

PEER GROUP 06

	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Number of BHCs in Peer Group	965	877	826	790	758
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.83	3.99	3.97	4.14	4.15
+ Non-interest Income	0.89	0.87	0.85	0.80	0.80
- Overhead Expense	3.04	3.05	3.10	3.12	3.13
- Provision for Losses	0.22	0.26	0.24	0.21	0.20
+ Securities Gains (Losses)	0.03	0.03	0.03	0.00	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.52	1.59	1.51	1.60	1.65
Net Operating Income	1.07	1.10	1.02	1.06	1.09
Net Income	1.07	1.10	1.02	1.06	1.09
Net Income (Sub S Adjusted)	1.06	1.12	1.07	1.14	1.15
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	5.95	6.70	7.89	8.44	8.01
Interest Expense	1.79	2.38	3.61	3.99	3.51
Net Interest Income (TE)	4.15	4.31	4.29	4.47	4.50
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.22	0.24	0.24	0.19	0.18
Earnings Coverage of Net Losses (X)	25.59	23.62	21.41	25.21	24.45
Ln&Ls Allowance/Total Loans & Leases	1.30	1.29	1.26	1.24	1.27
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.81	0.77	0.73	0.64	0.62
30-89 Days Past Due Loans and Leases	1.12	1.28	1.42	1.33	1.15
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	15.31	14.26	15.48	15.39	14.22
Net ST Noncore Funding Dependence	6.60	5.66	7.85	9.02	8.68
Net Loans and Leases/Total Assets	64.45	64.31	64.42	65.01	63.26
CAPITALIZATION:					
Tier 1 Leverage Ratio	9.36	9.10	8.92	8.99	9.10
Equity Capital/Total Assets	9.26	9.29	9.07	9.05	8.91
Net Loans&Ls/Equity Capital (X)	7.46	7.38	7.60	7.64	7.55
Cash Dividends/Net Income	28.51	25.17	27.01	25.90	27.16
Cash Dividends/Net Income (Sub S Adjusted)	28.79	33.17	32.68	31.62	36.58
Retained Earnings/Avg Equity Cap	7.66	8.15	7.46	8.28	8.14
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.32	0.39	0.42	0.58	0.66
Long-Term Debt/Equity Capital	1.54	2.01	3.17	2.88	3.29
Equity Investment in Subs/Equity Cap	106.48	105.02	103.76	102.36	101.87
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	120.89	142.09	143.64	157.10	160.28

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PERCENT OF AVERAGE ASSETS	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Interest Income (TE)	5.50	6.21	7.31	7.82	7.39
Less: Interest Expense	1.66	2.20	3.35	3.69	3.24
Equals: Net Interest Income (TE)	3.83	3.99	3.97	4.14	4.15
Plus: Non-Interest Income	0.89	0.87	0.85	0.80	0.80
Equals: Adj Operating Income (TE)	4.76	4.89	4.84	4.96	4.98
Less: Overhead Expense	3.04	3.05	3.10	3.12	3.13
Less: Provision for Loan and Lease Losses	0.22	0.26	0.24	0.21	0.20
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.03	0.03	0.00	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.52	1.59	1.51	1.60	1.65
Less: Applicable Income Taxes (TE)	0.40	0.46	0.45	0.50	0.53
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.07	1.10	1.02	1.06	1.09
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.07	1.10	1.02	1.06	1.09
Memo: Net Income (Last Four Qtrs)	1.10	1.13	1.03	1.07	1.12
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.72	92.93	92.95	92.92	92.61
Avg Int-Bearing Funds / Avg Assets	77.41	77.71	77.68	77.77	77.32
Int Income (TE) / Avg Earning Assets	5.95	6.70	7.89	8.44	8.01
Int Expense / Avg Earning Assets	1.79	2.38	3.61	3.99	3.51
Net Int Inc (TE) / Avg Earn Assets	4.15	4.31	4.29	4.47	4.50
YIELD OR COST:					
Total Loans and Leases (TE)	6.92	7.56	8.75	9.26	8.94
Interest-Bearing Bank Balances	1.47	1.98	4.55	6.61	5.69
Fed Funds Sold & Reverse Repos	1.07	1.57	3.77	6.16	5.00
Trading Assets	1.73	2.17	2.63	1.24	2.55
Total Earning Assets	5.85	6.58	7.76	8.30	7.87
Investment Securities (TE)	4.10	5.24	6.19	6.52	6.19
U.S. Treasury & Agency Sec (excl MBS)	3.60	4.83	6.26	N/A	N/A
Mortgage-Backed Securities	3.68	5.04	5.71	N/A	N/A
All Other Securities	5.86	6.58	7.15	N/A	N/A
Interest-Bearing Deposits	2.01	2.73	4.25	4.63	4.13
Time Deposits of \$100K or More	2.72	3.50	5.32	5.61	4.92
Time Deposits < \$100K	2.90	3.76	5.54	5.66	5.17
Other Domestic Deposits	1.00	1.48	2.44	3.11	2.80
Foreign Deposits	1.70	0.00	N/A	0.00	5.06
Fed Funds Purchased and Repos	1.19	1.92	3.90	5.79	4.65
Other Borrowed Funds & Trading Liab	4.02	4.57	5.52	6.54	5.84
All Interest-Bearing Funds	2.13	2.83	4.31	4.74	4.19

PEER GROUP 06

12/31/2003

12/31/2002

12/31/2001

12/31/2000

12/31/1999

Avg Personnel Exp Per Employee (\$000)

48

45

43

41

39

Avg Assets per Employee (\$000)

2,966

2,793

2,631

2,515

2,385

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

0.86

1.01

1.00

1.55

1.49

Overhead Exp / NII + Non-Int Income

65.27

63.86

65.77

64.76

64.65

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.04

3.05

3.10

3.12

3.13

Personnel Expense

1.68

1.67

1.68

1.67

1.67

Net Occupancy Expense

0.42

0.43

0.45

0.47

0.47

Other Operating Expenses

0.92

0.93

0.95

0.97

0.99

Overhead Less Non-Interest Income

2.10

2.14

2.22

2.30

2.31

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

63.99

62.44

64.11

63.01

62.91

Personnel Expense

35.52

34.19

34.71

33.76

33.54

Net Occupancy Expense

8.87

8.82

9.30

9.40

9.30

Other Operating Expenses

19.28

19.09

19.69

19.64

19.80

Total Non-Interest Income

18.31

17.41

17.25

15.77

15.72

Fiduciary Activities Income

0.34

0.39

0.55

0.61

0.62

Serv Charges on Deposit Accts - Domestic

8.36

8.30

8.35

7.86

7.66

Trading Revenue

0.00

0.00

0.00

N/A

N/A

Investment Banking Fees & Commissions

0.23

0.23

0.25

N/A

N/A

Venture Capital Revenue

0.00

0.00

0.00

N/A

N/A

Net Servicing Fees

0.25

0.20

0.21

N/A

N/A

Net Securitization Income

0.00

0.00

0.00

N/A

N/A

Insurance Activities Revenue

0.32

0.37

0.39

N/A

N/A

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

1.38

0.95

0.66

N/A

N/A

Other Non-Interest Income

4.99

4.64

4.55

6.29

6.39

Overhead Less Non-Interest Income

45.10

44.52

46.33

46.78

46.75

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

21.13

21.92

23.67

24.53

24.79

Appl Inc Tax+TE/Pretax NOI+TE

28.49

29.68

31.05

33.00

33.24

PERCENT OF TOTAL ASSETS	PERCENT COMPOSITION OF ASSETS AND LOAN MIX				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Real Estate Loans	45.40	44.20	43.01	42.65	40.81
Commercial and Industrial Loans	9.91	10.20	10.62	10.99	10.65
Loans to Individuals	4.75	5.40	6.11	6.84	7.09
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.79	1.97	1.97	1.96	1.97
Other Loans and Leases	0.68	0.69	0.68	0.69	0.70
Net Loans and Leases	64.45	64.31	64.42	65.01	63.26
Debt Securities Over 1 Year	20.01	19.05	15.56	19.54	21.52
Mutual Funds and Equity Securities	0.13	0.14	0.16	0.64	0.60
Subtotal	85.44	84.30	82.44	85.82	85.87
Interest-Bearing Bank Balances	0.56	0.60	0.52	0.33	0.34
Federal Funds Sold & Reverse Repos	2.06	2.69	2.63	1.95	1.54
Debt Securities 1 Year or Less	2.49	2.73	2.36	2.99	2.90
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.72	91.58	91.50	92.02	91.52
Non-Int Cash and Due From Dep Inst	3.37	3.61	3.74	3.59	4.00
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.10	0.11	0.09	0.07	0.08
All Other Assets	4.78	4.70	4.67	4.30	4.38
MEMORANDA:					
Short-Term Investments	5.99	7.02	6.43	5.92	5.37
U. S. Treasury Securities	0.25	0.30	0.45	0.76	1.49
U. S. Agency Securities (excl MBS)	8.62	7.82	7.91	N/A	N/A
Municipal Securities	4.33	4.20	4.27	4.78	4.54
Mortgage-Backed Securities	5.79	6.00	5.70	N/A	N/A
Asset-Backed Securities	0.00	0.00	0.00	N/A	N/A
Other Debt Securities	0.59	0.76	0.80	0.88	0.94
RE Loans Secured by 1-4 Family	17.49	18.32	18.76	19.63	19.16
Revolving	1.56	1.36	1.20	1.17	1.09
Closed-End, Sec by First Liens	14.28	15.26	15.70	16.46	16.20
Closed-End, Sec by Junior Liens	0.98	1.13	1.28	1.41	1.27
Commercial Real Estate Loans	23.50	21.66	20.50	18.95	17.66
Construction and Land Dev	4.95	4.22	3.87	3.35	3.05
Multifamily	0.94	0.86	0.78	0.71	0.72
Nonfarm Nonresidential	16.59	15.74	14.95	14.01	13.13
RE Loans Secured by Farmland	2.21	2.15	2.00	2.00	1.93
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	70.31	68.69	66.65	65.32	64.25
RE Loans Secured by 1-4 Family	27.61	28.79	29.35	30.27	30.46
Revolving	2.33	2.06	1.82	1.76	1.67
Closed-End	24.58	26.12	26.96	27.96	28.16
Commercial Real Estate Loans	35.87	33.37	31.46	29.01	27.73
Construction and Land Dev	7.42	6.39	5.86	5.09	4.75
Multifamily	1.43	1.31	1.17	1.09	1.14
Nonfarm Nonresidential	25.50	24.35	23.03	21.52	20.68
RE Loans Secured by Farmland	3.55	3.43	3.13	3.10	3.06
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	15.18	15.73	16.55	16.91	16.81
Loans to Individuals	7.76	8.68	9.76	10.74	11.40
Credit Card Loans	0.13	0.15	0.19	0.37	0.40
Agricultural Loans	2.95	3.18	3.12	3.06	3.18
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.11	1.12	1.10	1.08	1.12

PERCENT OF TOTAL ASSETS	PEER GROUP 06				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Short-Term Investments	5.99	7.02	6.43	5.92	5.37
Liquid Assets	23.90	24.08	23.84	23.30	24.77
Investment Securities	23.29	22.62	22.66	23.81	25.53
Net Loans and Leases	64.45	64.31	64.42	65.01	63.26
Net Lns, Ls & Stdby Ltrs of Credit	64.89	64.74	64.84	65.43	63.68
Core Deposits	69.50	69.73	70.12	70.13	71.96
Noncore Funding	19.51	19.40	19.31	19.47	17.98
Time Deposits of \$100K or More	12.60	12.81	12.71	12.47	11.16
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.98	0.96	1.22	1.38	1.50
Net Fed Funds Purchased (Sold)	-1.12	-1.76	-1.43	-0.57	-0.02
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.10	0.86	0.72	1.38	1.41
Earning Assets Repr in 1 Year	36.37	36.67	36.28	36.23	34.51
Int-Bearing Liab Repr in 1 Year	31.36	34.03	36.90	34.23	32.98
Long-Term Debt Repr in 1 Year	0.25	0.30	0.35	0.22	0.22
Net Assets Repriceable in 1 Year	4.47	2.04	-1.31	1.29	1.05
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	15.31	14.26	15.48	15.39	14.22
Net ST Noncore Funding Dependence	6.60	5.66	7.85	9.02	8.68
Short-Term Inv/ST Noncore Funding	68.80	74.13	61.88	52.15	52.08
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.64	17.47	15.51	13.31	16.83
Net Loans and Leases/Total Deposits	78.12	77.58	77.45	78.30	75.89
Net Loans and Leases/Core Deposits	93.78	93.01	92.58	93.29	88.43
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.82	1.24	0.70	0.15	-1.18
Avail-For-Sale Sec Appr(Depr)/Eq Cap	2.32	5.18	2.36	0.07	-5.90
Struct Notes Appr(Depr)/Eq Cap	-0.17	0.15	-0.01	-0.16	-0.23
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.86	8.09	9.31	11.64	15.05
Available-For-Sale Securities	92.14	91.91	90.69	88.36	84.95
U. S. Treasury Securities	1.21	1.51	2.20	3.61	6.33
U. S. Agency Securities (excl MBS)	40.06	37.25	37.75	N/A	N/A
Municipal Securities	18.57	18.47	18.72	20.16	17.91
Mortgage-Backed Securities	25.11	26.78	25.00	N/A	N/A
Asset-Backed Securities	0.00	0.01	0.00	N/A	N/A
Other Debt Securities	2.67	3.55	3.58	3.78	3.78
Mutual Funds and Equity Securities	0.59	0.65	0.78	3.21	2.80
Debt Securities 1 Year or Less	12.04	13.33	11.39	13.83	12.08
Debt Securities 1 To 5 Years	40.14	41.25	32.82	40.49	41.84
Debt Securities Over 5 Years	43.81	40.74	33.85	38.91	40.00
Pledged Securities	40.50	41.81	41.85	45.61	41.85
Structured Notes, Fair Value	2.55	0.88	0.17	0.19	0.30

ANALYSIS RATIOS	PEER GROUP 06				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Provision for Ln&Ls Losses/Avg Assets	0.22	0.26	0.24	0.21	0.20
Provision for Ln&Ls Losses/Avg Lns&Ls	0.33	0.40	0.37	0.33	0.31
Provision for Ln&Ls Losses/Net Losses	209.54	232.99	196.66	238.80	199.22
Ln&Ls Allowance/Total Loans & Leases	1.30	1.29	1.26	1.24	1.27
Ln&Ls Allowance/Net Ln&Ls Losses (X)	14.79	12.52	11.26	14.84	13.83
ALL/Nonaccrual Assets	453.22	511.01	488.46	617.50	626.17
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	307.36	319.74	274.47	348.77	347.98
Gross Ln&Ls Losses/Avg Loans & Leases	0.30	0.32	0.32	0.26	0.26
Recoveries/Avg Loans and Leases	0.07	0.07	0.06	0.07	0.07
Net Losses/Avg Loans and Leases	0.22	0.24	0.24	0.19	0.18
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	N/A	N/A	N/A
Recoveries/Prior Year-End Losses	28.54	29.14	34.38	35.88	37.29
Earnings Coverage of Net Losses (X)	25.59	23.62	21.41	25.21	24.45
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.06	0.06	0.05	0.03	0.03
RE Loans Secured By 1-4 Family	0.07	0.05	0.04	0.03	0.03
Revolving	0.00	0.00	0.00	0.00	0.00
Closed-End	0.07	0.05	0.04	0.03	0.03
Commercial Real Estate Loans	0.04	0.05	0.04	0.02	0.02
Construction and Land Dev	0.01	0.01	0.01	0.00	0.00
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.03	0.05	0.03	0.02	0.01
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.50	0.55	0.53	0.45	0.40
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.89	0.81	0.75	0.60	0.65
Credit Card Loans	2.07	2.17	1.88	1.10	1.22
Agricultural Loans	0.02	0.02	0.03	0.01	0.01
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.24	0.25	0.16	0.00	0.00

PERCENT OF LOANS AND LEASES	PEER GROUP 06				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
30-89 Days PD Loans and Leases	1.12	1.28	1.42	1.33	1.15
90+ Days PD Loans and Leases	0.17	0.19	0.22	0.17	0.19
Nonaccrual Loans and Leases	0.65	0.60	0.59	0.51	0.47
90+ Days PD and Nonaccrual Loans and Leases	0.86	0.84	0.87	0.72	0.70
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	1.12	1.28	1.42	1.33	1.15
90+ Days Past Due Assets	0.17	0.19	0.22	0.17	0.19
Nonaccrual Assets	0.65	0.60	0.59	0.51	0.47
30+ Days PD & Nonaccrual Assets	2.05	2.20	2.35	2.10	1.90
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.55	0.54	0.56	0.47	0.45
90+ PD & Nonaccrual Assets + OREO	0.69	0.68	0.69	0.57	0.55
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.56	0.53	0.51	0.46	0.44
Allowance for Loan & Lease Losses	66.67	64.15	63.05	57.46	55.99
Equity Cap + ALLL	5.79	5.60	5.50	4.88	4.74
Tier 1 Cap + ALLL	5.73	5.72	5.63	4.98	4.73
Loans & Leases + RE Acquired	0.87	0.83	0.80	0.71	0.69

