

## PEER GROUP 05

	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Number of BHCs in Peer Group	453	409	424	395	350
<b>EARNINGS AND PROFITABILITY</b>					
<b>PERCENT OF AVERAGE ASSETS:</b>					
Net Interest Income (TE)	3.84	4.01	4.02	3.91	4.08
+ Non-interest Income	1.07	0.93	0.97	0.94	0.87
- Overhead Expense	3.14	3.10	3.15	3.11	3.14
- Provision for Losses	0.21	0.23	0.26	0.24	0.21
+ Securities Gains (Losses)	0.04	0.03	0.03	0.04	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.61	1.67	1.63	1.56	1.62
Net Operating Income	1.09	1.11	1.09	1.03	1.05
Net Income	1.09	1.12	1.09	1.03	1.05
Net Income (Sub S Adjusted)	1.11	1.15	1.11	1.11	1.04
<b>PERCENT OF AVG EARNING ASSETS:</b>					
Interest Income (TE)	6.02	6.81	6.75	7.85	8.41
Interest Expense	1.87	2.48	2.41	3.65	4.03
Net Interest Income (TE)	4.15	4.32	4.34	4.22	4.38
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>					
Net Ln&Ls Losses/Avg Loans & Leases	0.18	0.18	0.22	0.22	0.18
Earnings Coverage of Net Losses (X)	27.26	32.46	26.75	24.29	27.19
Ln&Ls Allowance/Total Loans & Leases	1.32	1.31	1.33	1.28	1.25
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.73	0.77	0.76	0.73	0.53
30-89 Days Past Due Loans and Leases	0.84	0.96	1.03	1.14	1.05
<b>LIQUIDITY AND FUNDING:</b>					
Net Noncore Funding Dependence	17.37	17.07	16.37	17.33	15.59
Net ST Noncore Funding Dependence	7.36	7.67	6.72	8.90	9.08
Net Loans and Leases/Total Assets	64.89	65.27	65.14	65.52	65.75
<b>CAPITALIZATION:</b>					
Tier 1 Leverage Ratio	8.81	8.82	8.69	8.57	8.63
Equity Capital/Total Assets	8.60	8.81	8.71	8.62	8.68
Net Loans&Ls/Equity Capital (X)	7.96	7.83	7.88	7.99	7.95
Cash Dividends/Net Income	24.93	22.23	24.63	26.20	25.95
Cash Dividends/Net Income (Sub S Adjusted)	31.60	22.56	26.07	30.78	36.89
Retained Earnings/Avg Equity Cap	8.93	9.47	8.92	8.16	8.73
<b>PARENT COMPANY RATIOS:</b>					
Short-Term Debt/Equity Capital	0.32	0.64	0.48	0.49	0.85
Long-Term Debt/Equity Capital	1.33	1.43	1.72	2.10	2.03
Equity Investment in Subs/Equity Cap	108.58	106.09	107.10	104.58	102.96
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	108.65	121.88	125.33	149.86	145.33

