

	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Number of BHCs in Peer Group	383	348	358	335	328
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.76	3.68	3.73	3.75	3.94
+ Non-interest Income	0.95	1.01	1.03	1.11	1.08
- Overhead Expense	3.02	3.03	3.06	3.12	3.15
- Provision for Losses	0.16	0.16	0.18	0.23	0.28
+ Securities Gains (Losses)	0.01	0.04	0.02	0.04	0.04
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.59	1.56	1.56	1.62	1.66
Net Operating Income	1.08	1.05	1.06	1.08	1.11
Net Income	1.08	1.05	1.06	1.08	1.11
Net Income (Sub S Adjusted)	1.07	1.03	1.02	1.07	1.09
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	5.97	5.56	5.65	5.87	6.65
Interest Expense	1.94	1.58	1.63	1.81	2.40
Net Interest Income (TE)	4.05	3.98	4.03	4.05	4.25
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.10	0.15	0.17	0.25	0.26
Earnings Coverage of Net Losses (X)	34.16	28.46	28.88	27.46	24.11
Ln&Ls Allowance/Total Loans & Leases	1.22	1.29	1.25	1.32	1.32
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.51	0.63	0.56	0.69	0.75
30-89 Days Past Due Loans and Leases	0.57	0.58	0.62	0.74	0.95
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	23.18	21.27	21.71	19.92	19.33
Net ST Noncore Funding Dependence	11.69	10.76	10.81	9.67	8.69
Net Loans and Leases/Total Assets	69.17	66.66	68.24	65.51	66.05
CAPITALIZATION:					
Tier 1 Leverage Ratio	9.08	9.00	9.10	8.80	8.56
Equity Capital/Total Assets	8.53	8.44	8.68	8.62	8.50
Net Loans&Ls/Equity Capital (X)	8.43	8.22	8.17	7.91	8.06
Cash Dividends/Net Income	24.96	26.55	26.35	27.13	23.98
Cash Dividends/Net Income (Sub S Adjusted)	28.55	34.28	22.77	26.05	24.15
Retained Earnings/Avg Equity Cap	8.81	8.48	8.74	8.77	9.38
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.40	0.60	0.37	0.67	0.74
Long-Term Debt/Equity Capital	0.74	1.01	0.86	1.30	1.76
Equity Investment in Subs/Equity Cap	110.13	109.34	109.66	108.48	109.05
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	102.66	108.84	114.91	137.23	127.87

PERCENT OF AVERAGE ASSETS	PEER GROUP 04				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Interest Income (TE)	5.55	5.14	5.23	5.43	6.16
Less: Interest Expense	1.80	1.46	1.51	1.68	2.22
Equals: Net Interest Income (TE)	3.76	3.68	3.73	3.75	3.94
Plus: Non-Interest Income	0.95	1.01	1.03	1.11	1.08
Equals: Adj Operating Income (TE)	4.76	4.74	4.80	4.91	5.07
Less: Overhead Expense	3.02	3.03	3.06	3.12	3.15
Less: Provision for Loan and Lease Losses	0.16	0.16	0.18	0.23	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	0.01	0.04	0.02	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)	1.59	1.56	1.56	1.62	1.66
Less: Applicable Income Taxes (TE)	0.49	0.49	0.48	0.50	0.53
Less: Minority Interest	0.00	0.00	0.00	0.01	0.00
Equals: Net Operating Income	1.08	1.05	1.06	1.08	1.11
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.08	1.05	1.06	1.08	1.11
Memo: Net Income (Last Four Qtrs)	1.07	1.06	1.07	1.09	1.11
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.02	92.76	92.85	92.71	92.76
Avg Int-Bearing Funds / Avg Assets	78.83	78.99	78.56	79.69	79.85
Int Income (TE) / Avg Earning Assets	5.97	5.56	5.65	5.87	6.65
Int Expense / Avg Earning Assets	1.94	1.58	1.63	1.81	2.40
Net Int Inc (TE) / Avg Earn Assets	4.05	3.98	4.03	4.05	4.25
YIELD OR COST:					
Total Loans and Leases (TE)	6.59	6.19	6.27	6.63	7.31
Interest-Bearing Bank Balances	3.08	1.20	1.77	1.72	2.33
Fed Funds Sold & Reverse Repos	2.62	0.92	1.30	1.04	1.59
Trading Assets	1.39	5.30	4.69	1.65	10.41
Total Earning Assets	5.88	5.45	5.55	5.77	6.55
Investment Securities (TE)	4.11	4.06	4.05	4.19	5.30
U.S. Treasury & Agency Sec (excl MBS)	3.37	3.36	3.33	3.61	4.76
Mortgage-Backed Securities	4.06	3.83	3.93	3.68	5.10
All Other Securities	5.88	6.11	6.27	6.18	6.79
Interest-Bearing Deposits	2.01	1.61	1.66	1.89	2.59
Time Deposits of \$100K or More	2.85	2.42	2.46	2.75	3.54
Time Deposits < \$100K	2.84	2.51	2.52	2.94	3.77
Other Domestic Deposits	1.20	0.79	0.86	0.91	1.40
Foreign Deposits	1.62	0.15	0.62	0.21	0.71
Fed Funds Purchased and Repos	2.29	1.12	1.37	1.19	1.79
Other Borrowed Funds & Trading Liab	3.78	3.53	3.54	3.96	4.41
All Interest-Bearing Funds	2.29	1.85	1.92	2.11	2.78

PEER GROUP 04

06/30/2005

06/30/2004

12/31/2004

12/31/2003

12/31/2002

Avg Personnel Exp Per Employee (\$000)

28

26

53

52

49

Avg Assets per Employee (\$000)

3,430

3,214

3,253

3,089

2,956

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

1.85

2.08

1.92

1.56

1.47

Overhead Exp / NII + Non-Int Income

64.84

65.44

64.96

64.50

62.96

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.02

3.03

3.06

3.12

3.15

Personnel Expense

1.69

1.70

1.70

1.73

1.72

Net Occupancy Expense

0.43

0.43

0.43

0.44

0.45

Other Operating Expenses

0.88

0.89

0.90

0.93

0.95

Overhead Less Non-Interest Income

2.03

1.98

1.99

1.95

2.02

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

63.68

64.08

63.75

63.29

61.73

Personnel Expense

35.70

35.85

35.46

35.14

33.69

Net Occupancy Expense

8.94

9.01

8.88

8.94

8.85

Other Operating Expenses

18.61

18.81

18.90

18.82

18.75

Total Non-Interest Income

19.67

20.94

20.95

22.19

20.73

Fiduciary Activities Income

1.13

1.25

1.10

1.22

1.15

Serv Charges on Deposit Accts - Domestic

7.13

8.16

7.91

8.09

7.62

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees & Commissions

0.50

0.59

0.52

0.50

0.42

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.27

0.29

0.27

0.28

0.26

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.52

0.50

0.48

0.49

0.41

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

1.49

1.66

1.80

2.74

1.89

Other Non-Interest Income

5.56

5.65

5.79

6.15

6.14

Overhead Less Non-Interest Income

43.44

42.32

42.11

40.28

40.51

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

26.33

26.27

26.13

25.03

26.84

Appl Inc Tax+TE/Pretax NOI+TE

31.60

32.09

31.52

31.92

32.70

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate Loans	53.17	49.72	51.53	48.40	47.31
Commercial and Industrial Loans	9.56	9.85	9.71	9.69	10.55
Loans to Individuals	3.23	3.80	3.67	4.14	4.57
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.79	0.84	0.84	0.94	0.89
Other Loans and Leases	0.87	0.87	0.90	0.86	0.85
Net Loans and Leases	69.17	66.66	68.24	65.51	66.05
Debt Securities Over 1 Year	17.20	19.99	18.29	20.30	18.35
Mutual Funds and Equity Securities	0.21	0.28	0.28	0.26	0.33
Subtotal	87.36	87.81	87.75	86.97	85.55
Interest-Bearing Bank Balances	0.31	0.39	0.35	0.41	0.51
Federal Funds Sold & Reverse Repos	1.12	0.87	1.11	1.12	1.83
Debt Securities 1 Year or Less	1.95	1.67	1.94	2.06	2.51
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.58	91.48	91.83	91.34	91.30
Non-Int Cash and Due From Dep Inst	2.84	2.98	2.59	3.26	3.42
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.06	0.08	0.08	0.09	0.10
All Other Assets	5.46	5.46	5.48	5.33	5.17
MEMORANDA:					
Short-Term Investments	4.03	3.41	3.87	4.14	5.53
U. S. Treasury Securities	0.17	0.27	0.25	0.32	0.41
U. S. Agency Securities (excl MBS)	6.53	7.16	6.96	7.52	6.30
Municipal Securities	2.98	3.58	3.09	3.50	3.15
Mortgage-Backed Securities	6.83	7.79	7.05	7.91	8.21
Asset-Backed Securities	0.00	0.00	0.00	0.01	0.02
Other Debt Securities	0.53	0.69	0.59	0.81	0.97
RE Loans Secured by 1-4 Family	17.36	17.42	17.42	17.34	17.70
Revolving	2.95	2.82	2.94	2.67	2.26
Closed-End, Sec by First Liens	12.83	13.15	12.96	13.24	13.80
Closed-End, Sec by Junior Liens	1.17	1.09	1.13	1.10	1.28
Commercial Real Estate Loans	33.07	29.33	31.27	28.27	27.01
Construction and Land Dev	9.41	6.94	8.12	6.31	5.96
Multifamily	1.54	1.55	1.51	1.53	1.48
Nonfarm Nonresidential	20.78	19.66	20.52	19.25	18.40
RE Loans Secured by Farmland	1.13	1.19	1.19	1.20	0.99
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.98	74.74	75.60	73.87	71.96
RE Loans Secured by 1-4 Family	25.67	26.90	26.14	27.18	27.42
Revolving	4.25	4.22	4.28	4.05	3.41
Closed-End	21.10	22.41	21.59	22.96	23.79
Commercial Real Estate Loans	47.33	43.51	45.24	42.51	40.52
Construction and Land Dev	13.14	9.98	11.38	9.26	8.69
Multifamily	2.18	2.30	2.19	2.31	2.23
Nonfarm Nonresidential	29.93	29.35	29.88	29.15	27.74
RE Loans Secured by Farmland	1.62	1.74	1.72	1.78	1.46
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.81	14.68	14.09	14.68	15.82
Loans to Individuals	4.76	5.74	5.45	6.39	7.01
Credit Card Loans	0.09	0.10	0.10	0.12	0.15
Agricultural Loans	1.15	1.25	1.22	1.42	1.34
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.29	1.30	1.34	1.32	1.29