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Real Estate - 30-89 Days PD	1.05	1.18	1.31	1.15	0.99
- 90+ Days Past Due	0.15	0.17	0.18	0.13	0.14
- Nonaccrual	0.54	0.48	0.47	0.37	0.36
Coml & Indl - 30-89 Days PD	1.07	1.23	1.29	1.78	1.33
- 90+ Days Past Due	0.14	0.17	0.21	0.24	0.23
- Nonaccrual	0.76	0.75	0.74	0.78	0.74
Individuals - 30-89 Days PD	1.91	2.00	2.15	1.96	1.74
- 90+ Days Past Due	0.18	0.21	0.24	0.19	0.19
- Nonaccrual	0.26	0.24	0.24	0.22	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	0.28	0.00	0.00
Agricultural - 30-89 Days PD	0.11	0.16	0.19	0.12	0.10
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.01
- Nonaccrual	0.14	0.12	0.12	0.06	0.08
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	0.59	0.65	0.83	0.03	0.02
- 90+ Days Past Due	0.02	0.03	0.05	0.00	0.00
- Nonaccrual	0.10	0.08	0.14	0.00	0.00
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.27	1.45	1.61	1.30	1.16
- 90+ Days Past Due	0.15	0.18	0.18	0.13	0.15
- Nonaccrual	0.43	0.38	0.31	0.29	0.27
Revolving - 30-89 Days PD	0.30	0.31	0.49	0.36	0.25
- 90+ Days Past Due	0.01	0.01	0.02	0.00	0.01
- Nonaccrual	0.03	0.04	0.04	0.02	0.01
Closed-End - 30-89 Days PD	1.35	1.52	1.71	1.34	1.20
- 90+ Days Past Due	0.16	0.18	0.18	0.13	0.15
- Nonaccrual	0.46	0.40	0.32	0.30	0.28
- Jr Lien 30-89 Days PD	0.05	0.06	N/A	N/A	N/A
- Jr Lien 90+ Days PD	0.00	0.01	N/A	N/A	N/A
- Jr Lien Nonaccrual	0.02	0.02	N/A	N/A	N/A
Commercial RE - 30-89 Days PD	0.66	0.78	0.92	0.76	0.55
- 90+ Days Past Due	0.11	0.09	0.12	0.08	0.08
- Nonaccrual	0.59	0.50	0.53	0.35	0.31
Const & Dev - 30-89 Days PD	0.45	0.59	0.70	0.48	0.25
- 90+ Days Past Due	0.02	0.01	0.02	0.00	0.00
- Nonaccrual	0.15	0.18	0.18	0.05	0.04
Multi family - 30-89 Days PD	0.05	0.02	0.09	0.04	0.01
- 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	0.62	0.73	0.84	0.72	0.53
- 90+ Days Past Due	0.09	0.09	0.11	0.06	0.07
- Nonaccrual	0.61	0.49	0.48	0.33	0.33
Farmland - 30-89 Days PD	0.23	0.42	0.48	0.32	0.29
- 90+ Days Past Due	0.02	0.05	0.04	0.01	0.03
- Nonaccrual	0.19	0.19	0.22	0.17	0.20
Credit Card - 30-89 Days PD	1.36	1.44	1.59	1.23	1.11
- 90+ Days Past Due	0.56	0.59	0.63	0.33	0.32
- Nonaccrual	0.01	0.00	0.00	0.01	0.01

CAPITAL RATIOS	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Tier 1 Leverage Ratio	9.36	9.10	8.92	8.99	9.10
Tier 1 RBC Ratio	13.75	13.42	13.15	13.32	13.94
Total Risk-Based Capital Ratio	15.16	14.78	14.42	14.46	15.06
Tangible Tier 1 Leverage Ratio	9.33	9.07	8.90	8.96	9.07
Tangible Common Eq Cap/Tan Assets	8.90	8.92	8.69	8.65	8.50
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	10.17	9.41	9.43	9.66	10.02
Standby Letters of Credit	0.34	0.32	0.31	0.32	0.32
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	16.28	15.17	15.17	15.64	16.84

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 06				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Interest Rate Contracts	79.31	78.32	100.00	100.00	93.75
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	20.69	21.62	0.00	0.00	6.25
Futures and Forwards	18.17	8.17	12.50	13.33	6.25
Written Options	29.11	11.43	0.00	1.48	12.50
Exchange-Traded	0.00	0.00	0.00	0.00	6.25
Over-The-Counter	29.11	11.43	0.00	0.00	6.25
Purchased Options	13.82	25.93	35.42	26.90	25.00
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	13.82	25.93	35.42	26.90	25.00
Swaps	38.90	52.08	52.08	55.00	56.25
Held for Trading	0.00	0.00	8.33	0.00	0.00
Interest Rate Contracts	0.00	0.00	8.33	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	91.67	100.00	100.00
Interest Rate Contracts	74.14	72.91	87.50	100.00	93.75
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	20.69	21.62	0.00	0.00	6.25
Deriv Contr (Excl Fut & FX LE 14 Days)	69.17	87.41	100.00	81.68	93.75
One Year or Less	22.05	24.13	16.67	17.26	47.38
Over 1 Year to 5 Years	35.76	47.97	72.22	52.93	35.77
Over 5 Years	4.79	12.93	2.90	5.16	10.60
Gross Negative Fair Value (Abs Val)	1.58	2.73	0.00	0.11	0.91
Gross Positive Fair Value	1.10	1.72	1.02	1.07	1.72
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	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
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	49.62	53.21	N/A	N/A	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	50.38	46.79	N/A	N/A	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	13.23	N/A	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	0.32	0.37	N/A	N/A	N/A
Premium Inc/Ins Activities Revenue	0.00	1.53	N/A	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	38.67	68.25	N/A	N/A	N/A
Other Prem Inc/Total Prem Inc	61.33	31.75	N/A	N/A	N/A
Ins Under Net Income/Consol Net Income	0.00	0.00	N/A	N/A	N/A
Ins Net Inc (P/C)/Equity (P/C)	49.01	91.36	N/A	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	15.86	-56.52	N/A	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	43.23	0.00	N/A	N/A	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	N/A	N/A	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	1.05	N/A	N/A	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	N/A	N/A	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	3.77	N/A	N/A	N/A	N/A
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	N/A	N/A	N/A
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	1.70	0.00	N/A	0.00	5.06
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	2.95	3.61
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	-49.98	-53.87	-47.40	-66.16	-51.11
Total Selected Assets	-28.93	-31.92	-47.57	-34.33	-45.94
Deposits	N/A	N/A	N/A	N/A	N/A

PROFITABILITY:	PEER GROUP 06				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Net Income/Avg Equity Capital	10.70	11.15	10.55	11.52	11.44
Bank Net Inc/Avg Eq Inv in Banks	11.98	12.26	11.74	12.90	12.76
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.40	4.59	4.23	0.23	1.89
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.94	11.03	8.90	10.81	9.80
Bank Net Income/Parent Net Income	103.76	102.98	104.31	103.79	103.27
Nonbank Net Income/Parent Net Income	0.08	0.06	0.05	0.04	0.03
Sub BHCs Net Inc/Parent Net Income	94.84	91.77	95.76	86.44	84.84
LEVERAGE:					
Total Liabilities/Equity	12.21	10.17	8.71	7.05	7.05
Total Debt/Equity Capital	2.71	3.31	4.68	4.76	5.49
Tot Debt+NP to Subs Iss Tr Pref/Equity	10.10	8.64	N/A	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	2.91	3.51	4.94	4.93	5.81
Total Debt/Eq Cap - Exc Over Fair Value	2.75	3.33	4.75	4.84	5.65
Long-Term Debt/Equity Capital	1.54	2.01	3.17	2.88	3.29
Short-Term Debt/Equity Capital	0.32	0.39	0.42	0.58	0.66
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.16	0.22	0.28	0.32	0.47
Long-Term Debt/Consolidated LT Debt	6.67	6.67	9.12	20.90	24.31
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	106.48	105.02	103.76	102.36	101.87
Total Investment in Subs/Equity	106.99	105.51	104.28	102.95	102.39
Equity Inv in Subs/Cons Eq Cap+Min Int	98.43	99.40	101.27	101.29	101.62
Total Inv in Subs/Cons Eq Cap+Min Int	98.89	99.91	101.78	101.86	102.13
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.51	0.37	0.30	0.16	0.10
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.75	2.60	2.62	2.05	2.15
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	114.94	129.40	136.32	141.03	132.19
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	120.89	142.09	143.64	157.10	160.28
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	117.77	124.34	119.57	111.84	112.23
Pretax Oper Inc + Int Exp/Int Expense	2651.97	2053.22	1555.86	1654.79	1716.41
Div + Int From Subs/Int Exp + Div	150.89	163.60	151.97	153.13	152.26
Fees+Other Inc From Subs/Sal + Oth Exp	3.10	4.18	5.07	5.10	5.72
Net Inc/Curr Port of LT Debt+Pfd Div(X)	48.20	56.51	100.49	48.32	42.26
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.43	-0.54	-0.95	-0.74	-0.87
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	0.14	0.07	0.04
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 12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Div Paid/Inc Before Undist Inc	72.41	68.13	65.75	65.01	68.44
Dividends Paid/Net Income	28.71	25.14	27.07	26.11	27.56
Net Income - Dividends/Avg Equity	7.63	8.16	7.44	8.28	8.04
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	116.73	129.14	140.70	143.03	130.52
Dividends From Nonbank Subs	0.01	0.00	0.00	0.00	0.00
Dividends From Subsidiary BHCs	2.95	2.89	2.47	1.16	1.65
Dividends From All Subsidiaries	144.31	155.59	175.36	175.10	148.37
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	37.30	36.47	40.68	40.59	38.36
Interest Income From Bank Subs	0.08	0.10	0.16	0.19	0.15
Mgt & Service Fees From Bank Subs	0.02	0.04	0.07	0.04	0.09
Other Income From Bank Subs	0.03	0.04	0.06	0.05	0.06
Operating Income From Bank Subs	38.94	38.19	47.49	47.92	40.88
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	42.88	36.84	31.81	25.01	19.84
Interest Income From Nonbank Subs	1.10	0.46	5.16	11.38	4.79
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.16
Other Income From Nonbank Subs	0.00	0.03	0.01	0.00	0.00
Operating Inc From Nonbank Subs	57.39	43.82	46.29	45.92	45.12
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	41.14	41.04	43.77	36.44	44.08
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	0.01	0.00	0.00
Operating Income From Sub BHCs	41.59	41.65	43.99	38.92	45.69
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	74.36	75.01	75.68	76.80	73.97
Interest Income From Bank Subs	0.60	0.46	0.58	0.71	0.76
Mgt & Serv Fees From Bank Subs	0.03	0.07	0.10	0.08	0.18
Other Income From Bank Subs	0.10	0.08	0.13	0.15	0.17
Operating Income From Bank Subs	82.31	82.65	84.00	84.35	83.02
Dividends From Nonbank Subs	0.02	0.01	0.00	0.00	0.00
Interest Income From Nonbank Subs	0.01	0.00	0.00	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	0.30	0.11	0.05	0.01	0.03
Dividends From Subsidiary BHCs	2.89	2.92	1.84	1.59	1.99
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	3.07	3.29	2.04	1.75	2.04
Loans and Adv From Subs/ST Debt	247.12	154.91	14.37	0.18	0.00
Loans and Adv From Subs/Total Debt	87.50	51.07	4.46	0.09	0.00

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									965
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.83	2.81	3.06	3.43	3.81	4.23	4.62	4.93	965
+ Non-interest Income	0.88	0.26	0.36	0.55	0.81	1.15	1.60	2.03	965
- Overhead Expense	3.04	1.79	2.11	2.49	3.00	3.53	4.13	4.69	965
- Provision for Losses	0.21	0.00	0.02	0.08	0.17	0.31	0.51	0.77	965
+ Securities Gains (Losses)	0.03	-0.00	0.00	0.00	0.00	0.05	0.13	0.19	965
+ Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.04	965
= Pretax Net Oper Income (TE)	1.52	0.41	0.70	1.11	1.53	1.92	2.31	2.64	965
Net Operating Income	1.07	0.28	0.47	0.75	1.05	1.37	1.76	2.03	965
Net Income	1.06	0.27	0.46	0.74	1.05	1.37	1.76	2.03	965
Net Income (Sub S Adjusted)	1.06	0.33	0.54	0.80	1.05	1.30	1.53	1.97	230
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.95	4.85	5.11	5.52	5.95	6.36	6.77	7.09	965
Interest Expense	1.79	0.97	1.16	1.45	1.78	2.12	2.42	2.57	965
Net Interest Income (TE)	4.14	3.03	3.25	3.72	4.10	4.60	5.03	5.33	965
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.21	-0.01	0.00	0.04	0.14	0.33	0.69	1.02	965
Earnings Coverage of Net Losses (X)	25.58	-86.78	0.91	5.03	12.44	32.69	103.06	235.23	954
Ln&Ls Allowance/Total Loans & Leases	1.29	0.78	0.88	1.04	1.25	1.50	1.88	2.24	965
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.81	0.00	0.05	0.21	0.60	1.31	2.20	3.00	965
30-89 Days Past Due Loans and Leases	1.11	0.05	0.14	0.43	0.94	1.69	2.61	3.26	965
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	15.31	-9.54	-2.25	6.54	15.74	23.68	32.53	38.13	965
Net ST Noncore Funding Dependence	6.59	-15.91	-9.27	-0.09	7.16	13.38	20.21	24.16	965
Net Loans and Leases/Total Assets	64.45	38.04	45.15	55.65	65.54	73.80	80.35	84.58	965
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.35	6.07	6.55	7.63	9.03	10.86	13.16	15.23	959
Equity Capital/Total Assets	9.25	5.21	6.04	7.38	8.91	10.92	13.62	15.60	965
Net Loans&Ls/Equity Capital (X)	7.45	2.92	3.66	5.23	7.35	9.37	11.82	14.14	965
Cash Dividends/Net Income	28.50	0.00	0.00	0.52	27.23	51.09	78.79	93.36	939
Cash Dividends/Net Income (Sub S Adjusted)	28.78	-32.76	-13.45	0.00	24.55	57.67	83.05	98.67	230
Retained Earnings/Avg Equity Cap	7.66	-1.15	1.47	4.51	7.64	10.61	14.43	16.49	965
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.31	0.00	0.00	0.00	0.00	0.00	2.34	8.46	964
Long-Term Debt/Equity Capital	1.54	0.00	0.00	0.00	0.00	0.00	11.76	22.12	964
Equity Investment in Subs/Equity Cap	106.48	81.68	88.56	97.30	99.92	116.39	140.97	155.19	964
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	120.88	-8.47	8.63	85.06	102.62	147.76	262.14	488.15	942

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.50	4.51	4.72	5.12	5.49	5.88	6.25	6.57	965
Less: Interest Expense	1.65	0.89	1.07	1.33	1.65	1.97	2.25	2.39	965
Equals: Net Interest Income (TE)	3.83	2.81	3.06	3.43	3.81	4.23	4.62	4.93	965
Plus: Non-Interest Income	0.88	0.26	0.36	0.55	0.81	1.15	1.60	2.03	965
Equals: Adj Operating Income (TE)	4.75	3.38	3.64	4.15	4.71	5.29	5.97	6.62	965
Less: Overhead Expense	3.04	1.79	2.11	2.49	3.00	3.53	4.13	4.69	965
Less: Provision for Loan and Lease Losses	0.21	0.00	0.02	0.08	0.17	0.31	0.51	0.77	965
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Plus: Realized G/L on AFS Sec	0.02	-0.00	0.00	0.00	0.00	0.05	0.13	0.19	965
Plus: Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.04	965
Equals: Pretax Net Oper Inc (TE)	1.52	0.41	0.70	1.11	1.53	1.92	2.31	2.64	965
Less: Applicable Income Taxes (TE)	0.40	0.00	0.01	0.18	0.43	0.61	0.78	0.92	965
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	965
Equals: Net Operating Income	1.07	0.28	0.47	0.75	1.05	1.37	1.76	2.03	965
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Equals: Net Income	1.06	0.27	0.46	0.74	1.05	1.37	1.76	2.03	965
Memo: Net Income (Last Four Qtrs)	1.10	0.28	0.50	0.78	1.07	1.40	1.78	2.07	838
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.71	86.93	88.90	91.10	92.97	94.40	95.60	96.40	965
Avg Int-Bearing Funds / Avg Assets	77.41	65.06	68.12	73.34	77.93	81.83	84.87	86.59	965
Int Income (TE) / Avg Earning Assets	5.95	4.85	5.11	5.52	5.95	6.36	6.77	7.09	965
Int Expense / Avg Earning Assets	1.79	0.97	1.16	1.45	1.78	2.12	2.42	2.57	965
Net Int Inc (TE) / Avg Earn Assets	4.14	3.03	3.25	3.72	4.10	4.60	5.03	5.33	965
YIELD OR COST:									
Total Loans and Leases (TE)	6.91	5.77	6.11	6.49	6.89	7.34	7.83	8.17	965
Interest-Bearing Bank Balances	1.46	0.00	0.00	0.60	1.19	2.27	3.99	6.64	826
Fed Funds Sold & Reverse Repos	1.06	0.83	0.90	0.99	1.05	1.11	1.27	1.57	914
Trading Assets	1.73	0.00	0.00	0.00	0.74	2.68	4.16	4.69	10
Total Earning Assets	5.84	4.76	5.02	5.40	5.85	6.25	6.66	6.98	965
Investment Securities (TE)	4.10	2.57	2.91	3.50	4.09	4.69	5.32	5.77	964
U.S. Treasury & Agency Sec (excl MBS)	3.59	1.88	2.32	2.94	3.59	4.23	4.93	5.52	942
Mortgage-Backed Securities	3.67	1.52	2.16	2.85	3.53	4.38	5.72	7.13	861
All Other Securities	5.85	2.80	3.58	4.67	5.88	6.96	8.00	10.01	906
Interest-Bearing Deposits	2.01	1.22	1.41	1.70	2.00	2.31	2.63	2.82	964
Time Deposits of \$100K or More	2.72	1.69	1.94	2.29	2.70	3.14	3.54	3.78	962
Time Deposits < \$100K	2.90	2.00	2.22	2.55	2.89	3.24	3.59	3.83	962
Other Domestic Deposits	1.00	0.48	0.58	0.76	0.97	1.21	1.52	1.68	962
Foreign Deposits	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1
Fed Funds Purchased and Repos	1.18	0.00	0.00	0.79	1.21	1.64	2.43	2.98	713
Other Borrowed Funds & Trading Liab	4.02	0.78	1.47	2.88	4.16	5.14	6.14	7.05	806
All Interest-Bearing Funds	2.13	1.29	1.52	1.80	2.11	2.46	2.77	2.93	965

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	48.24	34.98	37.10	41.31	46.56	54.50	64.56	72.83	965
Avg Assets per Employee (\$000)	2965.54	1799.90	2012.70	2358.05	2816.45	3487.99	4344.82	5259.82	965

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	0.85	0.00	0.00	0.00	0.00	1.38	4.69	8.61	965
Overhead Exp / NII + Non-Int Income	65.26	46.56	51.45	58.05	64.91	72.59	79.99	84.87	965

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.04	1.79	2.11	2.49	3.00	3.53	4.13	4.69	965
Personnel Expense	1.68	0.97	1.15	1.38	1.65	1.97	2.31	2.54	965
Net Occupancy Expense	0.42	0.19	0.23	0.31	0.41	0.52	0.64	0.74	965
Other Operating Expenses	0.91	0.48	0.57	0.71	0.89	1.09	1.34	1.52	965
Overhead Less Non-Interest Income	2.10	1.18	1.35	1.73	2.08	2.46	2.86	3.10	965

