.46	1.79	1.68	2.22	3.41
Equals: Net Interest Income (TE)	3.68	3.78	3.75	3.94	3.85
Plus: Non-Interest Income	1.01	1.12	1.11	1.08	1.01
Equals: Adj Operating Income (TE)	4.74	4.97	4.91	5.07	4.92
Less: Overhead Expense	3.03	3.11	3.12	3.15	3.13
Less: Provision for Loan and Lease Losses	0.16	0.22	0.23	0.28	0.28
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.04	0.05	0.04	0.04	0.04
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.56	1.68	1.62	1.66	1.55
Less: Applicable Income Taxes (TE)	0.49	0.53	0.50	0.53	0.51
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.05	1.12	1.09	1.11	1.01
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.05	1.12	1.09	1.11	1.01
Memo: Net Income (Last Four Qtrs)	1.06	1.12	1.09	1.11	1.01
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.79	92.74	92.71	92.76	92.93
Avg Int-Bearing Funds / Avg Assets	79.01	79.95	79.69	79.85	79.93
Int Income (TE) / Avg Earning Assets	5.56	6.01	5.87	6.65	7.82
Int Expense / Avg Earning Assets	1.58	1.93	1.81	2.40	3.68
Net Int Inc (TE) / Avg Earn Assets	3.98	4.09	4.05	4.25	4.16
YIELD OR COST:					
Total Loans and Leases (TE)	6.19	6.78	6.63	7.31	8.48
Interest-Bearing Bank Balances	1.20	1.55	1.72	2.33	4.40
Fed Funds Sold & Reverse Repos	0.92	1.14	1.04	1.59	3.79
Trading Assets	5.30	1.78	1.65	10.41	3.31
Total Earning Assets	5.45	5.92	5.77	6.55	7.71
Investment Securities (TE)	4.06	4.38	4.19	5.30	6.25
U.S. Treasury & Agency Sec (excl MBS)	3.36	3.97	3.61	4.76	6.37
Mortgage-Backed Securities	3.83	3.92	3.68	5.10	5.90
All Other Securities	6.08	6.07	6.18	6.79	7.50
Interest-Bearing Deposits	1.61	2.04	1.89	2.59	4.13
Time Deposits of \$100K or More	2.42	2.90	2.75	3.54	5.36
Time Deposits < \$100K	2.51	3.08	2.94	3.77	5.58
Other Domestic Deposits	0.79	1.02	0.91	1.40	2.45
Foreign Deposits	0.15	1.63	0.21	0.71	3.98
Fed Funds Purchased and Repos	1.12	1.28	1.19	1.79	3.85
Other Borrowed Funds & Trading Liab	3.52	4.06	3.96	4.41	5.57
All Interest-Bearing Funds	1.85	2.23	2.11	2.78	4.28

PEER GROUP 04

06/30/2004

06/30/2003

12/31/2003

12/31/2002

12/31/2001

Avg Personnel Exp Per Employee (\$000)

26

26

52

49

47

Avg Assets per Employee (\$000)

3,214

3,065

3,089

2,956

2,895

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

2.08

1.27

1.56

1.47

1.37

Overhead Exp / NII + Non-Int Income

65.45

63.70

64.50

62.96

64.58

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.03

3.11

3.12

3.15

3.13

Personnel Expense

1.70

1.74

1.73

1.72

1.68

Net Occupancy Expense

0.43

0.44

0.44

0.45

0.46

Other Operating Expenses

0.89

0.91

0.93

0.95

0.97

Overhead Less Non-Interest Income

1.99

1.94

1.95

2.02

2.06

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

64.13

62.62

63.29

61.73

63.27

Personnel Expense

35.86

34.92

35.14

33.69

33.80

Net Occupancy Expense

9.01

8.88

8.94

8.85

9.21

Other Operating Expenses

18.84

18.43

18.82

18.75

19.68

Total Non-Interest Income

20.90

22.17

22.19

20.73

20.18

Fiduciary Activities Income

1.25

1.16

1.22

1.15

1.39

Serv Charges on Deposit Accts - Domestic

8.16

7.88

8.09

7.62

7.29

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees & Commissions

0.59

0.41

0.50

0.42

0.41

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.28

0.22

0.28

0.26

0.36

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.50

0.43

0.49

0.41

0.41

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

1.65

2.91

2.74

1.89

1.41

Other Non-Interest Income

5.64

6.24

6.15

6.14

6.04

Overhead Less Non-Interest Income

42.39

39.74

40.28

40.51

42.31

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

26.26

27.53

25.03

26.84

26.54

Appl Inc Tax+TE/Pretax NOI+TE

32.10

32.29

31.92

32.70

33.85

PERCENT OF TOTAL ASSETS	PERCENT COMPOSITION OF ASSETS AND LOAN MIX				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate Loans	49.72	47.74	48.40	47.31	46.57
Commercial and Industrial Loans	9.85	10.00	9.69	10.55	11.29
Loans to Individuals	3.80	4.32	4.14	4.57	4.99
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.84	0.91	0.94	0.89	0.95
Other Loans and Leases	0.87	0.82	0.86	0.85	0.92
Net Loans and Leases	66.65	65.55	65.51	66.05	67.07
Debt Securities Over 1 Year	19.99	18.90	20.30	18.35	16.48
Mutual Funds and Equity Securities	0.28	0.30	0.26	0.33	0.34
Subtotal	87.81	85.71	86.97	85.55	84.69
Interest-Bearing Bank Balances	0.39	0.65	0.41	0.51	0.45
Federal Funds Sold & Reverse Repos	0.87	1.76	1.12	1.83	1.73
Debt Securities 1 Year or Less	1.67	2.32	2.06	2.51	1.99
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.47	91.31	91.34	91.30	91.40
Non-Int Cash and Due From Dep Inst	2.98	3.52	3.26	3.42	3.43
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.08	0.10	0.09	0.10	0.10
All Other Assets	5.46	5.11	5.33	5.17	5.06
MEMORANDA:					
Short-Term Investments	3.42	5.38	4.14	5.53	4.80
U. S. Treasury Securities	0.27	0.36	0.32	0.41	0.46
U. S. Agency Securities (excl MBS)	7.16	6.34	7.52	6.30	6.00
Municipal Securities	3.58	3.36	3.50	3.15	2.88
Mortgage-Backed Securities	7.79	8.13	7.91	8.21	7.78
Asset-Backed Securities	0.00	0.01	0.01	0.02	0.01
Other Debt Securities	0.69	0.92	0.81	0.97	1.10
RE Loans Secured by 1-4 Family	17.42	17.53	17.34	17.70	19.07
Revolving	2.81	2.42	2.67	2.26	1.93
Closed-End, Sec by First Liens	13.15	13.58	13.24	13.80	15.26
Closed-End, Sec by Junior Liens	1.09	1.16	1.10	1.28	1.45
Commercial Real Estate Loans	29.33	27.46	28.27	27.01	24.90
Construction and Land Dev	6.94	6.00	6.31	5.96	5.40
Multifamily	1.55	1.50	1.53	1.48	1.35
Nonfarm Nonresidential	19.66	18.75	19.25	18.40	17.10
RE Loans Secured by Farmland	1.19	1.10	1.20	0.99	0.94
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	74.74	73.06	73.87	71.96	69.91
RE Loans Secured by 1-4 Family	26.90	27.46	27.18	27.42	29.00
Revolving	4.22	3.67	4.05	3.41	2.88
Closed-End	22.41	23.52	22.96	23.79	25.85
Commercial Real Estate Loans	43.51	41.40	42.51	40.52	36.58
Construction and Land Dev	9.98	8.80	9.26	8.69	7.72
Multifamily	2.30	2.28	2.31	2.23	1.99
Nonfarm Nonresidential	29.35	28.48	29.15	27.74	25.32
RE Loans Secured by Farmland	1.74	1.61	1.78	1.46	1.38
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.68	15.05	14.68	15.82	16.67
Loans to Individuals	5.74	6.67	6.39	7.01	7.52
Credit Card Loans	0.10	0.13	0.12	0.15	0.18
Agricultural Loans	1.25	1.37	1.42	1.34	1.40
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.30	1.27	1.32	1.29	1.39

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Short-Term Investments	3.42	5.38	4.14	5.53	4.80
Liquid Assets	21.83	23.07	22.92	22.65	21.42
Investment Securities	22.67	22.39	23.44	21.96	21.24
Net Loans and Leases	66.65	65.55	65.51	66.05	67.07
Net Lns, Ls & Stdby Ltrs of Credit	67.42	66.28	66.21	66.80	67.75
Core Deposits	66.79	67.37	67.31	66.86	67.54
Noncore Funding	22.64	21.85	21.99	22.43	22.11
Time Deposits of \$100K or More	11.43	11.67	11.28	11.92	11.92
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.09	1.89	2.04	1.92	2.47
Net Fed Funds Purchased (Sold)	1.26	0.13	0.94	0.07	0.78
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.05	1.53	1.92	1.50	1.27
Earning Assets Repr in 1 Year	36.14	37.95	35.57	38.53	36.99
Int-Bearing Liab Repr in 1 Year	28.39	29.22	28.44	31.45	34.87
Long-Term Debt Repr in 1 Year	0.49	0.57	0.49	0.51	0.49
Net Assets Repriceable in 1 Year	6.74	7.26	5.89	6.01	1.10
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	21.27	18.72	19.92	19.33	20.08
Net ST Noncore Funding Dependence	10.76	8.07	9.67	8.69	11.27
Short-Term Inv/ST Noncore Funding	34.32	56.47	43.33	52.57	39.76
Liq Asts-ST Noncore Fndg/Nonliq Asts	12.52	14.80	14.34	13.51	9.31
Net Loans and Leases/Total Deposits	84.87	82.47	83.21	83.59	84.20
Net Loans and Leases/Core Deposits	101.36	98.95	99.15	100.79	101.22
Held-To-Mat Sec Appr(Depr)/Eq Cap	-0.13	1.47	0.82	1.41	0.64
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-1.82	5.33	2.54	5.27	2.44
Struct Notes Appr(Depr)/Eq Cap	-0.46	0.11	-0.11	0.16	-0.01
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.22	7.47	7.53	8.75	10.23
Available-For-Sale Securities	92.78	92.53	92.47	91.25	89.77
U.S. Treasury Securities	1.32	1.76	1.54	1.98	2.23
U.S. Agency Securities (excl MBS)	35.88	32.05	36.08	32.14	32.02
Municipal Securities	16.95	16.43	15.99	14.97	14.03
Mortgage-Backed Securities	33.55	35.56	33.14	37.43	36.41
Asset-Backed Securities	0.01	0.03	0.02	0.07	0.06
Other Debt Securities	3.25	4.15	3.66	4.30	5.01
Mutual Funds and Equity Securities	1.22	1.41	1.17	1.59	1.68
Debt Securities 1 Year or Less	8.95	12.62	10.53	12.67	10.26
Debt Securities 1 To 5 Years	40.20	35.63	39.32	36.44	32.87
Debt Securities Over 5 Years	45.88	45.92	45.44	45.06	43.40
Pledged Securities	50.22	47.72	47.46	49.37	48.71
Structured Notes, Fair Value	1.96	1.16	1.64	0.70	0.07

