

PEER GROUP 06

	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Number of BHCs in Peer Group	1003	925	966	877	826
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.84	3.88	3.83	3.99	3.97
+ Non-interest Income	0.79	0.90	0.89	0.87	0.85
- Overhead Expense	3.02	3.04	3.04	3.05	3.10
- Provision for Losses	0.15	0.17	0.22	0.26	0.24
+ Securities Gains (Losses)	0.02	0.03	0.03	0.03	0.03
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.50	1.63	1.52	1.59	1.51
Net Operating Income	1.07	1.13	1.07	1.10	1.02
Net Income	1.07	1.13	1.07	1.10	1.02
Net Income (Sub S Adjusted)	1.04	1.13	1.06	1.12	1.07
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	5.73	6.21	5.95	6.70	7.89
Interest Expense	1.55	2.00	1.79	2.38	3.61
Net Interest Income (TE)	4.17	4.20	4.15	4.31	4.29
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.09	0.13	0.22	0.24	0.24
Earnings Coverage of Net Losses (X)	16.22	14.53	25.54	23.62	21.41
Ln&Ls Allowance/Total Loans & Leases	1.30	1.31	1.30	1.29	1.26
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.78	0.82	0.81	0.77	0.73
30-89 Days Past Due Loans and Leases	1.09	1.45	1.12	1.28	1.42
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	14.74	13.35	15.32	14.26	15.48
Net ST Noncore Funding Dependence	5.79	4.39	6.61	5.66	7.85
Net Loans and Leases/Total Assets	64.66	63.97	64.44	64.31	64.42
CAPITALIZATION:					
Tier 1 Leverage Ratio	9.45	9.14	9.36	9.10	8.92
Equity Capital/Total Assets	9.34	9.26	9.25	9.29	9.07
Net Loans&Ls/Equity Capital (X)	7.41	7.37	7.46	7.38	7.60
Cash Dividends/Net Income	23.26	19.56	28.71	25.17	27.01
Cash Dividends/Net Income (Sub S Adjusted)	33.98	35.62	29.36	33.17	32.68
Retained Earnings/Avg Equity Cap	8.16	8.91	7.64	8.15	7.46
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.27	0.46	0.31	0.39	0.42
Long-Term Debt/Equity Capital	1.48	2.07	1.52	2.01	3.17
Equity Investment in Subs/Equity Cap	107.43	105.31	106.49	105.02	103.76
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	94.83	132.47	121.07	141.86	143.45

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PERCENT OF AVERAGE ASSETS	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Interest Income (TE)	5.29	5.73	5.50	6.21	7.31
Less: Interest Expense	1.44	1.85	1.66	2.20	3.35
Equals: Net Interest Income (TE)	3.84	3.88	3.83	3.99	3.97
Plus: Non-Interest Income	0.79	0.90	0.89	0.87	0.85
Equals: Adj Operating Income (TE)	4.66	4.82	4.76	4.89	4.84
Less: Overhead Expense	3.02	3.04	3.04	3.05	3.10
Less: Provision for Loan and Lease Losses	0.15	0.17	0.22	0.26	0.24
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.03	0.03	0.03	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.50	1.63	1.52	1.59	1.51
Less: Applicable Income Taxes (TE)	0.39	0.47	0.40	0.46	0.45
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.07	1.13	1.07	1.10	1.02
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.07	1.13	1.07	1.10	1.02
Memo: Net Income (Last Four Qtrs)	1.10	1.14	1.10	1.13	1.03
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.54	92.59	92.71	92.93	92.95
Avg Int-Bearing Funds / Avg Assets	77.09	77.89	77.42	77.71	77.68
Int Income (TE) / Avg Earning Assets	5.73	6.21	5.95	6.70	7.89
Int Expense / Avg Earning Assets	1.55	2.00	1.79	2.38	3.61
Net Int Inc (TE) / Avg Earn Assets	4.17	4.20	4.15	4.31	4.29
YIELD OR COST:					
Total Loans and Leases (TE)	6.57	7.12	6.92	7.56	8.75
Interest-Bearing Bank Balances	1.10	1.45	1.47	1.98	4.55
Fed Funds Sold & Reverse Repos	0.90	1.13	1.07	1.57	3.77
Trading Assets	2.39	2.24	1.73	2.17	2.63
Total Earning Assets	5.61	6.09	5.85	6.58	7.76
Investment Securities (TE)	4.06	4.58	4.10	5.24	6.19
U.S. Treasury & Agency Sec (excl MBS)	3.46	4.18	3.60	4.83	6.26
Mortgage-Backed Securities	3.81	4.18	3.68	5.04	5.71
All Other Securities	5.62	6.03	5.86	6.58	7.15
Interest-Bearing Deposits	1.73	2.25	2.01	2.73	4.25
Time Deposits of \$100K or More	2.40	2.98	2.72	3.50	5.32
Time Deposits < \$100K	2.52	3.17	2.90	3.76	5.54
Other Domestic Deposits	0.87	1.14	1.00	1.48	2.44
Foreign Deposits	1.32	N/A	1.70	0.00	N/A
Fed Funds Purchased and Repos	1.10	1.28	1.19	1.92	3.90
Other Borrowed Funds & Trading Liab	3.71	4.28	4.03	4.57	5.52
All Interest-Bearing Funds	1.86	2.37	2.13	2.83	4.31

PEER GROUP 06

03/31/2004

03/31/2003

12/31/2003

12/31/2002

12/31/2001

Avg Personnel Exp Per Employee (\$000)

12

12

48

45

43

Avg Assets per Employee (\$000)

3,089

2,922

2,966

2,793

2,631

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

1.07

0.78

0.85

1.01

1.00

Overhead Exp / NII + Non-Int Income

66.19

64.65

65.29

63.86

65.77

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.02

3.04

3.04

3.05

3.10

Personnel Expense

1.68

1.69

1.68

1.67

1.68

Net Occupancy Expense

0.42

0.43

0.42

0.43

0.45

Other Operating Expenses

0.90

0.91

0.92

0.93

0.95

Overhead Less Non-Interest Income

2.18

2.09

2.10

2.14

2.22

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

64.69

63.22

64.01

62.44

64.11

Personnel Expense

36.06

35.24

35.53

34.19

34.71

Net Occupancy Expense

8.93

8.80

8.87

8.82

9.30

Other Operating Expenses

19.26

18.74

19.28

19.09

19.69

Total Non-Interest Income

16.56

18.38

18.30

17.41

17.25

Fiduciary Activities Income

0.37

0.36

0.34

0.39

0.55

Serv Charges on Deposit Accts - Domestic

8.03

8.15

8.36

8.30

8.35

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees & Commissions

0.28

0.21

0.23

0.23

0.25

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.21

0.25

0.25

0.20

0.21

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.29

0.32

0.32

0.37

0.39

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

0.69

1.40

1.38

0.95

0.66

Other Non-Interest Income

4.50

5.01

4.99

4.64

4.55

Overhead Less Non-Interest Income

47.45

44.21

45.13

44.52

46.33

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

20.30

21.88

21.11

21.92

23.67

Appl Inc Tax+TE/Pretax NOI+TE

28.37

29.67

28.50

29.68

31.05

PERCENT OF TOTAL ASSETS	PERCENT COMPOSITION OF ASSETS AND LOAN MIX				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate Loans	45.94	44.35	45.38	44.20	43.01
Commercial and Industrial Loans	9.87	10.13	9.91	10.20	10.62
Loans to Individuals	4.49	5.11	4.76	5.40	6.11
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.73	1.88	1.80	1.97	1.97
Other Loans and Leases	0.67	0.69	0.68	0.69	0.68
Net Loans and Leases	64.66	63.97	64.44	64.31	64.42
Debt Securities Over 1 Year	19.62	18.78	20.02	19.05	15.56
Mutual Funds and Equity Securities	0.13	0.15	0.13	0.14	0.16
Subtotal	85.28	83.69	85.44	84.30	82.44
Interest-Bearing Bank Balances	0.60	0.65	0.56	0.60	0.52
Federal Funds Sold & Reverse Repos	2.60	3.44	2.06	2.69	2.63
Debt Securities 1 Year or Less	2.38	2.68	2.49	2.73	2.36
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	92.02	91.74	91.72	91.58	91.50
Non-Int Cash and Due From Dep Inst	3.08	3.48	3.37	3.61	3.74
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.10	0.11	0.10	0.11	0.09
All Other Assets	4.75	4.67	4.78	4.70	4.67
MEMORANDA:					
Short-Term Investments	6.44	7.79	5.99	7.02	6.43
U. S. Treasury Securities	0.21	0.27	0.25	0.30	0.45
U. S. Agency Securities (excl MBS)	8.43	7.59	8.61	7.82	7.91
Municipal Securities	4.29	4.11	4.33	4.20	4.27
Mortgage-Backed Securities	5.76	5.95	5.79	6.00	5.70
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	0.54	0.72	0.59	0.76	0.80
RE Loans Secured by 1-4 Family	17.34	18.05	17.48	18.32	18.76
Revolving	1.61	1.44	1.56	1.36	1.20
Closed-End, Sec by First Liens	14.10	14.89	14.28	15.26	15.70
Closed-End, Sec by Junior Liens	0.96	1.08	0.98	1.13	1.28
Commercial Real Estate Loans	24.16	22.00	23.49	21.66	20.50
Construction and Land Dev	5.15	4.31	4.94	4.22	3.87
Multifamily	1.01	0.88	0.94	0.86	0.78
Nonfarm Nonresidential	16.92	15.89	16.59	15.74	14.95
RE Loans Secured by Farmland	2.22	2.19	2.21	2.15	2.00
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	70.76	69.23	70.28	68.69	66.65
RE Loans Secured by 1-4 Family	27.21	28.59	27.60	28.79	29.35
Revolving	2.38	2.19	2.32	2.06	1.82
Closed-End	24.11	25.77	24.57	26.12	26.96
Commercial Real Estate Loans	36.62	34.06	35.86	33.37	31.46
Construction and Land Dev	7.64	6.57	7.42	6.39	5.86
Multifamily	1.51	1.35	1.43	1.31	1.17
Nonfarm Nonresidential	25.88	24.73	25.50	24.35	23.03
RE Loans Secured by Farmland	3.61	3.50	3.56	3.43	3.13
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	15.18	15.72	15.19	15.73	16.55
Loans to Individuals	7.35	8.28	7.77	8.68	9.76
Credit Card Loans	0.12	0.13	0.13	0.15	0.19
Agricultural Loans	2.90	3.04	2.96	3.18	3.12
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.09	1.14	1.10	1.12	1.10

PERCENT OF TOTAL ASSETS	PEER GROUP 06				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Short-Term Investments	6.44	7.79	5.99	7.02	6.43
Liquid Assets	23.84	24.51	23.92	24.08	23.84
Investment Securities	22.78	22.23	23.30	22.62	22.66
Net Loans and Leases	64.66	63.97	64.44	64.31	64.42
Net Lns, Ls & Stdby Ltrs of Credit	65.12	64.37	64.88	64.74	64.84
Core Deposits	69.36	69.74	69.49	69.73	70.12
Noncore Funding	19.48	19.41	19.52	19.40	19.31
Time Deposits of \$100K or More	12.75	12.94	12.61	12.81	12.71
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.83	0.82	0.98	0.96	1.22
Net Fed Funds Purchased (Sold)	-1.81	-2.71	-1.13	-1.76	-1.43
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.05	0.78	1.10	0.86	0.72
Earning Assets Repr in 1 Year	36.83	37.23	36.38	36.67	36.28
Int-Bearing Liab Repr in 1 Year	30.48	33.51	31.51	34.03	36.90
Long-Term Debt Repr in 1 Year	0.21	0.32	0.26	0.30	0.35
Net Assets Repriceable in 1 Year	5.82	3.17	4.34	2.04	-1.31
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	14.74	13.35	15.32	14.26	15.48
Net ST Noncore Funding Dependence	5.79	4.39	6.61	5.66	7.85
Short-Term Inv/ST Noncore Funding	75.51	84.95	68.77	74.13	61.88
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.09	18.53	17.64	17.47	15.51
Net Loans and Leases/Total Deposits	78.31	76.99	78.10	77.58	77.45
Net Loans and Leases/Core Deposits	94.33	92.45	93.78	93.01	92.58
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.06	1.18	0.82	1.24	0.70
Avail-For-Sale Sec Appr(Depr)/Eq Cap	3.67	4.46	2.32	5.18	2.36
Struct Notes Appr(Depr)/Eq Cap	0.11	0.09	-0.17	0.15	-0.01
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.12	7.93	7.84	8.09	9.31
Available-For-Sale Securities	91.79	92.07	92.16	91.91	90.69
U.S. Treasury Securities	1.11	1.39	1.21	1.51	2.20
U.S. Agency Securities (excl MBS)	40.21	37.21	40.05	37.25	37.75
Municipal Securities	18.72	18.26	18.57	18.47	18.72
Mortgage-Backed Securities	25.40	26.57	25.13	26.78	25.00
Asset-Backed Securities	0.00	0.01	0.00	0.01	0.00
Other Debt Securities	2.45	3.42	2.69	3.55	3.58
Mutual Funds and Equity Securities	0.63	0.72	0.59	0.65	0.78
Debt Securities 1 Year or Less	11.62	13.25	12.02	13.33	11.39
Debt Securities 1 To 5 Years	40.27	41.13	40.12	41.25	32.82
Debt Securities Over 5 Years	43.96	40.96	43.83	40.74	33.85
Pledged Securities	42.24	41.81	40.46	41.81	41.85
Structured Notes, Fair Value	3.10	1.03	2.57	0.88	0.17

ANALYSIS RATIOS	PEER GROUP 06				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Provision for Ln&Ls Losses/Avg Assets	0.15	0.17	0.22	0.26	0.24
Provision for Ln&Ls Losses/Avg Lns&Ls	0.23	0.26	0.33	0.40	0.37
Provision for Ln&Ls Losses/Net Losses	158.77	151.42	210.24	232.99	196.66
Ln&Ls Allowance/Total Loans & Leases	1.30	1.31	1.30	1.29	1.26
Ln&Ls Allowance/Net Ln&Ls Losses (X)	28.09	20.65	14.80	12.52	11.26
ALLL/Nonaccrual Assets	506.09	440.36	453.58	511.01	488.46
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	338.62	274.88	307.49	319.74	274.47
Gross Ln&Ls Losses/Avg Loans & Leases	0.15	0.21	0.30	0.32	0.32
Recoveries/Avg Loans and Leases	0.06	0.06	0.07	0.07	0.06
Net Losses/Avg Loans and Leases	0.09	0.13	0.22	0.24	0.24
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	N/A
Recoveries/Prior Year-End Losses	6.50	6.56	28.53	29.14	34.38
Earnings Coverage of Net Losses (X)	16.22	14.53	25.54	23.62	21.41
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.02	0.03	0.06	0.06	0.05
RE Loans Secured By 1-4 Family	0.02	0.03	0.07	0.05	0.04
Revolving	0.00	0.00	0.00	0.00	0.00
Closed-End	0.02	0.03	0.07	0.05	0.04
Commercial Real Estate Loans	0.01	0.01	0.04	0.05	0.04
Construction and Land Dev	0.00	0.00	0.01	0.01	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.01	0.00	0.03	0.05	0.03
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.14	0.18	0.50	0.55	0.53
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.79	0.89	0.89	0.81	0.75
Credit Card Loans	1.66	1.87	2.07	2.17	1.88
Agricultural Loans	0.00	0.00	0.02	0.02	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.07	0.05	0.25	0.25	0.16

PERCENT OF LOANS AND LEASES	PEER GROUP 06				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
30-89 Days PD Loans and Leases	1.09	1.45	1.12	1.28	1.42
90+ Days PD Loans and Leases	0.16	0.19	0.17	0.19	0.22
Nonaccrual Loans and Leases	0.63	0.65	0.65	0.60	0.59
90+ Days PD and Nonaccrual Loans and Leases	0.82	0.89	0.86	0.84	0.87
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	1.09	1.45	1.12	1.28	1.42
90+ Days Past Due Assets	0.16	0.19	0.17	0.19	0.22
Nonaccrual Assets	0.63	0.66	0.65	0.60	0.59
30+ Days PD & Nonaccrual Assets	1.98	2.41	2.05	2.20	2.35
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.52	0.57	0.55	0.54	0.56
90+ PD & Nonaccrual Assets + OREO	0.66	0.72	0.69	0.68	0.69
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.54	0.56	0.56	0.53	0.51
Allowance for Loan & Lease Losses	62.91	66.78	66.45	64.15	63.05
Equity Cap + ALLL	5.47	5.87	5.80	5.60	5.50
Tier 1 Cap + ALLL	5.47	5.98	5.75	5.72	5.63
Loans & Leases + RE Acquired	0.84	0.88	0.88	0.83	0.80

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

	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate - 30-89 Days PD	1.03	1.33	1.05	1.18	1.31
- 90+ Days Past Due	0.13	0.15	0.15	0.17	0.18
- Nonaccrual	0.49	0.51	0.54	0.48	0.47
Coml & Indl - 30-89 Days PD	0.99	1.41	1.07	1.23	1.29
- 90+ Days Past Due	0.12	0.15	0.14	0.17	0.21
- Nonaccrual	0.75	0.88	0.75	0.75	0.74
Individuals - 30-89 Days PD	1.61	1.86	1.91	2.00	2.15
- 90+ Days Past Due	0.15	0.19	0.18	0.21	0.24
- Nonaccrual	0.26	0.29	0.26	0.24	0.24
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.28
Agricultural - 30-89 Days PD	0.21	0.40	0.12	0.16	0.19
- 90+ Days Past Due	0.02	0.05	0.02	0.01	0.01
- Nonaccrual	0.13	0.16	0.14	0.12	0.12
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.60	0.73	0.60	0.65	0.83
- 90+ Days Past Due	0.04	0.03	0.02	0.03	0.05
- Nonaccrual	0.05	0.10	0.10	0.08	0.14
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.13	1.39	1.28	1.45	1.61
- 90+ Days Past Due	0.12	0.16	0.15	0.18	0.18
- Nonaccrual	0.41	0.41	0.43	0.38	0.31
Revolving - 30-89 Days PD	0.25	0.31	0.30	0.31	0.49
- 90+ Days Past Due	0.00	0.01	0.01	0.01	0.02
- Nonaccrual	0.03	0.04	0.03	0.04	0.04
Closed-End - 30-89 Days PD	1.21	1.45	1.35	1.52	1.71
- 90+ Days Past Due	0.13	0.16	0.16	0.18	0.18
- Nonaccrual	0.44	0.43	0.46	0.40	0.32
- Jr Lien 30-89 Days PD	0.06	0.08	0.05	0.06	N/A
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.01	N/A
- Jr Lien Nonaccrual	0.02	0.02	0.02	0.02	N/A
Commercial RE - 30-89 Days PD	0.70	0.97	0.66	0.78	0.92
- 90+ Days Past Due	0.09	0.08	0.11	0.09	0.12
- Nonaccrual	0.52	0.55	0.59	0.50	0.53
Const & Dev - 30-89 Days PD	0.43	0.69	0.44	0.59	0.70
- 90+ Days Past Due	0.01	0.02	0.02	0.01	0.02
- Nonaccrual	0.12	0.18	0.14	0.18	0.18
Multi family - 30-89 Days PD	0.03	0.05	0.05	0.02	0.09
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Nonfarm Nres- 30-89 Days PD	0.66	0.96	0.62	0.73	0.84
- 90+ Days Past Due	0.07	0.07	0.09	0.09	0.11
- Nonaccrual	0.57	0.56	0.62	0.49	0.48
Farmland - 30-89 Days PD	0.45	0.69	0.23	0.42	0.48
- 90+ Days Past Due	0.03	0.07	0.02	0.05	0.04
- Nonaccrual	0.14	0.20	0.20	0.19	0.22
Credit Card - 30-89 Days PD	1.25	1.51	1.36	1.44	1.59
- 90+ Days Past Due	0.63	0.60	0.56	0.59	0.63
- Nonaccrual	0.00	0.00	0.01	0.00	0.00

