

SUMMARY RATIOS

	09/30/2004	06/30/2004	12/31/2003	06/30/2003	12/31/2002
AVERAGE ASSETS (\$000)					
NET INCOME (\$000)					
NUMBER OF BANKS IN PEER GROUP	76	76	76	76	76
EARNINGS AND PROFITABILITY	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM
PERCENT OF AVERAGE ASSETS:					
INTEREST INCOME (TE)	5.12	5.02	4.76	4.59	8.64
- INTEREST EXPENSE	1.39	1.36	1.38	1.39	1.46
NET INTEREST INCOME (TE)	3.73	3.66	3.38	3.19	7.18
+ NON-INTEREST INCOME	0.50	0.49	0.61	0.66	0.57
- NON-INTEREST EXPENSE	3.80	3.94	5.15	5.92	81.89
- PROVISION: LOAN&LEASE LOSSES	0.52	0.58	0.74	0.87	2.80
= PRETAX OPERATING INCOME (TE)	-0.09	-0.37	-1.89	-2.94	-76.94
+ REALIZED GAINS/LOSSES SECS	0.00	0.01	0.01	0.01	0.00
= PRETAX NET OPERATING INC(TE)	-0.09	-0.36	-1.88	-2.93	-76.93
NET OPERATING INCOME	-0.18	-0.44	-1.85	-2.83	-75.91
ADJUSTED NET OPERATING INCOME	0.27	0.05	-1.13	-1.97	-73.12
NET INCOME ADJUSTED SUB S	-0.21	-0.46	-1.86	-2.84	-75.92
NET INCOME	-0.19	-0.44	-1.85	-2.83	-75.91
MARGIN ANALYSIS:					
AVG EARNING ASSETS TO AVG ASSTS	94.44	94.12	93.04	92.19	89.00
AVG INT-BEARING FUNDS TO AV AST	73.33	73.06	67.32	63.11	43.64
INT INC (TE) TO AVG EARN ASSETS	5.42	5.34	5.11	4.97	16.62
INT EXPENSE TO AVG EARN ASSETS	1.47	1.44	1.48	1.51	1.67
NET INT INC-TE TO AVG EARN ASST	3.95	3.90	3.64	3.46	14.94
LOAN & LEASE ANALYSIS					
NET LOSS TO AVERAGE TOTAL LN&LS	0.10	0.13	0.03	0.03	0.00
EARNINGS COVERAGE OF NET LOSS(X)	226.14	136.94	-2.91	-43.16	-353.11
LN&LS ALLOWANCE TO NET LOSSES(X)	151.84	94.58	99.06	36.93	55.83
LN&LS ALLOWANCE TO TOTAL LN&LS	1.23	1.22	1.20	1.18	1.22
NON-CURRENT LN&LS TO GROSS LN&LS	0.28	0.17	0.08	0.05	0.00
LIQUIDITY					
NET NON CORE FUNDING DEPENDENCE	13.52	12.12	6.38	-8.92	-86.23
NET LOANS & LEASES TO ASSETS	71.30	70.45	67.16	60.06	48.08
CAPITALIZATION					
TIER ONE LEVERAGE CAPITAL (***)	12.88	13.42	16.35	21.95	94.14
CASH DIVIDENDS TO NET INCOME	1.78	1.00	2.03	1.32	0.00
RETAIN EARNS TO AVG TOTAL EQUITY	-0.38	-1.96	-6.91	-8.97	-38.30
RESTR+NONAC+RE ACQ TO EQCAP+ALLL	1.92	0.98	0.54	0.20	0.03
GROWTH RATES					
ASSETS	63.00	71.50	133.17	233.09	0.00
TIER ONE CAPITAL	26.78	20.06	5.99	-1.31	0.00
NET LOANS & LEASES	88.34	112.63	368.63	664.63	0.00
SHORT TERM INVESTMENTS	59.48	131.67	38.03	69.96	0.00
SHORT TERM NON CORE FUNDING	246.23	277.52	420.18	870.89	0.00

	09/30/2004	06/30/2004	12/31/2003	06/30/2003	12/31/2002	PERCENT CHANGE
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						1 YEAR

INTEREST AND FEES ON LOANS						
INCOME FROM LEASE FINANCING						
TAX EXEMPT						
ESTIMATED TAX BENEFIT						
INCOME ON LOANS & LEASES (TE)						
U.S. TREAS & AGENCY (EXCL MBS)						
MORTGAGE BACKED SECURITIES						
ESTIMATED TAX BENEFIT						
ALL OTHER SECURITIES						
TAX-EXEMPT SECURITIES INCOME						
INVESTMT INTEREST INCOME (TE)						
INTEREST ON DUE FROM BANKS						
INT ON FED FUNDS SOLD & RESALES						
TRADING ACCOUNT INCOME						
OTHER INTEREST INCOME						
TOTAL INTEREST INCOME (TE)						
INT ON DEPOSITS IN FOREIGN OFF						
INTEREST ON TIME DEP OVER \$100M						
INTEREST ON ALL OTHER DEPOSITS						
INT ON FED FUNDS PURCH & REPOS						
INT TRAD LIAB + OTH BORROWINGS						
INT ON MORTGAGES & LEASES						
INT ON SUB NOTES & DEBENTURES						
TOTAL INTEREST EXPENSE						
NET INTEREST INCOME (TE)						
NONINTEREST INCOME						
ADJUSTED OPERATING INC (TE)						
NON-INTEREST EXPENSE						
PROVISION: LOAN & LEASE LOSSES						
PRETAX OPERATING INCOME (TE)						
REALIZD G/L HELD-TO-MATURITY SEC						
REALIZD G/L AVAIL-FOR-SALE SEC						
PRETAX NET OPERATING INC (TE)						
APPLICABLE INCOME TAXES						
CURRENT TAX EQUIV ADJUSTMENT						
OTHER TAX EQUIV ADJUSTMENTS						
APPLICABLE INCOME TAXES (TE)						
NET OPERATING INCOME						
NET EXTRAORDINARY ITEMS						
NET INCOME						
CASH DIVIDENDS DECLARED						
RETAINED EARNINGS						
MEMO: NET INTERNATIONAL INCOME						