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Short-Term Investments	4.03	3.41	3.87	4.14	5.53
Liquid Assets	19.71	21.85	20.39	22.92	22.65
Investment Securities	20.04	22.67	21.24	23.44	21.96
Net Loans and Leases	69.17	66.66	68.24	65.51	66.05
Net Lns, Ls & Stdby Ltrs of Credit	70.00	67.42	69.02	66.21	66.80
Core Deposits	64.61	66.79	65.72	67.31	66.86
Noncore Funding	24.70	22.64	23.34	21.99	22.43
Time Deposits of \$100K or More	13.46	11.43	12.22	11.28	11.92
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.96	2.09	2.06	2.04	1.92
Net Fed Funds Purchased (Sold)	0.86	1.26	0.96	0.94	0.07
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.17	2.05	2.13	1.92	1.50
Earning Assets Repr in 1 Year	41.05	36.14	39.72	35.57	38.53
Int-Bearing Liab Repr in 1 Year	28.28	28.39	27.52	28.44	31.45
Long-Term Debt Repr in 1 Year	0.55	0.49	0.60	0.49	0.51
Net Assets Repriceable in 1 Year	11.30	6.74	10.72	5.89	6.01
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	23.18	21.27	21.71	19.92	19.33
Net ST Noncore Funding Dependence	11.69	10.76	10.81	9.67	8.69
Short-Term Inv/ST Noncore Funding	34.71	34.31	38.54	43.33	52.57
Liq Asts-ST Noncore Fndg/Nonliq Asts	7.56	12.54	9.65	14.34	13.51
Net Loans and Leases/Total Deposits	87.99	84.89	87.16	83.21	83.59
Net Loans and Leases/Core Deposits	109.17	101.38	105.85	99.15	100.79
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.11	-0.11	0.30	0.82	1.42
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-0.29	-1.66	0.64	2.61	5.44
Struct Notes Appr(Depr)/Eq Cap	-0.11	-0.42	-0.12	-0.10	0.17
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.41	7.22	7.61	7.53	8.75
Available-For-Sale Securities	92.59	92.78	92.39	92.47	91.25
U.S. Treasury Securities	0.97	1.32	1.42	1.54	1.98
U.S. Agency Securities (excl MBS)	37.17	35.88	36.70	36.08	32.14
Municipal Securities	15.45	16.95	15.25	15.99	14.97
Mortgage-Backed Securities	32.84	33.55	32.58	33.14	37.43
Asset-Backed Securities	0.00	0.01	0.00	0.02	0.07
Other Debt Securities	2.85	3.25	2.96	3.66	4.30
Mutual Funds and Equity Securities	1.08	1.22	1.33	1.17	1.59
Debt Securities 1 Year or Less	11.68	8.95	11.33	10.53	12.67
Debt Securities 1 To 5 Years	40.68	40.20	39.96	39.32	36.44
Debt Securities Over 5 Years	42.40	45.88	43.84	45.44	45.06
Pledged Securities	52.54	50.22	51.07	47.46	49.37
Structured Notes, Fair Value	2.54	1.98	2.22	1.65	0.70

ANALYSIS RATIOS	PEER GROUP 04				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Provision for Ln&Ls Losses/Avg Assets	0.16	0.16	0.18	0.23	0.28
Provision for Ln&Ls Losses/Avg Lns&Ls	0.22	0.24	0.26	0.34	0.41
Provision for Ln&Ls Losses/Net Losses	271.13	182.03	205.12	174.51	212.51
Ln&Ls Allowance/Total Loans & Leases	1.22	1.29	1.25	1.32	1.32
Ln&Ls Allowance/Net Ln&Ls Losses (X)	31.33	21.51	18.43	13.86	11.31
ALL/Nonaccrual Assets	620.97	454.72	552.91	472.24	400.19
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	513.86	346.96	444.81	335.08	278.30
Gross Ln&Ls Losses/Avg Loans & Leases	0.15	0.21	0.23	0.31	0.33
Recoveries/Avg Loans and Leases	0.05	0.06	0.06	0.06	0.06
Net Losses/Avg Loans and Leases	0.10	0.15	0.17	0.25	0.26
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	14.60	13.30	27.59	26.03	27.14
Earnings Coverage of Net Losses (X)	34.16	28.46	28.88	27.46	24.11
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.02	0.04	0.05	0.07	0.06
RE Loans Secured By 1-4 Family	0.03	0.04	0.06	0.07	0.07
Revolving	0.01	0.01	0.02	0.02	0.02
Closed-End	0.02	0.04	0.06	0.08	0.07
Commercial Real Estate Loans	0.01	0.03	0.03	0.05	0.06
Construction and Land Dev	0.00	0.00	0.01	0.02	0.02
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.01	0.03	0.04	0.05	0.05
RE Loans Secured by Farmland	0.00	0.00	0.00	0.02	0.01
Commercial and Industrial Loans	0.20	0.26	0.35	0.56	0.64
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.74	0.81	0.85	0.93	0.94
Credit Card Loans	1.77	1.88	2.28	2.38	3.04
Agricultural Loans	-0.01	0.01	0.04	0.07	0.08
Loans to Foreign Governments & Inst	0.00	N/A	N/A	N/A	N/A
Other Loans and Leases	0.28	0.28	0.31	0.27	0.46

PERCENT OF LOANS AND LEASES

06/30/2005

06/30/2004

12/31/2004

12/31/2003

12/31/2002

30-89 Days PD Loans and Leases

0.57

0.58

0.62

0.74

0.95

90+ Days PD Loans and Leases

0.07

0.08

0.08

0.11

0.13

Nonaccrual Loans and Leases

0.41

0.50

0.44

0.56

0.60

90+ Days PD and Nonaccrual Loans and Leases

0.51

0.63

0.56

0.71

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

0.57

0.58

0.62

0.74

0.95

90+ Days Past Due Assets

0.07

0.08

0.08

0.11

0.13

Nonaccrual Assets

0.41

0.50

0.45

0.56

0.60

30+ Days PD & Nonaccrual Assets

1.12

1.26

1.22

1.51

1.78

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

0.36

0.43

0.39

0.47

0.53

90+ PD & Nonaccrual Assets + OREO

0.45

0.54

0.50

0.58

0.66

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

0.38

0.46

0.43

0.48

0.54

Allowance for Loan & Lease Losses

44.30

52.01

48.83

54.25

60.49

Equity Cap + ALLL

4.19

5.05

4.60

5.20

5.81

Tier 1 Cap + ALLL

3.97

4.74

4.40

5.10

5.83

Loans & Leases + RE Acquired

0.54

0.67

0.62

0.73

0.81

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate - 30-89 Days PD	0.49	0.49	0.53	0.65	0.86
- 90+ Days Past Due	0.05	0.07	0.06	0.09	0.11
- Nonaccrual	0.34	0.43	0.43	0.51	0.55
Coml & Indl - 30-89 Days PD	0.66	0.68	0.63	0.78	1.01
- 90+ Days Past Due	0.06	0.07	0.06	0.10	0.12
- Nonaccrual	0.58	0.74	0.60	0.76	0.83
Individuals - 30-89 Days PD	1.13	1.25	1.32	1.43	1.58
- 90+ Days Past Due	0.09	0.11	0.12	0.14	0.17
- Nonaccrual	0.20	0.21	0.22	0.26	0.25
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	0.15	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.11	0.19	0.11	0.23	0.22
- 90+ Days Past Due	0.00	0.01	0.00	0.00	0.01
- Nonaccrual	0.06	0.15	0.11	0.19	0.21
Foreign Govts- 30-89 Days PD	0.00	N/A	N/A	N/A	N/A
- 90+ Days Past Due	0.00	N/A	N/A	N/A	N/A
- Nonaccrual	0.00	N/A	N/A	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.33	0.20	0.29	0.23	0.34
- 90+ Days Past Due	0.01	0.02	0.02	0.01	0.03
- Nonaccrual	0.06	0.15	0.09	0.15	0.15
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.59	0.68	0.81	0.97	1.09
- 90+ Days Past Due	0.07	0.09	0.08	0.11	0.14
- Nonaccrual	0.31	0.36	0.33	0.40	0.41
Revolving - 30-89 Days PD	0.25	0.21	0.25	0.29	0.32
- 90+ Days Past Due	0.01	0.01	0.01	0.02	0.02
- Nonaccrual	0.05	0.07	0.07	0.07	0.07
Closed-End - 30-89 Days PD	0.65	0.67	0.83	1.11	1.19
- 90+ Days Past Due	0.07	0.09	0.08	0.12	0.15
- Nonaccrual	0.36	0.42	0.39	0.45	0.45
- Jr Lien 30-89 Days PD	0.05	0.05	0.06	0.08	0.08
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.01	0.01
- Jr Lien Nonaccrual	0.03	0.05	0.04	0.06	0.05
Commercial RE - 30-89 Days PD	0.36	0.36	0.33	0.40	0.63
- 90+ Days Past Due	0.03	0.05	0.03	0.06	0.06
- Nonaccrual	0.34	0.44	0.40	0.50	0.51
Const & Dev - 30-89 Days PD	0.25	0.31	0.27	0.31	0.55
- 90+ Days Past Due	0.01	0.01	0.01	0.02	0.03
- Nonaccrual	0.15	0.16	0.16	0.20	0.28
Multi family - 30-89 Days PD	0.08	0.09	0.08	0.14	0.19
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.02	0.09	0.03	0.08	0.10
Nonfarm Nres- 30-89 Days PD	0.35	0.31	0.30	0.36	0.57
- 90+ Days Past Due	0.03	0.05	0.04	0.05	0.06
- Nonaccrual	0.38	0.45	0.43	0.49	0.55
Farmland - 30-89 Days PD	0.18	0.28	0.22	0.29	0.52
- 90+ Days Past Due	0.01	0.02	0.01	0.03	0.03
- Nonaccrual	0.12	0.30	0.23	0.35	0.48
Credit Card - 30-89 Days PD	1.31	1.37	1.30	1.53	1.42
- 90+ Days Past Due	0.40	0.56	0.46	0.53	0.58
- Nonaccrual	0.01	0.01	0.00	0.01	0.01

CAPITAL RATIOS	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Tier 1 Leverage Ratio	9.08	9.00	9.10	8.80	8.56
Tier 1 RBC Ratio	12.06	12.46	12.37	12.38	12.00
Total Risk-Based Capital Ratio	13.37	13.80	13.69	13.75	13.39
Tangible Tier 1 Leverage Ratio	9.02	8.94	9.03	8.73	8.50
Tangible Common Eq Cap/Tan Assets	7.80	7.73	7.96	7.93	7.85
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	16.30	14.83	15.40	14.11	13.28
Standby Letters of Credit	0.70	0.63	0.65	0.59	0.62
Commercial & Similar Letters of Credit	0.02	0.01	0.02	0.02	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	0.42	0.31	0.33	0.33	0.35
Interest Rate Contracts	0.40	0.29	0.31	0.31	0.33
Interest Rate Futures & Forward Contr	0.02	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.04	0.00	0.02	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.10	0.12	0.12	0.14	0.07
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	24.52	22.92	23.99	22.31	21.00