CAPITAL RATIOS	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Tier 1 Leverage Ratio	9.45	9.14	9.36	9.10	8.92
Tier 1 RBC Ratio	13.81	13.45	13.75	13.42	13.15
Total Risk-Based Capital Ratio	15.23	14.79	15.16	14.78	14.42
Tangible Tier 1 Leverage Ratio	9.42	9.11	9.33	9.07	8.90
Tangible Common Eq Cap/Tan Assets	8.99	8.88	8.90	8.92	8.69
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	10.77	9.69	10.16	9.41	9.43
Standby Letters of Credit	0.36	0.31	0.35	0.32	0.31
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.00	0.00	0.00	0.00	0.00
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	16.76	15.23	16.26	15.17	15.17

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 06				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Interest Rate Contracts	79.80	73.33	79.31	78.32	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	20.20	24.44	20.69	21.62	0.00
Futures and Forwards	17.06	17.00	18.17	8.17	12.50
Written Options	33.61	14.02	29.11	11.43	0.00
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	33.25	14.02	29.11	11.43	0.00
Purchased Options	5.80	16.38	13.82	25.93	35.42
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	5.52	16.38	13.82	25.93	35.42
Swaps	36.28	46.87	38.90	52.08	52.08
Held for Trading	0.00	0.00	0.00	0.00	8.33
Interest Rate Contracts	0.00	0.00	0.00	0.00	8.33
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	91.67
Interest Rate Contracts	76.73	66.67	74.14	72.91	87.50
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	20.20	24.44	20.69	21.62	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	62.02	76.50	69.17	87.41	100.00
One Year or Less	14.98	26.82	22.05	24.13	16.67
Over 1 Year to 5 Years	33.98	36.07	35.76	47.97	72.22
Over 5 Years	13.07	13.61	4.79	12.93	2.90
Gross Negative Fair Value (Abs Val)	1.30	1.43	1.58	2.73	0.00
Gross Positive Fair Value	0.99	0.50	1.10	1.72	1.02
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	44.44	59.51	49.58	53.21	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	55.56	40.49	50.42	46.79	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	13.23	N/A
Ins Activities Revenue/Adj Oper Inc	0.29	0.32	0.32	0.37	N/A
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	1.53	N/A
Credit Rel Prem Inc/Tot Prem Inc	36.63	43.90	40.24	68.25	N/A
Other Prem Inc/Total Prem Inc	63.37	56.10	59.76	31.75	N/A
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	N/A
Ins Net Inc (P/C)/Equity (P/C)	18.36	118.30	59.12	91.36	N/A
Ins Net Inc (L/H)/Equity (L/H)	-11.56	81.73	17.08	-56.52	N/A
Insur Ben, Losses, Exp/Insur Premiums	35.24	12.07	37.52	0.00	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.54	0.00	0.00	1.05	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	3.97	3.24	3.78	N/A	N/A
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	N/A
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	1.32	N/A	1.70	0.00	N/A
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
Leases	N/A	N/A	N/A	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	-72.67	-23.00	-49.98	-53.87	-47.40
Total Selected Assets	-45.48	-11.66	-28.93	-31.92	-47.57
Deposits	N/A	N/A	N/A	N/A	N/A

PROFITABILITY:	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Net Income/Avg Equity Capital	10.74	11.36	10.68	11.15	10.55
Bank Net Inc/Avg Eq Inv in Banks	11.82	12.60	11.94	12.26	11.74
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.79	5.41	3.22	4.59	4.23
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.64	11.17	9.88	11.03	8.90
Bank Net Income/Parent Net Income	104.49	103.54	103.74	102.98	104.31
Nonbank Net Income/Parent Net Income	0.11	0.06	0.08	0.06	0.05
Sub BHCs Net Inc/Parent Net Income	99.58	93.90	94.95	91.77	95.76
LEVERAGE:					
Total Liabilities/Equity	12.77	10.28	12.21	10.17	8.71
Total Debt/Equity Capital	2.56	3.55	2.66	3.31	4.68
Tot Debt+NP to Subs Iss Tr Pref/Equity	11.14	8.82	10.32	8.64	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	2.74	3.73	2.85	3.51	4.94
Total Debt/Eq Cap - Exc Over Fair Value	2.56	3.56	2.69	3.33	4.75
Long-Term Debt/Equity Capital	1.48	2.07	1.52	2.01	3.17
Short-Term Debt/Equity Capital	0.27	0.46	0.31	0.39	0.42
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.15	0.18	0.16	0.22	0.28
Long-Term Debt/Consolidated LT Debt	6.62	6.66	6.64	6.67	9.12
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	107.43	105.31	106.49	105.02	103.76
Total Investment in Subs/Equity	107.97	105.70	107.00	105.51	104.28
Equity Inv in Subs/Cons Eq Cap+Min Int	99.61	99.76	98.37	99.40	101.27
Total Inv in Subs/Cons Eq Cap+Min Int	100.06	100.13	98.83	99.91	101.78
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.56	0.35	0.52	0.37	0.30
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.83	2.25	2.79	2.60	2.62
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	98.30	119.84	115.17	129.18	136.14
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	94.83	132.47	121.07	141.86	143.45
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	87.25	106.60	118.12	124.34	119.57
Pretax Oper Inc + Int Exp/Int Expense	1710.25	1704.56	2644.02	2053.22	1555.86
Div + Int From Subs/Int Exp + Div	113.80	153.01	150.84	163.34	151.76
Fees+Other Inc From Subs/Sal + Oth Exp	2.02	3.11	3.26	4.18	5.07
Net Inc/Curr Port of LT Debt+Pfd Div(X)	17.59	13.45	47.59	56.51	100.49
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.50	-0.91	-0.40	-0.54	-0.95
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	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.43	0.26	0.45	0.26	0.14
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 06 03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Div Paid/Inc Before Undist Inc	68.04	60.38	72.25	68.22	65.81
Dividends Paid/Net Income	23.28	19.57	28.84	25.14	27.07
Net Income - Dividends/Avg Equity	8.16	8.89	7.61	8.16	7.44
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	86.69	103.28	116.82	128.85	140.48
Dividends From Nonbank Subs	0.01	0.00	0.01	0.00	0.00
Dividends From Subsidiary BHCs	2.53	2.75	3.09	2.89	2.47
Dividends From All Subsidiaries	98.56	115.83	144.29	155.29	175.12
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	26.51	27.50	37.46	36.39	40.61
Interest Income From Bank Subs	0.06	0.07	0.08	0.10	0.16
Mgt & Service Fees From Bank Subs	0.00	0.03	0.02	0.04	0.07
Other Income From Bank Subs	0.02	0.01	0.04	0.04	0.06
Operating Income From Bank Subs	28.09	29.22	39.15	38.11	47.42
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	45.60	35.89	43.51	36.84	31.81
Interest Income From Nonbank Subs	0.36	1.33	1.12	0.46	5.16
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	0.03	0.01
Operating Inc From Nonbank Subs	52.07	42.40	58.24	43.82	46.29
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	33.37	27.52	41.34	41.04	43.77
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	0.01
Operating Income From Sub BHCs	33.66	28.23	41.83	41.65	43.99
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	59.32	61.08	74.18	75.00	75.68
Interest Income From Bank Subs	2.00	2.31	0.60	0.46	0.58
Mgt & Serv Fees From Bank Subs	0.03	0.12	0.03	0.07	0.10
Other Income From Bank Subs	0.28	0.09	0.10	0.08	0.13
Operating Income From Bank Subs	75.10	76.26	82.23	82.65	84.00
Dividends From Nonbank Subs	0.15	0.02	0.02	0.01	0.00
Interest Income From Nonbank Subs	0.02	0.00	0.01	0.00	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.92	0.60	0.28	0.11	0.05
Dividends From Subsidiary BHCs	1.32	1.26	2.87	2.92	1.84
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	1.56	1.49	3.06	3.29	2.04
Loans and Adv From Subs/ST Debt	296.39	119.75	270.73	154.91	14.37
Loans and Adv From Subs/Total Debt	95.17	43.84	93.91	51.07	4.46

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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Number of BHCs in Peer Group									1,003
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.83	2.93	3.10	3.45	3.82	4.18	4.60	4.89	1,003
+ Non-interest Income	0.78	0.23	0.33	0.50	0.71	1.04	1.41	1.86	1,003
- Overhead Expense	3.01	1.71	2.06	2.50	2.98	3.47	4.08	4.60	1,003
- Provision for Losses	0.15	0.00	0.00	0.04	0.13	0.23	0.39	0.56	1,003
+ Securities Gains (Losses)	0.02	-0.01	0.00	0.00	0.00	0.02	0.14	0.24	1,003
+ Other Tax Equiv Adjustments	-0.00	-0.09	-0.00	0.00	0.00	0.00	0.00	0.03	1,003
= Pretax Net Oper Income (TE)	1.50	0.37	0.66	1.09	1.49	1.91	2.34	2.68	1,003
Net Operating Income	1.07	0.22	0.41	0.72	1.05	1.40	1.80	2.17	1,003
Net Income	1.07	0.22	0.41	0.72	1.05	1.40	1.80	2.17	1,003
Net Income (Sub S Adjusted)	1.04	0.32	0.49	0.76	0.99	1.32	1.60	1.92	248
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.73	4.70	4.95	5.34	5.70	6.13	6.54	6.85	1,003
Interest Expense	1.55	0.81	0.96	1.22	1.55	1.86	2.15	2.33	1,003
Net Interest Income (TE)	4.16	3.08	3.34	3.76	4.13	4.59	5.03	5.33	1,003
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.09	-0.15	-0.06	-0.00	0.03	0.16	0.40	0.69	1,003
Earnings Coverage of Net Losses (X)	16.22	-280.25	-118.46	-8.03	10.75	43.33	159.91	304.35	915
Ln&Ls Allowance/Total Loans & Leases	1.30	0.77	0.89	1.05	1.25	1.50	1.88	2.31	1,003
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.78	0.00	0.03	0.20	0.56	1.22	2.15	3.10	1,003
30-89 Days Past Due Loans and Leases	1.09	0.03	0.14	0.39	0.89	1.70	2.66	3.53	1,003
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	14.74	-11.13	-2.59	5.64	14.83	23.51	32.50	38.62	1,003
Net ST Noncore Funding Dependence	5.78	-17.36	-9.56	-0.76	6.07	12.82	19.48	23.03	1,003
Net Loans and Leases/Total Assets	64.65	37.88	45.34	55.30	65.66	74.29	81.13	84.36	1,003
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.44	6.04	6.65	7.87	9.13	10.90	13.22	15.38	997
Equity Capital/Total Assets	9.33	5.28	6.16	7.38	9.03	10.98	13.51	15.81	1,003
Net Loans&Ls/Equity Capital (X)	7.40	2.85	3.66	5.19	7.21	9.44	11.94	13.83	1,003
Cash Dividends/Net Income	23.25	0.00	0.00	0.00	2.28	46.44	88.18	134.80	974
Cash Dividends/Net Income (Sub S Adjusted)	33.97	-31.47	-13.59	0.00	9.72	62.89	145.14	244.92	247
Retained Earnings/Avg Equity Cap	8.15	-6.20	-0.46	4.44	8.26	11.98	16.59	19.93	1,003
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.26	0.00	0.00	0.00	0.00	0.00	1.66	8.56	1,003
Long-Term Debt/Equity Capital	1.47	0.00	0.00	0.00	0.00	0.00	11.36	21.60	1,003
Equity Investment in Subs/Equity Cap	107.42	82.54	89.40	97.50	99.94	118.84	142.81	156.55	1,003
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	94.82	-107.15	-15.19	14.50	95.80	123.69	260.34	604.85	915

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.28	4.36	4.56	4.91	5.27	5.64	6.02	6.31	1,003
Less: Interest Expense	1.43	0.74	0.88	1.12	1.43	1.73	2.00	2.15	1,003
Equals: Net Interest Income (TE)	3.83	2.93	3.10	3.45	3.82	4.18	4.60	4.89	1,003
Plus: Non-Interest Income	0.78	0.23	0.33	0.50	0.71	1.04	1.41	1.86	1,003
Equals: Adj Operating Income (TE)	4.66	3.40	3.66	4.13	4.59	5.16	5.77	6.45	1,003
Less: Overhead Expense	3.01	1.71	2.06	2.50	2.98	3.47	4.08	4.60	1,003
Less: Provision for Loan and Lease Losses	0.15	0.00	0.00	0.04	0.13	0.23	0.39	0.56	1,003
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Plus: Realized G/L on AFS Sec	0.02	-0.01	0.00	0.00	0.00	0.02	0.13	0.23	1,003
Plus: Other Tax Equiv Adjustments	-0.00	-0.09	-0.00	0.00	0.00	0.00	0.00	0.03	1,003
Equals: Pretax Net Oper Inc (TE)	1.50	0.37	0.66	1.09	1.49	1.91	2.34	2.68	1,003
Less: Applicable Income Taxes (TE)	0.38	0.00	0.00	0.14	0.40	0.61	0.79	0.96	1,003
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	1,003
Equals: Net Operating Income	1.07	0.22	0.41	0.72	1.05	1.40	1.80	2.17	1,003
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Equals: Net Income	1.07	0.22	0.41	0.72	1.05	1.40	1.80	2.17	1,003
Memo: Net Income (Last Four Qtrs)	1.09	0.25	0.47	0.79	1.06	1.39	1.81	2.08	841
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.53	85.68	87.96	90.75	92.83	94.47	95.90	96.80	1,003
Avg Int-Bearing Funds / Avg Assets	77.09	63.19	67.16	72.54	77.61	81.83	85.04	86.71	1,003
Int Income (TE) / Avg Earning Assets	5.73	4.70	4.95	5.34	5.70	6.13	6.54	6.85	1,003
Int Expense / Avg Earning Assets	1.55	0.81	0.96	1.22	1.55	1.86	2.15	2.33	1,003
Net Int Inc (TE) / Avg Earn Assets	4.16	3.08	3.34	3.76	4.13	4.59	5.03	5.33	1,003
YIELD OR COST:									
Total Loans and Leases (TE)	6.57	5.59	5.75	6.12	6.54	6.99	7.45	7.86	1,003
Interest-Bearing Bank Balances	1.10	0.00	0.00	0.00	0.87	1.94	3.60	7.11	835
Fed Funds Sold & Reverse Repos	0.90	0.52	0.71	0.83	0.90	0.96	1.09	1.35	920
Trading Assets	2.38	0.00	0.00	0.00	1.58	3.62	5.17	5.87	10
Total Earning Assets	5.61	4.62	4.85	5.21	5.60	5.98	6.39	6.72	1,003
Investment Securities (TE)	4.06	2.61	2.94	3.48	4.01	4.62	5.26	5.95	1,001
U.S. Treasury & Agency Sec (excl MBS)	3.46	1.73	2.10	2.80	3.42	4.10	4.94	5.60	972
Mortgage-Backed Securities	3.80	1.59	2.53	3.16	3.72	4.32	5.48	6.57	881
All Other Securities	5.62	2.55	3.29	4.33	5.52	6.77	8.11	11.02	930
Interest-Bearing Deposits	1.73	1.01	1.18	1.43	1.72	2.00	2.35	2.52	1,001
Time Deposits of \$100K or More	2.40	1.44	1.67	2.00	2.36	2.79	3.23	3.51	999
Time Deposits < \$100K	2.51	1.62	1.83	2.14	2.49	2.84	3.26	3.53	997
Other Domestic Deposits	0.86	0.39	0.48	0.64	0.83	1.07	1.33	1.49	998
Foreign Deposits	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1
Fed Funds Purchased and Repos	1.10	0.00	0.00	0.69	1.11	1.56	2.46	3.16	662
Other Borrowed Funds & Trading Liab	3.71	0.71	1.41	2.51	3.80	4.85	5.78	6.38	776
All Interest-Bearing Funds	1.85	1.10	1.27	1.54	1.85	2.16	2.46	2.64	1,003

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	12.46	8.96	9.55	10.68	12.03	14.04	16.49	18.56	1,003
Avg Assets per Employee (\$000)	3088.85	1882.32	2081.02	2420.26	2925.27	3666.19	4615.58	5502.02	1,003

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.07	0.00	0.00	0.00	0.00	1.46	6.37	10.77	1,002
Overhead Exp / NII + Non-Int Income	66.18	45.13	50.53	58.28	65.96	74.60	81.56	87.86	1,003

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.01	1.71	2.06	2.50	2.98	3.47	4.08	4.60	1,003
Personnel Expense	1.68	0.96	1.15	1.37	1.65	1.95	2.28	2.55	1,003
Net Occupancy Expense	0.41	0.18	0.22	0.30	0.40	0.52	0.63	0.72	1,003
Other Operating Expenses	0.89	0.45	0.56	0.70	0.87	1.07	1.32	1.55	1,003
Overhead Less Non-Interest Income	2.18	1.11	1.40	1.80	2.16	2.55	2.95	3.21	1,003

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	64.69	42.59	48.31	56.89	64.47	72.83	80.48	86.60	1,003
Personnel Expense	36.06	23.17	26.56	31.48	36.01	40.67	45.86	48.82	1,003
Net Occupancy Expense	8.93	4.25	5.33	6.85	8.73	10.87	13.01	14.64	1,003
Other Operating Expenses	19.26	10.94	13.01	15.47	18.83	22.85	26.98	30.47	1,003
Total Non-Interest Income	16.56	5.87	8.22	11.93	15.84	20.80	27.18	32.57	1,003
Fiduciary Activities Income	0.36	0.00	0.00	0.00	0.00	0.07	2.74	5.21	1,003
Serv Charges on Deposit Accts - Domestic	8.03	2.15	3.19	5.13	7.52	10.80	14.06	16.18	1,003
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Investment Banking Fees & Commissions	0.27	0.00	0.00	0.00	0.00	0.43	1.50	2.44	1,003
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Net Servicing Fees	0.21	0.00	0.00	0.00	0.00	0.11	1.39	2.27	1,003
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Insurance Activities Revenue	0.28	0.00	0.00	0.00	0.02	0.37	1.38	4.04	1,003
Net Gain (Loss) - Sales Loans, OREO, Oth	0.69	-0.46	-0.09	0.00	0.00	0.97	3.92	6.37	1,003
Other Non-Interest Income	4.50	1.21	1.68	2.58	3.98	5.87	9.04	12.84	1,003
Overhead Less Non-Interest Income	47.45	26.29	30.83	39.13	47.64	55.42	63.48	69.87	1,003

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	20.29	0.00	0.00	4.04	24.87	32.61	36.97	38.84	981
Appl Inc Tax+TE/Pretax NOI+TE	28.37	0.00	0.67	14.63	33.61	37.23	40.11	44.44	981