NON-INTEREST INCOME AND EXPENSE (\$000) AND YIELDS

NONINTEREST INCOME & EXPENSES	09/30/2004	06/30/2004	12/31/2003	06/30/2003	12/31/2002
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FIDUCIARY ACTIVITIES					
DEPOSIT SERVICE CHARGES					
TRADING, VENT CAP, SECURITZ INC					
INV BANKING, ADVISORY INC					
INSURANCE COMM & FEES					
NET SERVICING FEES					
LOAN & LSE NET GAIN/LOSS					
OTHER NET GAIN/LOSSES					
OTHER NONINTEREST INCOME					
NONINTEREST INCOME					
PERSONNEL EXPENSE					
OCCUPANCY EXPENSE					
GOODWILL IMPAIRMENT					
OTHER INTANGIBLE ANORTIZ					
OTHER OPER EXP					
TOTAL OVERHEAD EXPENSE					
DOMESTIC BANKING OFFICES (#)					
FOREIGN BRANCHES (#)					
ASSETS PER DOMESTIC OFFICE					
PERCENT OF AVERAGE ASSETS	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM
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PERSONNEL EXPENSE	2.02	2.10	2.73	3.18	45.11
OCCUPANCY EXPENSE	0.61	0.63	0.83	0.95	9.65
OTHER OPER EXP (INCL INTANGIBLES)	1.17	1.21	1.59	1.80	27.14
TOTAL OVERHEAD EXPENSE	3.80	3.94	5.15	5.92	81.89
OVERHEAD LESS NON-INT INCOME	3.30	3.45	4.54	5.26	81.33
OTHER INCOME & EXPENSE RATIOS:					
EFFICIENCY RATIO	92.01	97.97	140.88	178.88	942.43
AVG PERSONNEL EXP PER EMPL (\$000)	60.19	62.04	59.95	61.34	151.83
ASSETS PER EMPLOYEE (\$MILLION)	3.95	3.83	3.48	3.01	2.21
YIELD ON OR COST OF:					
TOTAL LOANS & LEASES (TE)	6.42	6.36	6.69	6.84	19.74
LOANS IN DOMESTIC OFFICES	6.42	6.36	6.69	6.84	19.74
REAL ESTATE	6.29	6.22	6.60	6.72	18.64
COMMERCIAL & INDUSTRIAL	6.88	6.79	7.15	7.72	19.79
INDIVIDUAL	8.08	8.60	7.46	8.20	19.96
CREDIT CARD	7.79	10.36	5.98	10.47	3.93
AGRICULTURAL	5.85	5.83	11.21	6.15	7.59
LOANS IN FOREIGN OFFICES	0.00	0.00	0.00	0.00	0.00
TOTAL INVESTMENT SECURITIES (TE)	3.10	3.07	2.94	3.02	4.10
TOTAL INVESTMNT SECURITIES (BOOK)	3.06	3.04	2.93	3.01	4.10
US TREAS & AGENCY (EXCL MBS)	2.94	2.91	2.87	2.83	3.95
MORTGAGE BACKED SECURITIES	3.57	3.53	3.08	3.27	4.73
ALL OTHER SECURITIES	3.80	4.16	3.78	3.33	6.90
INTEREST-BEARING BANK BALANCES	4.37	4.15	4.20	7.18	173.02
FEDERAL FUNDS SOLD & REALES	1.11	0.92	1.07	1.20	11.17
TOTAL INT-BEARING DEPOSITS	1.87	1.84	1.99	2.13	2.78
TRANSACTION ACCOUNTS	0.74	0.74	0.83	0.97	1.54
OTHER SAVINGS DEPOSITS	1.46	1.44	1.52	1.67	2.69
TIME DEPS OVER \$100M	2.32	2.29	2.55	2.87	3.98
ALL OTHER TIME DEPOSITS	2.36	2.33	2.69	2.74	3.42
FOREIGN OFFICE DEPOSITS	0.00	0.00	0.00	0.00	0.00
FEDERAL FUNDS PURCHASED & REPOS	1.45	8.36	1.08	1.11	2.15
OTHER BORROWED MONEY	2.17	2.21	11.82	2.57	22.23
SUBORDINATED NOTES & DEBENTURES	2.93	0.00	0.00	0.00	0.00
ALL INTEREST-BEARING FUNDS	1.86	1.83	1.98	2.12	4.06

ASSETS:	09/30/2004	06/30/2004	12/31/2003	06/30/2003	12/31/2002	PERCENT CHANGE	
						1 QTR	1 YEAR
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REAL ESTATE LOANS							
COMMERCIAL LOANS							
INDIVIDUAL LOANS							
AGRICULTURAL LOANS							
OTHER LN&LS IN DOMESTIC OFFICES							
LN&LS IN FOREIGN OFFICES							
GROSS LOANS & LEASES							
LESS: UNEARNED INCOME							
LN&LS ALLOWANCE							
NET LOANS & LEASES							
U.S.TREASURY & AGENCY SECURITIES							
MUNICIPAL SECURITIES							
FOREIGN DEBT SECURITIES							
ALL OTHER SECURITIES							
INTEREST-BEARING BANK BALANCES							
FEDERAL FUNDS SOLD & REALES							
TRADING ACCOUNT ASSETS							
TOTAL INVESTMENTS							
TOTAL EARNING ASSETS							
NONINT CASH & DUE FROM BANKS							
PREMISES, FIX ASSTS, CAP LEASES							
OTHER REAL ESTATE OWNED							
INV IN UNCONSOLIDATED SUBS							
ACCEPTANCES & OTH ASSETS							
TOTAL ASSETS							
AVERAGE ASSETS DURING QUARTER							
LIABILITIES:							

DEMAND DEPOSITS							
ALL NOW & ATS ACCOUNTS							
MONEY MARKET DEPOSIT ACCOUNTS							
OTHER SAVINGS DEPOSITS							
TIME DEP UNDER \$100M							
CORE DEPOSITS							
TIME DEP OVER \$100M							
DEPOSITS HELD IN FOREIGN OFFICES							
TOTAL DEPOSITS							
FEDERAL FUNDS PURCHASED & RESALE							
FED HOME LOAN BOR MAT < 1 YR							
FED HOME LOAN BOR MAT > 1 YR							
OTH BORROWING MAT < 1 YR							
OTH BORROWING MAT > 1 YR							
ACCEPTANCES & OTHER LIABILITIES							
TOTAL LIABILITIES (INCL MORTG)							
SUBORDINATED NOTES & DEBENTURES							
ALL COMMON & PREFERRED CAPITAL							
TOTAL LIABILITIES AND CAPITAL							
MEMORANDA							
OFFICER, SHAREHOLDER LOANS (#)							
OFFICER, SHAREHOLDER LOANS (\$)							
NON-INVESTMENT ORE							
LOANS HELD FOR SALE							
HELD-TO-MATURITY SECURITIES							
AVAILABLE-FOR-SALE SECURITIES							
ALL BROKERED DEPOSITS							

OFF-BALANCE SHEET ITEMS

OUTSTANDING (\$000)	09/30/2004	06/30/2004	12/31/2003	06/30/2003	12/31/2002	PERCENT CHANGE	
						1 QTR	1 YEAR
HOME EQUITY (1-4 FAMILY)							
CREDIT CARD							
COMMERCIAL RE SECURED BY RE							
COMMERCIAL RE NOT SECURED BY RE							
ALL OTHER							
SECURITIES UNDERWRITING							
MEMO:UNSED COMMIT W/MAT GT 1 YR							
STANDBY LETTERS OF CREDIT							
AMOUNT CONVEYED TO OTHERS							
COMMERCIAL LETTERS OF CREDIT							
ASSETS SECURITIZED OR SOLD W REC							
AMOUNT OF RECOURSE EXPOSURE							
CREDIT DERIVS BANK AS GTR							
CREDIT DERIVS BANK AS BENEF							
ALL OTHER OFF-BALANCE SHEET ITEM							
OFF-BALANCE SHEET ITEMS							

