

PEER GROUP 04

	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Number of BHCs in Peer Group	347	330	328	289	255
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.76	3.98	3.94	3.85	4.05
+ Non-interest Income	1.14	1.05	1.08	1.01	0.92
- Overhead Expense	3.12	3.14	3.15	3.13	3.14
- Provision for Losses	0.23	0.27	0.28	0.28	0.25
+ Securities Gains (Losses)	0.05	0.04	0.04	0.04	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.67	1.71	1.66	1.55	1.64
Net Operating Income	1.12	1.14	1.11	1.01	1.06
Net Income	1.12	1.15	1.11	1.01	1.07
Net Income (Sub S Adjusted)	1.12	1.13	1.09	1.03	1.18
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	5.93	6.75	6.65	7.82	8.49
Interest Expense	1.87	2.45	2.40	3.68	4.19
Net Interest Income (TE)	4.07	4.29	4.25	4.16	4.36
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.22	0.23	0.26	0.25	0.21
Earnings Coverage of Net Losses (X)	28.25	26.52	24.11	26.90	34.57
Ln&Ls Allowance/Total Loans & Leases	1.35	1.32	1.32	1.29	1.27
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.76	0.80	0.75	0.70	0.55
30-89 Days Past Due Loans and Leases	0.75	0.87	0.95	1.09	1.02
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	18.99	19.70	19.33	20.08	19.57
Net ST Noncore Funding Dependence	8.59	9.17	8.69	11.27	12.15
Net Loans and Leases/Total Assets	65.56	66.36	66.06	67.07	66.96
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.67	8.63	8.56	8.55	8.46
Equity Capital/Total Assets	8.53	8.58	8.50	8.50	8.53
Net Loans&Ls/Equity Capital (X)	7.98	8.04	8.06	8.28	8.19
Cash Dividends/Net Income	23.89	23.22	23.97	27.98	28.32
Cash Dividends/Net Income (Sub S Adjusted)	24.45	36.31	24.15	49.29	30.84
Retained Earnings/Avg Equity Cap	9.58	9.77	9.38	7.98	8.87
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.64	0.70	0.74	0.80	1.09
Long-Term Debt/Equity Capital	1.30	1.89	1.75	1.76	2.85
Equity Investment in Subs/Equity Cap	109.40	108.75	109.05	107.44	105.60
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	137.34	121.15	127.87	127.32	134.06

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PERCENT OF AVERAGE ASSETS	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Interest Income (TE)	5.49	6.25	6.16	7.24	7.91
Less: Interest Expense	1.73	2.28	2.22	3.41	3.91
Equals: Net Interest Income (TE)	3.76	3.98	3.94	3.85	4.05
Plus: Non-Interest Income	1.14	1.05	1.08	1.01	0.92
Equals: Adj Operating Income (TE)	4.96	5.08	5.07	4.92	5.04
Less: Overhead Expense	3.12	3.14	3.15	3.13	3.14
Less: Provision for Loan and Lease Losses	0.23	0.27	0.28	0.28	0.25
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.05	0.03	0.04	0.04	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.67	1.71	1.66	1.55	1.64
Less: Applicable Income Taxes (TE)	0.53	0.54	0.53	0.51	0.55
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.12	1.14	1.11	1.01	1.06
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.12	1.15	1.11	1.01	1.07
Memo: Net Income (Last Four Qtrs)	1.10	1.12	1.11	1.01	1.07
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.73	92.84	92.76	92.93	93.42
Avg Int-Bearing Funds / Avg Assets	79.74	79.94	79.85	79.93	80.11
Int Income (TE) / Avg Earning Assets	5.93	6.75	6.65	7.82	8.49
Int Expense / Avg Earning Assets	1.87	2.45	2.40	3.68	4.19
Net Int Inc (TE) / Avg Earn Assets	4.07	4.29	4.25	4.16	4.36
YIELD OR COST:					
Total Loans and Leases (TE)	6.71	7.37	7.31	8.48	9.19
Interest-Bearing Bank Balances	1.73	2.41	2.32	4.40	6.79
Fed Funds Sold & Reverse Repos	1.08	1.65	1.59	3.79	6.19
Trading Assets	1.59	12.15	10.41	3.31	3.72
Total Earning Assets	5.83	6.65	6.55	7.71	8.38
Investment Securities (TE)	4.20	5.47	5.30	6.25	6.59
U.S. Treasury & Agency Sec (excl MBS)	3.69	4.92	4.76	6.37	N/A
Mortgage-Backed Securities	3.66	5.29	5.10	5.90	N/A
All Other Securities	6.15	6.87	6.79	7.50	N/A
Interest-Bearing Deposits	1.96	2.66	2.59	4.13	4.67
Time Deposits of \$100K or More	2.83	3.62	3.54	5.36	5.84
Time Deposits < \$100K	3.00	3.87	3.76	5.58	5.80
Other Domestic Deposits	0.96	1.45	1.40	2.45	3.22
Foreign Deposits	0.87	2.17	0.71	3.98	6.25
Fed Funds Purchased and Repos	1.24	1.85	1.79	3.85	5.86
Other Borrowed Funds & Trading Liab	3.97	4.43	4.41	5.57	6.50
All Interest-Bearing Funds	2.17	2.85	2.78	4.28	4.88

PEER GROUP 04

09/30/2003

09/30/2002

12/31/2002

12/31/2001

12/31/2000

Avg Personnel Exp Per Employee (\$000)

39

37

49

47

44

Avg Assets per Employee (\$000)