ANALYSIS RATIOS	PEER GROUP 04				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Provision for Ln&Ls Losses/Avg Assets	0.16	0.22	0.23	0.28	0.28
Provision for Ln&Ls Losses/Avg Lns&Ls	0.24	0.33	0.34	0.41	0.41
Provision for Ln&Ls Losses/Net Losses	181.17	188.35	174.51	212.51	245.23
Ln&Ls Allowance/Total Loans & Leases	1.29	1.32	1.32	1.32	1.29
Ln&Ls Allowance/Net Ln&Ls Losses (X)	21.51	15.44	13.86	11.31	14.24
ALL/Nonaccrual Assets	454.75	436.76	472.24	400.19	364.32
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	348.43	289.22	335.08	278.30	255.43
Gross Ln&Ls Losses/Avg Loans & Leases	0.22	0.27	0.31	0.33	0.31
Recoveries/Avg Loans and Leases	0.06	0.06	0.06	0.06	0.06
Net Losses/Avg Loans and Leases	0.15	0.21	0.25	0.26	0.25
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	N/A
Recoveries/Prior Year-End Losses	13.31	11.43	26.03	27.14	33.85
Earnings Coverage of Net Losses (X)	27.40	21.79	27.46	24.11	26.90
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.05	0.07	0.06	0.05
RE Loans Secured By 1-4 Family	0.04	0.05	0.07	0.07	0.05
Revolving	0.01	0.01	0.02	0.02	0.03
Closed-End	0.04	0.05	0.08	0.07	0.05
Commercial Real Estate Loans	0.03	0.04	0.05	0.06	0.04
Construction and Land Dev	0.00	0.01	0.02	0.02	0.03
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.03	0.05	0.05	0.05	0.03
RE Loans Secured by Farmland	0.00	0.00	0.02	0.01	0.01
Commercial and Industrial Loans	0.26	0.49	0.56	0.64	0.47
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.82	0.86	0.93	0.94	0.88
Credit Card Loans	1.95	2.47	2.38	3.04	2.61
Agricultural Loans	0.01	0.03	0.07	0.08	0.03
Loans to Foreign Governments & Inst	N/A	0.00	N/A	N/A	0.00
Other Loans and Leases	0.28	0.15	0.27	0.46	0.45

PERCENT OF LOANS AND LEASES	PEER GROUP 04				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
30-89 Days PD Loans and Leases	0.58	0.81	0.74	0.95	1.09
90+ Days PD Loans and Leases	0.08	0.14	0.11	0.13	0.17
Nonaccrual Loans and Leases	0.50	0.62	0.56	0.60	0.57
90+ Days PD and Nonaccrual Loans and Leases	0.63	0.81	0.71	0.79	0.79
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.58	0.81	0.74	0.95	1.09
90+ Days Past Due Assets	0.08	0.14	0.11	0.13	0.17
Nonaccrual Assets	0.50	0.62	0.56	0.60	0.58
30+ Days PD & Nonaccrual Assets	1.26	1.70	1.51	1.78	1.93
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.43	0.54	0.47	0.53	0.54
90+ PD & Nonaccrual Assets + OREO	0.54	0.67	0.58	0.66	0.66
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.46	0.54	0.48	0.54	0.51
Allowance for Loan & Lease Losses	51.97	59.70	54.25	60.49	61.09
Equity Cap + ALLL	5.04	5.75	5.19	5.81	5.66
Tier 1 Cap + ALLL	4.75	5.84	5.10	5.83	5.64
Loans & Leases + RE Acquired	0.67	0.81	0.73	0.81	0.75

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate - 30-89 Days PD	0.49	0.67	0.65	0.86	0.98
- 90+ Days Past Due	0.07	0.11	0.09	0.11	0.14
- Nonaccrual	0.43	0.55	0.51	0.55	0.49
Coml & Indl - 30-89 Days PD	0.68	1.05	0.78	1.01	0.98
- 90+ Days Past Due	0.07	0.14	0.10	0.12	0.16
- Nonaccrual	0.74	0.87	0.76	0.83	0.78
Individuals - 30-89 Days PD	1.25	1.34	1.43	1.58	1.68
- 90+ Days Past Due	0.11	0.15	0.14	0.17	0.21
- Nonaccrual	0.21	0.25	0.26	0.25	0.23
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.19	0.26	0.23	0.22	0.27
- 90+ Days Past Due	0.01	0.08	0.00	0.01	0.03
- Nonaccrual	0.15	0.30	0.19	0.21	0.16
Foreign Govts- 30-89 Days PD	N/A	0.00	N/A	N/A	0.00
- 90+ Days Past Due	N/A	0.00	N/A	N/A	0.00
- Nonaccrual	N/A	0.00	N/A	N/A	0.00
Other Lns&Ls - 30-89 Days PD	0.20	0.31	0.23	0.34	1.09
- 90+ Days Past Due	0.02	0.02	0.01	0.03	0.12
- Nonaccrual	0.15	0.15	0.15	0.15	0.32
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.68	0.88	0.97	1.09	1.24
- 90+ Days Past Due	0.09	0.13	0.11	0.14	0.15
- Nonaccrual	0.36	0.40	0.40	0.41	0.33
Revolving - 30-89 Days PD	0.21	0.35	0.29	0.32	0.52
- 90+ Days Past Due	0.01	0.03	0.02	0.02	0.04
- Nonaccrual	0.07	0.08	0.07	0.07	0.11
Closed-End - 30-89 Days PD	0.67	0.95	1.11	1.19	1.31
- 90+ Days Past Due	0.09	0.14	0.12	0.15	0.16
- Nonaccrual	0.42	0.44	0.45	0.45	0.35
- Jr Lien 30-89 Days PD	0.05	0.08	0.08	0.08	N/A
- Jr Lien 90+ Days PD	0.00	0.01	0.01	0.01	N/A
- Jr Lien Nonaccrual	0.05	0.05	0.06	0.05	N/A
Commercial RE - 30-89 Days PD	0.36	0.48	0.40	0.63	0.69
- 90+ Days Past Due	0.05	0.08	0.06	0.06	0.10
- Nonaccrual	0.44	0.54	0.50	0.51	0.47
Const & Dev - 30-89 Days PD	0.31	0.43	0.31	0.55	0.66
- 90+ Days Past Due	0.01	0.04	0.02	0.03	0.04
- Nonaccrual	0.16	0.24	0.20	0.28	0.32
Multi family - 30-89 Days PD	0.09	0.12	0.14	0.19	0.24
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.09	0.08	0.08	0.10	0.06
Nonfarm Nres- 30-89 Days PD	0.31	0.45	0.36	0.57	0.59
- 90+ Days Past Due	0.05	0.06	0.05	0.06	0.10
- Nonaccrual	0.45	0.58	0.49	0.55	0.45
Farmland - 30-89 Days PD	0.28	0.39	0.29	0.52	0.54
- 90+ Days Past Due	0.02	0.06	0.03	0.03	0.02
- Nonaccrual	0.30	0.36	0.35	0.48	0.33
Credit Card - 30-89 Days PD	1.37	1.43	1.53	1.42	1.74
- 90+ Days Past Due	0.55	0.67	0.53	0.58	0.58
- Nonaccrual	0.01	0.01	0.01	0.01	0.01

CAPITAL RATIOS	PEER GROUP 04				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Tier 1 Leverage Ratio	8.99	8.64	8.80	8.56	8.55
Tier 1 RBC Ratio	12.45	12.09	12.38	12.00	11.96
Total Risk-Based Capital Ratio	13.80	13.46	13.75	13.39	13.25
Tangible Tier 1 Leverage Ratio	8.92	8.58	8.73	8.50	8.50
Tangible Common Eq Cap/Tan Assets	7.74	7.96	7.94	7.85	7.89
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	14.83	13.68	14.11	13.28	12.98
Standby Letters of Credit	0.63	0.62	0.59	0.62	0.56
Commercial & Similar Letters of Credit	0.01	0.01	0.02	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.31	0.38	0.33	0.35	0.09
Interest Rate Contracts	0.29	0.35	0.31	0.33	0.08
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.00	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	0.12	0.08	0.14	0.07	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	22.89	21.27	22.31	21.00	20.57

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Interest Rate Contracts	99.09	85.60	89.79	89.56	82.01
Foreign Exchange Contracts	0.00	0.00	0.00	0.04	0.68
Equity, Comm, & Other Contracts	0.91	14.13	10.19	9.55	10.46
Futures and Forwards	10.03	10.98	7.48	21.07	30.84
Written Options	28.12	13.11	22.99	8.26	1.54
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	26.52	12.20	21.58	8.11	0.06
Purchased Options	1.51	3.47	1.55	3.86	25.72
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.38	3.27	1.42	3.69	25.72
Swaps	51.55	60.03	60.72	54.58	35.11
Held for Trading	0.00	0.00	0.00	0.00	0.00
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	100.00	100.00	100.00	100.00	93.10
Interest Rate Contracts	88.37	84.16	89.79	88.44	75.12
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.68
Equity, Comm, & Other Contracts	0.91	14.13	10.19	9.55	10.46
Deriv Contr (Excl Fut & FX LE 14 Days)	71.68	85.43	76.25	90.44	84.78
One Year or Less	12.91	14.96	13.15	27.44	43.66
Over 1 Year to 5 Years	39.96	46.36	41.64	44.38	39.90
Over 5 Years	13.69	7.75	16.57	8.51	0.11
Gross Negative Fair Value (Abs Val)	1.39	2.22	1.54	1.77	0.27
Gross Positive Fair Value	0.37	0.88	0.50	1.55	0.69
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.01	0.00	0.00
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.15	0.11	0.26	0.12	0.03