OUTSTANDING (% OF TOTAL)	09/30/2004	06/30/2004	12/31/2003	06/30/2003	12/31/2002
	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM
HOME EQUITY (1-4 FAMILY)	2.64	2.61	2.56	2.37	1.95
CREDIT CARD	0.06	0.06	0.07	0.07	0.02
COMMERCIAL RE SECURED BY RE	8.66	8.06	7.18	7.67	5.72
COMMERCIAL RE NOT SECURED BY RE	0.11	0.09	0.17	0.21	0.15
ALL OTHER	5.40	5.78	6.30	5.86	5.19
TOTAL LN&LS COMMITMENTS	16.87	16.59	16.28	16.17	13.04
SECURITIES UNDERWRITING	0.00	0.00	0.00	0.00	0.00
STANDBY LETTERS OF CREDIT	0.45	0.46	0.48	0.50	0.53
AMOUNT CONVEYED TO OTHERS	0.00	0.00	0.01	0.02	0.00
COMMERCIAL LETTERS OF CREDIT	0.03	0.04	0.03	0.04	0.03
ASSETS SECURITIZED OR SOLD W REC	0.18	0.77	0.59	0.19	0.00
AMOUNT OF RECOURSE EXPOSURE	0.18	0.77	0.59	0.19	0.00
CREDIT DERIVS BANK AS GTR	0.00	0.00	0.00	0.00	0.00
CREDIT DERIVS BANK AS BENEF	0.00	0.00	0.00	0.00	0.00
ALL OTH OFF-BALANCE SHEET ITEMS	0.00	0.01	0.00	0.13	0.02
GROSS OFF-BALANCE SHEET ITEMS	17.52	17.87	17.38	17.03	13.62

DERIVATIVES INSTRUMENTS

NOTIONAL AMOUNT (000)	09/30/2004	06/30/2004	12/31/2003	06/30/2003	12/31/2002
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DERIVATIVE CONTRACTS					
INTEREST RATE CONTRACTS					
FOREIGN EXCHANGE CONTRACTS					
DERIVATIVES POSITION					
FUTURES AND FORWARDS					
WRITTEN OPTIONS					
EXCHANGE TRADED					
OVER-THE-COUNTER					
PURCHASED OPTIONS					
EXCHANGE TRADED					
OVER-THE-COUNTER					
SWAPS					
HELD-FOR-TRADING					
FOREIGN EXCHANGE CONTRACTS					
EQUITY, COMM & OTHER CONTRACTS					
NON-TRADED					
INTEREST RATE CONTRACTS					
FOREIGN EXCHANGE CONTRACTS					
EQUITY, COMM & OTHER CONTRACTS					
MEMO: MARKED-TO-MARKET					
DERIVATIVE CONTRACTS (RBC DEF.)					
ONE YEAR OR LESS					
OVER 1 YEAR TO 5 YEARS					
OVER 5 YEARS					
GROSS NEGATIVE FAIR VALUE					
GROSS POSITIVE FAIR VALUE					
HELD-FOR-TRADING					
NON-TRADED					
MEMO: MARKED-TO-MARKET					
CURR CR EXP ON RBC DERIV CONTR					
CREDIT LOSSES OFF-BS DERIVS					
PAST DUE DERIV INSTRUMENTS:					
FAIR VALUE CARRIED AS ASSETS					
IMPACT NONTRADED DERIV CONTRACTS					
INCREASE(DECR) IN INTEREST INC					
(INCREASE)DECR IN INTEREST EXP					
INCREASE(DECR) IN NONINT ALLOC					
INCREASE(DECR) IN NET INCOME					

DERIVATIVES ANALYSIS

	09/30/2004	06/30/2004	12/31/2003	06/30/2003	12/31/2002
PERCENT OF NOTIONAL AMOUNT	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM
INTEREST RATE CONTRACTS	66.67	66.67	50.00	50.00	0.00
FOREIGN EXCHANGE CONTRACTS	0.00	0.00	0.00	0.00	0.00
EQUITY, COMM, & OTHER CONTR	33.33	33.33	50.00	50.00	0.00
FUTURES AND FORWARDS	63.48	58.65	50.00	50.00	0.00
WRITTEN OPTIONS	19.85	24.68	25.00	25.00	0.00
EXCHANGE TRADED	0.00	0.00	0.00	0.00	0.00
OVER-THE-COUNTER	19.85	24.68	25.00	25.00	0.00
PURCHASED OPTIONS	0.00	0.00	0.00	0.00	0.00
EXCHANGE TRADED	0.00	0.00	0.00	0.00	0.00
OVER-THE-COUNTER	0.00	0.00	0.00	0.00	0.00
SWAPS	16.67	16.67	25.00	25.00	0.00
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	0.00
INTEREST RATE CONTRACTS	66.67	66.67	50.00	50.00	0.00
FOREIGN EXCHANGE CONTRACTS	0.00	0.00	0.00	0.00	0.00
EQUITY, COMM & OTHER CONTRACTS	33.33	33.33	50.00	50.00	0.00
MEMO: MARKED-TO-MARKET	100.00	100.00	100.00	100.00	0.00
DERIVATIVE CONTRACTS (RBC DEF.)	80.15	75.32	75.00	75.00	0.00
ONE YEAR OR LESS	63.48	58.65	50.00	50.00	0.00
OVER 1 YEAR TO 5 YEARS	16.67	16.67	25.00	25.00	0.00
OVER 5 YEARS	0.00	0.00	0.00	0.00	0.00
GROSS NEGATIVE FAIR VALUE	0.00	0.00	0.00	0.00	0.00
GROSS POSITIVE FAIR VALUE	1.42	1.48	1.32	1.08	0.00
BY TIER ONE CAPITAL:					
GROSS NEGATIVE FAIR VALUE (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	0.01	0.01	0.02	0.00
NON-TRADED MARKED-TO-MARKET(X)	0.00	0.01	0.01	0.02	0.00
CURR CREDIT EXPOSURE (X)	0.00	0.00	0.00	0.00	0.00
CREDIT LOSSES ON DERIVATIVES	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS:					
FAIR VALUE CARRIED AS ASSETS	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
CURR CREDIT EXPO/ RISK WT ASSET	0.00	0.00	0.00	0.00	0.00
CREDIT LOSSES ON DERIVS/CR ALLOW	0.00	0.00	0.00	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRT					
INCR(DECR) INTEREST INC/NET INC	0.00	0.00	0.00	0.00	0.00
(INCR)DECR INTEREST EXP/NET INC	0.00	0.00	0.00	0.00	0.00
INCR(DECR) NONINT ALLOC/NET INC	0.00	0.00	0.00	0.00	0.00
INCR(DECR) NET INCOME/NET INC	0.00	0.00	0.00	0.00	0.00