3,086

2,967

2,956

2,895

2,787

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

1.35

1.48

1.47

1.37

1.86

Overhead Exp / NII + Non-Int Income

63.94

62.34

62.95

64.58

63.38

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.12

3.14

3.15

3.13

3.14

Personnel Expense

1.73

1.72

1.72

1.68

1.66

Net Occupancy Expense

Other Operating Expenses

0.44

0.45

0.45

0.46

0.47

0.92

0.95

0.95

0.97

0.99

Overhead Less Non-Interest Income

1.92

2.02

2.02

2.06

2.16

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

62.82

61.22

61.72

63.27

62.04

Personnel Expense

34.94

33.51

33.69

33.80

32.79

Net Occupancy Expense

Other Operating Expenses

8.88

8.80

8.85

9.21

9.20

18.55

18.46

18.75

19.68

19.66

Total Non-Interest Income

22.56

20.18

20.72

20.18

17.90

Fiduciary Activities Income

1.17

1.18

1.15

1.39

1.45

Serv Charges on Deposit Accts - Domestic

7.99

7.46

7.62

7.29

7.17

Trading Revenue

0.00

0.00

0.00

0.00

N/A

Investment Banking Fees & Commissions

0.44

0.42

0.42

0.41

N/A

Venture Capital Revenue

0.00

0.00

0.00

0.00

N/A

Net Servicing Fees

0.23

0.25

0.26

0.36

N/A

Net Securitization Income

0.00

0.00

0.00

0.00

N/A

Insurance Activities Revenue

0.47

0.40

0.41

0.41

N/A

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

2.91

1.53

1.89

1.41

N/A

Other Non-Interest Income

6.31

6.06

6.13

6.04

8.01

Overhead Less Non-Interest Income

39.50

40.39

40.51

42.31

43.66

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

27.47

27.08

26.85

26.54

27.16

Appl Inc Tax+TE/Pretax NOI+TE

32.46

32.79

32.70

33.85

34.42

PERCENT OF TOTAL ASSETS	PERCENT COMPOSITION OF ASSETS AND LOAN MIX				
	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate Loans	48.01	47.13	47.31	46.57	45.15
Commercial and Industrial Loans	9.95	10.57	10.55	11.29	11.27
Loans to Individuals	4.20	4.67	4.57	4.99	5.95
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.94	0.91	0.89	0.95	1.09
Other Loans and Leases	0.85	0.90	0.85	0.92	1.01
Net Loans and Leases	65.56	66.36	66.06	67.07	66.96
Debt Securities Over 1 Year	19.31	18.54	18.35	16.48	19.04
Mutual Funds and Equity Securities	0.29	0.27	0.33	0.34	0.83
Subtotal	86.19	85.80	85.55	84.69	87.13
Interest-Bearing Bank Balances	0.53	0.48	0.51	0.45	0.31
Federal Funds Sold & Reverse Repos	1.63	1.99	1.83	1.73	1.49
Debt Securities 1 Year or Less	2.07	2.30	2.51	1.99	2.36
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.34	91.43	91.31	91.40	91.98
Non-Int Cash and Due From Dep Inst	3.25	3.40	3.42	3.43	3.49
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.10	0.09	0.10	0.10	0.07
All Other Assets	5.31	5.07	5.17	5.06	4.45
MEMORANDA:					
Short-Term Investments	4.92	5.42	5.53	4.80	4.54
U. S. Treasury Securities	0.33	0.45	0.41	0.46	0.85
U. S. Agency Securities (excl MBS)	6.88	6.26	6.30	6.00	N/A
Municipal Securities	3.44	3.16	3.15	2.88	3.36
Mortgage-Backed Securities	7.75	8.31	8.21	7.78	N/A
Asset-Backed Securities	0.00	0.01	0.02	0.01	N/A
Other Debt Securities	0.85	0.94	0.97	1.10	1.42
RE Loans Secured by 1-4 Family	17.05	17.84	17.70	19.07	20.19
Revolving	2.52	2.19	2.26	1.93	1.88
Closed-End, Sec by First Liens	13.07	13.91	13.80	15.26	16.19
Closed-End, Sec by Junior Liens	1.11	1.36	1.28	1.45	1.62
Commercial Real Estate Loans	28.34	26.63	27.01	24.90	22.42
Construction and Land Dev	6.25	5.89	5.96	5.40	4.54
Multifamily	1.56	1.43	1.48	1.35	1.24
Nonfarm Nonresidential	19.18	18.13	18.40	17.10	15.64
RE Loans Secured by Farmland	1.13	1.00	0.99	0.94	1.06
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	73.40	71.54	71.96	69.91	68.06
RE Loans Secured by 1-4 Family	26.71	27.57	27.42	29.00	30.67
Revolving	3.83	3.29	3.41	2.88	2.81
Closed-End	22.63	24.07	23.79	25.85	27.51
Commercial Real Estate Loans	42.65	39.75	40.52	36.58	33.28
Construction and Land Dev	9.18	8.58	8.69	7.72	6.66
Multifamily	2.37	2.15	2.23	1.99	1.86
Nonfarm Nonresidential	29.10	27.25	27.74	25.32	23.39
RE Loans Secured by Farmland	1.66	1.46	1.46	1.38	1.58
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.94	15.76	15.82	16.67	16.78
Loans to Individuals	6.50	7.14	7.01	7.52	8.97
Credit Card Loans	0.12	0.16	0.15	0.18	0.46
Agricultural Loans	1.42	1.37	1.34	1.40	1.63
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.31	1.37	1.29	1.39	1.52

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Short-Term Investments	4.92	5.42	5.53	4.80	4.54
Liquid Assets	22.85	22.57	22.65	21.42	21.96
Investment Securities	22.57	21.75	21.96	21.24	22.69
Net Loans and Leases	65.56	66.36	66.06	67.07	66.96
Net Lns, Ls & Stdby Ltrs of Credit	66.28	67.08	66.80	67.75	67.62
Core Deposits	67.58	66.56	66.86	67.54	67.81
Noncore Funding	21.80	22.71	22.43	22.11	22.01
Time Deposits of \$100K or More	11.45	12.12	11.92	11.92	12.23
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.02	2.16	1.92	2.47	2.42
Net Fed Funds Purchased (Sold)	0.36	0.18	0.07	0.78	1.02
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.58	1.42	1.50	1.27	1.80
Earning Assets Repr in 1 Year	37.08	37.91	38.53	36.99	36.42
Int-Bearing Liab Repr in 1 Year	28.95	31.59	31.45	34.87	34.03
Long-Term Debt Repr in 1 Year	0.53	0.59	0.51	0.49	0.37
Net Assets Repriceable in 1 Year	6.86	5.18	6.01	1.10	1.26
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	18.99	19.70	19.33	20.08	19.57
Net ST Noncore Funding Dependence	8.59	9.17	8.69	11.27	12.15
Short-Term Inv/ST Noncore Funding	51.93	48.65	52.57	39.76	36.38
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.34	12.92	13.51	9.31	8.85
Net Loans and Leases/Total Deposits	82.71	83.90	83.59	84.20	83.36
Net Loans and Leases/Core Deposits	98.86	101.78	100.80	101.22	99.90
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.81	1.67	1.41	0.64	0.20
Avail-For-Sale Sec Appr(Depr)/Eq Cap	2.67	5.61	5.27	2.44	0.32
Struct Notes Appr(Depr)/Eq Cap	-0.10	0.16	0.16	-0.01	-0.10
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.94	9.16	8.75	10.23	12.84
Available-For-Sale Securities	92.06	90.84	91.25	89.77	87.16
U.S. Treasury Securities	1.66	2.14	1.98	2.23	3.90
U.S. Agency Securities (excl MBS)	33.97	32.11	32.14	32.02	N/A
Municipal Securities	16.30	15.22	14.97	14.03	15.04
Mortgage-Backed Securities	33.75	37.89	37.43	36.41	N/A
Asset-Backed Securities	0.01	0.04	0.07	0.06	N/A
Other Debt Securities	4.03	4.07	4.30	5.01	6.11
Mutual Funds and Equity Securities	1.43	1.31	1.59	1.68	4.13
Debt Securities 1 Year or Less	10.99	11.75	12.67	10.26	11.50
Debt Securities 1 To 5 Years	37.58	37.86	36.44	32.87	36.62
Debt Securities Over 5 Years	45.96	45.28	45.06	43.40	44.55
Pledged Securities	47.28	49.91	49.37	48.71	50.13
Structured Notes, Fair Value	1.50	0.53	0.70	0.07	0.17