INSURANCE ACTIVITIES

06/30/2004

06/30/2003

12/31/2003

12/31/2002

12/31/2001

ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	27.78	0.00	16.67	25.00	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	72.22	100.00	83.33	75.00	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	12.50	0.00	16.67	N/A
Ins Activities Revenue/Adj Oper Inc	0.50	0.43	0.49	0.41	N/A
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	4.43	N/A
Credit Rel Prem Inc/Tot Prem Inc	60.19	82.37	63.28	75.82	N/A
Other Prem Inc/Total Prem Inc	39.81	17.63	36.72	18.57	N/A
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	N/A
Ins Net Inc (P/C)/Equity (P/C)	74.89	N/A	100.00	28.72	N/A
Ins Net Inc (L/H)/Equity (L/H)	42.68	15.40	28.74	23.26	N/A
Insur Ben, Losses, Exp/Insur Premiums	74.86	352.48	93.63	15.01	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	N/A	0.00	0.00	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.82	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	6.29	4.32	5.75	N/A	N/A

BROKER-DEALER ACTIVITIES

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

Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.15	1.63	0.21	0.71	3.98

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

Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	0.29	N/A	50.84	N/A
Foreign Governments and Inst	N/A	0.00	N/A	N/A	0.00
Leases	N/A	N/A	N/A	N/A	N/A

GROWTH RATES:

Net Loans and Leases	-7.85	23.24	-30.79	33.57	-66.36
Total Selected Assets	-18.36	6.92	-13.87	7.01	-45.52
Deposits	32.62	-26.19	30.40	5.03	76.17

PROFITABILITY:	PEER GROUP 04				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Net Income/Avg Equity Capital	11.64	12.55	12.08	12.57	11.45
Bank Net Inc/Avg Eq Inv in Banks	12.58	13.68	13.23	13.44	12.57
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.30	3.90	3.68	4.56	3.09
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.85	10.80	9.48	10.75	9.13
Bank Net Income/Parent Net Income	94.53	104.62	105.11	103.80	105.11
Nonbank Net Income/Parent Net Income	0.35	0.51	0.47	0.40	0.47
Sub BHCs Net Inc/Parent Net Income	80.13	73.96	71.82	76.72	65.59
LEVERAGE:					
Total Liabilities/Equity	16.99	16.32	17.69	17.69	16.27
Total Debt/Equity Capital	2.18	2.69	2.71	3.35	3.50
Tot Debt+NP to Subs Iss Tr Pref/Equity	14.60	11.73	13.03	13.15	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	2.50	3.00	3.07	3.80	3.85
Total Debt/Eq Cap - Exc Over Fair Value	2.23	2.73	2.76	3.40	3.55
Long-Term Debt/Equity Capital	0.92	1.27	1.30	1.76	1.76
Short-Term Debt/Equity Capital	0.60	0.64	0.67	0.74	0.80
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.25	0.17	0.21	0.26	0.31
Long-Term Debt/Consolidated LT Debt	2.16	3.11	3.28	4.77	3.84
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	109.35	108.35	108.48	109.05	107.44
Total Investment in Subs/Equity	110.08	109.37	109.74	110.37	108.84
Equity Inv in Subs/Cons Eq Cap+Min Int	97.67	97.74	96.92	98.25	99.61
Total Inv in Subs/Cons Eq Cap+Min Int	98.29	98.54	97.87	99.29	100.68
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.75	0.60	0.65	0.68	0.61
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.77	2.16	2.47	2.30	2.77
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	111.20	130.42	130.69	125.28	123.63
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	112.03	134.78	137.59	127.87	127.32
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	105.87	98.82	115.53	110.04	114.69
Pretax Oper Inc + Int Exp/Int Expense	3030.61	5688.74	5226.22	4686.35	3016.75
Div + Int From Subs/Int Exp + Div	166.94	215.06	213.05	207.16	166.68
Fees+Other Inc From Subs/Sal + Oth Exp	10.33	8.34	8.45	8.32	10.01
Net Inc/Curr Port of LT Debt+Pfd Div(X)	94.92	93.35	42.35	64.97	70.50
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.06	-0.57	-0.11	-0.36	-0.58
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.01	0.00	0.00	0.00	0.00
Total	0.40	0.00	0.00	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.70	0.80	0.88	0.77	0.58
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 04 06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Div Paid/Inc Before Undist Inc	84.14	66.65	68.23	70.01	66.94
Dividends Paid/Net Income	26.55	25.45	27.24	23.98	27.98
Net Income - Dividends/Avg Equity	8.49	9.33	8.78	9.35	7.98
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	108.95	130.28	141.54	137.06	139.73
Dividends From Nonbank Subs	0.16	0.29	0.61	0.49	0.38
Dividends From Subsidiary BHCs	1.86	3.89	3.68	3.10	1.64
Dividends From All Subsidiaries	123.19	147.18	175.09	169.49	173.19
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	35.15	37.85	40.46	38.49	43.24
Interest Income From Bank Subs	0.12	0.12	0.12	0.17	0.28
Mgt & Service Fees From Bank Subs	2.26	1.90	1.54	1.72	2.18
Other Income From Bank Subs	0.05	0.02	0.03	0.03	0.01
Operating Income From Bank Subs	43.20	43.83	50.96	48.84	49.67
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	47.58	35.24	43.55	44.55	36.37
Interest Income From Nonbank Subs	2.15	0.79	1.01	0.71	3.18
Mgt & Serv Fees From Nonbank Subs	1.21	0.78	1.34	1.07	1.94
Other Income From Nonbank Subs	0.21	0.03	0.05	0.00	0.00
Operating Inc From Nonbank Subs	68.91	55.24	52.96	65.16	53.07
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	23.09	33.69	28.29	28.71	39.21
Interest Inc From Subsidiary BHCs	0.00	0.06	0.02	0.06	1.60
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	27.13	35.59	31.71	28.86	43.51
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	60.94	65.14	66.66	69.03	66.96
Interest Income From Bank Subs	0.76	0.62	0.44	0.44	1.03
Mgt & Serv Fees From Bank Subs	3.77	3.08	2.28	2.67	3.89
Other Income From Bank Subs	0.13	0.05	0.05	0.04	0.03
Operating Income From Bank Subs	75.09	76.69	77.20	79.71	79.84
Dividends From Nonbank Subs	0.28	0.37	0.56	0.30	0.16
Interest Income From Nonbank Subs	0.05	0.02	0.03	0.02	0.07
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.99	1.64	2.01	1.04	1.09
Dividends From Subsidiary BHCs	2.34	2.65	2.67	2.21	1.01
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	3.27	2.83	3.18	2.52	1.22
Loans and Adv From Subs/ST Debt	1006.23	763.66	633.76	332.08	56.11
Loans and Adv From Subs/Total Debt	252.87	202.14	245.67	146.35	46.85

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									348
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.68	2.66	2.94	3.26	3.65	4.08	4.51	4.81	348
+ Non-interest Income	1.01	0.26	0.40	0.66	0.92	1.35	1.78	2.37	348
- Overhead Expense	3.03	1.88	2.15	2.55	2.95	3.46	4.10	4.56	348
- Provision for Losses	0.16	0.00	0.00	0.06	0.14	0.25	0.39	0.55	348
+ Securities Gains (Losses)	0.03	-0.00	0.00	0.00	0.01	0.05	0.15	0.22	348
+ Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.01	0.04	348
= Pretax Net Oper Income (TE)	1.55	0.58	0.78	1.19	1.56	1.88	2.34	2.62	348
Net Operating Income	1.04	0.38	0.50	0.76	1.03	1.31	1.64	1.90	348
Net Income	1.04	0.38	0.50	0.76	1.03	1.31	1.64	1.90	348
Net Income (Sub S Adjusted)	1.04	0.45	0.57	0.86	1.05	1.18	1.43	1.56	50
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.55	4.59	4.78	5.16	5.51	5.91	6.45	6.72	348
Interest Expense	1.57	0.75	0.98	1.27	1.58	1.88	2.15	2.35	348
Net Interest Income (TE)	3.98	2.87	3.14	3.49	3.94	4.44	4.85	5.22	348
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.14	-0.05	-0.01	0.01	0.09	0.24	0.49	0.73	348
Earnings Coverage of Net Losses (X)	27.40	-149.84	-36.53	4.56	14.54	43.63	125.14	330.97	343
Ln&Ls Allowance/Total Loans & Leases	1.29	0.78	0.90	1.04	1.26	1.49	1.80	2.13	348
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.62	0.01	0.07	0.21	0.51	0.97	1.55	2.48	348
30-89 Days Past Due Loans and Leases	0.58	0.04	0.11	0.23	0.54	0.83	1.28	1.75	348
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	21.27	-0.02	5.02	13.04	20.73	29.32	37.44	43.01	348
Net ST Noncore Funding Dependence	10.75	-3.02	-0.71	4.33	10.35	16.68	22.95	27.81	348
Net Loans and Leases/Total Assets	66.64	41.04	47.02	57.38	67.92	75.44	82.19	84.52	348
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.99	6.45	7.07	7.99	8.82	9.84	11.47	12.82	348
Equity Capital/Total Assets	8.45	5.25	6.00	6.90	8.28	9.87	11.24	12.67	348
Net Loans&Ls/Equity Capital (X)	8.20	3.98	4.65	6.38	8.01	10.02	11.80	12.76	348
Cash Dividends/Net Income	26.55	0.00	0.00	2.91	28.74	44.63	66.73	84.66	347
Cash Dividends/Net Income (Sub S Adjusted)	32.26	-13.36	-8.02	0.00	31.94	51.82	90.12	102.55	50
Retained Earnings/Avg Equity Cap	8.48	1.05	2.91	5.69	8.30	11.26	14.40	17.24	348
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.60	0.00	0.00	0.00	0.00	0.00	4.90	10.18	348
Long-Term Debt/Equity Capital	0.91	0.00	0.00	0.00	0.00	0.00	7.67	14.84	348
Equity Investment in Subs/Equity Cap	109.34	82.27	88.60	97.28	102.58	123.58	137.37	153.91	348
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	112.02	-12.15	4.94	62.41	100.90	147.92	259.09	498.99	339