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	63.98	45.36	49.81	56.88	63.62	71.31	78.85	83.99	965
Personnel Expense	35.51	24.84	27.05	31.29	35.33	39.98	44.04	47.21	965
Net Occupancy Expense	8.86	4.52	5.35	7.01	8.76	10.74	12.64	14.59	965
Other Operating Expenses	19.28	11.91	13.14	15.88	18.85	22.46	26.80	29.09	965
Total Non-Interest Income	18.30	6.53	9.25	13.09	17.86	23.14	29.29	34.33	965
Fiduciary Activities Income	0.33	0.00	0.00	0.00	0.00	0.12	2.67	4.64	965
Serv Charges on Deposit Accts - Domestic	8.35	2.67	3.39	5.28	7.77	11.46	14.97	16.85	965
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Investment Banking Fees & Commissions	0.23	0.00	0.00	0.00	0.00	0.41	1.21	1.96	965
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Net Servicing Fees	0.24	0.00	0.00	0.00	0.00	0.12	1.65	3.02	965
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Insurance Activities Revenue	0.32	0.00	0.00	0.00	0.07	0.44	1.53	3.95	965
Net Gain (Loss) - Sales Loans, OREO, Oth	1.38	-0.81	-0.26	0.00	0.05	1.96	7.59	11.17	965
Other Non-Interest Income	4.98	1.19	1.71	2.67	4.14	6.88	10.73	15.20	965
Overhead Less Non-Interest Income	45.10	24.62	29.95	37.25	44.97	53.13	60.38	66.08	965

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	21.13	0.00	0.00	7.09	25.80	32.56	36.44	38.50	942
Appl Inc Tax+TE/Pretax NOI+TE	28.48	0.00	2.17	19.72	33.81	36.86	39.29	41.57	942

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	45.39	21.36	26.36	34.93	45.42	55.22	64.35	69.45	965
Commercial and Industrial Loans	9.90	2.08	3.36	5.57	8.83	13.76	19.88	24.25	965
Loans to Individuals	4.75	0.56	1.04	2.37	4.27	6.70	10.22	12.92	965
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Agricultural Loans	1.79	0.00	0.00	0.00	0.36	3.15	8.45	13.35	965
Other Loans and Leases	0.68	0.00	0.00	0.09	0.40	1.09	2.05	3.24	965
Net Loans and Leases	64.45	38.04	45.15	55.65	65.54	73.80	80.35	84.58	965
Debt Securities Over 1 Year	20.01	2.73	5.61	11.00	18.50	28.11	39.08	45.35	965
Mutual Funds and Equity Securities	0.12	0.00	0.00	0.00	0.00	0.08	0.85	1.87	965
Subtotal	85.44	72.58	76.41	81.57	86.13	89.49	91.93	92.89	965
Interest-Bearing Bank Balances	0.55	0.00	0.00	0.01	0.09	0.81	3.00	5.10	965
Federal Funds Sold & Reverse Repos	2.05	0.00	0.00	0.00	1.31	3.71	7.16	9.47	965
Debt Securities 1 Year or Less	2.48	0.00	0.00	0.51	1.66	3.67	7.02	10.61	965
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Total Earning Assets	91.71	86.86	88.16	90.12	91.88	93.36	94.60	95.41	965
Non-Int Cash and Due From Dep Inst	3.37	1.43	1.75	2.33	3.13	4.35	5.56	6.61	965
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Other Real Estate Owned	0.10	0.00	0.00	0.00	0.04	0.17	0.44	0.65	965
All Other Assets	4.77	2.16	2.59	3.52	4.72	5.94	7.26	8.35	965
MEMORANDA:									
Short-Term Investments	5.98	0.32	0.76	2.18	4.97	9.07	14.50	18.29	965
U.S. Treasury Securities	0.24	0.00	0.00	0.00	0.00	0.21	1.58	3.60	965
U.S. Agency Securities (excl MBS)	8.61	0.06	0.85	2.96	7.37	13.43	20.72	27.59	965
Municipal Securities	4.33	0.00	0.00	0.93	3.68	7.80	12.15	14.83	965
Mortgage-Backed Securities	5.78	0.00	0.00	0.55	4.49	10.45	18.86	24.26	965
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	965
Other Debt Securities	0.58	0.00	0.00	0.00	0.00	0.88	3.15	5.25	965
RE Loans Secured by 1-4 Family	17.48	3.70	5.91	10.67	16.37	24.06	32.40	38.56	965
Revolving	1.55	0.00	0.00	0.09	0.98	2.74	5.64	7.95	965
Closed-End, Sec by First Liens	14.28	2.13	4.11	7.45	13.15	19.89	28.73	31.97	965
Closed-End, Sec by Junior Liens	0.97	0.00	0.06	0.32	0.77	1.46	2.60	3.56	965
Commercial Real Estate Loans	23.49	5.19	7.55	13.17	21.24	33.37	44.42	51.63	965
Construction and Land Dev	4.94	0.21	0.54	1.40	3.63	7.65	13.68	18.18	965
Multifamily	0.94	0.00	0.00	0.11	0.54	1.57	3.39	5.36	965
Nonfarm Nonresidential	16.58	3.55	5.36	9.83	15.44	23.20	30.48	35.98	965
RE Loans Secured by Farmland	2.21	0.00	0.00	0.06	0.79	4.00	8.81	11.93	965
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	70.30	41.55	49.74	61.49	71.52	79.74	87.00	90.04	965
RE Loans Secured by 1-4 Family	27.61	6.02	9.71	17.23	25.64	37.03	50.22	59.64	965
Revolving	2.32	0.00	0.00	0.15	1.49	4.13	7.97	11.26	965
Closed-End	24.58	4.27	7.45	14.15	23.00	34.60	46.34	55.33	965
Commercial Real Estate Loans	35.87	10.80	14.35	22.11	34.30	49.75	62.00	68.92	965
Construction and Land Dev	7.42	0.41	0.97	2.28	5.83	11.28	19.32	24.75	965
Multifamily	1.42	0.00	0.00	0.19	0.87	2.36	5.02	7.76	965
Nonfarm Nonresidential	25.49	6.93	9.91	16.12	24.27	34.32	44.15	49.96	965
RE Loans Secured by Farmland	3.55	0.00	0.00	0.08	1.33	6.73	14.17	18.16	965
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Commercial and Industrial Loans	15.18	4.08	5.72	9.22	14.03	20.93	28.17	33.95	965
Loans to Individuals	7.76	0.89	1.60	3.50	6.81	11.37	17.33	22.43	965
Credit Card Loans	0.12	0.00	0.00	0.00	0.00	0.27	0.60	0.84	965
Agricultural Loans	2.94	0.00	0.00	0.00	0.58	5.52	13.49	20.58	965
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Other Loans and Leases	1.10	0.00	0.00	0.14	0.63	1.67	3.57	5.53	965

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.98	0.32	0.76	2.18	4.97	9.07	14.50	18.29	965
Liquid Assets	23.90	7.98	10.68	15.48	22.52	31.56	40.95	47.75	965
Investment Securities	23.29	4.74	7.45	13.72	21.38	32.20	43.76	51.39	965
Net Loans and Leases	64.45	38.04	45.15	55.65	65.54	73.80	80.35	84.58	965
Net Lns, Ls & Stdbly Ltrs of Credit	64.88	38.22	45.52	56.03	65.97	74.20	81.16	85.18	965
Core Deposits	69.50	51.86	56.76	63.89	70.01	75.89	79.83	82.11	965
Noncore Funding	19.51	6.80	8.82	13.27	18.99	25.25	32.54	37.55	965
Time Deposits of \$100K or More	12.59	3.91	5.30	8.03	11.96	16.63	22.24	26.07	965
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Fed Funds Purchased and Repos	0.97	0.00	0.00	0.00	0.09	1.99	4.26	6.18	965
Net Fed Funds Purchased (Sold)	-1.12	-9.23	-6.78	-3.34	-0.59	0.93	3.47	5.17	965
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Oth Borrowings W/Rem Mat 1 Yr or Less	1.09	0.00	0.00	0.00	0.34	2.04	4.65	6.68	965
Earning Assets Repr in 1 Year	36.36	14.97	18.31	26.56	35.37	45.58	55.41	61.35	965
Int-Bearing Liab Repr in 1 Year	31.36	7.73	13.34	19.91	28.85	41.85	57.26	62.65	965
Long-Term Debt Repr in 1 Year	0.25	0.00	0.00	0.00	0.00	0.00	1.74	3.80	965
Net Assets Repriceable in 1 Year	4.46	-30.62	-20.76	-6.29	4.94	15.97	27.55	33.98	965
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	15.31	-9.54	-2.25	6.54	15.74	23.68	32.53	38.13	965
Net ST Noncore Funding Dependence	6.59	-15.91	-9.27	-0.09	7.16	13.38	20.21	24.16	965
Short-Term Inv/ST Noncore Funding	68.80	1.92	4.98	17.31	44.02	98.80	221.95	364.68	961
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.63	-11.67	-5.84	2.23	14.36	31.29	51.66	72.20	965
Net Loans and Leases/Total Deposits	78.12	46.90	54.86	66.06	78.88	89.55	99.60	107.29	965
Net Loans and Leases/Core Deposits	93.78	53.62	63.33	76.91	92.60	109.02	127.35	144.61	965
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.81	-0.12	0.00	0.05	0.33	1.45	3.10	4.24	459
Avail-For-Sale Sec Appr(Depr)/Eq Cap	2.31	-1.72	-0.53	0.24	1.73	4.22	6.87	9.09	930
Struct Notes Appr(Depr)/Eq Cap	-0.17	-1.77	-0.94	-0.27	-0.01	0.03	0.13	0.22	376
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.86	0.00	0.00	0.00	0.00	10.33	44.61	89.24	963
Available-For-Sale Securities	92.13	10.16	54.90	89.60	100.00	100.00	100.00	100.00	963
U.S. Treasury Securities	1.21	0.00	0.00	0.00	0.00	0.87	7.36	20.73	963
U.S. Agency Securities (excl MBS)	40.06	0.75	5.73	18.11	37.33	60.95	81.85	92.81	963
Municipal Securities	18.57	0.00	0.00	5.26	17.91	32.89	45.27	53.73	963
Mortgage-Backed Securities	25.10	0.00	0.00	4.04	22.64	46.59	66.48	76.83	963
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	963
Other Debt Securities	2.67	0.00	0.00	0.00	0.00	4.52	14.06	22.08	963
Mutual Funds and Equity Securities	0.59	0.00	0.00	0.00	0.00	0.35	3.89	8.80	963
Debt Securities 1 Year or Less	12.03	0.00	0.07	2.47	8.40	18.31	34.28	42.84	963
Debt Securities 1 To 5 Years	40.13	4.81	9.47	20.22	40.32	58.79	71.64	80.88	963
Debt Securities Over 5 Years	43.80	0.56	4.85	18.87	44.30	67.91	84.25	91.22	963
Pledged Securities	40.50	1.53	4.95	19.63	40.07	60.53	78.01	88.13	963
Structured Notes, Fair Value	2.55	0.00	0.00	0.00	0.00	4.26	13.49	21.82	963

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.21	0.00	0.02	0.08	0.17	0.31	0.51	0.77	965
Provision for Ln&Ls Losses/Avg Lns&Ls	0.32	0.00	0.03	0.14	0.27	0.45	0.78	1.11	965
Provision for Ln&Ls Losses/Net Losses	209.54	-71.60	0.00	89.79	139.42	276.54	616.51	1341.66	954
Ln&Ls Allowance/Total Loans & Leases	1.29	0.78	0.88	1.04	1.25	1.50	1.88	2.24	965
Ln&Ls Allowance/Net Ln&Ls Losses (X)	14.78	1.28	1.74	3.40	7.69	17.65	52.51	118.07	875
ALLL/Nonaccrual Assets	453.21	53.81	76.34	123.22	234.52	582.53	1566.20	3224.42	885
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	307.35	46.42	62.35	95.71	177.75	369.51	1027.39	2277.43	931
Gross Ln&Ls Losses/Avg Loans & Leases	0.29	0.00	0.03	0.09	0.21	0.44	0.85	1.16	965
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.01	0.04	0.10	0.21	0.31	965
Net Losses/Avg Loans and Leases	0.21	-0.01	0.00	0.04	0.14	0.33	0.69	1.02	965
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Recoveries/Prior Year-End Losses	28.54	1.85	4.50	10.36	22.71	41.75	73.97	114.71	766
Earnings Coverage of Net Losses (X)	25.58	-86.78	0.91	5.03	12.44	32.69	103.06	235.23	954
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.05	-0.02	-0.00	0.00	0.01	0.09	0.25	0.43	964
RE Loans Secured By 1-4 Family	0.06	-0.03	-0.00	0.00	0.00	0.10	0.30	0.54	964
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	783
Closed-End	0.06	-0.03	-0.00	0.00	0.00	0.10	0.32	0.58	963
Commercial Real Estate Loans	0.03	-0.02	-0.00	0.00	0.00	0.03	0.23	0.58	964
Construction and Land Dev	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.34	943
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	823
Nonfarm Nonresidential	0.03	-0.02	0.00	0.00	0.00	0.00	0.21	0.53	963
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	772
Commercial and Industrial Loans	0.50	-0.31	-0.07	0.00	0.20	0.74	2.16	3.87	963
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
Loans to Individuals	0.88	0.09	0.15	0.33	0.72	1.30	2.19	2.84	845
Credit Card Loans	2.07	0.00	0.00	0.29	1.57	3.47	6.27	9.00	372
Agricultural Loans	0.02	-0.01	0.00	0.00	0.00	0.00	0.12	0.59	687
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Loans and Leases	0.24	-0.16	0.00	0.00	0.00	0.00	1.69	5.13	882

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

30-89 Days PD Loans and Leases	1.11	0.05	0.14	0.43	0.94	1.69	2.61	3.26	965
90+ Days PD Loans and Leases	0.16	0.00	0.00	0.00	0.06	0.29	0.69	1.12	965
Nonaccrual Loans and Leases	0.64	0.00	0.01	0.14	0.46	1.03	1.78	2.48	965
90+ Days PD and Nonaccrual Loans and Leases	0.85	0.01	0.07	0.27	0.67	1.33	2.22	2.93	965
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	965
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.11	0.05	0.14	0.43	0.94	1.69	2.61	3.26	965
90+ Days Past Due Assets	0.16	0.00	0.00	0.00	0.06	0.29	0.69	1.12	965
Nonaccrual Assets	0.65	0.00	0.01	0.14	0.47	1.03	1.78	2.50	965
30+ Days PD & Nonaccrual Assets	2.05	0.20	0.41	0.92	1.83	2.99	4.52	5.88	965
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.54	0.01	0.04	0.17	0.42	0.86	1.41	1.87	965
90+ PD & Nonaccrual Assets + OREO	0.68	0.02	0.07	0.23	0.56	1.07	1.74	2.15	965
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.56	0.00	0.04	0.14	0.43	0.86	1.54	2.02	965
Allowance for Loan & Lease Losses	66.67	0.00	5.29	19.39	53.33	103.84	176.12	225.21	965
Equity Cap + ALLL	5.78	0.00	0.35	1.56	4.22	8.92	16.19	22.39	965
Tier 1 Cap + ALLL	5.73	0.00	0.35	1.53	4.17	8.94	16.10	21.54	965
Loans & Leases + RE Acquired	0.87	0.00	0.06	0.24	0.66	1.40	2.29	3.25	965

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	1.04	0.00	0.03	0.28	0.78	1.64	2.69	3.50	964
- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.03	0.25	0.67	1.18	964
- Nonaccrual	0.53	0.00	0.00	0.07	0.35	0.94	1.87	2.95	964
Coml & Indl - 30-89 Days PD	1.06	0.00	0.00	0.17	0.78	1.89	3.37	4.75	963
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.00	0.17	0.83	1.55	963
- Nonaccrual	0.75	0.00	0.00	0.00	0.27	1.29	3.36	5.30	963
Individuals - 30-89 Days PD	1.90	0.00	0.16	0.75	1.70	2.86	4.23	5.38	962
- 90+ Days Past Due	0.17	0.00	0.00	0.00	0.07	0.33	0.76	1.14	962
- Nonaccrual	0.26	0.00	0.00	0.00	0.11	0.51	0.97	1.57	962
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
Agricultural - 30-89 Days PD	0.11	0.00	0.00	0.00	0.00	0.01	0.76	1.63	687
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.64	687
- Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.00	1.03	3.09	687
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Lns&Ls - 30-89 Days PD	0.59	0.00	0.00	0.00	0.00	0.07	4.25	9.71	882
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.17	882
- Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.00	0.43	4.98	882

MEMORANDA:

1-4 Family - 30-89 Days PD	1.27	0.00	0.00	0.32	1.13	2.21	3.40	4.68	964
- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.00	0.28	0.74	1.17	964
- Nonaccrual	0.42	0.00	0.00	0.00	0.23	0.79	1.63	2.47	964
Revolving - 30-89 Days PD	0.30	0.00	0.00	0.00	0.00	0.44	1.66	3.29	783
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.36	783
- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.19	0.83	783
Closed-End - 30-89 Days PD	1.34	0.00	0.00	0.32	1.20	2.41	3.57	4.98	963
- 90+ Days Past Due	0.16	0.00	0.00	0.00	0.00	0.28	0.79	1.25	963
- Nonaccrual	0.45	0.00	0.00	0.00	0.24	0.84	1.80	2.61	963
- Jr Lien 30-89 Days PD	0.05	0.00	0.00	0.00	0.00	0.09	0.27	0.52	963
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.11	963
- Jr Lien Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.17	0.35	963
Commercial RE - 30-89 Days PD	0.66	0.00	0.00	0.00	0.34	1.18	2.35	3.53	964
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.06	0.71	1.51	964
- Nonaccrual	0.59	0.00	0.00	0.00	0.19	1.00	2.58	4.40	964
Const & Dev - 30-89 Days PD	0.44	0.00	0.00	0.00	0.00	0.52	2.67	4.99	943
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.88	943
- Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.00	1.19	3.04	943
Multifamily - 30-89 Days PD	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.77	823
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	823
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.36	823
Nonfarm Nres- 30-89 Days PD	0.61	0.00	0.00	0.00	0.25	1.16	2.56	3.92	963
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.00	0.66	1.67	963
- Nonaccrual	0.61	0.00	0.00	0.00	0.08	1.07	2.76	4.93	963
Farmland - 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.18	1.55	3.06	772
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.68	772
- Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.00	1.43	3.55	772
Credit Card - 30-89 Days PD	1.35	0.00	0.00	0.00	0.95	2.36	4.58	6.90	372
- 90+ Days Past Due	0.56	0.00	0.00	0.00	0.00	0.87	2.88	4.29	372
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.40	372