ANALYSIS RATIOS	PEER GROUP 04				
	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Provision for Ln&Ls Losses/Avg Assets	0.23	0.27	0.28	0.28	0.25
Provision for Ln&Ls Losses/Avg Lns&Ls	0.33	0.40	0.41	0.41	0.36
Provision for Ln&Ls Losses/Net Losses	185.12	230.01	212.50	245.23	254.10
Ln&Ls Allowance/Total Loans & Leases	1.35	1.32	1.32	1.29	1.27
Ln&Ls Allowance/Net Ln&Ls Losses (X)	14.42	13.05	11.32	14.24	18.48
ALLL/Nonaccrual Assets	445.18	401.16	400.23	364.32	487.56
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	296.23	247.23	278.33	255.43	318.25
Gross Ln&Ls Losses/Avg Loans & Leases	0.29	0.29	0.33	0.31	0.27
Recoveries/Avg Loans and Leases	0.06	0.06	0.06	0.06	0.06
Net Losses/Avg Loans and Leases	0.22	0.23	0.26	0.25	0.21
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	N/A	N/A
Recoveries/Prior Year-End Losses	19.02	19.34	27.14	33.85	35.04
Earnings Coverage of Net Losses (X)	28.25	26.52	24.11	26.90	34.57
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.06	0.05	0.06	0.05	0.03
RE Loans Secured By 1-4 Family	0.07	0.06	0.07	0.05	0.03
Revolving	0.02	0.02	0.02	0.03	0.01
Closed-End	0.07	0.06	0.07	0.05	0.04
Commercial Real Estate Loans	0.05	0.04	0.06	0.04	0.03
Construction and Land Dev	0.01	0.02	0.02	0.03	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.06	0.04	0.05	0.03	0.03
RE Loans Secured by Farmland	0.00	0.00	0.01	0.01	0.00
Commercial and Industrial Loans	0.48	0.52	0.64	0.47	0.36
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.90	0.89	0.94	0.88	0.68
Credit Card Loans	2.49	3.21	3.04	2.61	1.35
Agricultural Loans	0.05	0.04	0.08	0.03	0.06
Loans to Foreign Governments & Inst	0.00	0.00	N/A	0.00	0.00
Other Loans and Leases	0.20	0.40	0.46	0.45	0.12

PERCENT OF LOANS AND LEASES	PEER GROUP 04				
	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
30-89 Days PD Loans and Leases	0.75	0.87	0.95	1.09	1.02
90+ Days PD Loans and Leases	0.12	0.16	0.13	0.17	0.14
Nonaccrual Loans and Leases	0.60	0.66	0.60	0.57	0.45
90+ Days PD and Nonaccrual Loans and Leases	0.78	0.87	0.79	0.79	0.62
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.75	0.87	0.95	1.09	1.02
90+ Days Past Due Assets	0.12	0.16	0.13	0.17	0.14
Nonaccrual Assets	0.60	0.66	0.60	0.58	0.45
30+ Days PD & Nonaccrual Assets	1.59	1.79	1.78	1.93	1.67
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.52	0.58	0.53	0.54	0.42
90+ PD & Nonaccrual Assets + OREO	0.65	0.71	0.66	0.66	0.51
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.53	0.57	0.54	0.51	0.40
Allowance for Loan & Lease Losses	59.01	65.27	60.47	61.09	48.64
Equity Cap + ALLL	5.76	6.14	5.81	5.66	4.44
Tier 1 Cap + ALLL	5.71	6.18	5.82	5.64	4.55
Loans & Leases + RE Acquired	0.79	0.85	0.81	0.75	0.59

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

	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate - 30-89 Days PD	0.61	0.72	0.86	0.98	0.86
- 90+ Days Past Due	0.10	0.12	0.11	0.14	0.11
- Nonaccrual	0.52	0.58	0.55	0.49	0.35
Coml & Indl - 30-89 Days PD	0.95	1.07	1.01	0.98	1.10
- 90+ Days Past Due	0.12	0.12	0.12	0.16	0.15
- Nonaccrual	0.86	0.93	0.83	0.78	0.67
Individuals - 30-89 Days PD	1.28	1.52	1.58	1.68	1.70
- 90+ Days Past Due	0.15	0.18	0.17	0.21	0.17
- Nonaccrual	0.25	0.25	0.25	0.23	0.22
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.17	0.23	0.22	0.27	0.34
- 90+ Days Past Due	0.03	0.05	0.01	0.03	0.03
- Nonaccrual	0.22	0.24	0.21	0.16	0.19
Foreign Govts- 30-89 Days PD	0.00	0.00	N/A	0.00	0.00
- 90+ Days Past Due	0.00	0.00	N/A	0.00	0.00
- Nonaccrual	0.00	0.00	N/A	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.35	0.38	0.34	1.09	0.44
- 90+ Days Past Due	0.03	0.06	0.03	0.12	0.03
- Nonaccrual	0.20	0.21	0.15	0.32	0.07
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.81	0.87	1.09	1.24	1.11
- 90+ Days Past Due	0.12	0.13	0.14	0.15	0.11
- Nonaccrual	0.40	0.39	0.41	0.33	0.29
Revolving - 30-89 Days PD	0.31	0.33	0.32	0.52	0.57
- 90+ Days Past Due	0.01	0.01	0.02	0.04	0.05
- Nonaccrual	0.07	0.06	0.07	0.11	0.11
Closed-End - 30-89 Days PD	0.80	0.94	1.19	1.31	1.17
- 90+ Days Past Due	0.13	0.13	0.15	0.16	0.12
- Nonaccrual	0.46	0.43	0.45	0.35	0.30
- Jr Lien 30-89 Days PD	0.06	0.07	0.08	N/A	N/A
- Jr Lien 90+ Days PD	0.01	0.01	0.01	N/A	N/A
- Jr Lien Nonaccrual	0.06	0.05	0.05	N/A	N/A
Commercial RE - 30-89 Days PD	0.45	0.58	0.63	0.69	0.57
- 90+ Days Past Due	0.07	0.09	0.06	0.10	0.08
- Nonaccrual	0.53	0.55	0.51	0.47	0.35
Const & Dev - 30-89 Days PD	0.46	0.60	0.55	0.66	0.56
- 90+ Days Past Due	0.03	0.06	0.03	0.04	0.06
- Nonaccrual	0.27	0.30	0.28	0.32	0.18
Multi family - 30-89 Days PD	0.20	0.15	0.19	0.24	0.19
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.08	0.05	0.10	0.06	0.07
Nonfarm Nres- 30-89 Days PD	0.38	0.52	0.57	0.59	0.51
- 90+ Days Past Due	0.06	0.07	0.06	0.10	0.06
- Nonaccrual	0.55	0.58	0.54	0.45	0.34
Farmland - 30-89 Days PD	0.36	0.38	0.52	0.54	0.40
- 90+ Days Past Due	0.05	0.06	0.03	0.02	0.04
- Nonaccrual	0.39	0.47	0.48	0.33	0.32
Credit Card - 30-89 Days PD	1.49	1.54	1.42	1.74	1.08
- 90+ Days Past Due	0.63	0.70	0.58	0.58	0.31
- Nonaccrual	0.01	0.01	0.01	0.01	0.02