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Interest Rate Contracts	96.92	99.09	99.19	89.79	89.56
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.04
Equity, Comm, & Other Contracts	3.08	0.91	0.81	10.19	9.55
Futures and Forwards	12.79	10.03	12.99	7.48	21.07
Written Options	34.75	28.12	32.08	22.99	8.26
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	30.82	26.52	29.26	21.58	8.11
Purchased Options	1.80	1.51	1.09	1.55	3.86
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.80	1.38	1.09	1.42	3.69
Swaps	39.76	51.55	45.00	60.72	54.58
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	100.00
Interest Rate Contracts	85.08	88.37	87.55	89.79	88.44
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	3.05	0.91	0.81	10.19	9.55
Deriv Contr (Excl Fut & FX LE 14 Days)	63.28	71.68	67.36	76.25	90.44
One Year or Less	14.01	12.91	13.95	13.15	27.44
Over 1 Year to 5 Years	32.48	39.96	35.44	41.64	44.38
Over 5 Years	3.37	13.69	4.45	16.57	8.51
Gross Negative Fair Value (Abs Val)	0.82	1.39	0.96	1.54	1.77
Gross Positive Fair Value	0.33	0.37	0.28	0.50	1.55
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.01	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	0.10	0.15	0.16	0.26	0.12

INSURANCE ACTIVITIES

06/30/2005

06/30/2004

12/31/2004

12/31/2003

12/31/2002

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	16.67	27.78	20.00	16.67	25.00
Ins Under Assets(L/H)/Tot Ins Und Ast	83.33	72.22	80.00	83.33	75.00
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	16.67
Ins Activities Revenue/Adj Oper Inc	0.52	0.50	0.48	0.49	0.41
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	4.43
Credit Rel Prem Inc/Tot Prem Inc	80.40	60.19	77.78	63.28	75.82
Other Prem Inc/Total Prem Inc	19.60	39.81	22.22	36.72	18.57
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	18.77	74.89	2.77	100.00	28.72
Ins Net Inc (L/H)/Equity (L/H)	3.22	42.68	10.36	28.74	23.26
Insur Ben, Losses, Exp/Insur Premiums	59.18	74.86	70.56	93.63	15.01
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.01	0.00	2.57	0.00	0.82
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	6.53	6.30	6.87	5.75	N/A

BROKER-DEALER ACTIVITIES

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

Yield: Foreign Loans	0.13	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	1.62	0.15	0.62	0.21	0.71

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

Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	1.90	N/A	50.84
Foreign Governments and Inst	0.00	N/A	N/A	N/A	N/A
Leases	0.54	N/A	N/A	N/A	N/A

GROWTH RATES:

Net Loans and Leases	-23.99	-7.85	-25.11	-30.79	33.57
Total Selected Assets	-22.74	-18.36	-28.15	-13.87	7.01
Deposits	-50.46	32.62	-33.13	30.40	5.03

PROFITABILITY:	PEER GROUP 04				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Net Income/Avg Equity Capital	12.03	11.63	11.83	12.09	12.57
Bank Net Inc/Avg Eq Inv in Banks	12.98	12.61	12.75	13.23	13.44
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.69	3.32	2.30	3.66	4.56
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.59	9.85	9.42	9.48	10.75
Bank Net Income/Parent Net Income	105.72	94.72	94.03	105.11	103.80
Nonbank Net Income/Parent Net Income	0.28	0.36	0.26	0.47	0.40
Sub BHCs Net Inc/Parent Net Income	84.91	80.13	81.19	71.82	76.72
LEVERAGE:					
Total Liabilities/Equity	17.49	16.99	17.59	17.69	17.69
Total Debt/Equity Capital	1.92	2.29	1.93	2.71	3.35
Tot Debt+NP to Subs Iss Tr Pref/Equity	15.84	14.89	15.56	13.23	13.15
Tot Debt+Lns Guaranteed for Affl/Equity	2.39	2.58	2.20	3.07	3.80
Total Debt/Eq Cap - Exc Over Fair Value	1.95	2.34	1.99	2.76	3.40
Long-Term Debt/Equity Capital	0.74	1.01	0.86	1.30	1.76
Short-Term Debt/Equity Capital	0.40	0.60	0.37	0.67	0.74
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.27	0.25	0.23	0.21	0.26
Long-Term Debt/Consolidated LT Debt	1.33	2.28	1.89	3.28	4.77
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	110.13	109.34	109.66	108.48	109.05
Total Investment in Subs/Equity	111.06	110.07	110.67	109.74	110.37
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	97.96	97.56	97.30	96.97	98.25
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.62	98.16	98.03	97.92	99.29
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.75	0.75	0.75	0.65	0.68
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.56	2.77	2.70	2.47	2.30
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	99.22	111.31	115.54	131.48	125.28
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	102.66	108.84	114.91	137.23	127.87
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	93.66	104.77	114.68	115.53	110.04
Pretax Oper Inc + Int Exp/Int Expense	5991.82	2958.09	4784.04	5226.22	4686.35
Div + Int From Subs/Int Exp + Div	145.86	168.48	173.41	214.41	207.16
Fees+Other Inc From Subs/Sal + Oth Exp	8.62	10.07	10.35	8.45	8.32
Net Inc/Curr Port of LT Debt+Pfd Div(X)	66.21	94.92	57.44	42.35	64.97
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.21	-0.01	0.02	-0.11	-0.36
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.01	0.00	0.00	0.00
Total	0.25	0.40	0.03	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	0.49	0.69	0.69	0.88	0.77
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 04				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Div Paid/Inc Before Undist Inc	89.39	83.68	77.83	67.64	70.01
Dividends Paid/Net Income	25.22	26.55	26.28	27.08	23.98
Net Income - Dividends/Avg Equity	8.80	8.48	8.73	8.81	9.35
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	103.73	110.07	124.17	142.97	137.06
Dividends From Nonbank Subs	0.14	0.16	0.26	0.61	0.49
Dividends From Subsidiary BHCs	1.43	1.86	2.51	3.68	3.10
Dividends From All Subsidiaries	117.74	124.30	140.56	176.64	169.49
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	31.26	35.24	35.40	40.61	38.49
Interest Income From Bank Subs	0.17	0.12	0.14	0.12	0.17
Mgt & Service Fees From Bank Subs	1.58	2.26	1.69	1.54	1.72
Other Income From Bank Subs	0.06	0.05	0.08	0.03	0.03
Operating Income From Bank Subs	37.04	43.06	41.24	50.93	48.84
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	42.92	48.13	58.27	43.55	44.55
Interest Income From Nonbank Subs	1.22	2.12	2.31	1.01	0.71
Mgt & Serv Fees From Nonbank Subs	4.03	1.20	0.25	1.34	1.07
Other Income From Nonbank Subs	0.00	0.21	0.50	0.05	0.00
Operating Inc From Nonbank Subs	62.22	69.24	79.94	52.96	65.16
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	27.37	23.09	25.42	28.29	28.71
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.02	0.06
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.01	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	29.48	27.13	31.16	31.71	28.86
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	59.99	61.39	64.18	66.96	69.03
Interest Income From Bank Subs	1.65	0.76	0.57	0.44	0.44
Mgt & Serv Fees From Bank Subs	2.96	3.77	2.70	2.28	2.67
Other Income From Bank Subs	0.15	0.13	0.18	0.05	0.04
Operating Income From Bank Subs	75.13	75.39	76.88	77.51	79.71
Dividends From Nonbank Subs	0.52	0.25	0.26	0.48	0.30
Interest Income From Nonbank Subs	0.04	0.05	0.07	0.03	0.02
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	3.55	1.78	1.83	1.84	1.04
Dividends From Subsidiary BHCs	1.31	2.34	2.30	2.67	2.21
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	1.52	3.27	3.24	3.18	2.52
Loans and Adv From Subs/ST Debt	454.60	1006.23	526.55	633.76	332.08
Loans and Adv From Subs/Total Debt	213.09	247.81	214.16	245.67	146.35

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									383
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.76	2.74	2.94	3.32	3.70	4.18	4.71	4.92	383
+ Non-interest Income	0.95	0.21	0.34	0.62	0.90	1.28	1.65	2.35	383
- Overhead Expense	3.02	1.82	2.01	2.56	2.97	3.49	4.04	4.58	383
- Provision for Losses	0.15	0.00	0.00	0.06	0.13	0.24	0.37	0.46	383
+ Securities Gains (Losses)	0.00	-0.01	-0.00	0.00	0.00	0.00	0.04	0.10	383
+ Other Tax Equiv Adjustments	0.00	-0.06	-0.00	0.00	0.00	0.00	0.01	0.06	383
= Pretax Net Oper Income (TE)	1.58	0.64	0.84	1.17	1.55	1.98	2.50	2.82	383
Net Operating Income	1.07	0.44	0.56	0.76	1.06	1.34	1.72	2.02	383
Net Income	1.08	0.44	0.56	0.76	1.06	1.35	1.73	2.02	383
Net Income (Sub S Adjusted)	1.06	0.52	0.63	0.82	1.02	1.30	1.54	1.78	60
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.97	4.96	5.17	5.51	5.90	6.40	6.90	7.25	383
Interest Expense	1.93	1.03	1.33	1.65	1.94	2.25	2.49	2.72	383
Net Interest Income (TE)	4.05	2.92	3.22	3.56	4.00	4.50	5.10	5.44	383
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.10	-0.04	-0.00	0.00	0.05	0.18	0.35	0.53	383
Earnings Coverage of Net Losses (X)	34.15	-340.44	-63.02	4.82	18.32	68.52	184.51	401.80	370
Ln&Ls Allowance/Total Loans & Leases	1.22	0.74	0.86	1.01	1.18	1.42	1.70	1.83	383
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.50	0.00	0.03	0.14	0.40	0.78	1.31	1.83	383
30-89 Days Past Due Loans and Leases	0.57	0.02	0.09	0.23	0.48	0.84	1.25	1.60	383
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	23.17	1.08	6.63	13.83	23.42	30.65	41.11	45.40	383
Net ST Noncore Funding Dependence	11.69	-4.56	-0.81	5.76	11.56	18.02	24.54	28.54	383
Net Loans and Leases/Total Assets	69.17	43.82	50.37	60.77	70.58	77.61	83.66	86.08	383
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.07	6.69	7.33	7.94	8.93	10.01	11.71	12.52	383
Equity Capital/Total Assets	8.53	5.48	6.05	7.01	8.40	9.82	11.55	12.53	383
Net Loans&Ls/Equity Capital (X)	8.42	4.18	5.14	6.30	8.19	10.42	12.28	13.55	383
Cash Dividends/Net Income	24.96	0.00	0.00	0.00	27.28	44.35	61.49	78.77	379
Cash Dividends/Net Income (Sub S Adjusted)	28.54	-22.96	-9.20	2.10	23.92	47.30	94.37	104.98	60
Retained Earnings/Avg Equity Cap	8.81	1.31	3.49	5.90	8.48	11.79	15.05	18.02	383
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.40	0.00	0.00	0.00	0.00	0.00	2.37	10.62	383
Long-Term Debt/Equity Capital	0.74	0.00	0.00	0.00	0.00	0.00	5.90	12.99	383
Equity Investment in Subs/Equity Cap	110.13	80.43	88.57	97.36	104.91	124.32	138.93	153.84	383
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	102.65	-3.86	10.74	62.15	99.24	130.68	221.79	341.47	365