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.14	4.27	4.47	4.79	5.09	5.50	5.93	6.22	348
Less: Interest Expense	1.46	0.69	0.90	1.17	1.46	1.76	2.03	2.19	348
Equals: Net Interest Income (TE)	3.68	2.66	2.94	3.26	3.65	4.08	4.51	4.81	348
Plus: Non-Interest Income	1.01	0.26	0.40	0.66	0.92	1.35	1.78	2.37	348
Equals: Adj Operating Income (TE)	4.74	3.25	3.60	4.15	4.72	5.28	6.05	6.64	348
Less: Overhead Expense	3.03	1.88	2.15	2.55	2.95	3.46	4.10	4.56	348
Less: Provision for Loan and Lease Losses	0.16	0.00	0.00	0.06	0.14	0.25	0.39	0.55	348
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Plus: Realized G/L on AFS Sec	0.03	-0.00	0.00	0.00	0.01	0.05	0.15	0.22	348
Plus: Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.01	0.04	348
Equals: Pretax Net Oper Inc (TE)	1.55	0.58	0.78	1.19	1.56	1.88	2.34	2.62	348
Less: Applicable Income Taxes (TE)	0.48	0.02	0.10	0.30	0.50	0.65	0.84	0.96	348
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	348
Equals: Net Operating Income	1.04	0.38	0.50	0.76	1.03	1.31	1.64	1.90	348
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Equals: Net Income	1.04	0.38	0.50	0.76	1.03	1.31	1.64	1.90	348
Memo: Net Income (Last Four Qtrs)	1.06	0.34	0.52	0.79	1.04	1.31	1.67	1.90	338
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.78	88.35	89.49	91.23	92.86	94.29	95.69	96.95	348
Avg Int-Bearing Funds / Avg Assets	79.00	65.10	69.79	74.77	79.56	83.37	86.15	87.94	348
Int Income (TE) / Avg Earning Assets	5.55	4.59	4.78	5.16	5.51	5.91	6.45	6.72	348
Int Expense / Avg Earning Assets	1.57	0.75	0.98	1.27	1.58	1.88	2.15	2.35	348
Net Int Inc (TE) / Avg Earn Assets	3.98	2.87	3.14	3.49	3.94	4.44	4.85	5.22	348
YIELD OR COST:									
Total Loans and Leases (TE)	6.18	5.34	5.48	5.76	6.16	6.56	7.04	7.37	348
Interest-Bearing Bank Balances	1.20	0.00	0.00	0.59	1.08	1.80	3.12	4.15	320
Fed Funds Sold & Reverse Repos	0.91	0.50	0.73	0.85	0.91	0.98	1.05	1.26	308
Trading Assets	5.30	0.00	0.00	0.02	1.73	2.85	8.03	20.87	9
Total Earning Assets	5.45	4.49	4.71	5.09	5.39	5.80	6.29	6.67	348
Investment Securities (TE)	4.06	2.72	3.01	3.56	4.09	4.55	5.04	5.51	348
U.S. Treasury & Agency Sec (excl MBS)	3.36	1.90	2.24	2.75	3.31	3.93	4.61	5.11	343
Mortgage-Backed Securities	3.83	2.31	2.80	3.27	3.78	4.35	5.09	5.78	332
All Other Securities	6.07	3.04	4.04	5.01	6.03	6.96	8.40	10.29	337
Interest-Bearing Deposits	1.60	0.86	1.01	1.34	1.61	1.90	2.13	2.32	348
Time Deposits of \$100K or More	2.42	1.40	1.71	2.04	2.42	2.77	3.15	3.31	348
Time Deposits < \$100K	2.51	1.55	1.84	2.16	2.52	2.81	3.16	3.35	348
Other Domestic Deposits	0.79	0.40	0.48	0.59	0.75	0.97	1.23	1.39	348
Foreign Deposits	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	1
Fed Funds Purchased and Repos	1.12	0.45	0.57	0.80	1.07	1.39	1.75	2.41	290
Other Borrowed Funds & Trading Liab	3.51	1.09	1.43	2.65	3.57	4.48	5.16	5.68	329
All Interest-Bearing Funds	1.84	0.96	1.19	1.54	1.86	2.16	2.43	2.61	348

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	26.39	19.52	20.24	22.70	25.35	29.93	34.69	39.03	348
Avg Assets per Employee (\$000)	3213.54	2025.57	2191.31	2548.54	3084.96	3678.23	4789.70	5719.50	348

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.07	0.00	0.00	0.00	1.20	3.86	7.61	10.68	348
Overhead Exp / NII + Non-Int Income	65.45	48.90	52.40	58.62	65.74	71.57	78.88	81.92	348

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.03	1.88	2.15	2.55	2.95	3.46	4.10	4.56	348
Personnel Expense	1.69	1.02	1.18	1.41	1.63	1.96	2.33	2.68	348
Net Occupancy Expense	0.43	0.20	0.25	0.33	0.43	0.51	0.62	0.68	348
Other Operating Expenses	0.88	0.49	0.55	0.72	0.87	1.03	1.25	1.44	348
Overhead Less Non-Interest Income	1.98	1.18	1.39	1.68	1.93	2.27	2.67	2.86	348

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	64.12	48.17	50.95	57.08	64.45	70.41	77.95	81.07	348
Personnel Expense	35.86	25.50	28.17	31.92	35.61	39.61	43.61	46.11	348
Net Occupancy Expense	9.01	5.23	6.02	7.17	8.86	10.69	12.37	13.70	348
Other Operating Expenses	18.84	12.02	13.56	15.72	18.43	21.55	25.63	29.57	348
Total Non-Interest Income	20.89	8.01	10.91	15.25	19.82	26.80	33.18	37.86	348
Fiduciary Activities Income	1.25	0.00	0.00	0.00	0.01	2.32	5.46	8.76	348
Serv Charges on Deposit Accts - Domestic	8.16	1.90	3.25	5.21	8.16	11.10	13.28	15.42	348
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Investment Banking Fees & Commissions	0.58	0.00	0.00	0.00	0.41	1.06	2.10	2.89	348
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Net Servicing Fees	0.28	0.00	0.00	0.00	0.00	0.48	1.31	2.05	348
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Insurance Activities Revenue	0.50	0.00	0.00	0.00	0.07	0.60	2.31	5.83	348
Net Gain (Loss) - Sales Loans, OREO, Oth	1.65	-0.21	-0.03	0.00	0.76	2.71	6.25	9.53	348
Other Non-Interest Income	5.64	1.38	2.31	3.35	5.14	7.43	10.64	16.11	348
Overhead Less Non-Interest Income	42.38	25.79	29.50	35.22	42.22	48.79	57.33	63.33	348

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	26.25	0.00	1.36	20.73	28.43	33.38	35.70	37.63	346
Appl Inc Tax+TE/Pretax NOI+TE	32.10	2.45	9.36	31.19	34.82	37.35	39.79	41.50	346

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	49.72	28.26	32.83	39.98	49.13	59.39	67.50	71.11	348
Commercial and Industrial Loans	9.85	1.56	3.19	5.67	8.84	13.54	18.06	23.19	348
Loans to Individuals	3.79	0.24	0.43	1.16	3.14	5.87	8.98	12.15	348
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Agricultural Loans	0.84	0.00	0.00	0.00	0.11	1.39	4.35	6.99	348
Other Loans and Leases	0.86	0.00	0.02	0.16	0.52	1.37	2.55	3.92	348
Net Loans and Leases	66.64	41.04	47.02	57.38	67.92	75.44	82.19	84.52	348
Debt Securities Over 1 Year	19.99	3.07	6.00	11.18	17.87	27.73	39.41	44.98	348
Mutual Funds and Equity Securities	0.27	0.00	0.00	0.00	0.03	0.42	1.39	2.86	348
Subtotal	87.81	78.74	82.25	85.43	88.11	90.31	92.02	92.75	348
Interest-Bearing Bank Balances	0.39	0.00	0.00	0.02	0.11	0.58	1.81	2.53	348
Federal Funds Sold & Reverse Repos	0.87	0.00	0.00	0.00	0.41	1.58	3.45	4.84	348
Debt Securities 1 Year or Less	1.67	0.00	0.06	0.36	1.08	2.75	4.69	6.38	348
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Total Earning Assets	91.47	87.57	88.54	90.11	91.52	92.78	94.19	94.82	348
Non-Int Cash and Due From Dep Inst	2.97	1.25	1.71	2.16	2.85	3.61	4.58	5.20	348
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Other Real Estate Owned	0.08	0.00	0.00	0.00	0.04	0.14	0.29	0.50	348
All Other Assets	5.46	2.72	3.35	4.25	5.47	6.62	7.82	8.76	348

MEMORANDA:

Short-Term Investments	3.41	0.17	0.49	1.32	2.88	5.05	7.89	9.95	348
U. S. Treasury Securities	0.26	0.00	0.00	0.00	0.00	0.40	1.28	3.59	348
U. S. Agency Securities (excl MBS)	7.15	0.15	0.70	2.50	5.90	10.71	18.33	24.53	348
Municipal Securities	3.58	0.00	0.01	0.67	2.36	5.81	9.35	12.24	348
Mortgage-Backed Securities	7.79	0.00	0.07	1.53	5.51	12.29	22.92	31.08	348
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	348
Other Debt Securities	0.69	0.00	0.00	0.00	0.14	1.20	3.26	5.05	348
RE Loans Secured by 1-4 Family	17.41	3.93	5.95	10.90	16.71	23.63	31.27	35.97	348
Revolving	2.81	0.00	0.04	0.83	2.43	4.23	6.66	7.64	348
Closed-End, Sec by First Liens	13.14	1.97	3.21	6.61	12.26	18.88	25.30	31.50	348
Closed-End, Sec by Junior Liens	1.09	0.03	0.12	0.39	0.88	1.58	2.85	3.62	348
Commercial Real Estate Loans	29.33	8.57	12.58	19.68	27.86	36.91	51.68	56.34	348
Construction and Land Dev	6.93	0.43	0.93	2.51	5.43	10.35	17.63	21.52	348
Multifamily	1.55	0.02	0.10	0.48	1.18	2.48	3.99	6.81	348
Nonfarm Nonresidential	19.65	6.45	9.23	13.97	18.96	25.10	32.88	39.54	348
RE Loans Secured by Farmland	1.19	0.00	0.00	0.01	0.42	2.15	5.15	6.81	348

LOAN MIX, % OF GROSS LOANS & LEASES:

Real Estate Loans	74.73	50.57	57.13	66.07	74.94	84.00	89.81	94.11	348
RE Loans Secured by 1-4 Family	26.89	5.57	8.02	15.63	25.51	36.41	48.43	60.21	348
Revolving	4.21	0.00	0.10	1.34	3.64	6.34	9.53	11.76	348
Closed-End	22.40	4.08	5.49	11.37	20.90	31.30	44.70	52.67	348
Commercial Real Estate Loans	43.50	15.94	23.84	31.41	42.25	54.55	67.78	76.71	348
Construction and Land Dev	9.98	0.72	1.71	3.88	8.53	14.54	22.05	29.33	348
Multifamily	2.30	0.03	0.23	0.74	1.80	3.45	5.81	9.89	348
Nonfarm Nonresidential	29.34	10.93	16.47	22.18	28.00	36.33	44.07	51.95	348
RE Loans Secured by Farmland	1.73	0.00	0.00	0.02	0.58	3.17	7.36	9.70	348
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	348
Commercial and Industrial Loans	14.67	3.34	5.12	8.98	13.61	20.63	26.33	31.29	348
Loans to Individuals	5.73	0.39	0.67	1.91	4.62	8.77	13.92	19.41	348
Credit Card Loans	0.10	0.00	0.00	0.00	0.00	0.17	0.53	1.10	348
Agricultural Loans	1.25	0.00	0.00	0.00	0.17	1.81	6.55	10.53	348
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Other Loans and Leases	1.30	0.00	0.03	0.26	0.78	2.10	4.13	5.55	348

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.41	0.17	0.49	1.32	2.88	5.05	7.89	9.95	348
Liquid Assets	21.82	7.84	10.05	13.25	19.87	30.65	38.55	44.64	348
Investment Securities	22.67	4.47	7.65	13.46	20.95	31.54	42.61	48.09	348
Net Loans and Leases	66.64	41.04	47.02	57.38	67.92	75.44	82.19	84.52	348
Net Lns, Ls & Stdbly Ltrs of Credit	67.41	41.11	48.04	58.03	68.66	76.24	83.13	85.73	348
Core Deposits	66.79	49.54	52.56	60.54	67.37	73.35	77.86	81.63	348
Noncore Funding	22.64	7.08	10.39	16.03	21.84	28.98	36.80	40.63	348
Time Deposits of \$100K or More	11.42	4.16	4.97	7.08	11.08	15.26	19.72	23.60	348
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Fed Funds Purchased and Repos	2.09	0.00	0.00	0.00	1.51	3.60	7.12	8.65	348
Net Fed Funds Purchased (Sold)	1.25	-4.29	-2.51	-0.53	0.78	3.10	6.15	8.02	348
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Oth Borrowings W/Rem Mat 1 Yr or Less	2.05	0.00	0.00	0.18	1.55	3.70	6.38	9.29	348
Earning Assets Repr in 1 Year	36.13	13.42	17.50	25.26	35.42	46.73	57.32	64.53	348
Int-Bearing Liab Repr in 1 Year	28.39	8.73	11.52	17.30	24.46	38.16	54.76	61.94	348
Long-Term Debt Repr in 1 Year	0.48	0.00	0.00	0.00	0.00	0.57	2.85	6.08	348
Net Assets Repriceable in 1 Year	6.73	-30.03	-19.57	-4.80	6.81	19.20	29.99	37.61	348
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	21.27	-0.02	5.02	13.04	20.73	29.32	37.44	43.01	348
Net ST Noncore Funding Dependence	10.75	-3.02	-0.71	4.33	10.35	16.68	22.95	27.81	348
Short-Term Inv/ST Noncore Funding	34.31	0.92	2.86	10.06	24.18	51.08	106.21	152.79	348
Liq Asts-ST Noncore Fndg/Nonliq Asts	12.52	-14.70	-7.94	0.11	9.02	22.84	43.31	59.87	348
Net Loans and Leases/Total Deposits	84.87	53.36	60.78	72.34	86.14	97.10	105.49	109.79	348
Net Loans and Leases/Core Deposits	101.35	59.56	69.91	83.63	100.46	119.14	135.63	152.58	348
Held-To-Mat Sec Appr(Depr)/Eq Cap	-0.12	-5.75	-2.16	-0.10	0.02	0.28	0.90	1.40	201
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-1.81	-10.37	-6.89	-3.99	-1.29	0.08	2.03	4.06	344
Struct Notes Appr(Depr)/Eq Cap	-0.45	-2.63	-1.86	-0.59	-0.23	-0.04	0.00	0.01	138
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.22	0.00	0.00	0.00	0.48	10.90	40.00	57.90	347
Available-For-Sale Securities	92.77	39.13	59.09	88.86	99.43	100.00	100.00	100.00	347
U.S. Treasury Securities	1.31	0.00	0.00	0.00	0.00	1.68	7.34	16.20	347
U.S. Agency Securities (excl MBS)	35.88	1.11	4.43	14.81	33.73	54.95	74.14	82.80	347
Municipal Securities	16.94	0.00	0.10	3.95	13.94	26.05	41.38	48.56	347
Mortgage-Backed Securities	33.55	0.01	0.75	10.31	29.70	55.89	71.76	81.01	347
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.39	347
Other Debt Securities	3.25	0.00	0.00	0.00	0.85	5.43	15.54	21.44	347
Mutual Funds and Equity Securities	1.21	0.00	0.00	0.00	0.15	1.84	6.03	9.34	347
Debt Securities 1 Year or Less	8.95	0.00	0.30	1.86	5.86	14.82	25.26	39.81	347
Debt Securities 1 To 5 Years	40.19	3.22	6.66	19.63	41.46	59.26	72.36	81.78	347
Debt Securities Over 5 Years	45.87	1.76	6.84	23.06	43.57	72.23	88.01	92.93	347
Pledged Securities	50.21	5.04	11.10	28.92	49.86	72.90	86.54	93.08	347
Structured Notes, Fair Value	1.95	0.00	0.00	0.00	0.00	2.86	10.46	20.13	347

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.16	0.00	0.00	0.06	0.14	0.25	0.39	0.55	348
Provision for Ln&Ls Losses/Avg Lns&Ls	0.23	0.00	0.00	0.10	0.22	0.36	0.54	0.75	348
Provision for Ln&Ls Losses/Net Losses	181.16	-919.83	-230.52	25.30	128.70	277.97	762.58	1453.74	343
Ln&Ls Allowance/Total Loans & Leases	1.29	0.78	0.90	1.04	1.26	1.49	1.80	2.13	348
Ln&Ls Allowance/Net Ln&Ls Losses (X)	21.51	1.57	2.27	4.60	10.02	26.91	76.59	192.94	294
ALLL/Nonaccrual Assets	454.75	73.70	103.18	164.72	304.39	602.00	1452.49	2016.44	332
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	348.43	68.13	89.40	140.11	239.46	439.19	880.82	2270.58	342
Gross Ln&Ls Losses/Avg Loans & Leases	0.21	0.00	0.00	0.05	0.15	0.32	0.66	0.91	348
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.01	0.04	0.09	0.18	0.27	348
Net Losses/Avg Loans and Leases	0.14	-0.05	-0.01	0.01	0.09	0.24	0.49	0.73	348
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Recoveries/Prior Year-End Losses	13.30	1.56	2.18	5.29	10.82	18.29	34.23	54.80	339
Earnings Coverage of Net Losses (X)	27.40	-149.84	-36.53	4.56	14.54	43.63	125.14	330.97	343
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.03	-0.03	-0.01	0.00	0.00	0.07	0.18	0.29	348
RE Loans Secured By 1-4 Family	0.04	-0.04	-0.01	0.00	0.00	0.07	0.22	0.37	348
Revolving	0.00	-0.00	0.00	0.00	0.00	0.00	0.06	0.22	321
Closed-End	0.04	-0.04	-0.01	0.00	0.00	0.06	0.23	0.37	348
Commercial Real Estate Loans	0.02	-0.03	-0.00	0.00	0.00	0.02	0.17	0.31	348
Construction and Land Dev	0.00	-0.01	0.00	0.00	0.00	0.00	0.02	0.14	348
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Nonfarm Nonresidential	0.02	-0.04	-0.00	0.00	0.00	0.01	0.19	0.34	348
RE Loans Secured by Farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.21	275
Commercial and Industrial Loans	0.25	-0.30	-0.13	0.00	0.08	0.45	1.11	1.60	346
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
Loans to Individuals	0.81	0.05	0.09	0.26	0.62	1.26	2.06	3.66	290
Credit Card Loans	1.95	-0.65	0.00	0.00	1.38	3.76	5.53	8.80	145
Agricultural Loans	0.01	-0.20	-0.04	0.00	0.00	0.00	0.06	0.48	238
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	0.27	-0.44	-0.02	0.00	0.00	0.00	1.71	6.89	328

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

30-89 Days PD Loans and Leases	0.58	0.04	0.11	0.23	0.54	0.83	1.28	1.75	348
90+ Days PD Loans and Leases	0.08	0.00	0.00	0.00	0.03	0.15	0.32	0.49	348
Nonaccrual Loans and Leases	0.50	0.00	0.05	0.15	0.39	0.80	1.31	1.78	348
90+ Days PD and Nonaccrual Loans and Leases	0.62	0.03	0.09	0.24	0.48	0.92	1.51	2.38	348
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	348
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.58	0.04	0.11	0.23	0.54	0.83	1.28	1.75	348
90+ Days Past Due Assets	0.08	0.00	0.00	0.00	0.03	0.15	0.32	0.49	348
Nonaccrual Assets	0.50	0.00	0.05	0.15	0.39	0.80	1.31	1.78	348
30+ Days PD & Nonaccrual Assets	1.26	0.18	0.29	0.62	1.07	1.76	2.79	3.65	348
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.42	0.01	0.05	0.16	0.32	0.62	1.04	1.60	348
90+ PD & Nonaccrual Assets + OREO	0.53	0.02	0.06	0.20	0.40	0.81	1.25	2.00	348
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.46	0.00	0.04	0.15	0.35	0.71	1.16	1.76	348
Allowance for Loan & Lease Losses	51.97	1.06	6.65	19.65	40.35	79.29	123.64	170.39	348
Equity Cap + ALLL	5.03	0.09	0.43	1.61	3.81	7.69	12.62	19.17	348
Tier 1 Cap + ALLL	4.74	0.07	0.42	1.61	3.86	7.44	11.84	16.63	348
Loans & Leases + RE Acquired	0.67	0.01	0.07	0.24	0.54	1.01	1.62	2.67	348