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	45.93	21.13	26.18	35.15	45.85	56.52	65.38	70.55	1,003
Commercial and Industrial Loans	9.87	2.20	3.31	5.63	8.93	13.68	19.55	23.72	1,003
Loans to Individuals	4.48	0.49	0.97	2.21	4.05	6.36	9.93	12.68	1,003
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Agricultural Loans	1.73	0.00	0.00	0.00	0.33	3.03	7.93	12.72	1,003
Other Loans and Leases	0.67	0.00	0.00	0.08	0.37	1.08	2.06	3.29	1,003
Net Loans and Leases	64.65	37.88	45.34	55.30	65.66	74.29	81.13	84.36	1,003
Debt Securities Over 1 Year	19.61	3.06	5.10	10.41	17.79	28.26	38.53	45.57	1,003
Mutual Funds and Equity Securities	0.12	0.00	0.00	0.00	0.00	0.06	0.90	1.78	1,003
Subtotal	85.28	72.92	76.50	81.66	86.08	89.26	91.60	92.60	1,003
Interest-Bearing Bank Balances	0.60	0.00	0.00	0.01	0.10	0.90	3.13	5.45	1,003
Federal Funds Sold & Reverse Repos	2.59	0.00	0.00	0.18	2.06	4.65	7.75	10.58	1,003
Debt Securities 1 Year or Less	2.37	0.00	0.00	0.47	1.52	3.40	6.89	10.09	1,003
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Total Earning Assets	92.01	86.91	88.44	90.49	92.14	93.71	94.92	95.59	1,003
Non-Int Cash and Due From Dep Inst	3.08	1.25	1.53	2.07	2.85	3.98	5.24	6.58	1,003
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Other Real Estate Owned	0.10	0.00	0.00	0.00	0.03	0.17	0.45	0.72	1,003
All Other Assets	4.75	2.10	2.52	3.43	4.64	5.93	7.34	8.48	1,003

MEMORANDA:

Short-Term Investments	6.44	0.56	1.19	2.79	5.33	9.61	14.57	19.18	1,003
U.S. Treasury Securities	0.20	0.00	0.00	0.00	0.00	0.12	1.37	3.10	1,003
U.S. Agency Securities (excl MBS)	8.42	0.12	0.85	2.94	6.91	13.48	21.00	25.74	1,003
Municipal Securities	4.28	0.00	0.00	0.96	3.72	7.61	12.06	14.84	1,003
Mortgage-Backed Securities	5.75	0.00	0.00	0.48	4.25	10.20	19.00	24.12	1,003
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Other Debt Securities	0.53	0.00	0.00	0.00	0.00	0.81	2.93	4.98	1,003
RE Loans Secured by 1-4 Family	17.33	3.42	6.20	10.38	16.14	23.56	32.49	39.25	1,003
Revolving	1.60	0.00	0.00	0.11	0.98	2.80	5.83	8.04	1,003
Closed-End, Sec by First Liens	14.09	2.05	3.99	7.39	12.95	19.73	28.54	32.53	1,003
Closed-End, Sec by Junior Liens	0.96	0.00	0.06	0.29	0.76	1.45	2.55	3.56	1,003
Commercial Real Estate Loans	24.15	5.03	7.78	13.29	21.91	34.52	45.68	52.31	1,003
Construction and Land Dev	5.14	0.16	0.50	1.36	3.73	7.94	14.93	18.64	1,003
Multifamily	1.00	0.00	0.00	0.12	0.58	1.73	3.61	5.62	1,003
Nonfarm Nonresidential	16.92	3.39	5.38	10.01	15.89	23.63	31.39	36.78	1,003
RE Loans Secured by Farmland	2.22	0.00	0.00	0.05	0.81	4.09	8.70	12.12	1,003

LOAN MIX, % OF GROSS LOANS & LEASES:

Real Estate Loans	70.75	41.50	49.48	61.77	72.36	80.56	87.53	90.53	1,003
RE Loans Secured by 1-4 Family	27.21	5.64	9.23	17.01	25.75	36.48	49.91	58.78	1,003
Revolving	2.38	0.00	0.00	0.16	1.53	4.23	7.98	11.33	1,003
Closed-End	24.10	4.56	7.23	13.59	22.48	33.29	45.71	55.18	1,003
Commercial Real Estate Loans	36.61	10.83	14.85	22.39	35.38	50.51	63.27	70.15	1,003
Construction and Land Dev	7.64	0.25	0.92	2.26	5.99	11.64	20.29	26.46	1,003
Multifamily	1.51	0.00	0.00	0.21	0.92	2.64	5.19	8.25	1,003
Nonfarm Nonresidential	25.88	7.21	10.27	16.55	24.73	34.46	44.42	51.73	1,003
RE Loans Secured by Farmland	3.61	0.00	0.00	0.09	1.35	6.94	14.38	18.73	1,003
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Commercial and Industrial Loans	15.18	3.84	5.63	9.39	14.00	20.16	28.29	33.93	1,003
Loans to Individuals	7.34	0.73	1.46	3.27	6.38	10.86	16.52	22.40	1,003
Credit Card Loans	0.11	0.00	0.00	0.00	0.00	0.25	0.58	0.76	1,003
Agricultural Loans	2.89	0.00	0.00	0.00	0.56	5.12	12.83	19.50	1,003
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Other Loans and Leases	1.09	0.00	0.00	0.13	0.60	1.67	3.66	5.56	1,003

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.44	0.56	1.19	2.79	5.33	9.61	14.57	19.18	1,003
Liquid Assets	23.83	7.75	10.55	15.14	22.61	31.50	41.33	47.64	1,003
Investment Securities	22.78	4.43	7.18	12.83	21.01	31.83	42.66	50.14	1,003
Net Loans and Leases	64.65	37.88	45.34	55.30	65.66	74.29	81.13	84.36	1,003
Net Lns, Ls & Stdbly Ltrs of Credit	65.12	38.15	45.63	55.66	66.11	74.77	81.90	84.91	1,003
Core Deposits	69.35	50.64	55.70	63.51	70.16	75.90	79.86	82.19	1,003
Noncore Funding	19.48	6.16	8.70	12.94	18.63	25.19	33.54	37.94	1,003
Time Deposits of \$100K or More	12.75	3.98	5.23	8.06	12.10	16.88	22.88	27.10	1,003
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Fed Funds Purchased and Repos	0.82	0.00	0.00	0.00	0.00	1.57	3.70	6.20	1,003
Net Fed Funds Purchased (Sold)	-1.81	-9.85	-7.37	-4.12	-1.28	0.32	2.67	4.65	1,003
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Oth Borrowings W/Rem Mat 1 Yr or Less	1.04	0.00	0.00	0.00	0.32	2.01	4.39	6.01	1,003
Earning Assets Repr in 1 Year	36.83	14.88	19.05	27.31	35.85	46.76	56.38	63.45	1,003
Int-Bearing Liab Repr in 1 Year	30.48	2.01	12.37	19.22	27.60	41.14	57.74	63.25	1,003
Long-Term Debt Repr in 1 Year	0.20	0.00	0.00	0.00	0.00	0.00	1.60	3.18	1,003
Net Assets Repriceable in 1 Year	5.81	-29.81	-20.28	-6.08	5.93	18.03	29.10	36.17	1,003
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	14.74	-11.13	-2.59	5.64	14.83	23.51	32.50	38.62	1,003
Net ST Noncore Funding Dependence	5.78	-17.36	-9.56	-0.76	6.07	12.82	19.48	23.03	1,003
Short-Term Inv/ST Noncore Funding	75.50	3.44	7.45	21.90	49.57	108.43	239.59	399.38	999
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.08	-12.07	-5.89	2.89	14.38	30.99	52.97	71.61	1,003
Net Loans and Leases/Total Deposits	78.30	47.00	54.12	66.67	79.22	89.50	100.19	106.22	1,003
Net Loans and Leases/Core Deposits	94.33	54.07	63.30	76.98	92.91	110.39	130.53	147.51	1,003
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.05	0.00	0.00	0.05	0.43	1.78	4.00	5.30	479
Avail-For-Sale Sec Appr(Depr)/Eq Cap	3.67	0.00	0.26	1.14	3.09	5.76	8.78	11.52	965
Struct Notes Appr(Depr)/Eq Cap	0.10	-0.25	-0.04	0.01	0.05	0.19	0.39	0.68	410
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	8.12	0.00	0.00	0.00	0.00	10.28	47.93	90.80	999
Available-For-Sale Securities	91.79	7.64	51.77	89.68	100.00	100.00	100.00	100.00	999
U.S. Treasury Securities	1.11	0.00	0.00	0.00	0.00	0.68	6.64	20.71	999
U.S. Agency Securities (excl MBS)	40.21	1.90	5.96	19.35	37.24	60.39	83.39	92.36	999
Municipal Securities	18.72	0.00	0.00	5.54	18.13	32.95	46.07	53.46	999
Mortgage-Backed Securities	25.40	0.00	0.00	4.21	22.51	47.66	65.61	77.81	999
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	999
Other Debt Securities	2.45	0.00	0.00	0.00	0.00	4.24	12.74	21.03	999
Mutual Funds and Equity Securities	0.63	0.00	0.00	0.00	0.00	0.28	4.34	9.36	999
Debt Securities 1 Year or Less	11.62	0.00	0.02	2.46	7.64	18.32	32.89	41.96	999
Debt Securities 1 To 5 Years	40.27	4.11	9.16	21.52	40.06	59.43	73.30	82.78	999
Debt Securities Over 5 Years	43.95	0.66	4.27	18.57	44.23	68.56	84.96	92.75	999
Pledged Securities	42.23	1.41	5.60	20.41	42.55	62.96	81.92	89.93	999
Structured Notes, Fair Value	3.09	0.00	0.00	0.00	0.00	5.86	16.11	26.39	999

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	0.04	0.13	0.23	0.39	0.56	1,003
Provision for Ln&Ls Losses/Avg Lns&Ls	0.22	0.00	0.00	0.08	0.20	0.35	0.56	0.81	1,003
Provision for Ln&Ls Losses/Net Losses	158.77	-365.76	-569.44	0.00	102.81	314.02	1087.50	2612.50	915
Ln&Ls Allowance/Total Loans & Leases	1.30	0.77	0.89	1.05	1.25	1.50	1.88	2.31	1,003
Ln&Ls Allowance/Net Ln&Ls Losses (X)	28.08	1.33	2.15	4.56	12.08	35.55	102.21	235.93	665
ALLL/Nonaccrual Assets	506.09	54.44	77.60	131.89	254.27	593.82	1899.73	3647.83	911
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	338.62	45.57	61.31	105.88	186.84	430.17	1221.30	2262.30	965
Gross Ln&Ls Losses/Avg Loans & Leases	0.15	0.00	0.00	0.02	0.09	0.26	0.57	0.88	1,003
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.00	0.03	0.09	0.22	0.37	1,003
Net Losses/Avg Loans and Leases	0.09	-0.15	-0.06	-0.00	0.03	0.16	0.40	0.69	1,003
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Recoveries/Prior Year-End Losses	6.50	0.00	0.00	1.48	4.58	10.27	22.45	35.98	922
Earnings Coverage of Net Losses (X)	16.22	-280.25	-118.46	-8.03	10.75	43.33	159.91	304.35	915
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.02	-0.06	-0.01	0.00	0.00	0.01	0.16	0.32	1,002
RE Loans Secured By 1-4 Family	0.02	-0.08	-0.02	0.00	0.00	0.00	0.18	0.40	1,002
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	818
Closed-End	0.02	-0.08	-0.02	0.00	0.00	0.00	0.17	0.41	1,001
Commercial Real Estate Loans	0.00	-0.02	0.00	0.00	0.00	0.00	0.05	0.31	1,001
Construction and Land Dev	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	977
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	863
Nonfarm Nonresidential	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.35	998
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	800
Commercial and Industrial Loans	0.14	-0.60	-0.23	-0.02	0.00	0.12	1.05	2.34	1,000
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39
Loans to Individuals	0.78	0.05	0.10	0.26	0.59	1.19	2.08	3.32	644
Credit Card Loans	1.66	-0.71	0.00	0.00	0.00	2.84	6.87	11.54	377
Agricultural Loans	-0.00	-0.07	0.00	0.00	0.00	0.00	0.00	0.00	716
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Loans and Leases	0.06	-0.20	0.00	0.00	0.00	0.00	0.17	3.61	924

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									-----
30-89 Days PD Loans and Leases	1.09	0.03	0.14	0.39	0.89	1.70	2.66	3.53	1,003
90+ Days PD Loans and Leases	0.15	0.00	0.00	0.00	0.06	0.27	0.66	0.91	1,003
Nonaccrual Loans and Leases	0.62	0.00	0.00	0.12	0.41	0.94	1.70	2.67	1,003
90+ Days PD and Nonaccrual Loans and Leases	0.81	0.01	0.06	0.24	0.62	1.27	2.14	2.95	1,003
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	1,003
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.09	0.03	0.14	0.39	0.89	1.70	2.66	3.53	1,003
90+ Days Past Due Assets	0.15	0.00	0.00	0.00	0.06	0.27	0.66	0.91	1,003
Nonaccrual Assets	0.62	0.00	0.00	0.12	0.42	0.94	1.71	2.67	1,003
30+ Days PD & Nonaccrual Assets	1.97	0.17	0.39	0.85	1.70	2.92	4.48	5.97	1,003
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.52	0.00	0.04	0.15	0.39	0.80	1.40	1.88	1,003
90+ PD & Nonaccrual Assets + OREO	0.66	0.01	0.06	0.22	0.51	1.04	1.74	2.31	1,003
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.53	0.00	0.02	0.14	0.39	0.82	1.49	1.98	1,003
Allowance for Loan & Lease Losses	62.90	0.00	3.44	18.62	49.02	96.06	162.30	218.28	1,003
Equity Cap + ALLL	5.47	0.00	0.26	1.30	4.00	8.63	15.33	21.07	1,003
Tier 1 Cap + ALLL	5.47	0.00	0.26	1.34	3.89	8.61	15.36	21.84	1,003
Loans & Leases + RE Acquired	0.83	0.00	0.04	0.23	0.61	1.30	2.25	3.31	1,003

PEER GROUP 6

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	1.03	0.00	0.04	0.29	0.79	1.60	2.57	3.63	1,002
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.01	0.22	0.63	0.95	1,002
- Nonaccrual	0.49	0.00	0.00	0.04	0.30	0.85	1.78	2.74	1,002
Coml & Indl - 30-89 Days PD	0.99	0.00	0.00	0.13	0.68	1.68	3.32	5.16	1,000
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.00	0.13	0.74	1.49	1,000
- Nonaccrual	0.74	0.00	0.00	0.00	0.25	1.30	3.43	5.39	1,000
Individuals - 30-89 Days PD	1.60	0.00	0.05	0.59	1.38	2.32	3.54	4.41	1,000
- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.05	0.28	0.67	1.01	1,000
- Nonaccrual	0.25	0.00	0.00	0.00	0.11	0.49	1.00	1.65	1,000
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39
Agricultural - 30-89 Days PD	0.20	0.00	0.00	0.00	0.00	0.05	1.33	2.89	716
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.09	0.81	716
- Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.00	0.88	2.95	716
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Lns&Ls - 30-89 Days PD	0.60	0.00	0.00	0.00	0.00	0.00	4.03	11.82	924
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.03	1.76	924
- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.60	924

MEMORANDA:

1-4 Family - 30-89 Days PD	1.13	0.00	0.00	0.33	0.99	1.98	3.08	3.92	1,002
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.20	0.62	1.00	1,002
- Nonaccrual	0.40	0.00	0.00	0.00	0.21	0.74	1.54	2.45	1,002
Revolving - 30-89 Days PD	0.24	0.00	0.00	0.00	0.00	0.29	1.43	3.08	818
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.25	818
- Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.22	0.99	818
Closed-End - 30-89 Days PD	1.20	0.00	0.00	0.32	1.07	2.06	3.35	4.24	1,001
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.20	0.67	1.06	1,001
- Nonaccrual	0.43	0.00	0.00	0.00	0.20	0.77	1.74	2.73	1,001
- Jr Lien 30-89 Days PD	0.05	0.00	0.00	0.00	0.00	0.08	0.32	0.53	1,001
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	1,001
- Jr Lien Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.32	1,001
Commercial RE - 30-89 Days PD	0.69	0.00	0.00	0.00	0.40	1.25	2.75	3.82	1,001
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.01	0.64	1.26	1,001
- Nonaccrual	0.52	0.00	0.00	0.00	0.13	0.89	2.39	3.90	1,001
Const & Dev - 30-89 Days PD	0.43	0.00	0.00	0.00	0.00	0.40	2.78	4.74	977
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.58	977
- Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.00	0.96	2.38	977
Multifamily - 30-89 Days PD	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.98	863
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	863
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	863
Nonfarm Nres- 30-89 Days PD	0.66	0.00	0.00	0.00	0.28	1.17	2.83	4.33	998
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.00	0.58	1.28	998
- Nonaccrual	0.56	0.00	0.00	0.00	0.03	0.96	2.76	4.60	998
Farmland - 30-89 Days PD	0.44	0.00	0.00	0.00	0.00	0.53	2.51	5.98	800
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.19	1.33	800
- Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.00	1.16	2.86	800
Credit Card - 30-89 Days PD	1.24	0.00	0.00	0.00	0.69	2.22	4.37	7.30	377
- 90+ Days Past Due	0.62	0.00	0.00	0.00	0.00	1.15	2.92	5.07	377
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	377

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.44	6.04	6.65	7.87	9.13	10.90	13.22	15.38	997
Tier 1 RBC Ratio	13.80	7.64	8.83	10.64	12.95	16.15	21.71	26.00	997
Total Risk-Based Capital Ratio	15.22	9.75	10.49	12.03	14.27	17.73	22.93	27.31	997
Tangible Tier 1 Leverage Ratio	9.41	5.97	6.58	7.84	9.12	10.87	13.21	15.37	997
Tangible Common Eq Cap/Tan Assets	8.99	4.73	5.62	7.00	8.68	10.69	13.27	15.41	997

DERIVATIVES AND
 OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	10.76	2.62	4.08	6.43	9.71	14.88	20.09	23.38	1,003
Standby Letters of Credit	0.36	0.00	0.00	0.07	0.26	0.59	1.17	1.62	1,003
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.41	1,003
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003

TYPE OF DERIVATIVE INSTRUMENT:

Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.51	1,003
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	1,003
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,003

PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments	16.75	4.95	7.13	10.68	15.72	22.29	29.68	35.74	1,003
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PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	68.03	0.00	0.00	0.00	90.97	102.02	128.40	264.24	557
Dividends Paid/Net Income	23.27	0.00	0.00	0.00	2.47	46.48	88.29	134.93	973
Net Income - Dividends/Avg Equity	8.16	-6.20	-0.67	4.38	8.28	11.98	16.70	19.98	1,003
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	86.69	0.00	0.00	0.00	100.00	121.51	220.00	318.18	500
Dividends From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.81	500
Dividends From Subsidiary BHCs	2.52	0.00	0.00	0.00	0.00	0.00	0.00	100.46	500
Dividends From All Subsidiaries	98.55	0.00	0.00	82.50	100.00	127.55	228.94	360.78	500
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	26.50	0.00	0.00	0.00	7.37	55.77	95.97	136.56	901
Interest Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.42	1.43	901
Mgt & Service Fees From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	901
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.13	901
Operating Income From Bank Subs	28.08	0.00	0.00	0.00	12.62	57.83	98.35	137.14	901
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	45.60	0.00	0.00	0.00	3.96	100.00	100.00	109.64	153
Interest Income From Nonbank Subs	0.35	0.00	0.00	0.00	0.00	0.00	0.00	11.39	153
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	153
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	153
Operating Inc From Nonbank Subs	52.06	0.00	0.00	0.00	41.69	100.00	100.00	300.00	153
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	33.37	0.00	0.00	0.00	12.39	66.85	99.75	226.20	91
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Operating Income From Sub BHCs	33.65	0.00	0.00	0.00	14.78	66.85	100.45	226.20	91
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	59.32	0.00	0.00	0.00	94.33	100.00	100.00	100.00	754
Interest Income From Bank Subs	1.99	0.00	0.00	0.00	0.00	0.00	19.15	100.00	754
Mgt & Serv Fees From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	3.37	754
Other Income From Bank Subs	0.28	0.00	0.00	0.00	0.00	0.00	0.07	16.66	754
Operating Income From Bank Subs	75.09	0.00	0.00	66.66	100.00	100.00	100.00	100.00	754
Dividends From Nonbank Subs	0.15	0.00	0.00	0.00	0.00	0.00	0.37	12.15	754
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.47	754
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	754
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	754
Operating Inc From Nonbank Subs	1.91	0.00	0.00	0.00	0.00	0.00	6.52	100.00	754
Dividends From Subsidiary BHCs	1.32	0.00	0.00	0.00	0.00	0.00	0.00	97.41	754
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	754
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	754
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	754
Operating Income From Sub BHCs	1.56	0.00	0.00	0.00	0.00	0.00	0.00	97.48	754
Loans and Adv From Subs/ST Debt	296.38	0.00	0.00	0.00	0.00	272.65	1886.65	4152.88	142
Loans and Adv From Subs/Total Debt	95.16	0.00	0.00	0.00	0.00	133.94	585.27	1179.42	299

BHCPR Reporters for Quarter Ending 03/31/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
2342085	209, 125	A. E. BANCORP, INC.	BUFFALO GROVE, IL	
1079731	187, 133	A. WILBERT' S SONS LUMBER AND	PLAQUEMINE, LA	
1075500	220, 235	ABIGAIL ADAMS NATIONAL BANCORP	WASHINGTON, DC	
2579612	150, 144	ABSECON BANCORP	ABSECON, NJ	
2467474	294, 283	ADIRONDACK BANCORP	UTICA, NY	
1107821	270, 392	ALAMO CORPORATION OF TEXAS	ALAMO, TX	
1246926	223, 271	ALBANY BANCSHARES, INC.	ALBANY, TX	
3137082	157, 223	ALLEGHENY BANCSHARES, INC.	FRANKLIN, WV	
3047154	297, 646	ALLIANCE BANCSHARES CALIFORNIA	CULVER CITY, CA	
1203693	213, 360	ALPHA FINANCIAL GROUP, INC.	TOLUCA, IL	
1105078	234, 564	AMADOR BANCSHARES, INC.	LAS CRUCES, NM	
1210682	156, 814	AMBANC FINANCIAL SERVICES, INC	BEAVER DAM, WI	
1131853	171, 468	AMCORP FINANCIAL, INC.	ARDMORE, OK	
2772990	224, 402	AMERI - NATIONAL CORPORATION	LEAWOOD, KS	
2507183	242, 529	AMERIBANCSHARES, INC.	WICHITA FALLS, TX	
1136269	287, 840	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
3047172	226, 057	AMERICAN BANCORPORATION OF MIN	BRAINERD, MN	
1095414	246, 987	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
1207703	156, 147	AMERICAN CENTRAL FINANCIAL GRO	SPRINGFIELD, IL	
2900784	284, 118	AMERICAN COMMUNITY BANCSHARES,	CHARLOTTE, NC	
3035049	286, 216	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
1083635	248, 788	AMERICAN GATEWAY FINANCIAL COR	PORT ALLEN, LA	Name change from WEST BATON ROUGE BANCSHARES, INC.
2693796	266, 637	AMERICAN HORIZONS BANCORP, INC	MONROE, LA	
1110045	248, 693	AMERICAN NATIONAL BANCSHARES,	WACO, TX	
2356886	287, 974	AMERICAN STATE BANK CORPORATIO	JONESBORO, AR	
2632571	195, 408	AMERICAN STATE BANK HOLDING CO	WILLISTON, ND	
2514163	163, 705	AMERIMARK FINANCIAL CORPORATIO	COUNTRYSIDE, IL	
1840687	203, 727	AMERIWEST CORPORATION	OMAHA, NE	
1059676	159, 309	AMFIRST FINANCIAL SERVICES, IN	MCCOOK, NE	
1131899	196, 269	AMTEX BANCSHARES, INC.	ORANGE, TX	
2536642	173, 919	ANB BANCSHARES, INC.	GONZALES, TX	
1138197	233, 899	ANDERSON BANCSHARES, INC.	MULLINS, SC	
1071913	253, 886	ANDOVER BANCORP, INC.	ANDOVER, OH	
1083185	178, 252	ANDREW JOHNSON BANCSHARES, INC	GREENEVILLE, TN	
1472257	247, 586	ANNAPOLIS BANCORP, INC.	ANNAPOLIS, MD	
1491650	203, 195	ARKANSAS BANKERS' BANCORPORATI	LITTLE ROCK, AR	
2965934	167, 019	ARKANSAS STATE BANCSHARES, INC	SILOAM SPRINGS, AR	
1057980	249, 468	ARKANSAS VALLEY BANCSHARES, IN	BROKEN ARROW, OK	
1840221	175, 943	ARNESON BANCSHARES, INC.	CLEAR LAKE, IA	
2863946	236, 466	ASSOCIATED COMMUNITY BANCORP,	GREENWICH, CT	
1130829	181, 685	AUSTIN COLONY, INC.	LAKE JACKSON, TX	
1095058	289, 954	BACKLUND INVESTMENT CO.	PEORIA, IL	
1491333	185, 545	BAI NUM BANCORP II	MURFREESBORO, AR	
1129029	211, 516	BAKKEN SECURITIES, INC.	SAINT LOUIS PARK, MN	
1048728	292, 574	BALLSTON SPA BANCORP, INC.	BALLSTON SPA, NY	
1128460	216, 758	BANCOMMUNITY SERVICE CORPORATI	ST PETER, MN	
2468275	167, 385	BANCORP OF LUCEDALE, INC.	LUCEDALE, MS	
1138526	152, 513	BANCORP OF RANTOUL, INC.	RANTOUL, IL	New Y-9C/BHCPR reporter
1099449	238, 435	BANCSHARES OF EASTERN ARKANSAS	FORREST CITY, AR	
2796624	281, 322	BANCSHARES OF FLORIDA, INC.	NAPLES, FL	
1895397	236, 524	BANCSHARES OF JACKSON HOLE, IN	JACKSON, WY	

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Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
1099823	165,208	BANCSHARES OF RIPLEY, INC.	RIPLEY, TN	
1084061	213,804	BANCSOUTH CORPORATION	DOTHAN, AL	
1097445	296,829	BANCSTAR, INC.	SAINT LOUIS, MO	
3192997	236,056	BANK HOLDINGS, THE	RENO, NV	
2561671	174,444	BANK OF IDAHO HOLDING CO.	IDAHO FALLS, ID	
2297701	189,035	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
3217032	158,505	BANK OF THE JAMES FINANCIAL GR	LYNCHBURG, VA	New Y-9C/BHCPR reporter
1209958	197,862	BANKERS' BANCORPORATION, INC.	MADISON, WI	
3109968	231,119	BANKFIRST BANCORP, INC.	WINTER PARK, FL	
2808330	196,854	BANKING CORPORATION OF FLORIDA	NAPLES, FL	New Y-9C/BHCPR reporter
2516970	280,126	BANKSHARES OF FAYETTEVILLE, IN	FAYETTEVILLE, AR	
1084780	286,018	BARTOW BANCSHARES, INC.	CARTERSVILLE, GA	
2410304	258,262	BASTROP BANCSHARES, INC.	BASTROP, TX	
2755162	152,450	BAUER INVESTMENTS, LTD.	PORT LAVACA, TX	
2560665	294,832	BAY BANKS OF VIRGINIA, INC.	KILMARNOCK, VA	
1104307	191,636	BAYLOR BANCSHARES, INC.	SEYMOUR, TX	
2848710	291,854	BCP HOLDINGS (USA), INC.	NEWARK, NJ	
2391243	184,942	BEACH FIRST NATIONAL BANCSHARE	MYRTLE BEACH, SC	
1143511	278,382	BELLE FOURCHE BANCSHARES, INC.	SPEARFISH, SD	
2898537	158,269	BENCHMARK BANCORP, INC.	AURORA, IL	
1141441	292,772	BENCHMARK BANKSHARES INC.	KENBRIDGE, VA	
2615154	158,236	BEO BANCORP	HEPPNER, OR	New Y-9C/BHCPR reporter
1051906	258,659	BERCO, INC.	BENNINGTON, KS	
3197835	155,016	BEVERLY FINANCIAL, MHC	BEVERLY, MA	
1137248	244,547	BIG LAKE FINANCIAL CORPORATION	OKEECHOBEE, FL	
1427677	279,176	BLOOMFIELD HILLS BANCORP, INC.	BLOOMFIELD HILLS, MI	
1244801	173,582	BLUEGRASS BANCSHARES, INC.	LEXINGTON, KY	New Y-9C/BHCPR reporter
1398973	228,954	BNB FINANCIAL SERVICES CORPORA	NEW YORK, NY	
2905734	234,468	BOE FINANCIAL SERVICES OF VIRG	TAPPAHANNOCK, VA	
1063039	154,748	BON, INC.	MOUNDRIDGE, KS	
1119329	190,514	BOOTHEEL BANCORP, INC.	POPLAR BLUFF, MO	
2238544	216,496	BORDER BANCSHARES, INC.	GREENBUSH, MN	
1492291	149,627	BOSCOBEL BANCORP, INC.	BOSCOBEL, WI	
1124163	278,703	BOSSHARD BANCO, LTD.	LACROSSE, WI	
1205473	161,861	BOSSHARD FINANCIAL GROUP, INC.	LA CROSSE, WI	
2577506	201,356	BOTETOURT BANKSHARES, INC.	BUCHANAN, VA	
3043222	225,475	BOTH, INC.	KERRVILLE, TX	
2456919	190,975	BRADFORD BANCORP, INC.	GREENVILLE, IL	
1399774	185,802	BRADLEY COUNTY FINANCIAL CORPO	CLEVELAND, TN	
1097016	203,275	BREMEN BANCORP, INC.	SAINT LOUIS, MO	
1108789	164,791	BRENHAM BANCSHARES, INC.	BRENHAM, TX	
2447935	150,834	BRICKYARD BANCORP, INC.	LINCOLNWOOD, IL	
3138119	211,554	BRIDGE STREET FINANCIAL, INC.	OSWEGO, NY	
3134102	286,461	BRIDGEWATER FINANCIAL, MHC	RAYNHAM, MA	
1027947	166,926	BRIGHTON BANCORP	SALT LAKE CITY, UT	
1132382	195,660	BSJ BANCSHARES, INC.	SAINT JOSEPH, LA	
2640585	198,545	BUCKHEAD COMMUNITY BANCORP, IN	ATLANTA, GA	
1060346	138,608	BUERGE BANCSHARES, INC.	JOPLIN, MO	
3189728	168,241	BUSINESS BANCSHARES, INC.	CLAYTON, MO	New Y-9C/BHCPR reporter
2752796	296,135	BUSINESS BANK CORPORATION	LAS VEGAS, NV	
2728102	160,435	BUSINESS HOLDING CORPORATION	BATON ROUGE, LA	

BHCPR Reporters for Quarter Ending 03/31/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
1138786	178,798	C. S. BANCSHARES, INC.	CHILLICOTHE, MO	
2100089	183,773	C. S. B. BANCSHARES, INC.	SOMERVILLE, TX	
1203901	287,228	C&F BANC SHARES CORPORATION	KENDALLVILLE, IN	
1201448	185,841	C-B-G, INC.	WEST LIBERTY, IA	
2324997	153,379	CACHE VALLEY BANKING COMPANY	LOGAN, UT	
2421391	204,405	CALIFORNIA COMMUNITY LLC	PASADENA, CA	
2907381	252,714	CALIFORNIA FIRST NATIONAL BANC	IRVINE, CA	
1097098	237,997	CALLAWAY SECURITY BANKS, INC.	FULTON, MO	
2839567	258,017	CAMBANK, INC.	LAKE ZURICH, IL	
2762384	151,701	CAMERON FINANCIAL CORPORATION	CAMERON, TX	
2297448	240,996	CAMPELLO BANCORP	BROCKTON, MA	
3195804	169,688	CANON BANK CORPORATION	CANON CITY, CO	New Y-9C/BHCPR reporter
1248603	203,693	CAPAC BANCORP, INC.	CAPAC, MI	
3019964	290,644	CAPITAL BANCORP, INC.	NASHVILLE, TN	
2242970	156,657	CAPITAL COMMERCE BANCORP, INC.	MILWAUKEE, WI	
2043346	126,170	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
1248368	213,573	CARDINAL BANCORP II, INC.	SAINT LOUIS, MO	
2434467	188,186	CARDINAL BANKSHARES CORPORATIO	FLOYD, VA	
1131527	183,072	CARLSBAD BANCORPORATION, INC.	CARLSBAD, NM	
1491641	210,139	CARLSON BANCSHARES, INC.	WEST MEMPHIS, AR	
2943473	239,302	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
1848825	154,087	CARROLL FINANCIAL SERVICES, IN	HUNTINGDON, TN	
1082870	188,560	CARTER COUNTY BANCORP	ELIZABETHTON, TN	
2767512	286,126	CARTHAGE STATE BANCSHARES, INC	CARTHAGE, TX	
1976625	162,518	CBA BANKSHARES, INC.	AMERICUS, GA	
1106628	193,024	CBC, INC.	CLOVIS, NM	
2435594	227,610	CBR HOLDINGS, INC.	CHICAGO, IL	
3219764	185,406	CBS FINANCIAL CORPORATION	SMYRNA, GA	New Y-9C/BHCPR reporter
3159244	290,496	CBT FINANCIAL CORP.	CLEARFIELD, PA	
1246690	157,311	CBF FINANCIAL CORPORATION	SANDY, OR	
1118283	227,291	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
3135190	154,947	CECIL BANCORP, INC.	ELKTON, MD	New Y-9C/BHCPR reporter
1492273	217,553	CENTRAL BANC, INC.	GENESEO, IL	
1250295	274,615	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
1246805	182,389	CENTRAL BANK CORPORATION	SAULT SAINTE MARIE, MI	
1963120	227,932	CENTRAL FINANCIAL CORPORATION	HUTCHINSON, KS	
3184125	155,572	CENTRAL GEORGIA BANKING COMPAN	COCHRAN, GA	
3150278	190,437	CENTRAL MISSOURI SHARES, INC.	LEBANON, MO	
3015612	163,220	CENTRAL OHIO BANCORP	WAVERLY, OH	
1056974	212,693	CENTRAL STATES BANCSHARES, INC	SPRINGFIELD, MO	
3137729	208,689	CENTRAL TEXAS FINANCIAL CORP.	CAMERON, TX	
1020920	170,268	CENTRAL TRUST COMPANY	EDINA, MN	
2560508	247,443	CENTURY BANCORP MHC	BRIDGETON, NJ	
1095469	148,911	CENTURY BANCSHARES, INC.	GAINESVILLE, MO	
1491856	223,329	CENTURY FINANCIAL CORPORATION	COLDWATER, MI	
3071122	243,270	CGD USA HOLDING COMPANY, INC.	NEW YORK, NY	
1056125	41,898	CHAMBANCO, INC.	CHAMBERS, NE	
1138955	151,322	CHAMPLAIN BANK CORPORATION	WILLSBORO, NY	
2948825	194,160	CHARTER FINANCIAL CORPORATION	BELLEVUE, WA	
2349404	246,225	CHATUGE BANK SHARES, INC.	HIWASSEE, GA	
1128228	242,596	CHEROKEE BANCSHARES, INC.	SAINT PAUL, MN	

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Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
2868110	235, 780	CHESTATEE BANCSHARES, INC.	DAWSONVILLE, GA	
2485076	232, 080	CHI CAGO SHORE CORPORATION (F. K	CHI CAGO, IL	
1125030	224, 865	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
1139297	216, 523	CHOICEONE FINANCIAL SERVICES,	SPARTA, MI	
1207208	255, 432	CITBA FINANCIAL CORPORATION	MOORESVILLE, IN	
3219474	270, 326	CITIZENS BANCORP OF VIRGINIA,	BLACKSTONE, VA	
1833616	150, 126	CITIZENS BANCORP OF WINFIELD,	WINFIELD, AL	
2509990	170, 030	CITIZENS BANCORP, INC.	NEWPORT, KY	
1135114	200, 150	CITIZENS BANCORPORATION OF NEW	NEW ULM, MN	
2550143	175, 203	CITIZENS BANCORPORATION, INC.	MASCOUATAH, IL	
1357121	217, 145	CITIZENS BANCSHARES CORPORATIO	OLANTA, SC	
1121966	153, 955	CITIZENS BANCSHARES OF HUTCHIN	HUTCHINSON, MN	
1085312	159, 073	CITIZENS BANCSHARES, INC.	VILLE PLATTE, LA	New Y-9C/BHCPR reporter
2473260	161, 082	CITIZENS BANCSHARES, INC.	ALBION, IL	
2718354	215, 086	CITIZENS BANCSHARES, INC.	EDMOND, OK	
1964668	147, 770	CITIZENS BANK GROUP, INC.	ST JAMES, MN	
1208492	219, 400	CITIZENS CENTRAL BANCORP, INC.	MACOMB, IL	
2702278	184, 935	CITIZENS COMMERCE BANCSHARES,	VERSAILLES, KY	
1246681	266, 466	CITIZENS CORPORATION	COLUMBIA, MS	
1142970	206, 078	CITIZENS FINANCIAL CORP.	ELKINS, WV	
2750952	164, 315	CITIZENS FIRST CORPORATION	BOWLING GREEN, KY	
2299077	168, 501	CITIZENS INDEPENDENT BANCORP,	LOGAN, OH	
1839207	246, 504	CITIZENS NATIONAL BANCORP, INC	PUTNAM, CT	
1999718	221, 583	CITIZENS NATIONAL BANCORP, INC	SPRINGFIELD, MO	
2344856	182, 922	CITIZENS NATIONAL BANCSHARES	BOSSIER CITY, LA	
1363739	174, 335	CITIZENS STATE BANCORP, INC.	NEW BALTIMORE, MI	
2625283	156, 536	CITY BANCSHARES, INC.	NATCHI TOCHES, LA	
1048849	246, 921	CITY NATIONAL BANCSHARES CORPO	NEWARK, NJ	
1135646	283, 153	CLAIBORNE HOLDING COMPANY, INC	TAZEWELL, TN	
3030754	183, 216	CLARK COUNTY BANCORPORATION	VANCOUVER, WA	
1913684	190, 508	CLEVELAND STATE BANCORP, INC.	CLEVELAND, MS	
1135422	251, 439	CNB CORPORATION	CHEBOYGAN, MI	
1109825	156, 828	CNB FINANCIAL CORPORATION, INC	TAYLOR, TX	
2909200	204, 576	CNB FINANCIAL SERVICES, INC.	BERKELEY SPRINGS, WV	
2184043	214, 879	COASTAL BANCSHARES, INC.	PEARLAND, TX	
1083671	242, 000	COASTAL BANKSHARES, INC.	SAVANNAH, GA	
3058909	168, 138	COASTAL COMMUNITY INVESTMENTS,	PANAMA CITY BEACH, FL	New Y-9C/BHCPR reporter
2611866	135, 698	CODDLE CREEK FINANCIAL CORP.	MOORESVILLE, NC	
1070840	176, 800	COLONIAL BANC CORP.	EATON, OH	
1131518	174, 483	COLONIAL BANCORP	AURORA, CO	
1117772	230, 026	COLUMBIA FINANCIAL CORPORATION	BLOOMSBURG, PA	
3041367	163, 794	COLUMBIA TRUST BANCORP	PASCO, WA	
1132122	224, 095	COLUMBIAN FINANCIAL CORPORATIO	OVERLAND PARK, KS	
1085826	242, 458	COLUMBIANA BANCSHARES, INC.	COLUMBIANA, AL	
2693705	211, 410	COMBANC, INC.	DELPHOS, OH	
2770660	160, 640	COMMERCE BANCORP, INC	GREENWOOD, MS	
1118818	154, 600	COMMERCIAL BANCSHARES, INC.	TEXARKANA, AR	
2300012	274, 859	COMMERCIAL BANCSHARES, INC.	UPPER SANDUSKY, OH	
3101560	161, 296	COMMERCIAL BANCSHARES, INC.	MARYLAND HEIGHTS, MO	
1978674	253, 498	COMMERCIAL FINANCIAL CORP	STORM LAKE, IA	
1071810	155, 490	COMMERCIAL GRAYSON BANCSHARES	GRAYSON, KY	