PERCENT OF AVERAGE ASSETS	PEER GROUP 05				
	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Interest Income (TE)	5.56	6.32	6.26	7.29	7.84
Less: Interest Expense	1.73	2.31	2.24	3.39	3.75
Equals: Net Interest Income (TE)	3.84	4.01	4.02	3.91	4.08
Plus: Non-Interest Income	1.07	0.93	0.97	0.94	0.87
Equals: Adj Operating Income (TE)	4.93	4.98	5.02	4.88	4.98
Less: Overhead Expense	3.14	3.10	3.15	3.11	3.14
Less: Provision for Loan and Lease Losses	0.21	0.23	0.26	0.24	0.21
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.04	0.03	0.03	0.04	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.61	1.67	1.63	1.56	1.62
Less: Applicable Income Taxes (TE)	0.48	0.52	0.51	0.50	0.54
Less: Minority Interest	0.01	0.01	0.01	0.01	0.00
Equals: Net Operating Income	1.09	1.11	1.09	1.03	1.05
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.09	1.12	1.09	1.03	1.05
Memo: Net Income (Last Four Qtrs)	1.07	1.08	1.08	1.03	1.06
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.64	92.94	92.87	92.97	93.19
Avg Int-Bearing Funds / Avg Assets	78.47	78.70	78.73	78.83	78.49
Int Income (TE) / Avg Earning Assets	6.02	6.81	6.75	7.85	8.41
Int Expense / Avg Earning Assets	1.87	2.48	2.41	3.65	4.03
Net Int Inc (TE) / Avg Earn Assets	4.15	4.32	4.34	4.22	4.38
YIELD OR COST:					
Total Loans and Leases (TE)	6.89	7.55	7.50	8.64	9.16
Interest-Bearing Bank Balances	1.45	2.08	2.20	4.70	6.90
Fed Funds Sold & Reverse Repos	1.08	1.65	1.57	3.78	6.18
Trading Assets	3.98	1.07	1.56	1.21	2.00
Total Earning Assets	5.88	6.68	6.61	7.72	8.27
Investment Securities (TE)	4.25	5.46	5.31	6.22	6.55
U.S. Treasury & Agency Sec (excl MBS)	3.63	4.93	4.72	6.35	N/A
Mortgage-Backed Securities	3.72	5.20	5.05	5.77	N/A
All Other Securities	6.35	7.02	6.94	7.32	N/A
Interest-Bearing Deposits	2.02	2.77	2.68	4.18	4.63
Time Deposits of \$100K or More	2.82	3.64	3.54	5.38	5.74
Time Deposits < \$100K	3.00	3.90	3.78	5.55	5.69
Other Domestic Deposits	0.96	1.49	1.44	2.40	3.15
Foreign Deposits	0.00	N/A	N/A	3.17	5.23
Fed Funds Purchased and Repos	1.29	1.97	1.87	3.96	5.78
Other Borrowed Funds & Trading Liab	4.09	4.61	4.54	5.58	6.51
All Interest-Bearing Funds	2.19	2.91	2.83	4.29	4.78

## PEER GROUP 05

09/30/2003

09/30/2002

12/31/2002

12/31/2001

12/31/2000

Avg Personnel Exp Per Employee (\$000)

37

35

47

44

42

Avg Assets per Employee (\$000)