PEER GROUP 4

30+ DAYS PAST DUE AND NONACCRUAL
LNS&LS AS A PERCENT OF LOAN TYPE

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.49	0.00	0.03	0.15	0.43	0.76	1.14	1.52	348
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.01	0.13	0.31	0.44	348
- Nonaccrual	0.42	0.00	0.00	0.10	0.32	0.74	1.30	1.76	348
Coml & Indl - 30-89 Days PD	0.68	0.00	0.00	0.12	0.50	1.18	2.08	3.26	346
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.11	0.38	0.65	346
- Nonaccrual	0.74	0.00	0.00	0.09	0.45	1.40	2.27	3.32	346
Individuals - 30-89 Days PD	1.24	0.00	0.07	0.55	1.06	1.84	2.77	3.54	348
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.02	0.19	0.45	0.74	348
- Nonaccrual	0.21	0.00	0.00	0.00	0.11	0.36	0.81	1.30	348
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
Agricultural - 30-89 Days PD	0.19	0.00	0.00	0.00	0.00	0.26	1.17	2.21	238
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.21	238
- Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.07	0.80	2.44	238
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- Nonaccrual	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Lns&Ls - 30-89 Days PD	0.20	0.00	0.00	0.00	0.00	0.17	1.30	2.84	328
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.59	328
- Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.00	1.25	3.18	328

MEMORANDA:

1-4 Family - 30-89 Days PD	0.67	0.00	0.01	0.17	0.53	1.04	1.59	2.07	348
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.01	0.16	0.37	0.58	348
- Nonaccrual	0.36	0.00	0.00	0.04	0.27	0.59	1.16	1.79	348
Revolving - 30-89 Days PD	0.20	0.00	0.00	0.00	0.03	0.43	0.87	1.19	321
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.25	321
- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.09	0.42	0.72	321
Closed-End - 30-89 Days PD	0.67	0.00	0.00	0.17	0.57	1.12	1.82	2.64	348
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.19	0.41	0.66	348
- Nonaccrual	0.42	0.00	0.00	0.04	0.31	0.71	1.40	2.17	348
- Jr Lien 30-89 Days PD	0.05	0.00	0.00	0.00	0.02	0.08	0.20	0.37	348
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	348
- Jr Lien Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.07	0.26	0.42	348
Commercial RE - 30-89 Days PD	0.35	0.00	0.00	0.04	0.25	0.62	1.11	1.75	348
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.07	0.30	0.51	348
- Nonaccrual	0.43	0.00	0.00	0.00	0.21	0.84	1.59	2.37	348
Const & Dev - 30-89 Days PD	0.30	0.00	0.00	0.00	0.00	0.52	1.57	2.37	348
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.44	348
- Nonaccrual	0.16	0.00	0.00	0.00	0.00	0.11	1.12	2.37	348
Multifamily - 30-89 Days PD	0.08	0.00	0.00	0.00	0.00	0.00	0.56	2.29	334
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
- Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.00	0.63	2.54	334
Nonfarm Nres- 30-89 Days PD	0.31	0.00	0.00	0.00	0.18	0.54	1.12	1.84	348
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.03	0.28	0.58	348
- Nonaccrual	0.45	0.00	0.00	0.00	0.18	0.72	1.82	2.83	348
Farmland - 30-89 Days PD	0.27	0.00	0.00	0.00	0.00	0.31	1.73	3.31	275
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.57	275
- Nonaccrual	0.30	0.00	0.00	0.00	0.00	0.09	1.71	4.87	275
Credit Card - 30-89 Days PD	1.37	0.00	0.00	0.00	0.96	2.37	4.82	6.19	145
- 90+ Days Past Due	0.55	0.00	0.00	0.00	0.10	0.85	2.41	4.34	145
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.25	145

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.99	6.45	7.07	7.99	8.82	9.84	11.47	12.82	348
Tier 1 RBC Ratio	12.44	8.46	9.21	10.40	11.78	14.02	17.56	21.94	348
Total Risk-Based Capital Ratio	13.79	10.24	10.63	11.71	13.12	15.27	18.89	22.78	348
Tangible Tier 1 Leverage Ratio	8.92	6.40	6.98	7.91	8.73	9.81	11.39	12.82	348
Tangible Common Eq Cap/Tan Assets	7.74	4.65	5.17	6.17	7.63	9.14	10.63	12.13	348
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	14.82	5.48	7.13	10.08	14.15	19.13	24.42	29.32	348
Standby Letters of Credit	0.63	0.00	0.01	0.19	0.47	0.98	1.55	2.39	348
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.39	348
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.31	0.00	0.00	0.00	0.00	0.00	2.37	5.32	348
Interest Rate Contracts	0.29	0.00	0.00	0.00	0.00	0.00	2.37	5.30	348
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	348
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	348
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Interest Rate Swaps	0.11	0.00	0.00	0.00	0.00	0.00	0.89	3.06	348
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	22.89	9.15	12.35	16.44	21.92	28.18	37.43	42.93	348

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.08	0.00	87.77	100.00	100.00	100.00	100.00	100.00	85
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Equity, Comm, & Other Contracts	0.91	0.00	0.00	0.00	0.00	0.00	2.60	100.00	85
Futures and Forwards	10.03	0.00	0.00	0.00	0.00	2.28	52.66	78.29	85
Written Options	28.12	0.00	0.00	0.00	0.00	50.00	100.00	100.00	85
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Over-The-Counter	26.52	0.00	0.00	0.00	0.00	50.00	100.00	100.00	85
Purchased Options	1.51	0.00	0.00	0.00	0.00	0.00	5.29	44.46	85
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Over-The-Counter	1.37	0.00	0.00	0.00	0.00	0.00	0.00	44.46	85
Swaps	51.54	0.00	0.00	0.00	65.00	100.00	100.00	100.00	85
Held for Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Non-Traded	100.00	87.50	100.00	100.00	100.00	100.00	100.00	100.00	85
Interest Rate Contracts	88.36	0.00	0.00	100.00	100.00	100.00	100.00	100.00	85
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Equity, Comm, & Other Contracts	0.91	0.00	0.00	0.00	0.00	0.00	2.60	100.00	85
Deriv Contr (Excl Fut & FX LE 14 Days)	71.68	0.00	0.00	50.00	100.00	100.00	100.00	100.00	85
One Year or Less	12.91	0.00	0.00	0.00	0.00	36.42	56.14	95.73	85
Over 1 Year to 5 Years	39.96	0.00	0.00	0.00	2.61	100.00	100.00	100.00	85
Over 5 Years	13.68	0.00	0.00	0.00	0.00	0.00	84.47	100.00	85
Gross Negative Fair Value (Abs Val)	1.39	0.00	0.00	0.00	0.32	2.85	5.95	7.74	85
Gross Positive Fair Value	0.36	0.00	0.00	0.00	0.01	0.61	1.91	2.85	85
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	348
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
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	348
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
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	0.01	347
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Incr (Decr) in Net Income/Net Income	0.15	-3.01	0.00	0.00	0.00	0.00	0.92	5.79	347

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	84.14	0.00	0.00	39.60	79.95	104.97	241.58	422.33	256
Dividends Paid/Net Income	26.55	0.00	0.00	2.91	28.74	44.63	66.73	84.66	347
Net Income - Dividends/Avg Equity	8.48	1.06	2.91	5.69	8.30	11.26	14.40	17.24	348
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	108.95	0.00	0.00	0.00	104.32	176.50	281.62	480.18	268
Dividends From Nonbank Subs	0.16	0.00	0.00	0.00	0.00	0.00	1.14	4.06	268
Dividends From Subsidiary BHCs	1.86	0.00	0.00	0.00	0.00	0.00	0.00	99.84	268
Dividends From All Subsidiaries	123.18	0.00	0.00	64.92	107.34	190.09	300.51	501.79	268
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	35.14	0.00	0.00	0.00	33.67	62.31	99.05	143.02	313
Interest Income From Bank Subs	0.12	0.00	0.00	0.00	0.00	0.11	0.74	1.62	313
Mgt & Service Fees From Bank Subs	2.25	0.00	0.00	0.00	0.00	0.00	17.12	51.38	313
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.16	1.56	313
Operating Income From Bank Subs	43.19	0.00	0.00	6.54	36.29	71.28	128.73	168.67	313
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	47.57	0.00	0.00	0.00	7.94	100.00	108.38	248.27	97
Interest Income From Nonbank Subs	2.14	0.00	0.00	0.00	0.00	0.00	0.42	52.68	97
Mgt & Serv Fees From Nonbank Subs	1.21	0.00	0.00	0.00	0.00	0.00	2.09	26.66	97
Other Income From Nonbank Subs	0.21	0.00	0.00	0.00	0.00	0.00	0.00	6.61	97
Operating Inc From Nonbank Subs	68.90	0.00	0.00	0.00	54.91	100.00	200.60	470.57	97
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	23.08	0.00	0.00	0.00	1.84	41.75	79.71	128.70	53
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
Operating Income From Sub BHCs	27.13	0.00	0.00	0.00	5.77	42.55	98.01	161.53	53
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	60.94	0.00	0.00	0.00	84.92	99.27	100.00	100.00	328
Interest Income From Bank Subs	0.76	0.00	0.00	0.00	0.00	0.22	2.37	23.75	328
Mgt & Serv Fees From Bank Subs	3.77	0.00	0.00	0.00	0.00	0.00	26.41	59.63	328
Other Income From Bank Subs	0.13	0.00	0.00	0.00	0.00	0.00	0.27	5.96	328
Operating Income From Bank Subs	75.09	0.00	0.00	71.08	98.33	100.00	100.00	100.00	328
Dividends From Nonbank Subs	0.27	0.00	0.00	0.00	0.00	0.00	1.24	8.31	328
Interest Income From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.82	328
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Operating Inc From Nonbank Subs	1.99	0.00	0.00	0.00	0.00	0.28	8.52	67.24	328
Dividends From Subsidiary BHCs	2.34	0.00	0.00	0.00	0.00	0.00	0.00	98.11	328
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Operating Income From Sub BHCs	3.26	0.00	0.00	0.00	0.00	0.00	1.06	99.02	328
Loans and Adv From Subs/ST Debt	1006.23	0.00	0.00	0.00	273.73	1134.06	3524.06	12475.1	66
Loans and Adv From Subs/Total Debt	252.87	0.00	0.00	0.00	137.12	390.29	705.13	2500.88	103