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1249299	240, 548	COMMERCIAL NATIONAL FINANCIAL	ITHACA, MI	
2011868	179, 375	COMMFIRST BANCORPORATION, INC.	SOUTH SIOUX CITY, NE	
1250606	287, 797	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	Moved from Peer 5
2332536	231, 939	COMMONWEALTH HOLDINGS, L. L. C.	BURLINGTON, KY	
1977154	238, 294	COMMUNITY BANCORP OF LOUISIANA	RACELAND, LA	
2180223	214, 080	COMMUNITY BANCSHARES OF MARYSV	MARYSVILLE, KS	
1061624	286, 390	COMMUNITY BANCSHARES, INC.	NEOSHO, MO	
1889480	190, 987	COMMUNITY BANCSHARES, INC.	NOBLESVILLE, IN	
2247612	272, 147	COMMUNITY BANCSHARES, INC.	JOSEPH, OR	
2536857	175, 392	COMMUNITY BANK CORP.	PARK RIDGE, IL	
1104017	289, 564	COMMUNITY BANK HOLDINGS OF TEX	CORSICANA, TX	
1138928	183, 501	COMMUNITY BANKERS' CORPORATION	MARION CENTER, PA	
1479144	181, 199	COMMUNITY BANKSHARES, INC.	PARKERSBURG, WV	
2775142	171, 664	COMMUNITY CAPITAL BANCSHARES,	ALBANY, GA	
1102200	262, 091	COMMUNITY COMPANY, THE	WACO, TX	
1131488	212, 626	COMMUNITY FINANCIAL CORP.	EDGEWOOD, IA	
2723938	150, 987	COMMUNITY FINANCIAL GROUP, INC	SPOKANE, WA	New Y-9C/BHCPR reporter
3101010	224, 850	COMMUNITY FINANCIAL HOLDING CO	DULUTH, GA	
2936103	234, 676	COMMUNITY FINANCIAL SHARES, IN	GLEN ELLYN, IL	
2593083	291, 630	COMMUNITY FIRST BANCORPORATION	WALHALLA, SC	
2754585	287, 683	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
3107955	153, 704	COMMUNITY FIRST FINANCIAL CORP	LYNCHBURG, VA	
3108194	228, 310	COMMUNITY FIRST, INC.	COLUMBIA, TN	
1493793	171, 472	COMMUNITY NATIONAL BANCORPORAT	ASHBURN, GA	
2576965	252, 480	COMMUNITY NATIONAL BANCORPORAT	WATERLOO, IA	
2735333	201, 239	COMMUNITY SHORES BANK CORPORAT	MUSKEGON, MI	
2513157	190, 957	COMUNIBANC CORP.	NAPOLEON, OH	
1114502	204, 255	CONNECTICUT RIVER BANCORP, INC	CHARLESTOWN, NH	
2168922	241, 290	CONSOLIDATED EQUITY CORPORATIO	PURCELL, OK	
2286228	186, 577	CONSUMERS BANCORP, INC.	MINERVA, OH	
1129681	201, 732	CONTINENTAL BANCORP	MIAMI, FL	
1201569	150, 064	CONTINENTAL MORTGAGE CORPORATI	AURORA, IL	
1059975	175, 507	CONVERSE COUNTY CAPITAL CORPOR	DOUGLAS, WY	
1491490	154, 881	CORN BELT BANCORP, INC.	PITTSFIELD, IL	New Y-9C/BHCPR reporter
1064269	207, 240	CORNERSTONE ALLIANCE, LTD.	WINFIELD, KS	
2746254	221, 087	CORNERSTONE BANCORP, INC.	STAMFORD, CT	
2929383	201, 912	CORNERSTONE BANCORP, INC.	PALATINE, IL	
1131497	207, 139	CORNERSTONE BANCSHARES, INC.	HIXSON, TN	
1142372	265, 983	CORNERSTONE FINANCIAL SERVICES	OTTUMWA, IA	
2022529	243, 779	CORNHUSKER GROWTH CORPORATION	LINCOLN, NE	
1098581	199, 978	COUNTRY BANCORP, INC.	HILLSBORO, IL	
1416831	201, 408	COUNTRY BANK SHARES, INC.	MILFORD, NE	
1209707	159, 140	COUNTRYSIDE FINANCIAL SERVICES	WALWORTH, WI	
2524788	268, 592	COUNTY BANCORP, INC.	MANITOWOC, WI	
1363681	250, 812	COUNTY BANK CORP	LAPEER, MI	
1984040	259, 704	COWLITZ BANCORPORATION	LONGVIEW, WA	
2072252	166, 392	CRACO, INC.	VINITA, OK	
1141861	164, 507	CROCKETT COUNTY NATIONAL BANC	OZONA, TX	
1135682	160, 191	CROSBY BANCSHARES, INC.	CROSBY, TX	
1131611	163, 279	CROSS COUNTY BANCSHARES, INC.	WYNNE, AR	
1126149	205, 191	CROSSTOWN HOLDING COMPANY	BLAINE, MN	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
1210244	281, 212	CRYSTAL VALLEY FINANCIAL CORPO	MIDDLEBURY, IN	
2184575	216, 506	CSB, INC.	BIXBY, OK	
2029368	190, 254	DAIRYLAND BANK HOLDING CORPORA	LA CROSSE, WI	
2265782	172, 505	DAKOTA COMMUNITY BANSHARES, IN	HEBRON, ND	New Y-9C/BHCPR reporter
1250026	189, 837	DB HOLDING COMPANY, INC.	OMAHA, NE	
1139176	129, 033	DBT FINANCIAL CORPORATION	DEWITT, AR	
2390031	154, 426	DELAVAN BANCSHARES, INC.	DELAVAN, WI	New Y-9C/BHCPR reporter
1250660	156, 535	DELAWARE BANCSHARES, INC.	WALTON, NY	
3059746	258, 580	DELLS BANCSHARES, INC.	WISCONSIN DELLS, WI	
1249918	232, 297	DELMAR BANCORP	DELMAR, MD	
2706726	201, 323	DELMARVA BANCSHARES, INC.	CAMBRIDGE, MD	
2834115	181, 324	DELTA TRUST AND BANKING CORPOR	LITTLE ROCK, AR	
1130164	256, 197	DEMOTTE BANCORP	DE MOTTE, IN	
1989241	178, 791	DENALI BANCORPORATION, INC.	FAIRBANKS, AK	
1058286	191, 442	DENISON BANCSHARES, INC. OF HO	HOLTON, KS	
1133615	212, 680	DENTEL BANCORPORATION	VICTOR, IA	
2209058	159, 887	DENVER BANKSHARES, INC.	DENVER, CO	
1131602	260, 798	DEVON BANCORP, INC.	CHICAGO, IL	
1139617	218, 628	DG BANCORP, INC.	DOWNERS GROVE, IL	
1085899	157, 489	DICKSON FINANCIAL CORPORATION	DICKSON, TN	
2065432	296, 547	DIMECO, INC	HONESDALE, PA	Moved from Peer 5
1098198	159, 376	DREW BANCSHARES, INC.	MONTICELLO, AR	
2558484	224, 012	DUNN INVESTMENT CO.	MANCHESTER, IA	
1021879	293, 434	EAGLE NATIONAL HOLDING COMPANY	MIAMI, FL	
2804855	153, 361	EAST ALABAMA FINANCIAL GROUP,	WEDOWEE, AL	New Y-9C/BHCPR reporter
2121310	160, 512	EAST DUBUQUE BANCSHARES, INC.	EAST DUBUQUE, IL	New Y-9C/BHCPR reporter
1427556	236, 849	EAST TEXAS FINANCIAL CORPORATI	KILGORE, TX	
1200777	182, 832	EASTER ENTERPRISES, INC.	SPENCER, IA	
1129467	227, 141	EASTERN MICHIGAN FINANCIAL COR	CROSWELL, MI	
1122851	244, 990	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
2577766	167, 909	EDGAR COUNTY BANC SHARES, INC.	PARIS, IL	
1098031	281, 031	EDMONTON BANCSHARES, INC.	EDMONTON, KY	
1206153	261, 562	EDVILLE BANKCORP, INC.	VILLA PARK, IL	
1205268	212, 418	ELGIN BANCSHARES, INC.	ELGIN, IL	
1207329	224, 258	ELGIN STATE BANCORP, INC.	ELGIN, IL	
1206676	184, 463	ELLETTSVILLE BANCSHARES, INC.	ELLETTSVILLE, IN	
2947985	181, 946	ELMER BANCORP, INC.	ELMER, NJ	
1204869	245, 302	ELMWOOD FINANCIAL CORPORATION	RACINE, WI	
1480944	263, 677	EMCLAIRE FINANCIAL CORP	EMLENTON, PA	
2466208	290, 925	ENTERPRISE BANCSHARES, INC.	MEMPHIS, TN	
2721895	156, 117	EQUITABLE FINANCIAL GROUP, INC	FORT LAUDERDALE, FL	New Y-9C/BHCPR reporter
3001129	196, 151	EVERGREENBANCORP, INC.	SEATTLE, WA	
2211136	176, 754	EXCELSIOR FINANCIAL SERVICES,	SHOREWOOD, MN	
1096176	253, 267	EXCHANGE BANCSHARES, INC.	MAYFIELD, KY	
1054000	264, 907	EXCHANGE BANKSHARES CORPORATIO	ATCHISON, KS	
1085862	163, 328	EXCHANGE BANKSHARES, INC.	MILLEDGEVILLE, GA	
1061893	261, 849	EXCHANGE COMPANY	GIBBON, NE	
1082731	239, 424	EXECUTIVE BANKING CORPORATION	MIAMI, FL	
1416907	167, 027	F. B. H. CORPORATION	FAYETTE, AL	
1130089	299, 585	FACTORY POINT BANCORP, INC.	MANCHESTER CENTER, VT	Moved from Peer 5
2107305	233, 861	FAIRFIELD BANCSHARES, INC.	FAIRFIELD, IL	

BHCPR Reporters for Quarter Ending 03/31/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
2568867	159,746	FALMOUTH BANCORP, INC.	FALMOUTH, MA	
1126158	154,971	FARIBAULT BANCSHARES, INC.	FARIBAULT, MN	New Y-9C/BHCPR reporter
1053357	163,646	FARM AND HOME INSURANCE AGENCY	LYONS, NE	
2178631	246,536	FARMERS AND MERCHANTS BANCSTAR	BURLINGTON, IA	
1099672	281,112	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1247615	183,989	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
2142306	292,787	FARMERS BANCORPORATION, INC.	BUHL, ID	
1095638	161,290	FARMERS BANCSHARES, INC.	HARDINSBURG, KY	
1109320	197,138	FARMERS BANCSHARES, INC.	CENTER, TX	
1099793	156,318	FARMERS HOLDING COMPANY	JACKSONVILLE, IL	
1071511	175,973	FARMERS NATIONAL BANCORP OF KY	CYNTHIANA, KY	
1209284	160,257	FARMERS STATE BANCORPORATION,	WAUPACA, WI	
2108227	225,525	FARMERS STATE FINANCIAL CORP.	VICTOR, MT	
2900355	218,520	FCB BANCORP, INC.	LOUISVILLE, KY	
1085488	242,383	FCB CORPORATI ON	MANCHESTER, TN	
3104860	269,331	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	
1134069	237,035	FCN BANC CORP.	BROOKVILLE, IN	
2348274	258,739	FCT BANCSHARES, INC.	WACO, TX	
1891979	240,262	FEO INVESTMENTS, INC.	NORFOLK, NE	
2527024	179,432	FGH BANCORP, INC.	HERRIN, IL	
1121788	213,137	FIDELITY CORPORATION	BURKE, SD	
1199787	254,099	FIDELITY FINANCIAL CORPORATION	BIRMINGHAM, MI	
2227182	285,508	FINANCIAL CORPORATION OF LOUIS	CROWLEY, LA	
1127557	176,895	FINANCIAL SERVICES OF ST. CROI	ST CROIX FALLS, WI	New Y-9C/BHCPR reporter
1126037	263,878	FINLAYSON BANCSHARES, INC.	FINLAYSON, MN	
1363935	201,143	FIRST & PEOPLES BANCSHARES, IN	RUSSELL, KY	
1083840	225,212	FIRST ALACHUA BANKING CORPORAT	ALACHUA, FL	
2522337	250,599	FIRST ALAMOGORDO BANCORP OF NE	RENO, NV	
1056134	224,641	FIRST ALTUS BANCORP, INC.	ALTUS, OK	
1138188	235,183	FIRST AMERICAN BANCORP	ATHENS, GA	
1141629	222,341	FIRST AMERICAN BANKSHARES, INC	FORT ATKINSON, WI	
1143052	191,714	FIRST APPLE RIVER CORPORATION	APPLE RIVER, IL	
1096550	268,298	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1143801	152,925	FIRST AZLE BANCSHARES, INC.	AZLE, TX	
1838590	255,009	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
1099140	264,649	FIRST BANCORP, INC.	RUSSELL SPRINGS, KY	
1416701	289,729	FIRST BANCORP, INC.	KETCHIKAN, AK	Moved from Peer 5
1842935	285,304	FIRST BANCORPORATION, INC.	LA CROSSE, WI	
2791898	278,094	FIRST BANCSHARES, INC.	SAN LUIS OBISPO, CA	
2385493	177,130	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
2971261	229,278	FIRST BANCTRUST CORPORATION	PARIS, IL	
1134041	212,569	FIRST BANK SHARES OF THE SOUTH	ALMA, GA	
2349468	249,111	FIRST BANKSHARES, INC.	WINTER PARK, FL	
1889538	215,377	FIRST BERLIN BANCORP, INC.	BERLIN, WI	
1062050	179,535	FIRST BROKEN ARROW CORPORATION	BROKEN ARROW, OK	
1889547	162,651	FIRST BUSINESS BANCORP CO.	CHICAGO, IL	
2389839	210,896	FIRST CAPITAL BANKSHARES, INC.	PEORIA, IL	
1417360	249,312	FIRST CAPITAL CORPORATION	FORT SCOTT, KS	
1076525	251,601	FIRST CAROLINA BANCSHARES CORP	DARLINGTON, SC	
1022166	153,132	FIRST CARTHAGE CORPORATION	CARTHAGE, MS	
1928633	275,980	FIRST CECILIAN BANCORP, INC.	CECILIA, KY	

BHCPR Reporters for Quarter Ending 03/31/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
1427293	247, 591	FIRST CHEROKEE BANCSHARES, INC	WOODSTOCK, GA	
1142130	190, 143	FIRST CITIZENS OF PARIS, INC.	PARIS, IL	
3225420	187, 215	FIRST COMMERCE BANCORP	ENCINO, CA	New Y-9C/BHCPR reporter
2016340	201, 645	FIRST COMMUNITY BANCORP, INC.	SHELBYVILLE, TN	
2252009	149, 680	FIRST COMMUNITY BANCORP, INC.	GLASGOW, MT	New Y-9C/BHCPR reporter
2736424	150, 883	FIRST COMMUNITY BANCORP, INC.	PAHOKEE, FL	New Y-9C/BHCPR reporter
1990096	156, 039	FIRST COMMUNITY BANCSHARES COR	MILTON, WI	
2341547	186, 431	FIRST COMMUNITY BANCSHARES, IN	KANSAS CITY, KS	
2398587	197, 328	FIRST COMMUNITY BANK HOLDING	DEBARY, FL	
2224239	194, 933	FIRST COMMUNITY CORPORATION	ROGERSVILLE, TN	
2337401	220, 213	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
1132896	237, 347	FIRST COMMUNITY FINANCIAL CORP	MIFFLINTOWN, PA	
1056479	217, 710	FIRST COMPANY	POWELL, WY	
1097388	285, 662	FIRST DELTA BANKSHARES, INC.	BLYTHEVILLE, AR	
2755685	169, 600	FIRST DUPAGE BANCORP, INC.	WESTMONT, IL	New Y-9C/BHCPR reporter
1492956	226, 649	FIRST EAGLE BANCSHARES, INC.	HANOVER PARK, IL	
1250398	236, 141	FIRST EXPRESS OF NEBRASKA, INC	GERING, NE	
1104642	201, 919	FIRST FABENS BANCORPORATION	FABENS, TX	
1100112	233, 597	FIRST FARMERS BANK HOLDING COM	BARDSTOWN, KY	
2180232	176, 968	FIRST FINANCIAL BANCSHARES, IN	ROLAND, OK	
1128040	158, 385	FIRST FINANCIAL CORPORATION	ARTHUR, ND	
1246515	280, 463	FIRST GILMER BANKSHARES, INC.	GILMER, TX	
1057252	159, 832	FIRST GOTHENBURG BANCSHARES	GOTHENBURG, NE	New Y-9C/BHCPR reporter
1107700	223, 654	FIRST GRAHAM BANCORP, INC.	GRAHAM, TX	
1105528	267, 791	FIRST GRANBURY BANCORPORATION	GRANBURY, TX	
1086243	190, 674	FIRST HARALSON CORPORATION	BUCHANAN, GA	
1134564	158, 010	FIRST INDEPENDENCE CORPORATION	DETROIT, MI	
1065163	231, 905	FIRST INDEPENDENT BANCORP, INC	CHICKASHA, OK	
3044144	218, 460	FIRST INDEPENDENT CAPITAL OF	RENO, NV	
2265429	206, 169	FIRST INTERNATIONAL BANCORP TE	PLANO, TX	
1233627	225, 834	FIRST LIBERTY NATIONAL BANCSHA	LIBERTY, TX	
1889855	242, 263	FIRST MARENGO FINANCIAL CORPOR	MARENGO, IL	
1208876	180, 921	FIRST MENASHA BANCSHARES, INC.	NEENAH, WI	
1980846	255, 537	FIRST METRO BANCORP	MUSCLE SHOALS, AL	
2577159	262, 673	FIRST NATIONAL BANCORP OF RIVE	RIVER FALLS, WI	
1134845	223, 345	FIRST NATIONAL BANCORP, INC.	LIBBY, MT	
2619349	295, 945	FIRST NATIONAL BANCORP, INC.	GREEN FOREST, AR	
1889529	204, 262	FIRST NATIONAL BANCORPORATION	STOUGHTON, WI	
1100224	178, 687	FIRST NATIONAL BANCSHARES OF	HOPE, AR	
3018958	217, 920	FIRST NATIONAL BANCSHARES OF	HUNTSVILLE, TX	
1097575	242, 823	FIRST NATIONAL BANCSHARES, INC	CAMDENTON, MO	
2720067	298, 488	FIRST NATIONAL BANCSHARES, INC	BRADENTON, FL	
2859565	188, 455	FIRST NATIONAL BANCSHARES, INC	SPARTANBURG, SC	
1137529	218, 094	FIRST NATIONAL BANK CORP	CLOVERDALE, IN	
1057908	224, 170	FIRST NATIONAL BANK OF GILLETT	GILLETTE, WY	
1086131	288, 905	FIRST NATIONAL BANKERS BANKSHA	BATON ROUGE, LA	Moved from Peer 9
1417007	220, 056	FIRST NATIONAL BANKS- WEST CO.	EVANSTON, WY	
1142840	179, 631	FIRST NATIONAL BANKSHARES CORP	RONCEVERTE, WV	
1055726	273, 276	FIRST NATIONAL CORPORATION OF	ARDMORE, OK	
1132159	184, 930	FIRST NATIONAL CORPORATION OF	WYNNE, AR	
1427220	148, 471	FIRST NATIONAL FINANCIAL CORPO	MANCHESTER, KY	