2,977

2,867

2,846

2,697

2,554

## ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

1.40

1.71

1.65

1.49

2.07

Overhead Exp / NII + Non-Int Income

65.13

63.50

64.08

65.25

64.67

## PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.14

3.10

3.15

3.11

3.14

Personnel Expense

1.73

1.69

1.72

1.68

1.68

Net Occupancy Expense

Other Operating Expenses

0.44

0.45

0.45

0.46

0.46

0.94

0.93

0.96

0.96

0.97

Overhead Less Non-Interest Income

2.02

2.11

2.12

2.12

2.22

## PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

63.55

62.03

62.63

63.68

62.99

Personnel Expense

35.06

34.05

34.26

34.33

33.80

Net Occupancy Expense

Other Operating Expenses

8.93

8.88

8.80

9.30

9.28

19.05

18.76

19.18

19.69

19.56

Total Non-Interest Income

20.91

18.25

18.89

18.72

17.18

Fiduciary Activities Income

Serv Charges on Deposit Accts - Domestic

Trading Revenue

Investment Banking Fees &amp; Commissions

Venture Capital Revenue

Net Servicing Fees

Net Securitization Income

Insurance Activities Revenue

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

Other Non-Interest Income

0.70

0.76

0.79

0.87

1.06

7.86

7.56

7.58

7.82

7.35

0.00

0.00

0.00

0.00

N/A

0.35

0.41

0.39

0.39

N/A

0.00

0.00

0.00

0.00

N/A

0.29

0.26

0.23

0.30

N/A

0.00

0.00

0.00

0.00

N/A

0.41

0.38

0.39

0.35

N/A

2.48

1.18

1.56

1.11

N/A

5.74

5.11

5.30

5.30

7.54

Overhead Less Non-Interest Income

41.96

43.11

43.05

44.12

45.22

## TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

23.79

24.33

24.86

25.51

25.21

Appl Inc Tax+TE/Pretax NOI+TE

30.84

32.15

31.84

33.39

34.03

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate Loans	46.82	46.70	47.04	46.39	45.34
Commercial and Industrial Loans	10.21	10.08	10.09	10.41	10.50
Loans to Individuals	4.26	4.75	4.58	5.29	6.07
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.34	1.40	1.24	1.32	1.29
Other Loans and Leases	0.81	0.83	0.81	0.83	0.87
Net Loans and Leases	64.89	65.27	65.14	65.52	65.75
Debt Securities Over 1 Year	19.64	19.20	18.83	17.44	18.74
Mutual Funds and Equity Securities	0.29	0.31	0.34	0.28	0.82
Subtotal	85.96	85.60	85.20	83.97	86.01
Interest-Bearing Bank Balances	0.56	0.62	0.66	0.54	0.25
Federal Funds Sold & Reverse Repos	1.72	1.98	2.11	2.11	1.86
Debt Securities 1 Year or Less	2.24	2.27	2.42	2.24	2.84
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.59	91.52	91.52	91.48	91.91
Non-Int Cash and Due From Dep Inst	3.25	3.56	3.49	3.58	3.68
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.10	0.09	0.09	0.08	0.06
All Other Assets	5.08	4.84	4.91	4.87	4.32
MEMORANDA:					
Short-Term Investments	5.36	5.73	6.13	5.59	5.64
U. S. Treasury Securities	0.21	0.33	0.33	0.50	0.94
U. S. Agency Securities (excl MBS)	7.48	6.61	6.64	7.04	N/A
Municipal Securities	4.25	4.01	3.92	3.79	4.09
Mortgage-Backed Securities	6.79	7.02	6.94	6.32	N/A
Asset-Backed Securities	0.00	0.01	0.01	0.01	N/A
Other Debt Securities	0.76	0.87	0.83	0.98	1.24
RE Loans Secured by 1-4 Family	17.82	18.90	18.76	19.89	20.49
Revolving	2.28	1.77	2.08	1.58	1.32
Closed-End, Sec by First Liens	14.01	15.25	15.02	16.22	16.93
Closed-End, Sec by Junior Liens	1.12	1.29	1.25	1.42	1.60
Commercial Real Estate Loans	25.46	24.08	24.66	22.80	21.53
Construction and Land Dev	5.26	4.79	5.01	4.76	4.07
Multifamily	1.07	1.08	1.04	1.07	1.15
Nonfarm Nonresidential	18.34	17.38	17.82	16.12	15.54
RE Loans Secured by Farmland	1.47	1.48	1.45	1.53	1.42
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	72.04	71.50	71.97	70.45	68.83
RE Loans Secured by 1-4 Family	27.70	29.47	29.21	30.49	31.25
Revolving	3.48	2.67	3.15	2.34	1.95
Closed-End	23.92	26.23	25.81	27.61	28.76
Commercial Real Estate Loans	39.09	36.81	37.59	34.59	32.53
Construction and Land Dev	7.99	7.18	7.49	7.10	6.09
Multifamily	1.64	1.63	1.58	1.62	1.72
Nonfarm Nonresidential	28.22	26.55	27.22	24.49	23.53
RE Loans Secured by Farmland	2.21	2.22	2.21	2.33	2.14
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	15.68	15.41	15.49	15.81	15.88
Loans to Individuals	6.58	7.36	7.09	8.20	9.41
Credit Card Loans	0.17	0.17	0.18	0.19	0.39
Agricultural Loans	2.04	2.09	1.90	1.98	1.92
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.26	1.27	1.25	1.28	1.34

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Short-Term Investments	5.36	5.73	6.13	5.59	5.64
Liquid Assets	22.89	22.84	23.04	22.53	22.56
Investment Securities	23.15	22.47	22.31	22.29	23.15
Net Loans and Leases	64.89	65.27	65.14	65.52	65.75
Net Lns, Ls & Stdby Ltrs of Credit	65.51	65.82	65.70	66.07	66.29
Core Deposits	68.65	68.43	68.79	69.36	70.26
Noncore Funding	20.83	20.87	20.57	20.43	19.53
Time Deposits of \$100K or More	12.22	12.30	12.09	12.10	11.86
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.31	1.29	1.27	1.53	1.63
Net Fed Funds Purchased (Sold)	-0.37	-0.68	-0.82	-0.64	-0.24
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.22	1.26	1.20	1.01	1.39
Earning Assets Repr in 1 Year	37.60	37.06	37.76	36.91	36.11
Int-Bearing Liab Repr in 1 Year	29.28	32.07	30.76	35.20	32.76
Long-Term Debt Repr in 1 Year	0.44	0.49	0.41	0.51	0.28
Net Assets Repriceable in 1 Year	7.08	3.84	6.08	0.44	2.57
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	17.37	17.07	16.37	17.33	15.59
Net ST Noncore Funding Dependence	7.36	7.67	6.72	8.90	9.08
Short-Term Inv/ST Noncore Funding	54.92	57.64	62.09	51.66	50.32
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.42	14.63	15.30	12.93	12.15
Net Loans and Leases/Total Deposits	79.73	80.10	79.92	80.12	79.90
Net Loans and Leases/Core Deposits	95.36	95.88	95.20	95.22	94.84
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.03	1.55	1.38	0.69	0.11
Avail-For-Sale Sec Appr(Depr)/Eq Cap	2.53	5.67	5.17	2.43	0.30
Struct Notes Appr(Depr)/Eq Cap	-0.19	0.13	0.11	0.01	-0.07
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.11	9.82	9.27	11.72	14.69
Available-For-Sale Securities	91.89	90.18	90.73	88.28	85.31
U. S. Treasury Securities	1.20	1.76	1.74	2.49	4.63
U. S. Agency Securities (excl MBS)	35.45	32.58	32.71	34.85	N/A
Municipal Securities	19.24	18.56	18.46	17.34	17.98
Mortgage-Backed Securities	31.52	29.80	32.91	27.23	N/A
Asset-Backed Securities	0.01	0.02	0.03	0.07	N/A
Other Debt Securities	3.16	3.72	3.69	4.49	5.24
Mutual Funds and Equity Securities	1.35	1.34	1.52	1.31	4.17
Debt Securities 1 Year or Less	11.42	11.29	11.98	11.60	14.11
Debt Securities 1 To 5 Years	36.17	39.23	38.60	34.94	39.23
Debt Securities Over 5 Years	46.44	44.00	43.70	37.36	38.83
Pledged Securities	40.64	40.94	41.33	42.81	45.72
Structured Notes, Fair Value	2.08	0.49	0.55	0.16	0.14