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.54	4.60	4.83	5.11	5.46	5.92	6.39	6.79	383
Less: Interest Expense	1.80	0.96	1.20	1.52	1.81	2.09	2.36	2.53	383
Equals: Net Interest Income (TE)	3.76	2.74	2.94	3.32	3.70	4.18	4.71	4.92	383
Plus: Non-Interest Income	0.95	0.21	0.34	0.62	0.90	1.28	1.65	2.35	383
Equals: Adj Operating Income (TE)	4.76	3.25	3.64	4.09	4.69	5.35	6.03	6.55	383
Less: Overhead Expense	3.02	1.82	2.01	2.56	2.97	3.49	4.04	4.58	383
Less: Provision for Loan and Lease Losses	0.15	0.00	0.00	0.06	0.13	0.24	0.37	0.46	383
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Plus: Realized G/L on AFS Sec	0.00	-0.02	-0.00	0.00	0.00	0.00	0.04	0.10	383
Plus: Other Tax Equiv Adjustments	0.00	-0.06	-0.00	0.00	0.00	0.00	0.01	0.06	383
Equals: Pretax Net Oper Inc (TE)	1.58	0.64	0.84	1.17	1.55	1.98	2.50	2.82	383
Less: Applicable Income Taxes (TE)	0.48	0.03	0.10	0.28	0.47	0.66	0.88	1.01	383
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	383
Equals: Net Operating Income	1.07	0.44	0.56	0.76	1.06	1.34	1.72	2.02	383
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Equals: Net Income	1.08	0.44	0.56	0.76	1.06	1.35	1.73	2.02	383
Memo: Net Income (Last Four Qtrs)	1.07	0.43	0.54	0.77	1.04	1.34	1.67	1.89	377
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	93.02	88.62	89.86	91.59	93.04	94.39	95.72	96.50	383
Avg Int-Bearing Funds / Avg Assets	78.83	65.38	68.87	74.63	79.71	83.27	86.07	87.68	383
Int Income (TE) / Avg Earning Assets	5.97	4.96	5.17	5.51	5.90	6.40	6.90	7.25	383
Int Expense / Avg Earning Assets	1.93	1.03	1.33	1.65	1.94	2.25	2.49	2.72	383
Net Int Inc (TE) / Avg Earn Assets	4.05	2.92	3.22	3.56	4.00	4.50	5.10	5.44	383
YIELD OR COST:									
Total Loans and Leases (TE)	6.58	5.76	5.87	6.16	6.50	6.93	7.56	7.86	383
Interest-Bearing Bank Balances	3.08	0.00	0.20	1.71	2.48	3.66	7.31	12.12	347
Fed Funds Sold & Reverse Repos	2.62	1.70	2.25	2.51	2.63	2.74	2.92	3.25	326
Trading Assets	1.39	0.00	0.00	0.00	0.31	1.59	2.76	4.33	8
Total Earning Assets	5.88	4.87	5.09	5.40	5.82	6.33	6.83	7.15	383
Investment Securities (TE)	4.11	2.95	3.32	3.69	4.10	4.52	4.95	5.43	383
U.S. Treasury & Agency Sec (excl MBS)	3.36	2.28	2.53	2.89	3.24	3.84	4.36	4.98	373
Mortgage-Backed Securities	4.06	2.89	3.28	3.64	4.03	4.42	5.03	5.60	363
All Other Securities	5.87	3.28	3.97	4.81	5.92	6.69	8.09	9.56	370
Interest-Bearing Deposits	2.01	1.16	1.42	1.73	2.02	2.30	2.56	2.83	383
Time Deposits of \$100K or More	2.84	1.87	2.19	2.56	2.86	3.11	3.41	3.57	383
Time Deposits < \$100K	2.83	2.03	2.26	2.55	2.83	3.09	3.44	3.73	383
Other Domestic Deposits	1.19	0.62	0.72	0.87	1.11	1.49	1.85	2.13	383
Foreign Deposits	1.62	0.16	0.16	0.16	1.18	2.27	2.41	2.45	3
Fed Funds Purchased and Repos	2.29	0.78	1.25	1.82	2.29	2.76	3.17	3.45	335
Other Borrowed Funds & Trading Liab	3.77	2.34	2.71	3.10	3.70	4.40	5.09	5.38	366
All Interest-Bearing Funds	2.28	1.33	1.65	2.00	2.32	2.58	2.83	3.00	383

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	28.00	19.99	21.31	23.99	26.59	31.85	38.01	42.50	383
Avg Assets per Employee (\$000)	3429.60	2132.09	2319.87	2657.69	3151.87	4081.41	5254.38	6627.15	383

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.85	0.00	0.00	0.00	0.39	3.61	7.32	10.34	383
Overhead Exp / NII + Non-Int Income	64.84	45.67	51.30	57.30	64.94	71.96	78.36	83.75	383

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.02	1.82	2.01	2.56	2.97	3.49	4.04	4.58	383
Personnel Expense	1.69	0.99	1.16	1.42	1.68	1.96	2.27	2.57	383
Net Occupancy Expense	0.42	0.20	0.24	0.32	0.41	0.52	0.63	0.69	383
Other Operating Expenses	0.88	0.46	0.54	0.71	0.86	1.03	1.25	1.45	383
Overhead Less Non-Interest Income	2.02	1.17	1.39	1.70	1.99	2.34	2.74	2.94	383

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	63.67	44.19	49.41	56.26	63.89	70.47	77.57	82.66	383
Personnel Expense	35.69	24.48	27.24	31.43	36.25	39.79	43.44	46.45	383
Net Occupancy Expense	8.94	5.13	5.94	7.10	8.74	10.66	12.77	13.93	383
Other Operating Expenses	18.60	11.53	12.76	15.43	18.60	21.84	24.95	27.51	383
Total Non-Interest Income	19.66	6.67	8.45	13.66	19.51	25.18	31.66	36.15	383
Fiduciary Activities Income	1.13	0.00	0.00	0.00	0.00	2.25	5.37	8.85	383
Serv Charges on Deposit Accts - Domestic	7.13	1.58	2.36	4.41	6.99	9.87	12.19	13.70	383
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Investment Banking Fees & Commissions	0.49	0.00	0.00	0.00	0.26	0.98	1.82	2.67	383
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Net Servicing Fees	0.27	0.00	0.00	0.00	0.00	0.48	1.22	2.01	383
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Insurance Activities Revenue	0.52	0.00	0.00	0.00	0.05	0.48	3.23	7.40	383
Net Gain (Loss) - Sales Loans, OREO, Oth	1.48	-0.34	-0.05	0.00	0.63	2.55	5.42	9.39	383
Other Non-Interest Income	5.56	1.36	2.08	3.43	5.20	7.18	10.08	14.01	383
Overhead Less Non-Interest Income	43.43	25.67	30.20	35.76	43.15	49.98	58.32	63.45	383

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	26.32	0.00	1.45	21.21	28.84	33.70	37.17	38.13	380
Appl Inc Tax+TE/Pretax NOI+TE	31.60	2.91	8.69	30.18	34.18	37.40	39.23	41.00	380

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	53.16	31.10	35.73	43.52	53.73	62.92	69.98	74.24	383
Commercial and Industrial Loans	9.56	2.27	3.34	5.38	8.77	12.94	18.90	21.59	383
Loans to Individuals	3.23	0.22	0.35	1.04	2.49	4.99	8.23	11.30	383
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Agricultural Loans	0.79	0.00	0.00	0.00	0.06	1.04	4.24	7.22	383
Other Loans and Leases	0.87	0.00	0.00	0.13	0.52	1.32	2.71	4.19	383
Net Loans and Leases	69.17	43.82	50.37	60.77	70.58	77.61	83.66	86.08	383
Debt Securities Over 1 Year	17.20	2.58	4.50	9.51	15.51	24.15	34.09	41.96	383
Mutual Funds and Equity Securities	0.20	0.00	0.00	0.00	0.00	0.31	0.98	2.01	383
Subtotal	87.36	76.61	81.19	85.07	87.99	90.18	91.79	92.66	383
Interest-Bearing Bank Balances	0.31	0.00	0.00	0.01	0.08	0.44	1.54	2.31	383
Federal Funds Sold & Reverse Repos	1.12	0.00	0.00	0.00	0.41	2.09	4.81	7.01	383
Debt Securities 1 Year or Less	1.94	0.00	0.06	0.44	1.34	3.14	5.46	8.71	383
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Total Earning Assets	91.58	87.74	88.78	90.25	91.56	92.92	94.21	94.75	383
Non-Int Cash and Due From Dep Inst	2.84	1.09	1.52	2.11	2.79	3.48	4.49	5.13	383
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Other Real Estate Owned	0.05	0.00	0.00	0.00	0.02	0.10	0.25	0.43	383
All Other Assets	5.45	2.66	3.24	4.21	5.41	6.64	8.05	8.63	383
MEMORANDA:									
Short-Term Investments	4.02	0.21	0.52	1.52	3.17	6.03	9.47	13.15	383
U.S. Treasury Securities	0.16	0.00	0.00	0.00	0.00	0.18	0.94	2.32	383
U.S. Agency Securities (excl MBS)	6.53	0.00	0.70	2.35	5.50	9.56	16.07	21.20	383
Municipal Securities	2.98	0.00	0.00	0.46	2.19	5.38	8.93	11.90	383
Mortgage-Backed Securities	6.82	0.00	0.04	1.24	4.89	10.83	20.46	25.10	383
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	383
Other Debt Securities	0.53	0.00	0.00	0.00	0.05	0.93	2.54	4.57	383
RE Loans Secured by 1-4 Family	17.35	3.73	5.54	10.28	16.51	24.28	31.19	37.33	383
Revolving	2.94	0.00	0.21	1.06	2.77	4.52	6.73	7.78	383
Closed-End, Sec by First Liens	12.83	1.74	2.92	6.54	11.83	18.87	25.78	30.98	383
Closed-End, Sec by Junior Liens	1.17	0.04	0.12	0.41	0.93	1.69	3.13	3.94	383
Commercial Real Estate Loans	33.06	11.59	15.45	22.36	31.35	42.60	54.13	60.99	383
Construction and Land Dev	9.40	0.61	1.60	3.88	7.29	14.62	21.73	30.12	383
Multifamily	1.53	0.02	0.13	0.50	1.17	2.35	3.97	5.73	383
Nonfarm Nonresidential	20.78	7.30	10.03	14.74	20.26	26.17	33.36	38.30	383
RE Loans Secured by Farmland	1.12	0.00	0.00	0.00	0.33	1.99	5.29	6.80	383
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	76.98	52.34	58.51	69.87	77.81	85.53	91.52	94.64	383
RE Loans Secured by 1-4 Family	25.67	5.35	7.33	15.05	24.42	35.69	46.66	58.30	383
Revolving	4.25	0.00	0.35	1.50	3.90	6.36	9.46	11.65	383
Closed-End	21.10	3.25	5.05	11.22	19.87	30.55	41.18	51.92	383
Commercial Real Estate Loans	47.33	19.80	26.05	35.13	46.97	60.04	71.37	78.66	383
Construction and Land Dev	13.14	0.95	2.64	5.76	10.61	19.74	29.10	38.48	383
Multifamily	2.18	0.03	0.21	0.77	1.73	3.29	5.46	8.50	383
Nonfarm Nonresidential	29.92	12.54	16.58	22.60	29.25	35.84	46.44	52.50	383
RE Loans Secured by Farmland	1.61	0.00	0.00	0.00	0.49	3.07	6.90	9.82	383
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Commercial and Industrial Loans	13.81	3.36	4.92	8.54	12.79	18.70	25.33	28.62	383
Loans to Individuals	4.76	0.29	0.49	1.49	3.86	7.46	11.75	18.17	383
Credit Card Loans	0.08	0.00	0.00	0.00	0.00	0.13	0.50	0.86	383
Agricultural Loans	1.15	0.00	0.00	0.00	0.09	1.30	6.56	11.53	383
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Other Loans and Leases	1.28	0.00	0.00	0.20	0.76	1.89	4.07	6.46	383