BALANCE SHEET - PERCENTAGE COMPOSITION OF ASSETS AND LIABILITIES

	09/30/2004	06/30/2004	12/31/2003	06/30/2003	12/31/2002
ASSETS, PERCENT OF AVG ASSETS	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM
TOTAL LOANS	70.11	69.31	61.36	56.17	41.39
LEASE FINANCING RECEIVABLES	0.03	0.04	0.02	0.00	0.00
LESS: LNS&LS ALLOWANCE	0.84	0.82	0.72	0.65	0.50
NET LOANS & LEASES	69.30	68.53	60.66	55.52	40.89
INTEREST-BEARING BANK BALANCES	2.67	2.91	3.39	3.88	4.40
FEDERAL FUNDS SOLD & REALES	7.37	7.56	12.91	17.10	30.85
TRADING ACCOUNT ASSETS	0.00	0.00	0.00	0.00	0.00
HELD-TO-MATURITY SECURITIES	1.92	2.00	2.74	3.02	3.68
AVAILABLE-FOR-SALE SECURITIES	11.95	11.98	12.06	11.67	9.36
TOTAL EARNING ASSETS	93.21	92.98	91.75	91.18	89.19
NONINT CASH & DUE FROM BANKS	3.13	3.27	4.01	4.34	5.48
PREMISES, FIX ASSTS & CAP LEASES	2.19	2.26	2.78	3.03	3.80
OTHER REAL ESTATE OWNED	0.02	0.02	0.01	0.00	0.00
ACCEPTANCES & OTHER ASSETS	1.45	1.46	1.45	1.44	1.53
SUBTOTAL	6.79	7.01	8.24	8.82	10.81
TOTAL ASSETS	100.00	100.00	100.00	100.00	100.00
STANDBY LETTERS OF CREDIT	0.46	0.47	0.53	0.54	0.33
LIABILITIES, PERCENT OF AVG ASST					
DEMAND DEPOSITS	13.38	13.38	12.58	11.97	10.68
ALL NOW & ATS ACCOUNTS	7.13	7.33	7.15	7.18	5.97
MONEY MARKET DEPOSIT ACCOUNTS	23.75	23.91	23.28	22.09	17.32
OTHER SAVINGS DEPOSITS	4.04	4.10	3.60	3.24	2.06
TIME DEP < \$100M	18.03	17.91	16.40	15.35	11.27
CORE DEPOSITS	66.33	66.65	63.03	59.83	47.30
TIME DEP OVER \$100M	17.18	16.59	14.43	13.32	9.81
DEPOSITS IN FOREIGN OFFICES	0.00	0.00	0.00	0.00	0.00
TOTAL DEPOSITS	83.51	83.24	77.46	73.15	57.11
FEDERAL FUNDS PURCH & REPOS	0.79	0.82	0.66	0.72	1.10
TOTAL FED HOME LOAN BORROWINGS	1.92	1.73	1.26	0.88	0.30
TOTAL OTHER BORROWINGS	0.12	0.15	0.04	0.05	0.27
MEMO: SHT TRM N. CORE FUNDING	14.32	13.82	11.63	10.75	9.00
ACCEPTANCES & OTHER LIABILITIES	0.43	0.39	0.37	0.37	0.43
TOTAL LIABILITIES(INCL MORTG)	86.77	86.34	79.79	75.18	59.22
SUBORDINATED NOTES & DEBENTURES	0.01	0.01	0.00	0.00	0.00
ALL COMMON & PREFERRED CAPITAL	13.22	13.65	20.21	24.82	40.78
TOTAL LIABILITIES & CAPITAL	100.00	100.00	100.00	100.00	100.00
MEMO: ALL BROKERED DEPOSITS	3.38	3.06	2.00	1.58	0.73
INSURED BROKERED DEP	3.24	2.98	1.96	1.54	0.72
DIRECT & INDIRECT INV IN RE	0.00	0.00	0.00	0.00	0.00
LOANS HELD FOR SALE	0.30	0.34	0.90	1.14	1.05

ANALYSIS OF CREDIT ALLOWANCE AND LOAN MIX

CHANGE: CREDIT ALLOWANCE (\$000)	09/30/2004	06/30/2004	12/31/2003	06/30/2003	12/31/2002
-----	-----	-----	-----	-----	-----
BEGINNING BALANCE					
GROSS CREDIT LOSSES					
MEMO: LOANS HFS WRITEDOWN					
RECOVERIES					
NET CREDIT LOSSES					
PROVISION FOR CREDIT LOSS					
OTHER ADJUSTMENTS					
ENDING BALANCE					
AVERAGE TOTAL LOANS & LEASES					
ANALYSIS RATIOS	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM
-----	-----	-----	-----	-----	-----
LOSS PROVISION TO AVERAGE ASSETS	0.52	0.58	0.74	0.87	2.80
RECOVERIES TO PRIOR CREDIT LOSS	65.58	53.76	152.78	16.67	0.00
NET LOSS TO AVERAGE TOTAL LN&LS	0.10	0.13	0.03	0.03	0.00
GROSS LOSS TO AVERAGE TOT LN&LS	0.12	0.14	0.04	0.03	0.00
RECOVERIES TO AVERAGE TOT LN&LS	0.02	0.01	0.00	0.00	0.00
LN&LS ALLOWANCE TO TOT LN&LS	1.23	1.22	1.20	1.18	1.22
LN&LS ALLOWANCE TO NET LOSSES(X)	151.84	94.58	99.06	36.93	55.83
LN&LS ALL TO NONACCRUAL LN&LS(X)	27.68	17.31	19.29	42.62	5.74
EARN COVERAGE OF NET LOSSES (X)	226.14	136.94	-2.91	-43.16	-353.11
NET LOSSES BY TYPE OF LN&LS					

REAL ESTATE LOANS	0.02	0.02	0.00	0.00	0.00
LOANS TO FINANCE COMML REAL EST	0.00	0.00	0.00	0.00	0.00
CONSTRUCTION & LAND DEV	0.03	0.05	0.00	0.00	0.00
SECURED BY FARMLAND	0.00	0.00	0.00	0.00	0.00
SINGLE & MULTI FAMILY MORTGAGE	0.02	0.00	0.01	0.01	0.00
HOME EQUITY LOANS	0.00	0.00	0.00	0.01	0.00
1-4 FAMILY NON-REVOLVING	0.02	0.01	0.01	0.00	0.00
MULTIFAMILY LOANS	0.00	0.00	0.00	0.00	0.00
NON-FARM NON-RESIDENTIAL MTG	0.00	0.00	0.00	0.00	0.00
RE LOANS IN FOREIGN OFFICES	0.00	0.00	0.00	0.00	0.00
AGRICULTURAL LOANS	0.00	0.00	0.00	0.00	0.00
COMMERCIAL AND INDUSTRIAL LOANS	0.28	0.44	0.04	0.05	0.00
LEASE FINANCING	0.00	0.00	0.00	0.00	0.00
LOANS TO INDIVIDUALS	0.21	0.18	0.22	0.25	0.01
CREDIT CARD PLANS	0.00	0.00	0.00	0.00	0.00
ALL OTHER LOANS & LEASES	-769.77	4.11	22.70	0.02	0.57
LOANS TO FOREIGN GOVERNMENTS	0.00	0.00	0.00	0.00	0.00