ANALYSIS RATIOS	PEER GROUP 05				
	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Provision for Ln&Ls Losses/Avg Assets	0.21	0.23	0.26	0.24	0.21
Provision for Ln&Ls Losses/Avg Lns&Ls	0.31	0.34	0.38	0.36	0.32
Provision for Ln&Ls Losses/Net Losses	224.32	259.68	225.45	203.95	243.47
Ln&Ls Allowance/Total Loans & Leases	1.32	1.31	1.33	1.28	1.25
Ln&Ls Allowance/Net Ln&Ls Losses (X)	16.67	18.67	13.31	13.01	16.78
ALL/Nonaccrual Assets	482.90	433.65	467.79	427.57	550.03
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	304.79	283.39	321.75	262.02	297.87
Gross Ln&Ls Losses/Avg Loans & Leases	0.25	0.24	0.29	0.29	0.24
Recoveries/Avg Loans and Leases	0.06	0.06	0.06	0.05	0.06
Net Losses/Avg Loans and Leases	0.18	0.18	0.22	0.22	0.18
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	N/A	N/A
Recoveries/Prior Year-End Losses	18.64	21.87	30.40	33.02	34.33
Earnings Coverage of Net Losses (X)	27.26	32.46	26.75	24.29	27.19
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.05	0.04	0.05	0.05	0.03
RE Loans Secured By 1-4 Family	0.05	0.04	0.06	0.05	0.03
Revolving	0.01	0.00	0.01	0.01	0.01
Closed-End	0.05	0.04	0.06	0.05	0.03
Commercial Real Estate Loans	0.03	0.03	0.05	0.04	0.02
Construction and Land Dev	0.00	0.01	0.02	0.01	0.00
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.03	0.03	0.04	0.04	0.02
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.38	0.41	0.52	0.49	0.42
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.85	0.75	0.88	0.80	0.61
Credit Card Loans	2.30	2.29	2.39	2.64	1.38
Agricultural Loans	0.02	0.02	0.03	0.05	0.02
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	N/A
Other Loans and Leases	0.18	0.18	0.21	0.14	0.06

PERCENT OF LOANS AND LEASES	PEER GROUP 05				
	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
30-89 Days PD Loans and Leases	0.84	0.96	1.03	1.14	1.05
90+ Days PD Loans and Leases	0.15	0.14	0.13	0.18	0.16
Nonaccrual Loans and Leases	0.59	0.63	0.62	0.60	0.43
90+ Days PD and Nonaccrual Loans and Leases	0.80	0.82	0.80	0.84	0.65
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.84	0.96	1.03	1.14	1.05
90+ Days Past Due Assets	0.15	0.14	0.13	0.18	0.16
Nonaccrual Assets	0.60	0.63	0.62	0.60	0.43
30+ Days PD & Nonaccrual Assets	1.71	1.86	1.90	2.04	1.76
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.52	0.54	0.53	0.55	0.43
90+ PD & Nonaccrual Assets + OREO	0.65	0.66	0.65	0.66	0.51
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.53	0.56	0.55	0.52	0.40
Allowance for Loan & Lease Losses	60.74	64.98	63.34	61.96	49.36
Equity Cap + ALLL	5.76	6.06	6.06	5.73	4.37
Tier 1 Cap + ALLL	5.58	6.09	6.00	5.71	4.39
Loans & Leases + RE Acquired	0.80	0.85	0.83	0.78	0.60