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.02	0.21	0.52	1.52	3.17	6.03	9.47	13.15	383
Liquid Assets	19.70	6.77	8.87	12.98	17.80	26.63	35.01	43.00	383
Investment Securities	20.04	3.91	6.22	12.37	18.10	27.71	37.30	46.25	383
Net Loans and Leases	69.17	43.82	50.37	60.77	70.58	77.61	83.66	86.08	383
Net Lns, Ls & Stdbly Ltrs of Credit	70.00	44.19	50.75	61.27	71.34	78.34	84.44	87.18	383
Core Deposits	64.60	44.91	50.25	58.71	65.11	71.31	76.07	78.61	383
Noncore Funding	24.70	9.54	12.67	17.82	24.37	30.94	39.26	43.60	383
Time Deposits of \$100K or More	13.46	4.69	5.68	8.54	12.41	17.98	24.46	30.13	383
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Fed Funds Purchased and Repos	1.96	0.00	0.00	0.00	1.37	3.77	6.54	8.39	383
Net Fed Funds Purchased (Sold)	0.85	-6.65	-3.27	-0.72	0.37	2.83	5.39	6.81	383
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Oth Borrowings W/Rem Mat 1 Yr or Less	2.16	0.00	0.00	0.20	1.42	3.71	7.79	10.70	383
Earning Assets Repr in 1 Year	41.05	14.60	19.92	28.83	40.86	52.74	63.38	71.02	383
Int-Bearing Liab Repr in 1 Year	28.27	8.66	12.27	17.15	24.79	38.15	55.47	60.13	383
Long-Term Debt Repr in 1 Year	0.54	0.00	0.00	0.00	0.00	0.61	3.55	7.34	383
Net Assets Repriceable in 1 Year	11.30	-23.52	-15.78	-1.29	12.44	23.92	36.70	42.84	383
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	23.17	1.08	6.63	13.83	23.42	30.65	41.11	45.40	383
Net ST Noncore Funding Dependence	11.69	-4.56	-0.81	5.76	11.56	18.02	24.54	28.54	383
Short-Term Inv/ST Noncore Funding	34.70	1.16	2.89	10.13	23.61	50.99	105.03	144.34	383
Liq Asts-ST Noncore Fndg/Nonliq Asts	7.56	-18.51	-12.50	-3.78	5.26	17.29	36.14	52.86	383
Net Loans and Leases/Total Deposits	87.98	55.74	63.85	76.84	89.41	98.64	107.26	113.17	383
Net Loans and Leases/Core Deposits	109.17	61.41	75.65	90.10	107.59	126.55	146.40	167.39	383
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.11	-1.51	-0.75	-0.02	0.02	0.25	1.04	1.71	207
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-0.29	-4.04	-2.60	-1.45	-0.39	0.48	2.80	4.95	376
Struct Notes Appr(Depr)/Eq Cap	-0.11	-0.67	-0.45	-0.15	-0.06	-0.01	-0.00	0.00	162
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.40	0.00	0.00	0.00	0.25	11.75	42.61	66.75	382
Available-For-Sale Securities	92.59	28.50	56.72	88.10	99.73	100.00	100.00	100.00	382
U.S. Treasury Securities	0.96	0.00	0.00	0.00	0.00	1.07	5.73	16.52	382
U.S. Agency Securities (excl MBS)	37.17	0.00	4.55	16.29	36.80	55.54	74.87	83.57	382
Municipal Securities	15.44	0.00	0.00	3.35	14.68	26.72	40.49	50.79	382
Mortgage-Backed Securities	32.84	0.00	0.62	10.74	31.89	52.49	69.11	82.22	382
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	382
Other Debt Securities	2.85	0.00	0.00	0.00	0.28	5.12	14.84	20.76	382
Mutual Funds and Equity Securities	1.08	0.00	0.00	0.00	0.02	1.67	4.87	10.90	382
Debt Securities 1 Year or Less	11.67	0.00	0.42	2.66	8.26	19.47	31.36	45.94	382
Debt Securities 1 To 5 Years	40.67	3.20	9.66	21.65	43.34	57.18	67.41	73.31	382
Debt Securities Over 5 Years	42.40	1.62	5.23	19.52	39.66	65.76	84.24	89.60	382
Pledged Securities	52.54	6.38	11.59	32.93	53.14	73.21	88.33	93.72	382
Structured Notes, Fair Value	2.54	0.00	0.00	0.00	0.00	3.95	12.33	26.63	382

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.15	0.00	0.00	0.06	0.13	0.24	0.37	0.46	383
Provision for Ln&Ls Losses/Avg Lns&Ls	0.22	0.00	0.01	0.10	0.21	0.33	0.52	0.62	383
Provision for Ln&Ls Losses/Net Losses	271.13	-455.88	-417.14	30.57	172.12	459.16	1165.62	3274.87	370
Ln&Ls Allowance/Total Loans & Leases	1.22	0.74	0.86	1.01	1.18	1.42	1.70	1.83	383
Ln&Ls Allowance/Net Ln&Ls Losses (X)	31.32	2.35	2.91	5.75	15.01	42.61	99.27	254.17	309
ALLL/Nonaccrual Assets	620.96	83.02	110.47	185.37	347.49	797.91	2107.27	4331.92	361
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	513.85	73.16	101.16	149.55	284.64	633.41	1793.34	3965.47	377
Gross Ln&Ls Losses/Avg Loans & Leases	0.15	0.00	0.00	0.03	0.10	0.24	0.44	0.74	383
Recoveries/Avg Loans and Leases	0.05	0.00	0.00	0.01	0.03	0.07	0.15	0.24	383
Net Losses/Avg Loans and Leases	0.10	-0.04	-0.00	0.00	0.05	0.18	0.35	0.53	383
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Recoveries/Prior Year-End Losses	14.59	0.85	2.28	5.29	11.46	21.35	36.02	59.21	372
Earnings Coverage of Net Losses (X)	34.15	-340.44	-63.02	4.82	18.32	68.52	184.51	401.80	370
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.01	-0.04	-0.01	-0.00	0.00	0.03	0.10	0.20	383
RE Loans Secured By 1-4 Family	0.02	-0.07	-0.03	0.00	0.00	0.05	0.13	0.26	383
Revolving	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.29	362
Closed-End	0.02	-0.08	-0.03	0.00	0.00	0.04	0.14	0.27	383
Commercial Real Estate Loans	0.01	-0.03	-0.01	0.00	0.00	0.00	0.09	0.17	383
Construction and Land Dev	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.08	383
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	367
Nonfarm Nonresidential	0.01	-0.04	-0.00	0.00	0.00	0.00	0.09	0.21	383
RE Loans Secured by Farmland	-0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	293
Commercial and Industrial Loans	0.20	-0.27	-0.11	-0.00	0.04	0.35	1.03	1.55	381
Loans to Depository Institutions	0.00	-0.49	0.00	0.00	0.00	0.00	0.00	0.00	20
Loans to Individuals	0.74	0.05	0.11	0.22	0.50	1.07	2.24	3.39	304
Credit Card Loans	1.76	-1.00	0.00	0.00	1.24	2.69	5.77	8.54	143
Agricultural Loans	-0.00	-0.30	-0.03	0.00	0.00	0.00	0.00	0.03	249
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	0.28	-0.21	-0.00	0.00	0.00	0.00	2.05	5.50	353

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	0.02	0.09	0.23	0.48	0.84	1.25	1.60	383
90+ Days PD Loans and Leases	0.06	0.00	0.00	0.00	0.02	0.12	0.27	0.42	383
Nonaccrual Loans and Leases	0.40	0.00	0.02	0.11	0.30	0.60	1.14	1.50	383
90+ Days PD and Nonaccrual Loans and Leases	0.50	0.02	0.04	0.16	0.42	0.77	1.29	1.68	383
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	383
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.57	0.02	0.09	0.23	0.48	0.84	1.25	1.60	383
90+ Days Past Due Assets	0.06	0.00	0.00	0.00	0.02	0.12	0.27	0.42	383
Nonaccrual Assets	0.40	0.00	0.02	0.11	0.31	0.60	1.14	1.50	383
30+ Days PD & Nonaccrual Assets	1.12	0.11	0.27	0.51	0.97	1.57	2.35	3.13	383
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.35	0.01	0.03	0.11	0.28	0.54	0.94	1.28	383
90+ PD & Nonaccrual Assets + OREO	0.44	0.01	0.03	0.15	0.37	0.68	1.11	1.61	383
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.38	0.00	0.02	0.10	0.30	0.60	1.03	1.35	383
Allowance for Loan & Lease Losses	44.29	0.05	4.01	13.64	35.53	71.18	110.07	144.40	383
Equity Cap + ALLL	4.18	0.00	0.28	1.15	3.24	6.37	11.41	14.83	383
Tier 1 Cap + ALLL	3.96	0.00	0.27	1.06	3.25	6.13	10.46	13.35	383
Loans & Leases + RE Acquired	0.54	0.00	0.04	0.15	0.44	0.84	1.40	2.04	383