ANALYSIS OF CREDIT ALLOWANCE AND LOAN MIX

	09/30/2004	06/30/2004	12/31/2003	06/30/2003	12/31/2002
LOAN MIX, % AVERAGE GROSS LN&LS	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM
CONSTRUCTION & DEVELOPMENT	17.81	17.33	15.24	13.69	10.52
1 - 4 FAMILY RESIDENTIAL	21.80	21.86	22.60	22.70	22.16
HOME EQUITY LOANS	5.14	5.08	5.19	5.22	4.99
OTHER REAL ESTATE LOANS	34.55	34.62	33.71	33.74	36.02
FARMLAND	1.55	1.57	1.63	1.64	1.88
MULTIFAMILY	3.03	3.07	2.30	2.44	2.50
NON-FARM NON-RESIDENTIAL	29.98	29.98	29.79	29.66	31.63
TOTAL REAL ESTATE	74.16	73.82	71.55	70.14	68.70
FINANCIAL INSTITUTION LOANS	0.11	0.05	0.04	0.06	0.18
AGRICULTURAL LOANS	0.98	0.98	1.11	1.25	1.71
COMMERCIAL & INDUSTRIAL LOANS	17.73	17.89	19.14	20.00	21.30
LOANS TO INDIVIDUALS	6.27	6.45	7.18	7.52	7.38
CREDIT CARD LOANS	0.02	0.02	0.01	0.01	0.01
MUNICIPAL LOANS	0.07	0.07	0.08	0.08	0.07
ACCEPTANCES OF OTHER BANKS	0.00	0.00	0.00	0.00	0.00
FOREIGN OFFICE LOANS & LEASES	0.00	0.00	0.00	0.00	0.00
ALL OTHER LOANS	0.62	0.66	0.85	0.93	0.65
LEASE FINANCING RECEIVABLES	0.06	0.07	0.05	0.01	0.00
SUPPLEMENTAL:					
LOANS TO FOREIGN GOVERNMENTS	0.00	0.00	0.00	0.00	0.00
LOANS TO FINANCE COMMML REAL EST	0.23	0.23	0.21	0.22	0.16
MEMORANDA (% OF AVG TOT LOANS):					
LOAN & LEASE COMMITMENTS	25.07	25.61	27.22	32.45	50.55
OFFICER, SHAREHOLDER LOANS	5.08	5.37	6.00	7.19	20.88
OFFICER, SHAREH LNS TO ASSETS	3.49	3.57	3.80	3.90	3.87
OTHER REAL ESTATE OWNED % ASSETS					
CONSTRUCTION & LAND DEVELOPMENT	0.01	0.01	0.00	0.00	0.00
FARMLAND	0.00	0.00	0.00	0.00	0.00
1-4 FAMILY	0.01	0.00	0.00	0.00	0.00
MULTIFAMILY	0.00	0.00	0.00	0.00	0.00
NON-FARM-NON-RESID.	0.00	0.01	0.00	0.00	0.00
FOREIGN OFFICES	0.00	0.00	0.00	0.00	0.00
SUBTOTAL	0.02	0.02	0.01	0.00	0.00
DIRECT AND INDIRECT INV.	0.00	0.00	0.00	0.00	0.00
TOTAL	0.02	0.02	0.01	0.00	0.00
ASSET SERVICING % ASSETS					
MORTGAGES SERV. WITH RECOURSE	0.00	0.00	0.00	0.00	0.00
MORTGAGES SERV. WITHOUT RECOUR	1.07	1.15	1.23	1.00	0.60
OTHER FINANCIAL ASSETS	1.58	1.30	0.89	0.56	0.00
TOTAL	2.65	2.45	2.12	1.56	0.60

ANALYSIS OF PAST DUE, NONACCRUAL & RESTRUCTURED LOANS & LEASES

NON-CURRENT LN&LS (\$000)	09/30/2004	06/30/2004	12/31/2003	06/30/2003	12/31/2002
90 DAYS AND OVER PAST DUE					
TOTAL NONACCRUAL LN&LS					
TOTAL NON-CURRENT LN&LS					
LN&LS 30-89 DAYS PAST DUE					
RESTRUCTURED LN&LS 90+ DAYS P/D					
RESTRUCTURED LN&LS NONACCRUAL					
RESTRUCTURED LN&LS 30-89 DAYS PD					
CURRENT RESTRUCTURED LN&LS					
ALL OTHER REAL ESTATE OWNED					
% OF NON-CURRENT LN&LS BY TYPE	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM
REAL ESTATE LNS-90+ DAYS P/D	0.09	0.07	0.02	0.00	0.00
-NONACCRUAL	0.19	0.05	0.04	0.04	0.00
-TOTAL	0.28	0.12	0.06	0.04	0.00
30-89 DAYS P/D	0.33	0.27	0.22	0.09	0.04
LNS FIN COML RE-90+ DAYS P/D	0.00	0.00	0.00	0.00	0.00
-NONACCRUAL	0.00	0.00	0.00	0.00	0.00
-TOTAL	0.00	0.00	0.00	0.00	0.00
30-89 DAYS P/D	0.00	0.00	0.00	0.00	0.00
CONST & LAND DEV -90+ DAYS P/D	0.12	0.10	0.01	0.00	0.00
-NONACCRUAL	0.27	0.00	0.04	0.10	0.00
-TOTAL	0.38	0.10	0.05	0.10	0.00
30-89 DAYS P/D	0.23	0.34	0.09	0.09	0.00
SINGLE & MULTI MTG-90+ DAYS P/D	0.07	0.01	0.02	0.00	0.00
-NONACCRUAL	0.14	0.04	0.05	0.00	0.01
-TOTAL	0.21	0.05	0.07	0.00	0.01
30-89 DAYS P/D	0.52	0.36	0.34	0.08	0.15
NON-FARM/RESI MTG-90+ DAYS P/D	0.06	0.07	0.00	0.01	0.00
-NONACCRUAL	0.04	0.04	0.00	0.00	0.00
-TOTAL	0.10	0.11	0.00	0.01	0.00
30-89 DAYS P/D	0.13	0.07	0.11	0.03	0.03
RE LNS FOR OFF-90+ DAYS P/D	0.00	0.00	0.00	0.00	0.00
-NONACCRUAL	0.00	0.00	0.00	0.00	0.00
-TOTAL	0.00	0.00	0.00	0.00	0.00
30-89 DAYS P/D	0.00	0.00	0.00	0.00	0.00
COML & INDUST LNS-90+ DAYS P/D	0.07	0.07	0.04	0.01	0.00
-NONACCRUAL	0.23	0.20	0.07	0.02	0.00
-TOTAL	0.31	0.27	0.12	0.03	0.00
30-89 DAYS P/D	0.54	0.46	0.34	0.06	0.30
LOANS TO INDIVDLS-90+ DAYS P/D	0.03	0.06	0.04	0.00	0.01
-NONACCRUAL	0.34	0.16	0.09	0.05	0.00
-TOTAL	0.37	0.22	0.13	0.06	0.01
30-89 DAYS P/D	0.94	0.93	0.32	0.30	0.34