CAPITAL RATIOS

	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Tier 1 Leverage Ratio	8.67	8.63	8.56	8.55	8.46
Tier 1 RBC Ratio	12.16	12.10	12.00	11.96	12.01
Total Risk-Based Capital Ratio	13.57	13.50	13.39	13.25	13.28
Tangible Tier 1 Leverage Ratio	8.61	8.57	8.50	8.50	8.41
Tangible Common Eq Cap/Tan Assets	7.83	7.96	7.85	7.89	7.90

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	14.21	13.43	13.28	12.98	12.39
Standby Letters of Credit	0.63	0.60	0.62	0.56	0.57
Commercial & Similar Letters of Credit	0.01	0.02	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	0.30	0.24	0.35	0.09	0.05
Interest Rate Contracts	0.28	0.21	0.33	0.08	0.05
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.12	0.05	0.07	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	22.13	21.08	21.00	20.57	19.90

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Interest Rate Contracts	86.02	83.40	89.56	82.01	86.96
Foreign Exchange Contracts	0.00	0.21	0.04	0.68	8.70
Equity, Comm, & Other Contracts	13.97	12.65	9.55	10.46	0.00
Futures and Forwards	9.18	19.93	21.07	30.84	29.81
Written Options	19.70	5.90	8.26	1.54	0.00
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	11.43	3.61	8.11	0.06	0.00
Purchased Options	2.91	5.52	3.86	25.72	38.83
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.89	5.35	3.69	25.72	38.83
Swaps	58.44	57.09	54.58	35.11	27.01
Held for Trading	0.00	0.00	0.00	0.00	0.00
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	100.00	100.00	100.00	93.10	100.00
Interest Rate Contracts	84.53	83.40	88.44	75.12	86.96
Foreign Exchange Contracts	0.00	0.21	0.00	0.68	8.70
Equity, Comm, & Other Contracts	12.47	12.65	9.55	10.46	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	79.48	92.10	90.44	84.78	72.68
One Year or Less	22.51	28.30	27.44	43.66	42.40
Over 1 Year to 5 Years	41.60	45.39	44.38	39.90	26.17
Over 5 Years	8.54	5.00	8.51	0.11	1.52
Gross Negative Fair Value (Abs Val)	1.73	2.24	1.77	0.27	0.17
Gross Positive Fair Value	0.67	1.26	1.55	0.69	0.33
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	0.16	0.04	0.12	0.03	0.00

INSURANCE ACTIVITIES

09/30/2003

09/30/2002

12/31/2002

12/31/2001

12/31/2000

ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	13.64	37.50	28.57	N/A	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	86.36	62.50	71.43	N/A	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	38.94	20.00	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	0.47	0.40	0.41	N/A	N/A
Premium Inc/Ins Activities Revenue	0.69	5.18	4.43	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	52.41	70.39	75.82	N/A	N/A
Other Prem Inc/Total Prem Inc	47.59	29.61	18.57	N/A	N/A
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	N/A	N/A
Ins Net Inc (P/C)/Equity (P/C)	133.33	49.52	28.72	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	22.91	33.73	23.26	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	219.28	13.63	15.01	N/A	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	N/A	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	1.06	0.99	N/A	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	N/A	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	5.20	N/A	N/A	N/A	N/A

BROKER-DEALER ACTIVITIES

Net Assets Broker-Dealer Subs/Cons Asts

0.00

0.00

0.00

N/A

N/A

FOREIGN ACTIVITIES

Yield: Foreign Loans

0.14

0.13

0.00

0.00

0.00

Cost: Interest-Bearing Deposits

0.87

2.17

0.71

3.98

6.25

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	0.23	25.38	50.84	N/A	N/A
Foreign Governments and Inst	0.00	0.00	N/A	0.00	0.00
Leases	N/A	N/A	N/A	N/A	N/A

GROWTH RATES:

Net Loans and Leases	13.08	131.35	33.57	-66.36	-40.07
Total Selected Assets	14.57	23.06	7.01	-45.52	-23.11
Deposits	44.74	11.47	5.03	76.17	19.09