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate	- 30-89 Days PD	0.48	0.00	0.02	0.14	0.38	0.78	1.19	1.56	383
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.09	0.23	0.38	383
	- Nonaccrual	0.34	0.00	0.00	0.05	0.26	0.57	1.06	1.37	383
Coml & Indl	- 30-89 Days PD	0.65	0.00	0.00	0.11	0.50	1.13	1.94	3.36	381
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.08	0.39	0.68	381
	- Nonaccrual	0.58	0.00	0.00	0.04	0.38	0.95	2.11	3.42	381
Individuals	- 30-89 Days PD	1.12	0.00	0.05	0.34	0.92	1.65	2.76	3.24	383
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.01	0.16	0.42	0.69	383
	- Nonaccrual	0.19	0.00	0.00	0.00	0.10	0.36	0.74	1.18	383
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
	- Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.00	0.00	2.89	20
Agricultural	- 30-89 Days PD	0.11	0.00	0.00	0.00	0.00	0.03	0.75	1.65	249
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	249
	- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.36	1.21	249
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	0.32	0.00	0.00	0.00	0.00	0.33	2.02	4.03	353
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.35	353
	- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.47	1.62	353
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.59	0.00	0.00	0.14	0.48	0.98	1.69	2.36	383
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.11	0.31	0.45	383
	- Nonaccrual	0.31	0.00	0.00	0.03	0.20	0.60	0.96	1.40	383
Revolving	- 30-89 Days PD	0.24	0.00	0.00	0.00	0.07	0.41	1.08	1.77	362
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.07	0.28	362
	- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.07	0.32	0.49	362
Closed-End	- 30-89 Days PD	0.64	0.00	0.00	0.13	0.49	1.11	1.88	2.77	383
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.11	0.38	0.54	383
	- Nonaccrual	0.36	0.00	0.00	0.02	0.23	0.65	1.16	1.76	383
	- Jr Lien 30-89 Days PD	0.04	0.00	0.00	0.00	0.01	0.08	0.21	0.41	383
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	383
	- Jr Lien Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.04	0.15	0.27	383
Commercial RE	- 30-89 Days PD	0.35	0.00	0.00	0.05	0.22	0.62	1.15	1.79	383
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.03	0.19	0.43	383
	- Nonaccrual	0.34	0.00	0.00	0.00	0.16	0.62	1.33	1.74	383
Const & Dev	- 30-89 Days PD	0.24	0.00	0.00	0.00	0.00	0.42	1.26	2.05	383
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.34	383
	- Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.14	0.94	1.56	383
Multifamily	- 30-89 Days PD	0.08	0.00	0.00	0.00	0.00	0.00	0.47	2.40	367
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	367
	- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.99	367
Nonfarm Nres-	- 30-89 Days PD	0.34	0.00	0.00	0.00	0.19	0.63	1.27	1.97	383
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.18	0.49	383
	- Nonaccrual	0.37	0.00	0.00	0.00	0.15	0.62	1.65	2.66	383
Farmland	- 30-89 Days PD	0.18	0.00	0.00	0.00	0.00	0.15	1.03	2.43	293
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.46	293
	- Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.00	0.87	2.63	293
Credit Card	- 30-89 Days PD	1.31	0.00	0.00	0.00	0.91	2.22	4.73	6.40	143
	- 90+ Days Past Due	0.40	0.00	0.00	0.00	0.00	0.69	1.90	2.66	143
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.45	143

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.07	6.69	7.33	7.94	8.93	10.01	11.71	12.52	383
Tier 1 RBC Ratio	12.06	8.09	8.97	10.02	11.56	13.62	17.09	19.20	383
Total Risk-Based Capital Ratio	13.37	9.97	10.52	11.32	12.74	14.86	18.43	21.01	383
Tangible Tier 1 Leverage Ratio	9.01	6.53	7.20	7.91	8.85	9.95	11.61	12.47	383
Tangible Common Eq Cap/Tan Assets	7.80	4.63	5.28	6.33	7.53	9.15	10.79	11.87	383
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	16.30	6.20	7.91	10.87	15.14	21.21	27.34	31.84	383
Standby Letters of Credit	0.70	0.00	0.03	0.21	0.54	1.10	1.77	2.46	383
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.12	0.45	383
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.41	0.00	0.00	0.00	0.00	0.20	2.79	7.48	383
Interest Rate Contracts	0.39	0.00	0.00	0.00	0.00	0.12	2.74	7.23	383
Interest Rate Futures & Forward Contr	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.74	383
Written Options Contr (Int Rate)	0.03	0.00	0.00	0.00	0.00	0.00	0.25	1.04	383
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Interest Rate Swaps	0.09	0.00	0.00	0.00	0.00	0.00	0.57	2.92	383
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	24.51	10.51	13.35	17.81	23.15	30.34	39.79	47.77	383

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	96.91	0.00	39.22	100.00	100.00	100.00	100.00	100.00	108
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	108
Equity, Comm, & Other Contracts	3.08	0.00	0.00	0.00	0.00	0.00	42.20	100.00	108
Futures and Forwards	12.78	0.00	0.00	0.00	0.00	40.31	66.04	100.00	108
Written Options	34.74	0.00	0.00	0.00	1.84	60.83	100.00	100.00	108
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	108
Over-The-Counter	30.82	0.00	0.00	0.00	0.00	50.00	100.00	100.00	108
Purchased Options	1.79	0.00	0.00	0.00	0.00	0.00	0.00	43.33	108
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	108
Over-The-Counter	1.79	0.00	0.00	0.00	0.00	0.00	0.00	43.33	108
Swaps	39.76	0.00	0.00	0.00	0.00	100.00	100.00	100.00	108
Held for Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	108
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60.00	108
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	108
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	108
Non-Traded	100.00	0.00	100.00	100.00	100.00	100.00	100.00	100.00	108
Interest Rate Contracts	85.08	0.00	0.00	100.00	100.00	100.00	100.00	100.00	108
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	108
Equity, Comm, & Other Contracts	3.05	0.00	0.00	0.00	0.00	0.00	10.50	91.21	108
Deriv Contr (Excl Fut & FX LE 14 Days)	63.28	0.00	0.00	33.42	65.46	100.00	100.00	100.00	108
One Year or Less	14.00	0.00	0.00	0.00	0.00	42.05	66.00	100.00	108
Over 1 Year to 5 Years	32.48	0.00	0.00	0.00	0.00	73.40	100.00	100.00	108
Over 5 Years	3.36	0.00	0.00	0.00	0.00	0.00	38.95	100.00	108
Gross Negative Fair Value (Abs Val)	0.82	0.00	0.00	0.00	0.08	1.26	4.19	7.67	108
Gross Positive Fair Value	0.32	0.00	0.00	0.00	0.01	0.60	1.37	2.83	108
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	383
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
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	383
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	379
Decr (Incr) in Int Expense/Net Income	0.00	-0.03	0.00	0.00	0.00	0.00	0.00	0.20	379
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	379
Incr (Decr) in Net Income/Net Income	0.10	-0.44	0.00	0.00	0.00	0.00	0.71	2.53	379

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	383
Ins Under Assets(P/C)/Tot Ins Und Ast	16.66	0.00	0.00	0.00	0.00	0.00	80.00	100.00	12
Ins Under Assets(L/H)/Tot Ins Und Ast	83.33	0.00	0.00	100.00	100.00	100.00	100.00	100.00	12
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Ins Activities Revenue/Adj Oper Inc	0.52	0.00	0.00	0.00	0.05	0.48	3.23	7.40	383
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	234
Credit Rel Prem Inc/Tot Prem Inc	80.39	0.00	0.00	63.28	100.00	100.00	100.00	100.00	11
Other Prem Inc/Total Prem Inc	19.60	0.00	0.00	0.00	0.00	3.90	91.56	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	383
Ins Net Inc (P/C)/Equity (P/C)	18.76	15.40	15.40	15.40	15.40	18.76	20.78	21.45	2
Ins Net Inc (L/H)/Equity (L/H)	3.22	-103.89	-103.89	-0.32	8.27	19.36	34.21	39.40	9
Insur Ben, Losses, Exp/Insur Premiums	59.18	0.00	0.00	8.59	48.16	102.02	114.87	125.90	11
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.00	0.00	0.00	0.00	0.00	0.00	5.95	10.04	10
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383
CSV Life Insurance/Tier 1 Cap + ALLL	6.53	0.00	0.00	0.00	3.49	15.24	19.81	22.34	383
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	383
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.88	36
Cost: Interest-Bearing Deposits	1.62	0.16	0.16	0.16	1.18	2.27	2.41	2.45	3
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Leases	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1
GROWTH RATES:									
Net Loans and Leases	-23.98	-100.00	-100.00	-100.00	-23.18	4.18	76.74	154.21	26
Total Selected Assets	-22.73	-100.00	-100.00	-80.75	-3.04	1.07	43.38	140.36	43
Deposits	-50.45	-66.41	-66.41	-66.41	-66.41	-50.45	-40.88	-37.69	2

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	89.39	0.00	0.00	45.55	86.05	111.91	212.22	542.20	264
Dividends Paid/Net Income	25.21	0.00	0.00	0.00	27.42	44.50	61.21	78.84	378
Net Income - Dividends/Avg Equity	8.79	1.21	3.19	5.90	8.48	11.79	15.05	18.02	383
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	103.72	0.00	0.00	12.56	100.11	157.02	267.19	398.24	282
Dividends From Nonbank Subs	0.14	0.00	0.00	0.00	0.00	0.00	1.21	2.44	282
Dividends From Subsidiary BHCs	1.43	0.00	0.00	0.00	0.00	0.00	0.00	99.62	282
Dividends From All Subsidiaries	117.74	0.00	0.00	73.35	107.46	170.51	283.36	407.07	282
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	31.25	0.00	0.00	0.00	28.59	59.00	87.57	108.51	346
Interest Income From Bank Subs	0.17	0.00	0.00	0.00	0.00	0.13	1.16	2.22	346
Mgt & Service Fees From Bank Subs	1.57	0.00	0.00	0.00	0.00	0.00	9.52	41.10	346
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.16	2.05	346
Operating Income From Bank Subs	37.04	0.00	0.00	1.95	35.78	65.77	104.63	130.17	346
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	42.92	0.00	0.00	0.00	23.07	100.00	100.00	100.00	104
Interest Income From Nonbank Subs	1.22	0.00	0.00	0.00	0.00	0.00	5.57	44.98	104
Mgt & Serv Fees From Nonbank Subs	4.02	0.00	0.00	0.00	0.00	0.00	9.36	113.55	104
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	104
Operating Inc From Nonbank Subs	62.21	0.00	0.00	0.00	66.66	100.00	152.00	314.42	104
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	27.36	0.00	0.00	0.00	9.31	58.85	100.32	123.13	49
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	49
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
Operating Income From Sub BHCs	29.47	0.00	0.00	0.00	10.28	60.05	104.80	138.55	49
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	59.99	0.00	0.00	0.00	85.76	98.92	100.00	100.00	348
Interest Income From Bank Subs	1.64	0.00	0.00	0.00	0.00	0.31	7.58	52.32	348
Mgt & Serv Fees From Bank Subs	2.95	0.00	0.00	0.00	0.00	0.00	20.27	62.97	348
Other Income From Bank Subs	0.15	0.00	0.00	0.00	0.00	0.00	0.19	6.19	348
Operating Income From Bank Subs	75.12	0.00	0.00	64.51	97.93	100.00	100.00	100.00	348
Dividends From Nonbank Subs	0.51	0.00	0.00	0.00	0.00	0.00	1.96	26.55	348
Interest Income From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.02	2.82	348
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	348
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Operating Inc From Nonbank Subs	3.54	0.00	0.00	0.00	0.00	0.62	15.53	95.17	348
Dividends From Subsidiary BHCs	1.31	0.00	0.00	0.00	0.00	0.00	0.00	71.49	348
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Operating Income From Sub BHCs	1.51	0.00	0.00	0.00	0.00	0.00	0.00	85.41	348
Loans and Adv From Subs/ST Debt	454.59	0.00	0.00	0.00	171.83	815.08	1719.96	2860.98	54
Loans and Adv From Subs/Total Debt	213.09	0.00	0.00	0.00	135.92	324.72	859.45	1476.51	101