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1117464	898, 426	ACNB CORPORATION	GETTYSBURG, PA	
2067007	608, 438	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	698, 143	ALIAN T FINANCIAL CORPORATION	ALEXANDER CITY, AL	
1140510	860, 834	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1127146	526, 451	ALLIANCE FINANCIAL SERVICES	ST PAUL, MN	
1020676	645, 409	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
2173720	669, 617	AMERICAN BANCORPORATION	MINNEAPOLIS, MN	
1109964	622, 877	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
3008753	511, 241	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
1076691	630, 571	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1058594	682, 740	AMERICREST BANCSHARES, INC.	OKLAHOMA CITY, OK	
1202258	791, 122	AMES NATIONAL CORPORATION	AMES, IA	
1134694	696, 650	AMTRUST, INC.	DUBUQUE, IA	
1126475	961, 155	ANCHOR BANCORP, INC.	WAYZATA, MN	
2366821	535, 787	ARKANSAS NATI ONAL BANCSHARES,	BENTONVILLE, AR	
2465528	560, 314	ASSABET VALLEY BANCORP	HUDSON, MA	
1129533	600, 676	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1108350	625, 176	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2858951	503, 467	BANCORP, INC. , THE	WILMINGTON, DE	Moved from Peer 5
1143481	994, 471	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1205398	692, 461	BANK OF HIGHLAND PARK FINAN CIA	HIGHLAND PARK, IL	
2291624	833, 204	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
1125236	676, 750	BANKFIRST CORPORATION, INC	SIOUX FALLS, SD	
1201363	602, 520	BANKMANAGERS CORP.	MILWAUKEE, WI	
3202832	962, 533	BANTERRA CORP	ELDORADO, IL	
1115385	671, 110	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1209248	634, 824	BARABOO BANCORPORATION, INC. ,	BARABOO, WI	
2325891	562, 294	BARNES BANCORPORATION	KAYSVILLE, UT	
2388878	829, 660	BEACON BANCORP	TAUNTON, MA	
2333654	502, 592	BENJAMIN FRANKLIN BANCORP, MHC	FRANKLIN, MA	Moved from Peer 5
2728157	970, 389	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1919770	519, 423	BIG SANDY HOLDING COMPANY	LIMON, CO	Moved from Peer 5
1823345	597, 600	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1471849	637, 353	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	633, 095	BNCCORP, INC.	BISMARCK, ND	
2935142	544, 223	BOU BANCORP, INC.	OGDEN, UT	
3244113	656, 329	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	New Y-9C/BHCPR reporter
1416523	557, 627	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1140994	665, 236	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1029576	501, 098	BWC FINANCIAL CORP.	WALNUT CREEK, CA	
2183493	592, 358	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	720, 682	CAMBRIDGE BANCORP	CAMBRI DGE, MA	
1133503	925, 723	CANANDAI GUA NATIONAL CORPORATI	CANANDAI GUA, NY	
2741156	885, 665	CAPITAL BANK CORPORATION	RALEIGH, NC	
2682996	810, 022	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
1848003	876, 720	CASCADE BANCORP	BEND, OR	
3072923	523, 583	CAVALRY BANCORP, INC.	MURFREESBORO, TN	
1493654	560, 742	CBS BANC-CORP.	RUSSELLVILLE, AL	
1053496	529, 351	CCB CORPORATION	KANSAS CITY, MO	
1989634	692, 566	CENTENNIAL BANK HOLDINGS, INC.	FORT COLLINS, CO	
1048764	933, 355	CENTER BANCORP, INC.	UNION, NJ	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
2868129	676, 316	CENTERSTATE BANKS OF FLORIDA,	WINTER HAVEN, FL	
2746049	508, 334	CENTRAL BANCORP, INC.	SOMERVILLE, MA	Moved from Peer 5
1203899	560, 730	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1832048	587, 540	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1064429	563, 134	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1209042	545, 364	CENTRE 1 BANCORP, INC.	BELOIT, WI	
2632898	613, 922	CENTRUE FINANCIAL CORPORATION	KANKAKEE, IL	
1109946	565, 763	CENTURY BANCSHARES, INC.	NEW BOSTON, TX	
1141487	657, 963	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
2509413	800, 735	CHARTER OAK COMMUNITY BANK COR	ROCKVILLE, CT	
1133594	734, 186	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
2844495	642, 108	CHESTER VALLEY BANCORP, INC.	DOWNINGTOWN, PA	
2244545	512, 364	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1083475	567, 723	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
3186576	784, 425	CITIZENS NATIONAL BANCORP.	MERIDIAN, MS	
1097566	560, 704	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1081079	654, 620	CITRUS & CHEMICAL BANCORPORATI	BARTOW, FL	
2568595	647, 768	CITY BANCORP	SPRINGFIELD, MO	
1055007	659, 562	CITYWIDE BANKS OF COLORADO, IN	AURORA, CO	
1493832	838, 904	CIVITAS BANKGROUP, INC.	FRANKLIN, TN	
1134108	664, 171	CNB CORPORATION	CONWAY, SC	
1118340	702, 504	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
1143016	848, 191	CNB FLORIDA BANCSHARES, INC.	JACKSONVILLE, FL	
2688439	656, 096	CNB HOLDINGS, INC.	ALPHARETTA, GA	New Y-9C/BHCPR reporter
1085170	936, 997	COLONY BANKCORP, INC.	FITZGERALD, GA	
2378440	668, 587	COLUMBIA BANCORP	THE DALLES, OR	
1118229	517, 251	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
1057588	953, 978	COMMERCE FINANCIAL CORPORATION	TOPEKA, KS	
1250839	850, 893	COMMERCIAL BANKSHARES, INC.	MIAMI, FL	
1118948	567, 034	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
3124381	577, 114	COMMUNITY BANCORP	LAS VEGAS, NV	Moved from Peer 5
2801050	532, 445	COMMUNITY BANCORP INC.	ESCONDIDO, CA	
1070765	531, 430	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1129430	544, 343	COMMUNITY BANCSHARES, INC.	BLOUNTSVILLE, AL	
2356073	556, 585	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1081873	804, 018	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
1427501	933, 403	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1398937	532, 649	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	Moved from Peer 5
1140659	671, 617	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1099766	644, 808	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
2241937	527, 876	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	
1081239	847, 565	CREWS BANKING CORPORATION	WAUCHULA, FL	
2704562	975, 910	DANVERS BANCORP, INC.	DANVERS, MA	
2497462	575, 634	DCB FINANCIAL CORP	LEWIS CENTER, OH	
1094613	708, 299	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
1104660	531, 139	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1127913	525, 974	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
2626691	687, 769	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	826, 058	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2461016	809, 448	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2115757	776, 380	EVERTRUST FINANCIAL GROUP, INC	EVERETT, WA	

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2038409	901, 490	EXCHANGE NATIONAL BANCSHARES,	JEFFERSON CITY, MO	
1104923	840, 417	EXTRACO CORPORATION	WACO, TX	
1134630	712, 313	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1071191	804, 966	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1248818	562, 116	FENTURA FINANCIAL, INC.	FENTON, MI	
2121552	635, 608	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
2858773	540, 286	FIDELITY D& D BANCORP, INC.	DUNMORE, PA	
1201859	656, 742	FINA BANCORP, INC.	VALPARAISO, IN	
1988646	600, 113	FIRST BANCORP, INC.	LEBANON, VA	
1206715	565, 408	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1119404	525, 364	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1247428	541, 137	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1118425	759, 329	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
1246533	636, 331	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1081060	581, 360	FIRST CITIZENS BANCORP	CLEVELAND, TN	
1098796	739, 961	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	754, 949	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	787, 595	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	685, 551	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	
2949019	553, 175	FIRST COMMUNITY CAPITAL CORPOR	HOUSTON, TX	
1083783	835, 616	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1064728	644, 108	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
3104280	736, 459	FIRST FINANCIAL HOLDINGS, MHC	RENTON, WA	
3150997	692, 278	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	Name change from FIRST FEDERAL FINANCIAL CORPORATION OF
1134078	745, 324	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1208009	607, 168	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
1206760	801, 873	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2833604	963, 703	FIRST MUTUAL BANCSHARES, INC.	BELLEVUE, WA	
2624398	675, 145	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
2560263	856, 663	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1133932	612, 980	FIRST NATIONAL LINCOLN CORPORA	DAMARISCOTTA, ME	
1426755	502, 913	FIRST NATIONAL SECURITY COMPAN	DEQUEEN, AR	
2880626	586, 378	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1048894	953, 262	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1029428	979, 418	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
2836801	659, 294	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
2521509	719, 674	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	709, 972	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2161165	568, 557	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	537, 321	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1204177	734, 382	FIRST STATE FINANCIAL CORPORAT	EASTPOINTE, MI	
1100813	686, 586	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
1122123	734, 972	FIRST WESTERN BANCORP, INC.	HURON, SD	
1050646	504, 685	FIRST YORK BAN CORP.	YORK, NE	Moved from Peer 5
1134322	784, 912	FIRSTBANK CORPORATION	ALMA, MI	
2127657	756, 212	FIRSTTRUST CORPORATION	NEW ORLEANS, LA	
1123072	809, 894	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
2650315	748, 425	FLAG FINANCIAL CORPORATION	ATLANTA, GA	
3100358	601, 708	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	
1117491	634, 499	FNB BANCORP, INC.	NEWTOWN, PA	
1133473	833, 237	FNB CORP.	ASHEBORO, NC	