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate - 30-89 Days PD	0.74	0.82	0.88	1.03	0.89
- 90+ Days Past Due	0.13	0.11	0.11	0.15	0.13
- Nonaccrual	0.49	0.50	0.51	0.52	0.35
Coml & Indl - 30-89 Days PD	0.90	1.23	1.10	1.17	1.25
- 90+ Days Past Due	0.15	0.16	0.12	0.18	0.19
- Nonaccrual	0.75	0.87	0.87	0.76	0.61
Individuals - 30-89 Days PD	1.55	1.63	1.85	1.89	1.70
- 90+ Days Past Due	0.17	0.17	0.18	0.21	0.19
- Nonaccrual	0.28	0.25	0.27	0.26	0.20
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.11	0.17	0.20	0.22	0.19
- 90+ Days Past Due	0.02	0.02	0.01	0.01	0.01
- Nonaccrual	0.15	0.24	0.12	0.14	0.09
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	N/A
- 90+ Days Past Due	0.00	0.00	0.00	0.00	N/A
- Nonaccrual	0.00	0.00	0.00	0.00	N/A
Other Lns&Ls - 30-89 Days PD	0.36	0.47	0.69	0.75	0.11
- 90+ Days Past Due	0.05	0.05	0.03	0.04	0.01
- Nonaccrual	0.08	0.05	0.11	0.14	0.00
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	1.02	0.89	1.23	1.26	1.12
- 90+ Days Past Due	0.13	0.11	0.12	0.15	0.11
- Nonaccrual	0.41	0.36	0.36	0.39	0.28
Revolving - 30-89 Days PD	0.28	0.32	0.34	0.36	0.41
- 90+ Days Past Due	0.01	0.01	0.01	0.03	0.03
- Nonaccrual	0.04	0.04	0.04	0.09	0.06
Closed-End - 30-89 Days PD	0.99	0.93	1.16	1.34	1.04
- 90+ Days Past Due	0.14	0.12	0.12	0.15	0.11
- Nonaccrual	0.46	0.39	0.40	0.41	0.30
- Jr Lien 30-89 Days PD	0.06	0.06	0.07	N/A	N/A
- Jr Lien 90+ Days PD	0.01	0.01	0.00	N/A	N/A
- Jr Lien Nonaccrual	0.04	0.03	0.03	N/A	N/A
Commercial RE - 30-89 Days PD	0.52	0.61	0.58	0.77	0.60
- 90+ Days Past Due	0.08	0.06	0.07	0.10	0.09
- Nonaccrual	0.50	0.57	0.57	0.57	0.34
Const & Dev - 30-89 Days PD	0.43	0.47	0.49	0.60	0.56
- 90+ Days Past Due	0.02	0.02	0.03	0.05	0.02
- Nonaccrual	0.21	0.25	0.28	0.29	0.17
Multi family - 30-89 Days PD	0.06	0.15	0.10	0.11	0.13
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.01	0.01	0.02	0.03
Nonfarm Nres- 30-89 Days PD	0.45	0.56	0.51	0.70	0.53
- 90+ Days Past Due	0.08	0.05	0.04	0.08	0.08
- Nonaccrual	0.48	0.59	0.57	0.56	0.29
Farmland - 30-89 Days PD	0.28	0.30	0.36	0.37	0.23
- 90+ Days Past Due	0.03	0.06	0.03	0.07	0.01
- Nonaccrual	0.32	0.44	0.45	0.33	0.15
Credit Card - 30-89 Days PD	1.52	1.93	1.70	1.94	1.24
- 90+ Days Past Due	0.46	0.68	0.47	0.74	0.38
- Nonaccrual	0.00	0.03	0.01	0.02	0.02