ANALYSIS OF PAST DUE, NONACCRUAL & RESTRUCTURED LOANS & LEASES

% OF NON-CURR LN&LS BY LOAN TYPE	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM
CREDIT CARD PLANS-90+ DAYS P/D	0.00	0.00	0.00	0.00	0.00
-NONACCRUAL	0.00	0.00	0.00	0.00	0.00
-TOTAL	0.00	0.00	0.00	0.00	0.00
30-89 DAYS P/D	0.00	0.00	0.00	0.00	0.00
FOREIGN GOVT LNS-90+ DAYS P/D	0.00	0.00	0.00	0.00	0.00
-NONACCRUAL	0.00	0.00	0.00	0.00	0.00
-TOTAL	0.00	0.00	0.00	0.00	0.00
30-89 DAYS P/D	0.00	0.00	0.00	0.00	0.00
LEASE FINANCING-90+ DAYS P/D	0.00	0.00	0.00	0.00	0.00
-NONACCRUAL	0.00	0.00	0.00	0.00	0.00
-TOTAL	0.00	0.00	0.00	0.00	0.00
30-89 DAYS P/D	0.00	0.00	0.00	0.00	0.00
AGRICULTURAL LNS-90+ DAYS P/D	0.00	0.00	0.00	0.00	0.00
-NONACCRUAL	0.00	0.00	0.00	0.00	0.00
-TOTAL	0.00	0.00	0.00	0.00	0.00
30-89 DAYS P/D	0.00	0.00	0.00	0.00	0.00
OTHER LN&LS					
-90+ DAYS P/D	0.00	0.00	0.00	0.22	0.00
-NONACCRUAL	0.01	0.00	0.00	0.01	0.00
-TOTAL	0.01	0.00	0.00	0.23	0.00
30-89 DAYS P/D	0.10	0.63	0.00	0.47	0.23
GROSS LN&LS					
-90+ DAYS P/D	0.08	0.07	0.02	0.02	0.00
-NONACCRUAL	0.20	0.10	0.06	0.03	0.00
-TOTAL	0.28	0.17	0.08	0.05	0.00
30-89 DAYS P/D	0.42	0.34	0.24	0.12	0.11
OTHER PERTINENT RATIOS:					
NON-CUR LN&LS TO-LN&LS ALLOWANCE	18.49	12.94	6.73	4.93	0.41
-EQUITY CAPITAL	2.19	1.32	0.62	0.19	0.02
%TOTAL P/D LN&LS-INCL NONACCRUAL	0.70	0.50	0.31	0.17	0.11
IENC-LOANS TO TOTAL LOANS	0.00	0.00	0.00	0.00	0.00
NON-CURR LNS+OREO TO LNS+OREO	0.32	0.21	0.09	0.07	0.00
NON-CURR RESTRUCT DEBT/GR LN&LS	0.01	0.00	0.00	0.00	0.00
CURR+NON-CURR RESTRUCT/GR LN&LS	0.01	0.00	0.00	0.00	0.00
CURRENT RESTRUCT LN&LS	0.06	0.01	0.00	0.00	0.00

INTEREST RATE RISK ANALYSIS AS A PERCENT OF ASSETS

	09/30/2004	06/30/2004	12/31/2003	06/30/2003	12/31/2002
	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM
LONG ASSETS INSTS W/ OPTIONS					
MORTGAGE LOANS & PASS THRU	13.54	13.99	13.43	12.59	9.34
LOANS & SECURITIES OVER 15 YRS	0.57	0.61	0.52	0.88	0.20
LOANS & SECURITIES 5-15 YRS	3.31	3.56	3.18	2.51	1.57
OTHER LOANS AND SECURITIES	71.24	70.27	68.23	60.96	51.95
LOANS & SECURITIES OVER 15 YRS	0.60	0.49	0.64	0.54	0.34
LOANS & SECURITIES 5-15 YRS	5.64	6.10	6.35	5.62	4.71
TOTAL LOANS & SECURITIES OVR 15	1.17	1.10	1.17	1.42	0.55
CMO`S TOTAL	0.75	0.78	0.85	0.99	0.58
AVG LIFE OVER 3 YEARS	0.19	0.32	0.24	0.13	0.14
STRUCTURED NOTES	1.08	1.10	0.79	0.62	0.46
MORTGAGE SERVICING	0.01	0.01	0.02	0.01	0.01
TOTAL	1.09	1.12	0.81	0.63	0.47
OVERALL RISK INDICATORS					
AVAILABLE FOR SALE	11.92	12.12	12.54	11.84	10.38
HELD TO MATURITY	1.73	1.81	2.42	2.68	3.72
OFF BALANCE SHEET	17.52	17.87	17.38	17.03	13.62
UNREALIZED APPN/DEPN	0.00	-0.01	0.01	0.02	0.01
UNREAL APP/DEP % TIER ONE CAP	0.03	-0.07	0.09	0.18	0.06
CONTRACTUAL MAT/REPRICE DATA					
LOANS/SECURITIES OVER 3 YEARS	29.32	31.22	31.13	26.40	21.29
LIABILITIES OVER 3 YEARS	2.86	2.91	2.85	2.72	1.87
NET 3 YEAR POSITION	26.46	28.31	28.27	23.68	19.42
LOANS/SECURITIES OVER 1 YEAR	44.01	46.62	46.05	39.92	32.97
LIABILITIES OVER 1 YEAR	11.36	10.70	11.27	11.11	7.06
NET OVER 1 YEAR POSITION	32.65	35.92	34.78	28.81	25.91
NON-MATURITY DEPOSITS	47.18	48.55	48.69	46.69	38.72
NON-MATURITY DEPS % LONG ASSETS	308.68	295.93	274.57	368.65	462.90
NET OVER 3 YEAR POSITION	-17.85	-17.33	-17.57	-20.29	-17.43
AS % TIER 1 CAPITAL	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM
STRUCTURED NOTES	10.74	11.10	6.87	5.07	3.03
MORTGAGE SERVICING (FV)	0.12	0.15	0.15	0.16	0.05
TOTAL	10.86	11.25	7.02	5.23	3.08

LIQUIDITY AND INVESTMENT PORTFOLIO

	09/30/2004	06/30/2004	12/31/2003	06/30/2003	12/31/2002
SHORT TERM INVESTMENTS					
SHORT TERM ASSETS					
SHORT TERM NON CORE FUNDING					
NON CORE LIABILITIES					
FED HOME LOAN BOR MAT < 1YR					
FED HOME LOAN BOR MAT > 1YR					
OTH BORROWING MAT < 1 YR					
OTH BORROWING MAT > 1 YR					
DEBT SECURITIES 90+ DAYS P/D					
TOTAL NON-CURRENT DEBT SEC					
FAIR VALUE STRUCTURED NOTES					
PERCENT OF TOTAL ASSETS	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM
-----	-----	-----	-----	-----	-----
SHORT TERM INVESTMENTS	9.72	9.61	11.93	18.94	30.99
MARKETABLE EQUITY SEC (MES)	0.20	0.19	0.44	0.77	0.93
CORE DEPOSITS	65.51	66.56	66.39	63.35	51.80
S.T. NON CORE FUNDING	15.48	14.83	12.61	11.62	9.85
LIQUIDITY RATIOS					