PEER GROUP 04

PROFITABILITY:	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Net Income/Avg Equity Capital	12.55	12.93	12.58	11.45	12.50
Bank Net Inc/Avg Eq Inv in Banks	13.56	13.73	13.44	12.57	13.51
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.20	5.24	4.56	3.09	3.61
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.64	10.73	10.78	9.13	9.96
Bank Net Income/Parent Net Income	104.87	103.16	103.79	105.11	104.05
Nonbank Net Income/Parent Net Income	0.48	0.42	0.40	0.47	0.61
Sub BHCs Net Inc/Parent Net Income	75.39	77.24	76.72	65.59	63.74
LEVERAGE:					
Total Liabilities/Equity	17.91	17.16	17.69	16.27	12.68
Total Debt/Equity Capital	2.70	3.42	3.35	3.50	5.16
Tot Debt+NP to Subs Iss Tr Pref/Equity	12.98	12.88	13.15	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	3.06	3.75	3.80	3.85	5.91
Total Debt/Eq Cap - Exc Over Fair Value	2.74	3.47	3.39	3.55	5.24
Long-Term Debt/Equity Capital	1.30	1.89	1.75	1.76	2.85
Short-Term Debt/Equity Capital	0.64	0.70	0.74	0.80	1.09
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.23	0.27	0.26	0.31	0.55
Long-Term Debt/Consolidated LT Debt	2.94	4.26	4.77	3.84	10.77
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	109.40	108.75	109.05	107.44	105.60
Total Investment in Subs/Equity	110.59	110.09	110.37	108.84	106.84
Equity Inv in Subs/Cons Eq Cap+Min Int	97.52	98.50	98.25	99.61	100.47
Total Inv in Subs/Cons Eq Cap+Min Int	98.45	99.54	99.29	100.68	101.65
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.67	0.64	0.68	0.61	0.44
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.28	2.14	2.30	2.77	2.64
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	128.45	124.42	125.28	123.63	129.46
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	137.34	121.15	127.87	127.32	134.06
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	103.95	105.53	110.04	114.69	104.92
Pretax Oper Inc + Int Exp/Int Expense	4669.75	4679.07	4686.35	3016.75	2360.63
Div + Int From Subs/Int Exp + Div	238.93	200.65	207.16	166.68	159.82
Fees+Other Inc From Subs/Sal + Oth Exp	8.41	8.36	8.32	10.01	10.04
Net Inc/Curr Port of LT Debt+Pfd Div(X)	175.03	169.58	64.97	70.50	128.97
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.40	-0.53	-0.35	-0.58	-1.22
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	0.88	0.69	0.77	0.58	0.43
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 04 09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Div Paid/Inc Before Undist Inc	66.91	67.75	70.01	66.94	70.18
Dividends Paid/Net Income	23.88	23.30	23.97	27.98	28.31
Net Income - Dividends/Avg Equity	9.61	9.74	9.36	7.98	8.87
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	139.90	136.92	137.06	139.73	147.00
Dividends From Nonbank Subs	0.39	0.35	0.49	0.38	0.64
Dividends From Subsidiary BHCs	4.02	3.73	3.10	1.64	2.27
Dividends From All Subsidiaries	175.95	168.76	169.49	173.19	175.49
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	35.22	37.27	38.48	43.24	44.33
Interest Income From Bank Subs	0.14	0.16	0.17	0.28	0.40
Mgt & Service Fees From Bank Subs	1.84	1.69	1.72	2.18	2.69
Other Income From Bank Subs	0.03	0.03	0.03	0.01	0.09
Operating Income From Bank Subs	41.26	48.02	48.82	49.67	57.82
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	40.45	40.96	44.55	36.37	37.92
Interest Income From Nonbank Subs	1.17	0.67	0.71	3.18	0.77
Mgt & Serv Fees From Nonbank Subs	1.08	1.29	1.07	1.94	0.45
Other Income From Nonbank Subs	0.06	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	59.20	61.96	65.16	53.07	56.43
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	32.14	25.36	28.71	39.21	30.78
Interest Inc From Subsidiary BHCs	0.02	0.16	0.06	1.60	0.01
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.01	0.11
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	33.50	27.99	28.86	43.51	36.01
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	65.14	67.20	69.03	66.96	69.08
Interest Income From Bank Subs	0.66	0.62	0.44	1.03	0.90
Mgt & Serv Fees From Bank Subs	2.92	3.14	2.67	3.89	3.02
Other Income From Bank Subs	0.06	0.05	0.04	0.03	0.09
Operating Income From Bank Subs	77.09	79.32	79.71	79.84	80.16
Dividends From Nonbank Subs	0.31	0.36	0.30	0.16	0.21
Interest Income From Nonbank Subs	0.04	0.02	0.02	0.07	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	1.32	1.36	1.04	1.09	0.77
Dividends From Subsidiary BHCs	3.05	2.04	2.21	1.01	0.75
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	3.21	2.47	2.52	1.22	0.78
Loans and Adv From Subs/ST Debt	842.31	327.61	332.08	56.11	16.83
Loans and Adv From Subs/Total Debt	248.72	114.81	146.35	46.85	11.43

BHCPR Reporters for Quarter Ending 09/30/2003
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2003 and Other Notes
2521741	823, 156	ABINGTON BANCORP, INC.	ABINGTON, MA	
1117464	869, 653	ACNB CORPORATION	GETTYSBURG, PA	
2067007	505, 204	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	704, 458	ALIAN T FINANCIAL CORPORATION	ALEXANDER CITY, AL	
1140510	809, 037	ALLIANCE FINANCIAL CORPORATION	CORTLAND, NY	
1020676	675, 598	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
2173720	650, 893	AMERICAN BANCORPORATION	MINNEAPOLIS, MN	
1109964	533, 195	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
1076691	644, 036	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1031627	994, 512	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1058594	676, 759	AMERICREST BANCSHARES, INC.	OKLAHOMA CITY, OK	
1202258	739, 227	AMES NATIONAL CORPORATION	AMES, IA	
1134694	698, 257	AMTRUST, INC.	DUBUQUE, IA	
1126475	960, 641	ANCHOR BANCORP, INC.	WAYZATA, MN	
2465528	512, 406	ASSABET VALLEY BANCORP	HUDSON, MA	Moved from Peer 5
1129533	519, 335	AUBURN NATI ONAL BANCORPORATION	AUBURN, AL	
1108350	599, 448	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
1138012	681, 627	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
1143481	971, 644	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1205398	648, 717	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	783, 284	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
1125236	755, 659	BANKFIRST CORPORATION, INC	SIOUX FALLS, SD	
1201363	582, 621	BANKMANAGERS CORP.	MILWAUKEE, WI	
1097007	997, 563	BANTERRA CORP	ELDORADO, IL	Moved from Peer 3
1115385	578, 944	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1209248	579, 384	BARABOO BANCORPORATION, INC. ,	BARABOO, WI	
2325891	553, 961	BARNES BANCORPORATION	KAYSVILLE, UT	
1202708	919, 817	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	804, 361	BEACON BANCORP	TAUNTON, MA	
2728157	822, 935	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1823345	541, 593	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1471849	621, 428	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	595, 527	BNCCORP, INC.	BISMARCK, ND	
2935142	533, 893	BOU BANCORP, INC.	OGDEN, UT	
1416523	529, 992	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1209145	957, 032	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	Moved from Peer 3
1140994	576, 991	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
2853666	676, 415	BUSINESS BANCORP	SAN RAFAEL, CA	
2183493	563, 572	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	678, 733	CAMBRIDGE BANCORP	CAMBRI DGE, MA	
1133503	891, 878	CANANDAI GUA NATI ONAL CORPORATI	CANANDAI GUA, NY	
2741156	872, 159	CAPITAL BANK CORPORATION	RALEIGH, NC	
1127294	512, 283	CAPITOL BANCORPORATION, INC.	BRITTON, SD	Moved from Peer 5
2682996	563, 348	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
1848003	723, 600	CASCADE BANCORP	BEND, OR	
2568362	869, 534	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
1493654	524, 706	CBS BANC- CORP.	RUSSELLVILLE, AL	
1053496	503, 424	CCB CORPORATION	KANSAS CITY, MO	Moved from Peer 5
1989634	708, 099	CENTENNIAL BANK HOLDINGS, INC.	FORT COLLINS, CO	
1048764	857, 151	CENTER BANCORP, INC.	UNION, NJ	
3003178	928, 034	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	