CAPITAL RATIOS	PEER GROUP 05				
	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Tier 1 Leverage Ratio	8.81	8.82	8.69	8.57	8.63
Tier 1 RBC Ratio	12.62	12.63	12.50	12.36	12.61
Total Risk-Based Capital Ratio	14.03	14.01	13.89	13.61	13.84
Tangible Tier 1 Leverage Ratio	8.76	8.76	8.65	8.53	8.60
Tangible Common Eq Cap/Tan Assets	8.15	8.40	8.26	8.17	8.22
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	12.91	11.99	11.78	11.60	11.20
Standby Letters of Credit	0.54	0.47	0.48	0.47	0.45
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	0.11	0.05	0.07	0.07	0.01
Interest Rate Contracts	0.08	0.04	0.05	0.05	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	20.44	19.16	19.00	18.65	18.01

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Interest Rate Contracts	84.33	86.36	81.30	85.71	81.82
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	13.98	10.93	16.37	11.43	13.64
Futures and Forwards	19.21	18.84	13.95	18.37	27.27
Written Options	27.79	8.66	11.02	4.29	15.91
Exchange-Traded	0.00	0.00	0.00	0.00	0.09
Over-The-Counter	24.60	8.66	9.79	4.29	2.38
Purchased Options	15.17	28.87	23.76	33.06	31.49
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	4.53	28.87	23.76	30.21	31.49
Swaps	37.83	38.70	47.13	44.29	25.33
Held for Trading	0.00	8.11	1.63	0.00	0.00
Interest Rate Contracts	0.00	8.11	1.63	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	91.89	98.37	100.00	100.00
Interest Rate Contracts	81.28	78.26	75.10	85.71	77.27
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	13.98	10.93	16.37	8.57	13.64
Deriv Contr (Excl Fut & FX LE 14 Days)	70.60	91.21	88.98	85.76	83.79
One Year or Less	24.37	30.95	26.42	24.14	36.78
Over 1 Year to 5 Years	40.29	46.62	50.53	55.79	40.20
Over 5 Years	0.89	3.49	0.98	3.05	2.37
Gross Negative Fair Value (Abs Val)	1.10	1.57	1.69	0.58	0.24
Gross Positive Fair Value	0.81	2.06	1.66	0.62	0.74
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	0.03	0.00	0.01	0.00	0.00

INSURANCE ACTIVITIES	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
<b>ANALYSIS RATIOS:</b>					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	20.61	20.41	38.37	N/A	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	79.39	79.59	61.63	N/A	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	7.05	8.52	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	0.41	0.38	0.39	N/A	N/A
Premium Inc/Ins Activities Revenue	0.00	4.62	3.35	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	64.07	64.65	72.24	N/A	N/A
Other Prem Inc/Total Prem Inc	35.93	35.35	27.76	N/A	N/A
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	N/A	N/A
Ins Net Inc (P/C)/Equity (P/C)	62.28	22.84	-82.97	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	11.19	3.86	16.71	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	444.37	19.30	21.93	N/A	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.95	0.00	0.00	N/A	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	6.81	5.59	5.77	N/A	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	N/A	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	5.81	N/A	N/A	N/A	N/A
<b>BROKER-DEALER ACTIVITIES</b>					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	N/A	N/A
<b>FOREIGN ACTIVITIES</b>					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.00	N/A	N/A	3.17	5.23
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
Foreign Governments and Inst	0.00	0.00	0.00	0.00	N/A
Leases	N/A	N/A	N/A	N/A	N/A
<b>GROWTH RATES:</b>					
Net Loans and Leases	-28.82	-21.06	-24.73	-57.17	-25.65
Total Selected Assets	14.47	-33.19	-15.71	-44.08	-11.57
Deposits	48.78	N/A	N/A	-66.13	9.65