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Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
1097070	199, 935	FIRST NATIONAL HOLDING COMPANY	OXFORD, MS	
1071409	243, 911	FIRST NATIONAL LONDON BANKSHAR	LONDON, KY	
2410322	181, 757	FIRST NATIONAL MONAHANS BANC SH	MONAHANS, TX	New Y-9C/BHCPR reporter
1135356	262, 321	FIRST NATIONAL TALLADEGA CORPO	TALLADEGA, AL	
1881934	193, 939	FIRST NEIGHBORHOOD BANCSHARES,	TOLEDO, IL	
1107830	259, 012	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
2449331	236, 381	FIRST NORTHWEST BANCORP, INC.	ARLINGTON HEIGHTS, IL	
1085844	253, 149	FIRST OF HOMESTEAD, INC.	HOMESTEAD, FL	
1205633	244, 706	FIRST OF HURON CORP.	BAD AXE, MI	
1206395	208, 927	FIRST OF WAVERLY CORPORATION	WAVERLY, IA	
1056330	185, 079	FIRST OKMULGEE CORPORATION	OKMULGEE, OK	
1062528	186, 175	FIRST PIONEER BANK CORP.	BRUSH, CO	
1135767	148, 976	FIRST POLK BANKSHARES, INC.	CEDARTOWN, GA	
1071043	163, 875	FIRST PRESTONSBURG BANCSHARES,	PRESTONSBURG, KY	
2224408	188, 925	FIRST PRYOR BANCORP, INC.	PRYOR, OK	
3070312	194, 609	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
2125523	273, 301	FIRST SECURITY BANCORP, INC.	ELMWOOD PARK, IL	
2899851	226, 970	FIRST SECURITY BANCORP, INC.	LEXINGTON, KY	
1085572	276, 255	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
3065774	189, 191	FIRST SENTRY BANCSHARES, INC.	HUNTINGTON, WV	
2294700	195, 014	FIRST SHARES BANCORP, INC.	GREENWOOD, IN	
1123401	251, 497	FIRST SLEEPY EYE BANCORPORATIO	SIOUX FALLS, SD	
2817314	258, 504	FIRST SOUTH BANCORP, INC.	SPARTANBURG, SC	
2349486	279, 572	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1082692	249, 400	FIRST SOUTHWEST CORPORATION	MCCOMB, MS	
1123353	162, 038	FIRST STATE AGENCY OF LAKE LIL	LAKE LILLIAN, MN	New Y-9C/BHCPR reporter
1209471	244, 314	FIRST STATE BANCORP OF MONTICE	MONTICELLO, IL	
1139840	186, 656	FIRST STATE BANCSHARES OF BLAK	BLAKELY, GA	
1057850	268, 943	FIRST STATE BANCSHARES, INC.	SCOTTSBLUFF, NE	
1416550	152, 584	FIRST STATE BANCSHARES, INC.	SAINT CHARLES, MO	
1975459	265, 982	FIRST STATE BANCSHARES, INC.	NEW LONDON, WI	
1096448	226, 044	FIRST STATE BANKING CORP	RUSSELLVILLE, AR	
1083587	297, 731	FIRST STATE CORPORATION	WAYNESBORO, MS	
2621267	223, 395	FIRST STATE FINANCIAL CORPORAT	SARASOTA, FL	
1139952	144, 314	FIRST SUBURBAN BANCORP CORPORA	MAYWOOD, IL	
2251776	153, 887	FIRST TRUST HOLDINGS, INC.	WATSEKA, IL	New Y-9C/BHCPR reporter
1098880	193, 109	FIRST UNION FINANCIAL CORPORAT	MONTICELLO, AR	
1097100	213, 794	FIRST VALLEY NATIONAL CORP.	CLARKSDALE, MS	
1099654	180, 647	FIRST VANDALIA CORP.	VANDALIA, IL	
1135404	269, 696	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1070336	284, 597	FIRST WEST VIRGINIA BANCORP	WHEELING, WV	
1100091	252, 083	FIRST WESTERN BANCSHARES, INC.	BOONEVILLE, AR	
2376567	201, 186	FIRSTFED BANCORP, INC.	BESSEMER, AL	
1129515	190, 508	FIVE FLAGS BANKS, INC.	PENSACOLA, FL	
1127892	152, 649	FLATHEAD HOLDING COMPANY OF BI	BIGFORK, MT	New Y-9C/BHCPR reporter
1138768	153, 448	FLEETWOOD BANK CORPORATION	FLEETWOOD, PA	New Y-9C/BHCPR reporter
2805432	172, 695	FLORIDA BUSINESS BANGROUP, IN	TAMPA, FL	New Y-9C/BHCPR reporter
2902005	213, 810	FLORIDA COMMUNITY BANKSHARES,	Ocala, FL	
1246382	205, 167	FLORIDA FIRST CITY BANKS, INC.	FORT WALTON BEACH, FL	
1086814	183, 934	FMB BANCSHARES, INC.	LAKELAND, GA	
1084128	298, 333	FMB BANKING CORPORATION	MONTICELLO, FL	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
1137426	193,062	FMB OF S. C. BANCSHARES, INC.	HOLLY HILL, SC	
1491463	162,625	FMS BANCORP, INC.	POPLAR BLUFF, MD	New Y-9C/BHCPR reporter
2851653	237,746	FNB BANCORP	LAYTON, UT	
1416671	197,504	FNB BANCSHARES, INC.	IRON MOUNTAIN, MI	
1133491	219,031	FNB BANKSHARES	BAR HARBOR, ME	
2504285	210,687	FNB COMPANY	LIVINGSTON, TX	
1248144	186,872	FNB FINANCIAL CORP.	SCOTTSDALE, KY	
1247325	210,783	FNB FINANCIAL CORPORATION	SHELBY, OH	
1141227	212,209	FNB FINANCIAL SERVICES, INC.	DURANT, OK	
1417267	152,511	FNB, INC.	DENNISON, OH	New Y-9C/BHCPR reporter
1099690	260,729	FNBC BANCORP INC	ASH FLAT, AR	
2052601	246,363	FNBR HOLDING CORPORATION	GRAND JUNCTION, CO	
2511322	202,320	FNC., INC.	STORM LAKE, IA	
1128134	259,924	FORSTROM BANCORPORATION, INC.	CLARA CITY, MN	
2658197	250,629	FOUNDERS FINANCIAL CORPORATION	GRAND RAPIDS, MI	
1098152	202,404	FRANKLIN BANCORP, INC.	FRANKLIN, KY	
1139103	271,555	FRANKLIN BANCORP, INC. DBA SUN	ST PAUL, MN	
1136933	205,182	FREEDOM BANCORPORATION, INC.	HUDSON, WI	
1401154	181,467	FRIENDSHIP BANCORP	FRIENDSHIP, IN	
3157071	217,755	FRONTENAC BANCSHARES, INC.	EARTH CITY, MO	
2687601	157,580	FRYBURG BANKING COMPANY, INC.	FRYBURG, PA	
2596758	290,561	FSB BANCORP, MHC	FARMINGTON, ME	
1417379	148,380	FULTON BANCSHARES CORPORATION	MCCONNELLSBURG, PA	
2222495	280,221	FUTURA BANC CORPORATION	URBANA, OH	
1107885	173,449	G-6 CORPORATION	MESQUITE, TX	
1079067	180,346	GADSDEN CORPORATION, THE	ALTOONA, AL	
1137006	171,773	GASSAWAY BANCSHARES, INC.	GASSAWAY, WV	
2963190	156,602	GATEWAY BANCORP	SANTA ANA, CA	
2388775	161,309	GATEWAY BANCSHARES, INC.	RINGGOLD, GA	New Y-9C/BHCPR reporter
2512589	195,117	GATEWAY HOLDING COMPANY, INC.	DALLAS, TX	
1907106	177,200	GATO HOLDINGS, INC.	THIEF RIVER FALLS, MN	
2530097	268,296	GBC BANCORP, INC.	LAWRENCEVILLE, GA	
1071388	170,532	GENBANC, INC.	GENOA, OH	
1246944	203,386	GENBEACH CO., INC.	BEATTYVILLE, KY	
2589385	220,537	GEORGE WASHINGTON BANCORP, INC	OAK LAWN, IL	
3019339	221,238	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
1245581	243,590	GEORGIA COMMUNITY BANCORP, INC	REYNOLDS, GA	
2540292	284,256	GEORGIA-CAROLINA BANCSHARES	AUGUSTA, GA	
1098741	259,613	GERMANTOWN BANC CORP.	GERMANTOWN, IL	
2994260	228,607	GIANT HOLDINGS, INC.	FORT LAUDERDALE, FL	
2839969	178,628	GILMER NATIONAL BANCSHARES, IN	GILMER, TX	
3194058	257,429	GINGER MURCHISON FOUNDATION	ATHENS, TX	
2001328	298,590	GLEN BURNIE BANCORP	GLEN BURNIE, MD	Moved from Peer 5
1064915	276,643	GN BANKSHARES, INC.	GIRARD, KS	
1205950	224,769	GNB BANCORPORATION	GRUNDY CENTER, IA	
1840267	224,687	GNB BANCSHARES, INC.	GAINESVILLE, TX	
2630193	227,687	GNB BANKSHARES CORPORATION	GRUNDY, VA	
2942850	232,671	GRACE INVESTMENT COMPANY, INC.	ALVA, OK	
2846275	193,894	GRAFF FAMILY, INC.	MCCOOK, NE	
1115406	231,856	GRAND BANK CORPORATION	MARBLEHEAD, MA	
3047163	222,210	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	

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1840931	159,604	GRAND VALLEY CORPORATION	GRAND JUNCTION, CO	
2929833	186,728	GRANDSOUTH BANCORPORATION	GREENVILLE, SC	
3143953	218,233	GRAVETT BANCSHARES, INC.	GRAVETTE, AR	
1974470	265,744	GRAYSON BANCSHARES, INC.	INDEPENDENCE, VA	
1060355	199,254	GREAT PLAINS BANCSHARES, INC.	HOLLIS, OK	
1947102	247,213	GREAT RIVER FINANCIAL GROUP	BURLINGTON, IA	
1080568	231,988	GREAT SOUTHERN CAPITAL CORPORA	MERIDIAN, MS	
1143641	223,279	GREATER CHICAGO FINANCIAL CORP	CHICAGO, IL	
3136825	181,607	GREATER SACRAMENTO BANCORP	SACRAMENTO, CA	
1141384	211,390	GREATER SOUTHWEST BANCSHARES,	IRVING, TX	
1205996	273,399	GREENFIELD BANCSHARES, INC.	GREENFIELD, IN	
2849799	258,682	GREENVILLE FIRST BANCSHARES	GREENVILLE, SC	
1071566	282,261	GREENVILLE NATIONAL BANCORP	GREENVILLE, OH	
3025648	228,822	GREER BANCSHARES INCORPORATED	GREER, SC	
2637820	258,255	GUARANTY BANCORP, INC.	WOODSVILLE, NH	
1209444	260,755	GUARANTY BANKSHARES, LTD.	CEDAR RAPIDS, IA	
1096952	253,360	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
2521406	209,360	GUARANTY FINANCIAL CORPORATION	CHARLOTTESVILLE, VA	
1085929	173,630	GULF COAST BANCSHARES, INC.	ABBEVILLE, LA	
3001156	235,329	GULFSTREAM BANCSHARES, INC.	STUART, FL	
1103391	292,531	HALECO BANCSHARES, INC.	PLAINVIEW, TX	
1202276	149,546	HANSEN BANCORPORATION	LAWLER, IA	New Y-9C/BHCPR reporter
1843062	165,711	HAPPY BANCSHARES, INC.	CANYON, TX	
2008130	229,910	HARBOR BANKSHARES CORPORATION	BALTIMORE, MD	
1208102	262,540	HARBOR SPRINGS FINANCIAL CORPO	HARBOR SPRINGS, MI	
1119075	246,366	HARDEMAN COUNTY INVESTMENT COM	BOLIVAR, TN	
1097838	209,989	HARDIN COUNTY BANCSHARES, INC.	SAVANNAH, TN	
2484202	179,237	HARRODSBURG FIRST FINANCIAL BA	HARRODSBURG, KY	
1209604	161,299	HARVARD BANCORP, INC.	HARVARD, IL	
1863659	247,585	HAYWARD BANCSHARES, INC.	EAU CLAIRE, WI	
1357082	238,131	HAZARD BANCORP	HAZARD, KY	
1136287	242,656	HCB FINANCIAL CORP.	HASTINGS, MI	
2805375	278,976	HCSB FINANCIAL CORPORATION	LORIS, SC	
2595881	171,210	HEARTLAND BANCSHARES, INC.	FRANKLIN, IN	
1427079	219,230	HERGET FINANCIAL CORP.	PEKIN, IL	
3162486	162,648	HERITAGE BANCORP	RENO, NV	New Y-9C/BHCPR reporter
2144739	228,255	HERITAGE BANCSHARES GROUP, INC	WILLMAR, MN	
2856340	219,462	HERITAGE BANCSHARES, INC.	LUCAMA, NC	
1143717	189,782	HERITAGE CAPITAL CORPORATION	JONESBORO, AR	
1200795	245,358	HERITAGE COMMUNITY BANCORPORAT	RIVERDALE, IL	
1140154	227,807	HERITAGE FINANCIAL CORPORATION	GRANBURY, TX	
1200218	223,534	HERITAGEBANC, INC.	CHICAGO HEIGHTS, IL	
3066977	264,811	HFB FINANCIAL CORPORATION	MIDDLESBORO, KY	
1916948	182,730	HIGH POINT FINANCIAL SERVICES,	FORRESTON, IL	
1131750	299,208	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	Moved from Peer 5
2638014	199,846	HIGHLANDS INDEPENDENT BANCSHAR	SEBRING, FL	
2170868	171,080	HOCKING VALLEY BANCSHARES, INC	ATHENS, OH	
1060412	150,538	HOMESTEAD FINANCIAL CORPORATIO	BEATRICE, NE	
2648367	167,713	HOMETOWN BANCSHARES, INC.	CARTHAGE, MO	
1881680	180,774	HONOR BANCORP, INC.	HONOR, MI	
1200496	209,033	HOW-WIN DEVELOPMENT CO.	CRESCO, IA	

BHCPR Reporters for Quarter Ending 03/31/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
2876544	250, 775	HSB BANCORP, INC.	HEBRON, MD	
1416608	165, 341	HURON COMMUNITY FINANCIAL SERV	EAST TAWAS, MI	
1208997	171, 150	I. S. B. FINANCIAL CORP.	OAK FOREST, IL	New Y-9C/BHCPR reporter
3140288	244, 483	IB BANCSHARES, INC.	MCKINNEY, TX	
1142774	228, 174	ICNB FINANCIAL CORPORATION	IONIA, MI	
1209761	251, 964	ILLINI CORPORATION	SPRINGFIELD, IL	
1208054	282, 894	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
1889565	198, 044	ILLINOIS STATE BANCORP, INC.	WHEATON, IL	
1208504	149, 586	ILLINOIS VALLEY BANCORP, INC.	MORRIS, IL	New Y-9C/BHCPR reporter
1070970	157, 218	INDEPENDENCE BANCORP	INDEPENDENCE, OH	
2511313	161, 244	INDEPENDENT BANCORP., LIMITED	LITTLE CHUTE, WI	New Y-9C/BHCPR reporter
1427136	167, 736	INDEPENDENT BANCSHARES, INC.	OCALA, FL	New Y-9C/BHCPR reporter
2944144	197, 556	INLAND BANCORP HOLDING COMPANY	OAK BROOK, IL	
2849388	298, 122	INTERMOUNTAIN FIRST BANCORP	LAS VEGAS, NV	
2571166	196, 641	INVESTORSBANCORP, INC.	PEWAUKEE, WI	
1139792	238, 921	IOWA STATE BANK HOLDING COMPAN	DES MOINES, IA	
1248845	176, 658	IRELAND BANCORP, LTD.	MALAD CITY, ID	
1246850	291, 047	IRON AND GLASS BANCORP, INC.	PITTSBURGH, PA	
1247295	234, 053	IXONIA BANCSHARES, INC.	IXONIA, WI	
1053713	190, 123	J. R. MONTGOMERY BANCORPORATIO	LAWTON, OK	
1119347	140, 849	JACKSON FINANCIAL CORPORATION	MAYFIELD, KY	
2737766	186, 460	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1132766	251, 929	JBC BANCSHARES, INC.	JASPER, GA	
2267665	251, 871	JEFFERSON BANCSHARES, INC.	PINE BLUFF, AR	
2135812	229, 349	JONES BANCSHARES, L. P.	WAYCROSS, GA	
1061156	170, 845	JONES NATIONAL CORPORATION	SEWARD, NE	
1122057	239, 484	JORGENSEN HOLDING COMPANY	KENMARE, ND	
1051513	206, 714	KANSAS NATURAL GAS, INC.	HAYS, KS	Moved from Peer 9
1206050	180, 353	KENBANCORP	KENTLAND, IN	
3030192	293, 288	KENSINGTON BANKSHARES, INC.	TAMPA, FL	
2010759	290, 380	KILLBUCK BANCSHARES, INC.	KILLBUCK, OH	
1061987	177, 831	KING BANCSHARES, INC.	KINGMAN, KS	
1104325	178, 944	KLEBERG AND COMPANY BANKERS	KINGSVILLE, TX	
1056657	199, 693	KREY CO. LTD.	PRATT, KS	
2155276	207, 149	KS BANCORP, INC.	SMITHFIELD, NC	
1057784	166, 241	LABETTE COUNTY BANKSHARES, INC	ALTAMONT, KS	
1085965	162, 374	LAFAYETTE BANKSHARES, INC.	LAFAYETTE, GA	
1086506	169, 406	LAFOLLETTE FIRST NATIONAL CORP	LA FOLLETTE, TN	
2360043	239, 454	LAKE ELMO BANCSHARES, INC.	LAKE ELMO, MN	
1094864	286, 492	LAKE HAMILTON ENTERPRISES, INC	LITTLE ROCK, AR	
1069273	188, 346	LAWRENCE KEISTER & CO	SCOTTDALE, PA	
1099195	196, 753	LBT BANCSHARES, INC.	LITCHFIELD, IL	
2148586	173, 769	LEA COUNTY BANCSHARES, INC.	HOBBS, NM	
1131406	153, 246	LEACKCO BANK HOLDING COMPANY,	WOLSEY, SD	New Y-9C/BHCPR reporter
1416578	293, 136	LEGEND BANCORP, INC.	BOWIE, TX	
3100349	158, 796	LEGENDS FINANCIAL HOLDINGS, IN	CLARKSVILLE, TN	New Y-9C/BHCPR reporter
1085228	165, 159	LIBERTY BANCORP OF GEORGIA, IN	CLAYTON, GA	
1246579	152, 277	LIBERTY BANCSHARES, INC.	ADA, OH	
2533922	149, 374	LIBERTY BANCSHARES, INC.	ALTON, IL	
2596628	179, 651	LIBERTY NATIONAL BANCSHARES	CONYERS, GA	New Y-9C/BHCPR reporter
1086748	292, 137	LIBERTY SHARES, INC.	HINESVILLE, GA	