NET S.T. NON CORE FUND DEPEND	5.86	5.25	-0.58	-16.35	-93.01
NET NON CORE FUND DEPENDENCE	13.52	12.12	6.38	-8.92	-86.23
BROKERED DEPOSITS TO DEPOSITS	4.93	4.06	3.08	2.74	1.30
BROKER DEP MAT < 1YR TO BKR DEPS	69.71	63.44	42.96	39.60	63.26
SHORT TRM INV TO S.T. N CORE FUND	103.14	108.37	188.28	422.19	952.15
SHORT TERM ASSET TO S.T. LIABS	166.64	172.90	232.48	344.48	702.60
NET S.T. LIAB TO ASSETS	-6.55	-6.44	-10.50	-17.27	-28.58
NET LOANS & LEASES TO DEPOSITS	85.46	84.65	82.26	77.40	78.01
NET LN&LS TO CORE DEPOSITS	113.27	109.79	103.83	97.19	95.31
NET LN&LS & SBLC TO ASSETS	71.75	70.91	67.65	60.56	48.61
SECURITIES MIX					

HELD-TO-MATURITY % TOTAL SECS					
U.S. TREASURY & GOVT AGENCIES	6.66	7.96	9.90	9.21	13.05
MUNICIPAL SECURITIES	0.24	0.13	0.13	0.00	0.00
PASS-THROUGH MTG BACKED SECS	1.04	1.23	1.43	1.53	2.16
CMO & REMIC MTG BACKED SECS	0.28	0.24	0.27	0.32	2.02
ASSET BACKED SECURITIES	0.00	0.00	0.00	0.00	0.00
OTHER DOMESTIC DEBT SECS	0.39	0.41	0.58	1.39	1.87
FOREIGN DEBT SECURITIES	0.00	0.00	0.00	0.00	0.00
+ TOTAL HELD-TO-MATURITY	8.61	9.96	12.31	12.45	19.10
AVAILABLE-FOR-SALE % TOTAL SECS					
U.S. TREASURY & GOVT AGENCIES	63.80	62.26	57.27	54.26	57.56
MUNICIPAL SECURITIES	3.06	2.87	2.54	2.18	0.00
PASS-THROUGH MTG BACKED SECS	17.84	18.40	16.83	14.40	8.34
CMO & REMIC MTG BACKED SECS	3.54	4.00	4.46	8.10	3.83
ASSET BACKED SECURITIES	0.00	0.00	0.00	0.00	0.00
OTHER DOMESTIC DEBT SECS	1.36	1.17	1.68	2.59	2.94
FOREIGN DEBT SECURITIES	0.00	0.00	0.00	0.00	0.00
INV MUT F. & OTH MKTBL	1.79	1.33	4.91	6.01	8.22
OTHER EQUITY SECURITIES	0.00	0.00	0.00	0.00	0.00
TOTAL AVAILABLE-FOR-SALE	91.39	90.04	87.69	87.55	80.90
OTHER SECURITIES RATIOS:					
APP(DEP) HI RISK & STRUC/TICAP	-0.02	-0.28	-0.07	0.03	0.02
APP(DEP) IN HTM SEC TO HTM SEC	0.36	-0.83	0.86	1.31	0.76
APP(DEP) IN HTM SEC TO EQY CAP	0.03	-0.07	0.09	0.18	0.06
PLEGGED SECURITIES TO TOT SEC	33.48	35.52	26.49	23.97	22.67

CAPITAL ANALYSIS

END OF PERIOD CAPITAL (\$000)	09/30/2004	06/30/2004	12/31/2003	06/30/2003	12/31/2002
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PERPETUAL PREFERRED					
+ COMMON STOCK					
+ SURPLUS					
+ UNDIVIDED PROFITS					
+ ACCUM OTHER COMP INCOME					
+ OTHER EQUITY CAPITAL COMP					
TOTAL EQUITY CAPITAL					
SUBORDINATED NOTES & DEBENTURES					
CHANGES IN TOTAL EQUITY (\$000)					

BALANCE AT BEGINNING OF PERIOD					
+ NET INCOME					
+ SALE OR PURCHASE OF CAPITAL					
+ MERGERS & ABSORPTIONS					
+ RESTATE DUE TO ACCTG ERROR&CHG					
+ TRANS. WITH PARENT					
- DIVIDENDS					
+ OTHER COMPREHENSIVE INCOME					
BALANCE AT END OF PERIOD					
INTANGIBLE ASSETS					

MORTGAGING SERVICE RIGHTS					
+ PURCH CRED CARD RELATION.					
+ OTHER INTANGIBLES					
+ GOODWILL					
TOTAL INTANGIBLES					
MEMO:					
GRANDFATHERED INTANGIBLES					
CAPITAL RATIOS	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM
-----	-----	-----	-----	-----	-----
PERCENT OF TOTAL EQUITY:					
NET LOANS & LEASES (X)	6.48	6.35	5.25	3.89	2.11
SUBORD NOTES & DEBENTURES	0.16	0.16	0.00	0.00	0.00
LONG TERM DEBT	0.16	0.16	0.00	0.00	0.00
COM RE & RELATED VENTURES	324.46	310.21	253.35	171.93	91.20
PERCENT OF AVERAGE TOTAL EQUITY:					
NET INCOME	-0.19	-1.82	-6.69	-8.74	-38.30
DIVIDENDS	0.20	0.14	0.22	0.23	0.00
RETAINED EARNINGS	-0.38	-1.96	-6.91	-8.97	-38.30
OTHER CAPITAL RATIOS:					
DIVIDENDS TO NET OPER INCOME	2.76	1.66	6.71	6.29	0.00
EQUITY CAPITAL TO ASSETS	12.28	12.48	15.22	19.65	35.09
GROWTH RATES:					
TOTAL EQUITY CAPITAL	26.28	17.44	5.46	-0.40	0.00
EQUITY GROWTH LESS ASST GROWTH	-36.73	-54.06	-127.71	-233.49	0.00
INTANG ASSETS % TOTAL EQUITY					
MORTGAGE SERVICING RIGHTS	0.13	0.14	0.14	0.14	0.04
GOODWILL	0.10	0.10	0.02	0.05	0.03
PURCH CREDIT CARD RELATION	0.01	0.01	0.01	0.00	0.00
ALL OTHER INTANGIBLES	0.11	0.11	0.03	0.03	0.06
TOTAL INTANGIBLES	0.35	0.36	0.20	0.23	0.13

RISK BASED CAPITAL ANALYSIS

RISK-BASED CAPITAL (\$000)	09/30/2004	06/30/2004	12/31/2003	06/30/2003	12/31/2002

TIER ONE CAPITAL					
TOTAL EQUITY CAPITAL ADJUSTED					
- INELIGIBLE DEF TAX ASSETS					
- INELIGIBLE INTANGIBLES					
NET TIER ONE					
TIER TWO CAPITAL					
+ QUALIF DEBT AND REDEEM PFD					
+ CUMULATIVE PREFERRED STOCK					
+ ALLOWABLE LN&LS LOSS ALLOWANCE					
+ UNRL GAIN MKTBL EQY SEC (45%)					
+ OTHER TIER 2 CAPITAL COMP					
NET ELIGIBLE TIER TWO*					
TOTAL RBC BEFORE DEDUCTIONS					
TIER ONE & TIER TWO					
TIER THREE & FIN SUB ADJ					
- RECIPROCAL CAPITAL HOLDINGS					
- DEDUCTIONS FOR TOTAL RBC					
TOTAL RISK BASED CAPITAL					