## PEER GROUP 05

PROFITABILITY:	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Net Income/Avg Equity Capital	11.96	12.28	12.02	11.25	12.02
Bank Net Inc/Avg Eq Inv in Banks	12.84	13.19	12.89	12.18	13.07
Nonbk Net Inc/Avg Eq Inv in Nonbanks	7.46	5.25	6.07	0.81	-2.36
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.03	10.45	8.68	10.82	12.12
Bank Net Income/Parent Net Income	104.30	103.64	104.16	104.93	105.05
Nonbank Net Income/Parent Net Income	0.28	0.18	0.24	0.14	0.05
Sub BHCs Net Inc/Parent Net Income	82.87	73.13	78.78	81.33	88.65
LEVERAGE:					
Total Liabilities/Equity	14.77	12.15	13.63	10.32	8.58
Total Debt/Equity Capital	2.31	2.89	2.90	3.51	4.11
Tot Debt+NP to Subs Iss Tr Pref/Equity	12.22	10.21	11.25	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	2.46	3.13	3.03	3.89	4.31
Total Debt/Eq Cap - Exc Over Fair Value	2.35	2.94	2.95	3.59	4.22
Long-Term Debt/Equity Capital	1.33	1.43	1.72	2.10	2.03
Short-Term Debt/Equity Capital	0.32	0.64	0.48	0.49	0.85
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.23	0.27	0.25	0.28	0.27
Long-Term Debt/Consolidated LT Debt	4.41	6.47	5.86	7.26	18.10
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	108.58	106.09	107.10	104.58	102.96
Total Investment in Subs/Equity	109.02	106.62	107.71	105.38	103.56
Equity Inv in Subs/Cons Eq Cap+Min Int	98.01	98.31	98.31	99.53	100.10
Total Inv in Subs/Cons Eq Cap+Min Int	98.42	98.80	98.86	100.17	100.68
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.58	0.40	0.50	0.33	0.23
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.52	1.98	2.33	2.25	2.09
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	102.37	113.53	115.68	133.29	134.79
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	108.65	121.88	125.33	149.86	145.33
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	106.60	121.88	120.21	110.68	110.05
Pretax Oper Inc + Int Exp/Int Expense	2706.81	2200.91	3412.68	1853.01	1862.51
Div + Int From Subs/Int Exp + Div	132.39	141.99	167.03	150.84	160.00
Fees+Other Inc From Subs/Sal + Oth Exp	5.86	8.57	7.66	8.65	7.52
Net Inc/Curr Port of LT Debt+Pfd Div(X)	91.63	47.00	65.79	37.94	27.63
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.35	-0.59	-0.29	-0.64	-0.69
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.12	0.00	0.28	0.07	0.01
Total	0.21	0.23	0.28	0.15	0.14
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	0.57	0.42	0.49	0.29	0.17
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				
	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Div Paid/Inc Before Undist Inc	77.40	73.76	77.25	67.76	66.99
Dividends Paid/Net Income	24.99	22.23	24.62	26.50	25.91
Net Income - Dividends/Avg Equity	8.88	9.45	8.91	8.07	8.78
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	109.89	122.44	134.55	134.38	141.24
Dividends From Nonbank Subs	0.12	0.16	0.22	0.08	0.00
Dividends From Subsidiary BHCs	0.00	0.02	0.08	0.74	2.74
Dividends From All Subsidiaries	117.35	129.18	146.20	147.17	172.12
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	30.59	29.01	33.57	40.26	40.58
Interest Income From Bank Subs	0.10	0.14	0.11	0.21	0.24
Mgt & Service Fees From Bank Subs	0.42	0.73	0.68	0.57	0.75
Other Income From Bank Subs	0.01	0.05	0.07	0.08	0.09
Operating Income From Bank Subs	33.39	32.15	36.48	48.97	48.32
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	32.87	37.90	37.28	36.15	34.76
Interest Income From Nonbank Subs	0.09	3.57	1.73	6.77	11.55
Mgt & Serv Fees From Nonbank Subs	0.43	2.06	1.38	0.29	0.00
Other Income From Nonbank Subs	0.00	0.01	0.01	0.00	0.00
Operating Inc From Nonbank Subs	38.59	54.11	49.17	57.58	70.77
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	22.37	28.10	34.63	20.81	26.70
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.01	0.00
Mgt & Serv Fees From Sub BHCs	0.01	2.20	1.76	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	25.11	35.04	38.50	23.72	28.38
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	67.49	68.36	71.16	71.01	71.88
Interest Income From Bank Subs	1.76	1.01	0.65	1.24	0.82
Mgt & Serv Fees From Bank Subs	0.93	1.63	1.30	0.78	1.20
Other Income From Bank Subs	0.04	0.20	0.22	0.19	0.14
Operating Income From Bank Subs	79.83	81.81	82.62	81.64	81.38
Dividends From Nonbank Subs	0.12	0.14	0.15	0.04	0.00
Interest Income From Nonbank Subs	0.00	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	0.53	0.66	0.50	0.30	0.03
Dividends From Subsidiary BHCs	0.00	0.01	0.02	0.65	3.09
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	0.19	0.07	0.11	0.88	3.45
Loans and Adv From Subs/ST Debt	421.96	255.39	494.48	44.41	7.40
Loans and Adv From Subs/Total Debt	201.47	112.72	120.88	33.96	5.08