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2005 and Other Notes
2351993	797, 067	ABINGTON MUTUAL HOLDING COMPAN	JENKINTOWN, PA	
1117464	916, 710	ACNB CORPORATION	GETTYSBURG, PA	
2067007	621, 250	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	805, 038	ALANT FINANCIAL CORPORATION	ALEXANDER CITY, AL	
2533100	520, 156	ALIKAT INVESTMENTS, INC.	GURNEE, IL	Moved from Peer 5
3047154	538, 322	ALLIANCE BANCSHARES CALIFORNIA	CULVER CITY, CA	Moved from Peer 5
3123638	692, 036	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	
1140510	936, 737	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1127146	554, 915	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1020676	674, 226	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
2173720	724, 857	AMERICAN BANCORPORATION	SAINT PAUL, MN	
1109964	721, 316	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
3008753	520, 465	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
1076691	616, 853	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
2312837	606, 052	AMERICAN RIVER BANKSHARES	SACRAMENTO, CA	
1117316	996, 786	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	835, 312	AMES NATIONAL CORPORATION	AMES, IA	
2366821	790, 357	ANB BANCSHARES, INC	ROGERS, AR	
2710796	511, 797	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	Moved from Peer 5
2468293	516, 492	APPALACHIAN BANCSHARES, INC.	ELLIJAY, GA	Moved from Peer 5
2465528	609, 556	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	751, 849	ATBANCORP	DUBUQUE, IA	Name change from AMTRUST, INC.
1129533	602, 743	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1108350	719, 554	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2858951	736, 967	BANCORP, INC., THE	WILMINGTON, DE	
2796624	504, 726	BANCSHARES OF FLORIDA, INC.	NAPLES, FL	Moved from Peer 5
1135002	500, 746	BANCTENN CORPORATION	KINGSPORT, TN	
1202762	602, 940	BANK IOWA CORPORATION	CLIVE, IA	
1205398	778, 172	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	872, 928	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3320978	566, 185	BANKFIVE, MHC	FALL RIVER, MA	New Y-9C/BHCPR reporter
1201363	682, 838	BANKMANAGERS CORP.	MILWAUKEE, WI	
3202832	949, 078	BANTERRA CORP	ELDORADO, IL	
1115385	679, 160	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1209248	660, 245	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
2325891	625, 730	BARNES BANCORPORATION	KAYSVILLE, UT	
2848710	534, 822	BCP HOLDINGS (USA), INC.	NEWARK, NJ	Moved from Peer 5
2388878	923, 326	BEACON BANCORP	TAUNTON, MA	
2333654	863, 784	BENJAMIN FRANKLIN BANCORP, INC	FRANKLIN, MA	Name change from BENJAMIN FRANKLIN BANCORP, MHC
1919770	827, 783	BIG SANDY HOLDING COMPANY	LIMON, CO	
1823345	616, 367	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1083680	507, 581	BLOSSMAN BANCSHARES, INC.	LACOMBE, LA	Moved from Peer 5
1471849	693, 858	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
3141650	563, 507	BNC BANCORP	THOMASVILLE, NC	
1248162	725, 177	BNCCORP, INC.	BISMARCK, ND	
2935142	585, 953	BOU BANCORP, INC.	OGDEN, UT	
3244113	724, 668	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	557, 321	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1140994	690, 752	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1029576	552, 048	BWC FINANCIAL CORP.	WALNUT CREEK, CA	
2183493	666, 227	C&F FINANCIAL CORPORATION	WEST POINT, VA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2005 and Other Notes
1115013	725, 803	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2741156	917, 645	CAPITAL BANK CORPORATION	RALEIGH, NC	
1127294	502, 211	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
2507790	544, 595	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
3327025	676, 168	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	New Y-9C/BHCPR reporter
3072923	604, 656	CAVALRY BANCORP, INC.	MURFREESBORO, TN	
1493654	738, 912	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	582, 629	CBX CORPORATION	CARROLLTON, IL	
1053496	553, 647	CCB CORPORATION	KANSAS CITY, MO	
2868129	830, 042	CENTERSTATE BANKS OF FLORIDA,	WINTER HAVEN, FL	
2746049	531, 863	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1203899	590, 346	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1832048	669, 172	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1064429	627, 944	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1209042	570, 046	CENTRE 1 BANCORP, INC.	BELOIT, WI	
2632898	639, 602	CENTRUE FINANCIAL CORPORATION	KANKAKEE, IL	
1109946	794, 121	CENTURY BANCSHARES, INC.	NEW BOSTON, TX	
1141487	712, 085	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
1133594	711, 394	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
2844495	668, 586	CHESTER VALLEY BANCORP, INC.	DOWNINGTOWN, PA	
2244545	522, 161	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1118368	507, 147	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	592, 784	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
3186576	891, 578	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1097566	640, 778	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1081079	748, 217	CITRUS & CHEMICAL BANCORPORATI	BARTOW, FL	
2568595	765, 780	CITY BANCORP	SPRINGFIELD, MO	
1055007	739, 346	CITYWIDE BANKS OF COLORADO, IN	AURORA, CO	
1493832	705, 342	CIVITAS BANKGROUP, INC.	FRANKLIN, TN	
1086270	509, 563	CNB BANCSHARES, INC.	SEVIERVILLE, TN	Moved from Peer 5
1134108	721, 070	CNB CORPORATION	CONWAY, SC	
1118340	753, 196	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	587, 960	CNLBANCSHARES, INC.	ORLANDO, FL	Moved from Peer 5
2809560	591, 099	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	Moved from Peer 5
2378440	782, 747	COLUMBIA BANCORP	THE DALLES, OR	
1118229	532, 338	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
1250839	963, 869	COMMERCIAL BANKSHARES, INC.	MIAMI, FL	
1118948	588, 769	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
3124381	651, 131	COMMUNITY BANCORP	LAS VEGAS, NV	
2801050	770, 200	COMMUNITY BANCORP, INC.	ESCONDIDO, CA	
1070765	579, 571	COMMUNITY BANCSHARES, INC.	MARTHUR, OH	
1129430	535, 592	COMMUNITY BANCSHARES, INC.	BLOUNTSVILLE, AL	
2356073	635, 294	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1081873	887, 334	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
2074407	529, 197	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	
1398937	576, 308	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
1140659	803, 648	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1099766	715, 255	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
2241937	667, 080	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	
1058594	772, 755	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1958827	661, 497	CRESCENT BANKING COMPANY	JASPER, GA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2005 and Other Notes
1102581	699,081	CU BANK SHARES, INC.	FARMERS BRANCH, TX	
2242523	503,125	D. L. EVANS BANCORP	BURLEY, ID	Moved from Peer 5
1493720	533,781	DBT HOLDING COMPANY	VIDALIA, GA	
2497462	664,395	DCB FINANCIAL CORP	LEWIS CENTER, OH	
2193906	700,493	DEARBORN BANCORP, INC.	DEARBORN, MI	
1094613	769,146	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
1104660	539,823	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1127913	604,873	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
2652104	610,100	EAGLE BANCORP, INC.	BETHESDA, MD	
2626691	732,627	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
2686659	541,136	ECB BANCORP, INC.	ENGELHARD, NC	
1135824	819,859	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2461016	898,213	ENTERPRISE BANCORP, INC.	LOWELL, MA	
1125777	569,375	EXCEL BANK CORPORATION	MINNEAPOLIS, MN	
1104923	905,035	EXTRACO CORPORATION	WACO, TX	
1028038	563,422	F & M HOLDING COMPANY	BOISE, ID	
1134630	694,047	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1071191	832,395	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1248818	600,402	FENTURA FINANCIAL, INC.	FENTON, MI	
2121552	669,994	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
2858773	533,237	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
1201859	657,972	FINA BANCORP, INC.	VALPARAISO, IN	
1988646	711,233	FIRST BANCORP, INC.	LEBANON, VA	
1206715	619,094	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1119404	556,297	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1247428	604,839	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
2688439	674,814	FIRST CAPITAL BANCORP, INC.	NORCROSS, GA	
1118425	820,344	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
1246533	776,016	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1081060	662,233	FIRST CITIZENS BANCORP	CLEVELAND, TN	
1098796	788,107	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	775,398	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	914,057	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	809,478	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	
2949019	599,663	FIRST COMMUNITY CAPITAL CORPOR	HOUSTON, TX	
1404687	554,007	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
1083783	846,248	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1064728	732,600	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
3104280	789,182	FIRST FINANCIAL HOLDINGS, MHC	RENTON, WA	
3150997	751,947	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
1134078	814,462	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1118265	505,254	FIRST KEYSTONE CORPORATION	BERWICK, PA	Moved from Peer 5
1208009	625,975	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
1206760	817,684	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
1492219	678,892	FIRST MUTUAL BANCORP OF ILLINO	HARVEY, IL	
2624398	706,895	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
2560263	955,334	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1133932	958,572	FIRST NATIONAL LINCOLN CORPORA	DAMARISCOTTA, ME	
1426755	862,388	FIRST NATIONAL SECURITY COMPAN	DEQUEEN, AR	Moved from Peer 5
2880626	631,732	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1048894	988,754	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	