BHCPR Reporters for Quarter Ending 03/31/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
1204775	176, 821	LINCOLN S. B. CORP.	LINCOLN, IL	
1201103	225, 694	LINCOLNWOOD BANCORP INC.	LINCOLNWOOD, IL	
1119271	187, 702	LINN HOLDING COMPANY	LINN, MO	
1129618	196, 734	LIZTON FINANCIAL CORPORATION	LIZTON, IN	
1133259	182, 385	LOGAN COUNTY BANCSHARES, INC.	LOGAN, WV	
1204618	184, 649	LONGVIEW CAPITAL CORPORATION	NEWMAN, IL	
1491614	216, 593	LONOKE BANCSHARES, INC.	LONOKE, AR	
1209743	168, 441	LUXEMBURG BANCSHARES, INC.	LUXEMBURG, WI	
1246298	188, 076	LUZERNE NATIONAL BANK CORPORAT	LUZERNE, PA	
1246476	231, 787	LYONS BANCORP, INC.	LYONS, NY	
1995523	66, 910	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1841732	186, 501	M C BANCSHARES, INC.	MORGAN CITY, LA	
2807810	210, 488	M&F BANCORP, INC.	DURHAM, NC	
1491306	202, 956	M&P COMMUNITY BANCSHARES, INC.	NEWPORT, AR	
2052777	262, 819	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
1136577	214, 467	MACON BANCTRUST, INC.	LAFAYETTE, TN	
1416493	199, 314	MADISON BANCSHARES GROUP, LTD.	BLUE BELL, PA	
3026551	215, 201	MADISON BANCSHARES, INC.	PALM HARBOR, FL	
2453936	182, 704	MAGNOLIA BANKSHARES, INC.	EASTMAN, GA	
2067959	213, 436	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1081097	206, 920	MANSURA BANCSHARES, INC.	MANSURA, LA	
1139505	211, 569	MARBANC FINANCIAL CORPORATION	MARKLE, IN	
1031467	206, 101	MARIN NATIONAL BANCORP	LAS VEGAS, NV	Moved from Peer 9
2827779	182, 690	MARINE BANCORP, INC.	MARATHON, FL	New Y-9C/BHCPR reporter
1131376	221, 843	MARION COUNTY BANCSHARES, INC.	HAMILTON, AL	
1139868	179, 501	MARQUETTE COUNTY FINANCIAL COR	NEGAUNEE, MI	
3045011	258, 941	MAUCH CHUNK TRUST FINANCIAL CO	JIM THORPE, PA	
1205857	163, 450	MAUSTON BANCORP, INC.	LA CROSSE, WI	
2655534	216, 289	MBT BANCSHARES, INC.	KANSAS CITY, MO	
2269977	208, 099	MBT CORP.	FOREST CITY, IA	
1250286	154, 532	MCCAMEY FINANCIAL CORPORATION	ODESSA, TX	
1071342	226, 600	MCCREARY BANCSHARES INC.	WHITLEY CITY, KY	
1871618	285, 908	MCINTOSH BANCSHARES, INC.	JACKSON, GA	
2913083	241, 738	MCNB BANKS, INC.	WELCH, WV	
1247183	245, 766	MERCER COUNTY STATE BANCORP	SANDY LAKE, PA	
1082469	215, 152	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
2908566	178, 630	MERCHANTS BANCORP	GRESHAM, OR	
2264404	158, 694	MERCHANTS BANCORP OF PENNSYLVA	KITTANNING, PA	
2314260	151, 112	MESQUITE FINANCIAL SERVICES	ALICE, TX	
1062676	248, 958	METCALF BANCSHARES, INC.	OVERLAND PARK, KS	
2521899	208, 296	METRO BANK FINANCIAL SERVICES,	MIAMI, FL	
3027268	270, 359	METRO NORTH BANCSHARES, INC.	ELK RIVER, MN	
1207673	218, 790	MID-IOWA BANCSHARES CO.	ALGONA, IA	
2300768	244, 896	MID-MISSOURI HOLDING COMPANY,	SULLIVAN, MO	
3104730	237, 539	MIDCAROLINA FINANCIAL CORPORAT	BURLINGTON, NC	
1136214	180, 995	MIDDLEBURY NATIONAL CORPORATIO	MIDDLEBURY, VT	
1398740	273, 614	MIDDLEFIELD BANC CORP.	MIDDLEFIELD, OH	
1071539	174, 112	MIDDLEFORK FINANCIAL GROUP INC	HYDEN, KY	
1063888	202, 523	MIDLANDS FINANCIAL SERVICES	OMAHA, NE	
1136689	188, 270	MIDSOUTH BANCORPORATION	DOTHAN, AL	
1825367	259, 420	MIDSTATES BANCSHARES, INC.	HARLAN, IA	

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Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
1064652	238,070	MIDWEST BANC HOLDING CO.	PIERCE, NE	
3157343	176,075	MIDWEST BANCORPORATION	BILLINGS, MT	
2575249	221,864	MIDWEST BANCORPORATION, INC.	POPLAR BLUFF, MO	
1142309	174,983	MIDWEST BANKERS' BANCORPORATIO	JEFFERSON CITY, MO	
2603450	237,131	MIDWEST COMMUNITY BANCSHARES,	MARION, IL	
1399729	243,854	MIDWEST GUARANTY BANCORP, INC.	TROY, MI	
1137042	268,499	MIFFLINBURG BANCORP, INC.	MIFFLINBURG, PA	
2848073	175,790	MILES BANCSHARES, INC.	ADVANCE, MO	
1201952	192,594	MILFORD BANCORPORATION	MILFORD, IA	
2795702	215,226	MINSTER FINANCIAL CORP.	MINSTER, OH	
2651581	285,248	MNB BANCORP	MILFORD, MA	
2298904	251,800	MNB CORPORATION	BANGOR, PA	
2910055	237,320	MONMOUTH COMMUNITY BANCORP	LONG BRANCH, NJ	
1889967	230,813	MONONA BANKSHARES, INC.	MONONA, WI	
1123661	155,899	MONTANA COMMUNITY BANKS, INC.	RONAN, MT	New Y-9C/BHCPR reporter
2351274	246,853	MONTANA SECURITY, INC.	HAVRE, MT	
1205325	179,775	MONTFORT BANCORPORATION, INC.	PLATTEVILLE, WI	
2510428	189,369	MOUND CITY FINANCIAL SERVICES,	PLATTEVILLE, WI	
2056805	163,853	MOUNTAIN BANK HOLDING COMPANY	ENUMCLAW, WA	
1098415	260,903	MOUNTAIN HOME BANCSHARES, INC.	MOUNTAIN HOME, AR	
3114748	231,345	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	
1061213	275,683	MOUNTAIN STATES BANCORPORATION	DENVER, CO	
2317999	169,206	MOUNTAIN VIEW BANCSHARES, INC.	MOUNTAIN VIEW, AR	
2107789	183,357	MYERS BANCSHARES, INC.	ALVA, OK	
3207387	169,996	MYERS BANCSHARES, INC.	FORT WORTH, TX	
1107595	298,021	NACOGDOCHES COMMERCIAL BANCSHA	NACOGDOCHES, TX	
1134050	191,114	NASHVILLE HOLDING COMPANY, THE	NASHVILLE, GA	
2665739	296,286	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
1137985	299,956	NATIONAL BANCSHARES CORPORATIO	ORRVILLE, OH	Moved from Peer 5
1066003	278,725	NBC CORP. OF OKLAHOMA	OKLAHOMA CITY, OK	
1056684	290,886	NBM CORPORATION	MCALESTER, OK	
1085880	257,505	NBN CORPORATION	NEWPORT, TN	
1209305	174,424	NC BANCORP, INC.	CHICAGO, IL	
2925406	202,668	NCAL BANCORP	LOS ANGELES, CA	
2711887	231,030	NCB HOLDINGS, INC.	CHICAGO, IL	New Y-9C/BHCPR reporter
1140097	204,711	NEFFS BANCORP, INC.	NEFFS, PA	
1204074	171,838	NEKOOSA PORT EDWARDS BANCORPOR	NEKOOSA, WI	
2098412	241,294	NETEX BANCORPORATION	PITTSBURG, TX	
2500027	150,917	NEW ASIA BANCORP, INC.	CHICAGO, IL	
3207659	235,239	NEW CENTURY BANCORP, INC.	DUNN, NC	
1119628	214,054	NEW ERA BANCORPORATION, INC.	FREDERICKTOWN, MO	
2257228	186,563	NEW INDEPENDENT BANCSHARES, IN	NEW WASHINGTON, IN	
1138106	221,647	NEW TRIPOLI BANCORP, INC.	NEW TRIPOLI, PA	
1118621	195,873	NEWBURG INSURANCE AGENCY, INC.	ROLLA, MO	
3213922	152,458	NEWFIRST FINANCIAL GROUP, INC.	EL CAMPO, TX	New Y-9C/BHCPR reporter
3112119	188,710	NORCAL COMMUNITY BANCORP	ALAMEDA, CA	
1889574	162,531	NORTH BANCORP, INC.	GAYLORD, MI	
1832824	200,816	NORTH CASCADES BANCSHARES, INC	CHELAN, WA	
2834076	195,397	NORTH CENTRAL BANCORP	NORFOLK, NE	
1136540	162,410	NORTH SHORE FINANCIAL CORPORAT	DULUTH, MN	
3109070	281,288	NORTH STATE BANCORP	RALEIGH, NC	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
2962737	180, 292	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	
1122422	296, 023	NORTHEAST SECURITIES CORPORATI	MINNEAPOLIS, MN	
1123652	156, 288	NORTHERN MICHIGAN CORPORATION	ESCANABA, MI	
1249495	247, 748	NORTHERN MISSOURI BANCSHARES,	UNIONVILLE, MO	
1140789	159, 374	NORTHFIELD BANCSHARES, INC.	NORTHFIELD, MN	
2737814	201, 819	NORTHPOINTE BANCSHARES, INC.	GRAND RAPIDS, MI	New Y-9C/BHCPR reporter
1109898	263, 645	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	
2958990	176, 505	NORTHSTAR FINANCIAL GROUP, INC	BAD AXE, MI	New Y-9C/BHCPR reporter
2575726	262, 541	NORTHUMBERLAND BANCORP	NORTHUMBERLAND, PA	
2088329	210, 162	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
2176105	149, 139	NORTHWEST WISCONSIN BANCORP	EAU CLAIRE, WI	
1246542	274, 139	NW BANCSHARES, INC.	CHIPPEWA FALLS, WI	
2445098	164, 696	OAK PARK RIVER FOREST BANKSHAR	OAK PARK, IL	New Y-9C/BHCPR reporter
1022269	168, 286	OCEANIC HOLDING (BVI) LIMITED	TORTOLA, ZZ	
2729499	250, 620	OCONEE FINANCIAL CORPORATION	WATKINSVILLE, GA	
1206537	180, 273	OGLE COUNTY BANCSHARES, INC.	ROCHELLE, IL	
1951127	160, 876	OHIO COUNTY COMMUNITY BANCSHAR	HARTFORD, KY	
2347035	180, 931	OHIO HERITAGE BANCORP, INC.	COSHOCTON, OH	
2873039	168, 850	OHIO LEGACY CORP.	WOOSTER, OH	New Y-9C/BHCPR reporter
1097221	170, 729	OHIO VALLEY BANCORP, INC.	HENDERSON, KY	
3017885	181, 878	OLD FLORIDA BANKSHARES, INC.	FORT MYERS, FL	New Y-9C/BHCPR reporter
2868071	233, 041	OMNI FINANCIAL SERVICES, INC.	ATLANTA, GA	
2571269	274, 455	ONEFINANCIAL CORPORATION	LITTLE ROCK, AR	
1248854	168, 942	ORBISONIA COMMUNITY BANCORP	ORBISONIA, PA	
1210048	213, 779	ORION BANCORPORATION, INC.	ORION, IL	
2950257	246, 675	OSB FINANCIAL SERVICES, INC.	ORANGE, TX	
1124770	282, 324	OSCEOLA BANCORPORATION, INC.	OSCEOLA, WI	
2454586	230, 680	OUACHITA BANCSHARES CORP.	MONROE, LA	
2410854	227, 539	OUTSOURCE CAPITAL GROUP, INC.	LUBBOCK, TX	
1207954	175, 304	OWEN FINANCIAL CORPORATION	SPENCER, IN	
2731586	251, 419	PACIFIC COAST BANKERS' BANCSHA	SAN FRANCISCO, CA	
3109605	210, 938	PACIFIC STATE BANCORP	STOCKTON, CA	
2961888	167, 940	PACIFICA BANCORP, INC.	BELLEVUE, WA	
1055669	151, 910	PADGETT AGENCY, INC.	GREENLEAF, KS	New Y-9C/BHCPR reporter
1076329	215, 752	PALMETTO STATE BANCSHARES, INC	HAMPTON, SC	
3021800	298, 229	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
2636092	167, 653	PARAMOUNT BANCORP, INC.	FARMINGTON HILLS, MI	
2465283	226, 681	PARIS BANCSHARES, INC.	PARIS, TX	
1124613	162, 580	PARK RAPIDS BANCSHARES, INC.	PARK RAPIDS, MN	
1125580	180, 384	PARKERS PRAIRIE BANCSHARES, IN	PARKERS PRAIRIE, MN	
2384508	164, 415	PATAPSCO BANCORP, INC.	DUNDALK, MD	
1494343	222, 004	PAWNEE HOLDING COMPANY, INC.	PAWNEE, OK	
2787912	288, 823	PB FINANCIAL SERVICES CORPORAT	DULUTH, GA	
1248658	200, 268	PBT BANCSHARES, INC.	MCPHERSON, KS	
2470081	172, 518	PCB BANCORP, INC.	JOHNSON CITY, TN	
3120972	194, 702	PDS BANCORP, INC.	PRAIRIE DU SAC, WI	
2168959	197, 936	PEAK BANKS OF COLORADO, INC.	NEDERLAND, CO	
2621986	264, 201	PEDCOR BANCORP	INDIANAPOLIS, IN	
2558167	270, 734	PELICAN FINANCIAL, INC.	ANN ARBOR, MI	Moved from Peer 9
1132757	171, 944	PENN BANCSHARES, INC.	PENNSVILLE, NJ	
1140622	208, 143	PENN LAUREL FINANCIAL CORP.	CURWENSVILLE, PA	

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3210921	201,338	PENNSYLVANIA STATE BANKING COM	CAMP HILL, PA	New Y-9C/BHCPR reporter
1249646	159,826	PEOPLES BANCORP	ROCK VALLEY, IA	
1823587	170,648	PEOPLES BANCORP INC. OF BULLIT	SHEPHERDSVILLE, KY	
1209499	244,259	PEOPLES BANCORP, INC.	PRAIRIE DU CHIEN, WI	
2531049	182,087	PEOPLES BANCORP, INC.	CHESTERTOWN, MD	
1085602	156,357	PEOPLES BANCORPORATION, INC.	WINFIELD, AL	
1493841	166,370	PEOPLES BANKING CORPORATION	BLACKSHEAR, GA	
1124024	160,971	PEOPLES BANKSHARES, INC.	MORA, MN	
1491801	207,030	PEOPLES FINANCIAL CORP. OF ILL	KEWANEE, IL	
1085611	242,855	PEOPLES HOLDING COMPANY	WINDER, GA	
2684543	273,059	PEOPLES HOLDING COMPANY, INC.	COLDWATER, OH	
1918755	170,934	PEOPLES INDEPENDENT BANCSHARES	BOAZ, AL	
1143959	165,467	PEOPLES LTD.	WYALUSING, PA	
2700368	241,725	PEOPLES SERVICE COMPANY	NIXA, MO	
1200290	159,888	PERRY INVESTMENT COMPANY	CARROLL, IA	
1845619	297,526	PETERSON HOLDING COMPANY	DECATUR, AR	
1095759	197,317	PHELPS COUNTY BANCSHARES, INC.	ROLLA, MO	
1118966	161,246	PIKE BANCORP, INC.	PITTSFIELD, IL	
1208885	204,417	PILOT BANCORP, INC.	PILOT GROVE, IA	
1135691	217,239	PILOT POINT BANCORP, INC.	PILOT POINT, TX	
2520605	209,815	PINNACLE BANCSHARES, INC.	JASPER, AL	
2534406	207,464	PINNACLE BANKSHARES CORPORATIO	ALTAVISTA, VA	
1059407	271,066	PIONEER BANCSHARES, INC.	PONCA CITY, OK	
1103793	175,561	PLANTERS & MERCHANTS BANCSHARE	HEARNE, TX	
3013225	203,780	PLANTERS FINANCIAL GROUP, INC	CLARKSVILLE, TN	
1057618	215,112	PLATIE COUNTY BANCSHARES, INC.	PLATTE CITY, MO	
1839823	241,451	PNB HOLDING CO.	PONTIAC, IL	
2152734	201,188	POCA VALLEY BANKSHARES, INC. ,	WALTON, WV	
1207712	277,456	PONTIAC BANCORP, INC.	PONTIAC, IL	
2524911	209,808	PONTOTOC BANCSHARES CORP.	PONTOTOC, MS	
1208577	241,353	PORT BANCSHARES, INC.	PORT WASHINGTON, WI	
2234920	217,665	POTOMAC BANCSHARES, INC.	CHARLES TOWN, WV	
1249271	211,606	POWELL VALLEY BANKSHARES, INC.	JONESVILLE, VA	
2700500	200,402	PRIMEBANK, INC.	LEMARS, IA	
1128527	186,692	PROFINIUM FINANCIAL HOLDINGS,	FAIRMONT, MN	
1108659	255,617	PROGRESSIVE BANCORP, INC.	MONROE, LA	
2198563	248,061	PROPHETSTOWN BANKING CO.	PROPHETSTOWN, IL	
3143252	202,841	PROSPECT BANCSHARES, INC.	WORTHINGTON, OH	
2838159	254,405	PROVIDENT BANCORP	AMESBURY, MA	
1210468	165,525	PSB CORPORATION	WELLSBURG, IA	
1109263	261,321	PSB FINANCIAL CORPORATION	MANY, LA	
2496269	156,173	PSB HOLDING CORP.	PRESTON, MD	New Y-9C/BHCPR reporter
1404735	253,434	PTB CORPORATION	SALEM, OR	
3152003	252,909	PUTNAM BANCORP MHC, INC	PUTNAM, CT	
1057962	268,658	QUAIL CREEK BANCSHARES, INC.	OKLAHOMA CITY, OK	
2354369	177,288	QUANTUM CAPITAL CORP.	SUWANEE, GA	
1126868	149,354	RAMSEY FINANCIAL CORPORATION	DEVILS LAKE, ND	
2003108	214,579	RATON CAPITAL CORPORATION	RATON, NM	
2526755	216,471	RBC, INC.	DEMOPOLIS, AL	
1132243	237,546	RED RIVER BANCORP, INC.	GAINESVILLE, TX	
2891006	158,866	REGENT BANCORP, INC.	DAVIE, FL	New Y-9C/BHCPR reporter