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2868129	578, 586	CENTERSTATE BANKS OF FLORIDA,	WINTER HAVEN, FL	
1203899	549, 701	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
2263407	969, 883	CENTRAL COAST BANCORP	SALINAS, CA	
1832048	522, 528	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	Moved from Peer 5
1064429	586, 458	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1209042	502, 140	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1141487	636, 949	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
2509413	709, 619	CHARTER OAK COMMUNITY BANK COR	ROCKVILLE, CT	
1133594	750, 417	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
2844495	598, 286	CHESTER VALLEY BANCORP, INC.	DOWNINGTOWN, PA	
2244545	545, 127	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1050909	961, 814	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1083475	571, 912	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
3186576	662, 040	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	New Y-9C/BHCPR reporter
1097566	534, 944	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1081079	600, 146	CITRUS & CHEMICAL BANCORPORATI	BARTOW, FL	
1055007	569, 866	CITYWIDE BANKS OF COLORADO, IN	AURORA, CO	
1493832	832, 319	CIVITAS BANKGROUP, INC.	FRANKLIN, TN	
1134108	616, 816	CNB CORPORATION	CONWAY, SC	
1118340	693, 988	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
1143016	810, 299	CNB FLORIDA BANCSHARES, INC.	JACKSONVILLE, FL	
1085170	830, 950	COLONY BANCORP, INC.	FITZGERALD, GA	
2378440	595, 497	COLUMBIA BANCORP	THE DALLES, OR	
1118229	523, 144	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
1057588	901, 293	COMMERCE FINANCIAL CORPORATION	TOPEKA, KS	
1250839	776, 341	COMMERCIAL BANKSHARES, INC.	MIAMI, FL	
1118948	541, 697	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1070765	522, 657	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1129430	539, 313	COMMUNITY BANCSHARES, INC.	BLOUNTSVILLE, AL	
2356073	500, 171	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1081873	735, 235	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
1427501	801, 256	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	602, 994	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1099766	550, 369	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
2570187	609, 137	COVEST BANCSHARES, INC.	DES PLAINES, IL	
1081239	516, 262	CREWS BANKING CORPORATION	WAUCHULA, FL	
1121229	942, 290	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	902, 387	DANVERS BANCORP, INC.	DANVERS, MA	
2497462	546, 247	DCB FINANCIAL CORP	LEWIS CENTER, OH	
1094613	655, 468	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
1104660	513, 604	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1058398	943, 262	DURANT BANCORP, INC.	DURANT, OK	
2626691	650, 629	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	815, 880	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2461016	757, 734	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	862, 739	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
2115757	739, 131	EVERTRUST FINANCIAL GROUP, INC	EVERETT, WA	
2038409	861, 391	EXCHANGE NATIONAL BANCSHARES,	JEFFERSON CITY, MO	
1104923	847, 872	EXTRACO CORPORATION	WACO, TX	
1134630	711, 804	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1071191	802, 830	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	

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2121552	617, 552	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
2858773	567, 975	FIDELITY D& D BANCORP, INC.	DUNMORE, PA	
1201859	670, 072	FINA BANCORP, INC.	VALPARAISO, IN	
1207431	860, 302	FIRST AMERICAN BANK GROUP, LTD	FORT DODGE, IA	
1988646	602, 886	FIRST BANCORP, INC.	LEBANON, VA	
1491360	978, 641	FIRST BANK CORP	FORT SMITH, AR	
1206715	512, 874	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1119404	521, 239	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1247428	514, 273	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1118425	687, 870	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
1246533	643, 390	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1081060	544, 701	FIRST CITIZENS BANCORP	CLEVELAND, TN	
1098796	717, 878	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	766, 759	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	698, 663	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1117482	665, 883	FIRST COLONIAL GROUP, INC.	NAZARETH, PA	
1108097	627, 777	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	
1083783	857, 853	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
3150997	673, 287	FIRST FEDERAL FINANCIAL CORPOR	ELIZABETHTOWN, KY	
1064728	570, 893	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
3104280	720, 218	FIRST FINANCIAL HOLDINGS, MHC	RENTON, WA	
1134078	759, 236	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1208009	563, 598	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
1206760	783, 858	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2390013	772, 285	FIRST MIDWEST FINANCIAL, INC.	STORM LAKE, IA	
2833604	838, 029	FIRST MUTUAL BANCSHARES, INC.	BELLEVUE, WA	
2624398	680, 691	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
1206313	551, 097	FIRST NATIONAL BANCSHARES, INC	EAST LANSING, MI	
2560263	802, 344	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1133932	550, 955	FIRST NATIONAL LINCOLN CORPORA	DAMARISCOTTA, ME	
2880626	533, 836	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1048894	913, 503	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1029428	640, 557	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
2836801	621, 662	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
2521509	654, 974	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	706, 816	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2161165	551, 722	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	Moved from Peer 5
1099917	505, 196	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	Moved from Peer 5
1204177	717, 955	FIRST STATE FINANCIAL CORPORAT	EASTPOINTE, MI	
1100813	673, 085	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
1122123	720, 268	FIRST WESTERN BANCORP, INC.	HURON, SD	
1134322	764, 037	FIRSTBANK CORPORATION	ALMA, MI	
2127657	606, 871	FIRSTTRUST CORPORATION	NEW ORLEANS, LA	
1123072	769, 178	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
2650315	654, 652	FLAG FINANCIAL CORPORATION	ATLANTA, GA	
2693219	965, 079	FLORIDA BANKS, INC.	JACKSONVILLE, FL	
3100358	503, 610	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	
1117491	617, 659	FNB BANCORP, INC.	NEWTOWN, PA	
1133473	795, 275	FNB CORP.	ASHEBORO, NC	
1130696	761, 927	FNB FINANCIAL SERVICES CORPORA	REIDSVILLE, NC	
1031430	683, 170	FOOTHILL INDEPENDENT BANCORP	GLENDORA, CA	