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.35	6.07	6.55	7.63	9.03	10.86	13.16	15.23	959
Tier 1 RBC Ratio	13.74	7.68	8.82	10.63	12.84	16.35	21.49	25.73	959
Total Risk-Based Capital Ratio	15.16	9.78	10.44	12.01	14.19	17.87	22.77	27.39	959
Tangible Tier 1 Leverage Ratio	9.32	6.02	6.51	7.60	9.00	10.82	13.16	15.21	959
Tangible Common Eq Cap/Tan Assets	8.90	4.69	5.55	6.97	8.58	10.68	13.26	15.13	959

DERIVATIVES AND
OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	10.16	2.46	3.52	6.02	9.43	14.36	18.82	21.95	965
Standby Letters of Credit	0.34	0.00	0.00	0.07	0.24	0.60	1.11	1.59	965
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.37	965
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965

TYPE OF DERIVATIVE INSTRUMENT:

Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	965
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965

PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments	16.27	4.61	6.44	10.12	14.96	21.83	29.45	35.00	965
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PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	72.40	0.00	0.00	41.70	89.05	100.73	127.15	185.15	751
Dividends Paid/Net Income	28.71	0.00	0.00	0.74	27.25	51.19	78.99	93.44	938
Net Income - Dividends/Avg Equity	7.63	-1.18	1.35	4.47	7.60	10.61	14.43	16.37	965
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	116.73	0.00	0.00	90.01	102.43	148.93	293.82	457.53	723
Dividends From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.18	723
Dividends From Subsidiary BHCs	2.94	0.00	0.00	0.00	0.00	0.00	0.00	102.54	723
Dividends From All Subsidiaries	144.30	0.00	34.81	100.00	108.76	163.02	316.19	501.36	723
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	37.29	0.00	0.00	10.03	36.35	64.90	90.93	109.02	862
Interest Income From Bank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.51	1.82	862
Mgt & Service Fees From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.82	862
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.08	1.66	862
Operating Income From Bank Subs	38.94	0.00	0.00	11.67	37.37	66.99	93.64	112.48	862
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	42.88	0.00	0.00	0.00	0.00	100.00	100.00	234.94	146
Interest Income From Nonbank Subs	1.09	0.00	0.00	0.00	0.00	0.00	4.30	28.31	146
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.42	146
Operating Inc From Nonbank Subs	57.39	0.00	0.00	0.00	29.41	100.00	168.35	393.60	146
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	41.14	0.00	0.00	4.17	41.14	74.84	99.16	116.62	96
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Operating Income From Sub BHCs	41.58	0.00	0.00	5.00	41.14	74.84	99.16	116.64	96
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	74.35	0.00	0.00	70.13	98.32	100.00	100.00	100.00	878
Interest Income From Bank Subs	0.59	0.00	0.00	0.00	0.00	0.02	2.23	26.87	878
Mgt & Serv Fees From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	3.58	878
Other Income From Bank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.24	4.77	878
Operating Income From Bank Subs	82.30	0.00	0.00	91.53	100.00	100.00	100.00	100.00	878
Dividends From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.37	878
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.72	878
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	878
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	878
Operating Inc From Nonbank Subs	0.29	0.00	0.00	0.00	0.00	0.00	1.36	12.81	878
Dividends From Subsidiary BHCs	2.88	0.00	0.00	0.00	0.00	0.00	0.00	99.35	878
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	878
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	878
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	878
Operating Income From Sub BHCs	3.06	0.00	0.00	0.00	0.00	0.00	0.00	99.68	878
Loans and Adv From Subs/ST Debt	247.12	0.00	0.00	0.00	0.00	97.49	1298.21	4577.14	147
Loans and Adv From Subs/Total Debt	87.49	0.00	0.00	0.00	0.00	91.76	555.28	1029.22	298

BHCPR Reporters for Quarter Ending 12/31/2003
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
2342085	209,710	A. E. BANCORP, INC.	BUFFALO GROVE, IL	
1079731	186,816	A. WILBERT'S SONS LUMBER AND	PLAQUEMINE, LA	
1075500	231,906	ABIGAIL ADAMS NATIONAL BANCORP	WASHINGTON, DC	
2579612	148,247	ABSECON BANCORP	ABSECON, NJ	
3109904	257,079	ACCESS NATIONAL CORPORATION	CHANTILLY, VA	
2467474	276,606	ADIRONDACK BANCORP	UTICA, NY	
1107821	256,559	ALAMO CORPORATION OF TEXAS	ALAMO, TX	
2022444	267,648	ALBANY BANCORP, INC.	ALBANY, KY	
1246926	218,744	ALBANY BANCSHARES, INC.	ALBANY, TX	
3137082	157,757	ALLEGHENY BANCSHARES, INC.	FRANKLIN, WV	
3047154	281,940	ALLIANCE BANCSHARES CALIFORNIA	CULVER CITY, CA	
1203693	200,359	ALPHA FINANCIAL GROUP, INC.	TOLUCA, IL	
1136595	279,293	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
1105078	239,690	AMADOR BANCSHARES, INC.	LAS CRUCES, NM	
1210682	160,160	AMBANC FINANCIAL SERVICES, INC	BEAVER DAM, WI	
1131853	164,095	AMCORP FINANCIAL, INC.	ARDMORE, OK	
2772990	206,515	AMERI-NATIONAL CORPORATION	LEAWOOD, KS	
2507183	249,291	AMERIBANCSHARES, INC.	WICHITA FALLS, TX	
3192773	210,488	AMERICA BANCSHARES, INC.	NEWPORT, MN	
1136269	257,566	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
3047172	221,651	AMERICAN BANCORPORATION OF MIN	BRAINERD, MN	
1095414	245,134	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
1207703	157,253	AMERICAN CENTRAL FINANCIAL GRO	SPRINGFIELD, IL	
2900784	281,396	AMERICAN COMMUNITY BANCSHARES,	MONROE, NC	
3035049	281,268	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
2693796	255,435	AMERICAN HORIZONS BANCORP, INC	MONROE, LA	
1110045	240,433	AMERICAN NATIONAL BANCSHARES,	WACO, TX	
2356886	269,799	AMERICAN STATE BANK CORPORATIO	JONESBORO, AR	
2632571	189,350	AMERICAN STATE BANK HOLDING CO	WILLISTON, ND	
2514163	156,788	AMERIMARK FINANCIAL CORPORATIO	COUNTRYSIDE, IL	New Y-9C/BHCPR reporter
1840687	179,428	AMERIWEST CORPORATION	OMAHA, NE	
1059676	157,536	AMFIRST FINANCIAL SERVICES, IN	MCCOOK, NE	
1131899	192,707	AMTEX BANCSHARES, INC.	ORANGE, TX	
2536642	173,024	ANB BANCSHARES, INC.	GONZALES, TX	
1138197	220,563	ANDERSON BANCSHARES, INC.	MULLINS, SC	
1071913	249,259	ANDOVER BANCORP, INC.	ANDOVER, OH	
1083185	178,653	ANDREW JOHNSON BANCSHARES, INC	GREENEVILLE, TN	
1472257	231,345	ANNAPOLIS BANCORP, INC.	ANNAPOLIS, MD	
1491650	222,998	ARKANSAS BANKERS' BANCORPORATI	LITTLE ROCK, AR	
2965934	163,329	ARKANSAS STATE BANCSHARES, INC	SILOAM SPRINGS, AR	
1057980	231,362	ARKANSAS VALLEY BANCSHARES, IN	BROKEN ARROW, OK	
2293516	284,083	ARMSTRONG BANCSHARES, INC.	VIAN, OK	
1840221	176,999	ARNESON BANCSHARES, INC.	CLEAR LAKE, IA	
2863946	251,935	ASSOCIATED COMMUNITY BANCORP,	GREENWICH, CT	
1130829	202,034	AUSTIN COLONY, INC.	LAKE JACKSON, TX	
1095058	291,331	BACKLUND INVESTMENT CO.	PEORIA, IL	
1491333	183,261	BAINUM BANCORP II	MURFREESBORO, AR	
1129029	211,502	BAKKEN SECURITIES, INC.	SAINT LOUIS PARK, MN	
1048728	284,345	BALLSTON SPA BANCORP, INC.	BALLSTON SPA, NY	
1128460	230,238	BANCOMMUNITY SERVICE CORPORATI	ST PETER, MN	
2468275	165,865	BANCORP OF LUCEDALE, INC.	LUCEDALE, MS	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
1099449	251, 543	BANCSHARES OF EASTERN ARKANSAS	FORREST CITY, AR	
2796624	222, 610	BANCSHARES OF FLORIDA, INC.	NAPLES, FL	
1895397	233, 300	BANCSHARES OF JACKSON HOLE, IN	JACKSON, WY	
1099823	160, 771	BANCSHARES OF RIPLEY, INC.	RIPLEY, TN	
1084061	217, 115	BANC SOUTH CORPORATION	DOTHAN, AL	
1097445	277, 364	BANCSTAR, INC.	SAINT LOUIS, MO	
3192997	166, 149	BANK HOLDINGS, THE	RENO, NV	New Y-9C/BHCPR reporter
2561671	170, 928	BANK OF IDAHO HOLDING CO.	IDAHO FALLS, ID	
2297701	187, 347	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
1209958	161, 634	BANKERS' BANCORPORATION, INC.	MADISON, WI	
3109968	219, 960	BANKFIRST BANCORP, INC.	WINTER PARK, FL	
2516970	276, 386	BANKSHARES OF FAYETTEVILLE, IN	FAYETTEVILLE, AR	
1084780	275, 503	BARTOW BANCSHARES, INC.	CARTERSVILLE, GA	
2410304	249, 611	BASTROP BANCSHARES, INC.	BASTROP, TX	
2755162	153, 055	BAUER INVESTMENTS, LTD.	PORT LAVACA, TX	
2560665	290, 862	BAY BANKS OF VIRGINIA, INC.	KILMARNOCK, VA	
1104307	193, 858	BAYLOR BANCSHARES, INC.	SEYMOUR, TX	
2848710	297, 699	BCP HOLDINGS (USA), INC.	NEWARK, NJ	
2391243	165, 093	BEACH FIRST NATIONAL BANCSHARE	MYRTLE BEACH, SC	
1143511	281, 918	BELLE FOURCHE BANCSHARES, INC.	SPEARFISH, SD	
1071379	299, 476	BELMONT BANCORP	BRIDGEPORT, OH	
2898537	151, 940	BENCHMARK BANCORP, INC.	AURORA, IL	New Y-9C/BHCPR reporter
1141441	283, 886	BENCHMARK BANKSHARES INC.	KENBRIDGE, VA	
1051906	263, 975	BERCO, INC.	BENNINGTON, KS	
1985131	298, 872	BERKSHIRE FINANCIAL SERVICES,	LEE, MA	
3197835	156, 300	BEVERLY FINANCIAL, MHC	BEVERLY, MA	New Y-9C/BHCPR reporter
1137248	235, 614	BIG LAKE FINANCIAL CORPORATION	OKEECHOBEE, FL	
1427677	265, 532	BLOOMFIELD HILLS BANCORP, INC.	BLOOMFIELD HILLS, MI	
1398973	204, 796	BNB FINANCIAL SERVICES CORPORA	NEW YORK, NY	
2905734	231, 857	BOE FINANCIAL SERVICES OF VIRG	TAPPAHANNOCK, VA	
1063039	152, 800	BON, INC.	MOUNDRIDGE, KS	
1119329	187, 578	BOOTHEEL BANCORP, INC.	POPLAR BLUFF, MO	
2238544	220, 774	BORDER BANCSHARES, INC.	GREENBUSH, MN	
1492291	150, 964	BOSCOBEL BANCORP, INC.	BOSCOBEL, WI	
1124163	282, 036	BOSSHARD BANCO, LTD.	LACROSSE, WI	
1205473	165, 025	BOSSHARD FINANCIAL GROUP, INC.	LA CROSSE, WI	New Y-9C/BHCPR reporter
2577506	195, 965	BOTETOURT BANKSHARES, INC.	BUCHANAN, VA	
3043222	214, 350	BOTH, INC.	KERRVILLE, TX	
2456919	190, 762	BRADFORD BANCORP, INC.	GREENVILLE, IL	
1399774	169, 596	BRADLEY COUNTY FINANCIAL CORPO	CLEVELAND, TN	
1097016	198, 561	BREMEN BANCORP, INC.	SAINT LOUIS, MO	
1108789	160, 252	BRENHAM BANCSHARES, INC.	BRENHAM, TX	
2447935	153, 362	BRICKYARD BANCORP, INC.	LINCOLNWOOD, IL	
3138119	210, 652	BRIDGE STREET FINANCIAL, INC.	OSWEGO, NY	
3134102	270, 898	BRIDGEWATER FINANCIAL, MHC	RAYNHAM, MA	
1027947	154, 636	BRIGHTON BANCORP	SALT LAKE CITY, UT	
1132382	196, 259	BSJ BANCSHARES, INC.	SAINT JOSEPH, LA	
2640585	190, 958	BUCKHEAD COMMUNITY BANCORP, IN	ATLANTA, GA	
1060346	138, 363	BUERGE BANCSHARES, INC.	JOPLIN, MO	
2752796	277, 720	BUSINESS BANK CORPORATION	LAS VEGAS, NV	
2728102	150, 940	BUSINESS HOLDING CORPORATION	BATON ROUGE, LA	

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1138786	166, 446	C. S. BANCSHARES, INC.	CHILLICOTHE, MO	
2100089	179, 178	C. S. B. BANCSHARES, INC.	SOMERVILLE, TX	
1203901	268, 123	C&F BANC SHARES CORPORATION	KENDALLVILLE, IN	
1201448	182, 828	C-B-G, INC.	WEST LIBERTY, IA	
2324997	154, 296	CACHE VALLEY BANKING COMPANY	LOGAN, UT	
2421391	212, 516	CALIFORNIA COMMUNITY LLC	LOS ANGELES, CA	
2907381	250, 409	CALIFORNIA FIRST NATIONAL BANC	IRVINE, CA	
1097098	232, 826	CALLAWAY SECURITY BANKS, INC.	FULTON, MO	
2839567	255, 493	CAMBANK, INC.	LAKE ZURICH, IL	
2762384	155, 669	CAMERON FINANCIAL CORPORATION	CAMERON, TX	
2297448	238, 006	CAMPELLO BANCORP	BROCKTON, MA	
1248603	202, 676	CAPAC BANCORP, INC.	CAPAC, MI	
3019964	281, 969	CAPITAL BANCORP, INC.	NASHVILLE, TN	
2242970	152, 661	CAPITAL COMMERCE BANCORP, INC.	MILWAUKEE, WI	
2043346	124, 781	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
1248368	208, 151	CARDINAL BANCORP II, INC.	SAINT LOUIS, MO	
2434467	186, 142	CARDINAL BANKSHARES CORPORATIO	FLOYD, VA	
1131527	178, 052	CARLSBAD BANCORPORATION, INC.	CARLSBAD, NM	
1491641	208, 818	CARLSON BANCSHARES, INC.	WEST MEMPHIS, AR	
2943473	226, 912	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
1848825	151, 447	CARROLL FINANCIAL SERVICES, IN	HUNTINGDON, TN	
1082870	184, 853	CARTER COUNTY BANCORP	ELIZABETHTON, TN	
2767512	293, 380	CARTHAGE STATE BANCSHARES, INC	CARTHAGE, TX	
2254508	298, 113	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
1976625	155, 669	CBA BANKSHARES, INC.	AMERICUS, GA	
1106628	188, 171	CBC, INC.	CLOVIS, NM	
2435594	222, 570	CBR HOLDINGS, INC.	CHICAGO, IL	
3159244	283, 139	CBT FINANCIAL CORP.	CLEARFIELD, PA	
1246690	155, 797	CCB FINANCIAL CORPORATION	SANDY, OR	
2708159	295, 660	CCF HOLDING COMPANY	JONESBORO, GA	
1118283	232, 914	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
1492273	221, 286	CENTRAL BANC, INC.	GENESEO, IL	
1250035	292, 269	CENTRAL BANCORP, INC.	GARLAND, TX	
1250295	266, 292	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
1246805	190, 758	CENTRAL BANK CORPORATION	SAULT SAINTE MARIE, MI	
1963120	234, 967	CENTRAL FINANCIAL CORPORATION	HUTCHINSON, KS	
3184125	159, 186	CENTRAL GEORGIA BANKING COMPAN	COCHRAN, GA	
3150278	178, 242	CENTRAL MISSOURI SHARES, INC.	LEBANON, MO	
3015612	159, 377	CENTRAL OHIO BANCORP	WAVERLY, OH	
1056974	187, 579	CENTRAL STATES BANCSHARES, INC	SPRINGFIELD, MO	
3137729	209, 037	CENTRAL TEXAS FINANCIAL CORP.	CAMERON, TX	
1020920	176, 479	CENTRAL TRUST COMPANY	EDINA, MN	
2560508	244, 449	CENTURY BANCORP MHC	BRIDGETON, NJ	
1095469	149, 042	CENTURY BANCSHARES, INC.	GAINESVILLE, MO	
1491856	229, 309	CENTURY FINANCIAL CORPORATION	COLDWATER, MI	
3071122	232, 611	CGD USA HOLDING COMPANY, INC.	NEW YORK, NY	
1056125	41, 067	CHAMBANCO, INC.	CHAMBERS, NE	
1138955	149, 062	CHAMPLAIN BANK CORPORATION	WILLSBORO, NY	
2948825	194, 416	CHARTER FINANCIAL CORPORATION	BELLEVUE, WA	
2349404	241, 605	CHATUGE BANK SHARES, INC.	HIWASSEE, GA	
1128228	244, 209	CHEROKEE BANCSHARES, INC.	SAINT PAUL, MN	