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Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
2789466	225, 151	RENASANT BANCSHARES INC	GERMANTOWN, TN	
2070584	190, 011	REPUBLIC BANCSHARES, INC.	DULUTH, MN	
1054073	183, 607	REPUBLIC CORPORATION, THE	HOUSTON, TX	
1131451	284, 000	REPUBLIC FINANCIAL CORPORATION	WICHITA, KS	
1207945	221, 198	RESOURCE BANCSHARES, INC.	DEKALB, IL	
3136405	172, 714	RESOURCE BANKSHARES, INC.	COVINGTON, LA	
1250651	160, 611	RICHWOOD BANCSHARES, INC.	RICHWOOD, OH	
2486813	215, 225	RIVER HOLDING COMPANY	STODDARD, WI	
2616085	284, 601	RIVERSIDE GULF COAST BANKING	CAPE CORAL, FL	
2963592	154, 321	RIVOLI BANCORP, INC.	MACON, GA	New Y-9C/BHCPR reporter
2020824	279, 718	ROCKWOOD BANCSHARES, INC.	EUREKA, MO	
2823351	259, 631	ROME, MHC	ROME, NY	
1417324	177, 891	ROMNEY BANKSHARES, INC.	ROMNEY, WV	
2613589	151, 098	ROSEAU REALTY CO., INC.	ROSEAU, MN	
1096372	289, 344	ROYAL BANCSHARES, INC.	SAINT LOUIS, MO	
2718167	245, 341	RSNB BANCORP	ROCK SPRINGS, WY	
2603928	298, 758	SAEHAN BANCORP	LOS ANGELES, CA	
1417203	236, 717	SAINT LANDRY BANCSHARES, INC.	OPELOUSAS, LA	
1134359	160, 655	SAINT MARTIN BANCSHARES, INC.	SAINT MARTINVILLE, LA	
2950716	201, 836	SAVINGS BANCORP, INC.	CIRCLEVILLE, OH	
1129869	224, 024	SCB BANCORP, INC.	DECATUR, IL	
1201738	197, 373	SECURITY AGENCY, INC.	DECORAH, IA	
1248836	284, 072	SECURITY BANCSHARES, INC.	SCOTT CITY, KS	Moved from Peer 5
1128497	129, 923	SECURITY BANK SHARES, INC.	IRON RIVER, WI	
1064504	171, 599	SECURITY FINANCIAL SERVICES CO	ENID, OK	
2848804	243, 904	SECURITY FINANCIAL SERVICES CO	DURAND, WI	
3176661	231, 425	SECURITY FIRST BANCSHARES INC	O' FALLON, IL	
2860226	267, 447	SECURITY PACIFIC BANCORP	ONTARIO, CA	
1124257	260, 867	SECURITY STATE BANK HOLDING CO	JAMESTOWN, ND	
2572024	259, 801	SECURITY STATE CORPORATION	CENTRALIA, WA	
1086458	294, 667	SEVIER COUNTY BANCSHARES, INC.	SEVIERVILLE, TN	
1055137	165, 361	SHAMROCK BANCSHARES, INC.	COALGATE, OK	New Y-9C/BHCPR reporter
2639011	206, 382	SHORE FINANCIAL CORPORATION	ONLEY, VA	
3076592	169, 587	SIGNATURE BANCORP, INC.	TOLEDO, OH	New Y-9C/BHCPR reporter
3065970	239, 308	SIUSLAW FINANCIAL GROUP, INC.	FLORENCE, OR	
3183931	209, 875	SLEEPY HOLLOW BANCORP, INC.	SLEEPY HOLLOW, NY	
1110278	182, 770	SNB FINANCIAL, INC.	BIG SPRING, TX	
2950480	170, 424	SOMERSET HILLS BANCORP	BERNARDSVILLE, NJ	
1207589	211, 348	SOMONAUK FSB BANCORP, INC.	SOMONAUK, IL	
2925394	203, 992	SONOMA VALLEY BANCORP	SONOMA, CA	
2411619	211, 267	SOONER SOUTHWEST BANKSHARES	TULSA, OK	
1081622	230, 216	SOUTH BANKING COMPANY	ALMA, GA	
3083303	258, 430	SOUTH COASTAL HOLDINGS MHC, IN	ROCKLAND, MA	
2764977	170, 176	SOUTH GEORGIA BANK HOLDING COM	OMEGA, GA	
1086298	204, 060	SOUTH LOUISIANA FINANCIAL CORP	HOUMA, LA	
2305790	182, 049	SOUTH POINTE FINANCIAL CORPORA	CARBONDALE, IL	
2465313	213, 341	SOUTH STREET FINANCIAL CORP.	ALBEMARLE, NC	
2794778	292, 193	SOUTHCOAST FINANCIAL CORPORATI	MOUNT PLEASANT, SC	
2124795	238, 932	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
2728933	221, 282	SOUTHERN BANCORP, INC.	MARIETTA, GA	
1107184	214, 368	SOUTHERN BANCSHARES, INC.	HOUSTON, TX	

BHCPR Reporters for Quarter Ending 03/31/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
3058897	214,081	SOUTHERN COMMUNITY BANCSHARES,	FAYETTEVILLE, GA	
1098929	197,057	SOUTHERN ILLINOIS BANCORP, INC	CARM, IL	
1020395	217,529	SOUTHERN NATIONAL CORPORATION	ANDALUSIA, AL	
3114056	288,411	SOUTHPORT FINANCIAL CORPORATIO	KENOSHA, WI	
1132403	228,822	SOUTHWEST BANCSHARES, INC.	CHATOM, AL	
3073779	237,459	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	
1081538	296,683	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
1081686	178,971	SOUTHWEST SECURITY, INC.	NATCHEZ, MS	New Y-9C/BHCPR reporter
1119365	191,730	SPRINGFIELD BANKSHARES, INC.	SPRINGFIELD, KY	
2645973	254,964	STANDARD MUTUAL HOLDING COMPAN	EXPORT, PA	
1076150	241,333	STATE BANCORP, INC.	BRUCETON MILLS, WV	
3198935	242,096	STATE BANK CORP.	LAKE HAVASU CITY, AZ	New Y-9C/BHCPR reporter
1100046	203,903	STATE HOLDING COMPANY	LITTLE ROCK, AR	
1245509	222,293	STEPHENSON NATIONAL BANCORP	MARINETTE, WI	
3182783	192,416	STERLING BANGROUP, INC.	LANTANA, FL	New Y-9C/BHCPR reporter
1123410	279,501	STERLING FINANCIAL GROUP, INC.	ROCHESTER, MN	
1210646	273,807	STILLMAN BANCCORP, INC.	STILLMAN VALLEY, IL	
2728791	270,697	STOCKMANS FINANCIAL GROUP	ELK GROVE, CA	
2796286	191,471	STRATEGIC CAPITAL BANCORP, INC	CHAMPAIGN, IL	
3051571	294,076	STURGIS BANCORP, INC.	STURGIS, MI	
1131666	224,951	SULPHUR SPRINGS BANCSHARES, IN	SULPHUR SPRINGS, TX	
1029295	151,091	SUMMIT BANCSHARES, INC.	OAKLAND, CA	
2267937	208,824	SUMMIT BANCSHARES, LTD.	OLNEY, IL	
1846634	257,621	SUN FINANCIAL CORPORATION	SAINT PETERS, MO	
3209934	249,229	SUN WEST CAPITAL CORPORATION	LAS VEGAS, NV	
1839270	62,276	SURETY CAPITAL CORPORATION	FORT WORTH, TX	
2461463	247,226	SUSSEX BANCORP	FRANKLIN, NJ	
1134500	258,270	SUTTON BANCSHARES, INC.	ATTICA, OH	
1098385	226,770	SVB&T CORPORATION	FRENCH LICK, IN	
3100330	174,067	SWANN BANCSHARES, INC.	WEDOWEE, AL	
2614894	256,753	SWB BANCSHARES, INC.	FORT WORTH, TX	
3234682	157,345	SWNB BANCORP, INC.	HOUSTON, TX	New Y-9C/BHCPR reporter
1095816	197,415	T & C BANCORP, INC.	QUINCY, IL	
1119589	165,346	TATE FINANCIAL CORPORATION	SENATOBIA, MS	New Y-9C/BHCPR reporter
3147625	197,840	TCB CORPORATION	GREENWOOD, SC	
1141553	160,147	TCM COMPANY	CRETE, NE	
1140341	247,355	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	
2916169	177,228	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	New Y-9C/BHCPR reporter
2861773	170,893	TERRE HAUTE SAVINGS MHC, INC.	TERRE HAUTE, IN	
1841004	154,697	TESCOTT BANCSHARES, INC.	TESCOTT, KS	
1106990	162,200	TEXAS COUNTRY BANCSHARES, INC.	BRADY, TX	
1104549	155,538	TEXAS FIRST BANCSHARES, INC.	WACO, TX	New Y-9C/BHCPR reporter
1101726	196,160	TEXAS GULF BANCSHARES, INC.	CLUTE, TX	
2346010	213,016	THOMASVILLE BANCSHARES, INC	THOMASVILLE, GA	
1082852	222,492	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
2351939	166,568	THUMB BANCORP, INCORPORATED	PIGEON, MI	New Y-9C/BHCPR reporter
1059340	240,829	TONGANOXIE BANKSHARES, INC.	TONGANOXIE, KS	
1118292	298,107	TOWER BANCORP INC.	GREENCASTLE, PA	Moved from Peer 5
2693255	236,145	TOWN BANKSHARES, LTD.	DELAFIELD, WI	
2928461	209,768	TRADITION BANCSHARES, INC.	HOUSTON, TX	
2730383	296,976	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
1969506	174, 070	TRI-COUNTY BANCORP, INC.	BROWN CITY, MI	
1139345	269, 888	TRI-COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	
3174911	273, 836	TRIANGLE FINANCIAL GROUP, INC.	LOGANVILLE, GA	
1133848	272, 457	TRIVOLI BANCORP, INC.	TRIVOLI, IL	
2246053	255, 582	TRUMAN BANCORP, INC.	SAINT LOUIS, MO	
1048858	274, 804	TSB SERVICES, INC.	SPENCER, NY	
1471803	158, 713	TULSA NATIONAL BANCSHARES, INC	TULSA, OK	
2856706	242, 449	TWENTY-FIRST CENTURY FINANCIAL	TULSA, OK	
1082478	242, 239	TWIN CITIES FINANCIAL SERVICES	MARYVILLE, TN	
1125085	280, 900	TYSAN CORPORATION, THE	MINNEAPOLIS, MN	
1202098	216, 605	UNION BANCORPORATION, INC.	UNION GROVE, WI	
1133530	214, 550	UNION BANCSHARES OF BENTON, IN	BENTON, AR	
1085358	257, 912	UNION BANCSHARES, INC.	PELL CITY, AL	
2887296	153, 840	UNION BANCSHARES, MHC	FREEPORT, IL	
1250204	161, 748	UNION FINANCIAL CORPORATION	LAKE ODESSA, MI	
1134836	179, 290	UNION NATIONAL BANCORP OF BARB	BARBOURVILLE, KY	
2190110	254, 357	UNION STATE BANCSHARES, INC.	KILLEEN, TX	
1083895	266, 741	UNITED BANCORPORATION OF ALABA	ATMORE, AL	
2291727	250, 426	UNITED BANKERS' BANCORPORATION	BLOOMINGTON, MN	Moved from Peer 9
1250521	165, 563	UNITED BANKS OF COLORADO INC.	ENGLEWOOD, CO	New Y-9C/BHCPR reporter
2902117	239, 445	UNITED FINANCIAL HOLDINGS, INC	LISLE, IL	
2683546	161, 260	UNITY HOLDINGS, INC.	CARTERSVILLE, GA	
2387152	162, 464	UNIVERSAL FINANCIAL SERVICES,	BAYPORT, MN	
2497202	253, 682	UPSON BANKSHARES, INC.	THOMASTON, GA	
2685577	165, 413	USAL BANCORP, INC.	UNION SPRINGS, AL	
2043319	166, 498	VALENTINE BANCORPORATION	VALENTINE, NE	New Y-9C/BHCPR reporter
2995164	213, 258	VALLEY BANCORP	HENDERSON, NV	
1056189	226, 272	VALLEY BANCORP, INC.	BRIGHTON, CO	
1057430	147, 530	VALLEY BANK SHARES, INC.	VALLEY, NE	
3207622	154, 050	VALLEY COMMERCE BANCORP, LTD.	PHOENIX, AZ	
2693385	178, 309	VALLEY COMMUNITY BANCSHARES	PUYALLUP, WA	
1399541	195, 725	VALLEY RIDGE FINANCIAL CORP.	KENT CITY, MI	
1128581	282, 790	VERMILLION BANCSHARES, INC.	VERMILLION, MN	
1021570	158, 680	VIKING CORPORATION, THE	OMAHA, NE	
2364573	279, 565	VIKING FINANCIAL SERVICES CORP	SEATTLE, WA	
1076703	165, 851	VIRGINIA COMMUNITY BANKSHARES,	LOUISA, VA	
2877877	281, 218	VISION BANCSHARES, INC.	GULF SHORES, AL	
1249703	214, 360	VOGEL BANCSHARES, INC.	ORANGE CITY, IA	
1080803	177, 425	VOLUNTEER STATE BANCSHARES, IN	PORTLAND, TN	
3165508	187, 790	VSB BANCORP, INC.	STATEN ISLAND, NY	
1234491	265, 294	W. J. YOUNG & CO.	CLINTON, IA	
1207468	164, 440	W. S. B. , INC.	WASHINGTON, IA	
3004689	199, 114	WACCAMAW BANKSHARES, INC	WHITEVILLE, NC	
2524676	201, 289	WAGGONER NATIONAL BANCSHARES,	VERNON, TX	
1084155	299, 793	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1126318	294, 751	WALKER BAN CO.	WALKER, MN	
1138393	218, 231	WARREN COUNTY BANCSHARES, INC.	WARRENTON, MO	
1142989	221, 289	WASECA BANCSHARES, INC.	WASECA, MN	
1119525	151, 661	WASHCO BANCSHARES, INC.	POTOSI, MO	
1137015	226, 750	WASHINGTON/WILKES HOLDING COMP	WASHINGTON, GA	
1493636	185, 912	WB&T BANKSHARES, INC.	WAYCROSS, GA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
1020582	240,470	WCN BANCORP, INC.	WISCONSIN RAPIDS, WI	
1061736	208,630	WEST GATE BANSHARES, INC.	LINCOLN, NE	
1985216	227,881	WEST MILTON BANCORP, INC.	WEST MILTON, PA	
1095852	207,037	WEST PLAINS BANCSHARES, INC.	WEST PLAINS, MO	
2371807	219,812	WEST POINTE BANCSHARES, INC.	OSHKOSH, WI	
1206667	292,355	WEST SHORE BANK CORPORATION	LUDINGTON, MI	
1107997	165,021	WEST TEXAS BANCSHARES, INC.	KERMIT, TX	
2831936	259,490	WESTBOROUGH BANCORP, M.H.C.	WESTBOROUGH, MA	
2453084	286,753	WESTERN ACQUISITION PARTNERS,	INVERNESS, IL	
1109227	261,778	WESTERN COMMERCE BANCSHARES OF	CARLSBAD, NM	
2293507	178,006	WESTERN OKLAHOMA FINANCIAL SER	ELK CITY, OK	
1057337	182,831	WESTERN SECURITY HOLDING CO.,	SCOTTSDALE, AZ	
1357149	180,164	WESTERN SPRINGS BANCORP, INC.	HOFFMAN ESTATES, IL	
1123223	240,151	WESTERN STATE AGENCY, INC.	DEVILS LAKE, ND	
1203536	202,977	WHITEWATER BANCORP., INC.	WHITEWATER, WI	
2142445	277,712	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
1200049	154,767	WHITMORE COMPANY, INC.	CORNING, IA	
1137538	147,081	WICHITA FALLS BANCSHARES, INC.	WICHITA FALLS, TX	
1125245	240,224	WILCOX BANCSHARES, INC.	GRAND RAPIDS, MN	
1417511	185,398	WILKINSON BANKING CORPORATION	GREENWOOD, AR	
1085947	161,265	WILLISTON HOLDING COMPANY	WILLISTON, FL	
1099122	265,311	WILSON & MUIR BANCORP, INC.	BARDSTOWN, KY	
1133660	234,019	WINONA BANC HOLDING COMPANY	WINONA, MN	
1141218	156,531	WISCONSIN BANK SERVICES, INC.	BLACK RIVER FALLS, WI	
1246328	150,661	WONDER BANCORP, INC.	WONDER LAKE, IL	New Y-9C/BHCPR reporter
3014950	167,533	WOODLANDS FINANCIAL SERVICE CO	WILLIAMSPORT, PA	
1108761	284,645	WORTH BANCORPORATION, INC.	LAKE WORTH, TX	
1124921	285,883	YELLOWSTONE HOLDING COMPANY	COLUMBUS, MT	
1123111	149,283	ZUMBROTA AGENCY, INC.	ZUMBROTA, MN	
1201064	206,167	1ST BROOKFIELD, INC.	BROOKFIELD, IL	
2847357	284,259	1ST CENTENNIAL BANCORP	REDLANDS, CA	
2995874	199,333	1ST CHOICE BANCORP, INC.	HOUSTON, TX	
2784920	294,849	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
1053209	218,883	304 CORPORATION	OMAHA, NE	

Note: Peer Group 6 has 1003 bank holding companies.