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1130696	786,383	FNB FINANCIAL SERVICES CORPORA	GREENSBORO, NC	
1031430	744,299	FOOTHILL INDEPENDENT BANCORP	GLENDORA, CA	
1137453	512,356	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
1143762	899,942	FOUNDERS GROUP, INC.	WORTH, IL	
1128358	841,219	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1118238	564,051	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
3200463	901,676	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	New Y-9C/BHCPR reporter
2697347	824,836	FVNB CORP.	VICTORIA, TX	
1938865	678,992	GEORGIA BANK FINANCIAL CORPORA	AUGUSTA, GA	
1098620	930,459	GERMAN AMERICAN BANCORP	JASPER, IN	
2734064	500,407	GRABILL BANCORP	GRABILL, IN	Moved from Peer 5
1206733	694,830	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1134023	799,932	GREATER COMMUNITY BANCORP	TOTOWA, NJ	
1862036	519,749	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2861492	707,930	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1208120	734,756	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	592,168	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1084623	546,681	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
2166124	665,491	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
2918529	545,747	HERITAGE FINANCIAL HOLDING COR	DECATUR, AL	
1202986	543,648	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1472220	644,447	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	553,498	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
1052378	838,930	HNB CORPORATION	ARKANSAS CITY, KS	
1491409	789,417	HOME BANCSHARES, INC.	CONWAY, AR	
3059504	857,085	HOME FEDERAL BANCORP	COLUMBUS, IN	
1209181	571,680	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
1209136	806,279	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	877,543	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1141674	659,080	IBT BANCORP, INC.	IRWIN, PA	
1401118	674,007	IBT BANCORP, INC.	MOUNT PLEASANT, MI	
1205183	572,565	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1363690	901,541	INB FINANCIAL CORPORATION	MCALLEN, TX	
2803474	655,044	INTEGRITY FINANCIAL CORPORATIO	HICKORY, NC	
1134498	905,885	INWOOD BANCSHARES, INC.	DALLAS, TX	
1245228	633,634	ISB FINANCIAL CORP.	IOWA CITY, IA	
1109290	575,640	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
2040288	523,098	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
2472928	506,402	K CAPITAL CORPORATION	OWINGS MILLS, MD	Moved from Peer 5
1070831	517,092	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1085004	962,115	KISLAK FINANCIAL CORPORATION	MIAMI LAKES, FL	
1110036	596,703	KLEIN BANCSHARES, INC.	HOUSTON, TX	
2128917	556,463	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1130098	675,984	LANDMARK FINANCIAL GROUP, INC.	BELVIDERE, IL	
1054514	942,125	LANDRUM COMPANY	COLUMBIA, MO	
2759900	503,194	LCNB CORP.	LEBANON, OH	
1136139	642,963	LEESPORT FINANCIAL CORP.	WYOMISSING, PA	
2345068	880,712	LEGACY TEXAS GROUP, INC.	PLANO, TX	
3101784	810,674	LIBERTY BANCSHARES, INC	JONESBORO, AR	
3143784	545,358	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	
1097173	564,175	LINCOLN COUNTY BANCORP, INC.	TROY, MO	

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1071669	760, 184	LNB BANCORP INC.	LORAIN, OH	
2325350	968, 542	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	
2745752	545, 523	LONG ISLAND FINANCIAL CORP.	ISLANDIA, NY	
1103766	605, 425	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
1076002	900, 075	LSB BANCSHARES, INC.	LEXINGTON, NC	
2545831	799, 800	LSB FINANCIAL	LACONIA, NH	
2427665	782, 533	MACON BANCORP	FRANKLIN, NC	
2514239	674, 893	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	613, 927	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1966783	980, 450	MASSBANK CORP.	READING, MA	Moved from Peer 3
1099328	999, 231	MERCANTILE BANCORP, INC.	QUINCY, IL	
1208755	794, 114	MERCANTILE BANCORP, INC.	HAMMOND, IN	
1128769	659, 408	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	768, 300	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2344799	880, 923	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1201916	562, 871	METROCORP, INC.	EAST MOLINE, IL	
2176413	547, 232	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
2803719	975, 262	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1205053	635, 413	MIDWESTONE FINANCIAL GROUP, IN	OSKALOOSA, IA	
1126354	872, 783	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	944, 498	MINNWEST CORPORATION	MINNETONKA, MN	
1210299	607, 443	MONROE BANCORP	BLOOMINGTON, IN	
1138919	614, 918	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	650, 155	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	931, 909	MOODY BANCSHARES, INC.	GALVESTON, TX	Moved from Peer 3
2256539	505, 394	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	Moved from Peer 5
2634212	510, 340	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	Moved from Peer 5
2589714	500, 648	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	Moved from Peer 5
2603067	648, 895	MUTUAL BANCORP OF THE BERKSHIR	PITTSFIELD, MA	
2623430	519, 131	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2149622	848, 974	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	788, 429	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	649, 260	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1202052	957, 505	NEB CORPORATION	FOND DU LAC, WI	
1247110	730, 844	NEWMIL BANCORP, INC.	NEW MILFORD, CT	
1066414	536, 262	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
2845175	521, 924	NORTH BAY BANCORP	NAPA, CA	Moved from Peer 5
1029334	734, 383	NORTH VALLEY BANCORP	REDDING, CA	
1129887	959, 771	NORTHERN EMPIRE BANCSHARES	SANTA ROSA, CA	
1210589	794, 473	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
3025385	739, 269	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
2582827	638, 003	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
2237118	539, 022	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2835475	655, 445	NORWAY BANCORP, MHC	NORWAY, ME	
2123958	532, 326	NSD BANCORP, INC.	PITTSBURGH, PA	
2460569	631, 401	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	516, 794	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
1070747	980, 783	OAK HILL FINANCIAL, INC.	JACKSON, OH	
2012436	717, 179	OHIO VALLEY BANC CORP.	GALLIPOLIS, OH	
1200311	537, 942	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	675, 344	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
2603991	536,694	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1028533	528,214	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1083934	739,237	PAB BANKSHARES, INC.	VALDOSTA, GA	
2869733	797,092	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	941,788	PALMETTO BANCSHARES, INC.	LAURENS, SC	
1202762	586,662	PANHANDLE AVIATION, INC.	CLIVE, IA	
1117688	543,228	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	579,815	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	521,936	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	563,709	PEOPLES BANCORP	LYNDEN, WA	
2818245	686,071	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1132298	762,415	PEOPLES BANCTRUST COMPANY, INC	SELMA, AL	
1133174	582,269	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1057702	677,360	PEOPLES, INC.	COLORADO SPRINGS, CO	
3186585	950,120	PEOPLESBANCORP, MHC	HOLYOKE, MA	
2925657	586,313	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
3223855	560,562	PONKAPOAG BANCORP, MHC	CANTON, MA	
1249712	805,464	PORTER BANCORP, INC.	SHEPHERDSVILLE, KY	
1826047	543,016	PREMIER COMMUNITY BANKSHARES,	WINCHESTER, VA	Moved from Peer 5
2007647	613,545	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	775,461	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	614,277	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2293329	636,373	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2625489	502,787	PSB BANCORP, INC.	PHILADELPHIA, PA	Moved from Peer 5
2125813	811,541	QCR HOLDINGS, INC.	MOLINE, IL	
1118434	558,070	QNB CORP.	QUAKERTOWN, PA	
1130904	505,310	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	Moved from Peer 5
3201518	761,812	RAINIERS PACIFIC FINANCIAL GROU	FIFE, WA	
1029482	725,563	RCB CORPORATION	SACRAMENTO, CA	
1130584	671,908	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1426997	515,421	REDWOOD EMPIRE BANCORP	SANTA ROSA, CA	
1201194	619,228	REPUBLIC BANCORP CO.	ORLAND PARK, IL	
1398807	686,259	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1364101	505,107	RIVERSIDE BANCSHARES, INC.	MARIETTA, GA	Moved from Peer 5
1139466	999,515	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
1493560	568,225	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1204814	799,237	SBC, INCORPORATED	COUNTRYSIDE, IL	
2244358	992,482	SECURITY BANK CORPORATION	MACON, GA	
1107308	508,942	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	Moved from Peer 5
1200348	782,721	SECURITY NATIONAL CORPORATION	SIOUX CITY, IA	
2429838	779,976	SHORE BANCSHARES, INC.	EASTON, MD	
2901183	554,874	SI BANCORP, INC.	WILLIMANTIC, CT	
2976396	932,729	SIERRA BANCORP	PORTERVILLE, CA	
2777614	599,236	SILVER STATE BANCORP	HENDERSON, NV	
1820700	525,185	SLADE'S FERRY BANCORP	SOMERSET, MA	
1048997	633,480	SMITHTOWN BANCORP, INC.	SMITHTOWN, NY	
2810285	761,814	SOUTH CENTRAL BANCSHARES OF KE	HORSE CAVE, KY	
2033226	900,041	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
3212943	881,416	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
1062135	602,391	SPIRIT BANKCORP, INC.	BRISTOW, OK	
1207431	943,254	STARK BANK GROUP, LTD.	FORT DODGE, IA	Name change from FIRST AMERICAN BANK GROUP, LTD.

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1097771	641, 111	STATE CAPITAL CORPORATION	GREENWOOD, MS	
1126046	948, 580	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
1135598	884, 823	STOCKMEN' S BANCORP, INC. , THE	KINGMAN, AZ	
2327541	522, 404	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
2618388	598, 682	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1104080	969, 708	SUMMIT BANCSHARES, INC.	FORT WORTH, TX	
1247660	506, 412	SUMMIT BANK CORPORATION	ATLANTA, GA	Moved from Peer 5
1247679	850, 597	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1246467	697, 184	TAMPA BANKING COMPANY, THE	TAMPA, FL	
2891819	500, 513	TCBANCORP INC	NORTH LITTLE ROCK, AR	Moved from Peer 5
1138795	647, 367	TEAM FINANCIAL, INC.	PAOLA, KS	
3102585	527, 794	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	Moved from Peer 5
2663838	751, 996	TEXAS UNITED BANCSHARES, INC.	LA GRANGE, TX	
2457943	759, 271	TIB FINANCIAL CORP.	NAPLES, FL	
1070420	570, 447	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	675, 652	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
2571906	625, 692	TRUSTCORP FINANCIAL INC	SAINT LOUIS, MO	
2465519	656, 239	UFS BANCORP	WHITINSVILLE, MA	
1206591	732, 602	UNIONBANCORP, INC.	OTTAWA, IL	
1135516	637, 678	UNITED BANCORP, INC.	TECUMSEH, MI	
1062649	903, 957	UNITED BANCORPORATION OF WYOMI	JACKSON, WY	
1136009	556, 342	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	Moved from Peer 5
1082777	538, 008	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	573, 520	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
1064326	536, 406	UNITED NEBRASKA FINANCIAL CO.	GRAND ISLAND, NE	
3015975	558, 696	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	580, 074	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2141028	590, 427	VAIL BANKS, INC.	AVON, CO	
1205026	620, 829	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
1032099	528, 039	VENTURE FINANCIAL GROUP, INC.	LACEY, WA	
2012315	637, 285	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2615770	717, 953	WARWICK COMMUNITY BANCORP, INC	WARWICK, NY	
2406174	633, 465	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
1135048	637, 592	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1137592	809, 257	WAYNE BANCORP, INC.	WOOSTER, OH	
3122051	575, 256	WEST FINANCIAL, INC.	EL PASO, TX	
1115367	766, 084	WESTBANK CORPORATION	WEST SPRINGFIELD, MA	
2338471	793, 542	WESTFIELD MUTUAL HOLDING COMPA	WESTFIELD, MA	
1048670	726, 187	WILBER CORPORATION, THE	ONEONTA, NY	
2004141	871, 571	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1399671	511, 938	WNB BANCSHARES, INC.	ODESSA, TX	
1035157	587, 910	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 348 bank holding companies.