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1143762	846,078	FOUNDERS GROUP, INC.	WORTH, IL	
1128358	860,865	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
3103818	528,718	FRANKLIN BANCORP, INC.	SOUTHFIELD, MI	
1495229	880,153	FRANKLIN FINANCIAL CORPORATION	FRANKLIN, TN	
1118238	550,127	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
2697347	807,774	FVNB CORP.	VICTORIA, TX	
2670573	919,228	GB&T BANCSHARES, INC.	GAINESVILLE, GA	
1938865	625,680	GEORGIA BANK FINANCIAL CORPORA	AUGUSTA, GA	
1098620	919,506	GERMAN AMERICAN BANCORP	JASPER, IN	
1206733	723,132	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1204346	953,929	GREATBANC, INC.	AURORA, IL	
1134023	762,015	GREATER COMMUNITY BANCORP	TOTOWA, NJ	
1133277	914,081	GREENE COUNTY BANCSHARES, INC.	GREENEVILLE, TN	
1862036	526,239	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2861492	653,331	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1208120	684,458	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	556,809	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
2634874	991,995	HERITAGE COMMERCE CORP	SAN JOSE, CA	Moved from Peer 3
2166124	618,594	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
2918529	508,491	HERITAGE FINANCIAL HOLDING COR	DECATUR, AL	
1202986	615,403	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1472220	610,416	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	534,596	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
1067804	974,164	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	Moved from Peer 3
1052378	791,776	HNB CORPORATION	ARKANSAS CITY, KS	
1491409	792,375	HOME BANCSHARES, INC.	CONWAY, AR	
3059504	864,745	HOME FEDERAL BANCORP	COLUMBUS, IN	
1209181	559,109	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
1209136	755,095	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	817,200	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1141674	616,681	IBT BANCORP, INC.	IRWIN, PA	
1401118	668,285	IBT BANCORP, INC.	MOUNT PLEASANT, MI	
1205183	557,017	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1363690	711,268	INB FINANCIAL CORPORATION	MCALLEN, TX	
1100000	504,191	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1416653	518,796	INDIAN RIVER BANKING COMPANY	VERO BEACH, FL	
2803474	599,443	INTEGRITY FINANCIAL CORPORATIO	HICKORY, NC	
1137958	987,757	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	
2049302	822,900	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	848,266	INWOOD BANCSHARES, INC.	DALLAS, TX	
1245228	607,066	ISB FINANCIAL CORP.	IOWA CITY, IA	
1109290	549,328	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
2040288	504,692	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	Moved from Peer 5
1085004	835,271	KISLAK FINANCIAL CORPORATION	MIAMI LAKES, FL	
1110036	569,946	KLEIN BANCSHARES, INC.	HOUSTON, TX	
1130098	755,171	LANDMARK FINANCIAL GROUP, INC.	BELVIDERE, IL	
1054514	902,140	LANDRUM COMPANY	COLUMBIA, MO	
2759900	521,782	LCNB CORP.	LEBANON, OH	
1136139	589,351	LEESPORT FINANCIAL CORP.	WYOMISSING, PA	
2345068	863,117	LEGACY TEXAS GROUP, INC.	PLANO, TX	
3101784	680,316	LIBERTY BANCSHARES, INC	JONESBORO, AR	

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3143784	512,021	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	Moved from Peer 5
1071669	757,216	LNB BANCORP INC.	LORAIN, OH	
2325350	772,642	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	
1103766	590,221	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
1076002	886,523	LSB BANCSHARES, INC.	LEXINGTON, NC	
2545831	788,015	LSB FINANCIAL	LACONIA, NH	
2427665	568,848	MACON BANCORP	FRANKLIN, NC	
1823608	628,327	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1099328	902,327	MERCANTILE BANCORP, INC.	QUINCY, IL	
1208755	760,749	MERCANTILE BANCORP, INC.	HAMMOND, IN	
1208308	948,902	MERCHANTS & MANUFACTURERS BANC	BROOKFIELD, WI	
1023239	974,390	MERCHANTS BANCSHARES, INC.	BURLINGTON, VT	
1128769	614,946	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	761,231	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2344799	865,201	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1201916	561,763	METROCORP, INC.	EAST MOLINE, IL	
2803719	918,914	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1205053	616,598	MIDWESTONE FINANCIAL GROUP, IN	OSKALOOSA, IA	
1126354	849,981	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	882,357	MINNWEST CORPORATION	MINNETONKA, MN	
1210299	564,874	MONROE BANCORP	BLOOMINGTON, IN	
1138919	545,993	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	592,554	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	746,061	MOODY BANCSHARES, INC.	GALVESTON, TX	
2983394	952,047	MOUNTAINBANK FINANCIAL CORPORA	HENDERSONVILLE, NC	
2603067	634,552	MUTUAL BANCORP OF THE BERKSHIR	PITTSFIELD, MA	
2623430	520,920	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2149622	793,684	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	699,516	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	681,855	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1202052	992,908	NEB CORPORATION	FOND DU LAC, WI	Moved from Peer 3
1206359	980,857	NEW LENOX HOLDING COMPANY	NEW LENOX, IL	
1247110	682,128	NEWMIL BANCORP, INC.	NEW MILFORD, CT	
1066414	538,532	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
1109991	928,665	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1029334	673,843	NORTH VALLEY BANCORP	REDDING, CA	
1129887	776,999	NORTHERN EMPIRE BANCSHARES	SANTA ROSA, CA	
1210589	631,924	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
3025385	736,059	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
2582827	619,982	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
1978713	846,727	NORTHWEST FINANCIAL CORP.	SPENCER, IA	
2237118	527,482	NORTHWEST INDIANA BANCORP	MUNSTER, IN	Moved from Peer 5
2835475	619,061	NORWAY BANCORP, MHC	NORWAY, ME	
2123958	508,934	NSD BANCORP, INC.	PITTSBURGH, PA	
2460569	627,694	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	506,503	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
1070747	904,006	OAK HILL FINANCIAL, INC.	JACKSON, OH	
2012436	697,185	OHIO VALLEY BANC CORP.	GALLI POLIS, OH	
1200311	514,133	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	596,056	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	513,203	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	