RISK-WEIGHTED ASSETS

ON-BALANCE SHEET

CATEGORY TWO - 20%
CATEGORY THREE - 50%
CATEGORY FOUR - 100%
TOTAL ON-BALANCE SHEET
MEMO: CATEGORY ONE - 0%

OFF-BALANCE SHEET

CATEGORY TWO - 20%
CATEGORY THREE - 50%
CATEGORY FOUR - 100%
TOTAL OFF-BALANCE SHEET
MEMO: CATEGORY ONE - 0%

ADJSTMT TO RISK-WEIGHTED ASSETS

RISK-WEIGHTED ASSETS BEF. DED
- INELIGIBLE DEFERRED TAX ASSETS
- INELIGIBLE INTANGIBLES
- RECIPROCAL CAPITAL HOLDINGS
- EXCESS ALLOWABLE LN&LS LOSS AL
- ALLOCATED TRANSFER RISK RESERV
+ MKT RISK ASSETS & FIN SUB ADJ
TOTAL RISK-WEIGHTED ASSETS

RISK BASED CAPITAL	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM

TIER ONE RBC TO RISK-WGT ASSETS	16.59	17.11	21.42	31.10	76.67
TOTAL RBC TO RISK-WEIGHT ASSETS	17.67	18.18	22.46	32.08	77.51
TIER ONE LEVERAGE CAPITAL	12.88	13.42	16.35	21.95	94.14

OTHER CAPITAL RATIO:

DEF TAX ASSET TO T1 CAP	0.00	0.62	0.93	0.48	0.30	0.15
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NOTE: FROM MARCH 31, 2001 FORWARD RISK BASED CAPITAL RATIOS AND DATA DO INCLUDE ADJUSTMENTS FOR FINANCIAL SUBSIDIARIES.
FOR BANKS WITH FINANCIAL SUBSIDIARIES PLEASE REFER TO CALL REPORT FOR INFORMATION ON THE ADJUSTMENT.

ONE QUARTER ANNUALIZED INCOME ANALYSIS

	09/30/2004	06/30/2004	12/31/2003	06/30/2003	12/31/2002
EARNINGS AND PROFITABILITY	-----	-----	-----	-----	-----
	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM	PEERCSTM
PERCENT OF AVERAGE ASSETS:					
INTEREST INCOME (TE)	5.28	5.04	4.92	4.74	4.26
- INTEREST EXPENSE	1.44	1.36	1.35	1.41	1.25
NET INTEREST INCOME (TE)	3.83	3.68	3.57	3.33	3.00
+ NONINTEREST INCOME	0.52	0.52	0.57	0.69	0.51
- NON-INTEREST EXPENSE	3.57	3.79	4.58	5.53	16.31
- PROVISION: LOAN&LEASE LOSSES	0.41	0.67	0.67	0.78	1.72
= PRETAX OPERATING INCOME (TE)	0.37	-0.25	-1.11	-2.28	-14.52
+ REALIZED GAINS/LOSSES SECS	0.00	0.00	0.01	0.01	0.00
= PRETAX NET OPERATING INC(TE)	0.36	-0.25	-1.10	-2.27	-14.51
NET OPERATING INCOME	0.25	-0.36	-1.08	-2.21	-13.80
ADJUSTED NET OPERATING INCOME	0.62	0.18	-0.44	-1.47	-12.08
NET INCOME ADJUSTED SUB S	0.21	-0.38	-1.09	-2.23	-13.81
NET INCOME	0.25	-0.36	-1.08	-2.21	-13.80
MARGIN ANALYSIS:					
INT INC (TE) TO AVG EARN ASSETS	5.58	5.36	5.27	5.13	16.47
INT EXPENSE TO AVG EARN ASSETS	1.52	1.45	1.44	1.53	1.40
NET INT INC-TE TO AVG EARN ASST	4.06	3.91	3.82	3.61	15.07
LOAN & LEASE ANALYSIS					
NET LOSS TO AVERAGE TOTAL LN&LS	0.05	0.19	0.05	0.05	0.00
EARNINGS COVERAGE OF NET LOSS(X)	41.32	76.10	-12.71	-18.14	-48.74
LN&LS ALLOWANCE TO NET LOSSES(X)	29.56	46.42	6.79	22.92	19.65
CAPITALIZATION					
CASH DIVIDENDS TO NET INCOME	2.63	0.93	1.14	1.22	0.00
RETAIN EARNS TO AVG TOTAL EQUITY	2.67	-2.06	-4.73	-7.44	-17.11
YIELD ON OR COST OF:					
TOTAL LOANS & LEASES (TE)	6.51	6.34	6.51	6.81	9.77
LOANS IN DOMESTIC OFFICES	6.51	6.34	6.51	6.81	9.77
REAL ESTATE	6.40	6.20	6.44	6.64	9.15
COMMERCIAL & INDUSTRIAL	7.06	6.67	6.92	7.77	17.03
INDIVIDUAL	7.71	8.85	7.04	7.78	15.43
CREDIT CARD PLANS	6.50	5.26	4.70	15.06	4.44
AGRICULTURAL	5.90	5.84	8.31	6.11	5.64
LOANS IN FOREIGN OFFICES	0.00	0.00	0.00	0.00	0.00
TOTAL INVESTMENT SECURITIES (TE)	3.18	3.04	3.04	3.01	3.24
TOTAL INVESTMENT SECURITES(BOOK)	3.13	3.01	3.02	3.00	3.24
U.S. TREAS & AGENCY (EXCL MBS)	3.00	2.92	2.86	2.85	3.18
MORTGAGE BACKED SECURITIES	3.57	3.42	3.39	3.15	3.89
ALL OTHER SECURITIES	3.17	3.51	3.60	3.10	4.31
INTEREST-BEARING BANK BALANCES	5.19	1.61	1.22	1.46	13.66
FEDERAL FUNDS SOLD & REALES	1.36	0.89	0.87	1.14	2.15
TOTAL INT-BEARING DEPOSITS	1.91	1.88	1.87	2.10	2.20
TRANSACTION ACCOUNTS	0.75	0.74	0.73	0.97	1.16
OTHER SAVINGS DEPOSITS	1.50	3.19	1.41	1.64	2.14
TIME DEPS OVER \$100M	2.36	2.27	2.44	2.93	3.17
ALL OTHER TIME DEPOSITS	2.43	2.34	2.33	2.64	2.60
DEPOSITS IN FOREIGN OFFICES	0.00	0.00	0.00	0.00	0.00
FEDERAL FUNDS PURCHASED & REPOS	1.57	14.97	2.06	1.20	2.08
OTHER BORROWED MONEY	2.35	2.49	2.65	2.47	1.28
SUBORDINATED NOTES & DEBENTURES	4.40	0.00	0.00	0.00	0.00
ALL INTEREST-BEARING FUNDS	1.92	1.85	1.86	2.09	2.42