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2836801	831, 254	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
2521509	792, 399	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	703, 646	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2161165	629, 449	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	601, 568	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1204177	741, 611	FIRST STATE FINANCIAL CORPORAT	EASTPOINTE, MI	
1100813	728, 535	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
1122123	796, 237	FIRST WESTERN BANCORP, INC.	HURON, SD	
1050646	526, 574	FIRST YORK BAN CORP.	YORK, NE	
1134322	829, 722	FIRSTBANK CORPORATION	ALMA, MI	
2127657	791, 531	FIRSTRUST CORPORATION	NEW ORLEANS, LA	
1123072	916, 826	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
2650315	862, 076	FLAG FINANCIAL CORPORATION	ATLANTA, GA	
3100358	789, 272	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	
3047743	546, 412	FNB BANCORP	SOUTH SAN FRANCISCO, CA	Moved from Peer 5
1117491	644, 662	FNB BANCORP, INC.	NEWTOWN, PA	
1133473	904, 602	FNB CORP.	ASHEBORO, NC	
1130696	980, 833	FNB FINANCIAL SERVICES CORPORA	GREENSBORO, NC	
1031430	798, 651	FOOTHILL INDEPENDENT BANCORP	GLENDORA, CA	
1137462	505, 229	FORBES FIRST FINANCIAL CORPORA	SAINT LOUIS, MO	Moved from Peer 5
1137453	558, 376	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
1128358	842, 731	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1118238	589, 512	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
3200463	966, 745	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2697347	888, 046	FVNB CORP.	VICTORIA, TX	
2973591	678, 560	GATEWAY FINANCIAL HOLDINGS, IN	ELIZABETH CITY, NC	
1938865	786, 310	GEORGIA BANK FINANCIAL CORPORA	AUGUSTA, GA	
3030950	954, 537	GEORGIAN BANCORPORATION, INC.	POWDER SPRINGS, GA	
1098620	909, 227	GERMAN AMERICAN BANCORP	JASPER, IN	
3180640	745, 004	GREAT LAKES BANCORP, INC.	BUFFALO, NY	
1206733	716, 034	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1134023	904, 839	GREATER COMMUNITY BANCORP	TOTOWA, NJ	
1862036	564, 295	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2861492	755, 533	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1208120	857, 564	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	636, 831	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1084623	605, 098	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
2166124	722, 009	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1472220	657, 388	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	586, 785	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
2008158	506, 212	HINSBROOK BANCSHARES, INC.	WILLOWBROOK, IL	Moved from Peer 5
1052378	841, 603	HNB CORPORATION	ARKANSAS CITY, KS	
3059504	848, 991	HOME FEDERAL BANCORP	COLUMBUS, IN	
1209181	654, 286	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
1141674	681, 180	IBT BANCORP, INC.	IRWIN, PA	
1401118	696, 026	IBT BANCORP, INC.	MOUNT PLEASANT, MI	
1205183	666, 773	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1363690	989, 765	INB FINANCIAL CORPORATION	MCALLEN, TX	
2734064	822, 476	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	Name change from GRABILL BANCORP
2924360	599, 493	INTEGRITY BANCSHARES, INC.	ALPHARETTA, GA	
2803474	673, 647	INTEGRITY FINANCIAL CORPORATIO	HICKORY, NC	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2005 and Other Notes
2634490	677, 623	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
1137958	933, 549	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	
1245228	637, 437	ISB FINANCIAL CORP.	IOWA CITY, IA	
2805683	534, 261	JAMES MONROE BANCORP, INC.	ARLINGTON, VA	Moved from Peer 5
1109290	546, 214	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
2040288	540, 124	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
2472928	604, 132	K CAPITAL CORPORATION	OWINGS MILLS, MD	
1070831	525, 799	KENTUCKY BANCSHARES, INC.	PARIS, KY	
2721112	536, 907	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
2128917	651, 002	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1130098	735, 841	LANDMARK FINANCIAL GROUP, INC.	BELVIDERE, IL	
2759900	543, 100	LCNB CORP.	LEBANON, OH	
1136139	923, 401	LEESPORT FINANCIAL CORP.	WYOMISSING, PA	
2345068	932, 686	LEGACY TEXAS GROUP, INC.	PLANO, TX	
2352226	520, 219	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3143784	676, 652	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	
1097173	578, 948	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
1071669	791, 078	LNB BANCORP INC.	LORAIN, OH	
2745752	539, 679	LONG ISLAND FINANCIAL CORP.	ISLANDIA, NY	
1103766	677, 398	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
1076002	989, 327	LSB BANCSHARES, INC.	LEXINGTON, NC	
3019674	545, 463	LSB CORPORATION	NORTH ANDOVER, MA	
2545831	783, 835	LSB FINANCIAL	LACONIA, NH	
2052777	533, 189	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	556, 255	MACHIAS BANCORP, MHC	MACHIAS, ME	
2427665	852, 231	MACON BANCORP	FRANKLIN, NC	
2514239	884, 264	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	618, 730	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	524, 728	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
3077236	569, 343	MARSHALL BANKFIRST CORPORATION	MINNEAPOLIS, MN	
1966783	930, 061	MASSBANK CORP.	READING, MA	
1128769	707, 317	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	803, 382	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2344799	910, 358	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1201916	552, 271	METROCORP, INC.	EAST MOLINE, IL	
2176413	694, 546	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
1086654	631, 893	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	995, 664	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1205053	662, 452	MIDWESTONE FINANCIAL GROUP, IN	OSKALOOSA, IA	
1126354	897, 257	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1210299	675, 728	MONROE BANCORP	BLOOMINGTON, IN	
1138919	676, 907	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	724, 804	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	933, 941	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	565, 336	MORRILL BANCSHARES, INC.	MERRIAM, KS	
2256539	568, 658	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	566, 522	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	535, 274	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2603067	706, 895	MUTUAL BANCORP OF THE BERKSHIR	PITTSFIELD, MA	
1086001	508, 971	N W SERVICES CORPORATION	RINGGOLD, GA	Moved from Peer 5
2623430	545, 917	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2005 and Other Notes
2149622	999,702	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	819,574	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	647,914	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
3047109	653,626	NEW FRONTIER BANCORP	GREELEY, CO	
1247110	812,592	NEWMIL BANCORP, INC.	NEW MILFORD, CT	
1066414	539,141	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
2845175	590,157	NORTH BAY BANCORP	NAPA, CA	
1029334	895,082	NORTH VALLEY BANCORP	REDDING, CA	
2324111	576,079	NORTHEAST BANCORP	AUBURN, ME	
1210589	750,348	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
3025385	836,565	NORTHTRIM BANCORP, INC.	ANCHORAGE, AK	
2582827	629,225	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
2237118	591,584	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2578718	502,791	NORTHWEST SUBURBAN BANCORP, IN	MOUNT PROSPECT, IL	
2835475	698,569	NORWAY BANCORP, MHC	NORWAY, ME	
2460569	595,895	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	566,155	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
3297481	980,443	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	New Y-9C/BHCPR reporter
2012436	721,734	OHIO VALLEY BANC CORP.	GALLI POLIS, OH	
1200311	593,569	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	700,302	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2233950	952,865	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
2603991	601,705	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
2485807	519,517	OMNI BANCSHARES, INC.	METAIRIE, LA	Moved from Peer 5
1028533	569,685	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1248153	574,019	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1249383	518,468	OXFORD BANK CORPORATION	OXFORD, MI	
1083934	933,747	PAB BANKSHARES, INC.	VALDOSTA, GA	
2762973	554,209	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	922,544	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
3247468	601,525	PARISH NATIONAL CORPORATION	COVINGTON, LA	
1209716	509,136	PARK BANCORPORATION, INC.	MADISON, WI	Moved from Peer 5
1117688	573,593	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	567,829	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	590,383	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	688,308	PEOPLES BANCORP	LYNDEN, WA	
2818245	709,559	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1132298	781,485	PEOPLES BANCTRUST COMPANY, INC	SELMA, AL	
3296877	991,655	PEOPLES COMMUNITY BANCORP, INC	WEST CHESTER, OH	New Y-9C/BHCPR reporter
1133174	664,955	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1057702	708,478	PEOPLES, INC.	COLORADO SPRINGS, CO	
1081314	509,117	PERSONS BANKING CO., INC.	LITHONIA, GA	Moved from Peer 5
2925657	872,076	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
3223855	682,886	PONKAPOAG BANCORP, MHC	CANTON, MA	
1249712	951,550	PORTER BANCORP, INC.	SHEPHERDSVILLE, KY	
2306649	621,391	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	
1826047	624,249	PREMIER COMMUNITY BANKSHARES,	WINCHESTER, VA	
2007647	537,109	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	878,093	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	681,384	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2293329	750,772	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2005 and Other Notes
2625489	542, 586	PSB BANCORP, INC.	PHILADELPHIA, PA	
2125813	920, 061	QCR HOLDINGS, INC.	MOLINE, IL	
1118434	574, 544	QNB CORP.	QUAKERTOWN, PA	
1130904	562, 879	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
3201518	770, 019	RAINIER PACIFIC FINANCIAL GROU	TACOMA, WA	
1029482	753, 705	RCB CORPORATION	SACRAMENTO, CA	
1130584	708, 005	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2787118	604, 331	RELIANCE BANCSHARES, INC.	DES PERES, MO	Moved from Peer 5
1201194	751, 973	REPUBLIC BANCORP CO.	ORLAND PARK, IL	
3023680	598, 046	REPUBLIC BANCSHARES OF TEXAS,	HOUSTON, TX	
1398807	781, 750	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
2114938	575, 173	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	684, 674	RIVER VALLEY BANCORPORATION	MERRILL, WI	
1364101	602, 860	RIVERSIDE BANCSHARES, INC.	MARIETTA, GA	
2509413	981, 481	ROCKVILLE FINANCIAL MHC, INC.	ROCKVILLE, CT	Name change from CHARTER OAK COMMUNITY BANK CORP.
3021220	531, 639	RUSSELLVILLE BANCSHARES, INC.	JONESBORO, AR	
1139466	920, 687	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
1493560	689, 271	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1204814	999, 519	SBC, INCORPORATED	COUNTRYSIDE, IL	
1107308	530, 190	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1200348	826, 414	SECURITY NATIONAL CORPORATION	SIOUX CITY, IA	
2429838	819, 795	SHORE BANCSHARES, INC.	EASTON, MD	
2777614	727, 632	SILVER STATE BANCORP	HENDERSON, NV	
1820700	577, 888	SLADE'S FERRY BANCORP	SOMERSET, MA	
1048997	794, 582	SMTHTOWN BANCORP, INC.	HAUPPAUGE, NY	
2810285	768, 249	SOUTH CENTRAL BANCSHARES OF KE	HORSE CAVE, KY	
1124060	501, 922	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	Moved from Peer 5
3212943	867, 847	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2640615	561, 409	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
3157473	608, 380	SOUTHWEST COMMUNITY BANCORP	CARLSBAD, CA	
3073779	518, 984	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	Moved from Peer 5
1062135	736, 845	SPIRIT BANCORP, INC.	BRISTOW, OK	
1097771	734, 144	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2327541	567, 793	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
2618388	653, 433	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1247660	528, 144	SUMMIT BANK CORPORATION	ATLANTA, GA	
1247679	947, 359	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
2473484	532, 344	SVB FINANCIAL SERVICES, INC.	SOMERVILLE, NJ	Moved from Peer 5
1246467	753, 413	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1138795	671, 308	TEAM FINANCIAL, INC.	PAOLA, KS	
3102585	724, 216	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	
1103878	508, 500	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	Moved from Peer 5
2621548	552, 879	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
3183771	823, 006	TOTAL BANCSHARES CORP.	MIAMI, FL	
2745604	509, 104	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	Moved from Peer 5
1070420	622, 122	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	699, 720	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
2523389	543, 355	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
2571906	705, 359	TRUSTCORP FINANCIAL INC	SAINT LOUIS, MO	
2465519	618, 594	UFS BANCORP	WHITINSVILLE, MA	
1115424	525, 576	UNION BANKSHARES COMPANY	ELLSWORTH, ME	

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1206591	665, 500	UNIONBANCORP, INC.	OTTAWA, IL	
1135516	685, 560	UNITED BANCORP, INC.	TECUMSEH, MI	
1136009	546, 509	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
1082777	565, 788	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	573, 043	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3125098	586, 003	UNITED HERITAGE BANKSHARES OF	ORLANDO, FL	Moved from Peer 5
3015975	620, 831	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	603, 491	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	577, 507	UNITY BANCORP, INC.	CLINTON, NJ	
2141028	656, 200	VAIL BANKS, INC.	AVON, CO	
1205026	700, 529	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
1032099	594, 430	VENTURE FINANCIAL GROUP, INC.	LACEY, WA	
2012315	754, 431	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2877877	565, 822	VISION BANCSHARES, INC.	PANAMA CITY, FL	Moved from Peer 5
2721596	536, 405	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
2685054	546, 392	WARREN BANCORP, INC.	WARREN, MI	
2406174	705, 587	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3021659	526, 314	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1135048	668, 955	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
3122051	624, 958	WEST FINANCIAL, INC.	EL PASO, TX	
1115367	769, 320	WESTBANK CORPORATION	WEST SPRINGFIELD, MA	
1134911	511, 094	WGNB CORP.	CARROLLTON, GA	Moved from Peer 5
1048670	755, 054	WILBER CORPORATION, THE	ONEONTA, NY	
2004141	990, 091	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1399671	540, 423	WNB BANCSHARES, INC.	ODESSA, TX	
1035157	579, 671	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 383 bank holding companies.