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2868110	225, 972	CHESTATEE BANCSHARES, INC.	DAWSONVILLE, GA	
2485076	219, 339	CHI CAGO SHORE CORPORATION (F. K	CHI CAGO, IL	
1125030	223, 706	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
1139297	214, 824	CHOICEONE FINANCIAL SERVICES,	SPARTA, MI	
1207208	262, 726	CITBA FINANCIAL CORPORATION	MOORESVILLE, IN	
3219474	269, 417	CITIZENS BANCORP OF VIRGINIA,	BLACKSTONE, VA	New Y-9C/BHCPR reporter
1833616	148, 325	CITIZENS BANCORP OF WINFIELD,	WINFIELD, AL	
2509990	169, 053	CITIZENS BANCORP, INC.	NEWPORT, KY	
1135114	201, 459	CITIZENS BANCORPORATION OF NEW	NEW ULM, MN	
2550143	167, 171	CITIZENS BANCORPORATION, INC.	MASCOUATAH, IL	
1357121	213, 203	CITIZENS BANCSHARES CORPORATIO	OLANTA, SC	
1121966	162, 059	CITIZENS BANCSHARES OF HUTCHIN	HUTCHINSON, MN	
2473260	164, 233	CITIZENS BANCSHARES, INC.	ALBION, IL	
2718354	211, 242	CITIZENS BANCSHARES, INC.	EDMOND, OK	
1964668	149, 820	CITIZENS BANK GROUP, INC.	ST JAMES, MN	
1208492	219, 758	CITIZENS CENTRAL BANCORP, INC.	MACOMB, IL	
2702278	180, 790	CITIZENS COMMERCE BANCSHARES,	VERSAILLES, KY	
1246681	259, 718	CITIZENS CORPORATION	COLUMBIA, MS	
1142970	209, 129	CITIZENS FINANCIAL CORP.	ELKINS, WV	
2750952	163, 420	CITIZENS FIRST CORPORATION	BOWLING GREEN, KY	
2299077	161, 937	CITIZENS INDEPENDENT BANCORP,	LOGAN, OH	
1839207	242, 758	CITIZENS NATIONAL BANCORP, INC	PUTNAM, CT	
1999718	215, 425	CITIZENS NATIONAL BANCORP, INC	SPRINGFIELD, MO	
2344856	198, 281	CITIZENS NATIONAL BANCSHARES	BOSSIER CITY, LA	
1363739	170, 046	CITIZENS STATE BANCORP, INC.	NEW BALTIMORE, MI	
2568595	262, 192	CITY BANCORP	SPRINGFIELD, MO	
2625283	169, 475	CITY BANCSHARES, INC.	NATCHI TOCHES, LA	
1048849	236, 292	CITY NATIONAL BANCSHARES CORPO	NEWARK, NJ	
1135646	276, 926	CLAIBORNE HOLDING COMPANY, INC	TAZEWELL, TN	
3030754	164, 913	CLARK COUNTY BANCORPORATION	VANCOUVER, WA	
1913684	185, 222	CLEVELAND STATE BANCORP, INC.	CLEVELAND, MS	
1135422	254, 406	CNB CORPORATION	CHEBOYGAN, MI	
1109825	164, 901	CNB FINANCIAL CORPORATION, INC	TAYLOR, TX	
2909200	201, 056	CNB FINANCIAL SERVICES, INC.	BERKELEY SPRINGS, WV	
2705943	290, 004	CNLBANCSHARES, INC.	ORLANDO, FL	
3155769	263, 883	COAST FINANCIAL HOLDINGS, INC	BRADENTON, FL	
2184043	207, 818	COASTAL BANCSHARES, INC.	PEARLAND, TX	
1083671	239, 218	COASTAL BANKSHARES, INC.	SAVANNAH, GA	
2611866	137, 652	CODDLE CREEK FINANCIAL CORP.	MOORESVILLE, NC	
2146359	260, 493	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1070840	174, 921	COLONIAL BANC CORP.	EATON, OH	
1131518	164, 182	COLONIAL BANCORP	AURORA, CO	
1117772	227, 982	COLUMBIA FINANCIAL CORPORATION	BLOOMSBURG, PA	
3041367	161, 886	COLUMBIA TRUST BANCORP	PASCO, WA	New Y-9C/BHCPR reporter
1132122	214, 826	COLUMBIAN FINANCIAL CORPORATIO	OVERLAND PARK, KS	
1085826	233, 426	COLUMBIANA BANCSHARES, INC.	COLUMBIANA, AL	
2693705	207, 733	COMBANC, INC.	DELPHOS, OH	
2770660	159, 276	COMMERCE BANCORP, INC	GREENWOOD, MS	
1118818	159, 225	COMMERCIAL BANCSHARES, INC.	TEXARKANA, AR	
2300012	272, 948	COMMERCIAL BANCSHARES, INC.	UPPER SANDUSKY, OH	
3101560	152, 324	COMMERCIAL BANCSHARES, INC.	MARYLAND HEIGHTS, MO	

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1978674	251,904	COMMERCIAL FINANCIAL CORP	STORM LAKE, IA	
1071810	152,548	COMMERCIAL GRAYSON BANCSHARES	GRAYSON, KY	
1249299	239,788	COMMERCIAL NATIONAL FINANCIAL	ITHACA, MI	
2011868	177,965	COMMFIRST BANCORPORATION, INC.	SOUTH SIOUX CITY, NE	
2332536	231,869	COMMONWEALTH HOLDINGS, L. L. C.	BURLINGTON, KY	
1977154	234,318	COMMUNITY BANCORP OF LOUISIANA	RACELAND, LA	
2180223	213,182	COMMUNITY BANCSHARES OF MARYSV	MARYSVILLE, KS	
1061624	278,994	COMMUNITY BANCSHARES, INC.	NEOSHO, MO	
1889480	199,025	COMMUNITY BANCSHARES, INC.	NOBLESVILLE, IN	
2247612	271,222	COMMUNITY BANCSHARES, INC.	JOSEPH, OR	
2536857	173,777	COMMUNITY BANK CORP.	PARK RIDGE, IL	
1104017	274,031	COMMUNITY BANK HOLDINGS OF TEX	CORSICANA, TX	
1138928	187,412	COMMUNITY BANKERS' CORPORATION	MARION CENTER, PA	
1479144	175,464	COMMUNITY BANKSHARES, INC.	PARKERSBURG, WV	
2775142	158,719	COMMUNITY CAPITAL BANCSHARES,	ALBANY, GA	New Y-9C/BHCPR reporter
1102200	266,575	COMMUNITY COMPANY, THE	WACO, TX	
1131488	203,794	COMMUNITY FINANCIAL CORP.	EDGEWOOD, IA	
3101010	197,488	COMMUNITY FINANCIAL HOLDING CO	DULUTH, GA	
2936103	234,339	COMMUNITY FINANCIAL SHARES, IN	GLEN ELLYN, IL	
2593083	280,526	COMMUNITY FIRST BANCORPORATION	WALHALLA, SC	
2754585	281,030	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
3107955	160,234	COMMUNITY FIRST FINANCIAL CORP	LYNCHBURG, VA	
3108194	217,368	COMMUNITY FIRST, INC.	COLUMBIA, TN	
1493793	180,869	COMMUNITY NATIONAL BANCORPORAT	ASHBURN, GA	
2576965	249,811	COMMUNITY NATIONAL BANCORPORAT	WATERLOO, IA	
2735333	184,104	COMMUNITY SHORES BANK CORPORAT	MUSKEGON, MI	
2513157	190,432	COMUNIBANC CORP.	NAPOLEON, OH	
1114502	211,836	CONNECTICUT RIVER BANCORP, INC	CHARLESTOWN, NH	
2168922	239,242	CONSOLIDATED EQUITY CORPORATIO	PURCELL, OK	
2286228	179,515	CONSUMERS BANCORP, INC.	MINERVA, OH	
1129681	198,480	CONTINENTAL BANCORP	MIAMI, FL	
1201569	158,554	CONTINENTAL MORTGAGE CORPORATI	AURORA, IL	
1059975	169,054	CONVERSE COUNTY CAPITAL CORPOR	DOUGLAS, WY	
1064269	212,825	CORNERSTONE ALLIANCE, LTD.	WINFIELD, KS	
2746254	225,824	CORNERSTONE BANCORP, INC.	STAMFORD, CT	
2929383	189,318	CORNERSTONE BANCORP, INC.	PALATINE, IL	
1131497	200,905	CORNERSTONE BANCSHARES, INC.	HIXSON, TN	
1142372	255,708	CORNERSTONE FINANCIAL SERVICES	OTTUMWA, IA	
2022529	228,084	CORNHUSKER GROWTH CORPORATION	LINCOLN, NE	
1098581	200,151	COUNTRY BANCORP, INC.	HILLSBORO, IL	
1416831	201,468	COUNTRY BANK SHARES, INC.	MILFORD, NE	
1209707	162,239	COUNTRYSIDE FINANCIAL SERVICES	WALWORTH, WI	
2524788	257,717	COUNTY BANCORP, INC.	MANITOWOC, WI	
1363681	248,277	COUNTY BANK CORP	LAPEER, MI	
1984040	268,799	COWLITZ BANCORPORATION	LONGVIEW, WA	
2072252	165,614	CRACO, INC.	VINITA, OK	
3027709	273,754	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1141861	161,791	CROCKETT COUNTY NATIONAL BANCS	OZONA, TX	
1135682	154,210	CROSBY BANCSHARES, INC.	CROSBY, TX	
1131611	161,757	CROSS COUNTY BANCSHARES, INC.	WYNNE, AR	New Y-9C/BHCPR reporter
1126149	204,787	CROSSTOWN HOLDING COMPANY	BLAINE, MN	

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1210244	281,617	CRYSTAL VALLEY FINANCIAL CORPO	MIDDLEBURY, IN	
2184575	201,151	CSB, INC.	BIXBY, OK	
2029368	174,968	DAIRYLAND BANK HOLDING CORPORA	LA CROSSE, WI	
1250026	185,553	DB HOLDING COMPANY, INC.	OMAHA, NE	
1139176	143,800	DBT FINANCIAL CORPORATION	DEWITT, AR	
1250660	150,625	DELAWARE BANCSHARES, INC.	WALTON, NY	
3059746	258,409	DELLS BANCSHARES, INC.	WISCONSIN DELLS, WI	
1249918	227,849	DELMAR BANCORP	DELMAR, MD	
2706726	201,605	DELMARVA BANCSHARES, INC.	CAMBRIDGE, MD	
2834115	183,500	DELTA TRUST AND BANKING CORPOR	LITTLE ROCK, AR	
1130164	249,021	DEMOTTE BANCORP	DE MOTTE, IN	
1989241	187,693	DENALI BANCORPORATION, INC.	FAIRBANKS, AK	
1058286	192,528	DENISON BANCSHARES, INC. OF HO	HOLTON, KS	
1133615	210,124	DENTEL BANCORPORATION	VICTOR, IA	
2209058	162,360	DENVER BANKSHARES, INC.	DENVER, CO	
1131602	255,923	DEVON BANCORP, INC.	CHICAGO, IL	
1139617	218,302	DG BANCORP, INC.	DOWNERS GROVE, IL	
1085899	158,724	DICKSON FINANCIAL CORPORATION	DICKSON, TN	
1098198	158,260	DREW BANCSHARES, INC.	MONTICELLO, AR	
2558484	219,866	DUNN INVESTMENT CO.	MANCHESTER, IA	
1021879	285,270	EAGLE NATIONAL HOLDING COMPANY	MIAMI, FL	
1427556	241,583	EAST TEXAS FINANCIAL CORPORATI	KILGORE, TX	
1200777	177,587	EASTER ENTERPRISES, INC.	SPENCER, IA	
1129467	231,797	EASTERN MICHIGAN FINANCIAL COR	CROSWELL, MI	
1122851	242,229	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
2577766	160,658	EDGAR COUNTY BANC SHARES, INC.	PARIS, IL	
1098031	272,666	EDMONTON BANCSHARES, INC.	EDMONTON, KY	
1206153	250,430	EDVILLE BANCORP, INC.	VILLA PARK, IL	
1205268	200,293	ELGIN BANCSHARES, INC.	ELGIN, IL	
1207329	218,777	ELGIN STATE BANCORP, INC.	ELGIN, IL	
1206676	180,441	ELLETTSVILLE BANCSHARES, INC.	ELLETTSVILLE, IN	
2947985	180,407	ELMER BANCORP, INC.	ELMER, NJ	
1204869	253,702	ELMWOOD FINANCIAL CORPORATION	RACINE, WI	
1480944	262,512	EMCLAIRE FINANCIAL CORP	EMLENTON, PA	
2466208	294,424	ENTERPRISE BANCSHARES, INC.	MEMPHIS, TN	
3001129	194,380	EVERGREENBANCORP, INC.	SEATTLE, WA	
2211136	167,219	EXCELSIOR FINANCIAL SERVICES,	SHOREWOOD, MN	
1096176	246,405	EXCHANGE BANCSHARES, INC.	MAYFIELD, KY	
1054000	265,192	EXCHANGE BANKSHARES CORPORATIO	ATCHISON, KS	
1085862	157,449	EXCHANGE BANKSHARES, INC.	MILLEDGEVILLE, GA	
1061893	251,718	EXCHANGE COMPANY	GIBBON, NE	
1082731	243,313	EXECUTIVE BANKING CORPORATION	MIAMI, FL	
1416907	168,945	F. B. H. CORPORATION	FAYETTE, AL	
2107305	237,770	FAIRFIELD BANCSHARES, INC.	FAIRFIELD, IL	
2568867	159,389	FALMOUTH BANCORP, INC.	FALMOUTH, MA	
1053357	161,370	FARM AND HOME INSURANCE AGENCY	LYONS, NE	
2178631	257,432	FARMERS AND MERCHANTS BANCSHAR	BURLINGTON, IA	
1099672	275,281	FARMERS AND MERCHANTS BANKSHAR	STUTT GART, AR	
1247615	185,815	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
2142306	286,260	FARMERS BANCORPORATION, INC.	BUHL, ID	
1095638	160,388	FARMERS BANCSHARES, INC.	HARDINSBURG, KY	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
1109320	194,068	FARMERS BANCSHARES, INC.	CENTER, TX	
1099793	154,393	FARMERS HOLDING COMPANY	JACKSONVILLE, IL	
1071511	175,289	FARMERS NATIONAL BANCORP OF KY	CYNTHIANA, KY	
1209284	160,702	FARMERS STATE BANCORPORATION,	WAUPACA, WI	
2108227	221,248	FARMERS STATE FINANCIAL CORP.	VICTOR, MT	
2900355	219,203	FCB BANCORP, INC.	LOUISVILLE, KY	
1085488	233,524	FCB CORPORATION	MANCHESTER, TN	
3104860	245,178	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	
1134069	239,386	FCN BANC CORP.	BROOKVILLE, IN	
2348274	260,270	FCT BANCSHARES, INC.	WACO, TX	
1891979	229,395	FEO INVESTMENTS, INC.	NORFOLK, NE	
2527024	187,229	FGH BANCORP, INC.	HERRIN, IL	
1121788	215,969	FIDELITY CORPORATION	BURKE, SD	
1199787	242,566	FIDELITY FINANCIAL CORPORATION	BIRMINGHAM, MI	
2227182	275,754	FINANCIAL CORPORATION OF LOUIS	CROWLEY, LA	
1925968	293,391	FINANCIAL INVESTORS OF THE SOU	BIRMINGHAM, AL	
1126037	257,668	FINLAYSON BANCSHARES, INC.	FINLAYSON, MN	
1363935	200,289	FIRST & PEOPLES BANCSHARES, IN	RUSSELL, KY	
1083840	225,883	FIRST ALACHUA BANKING CORPORAT	ALACHUA, FL	
2522337	255,799	FIRST ALAMOGORDO BANCORP OF NE	RENO, NV	
1056134	226,509	FIRST ALTUS BANCORP, INC.	ALTUS, OK	
1138188	231,731	FIRST AMERICAN BANCORP	ATHENS, GA	
1141629	235,697	FIRST AMERICAN BANKSHARES, INC	FORT ATKINSON, WI	
1143052	191,286	FIRST APPLE RIVER CORPORATION	APPLE RIVER, IL	
1096550	264,727	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1143801	149,570	FIRST AZLE BANCSHARES, INC.	AZLE, TX	
1838590	254,750	FIRST BANCORP. OF DURANGO, INC	DURANGO, CO	
1099140	258,559	FIRST BANCORP, INC.	RUSSELL SPRINGS, KY	
1842935	298,727	FIRST BANCORPORATION, INC.	LA CROSSE, WI	
2791898	282,525	FIRST BANCSHARES, INC.	SAN LUIS OBISPO, CA	Moved from Peer 5
2385493	164,998	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
2971261	226,366	FIRST BANCTRUST CORPORATION	PARIS, IL	
1134041	209,666	FIRST BANK SHARES OF THE SOUTH	ALMA, GA	
2349468	259,416	FIRST BANKSHARES, INC.	WINTER PARK, FL	
1889538	210,267	FIRST BERLIN BANCORP, INC.	BERLIN, WI	
1062050	171,054	FIRST BROKEN ARROW CORPORATION	BROKEN ARROW, OK	
1889547	152,436	FIRST BUSINESS BANCORP CO.	CHICAGO, IL	
2389839	218,195	FIRST CAPITAL BANKSHARES, INC.	PEORIA, IL	
1417360	249,052	FIRST CAPITAL CORPORATION	FORT SCOTT, KS	
1076525	244,746	FIRST CAROLINA BANCSHARES CORP	DARLINGTON, SC	
1022166	151,941	FIRST CARTHAGE CORPORATION	CARTHAGE, MS	
1928633	264,345	FIRST CECILIAN BANCORP, INC.	CECILIA, KY	
1427293	190,938	FIRST CHEROKEE BANCSHARES, INC	WOODSTOCK, GA	
1142130	188,884	FIRST CITIZENS OF PARIS, INC.	PARIS, IL	
2016340	197,929	FIRST COMMUNITY BANCORP, INC.	SHELBYVILLE, TN	
1990096	151,412	FIRST COMMUNITY BANCSHARES COR	MILTON, WI	New Y-9C/BHCPR reporter
2341547	179,481	FIRST COMMUNITY BANCSHARES, IN	KANSAS CITY, KS	
2398587	180,814	FIRST COMMUNITY BANK HOLDING	DEBARY, FL	
2224239	188,933	FIRST COMMUNITY CORPORATION	ROGERSVILLE, TN	
2337401	215,029	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
1132896	222,503	FIRST COMMUNITY FINANCIAL CORP	MIFFLINTOWN, PA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
1056479	218, 085	FIRST COMPANY	POWELL, WY	
1097388	282, 444	FIRST DELTA BANKSHARES, INC.	BLYTHEVILLE, AR	
1492956	217, 131	FIRST EAGLE BANCSHARES, INC.	HANOVER PARK, IL	Moved from Peer 5
1250398	241, 640	FIRST EXPRESS OF NEBRASKA, INC	GERING, NE	
1104642	195, 893	FIRST FABENS BANCORPORATION	FABENS, TX	
1100112	228, 414	FIRST FARMERS BANK HOLDING COM	BARDSTOWN, KY	
2180232	167, 985	FIRST FINANCIAL BANCSHARES, IN	ROLAND, OK	
1128040	157, 231	FIRST FINANCIAL CORPORATION	ARTHUR, ND	
1246515	281, 191	FIRST GILMER BANKSHARES, INC.	GILMER, TX	
1107700	218, 236	FIRST GRAHAM BANCORP, INC.	GRAHAM, TX	
1105528	269, 558	FIRST GRANBURY BANCORPORATION	GRANBURY, TX	
1086243	192, 783	FIRST HARALSON CORPORATION	BUCHANAN, GA	
1134564	152, 005	FIRST INDEPENDENCE CORPORATION	DETROIT, MI	
1065163	226, 650	FIRST INDEPENDENT BANCORP, INC	CHICKASHA, OK	
3044144	218, 157	FIRST INDEPENDENT CAPITAL OF	RENO, NV	
2265429	196, 579	FIRST INTERNATIONAL BANCORP TE	PLANO, TX	
1233627	216, 430	FIRST LIBERTY NATIONAL BANCSHA	LIBERTY, TX	
1889855	233, 740	FIRST MARENGO FINANCIAL CORPOR	MARENGO, IL	
1208876	173, 141	FIRST MENASHA BANCSHARES, INC.	NEENAH, WI	
1980846	242, 124	FIRST METRO BANCORP	MUSCLE SHOALS, AL	
1063619	289, 039	FIRST MIDWEST ACQUISITION CORP	MIDWEST CITY, OK	
2577159	254, 287	FIRST NATIONAL BANCORP OF RIVE	RIVER FALLS, WI	
1134845	218, 094	FIRST NATIONAL BANCORP, INC.	LIBBY, MT	
2619349	285, 772	FIRST NATIONAL BANCORP, INC.	GREEN FOREST, AR	
1889529	193, 226	FIRST NATIONAL BANCORPORATION	STOUGHTON, WI	
1100224	178, 711	FIRST NATIONAL BANCSHARES OF	HOPE, AR	
3018958	217, 699	FIRST NATIONAL BANCSHARES OF	HUNTSVILLE, TX	
1097575	247, 949	FIRST NATIONAL BANCSHARES, INC	CAMDENTON, MD	
2720067	277, 232	FIRST NATIONAL BANCSHARES, INC	BRADENTON, FL	
2859565	182, 680	FIRST NATIONAL BANCSHARES, INC	SPARTANBURG, SC	
1137529	213, 354	FIRST NATIONAL BANK CORP	CLOVERDALE, IN	
1057908	229, 724	FIRST NATIONAL BANK OF GILLETT	GILLETTE, WY	
1417007	215, 458	FIRST NATIONAL BANKS-WEST CO.	EVANSTON, WY	
1142840	177, 815	FIRST NATIONAL BANKSHARES CORP	RONCEVERTE, WV	
1055726	278, 556	FIRST NATIONAL CORPORATION OF	ARDMORE, OK	
1132159	184, 925	FIRST NATIONAL CORPORATION OF	WYNNE, AR	
1427220	147, 114	FIRST NATIONAL FINANCIAL CORPO	MANCHESTER, KY	
1097070	193, 578	FIRST NATIONAL HOLDING COMPANY	OXFORD, MS	
1071409	238, 739	FIRST NATIONAL LONDON BANKSHAR	LONDON, KY	
1135356	246, 979	FIRST NATIONAL TALLADEGA CORPO	TALLADEGA, AL	
1881934	192, 354	FIRST NEIGHBORHOOD BANCSHARES,	TOLEDO, IL	
1107830	259, 411	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
2449331	225, 580	FIRST NORTHWEST BANCORP, INC.	ARLINGTON HEIGHTS, IL	
1085844	240, 183	FIRST OF HOMESTEAD, INC.	HOMESTEAD, FL	
1205633	244, 429	FIRST OF HURON CORP.	BAD AXE, MI	
1206395	196, 264	FIRST OF WAVERLY CORPORATION	WAVERLY, IA	
1056330	192, 855	FIRST OKMULGEE CORPORATION	OKMULGEE, OK	
2791816	294, 490	FIRST OTTAWA BANCSHARES, INC.	OTTAWA, IL	
1062528	192, 248	FIRST PIONEER BANK CORP.	BRUSH, CO	
1135767	147, 237	FIRST POLK BANKSHARES, INC.	CEDARTOWN, GA	
1071043	168, 861	FIRST PRESTONSBURG BANCSHARES,	PRESTONSBURG, KY	