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1028533	509, 106	ORIENT BANCORPORATION	SAN FRANCISCO, CA	Moved from Peer 5
1249598	866, 592	ORION BANCORP, INC.	NAPLES, FL	
1399550	664, 143	P. C. B. BANCORP, INC.	CLEARWATER, FL	
1083934	735, 715	PAB BANKSHARES, INC.	VALDOSTA, GA	
2850656	592, 278	PACIFIC CREST CAPITAL, INC.	AGOURA HILLS, CA	
2869733	657, 178	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	883, 116	PALMETTO BANCSHARES, INC.	LAURENS, SC	
1202762	570, 107	PANHANDLE AVIATION, INC.	CLARINDA, IA	
2651590	953, 936	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
1117688	518, 473	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2807614	957, 970	PENNSYLVANIA COMMERCE BANCORP,	CAMP HILL, PA	
2623524	597, 044	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
1030947	538, 839	PEOPLES BANCORP	LYNDEN, WA	
2818245	668, 544	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1132298	785, 792	PEOPLES BANCTRUST COMPANY, INC	SELMA, AL	
1133174	579, 022	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1057702	666, 079	PEOPLES, INC.	COLORADO SPRINGS, CO	
1249712	746, 123	PORTER BANCORP, INC.	SHEPHERDSVILLE, KY	
2007647	652, 410	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	558, 300	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	599, 164	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2293329	531, 162	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2125813	683, 500	QCR HOLDINGS, INC.	MOLINE, IL	
1118434	556, 878	QNB CORP.	QUAKERTOWN, PA	
1029482	723, 922	RCB CORPORATION	SACRAMENTO, CA	
1130584	645, 489	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1426997	515, 302	REDWOOD EMPIRE BANCORP	SANTA ROSA, CA	
1201194	528, 239	REPUBLIC BANCORP CO.	ORLAND PARK, IL	
1398807	644, 767	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
2693358	852, 107	RESOURCE BANKSHARES CORPORATIO	VIRGINIA BEACH, VA	
1364101	504, 097	RIVERSIDE BANCSHARES, INC.	MARIETTA, GA	Moved from Peer 5
2066886	874, 422	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
1139466	913, 276	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
1204814	736, 775	SBC, INCORPORATED	COUNTRYSIDE, IL	
2244358	874, 868	SECURITY BANK CORPORATION	MACON, GA	
1200348	786, 278	SECURITY NATIONAL CORPORATION	SIOUX CITY, IA	
1426924	533, 100	SEQUOIA BANCSHARES, INC.	BETHESDA, MD	
2429838	710, 852	SHORE BANCSHARES, INC.	EASTON, MD	
2901183	511, 463	SI BANCORP, INC.	WILLIMANTIC, CT	
2976396	761, 905	SIERRA BANCORP	PORTERVILLE, CA	
2777614	524, 114	SILVER STATE BANCORP	HENDERSON, NV	Moved from Peer 5
1048997	529, 893	SMITHTOWN BANCORP, INC.	SMITHTOWN, NY	
2345077	823, 807	SNB BANCSHARES, INC.	SUGAR LAND, TX	
2810285	730, 645	SOUTH CENTRAL BANCSHARES OF KE	HORSE CAVE, KY	
2033226	723, 653	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	970, 993	SOUTHERN BANCSHARES (N. C.), IN	MOUNT OLIVE, NC	
2815477	856, 619	SOUTHERN COMMUNITY BANCORP	ORLANDO, FL	
2981831	755, 320	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1062135	553, 517	SPIRIT BANKCORP, INC.	BRISTOW, OK	
1417333	958, 055	STATE BANKSHARES, INC.	FARGO, ND	
1097771	637, 885	STATE CAPITAL CORPORATION	GREENWOOD, MS	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2003 and Other Notes
1126046	862, 773	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
1135598	761, 980	STOCKMEN' S BANCORP, INC., THE	KINGMAN, AZ	
2327541	516, 297	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
2618388	536, 148	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1104080	777, 558	SUMMIT BANCSHARES, INC.	FORT WORTH, TX	
1247679	744, 174	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	985, 327	SUNFLOWER BANKS, INC.	SALINA, KS	
1246467	603, 434	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1138795	632, 895	TEAM FINANCIAL, INC.	PAOLA, KS	
2663838	632, 121	TEXAS UNITED BANCSHARES, INC.	LA GRANGE, TX	
2457943	644, 675	TIB FINANCIAL CORP.	KEY LARGO, FL	
1070420	523, 925	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	624, 630	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
2571906	543, 643	TRUSTCORP FINANCIAL INC	SAINT LOUIS, MO	
2936037	859, 270	UB FINANCIAL CORPORATION	SUNRISE, FL	
2465519	624, 807	UFS BANCORP	WHITINSVILLE, MA	
1206591	794, 881	UNIONBANCORP, INC.	OTTAWA, IL	
1135516	605, 159	UNITED BANCORP, INC.	TECUMSEH, MI	
1062649	837, 620	UNITED BANCORPORATION OF WYOMI	JACKSON, WY	
1082777	524, 589	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	551, 126	UNITED COMMUNITY BANCORP, INCO	CHATHAM, IL	
1064326	560, 103	UNITED NEBRASKA FINANCIAL CO.	GRAND ISLAND, NE	
3015975	508, 224	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	560, 017	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2141028	596, 075	VAIL BANKS, INC.	AVON, CO	
1205026	567, 228	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
1032099	507, 110	VENTURE FINANCIAL GROUP, INC.	LACEY, WA	Moved from Peer 5
1364110	778, 977	VINEYARD NATIONAL BANCORP	RANCHO CUCAMONGA, CA	
2856377	840, 830	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
2615770	772, 042	WARWICK COMMUNITY BANCORP, INC	WARWICK, NY	
2406174	587, 178	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
1135048	568, 873	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1137592	824, 418	WAYNE BANCORP, INC.	WOOSTER, OH	
1210066	963, 079	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
3122051	516, 834	WEST FINANCIAL, INC.	EL PASO, TX	
1115367	651, 721	WESTBANK CORPORATION	WEST SPRINGFIELD, MA	
2508788	963, 148	WESTERN SIERRA BANCORP	CAMERON PARK, CA	
2338471	820, 256	WESTFIELD MUTUAL HOLDING COMPA	WESTFIELD, MA	
1048670	739, 780	WILBER CORPORATION, THE	ONEONTA, NY	
2004141	891, 355	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1035157	580, 823	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 347 bank holding companies.