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2224408	187,637	FIRST PRYOR BANCORP, INC.	PRYOR, OK	
3070312	179,741	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
2125523	275,414	FIRST SECURITY BANCORP, INC.	ELMWOOD PARK, IL	
2899851	238,437	FIRST SECURITY BANCORP, INC.	LEXINGTON, KY	
1085572	253,131	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
3065774	181,586	FIRST SENTRY BANCSHARES, INC.	HUNTINGTON, WV	
2294700	175,788	FIRST SHARES BANCORP, INC.	GREENWOOD, IN	
1123401	254,947	FIRST SLEEPY EYE BANCORPORATIO	ST LOUIS, MO	
2817314	252,084	FIRST SOUTH BANCORP, INC.	SPARTANBURG, SC	
2349486	272,377	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1082692	227,892	FIRST SOUTHWEST CORPORATION	MCCOMB, MS	
3152432	185,145	FIRST STATE BANCORP	GRANADA HILLS, CA	
1209471	241,564	FIRST STATE BANCORP OF MONTICE	MONTICELLO, IL	
1139840	182,543	FIRST STATE BANCSHARES OF BLAK	BLAKELY, GA	New Y-9C/BHCPR reporter
1057850	281,840	FIRST STATE BANCSHARES, INC.	SCOTTSBLUFF, NE	
1416550	152,874	FIRST STATE BANCSHARES, INC.	SAINT CHARLES, MO	New Y-9C/BHCPR reporter
1975459	280,241	FIRST STATE BANCSHARES, INC.	NEW LONDON, WI	
1096448	233,368	FIRST STATE BANKING CORP	RUSSELLVILLE, AR	
1083587	289,888	FIRST STATE CORPORATION	WAYNESBORO, MS	
2621267	212,296	FIRST STATE FINANCIAL CORPORAT	SARASOTA, FL	
1139952	137,090	FIRST SUBURBAN BANCORP CORPORA	MAYWOOD, IL	
1098880	188,581	FIRST UNION FINANCIAL CORPORAT	MONTICELLO, AR	
1097100	188,131	FIRST VALLEY NATIONAL CORP.	CLARKSDALE, MS	
1099654	179,431	FIRST VANDALIA CORP.	VANDALIA, IL	
1135404	271,929	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1070336	284,253	FIRST WEST VIRGINIA BANCORP	WHEELING, WV	
1100091	248,803	FIRST WESTERN BANCSHARES, INC.	BOONEVILLE, AR	
2376567	194,211	FIRSTFED BANCORP, INC.	BESSEMER, AL	
1129515	183,781	FIVE FLAGS BANKS, INC.	PENSACOLA, FL	
2902005	205,310	FLORIDA COMMUNITY BANKSHARES,	OCALA, FL	
1246382	195,253	FLORIDA FIRST CITY BANKS, INC.	FORT WALTON BEACH, FL	
1086814	180,990	FMB BANCSHARES, INC.	LAKELAND, GA	
1084128	297,853	FMB BANKING CORPORATION	MONTICELLO, FL	
1137426	192,491	FMB OF S. C. BANCSHARES, INC.	HOLLY HILL, SC	
2851653	237,171	FNB BANCORP	LAYTON, UT	
1416671	200,483	FNB BANCSHARES, INC.	IRON MOUNTAIN, MI	
1133491	219,572	FNB BANKSHARES	BAR HARBOR, ME	
2504285	209,516	FNB COMPANY	LIVINGSTON, TX	
1248144	190,368	FNB FINANCIAL CORP.	SCOTTSVILLE, KY	
1247325	214,841	FNB FINANCIAL CORPORATION	SHELBY, OH	
1141227	211,032	FNB FINANCIAL SERVICES, INC.	DURANT, OK	
1099690	254,713	FNBC BANCORP INC	ASH FLAT, AR	
2052601	242,346	FNBR HOLDING CORPORATION	MEEKER, CO	
2511322	206,870	FNC., INC.	STORM LAKE, IA	
1137828	297,995	FNS BANCSHARES, INC.	SCOTTSBORO, AL	Moved from Peer 5
1128134	228,340	FORSTROM BANCORPORATION, INC.	CLARA CITY, MN	
2658197	236,763	FOUNDERS FINANCIAL CORPORATION	GRAND RAPIDS, MI	
1098152	202,369	FRANKLIN BANCORP, INC.	FRANKLIN, KY	
1139103	272,516	FRANKLIN BANCORP, INC. DBA SUN	ST PAUL, MN	
1136933	207,687	FREEDOM BANCORPORATION, INC.	HUDSON, WI	
1401154	170,420	FRIENDSHIP BANCORP	FRIENDSHIP, IN	

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3157071	208,466	FRONTENAC BANCSHARES, INC.	EARTH CITY, MO	
2687601	157,555	FRYBURG BANKING COMPANY, INC.	FRYBURG, PA	
2596758	286,902	FSB BANCORP, MHC	FARMINGTON, ME	
1417379	147,743	FULTON BANCSHARES CORPORATION	MCCONNELLSBURG, PA	
2222495	270,441	FUTURA BANC CORPORATION	URBANA, OH	
1107885	171,720	G-6 CORPORATION	MESQUITE, TX	
1079067	180,741	GADSDEN CORPORATION, THE	ALTOONA, AL	
1137006	166,263	GASSAWAY BANCSHARES, INC.	GASSAWAY, WV	
2963190	127,648	GATEWAY BANCORP	SANTA ANA, CA	
2512589	193,041	GATEWAY HOLDING COMPANY, INC.	DALLAS, TX	
1907106	175,951	GATO HOLDINGS, INC.	THIEF RIVER FALLS, MN	
2530097	247,485	GBC BANCORP, INC.	LAWRENCEVILLE, GA	
1071388	168,036	GENBANC, INC.	GENOA, OH	
1246944	205,691	GENBEACH CO., INC.	BEATTYVILLE, KY	
2589385	216,922	GEORGE WASHINGTON BANCORP, INC	OAK LAWN, IL	
3019339	205,129	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
1245581	241,250	GEORGIA COMMUNITY BANCORP, INC	REYNOLDS, GA	
2540292	266,025	GEORGIA-CAROLINA BANCSHARES	AUGUSTA, GA	
1098741	259,485	GERMANTOWN BANC CORP.	GERMANTOWN, IL	
2994260	220,663	GIANT HOLDINGS, INC.	FORT LAUDERDALE, FL	
2257620	295,895	GILLMOR FINANCIAL SERVICES, IN	OLD FORT, OH	
2839969	180,596	GILMER NATIONAL BANCSHARES, IN	GILMER, TX	
3194058	259,665	GINGER MURCHISON FOUNDATION	ATHENS, TX	
1064915	279,674	GN BANKSHARES, INC.	GIRARD, KS	
1205950	214,605	GNB BANCORPORATION	GRUNDY CENTER, IA	
1840267	229,310	GNB BANCSHARES, INC.	GAINESVILLE, TX	
2630193	225,314	GNB BANKSHARES CORPORATION	GRUNDY, VA	
2942850	240,518	GRACE INVESTMENT COMPANY, INC.	ALVA, OK	
2846275	192,059	GRAFF FAMILY, INC.	MCCOOK, NE	
1115406	231,458	GRAND BANK CORPORATION	MARBLEHEAD, MA	
3047163	198,448	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
1840931	156,516	GRAND VALLEY CORPORATION	GRAND JUNCTION, CO	
2929833	173,606	GRANDSOUTH BANCORPORATION	GREENVILLE, SC	
3143953	218,771	GRAVETT BANCSHARES, INC.	GRAVETTE, AR	
1974470	263,793	GRAYSON BANKSHARES, INC.	INDEPENDENCE, VA	
1060355	191,775	GREAT PLAINS BANCSHARES, INC.	HOLLIS, OK	
1947102	251,385	GREAT RIVER FINANCIAL GROUP	BURLINGTON, IA	
1080568	219,165	GREAT SOUTHERN CAPITAL CORPORA	MERIDIAN, MS	
1143641	226,686	GREATER CHICAGO FINANCIAL CORP	CHICAGO, IL	
3136825	173,670	GREATER SACRAMENTO BANCORP	SACRAMENTO, CA	
1141384	221,666	GREATER SOUTHWEST BANCSHARES,	IRVING, TX	
1205996	271,148	GREENFIELD BANCSHARES, INC.	GREENFIELD, IN	
2849799	231,625	GREENVILLE FIRST BANCSHARES	GREENVILLE, SC	
1071566	282,122	GREENVILLE NATIONAL BANCORP	GREENVILLE, OH	
3025648	214,389	GREER BANCSHARES INCORPORATED	GREER, SC	
2637820	256,793	GUARANTY BANCORP, INC.	WOODSVILLE, NH	
1209444	256,117	GUARANTY BANKSHARES, LTD.	CEDAR RAPIDS, IA	
1096952	251,757	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
2521406	199,261	GUARANTY FINANCIAL CORPORATION	CHARLOTTESVILLE, VA	
1085929	167,549	GULF COAST BANCSHARES, INC.	ABBEVILLE, LA	
3001156	206,509	GULFSTREAM BANCSHARES, INC.	STUART, FL	

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1103391	294, 195	HALECO BANCSHARES, INC.	PLAINVIEW, TX	
1843062	171, 478	HAPPY BANCSHARES, INC.	CANYON, TX	
2008130	219, 547	HARBOR BANKSHARES CORPORATION	BALTIMORE, MD	
1208102	255, 784	HARBOR SPRINGS FINANCIAL CORPO	HARBOR SPRINGS, MI	
1119075	250, 087	HARDEMAN COUNTY INVESTMENT COM	BOLIVAR, TN	
1097838	209, 588	HARDIN COUNTY BANCSHARES, INC.	SAVANNAH, TN	
2484202	174, 400	HARRODSBURG FIRST FINANCIAL BA	HARRODSBURG, KY	
1209604	162, 217	HARVARD BANCORP, INC.	HARVARD, IL	
1863659	246, 270	HAYWARD BANCSHARES, INC.	EAU CLAIRE, WI	
1357082	234, 891	HAZARD BANCORP	HAZARD, KY	
1136287	237, 839	HCB FINANCIAL CORP.	HASTINGS, MI	
2805375	269, 713	HCSB FINANCIAL CORPORATION	LORIS, SC	
2595881	167, 929	HEARTLAND BANCSHARES, INC.	FRANKLIN, IN	
1427079	222, 505	HERGET FINANCIAL CORP.	PEKIN, IL	
2144739	229, 183	HERITAGE BANCSHARES GROUP, INC	WILLMAR, MN	
2856340	216, 391	HERITAGE BANCSHARES, INC.	LUCAMA, NC	
1143717	210, 820	HERITAGE CAPITAL CORPORATION	JONESBORO, AR	
1200795	238, 369	HERITAGE COMMUNITY BANCORPORAT	RIVERDALE, IL	
1140154	224, 980	HERITAGE FINANCIAL CORPORATION	GRANBURY, TX	
1200218	223, 564	HERITAGEBANC, INC.	CHICAGO HEIGHTS, IL	
3066977	258, 759	HFB FINANCIAL CORPORATION	MIDDLESBORO, KY	
3118670	183, 753	HIGH COUNTRY FINANCIAL CORPORA	BOONE, NC	
1916948	184, 221	HIGH POINT FINANCIAL SERVICES,	FORRESTON, IL	
2638014	184, 948	HIGHLANDS INDEPENDENT BANCSHAR	SEBRING, FL	
2170868	170, 357	HOCKING VALLEY BANCSHARES, INC	ATHENS, OH	
1060412	152, 340	HOMESTEAD FINANCIAL CORPORATIO	BEATRICE, NE	
2648367	169, 373	HOMETOWN BANCSHARES, INC.	CARTHAGE, MO	
1881680	187, 002	HONOR BANCORP, INC.	HONOR, MI	
1200496	204, 250	HOW-WIN DEVELOPMENT CO.	CRESCO, IA	
2876544	233, 587	HSB BANCORP, INC.	HEBRON, MD	
1416608	162, 301	HURON COMMUNITY FINANCIAL SERV	EAST TAWAS, MI	
3140288	241, 142	IB BANCSHARES, INC.	MCKINNEY, TX	
1142774	226, 470	ICNB FINANCIAL CORPORATION	IONIA, MI	
1209761	264, 759	ILLINI CORPORATION	SPRINGFIELD, IL	
1208054	285, 068	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
1889565	185, 645	ILLINOIS STATE BANCORP, INC.	WHEATON, IL	
1070970	149, 086	INDEPENDENCE BANCCORP	INDEPENDENCE, OH	
2944144	194, 494	INLAND BANCORP HOLDING COMPANY	OAK BROOK, IL	
2924360	279, 718	INTEGRITY BANCSHARES, INC.	ALPHARETTA, GA	
2849388	264, 900	INTERMOUNTAIN FIRST BANCORP	LAS VEGAS, NV	
2571166	191, 933	INVESTORSBANCORP, INC.	PEWAUKEE, WI	
1139792	237, 054	IOWA STATE BANK HOLDING COMPAN	DES MOINES, IA	
1248845	174, 024	IRELAND BANCORP, LTD.	MALAD CITY, ID	
1246850	293, 391	IRON AND GLASS BANCORP, INC.	PITTSBURGH, PA	
1247295	244, 871	IXONIA BANCSHARES, INC.	IXONIA, WI	
1053713	189, 866	J. R. MONTGOMERY BANCORPORATIO	LAWTON, OK	
1119347	146, 366	JACKSON FINANCIAL CORPORATION	MAYFIELD, KY	
2737766	176, 867	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1132766	252, 278	JBC BANCSHARES, INC.	JASPER, GA	
2267665	246, 132	JEFFERSON BANCSHARES, INC.	PINE BLUFF, AR	
2135812	207, 411	JONES BANCSHARES, L. P.	WAYCROSS, GA	

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1061156	176,094	JONES NATIONAL CORPORATION	SEWARD, NE	
1122057	239,253	JORGENSEN HOLDING COMPANY	KENMARE, ND	
1206050	183,052	KENBANCORP	KENTLAND, IN	
3030192	287,284	KENSINGTON BANKSHARES, INC.	TAMPA, FL	
2010759	284,985	KILLBUCK BANCSHARES, INC.	KILLBUCK, OH	
1061987	172,875	KING BANCSHARES, INC.	KINGMAN, KS	
1104325	180,536	KLEBERG AND COMPANY BANKERS	KINGSVILLE, TX	
1056657	199,837	KREY CO. LTD.	PRATT, KS	
2155276	201,531	KS BANCORP, INC.	SMITHFIELD, NC	
1057784	164,594	LABETTE COUNTY BANKSHARES, INC	ALTAMONT, KS	New Y-9C/BHCPR reporter
1085965	155,196	LAFAYETTE BANKSHARES, INC.	LAFAYETTE, GA	New Y-9C/BHCPR reporter
1086506	168,191	LAFOLLETTE FIRST NATIONAL CORP	LA FOLLETTE, TN	
2360043	237,231	LAKE ELMO BANCSHARES, INC.	LAKE ELMO, MN	
1094864	281,954	LAKE HAMILTON ENTERPRISES, INC	LITTLE ROCK, AR	
2520799	166,003	LAKELAND FINANCIAL CORPORATION	ROUND LAKE HEIGHTS, IL	
1069273	186,521	LAWRENCE KEISTER & CO	SCOTTTDALE, PA	
1099195	194,240	LBT BANCSHARES, INC.	LITCHFIELD, IL	
2148586	181,262	LEA COUNTY BANCSHARES, INC.	HOBBS, NM	
1031588	291,003	LEARNER FINANCIAL CORPORATION	WALNUT CREEK, CA	Moved from Peer 5
1416578	287,025	LEGEND BANCORP, INC.	BOWIE, TX	
1085228	160,678	LIBERTY BANCORP OF GEORGIA, IN	CLAYTON, GA	
1246579	155,455	LIBERTY BANCSHARES, INC.	ADA, OH	
2533922	156,336	LIBERTY BANCSHARES, INC.	ALTON, IL	
1130548	295,248	LIBERTY FINANCIAL SERVICES, IN	NEW ORLEANS, LA	
1086748	281,249	LIBERTY SHARES, INC.	HINESVILLE, GA	
1204775	174,937	LINCOLN S. B. CORP.	LINCOLN, IL	
1201103	230,033	LINCOLNWOOD BANCORP INC.	LINCOLNWOOD, IL	
1119271	186,166	LINN HOLDING COMPANY	LINN, MO	
1129618	194,293	LIZTON FINANCIAL CORPORATION	LIZTON, IN	
1133259	175,535	LOGAN COUNTY BANCSHARES, INC.	LOGAN, WV	
1204618	181,120	LONGVIEW CAPITAL CORPORATION	NEWMAN, IL	
1491614	201,646	LONOKE BANCSHARES, INC.	LONOKE, AR	
1209743	167,925	LUXEMBURG BANCSHARES, INC.	LUXEMBURG, WI	
1246298	182,322	LUZERNE NATIONAL BANK CORPORAT	LUZERNE, PA	
1246476	212,213	LYONS BANCORP, INC.	LYONS, NY	
1995523	64,461	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1841732	176,873	M C BANCSHARES, INC.	MORGAN CITY, LA	
2807810	220,211	M&F BANCORP, INC.	DURHAM, NC	
1491306	202,916	M&P COMMUNITY BANCSHARES, INC.	NEWPORT, AR	
2052777	257,899	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
1136577	211,456	MACON BANCTRUST, INC.	LAFAYETTE, TN	
1416493	208,844	MADISON BANCSHARES GROUP, LTD.	BLUE BELL, PA	
3026551	204,953	MADISON BANCSHARES, INC.	PALM HARBOR, FL	
2453936	185,076	MAGNOLIA BANKSHARES, INC.	EASTMAN, GA	
2067959	204,241	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1081097	204,291	MANSURA BANCSHARES, INC.	MANSURA, LA	
1139505	205,560	MARBANC FINANCIAL CORPORATION	MARKLE, IN	
1131376	215,377	MARION COUNTY BANCSHARES, INC.	HAMILTON, AL	
1139868	177,901	MARQUETTE COUNTY FINANCIAL COR	NEGAUNEE, MI	
3035647	297,840	MARYLAND BANCORP, INC.	LEXINGTON PARK, MD	Moved from Peer 5
3045011	253,945	MAUCH CHUNK TRUST FINANCIAL CO	JIM THORPE, PA	

BHCPR Reporters for Quarter Ending 12/31/2003
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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
1205857	164,046	MAUSTON BANCORP, INC.	LA CROSSE, WI	
2655534	216,937	MBT BANCSHARES, INC.	KANSAS CITY, MO	
2269977	211,529	MBT CORP.	FOREST CITY, IA	
1250286	156,511	MCCAMEY FINANCIAL CORPORATION	ODESSA, TX	
1071342	218,177	MCCREARY BANCSHARES INC.	WHITLEY CITY, KY	
1871618	276,946	MCINTOSH BANCSHARES, INC.	JACKSON, GA	
2913083	236,347	MCNB BANKS, INC.	WELCH, WV	
1247183	245,208	MERCER COUNTY STATE BANCORP	SANDY LAKE, PA	
1082469	197,016	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
2908566	171,898	MERCHANTS BANCORP	GRESHAM, OR	
2264404	153,703	MERCHANTS BANCORP OF PENNSYLVA	KITTANNING, PA	
2314260	152,899	MESQUITE FINANCIAL SERVICES	ALICE, TX	
1062676	240,638	METCALF BANCSHARES, INC.	OVERLAND PARK, KS	
2521899	212,080	METRO BANK FINANCIAL SERVICES,	MIAMI, FL	
3027268	263,101	METRO NORTH BANCSHARES, INC.	ELK RIVER, MN	
2621968	95,410	MID AMERICA MORTGAGE SERVICES,	COLUMBIA, MO	
1081136	289,727	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1207673	213,098	MID-IOWA BANCSHARES CO.	ALGONA, IA	
2300768	240,582	MID-MISSOURI HOLDING COMPANY,	SULLIVAN, MO	
3104730	212,221	MIDCAROLINA FINANCIAL CORPORAT	BURLINGTON, NC	
1136214	178,879	MIDDLEBURY NATIONAL CORPORATIO	MIDDLEBURY, VT	
1398740	262,369	MIDDLEFIELD BANC CORP.	MIDDLEFIELD, OH	
1071539	174,807	MIDDLEFORK FINANCIAL GROUP INC	HYDEN, KY	
1063888	192,922	MIDLANDS FINANCIAL SERVICES	OMAHA, NE	
1136689	188,067	MIDSOUTH BANCORPORATION	DOTHAN, AL	
1825367	251,807	MIDSTATES BANCSHARES, INC.	HARLAN, IA	
1064652	236,277	MIDWEST BANC HOLDING CO.	PIERCE, NE	
3157343	175,084	MIDWEST BANCORPORATION	BILLINGS, MT	
2575249	210,124	MIDWEST BANCORPORATION, INC.	POPLAR BLUFF, MO	
1142309	168,844	MIDWEST BANKERS' BANCORPORATIO	JEFFERSON CITY, MO	New Y-9C/BHCPR reporter
2603450	237,082	MIDWEST COMMUNITY BANCSHARES,	MARION, IL	
1399729	235,211	MIDWEST GUARANTY BANCORP, INC.	TROY, MI	
1137042	271,749	MIFFLINBURG BANCORP, INC.	MIFFLINBURG, PA	
2848073	176,790	MILES BANCSHARES, INC.	ADVANCE, MO	
1201952	190,188	MILFORD BANCORPORATION	MILFORD, IA	
2795702	222,528	MINSTER FINANCIAL CORP.	MINSTER, OH	
2651581	275,275	MNB BANCORP	MILFORD, MA	
2298904	244,979	MNB CORPORATION	BANGOR, PA	
2910055	222,613	MONMOUTH COMMUNITY BANCORP	LONG BRANCH, NJ	
1889967	222,388	MONONA BANKSHARES, INC.	MONONA, WI	
2351274	263,869	MONTANA SECURITY, INC.	HAVRE, MT	
1205325	184,746	MONTFORT BANCORPORATION, INC.	PLATTEVILLE, WI	
2510428	192,461	MOUND CITY FINANCIAL SERVICES,	PLATTEVILLE, WI	
2056805	156,362	MOUNTAIN BANK HOLDING COMPANY	ENUMCLAW, WA	New Y-9C/BHCPR reporter
1098415	268,397	MOUNTAIN HOME BANCSHARES, INC.	MOUNTAIN HOME, AR	
3114748	224,499	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	
1061213	276,614	MOUNTAIN STATES BANCORPORATION	DENVER, CO	
2317999	170,140	MOUNTAIN VIEW BANCSHARES, INC.	MOUNTAIN VIEW, AR	
2107789	180,715	MYERS BANCSHARES, INC.	ALVA, OK	
3207387	164,865	MYERS BANCSHARES, INC.	FORT WORTH, TX	
1107595	284,866	NACOGDOCHES COMMERCIAL BANCSHA	NACOGDOCHES, TX	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
1134050	183,371	NASHVILLE HOLDING COMPANY, THE	NASHVILLE, GA	
2665739	287,178	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
1082816	267,496	NBANK. CORP	COMMERCE, GA	Moved from Peer 5
1066003	290,968	NBC CORP. OF OKLAHOMA	OKLAHOMA CITY, OK	
1056684	287,083	NBM CORPORATION	MCALESTER, OK	
1085880	258,163	NBN CORPORATION	NEWPORT, TN	
1209305	161,271	NC BANCORP, INC.	CHICAGO, IL	
2925406	212,697	NCAL BANCORP	LOS ANGELES, CA	
1140097	198,571	NEFFS BANCORP, INC.	NEFFS, PA	
1204074	168,315	NEKOOSA PORT EDWARDS BANCORPOR	NEKOOSA, WI	
2098412	241,865	NETEX BANCORPORATION	PITTSBURG, TX	
2500027	152,703	NEW ASIA BANCORP, INC.	CHICAGO, IL	
3207659	191,593	NEW CENTURY BANCORP, INC.	DUNN, NC	
1119628	215,917	NEW ERA BANCORPORATION, INC.	FREDERICKTOWN, MO	
2257228	180,971	NEW INDEPENDENT BANCSHARES, IN	NEW WASHINGTON, IN	
1138106	220,031	NEW TRIPOLI BANCORP, INC.	NEW TRIPOLI, PA	
1118621	187,413	NEWBURG INSURANCE AGENCY, INC.	ROLLA, MO	
3112119	181,894	NORCAL COMMUNITY BANCORP	ALAMEDA, CA	
1889574	172,588	NORTH BANCORP, INC.	GAYLORD, MI	
1832824	198,825	NORTH CASCADES BANCSHARES, INC	CHELAN, WA	
2834076	201,557	NORTH CENTRAL BANCORP	NORFOLK, NE	
1136540	160,755	NORTH SHORE FINANCIAL CORPORAT	DULUTH, MN	
3109070	249,071	NORTH STATE BANCORP	RALEIGH, NC	
2962737	179,153	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	New Y-9C/BHCPR reporter
1122422	285,628	NORTHEAST SECURITIES CORPORATI	MINNEAPOLIS, MN	
1123652	158,015	NORTHERN MICHIGAN CORPORATION	ESCANABA, MI	
1249495	251,067	NORTHERN MISSOURI BANCSHARES,	UNIONVILLE, MO	
1140789	163,638	NORTHFIELD BANCSHARES, INC.	NORTHFIELD, MN	
1109898	255,630	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	
2575726	252,133	NORTHUMBERLAND BANCORP	NORTHUMBERLAND, PA	
2088329	210,387	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
2176105	150,687	NORTHWEST WISCONSIN BANCORP	EAU CLAIRE, WI	
1246542	271,303	NW BANCSHARES, INC.	CHIPPEWA FALLS, WI	
1022269	156,850	OCEANIC HOLDING (BVI) LIMITED	TORTOLA, ZZ	
2729499	251,918	OCONEE FINANCIAL CORPORATION	WATKINSVILLE, GA	
1206537	175,084	OGLE COUNTY BANCSHARES, INC.	ROCHELLE, IL	
1951127	166,037	OHIO COUNTY COMMUNITY BANCSHAR	HARTFORD, KY	
2347035	173,641	OHIO HERITAGE BANCORP, INC.	COSHOCTON, OH	
1097221	178,114	OHIO VALLEY BANCORP, INC.	HENDERSON, KY	
2868071	211,814	OMNI FINANCIAL SERVICES, INC.	ATLANTA, GA	
2571269	261,345	ONEFINANCIAL CORPORATION	LITTLE ROCK, AR	
1248854	169,840	ORBISONIA COMMUNITY BANCORP	ORBISONIA, PA	
1210048	217,046	ORION BANCORPORATION, INC.	ORION, IL	
2950257	236,672	OSB FINANCIAL SERVICES, INC.	ORANGE, TX	
1124770	272,572	OSCEOLA BANCORPORATION, INC.	OSCEOLA, WI	
2454586	225,969	OUACHITA BANCSHARES CORP.	MONROE, LA	
2410854	202,843	OUTSOURCE CAPITAL GROUP, INC.	LUBBOCK, TX	
1207954	180,238	OWEN FINANCIAL CORPORATION	SPENCER, IN	
2731586	234,819	PACIFIC COAST BANKERS' BANCSHA	SAN FRANCISCO, CA	
3109605	200,843	PACIFIC STATE BANCORP	STOCKTON, CA	
2961888	161,869	PACIFICA BANCORP, INC.	BELLEVUE, WA	

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1480663	296,894	PALM DESERT INVESTMENTS	PALM DESERT, CA	
1076329	220,339	PALMETTO STATE BANKSHARES, INC	HAMPTON, SC	
3021800	276,148	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
2636092	158,881	PARAMOUNT BANCORP, INC.	FARMINGTON HILLS, MI	
2465283	229,429	PARIS BANCSHARES, INC.	PARIS, TX	
1124613	162,412	PARK RAPIDS BANCSHARES, INC.	PARK RAPIDS, MN	
1125580	174,488	PARKERS PRAIRIE BANCSHARES, IN	PARKERS PRAIRIE, MN	
2384508	166,207	PATAPSCO BANCORP, INC.	DUNDALK, MD	
1494343	219,778	PAWNEE HOLDING COMPANY, INC.	PAWNEE, OK	
2787912	255,747	PB FINANCIAL SERVICES CORPORAT	DULUTH, GA	
1248658	199,485	PBT BANCSHARES, INC.	MCPHERSON, KS	
2470081	172,283	PCB BANCORP, INC.	JOHNSON CITY, TN	
3120972	196,108	PDS BANCORP, INC.	PRAIRIE DU SAC, WI	
2168959	198,049	PEAK BANKS OF COLORADO, INC.	NEDERLAND, CO	
2621986	239,909	PEDCOR BANCORP	INDIANAPOLIS, IN	
1132757	162,450	PENN BANCSHARES, INC.	PENNSVILLE, NJ	
1140622	197,505	PENN LAUREL FINANCIAL CORP.	CURWENSVILLE, PA	
1249646	157,582	PEOPLES BANCORP	ROCK VALLEY, IA	
1823587	167,734	PEOPLES BANCORP INC. OF BULLIT	SHEPHERDSVILLE, KY	
1209499	244,299	PEOPLES BANCORP, INC.	PRAIRIE DU CHIEN, WI	
2531049	180,397	PEOPLES BANCORP, INC.	CHESTERTOWN, MD	
1085602	153,304	PEOPLES BANCORPORATION, INC.	WINFIELD, AL	
1493841	163,009	PEOPLES BANKING CORPORATION	BLACKSHEAR, GA	
1124024	165,489	PEOPLES BANKSHARES, INC.	MORA, MN	
1491801	208,874	PEOPLES FINANCIAL CORP. OF ILL	KEWANEE, IL	
2833949	255,563	PEOPLES FLORIDA BANKING CORPOR	PALM HARBOR, FL	
1085611	235,789	PEOPLES HOLDING COMPANY	WINDER, GA	
2684543	258,892	PEOPLES HOLDING COMPANY, INC.	COLDWATER, OH	
1918755	167,833	PEOPLES INDEPENDENT BANCSHARES	BOAZ, AL	New Y-9C/BHCPR reporter
1143959	162,798	PEOPLES LTD.	WYALUSING, PA	
2700368	233,566	PEOPLES SERVICE COMPANY	NIXA, MO	
1200290	154,237	PERRY INVESTMENT COMPANY	CARROLL, IA	New Y-9C/BHCPR reporter
1845619	286,754	PETERSON HOLDING COMPANY	DECATUR, AR	
1095759	194,014	PEHELPS COUNTY BANCSHARES, INC.	ROLLA, MO	
1118966	162,031	PIKE BANCORP, INC.	PITTSFIELD, IL	
1208885	199,455	PILOT BANCORP, INC.	PILOT GROVE, IA	
1135691	217,525	PILOT POINT BANCORP, INC.	PILOT POINT, TX	
2520605	208,540	PINNACLE BANCSHARES, INC.	JASPER, AL	
2534406	206,344	PINNACLE BANKSHARES CORPORATIO	ALTAVISTA, VA	
1059407	268,498	PIONEER BANCSHARES, INC.	PONCA CITY, OK	
1103793	176,731	PLANTERS & MERCHANTS BANCSHARE	HEARNE, TX	
3013225	200,055	PLANTERS FINANCIAL GROUP, INC	CLARKSVILLE, TN	
1057618	209,809	PLATTE COUNTY BANCSHARES, INC.	PLATTE CITY, MO	
1839823	241,031	PNB HOLDING CO.	PONTIAC, IL	
2152734	203,800	POCA VALLEY BANKSHARES, INC. ,	WALTON, WV	
1207712	272,723	PONTIAC BANCORP, INC.	PONTIAC, IL	
2524911	200,266	PONTOTOC BANCSHARES CORP.	PONTOTOC, MS	
1208577	243,542	PORT BANCSHARES, INC.	PORT WASHINGTON, WI	
2234920	206,732	POTOMAC BANCSHARES, INC.	CHARLES TOWN, WV	
1249271	208,409	POWELL VALLEY BANKSHARES, INC.	JONESVILLE, VA	
2306649	275,357	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
2700500	187, 178	PRIMEBANK, INC.	LEMARS, IA	
1084575	287, 153	PRIORITYONE CAPITAL CORPORATIO	MAGEE, MS	
1128527	192, 642	PROFINIUM FINANCIAL SERVICES,	FAIRMONT, MN	Name change from PROFINIUM FINANCIAL, INC.
1108659	260, 668	PROGRESSIVE BANCORP, INC.	MONROE, LA	
2198563	244, 205	PROPHETSTOWN BANKING CO.	PROPHETSTOWN, IL	
3143252	187, 039	PROSPECT BANCSHARES, INC.	WORTHINGTON, OH	
2838159	247, 569	PROVIDENT BANCORP	AMESBURY, MA	
1210468	160, 549	PSB CORPORATION	WELLSBURG, IA	New Y-9C/BHCPR reporter
1109263	247, 536	PSB FINANCIAL CORPORATION	MANY, LA	
1404735	250, 866	PTB CORPORATION	SALEM, OR	
3152003	251, 093	PUTNAM BANCORP MHC, INC	PUTNAM, CT	
1057962	266, 840	QUAIL CREEK BANCSHARES, INC.	OKLAHOMA CITY, OK	
2354369	172, 700	QUANTUM CAPITAL CORP.	SUWANEE, GA	
2618614	295, 225	QUEENSTOWN BANCORP OF MARYLAND	QUEENSTOWN, MD	
1126868	148, 512	RAMSEY FINANCIAL CORPORATION	DEVILS LAKE, ND	
2003108	217, 200	RATON CAPITAL CORPORATION	RATON, NM	
2526755	215, 874	RBC, INC.	DEMOPOLIS, AL	
1132243	235, 932	RED RIVER BANCORP, INC.	GAINESVILLE, TX	
2789466	226, 222	RENASANT BANCSHARES INC	GERMANTOWN, TN	
2070584	182, 592	REPUBLIC BANCSHARES, INC.	DULUTH, MN	
1054073	181, 389	REPUBLIC CORPORATION, THE	HOUSTON, TX	
1131451	279, 837	REPUBLIC FINANCIAL CORPORATION	WICHITA, KS	
1207945	217, 279	RESOURCE BANCSHARES, INC.	DEKALB, IL	
3136405	165, 966	RESOURCE BANKSHARES, INC.	COVINGTON, LA	
1104147	223, 110	REUNION BANCSHARES, INC.	DALLAS, TX	
1250651	154, 880	RICHWOOD BANCSHARES, INC.	RICHWOOD, OH	
2486813	224, 461	RIVER HOLDING COMPANY	STODDARD, WI	
2616085	276, 102	RIVERSIDE GULF COAST BANKING	CAPE CORAL, FL	
2020824	261, 401	ROCKWOOD BANCSHARES, INC.	EUREKA, MO	
2823351	261, 887	ROME, MHC	ROME, NY	
1417324	175, 564	ROMNEY BANKSHARES, INC.	ROMNEY, WV	
2613589	155, 703	ROSEAU REALTY CO., INC.	ROSEAU, MN	
1096372	292, 341	ROYAL BANCSHARES, INC.	SAINT LOUIS, MO	
2718167	249, 747	RSNB BANCORP	ROCK SPRINGS, WY	
2603928	292, 327	SAEHAN BANCORP	LOS ANGELES, CA	
1417203	235, 101	SAINT LANDRY BANCSHARES, INC.	OPELOUSAS, LA	
1134359	160, 286	SAINT MARTIN BANCSHARES, INC.	SAINT MARTINVILLE, LA	
2950716	201, 446	SAVINGS BANCORP, INC.	CIRCLEVILLE, OH	
1129869	209, 798	SCB BANCORP, INC.	DECATUR, IL	
1201738	191, 758	SECURITY AGENCY, INC.	DECORAH, IA	
2510325	142, 096	SECURITY BANCSHARES, INC	AMORY, MS	
1128497	128, 230	SECURITY BANK SHARES, INC.	IRON RIVER, WI	
1064504	158, 153	SECURITY FINANCIAL SERVICES CO	ENID, OK	
2848804	224, 962	SECURITY FINANCIAL SERVICES CO	DURAND, WI	
3176661	228, 235	SECURITY FIRST BANCSHARES INC	O' FALLON, IL	
2860226	223, 902	SECURITY PACIFIC BANCORP	ONTARIO, CA	
1248573	295, 806	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
1124257	246, 877	SECURITY STATE BANK HOLDING CO	JAMESTOWN, ND	
2572024	257, 418	SECURITY STATE CORPORATION	CENTRALIA, WA	
1086458	294, 079	SEVIER COUNTY BANCSHARES, INC.	SEVIERVILLE, TN	
2639011	198, 178	SHORE FINANCIAL CORPORATION	ONLEY, VA	

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3065970	224,060	SIUSLAW FINANCIAL GROUP, INC.	FLORENCE, OR	
3183931	210,653	SLEEPY HOLLOW BANCORP, INC.	SLEEPY HOLLOW, NY	
1110278	201,311	SNB FINANCIAL, INC.	O' DONNELL, TX	New Y-9C/BHCPR reporter
2950480	169,679	SOMERSET HILLS BANCORP	BERNARDSVILLE, NJ	
1207589	210,237	SOMONAUK FSB BANCORP, INC.	SOMONAUK, IL	
2925394	205,106	SONOMA VALLEY BANCORP	SONOMA, CA	
2411619	202,550	SOONER SOUTHWEST BANKSHARES	TULSA, OK	
1081622	237,536	SOUTH BANKING COMPANY	ALMA, GA	
3083303	247,342	SOUTH COASTAL HOLDINGS MHC, IN	ROCKLAND, MA	
2764977	173,324	SOUTH GEORGIA BANK HOLDING COM	OMEGA, GA	
1086298	201,350	SOUTH LOUISIANA FINANCIAL CORP	HOUMA, LA	
2305790	168,007	SOUTH POINTE FINANCIAL CORPORA	CARBONDALE, IL	
2465313	219,955	SOUTH STREET FINANCIAL CORP.	ALBEMARLE, NC	
2794778	252,871	SOUTHCOAST FINANCIAL CORPORATI	MOUNT PLEASANT, SC	
2124795	235,279	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
2728933	189,536	SOUTHERN BANCORP, INC.	MARIETTA, GA	
1107184	208,647	SOUTHERN BANCSHARES, INC.	HOUSTON, TX	
3058897	195,700	SOUTHERN COMMUNITY BANCSHARES,	FAYETTEVILLE, GA	
1098929	197,146	SOUTHERN ILLINOIS BANCORP, INC	CARM, IL	
1020395	218,958	SOUTHERN NATIONAL CORPORATION	ANDALUSIA, AL	
3114056	270,504	SOUTHPORT FINANCIAL CORPORATIO	KENOSHA, WI	
1132403	233,197	SOUTHWEST BANCSHARES, INC.	CHATOM, AL	
3073779	199,430	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	
1081538	246,153	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
1119365	190,786	SPRINGFIELD BANKSHARES, INC.	SPRINGFIELD, KY	
2474931	288,258	ST. JOSEPH CAPITAL CORPORATION	MISHAWAKA, IN	
2645973	255,945	STANDARD MUTUAL HOLDING COMPAN	EXPORT, PA	
1076150	237,471	STATE BANCORP, INC.	BRUCETON MILLS, WV	
1100046	201,271	STATE HOLDING COMPANY	LITTLE ROCK, AR	
2623588	292,054	STATE OF FRANKLIN BANCSHARES,	JOHNSON CITY, TN	
1245509	197,874	STEPHENSON NATIONAL BANCORP	MARINETTE, WI	
1123410	287,585	STERLING FINANCIAL GROUP, INC.	ROCHESTER, MN	
1486665	297,968	STEUBEN TRUST CORPORATION	HORNELL, NY	Moved from Peer 5
1210646	273,258	STILLMAN BANCORP, INC.	STILLMAN VALLEY, IL	
2728791	261,732	STOCKMANS FINANCIAL GROUP	ELK GROVE, CA	
2754334	260,211	STONEBRIDGE FINANCIAL CORP.	WEST CHESTER, PA	
2796286	187,272	STRATEGIC CAPITAL BANCORP, INC	CHAMPAIGN, IL	New Y-9C/BHCPR reporter
3051571	287,446	STURGIS BANCORP, INC.	STURGIS, MI	
1131666	191,184	SULPHUR SPRINGS BANCSHARES, IN	SULPHUR SPRINGS, TX	
1029295	157,985	SUMMIT BANCSHARES, INC.	OAKLAND, CA	
2267937	209,261	SUMMIT BANCSHARES, LTD.	OLNEY, IL	
1846634	249,083	SUN FINANCIAL CORPORATION	SAINT PETERS, MD	
3209934	235,057	SUN WEST CAPITAL CORPORATION	LAS VEGAS, NV	New Y-9C/BHCPR reporter
1839270	91,098	SURETY CAPITAL CORPORATION	FORT WORTH, TX	
2461463	240,617	SUSSEX BANCORP	FRANKLIN, NJ	
1134500	235,148	SUTTON BANCSHARES, INC.	ATTICA, OH	
1098385	236,496	SVB&T CORPORATION	FRENCH LICK, IN	
3100330	170,714	SWANN BANCSHARES, INC.	WEDOWEE, AL	
2614894	258,146	SWB BANCSHARES, INC.	FORT WORTH, TX	
1095816	194,730	T & C BANCORP, INC.	QUINCY, IL	
3147625	195,188	TCB CORPORATION	GREENWOOD, SC	

BHCPR Reporters for Quarter Ending 12/31/2003
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
1141553	157, 170	TCM COMPANY	CRETE, NE	
1140341	241, 413	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	
2861773	164, 347	TERRE HAUTE SAVINGS MHC, INC.	TERRE HAUTE, IN	
1841004	154, 722	TESCOTT BANCSHARES, INC.	TESCOTT, KS	
1106990	167, 135	TEXAS COUNTRY BANCSHARES, INC.	BRADY, TX	
1101726	207, 245	TEXAS GULF BANCSHARES, INC.	CLUTE, TX	
2346010	205, 486	THOMASVILLE BANCSHARES, INC	THOMASVILLE, GA	
1082852	214, 859	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
1059340	232, 229	TONGANOXIE BANKSHARES, INC.	TONGANOXIE, KS	
1095722	281, 284	TOWN & COUNTRY BANCSHARES, INC	SALEM, MO	
2693255	216, 616	TOWN BANKSHARES, LTD.	DELAFIELD, WI	
2928461	167, 743	TRADITION BANCSHARES, INC.	HOUSTON, TX	New Y-9C/BHCPR reporter
2730383	286, 884	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	
1969506	169, 427	TRI-COUNTY BANCORP, INC.	BROWN CITY, MI	
1139345	269, 829	TRI-COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	
3174911	251, 420	TRIANGLE FINANCIAL GROUP, INC.	LOGANVILLE, GA	
1133848	264, 359	TRIVOLI BANCORP, INC.	TRIVOLI, IL	
2246053	237, 093	TRUMAN BANCORP, INC.	SAINT LOUIS, MO	
1048858	247, 945	TSB SERVICES, INC.	SPENCER, NY	
1471803	150, 911	TULSA NATIONAL BANCSHARES, INC	TULSA, OK	
2856706	227, 300	TWENTY-FIRST CENTURY FINANCIAL	TULSA, OK	
1082478	241, 938	TWIN CITIES FINANCIAL SERVICES	MARYVILLE, TN	
1125085	282, 053	TYSAN CORPORATION, THE	MINNEAPOLIS, MN	
1202098	214, 910	UNION BANCORPORATION, INC.	UNION GROVE, WI	
1133530	221, 675	UNION BANCSHARES OF BENTON, IN	BENTON, AR	
1085358	254, 278	UNION BANCSHARES, INC.	PELL CITY, AL	
2887296	151, 389	UNION BANCSHARES, MHC	FREEMPORT, IL	
1250204	159, 301	UNION FINANCIAL CORPORATION	LAKE ODESSA, MI	New Y-9C/BHCPR reporter
1134836	176, 302	UNION NATIONAL BANCORP OF BARB	BARBOURVILLE, KY	
2190110	256, 476	UNION STATE BANCSHARES, INC.	KILLEEN, TX	
1083895	254, 979	UNITED BANCORPORATION OF ALABA	ATMORE, AL	
2902117	214, 669	UNITED FINANCIAL HOLDINGS, INC	LISLE, IL	
2630746	288, 489	UNITY BANCSHARES, L. L. C.	SAINT JOHN, MO	
2683546	159, 756	UNITY HOLDINGS, INC.	CARTERSVILLE, GA	New Y-9C/BHCPR reporter
2387152	162, 247	UNIVERSAL FINANCIAL SERVICES,	BAYPORT, MN	
2497202	257, 039	UPSON BANKSHARES, INC.	THOMASTON, GA	
2685577	151, 918	USAL BANCORP, INC.	UNION SPRINGS, AL	
2995164	187, 361	VALLEY BANCORP	HENDERSON, NV	
1056189	223, 847	VALLEY BANCORP, INC.	BRIGHTON, CO	
1057430	152, 836	VALLEY BANK SHARES, INC.	VALLEY, NE	
3207622	155, 540	VALLEY COMMERCE BANCORP, LTD.	PHOENIX, AZ	New Y-9C/BHCPR reporter
2693385	182, 220	VALLEY COMMUNITY BANCSHARES	PUYALLUP, WA	
1399541	193, 008	VALLEY RIDGE FINANCIAL CORP.	KENT CITY, MI	
1128581	284, 367	VERMILLION BANCSHARES, INC.	VERMILLION, MN	
1021570	159, 789	VIKING CORPORATION, THE	OMAHA, NE	New Y-9C/BHCPR reporter
2364573	257, 695	VIKING FINANCIAL SERVICES CORP	SEATTLE, WA	
1076703	158, 426	VIRGINIA COMMUNITY BANKSHARES,	LOUISA, VA	
2877877	206, 634	VISION BANCSHARES, INC.	GULF SHORES, AL	
1249703	213, 225	VOGEL BANCSHARES, INC.	ORANGE CITY, IA	
1080803	168, 952	VOLUNTEER STATE BANCSHARES, IN	PORTLAND, TN	
3165508	186, 223	VSB BANCORP, INC.	STATEN ISLAND, NY	

BHCPR Reporters for Quarter Ending 12/31/2003
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
1234491	251,530	W. J. YOUNG & CO.	CLINTON, IA	
1207468	162,307	W. S. B. , INC.	WASHINGTON, IA	
3004689	193,207	WACCAMAW BANKSHARES, INC	WHITEVILLE, NC	
2524676	198,929	WAGGONER NATIONAL BANCSHARES,	VERNON, TX	
1084155	280,787	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1126318	294,898	WALKER BAN CO.	WALKER, MN	
1138393	220,872	WARREN COUNTY BANCSHARES, INC.	WARRENTON, MO	
1142989	223,307	WASECA BANCSHARES, INC.	WASECA, MN	
1119525	152,085	WASHCO BANCSHARES, INC.	POTOSI, MO	
1054813	298,688	WASHINGTON INVESTMENT COMPANY	OTIS, CO	
1137015	225,669	WASHINGTON/WILKES HOLDING COMP	WASHINGTON, GA	
1493636	181,682	WB&T BANKSHARES, INC.	WAYCROSS, GA	
1020582	247,390	WCN BANCORP, INC.	WISCONSIN RAPIDS, WI	
1083635	237,676	WEST BATON ROUGE BANCSHARES	PORT ALLEN, LA	
1061736	200,982	WEST GATE BANSHARES, INC.	LINCOLN, NE	
1985216	233,407	WEST MILTON BANCORP, INC.	WEST MILTON, PA	
1095852	194,650	WEST PLAINS BANCSHARES, INC.	WEST PLAINS, MO	
1057113	289,819	WEST POINT BANCORP, INC.	WEST POINT, NE	
2371807	213,464	WEST POINTE BANCSHARES, INC.	OSHKOSH, WI	
1206667	278,537	WEST SHORE BANK CORPORATION	LUDINGTON, MI	
1107997	164,273	WEST TEXAS BANCSHARES, INC.	KERMIT, TX	
2831936	254,718	WESTBOROUGH BANCORP, M. H. C.	WESTBOROUGH, MA	
2453084	280,858	WESTERN ACQUISITION PARTNERS,	INVERNESS, IL	Moved from Peer 5
1109227	267,238	WESTERN COMMERCE BANCSHARES OF	CARLSBAD, NM	
2293507	173,368	WESTERN OKLAHOMA FINANCIAL SER	ELK CITY, OK	
1057337	173,307	WESTERN SECURITY HOLDING CO. ,	SCOTTSDALE, AZ	
1357149	178,625	WESTERN SPRINGS BANCORP, INC.	HOFFMAN ESTATES, IL	
1123223	251,410	WESTERN STATE AGENCY, INC.	DEVILS LAKE, ND	
1203536	218,809	WHITewater BANCORP. , INC.	WHITewater, WI	
2142445	270,592	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
1200049	151,613	WHITMORE COMPANY, INC.	CORNING, IA	New Y-9C/BHCPR reporter
1137538	147,547	WICHITA FALLS BANCSHARES, INC.	WICHITA FALLS, TX	
1125245	243,560	WILCOX BANCSHARES, INC.	GRAND RAPIDS, MN	
1417511	181,332	WILKINSON BANKING CORPORATION	GREENWOOD, AR	
1085947	158,758	WILLISTON HOLDING COMPANY	WILLISTON, FL	
1099122	273,949	WILSON & MUIR BANCORP, INC.	BARDSTOWN, KY	
1133660	233,087	WINONA BANC HOLDING COMPANY	WINONA, MN	
1141218	163,875	WISCONSIN BANK SERVICES, INC.	BLACK RIVER FALLS, WI	
3014950	160,926	WOODLANDS FINANCIAL SERVICE CO	WILLIAMSPORT, PA	
1108761	263,460	WORTH BANCORPORATION, INC.	LAKE WORTH, TX	
1124921	285,029	YELLOWSTONE HOLDING COMPANY	COLUMBUS, MT	
1123111	152,704	ZUMBROTA AGENCY, INC.	ZUMBROTA, MN	
1201064	188,755	1ST BROOKFIELD, INC.	BROOKFIELD, IL	
2847357	254,383	1ST CENTENNIAL BANCORP	REDLANDS, CA	
2995874	197,252	1ST CHOICE BANCORP, INC.	HOUSTON, TX	
2784920	293,483	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
1053209	214,704	304 CORPORATION	OMAHA, NE	

Note: Peer Group 6 has 965 bank holding companies.