BHCPR Reporters for Quarter Ending 09/30/2003  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2003 and Other Notes
-----	-----	-----	-----	-----
1055623	336, 846	ADBANC, INC.	OGALLALA, NE	
1208933	422, 698	ALBANK CORPORATION	CHICAGO, IL	
2533100	422, 116	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
1247419	301, 282	ALLEGHENY VALLEY BANCORP, INC.	PITTSBURGH, PA	
2539232	423, 722	ALLIANCE BANCORP OF NEW ENGLAN	VERNON, CT	
3123638	369, 022	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	
1127146	361, 695	ALLIANCE FINANCIAL SERVICES	ST PAUL, MN	Name change from FARMERS & MERCHANTS FINANCIAL SERVICES
2550657	301, 869	AMB FINANCIAL SERVICES CORPORA	BAINBRIDGE ISLAND, WA	Moved from Peer 6
1201457	414, 378	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	447, 435	AMBANK HOLDINGS, INC.	ROCK ISLAND, IL	
3017326	402, 252	AMERIANA BANCORP	NEW CASTLE, IN	
1052220	440, 314	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
3008753	478, 472	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
2312837	370, 260	AMERICAN RIVER HOLDINGS	SACRAMENTO, CA	
1107193	400, 768	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
2710796	472, 808	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
1204878	406, 402	ANTIOCH HOLDING COMPANY	ANTIOCH, IL	
2468293	400, 921	APPALACHIAN BANCSHARES, INC.	ELLIJAY, GA	
2454380	369, 405	ARBOR BANCORP, INC.	ANN ARBOR, MI	
2366821	486, 151	ARKANSAS NATIONAL BANCSHARES,	BENTONVILLE, AR	
3196584	377, 412	ARTHUR FINANCIAL CORPORATION	UNION, SC	New Y-9C/BHCPR reporter
1144125	333, 574	ASIA BANCSHARES, INC.	FLUSHING, NY	
1081613	377, 491	B. P. C. CORPORATION	COOKEVILLE, TN	
3033746	328, 007	BAC FINANCIAL INC.	STOCKTON, CA	Moved from Peer 6
1141870	386, 850	BAKER BOYER BANCORP	WALLA WALLA, WA	
1082209	416, 530	BANCIDEPENDENT INCORPORATED	SHEFFIELD, AL	
1126028	329, 622	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
1098590	317, 636	BANCORP OF SOUTHERN INDIANA	SEYMOUR, IN	
1135002	394, 446	BANCTENN CORPORATION	KINGSPORT, TN	
1076105	436, 406	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
1139215	420, 472	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	
1247455	322, 608	BANKFIRST CAPITAL CORPORATION	MACON, MS	
2339571	394, 388	BB&T BANCSHARES CORP.	BLOOMINGDALE, IL	
2333654	470, 523	BENJAMIN FRANKLIN BANCORP, MHC	FRANKLIN, MA	
3110366	340, 635	BERKSHIRE FINANCIAL HOLDINGS,	PHILADELPHIA, PA	
1115433	344, 883	BEVERLY NATIONAL CORPORATION	BEVERLY, MA	
1919770	354, 565	BIG SANDY HOLDING COMPANY	LIMON, CO	
1491913	361, 819	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1083680	342, 977	BLOSSMAN BANCSHARES, INC.	LACOMBE, LA	
1891317	453, 320	BLUE RIDGE BANCSHARES, INC.	KANSAS CITY, MO	
3141650	336, 999	BNC BANCORP	THOMASVILLE, NC	
1119244	323, 422	BOYLE BANCORP, INC.	DANVILLE, KY	
1082375	468, 946	BRANNEN BANKS OF FLORIDA, INC.	INVERNESS, FL	
1084212	352, 889	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
1471960	415, 745	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
2595939	423, 937	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
1029576	463, 492	BWC FINANCIAL CORP.	WALNUT CREEK, CA	
2672483	368, 355	CAB HOLDING, LLC	WILMINGTON, DE	
2299125	375, 901	CALIFORNIA INDEPENDENT BANCORP	YUBA CITY, CA	
2391300	418, 966	CALVIN B. TAYLOR BANKSHARES	BERLIN, MD	
1083336	382, 659	CAMERON BANCSHARES, INC.	CAMERON, LA	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2003 and Other Notes
1055427	330,239	CAPITAL CITY BANCSHARES, INC.	TOPEKA, KS	
1140930	320,231	CARDINAL BANCORP, INC.	SAINT LOUIS, MO	
2507790	335,911	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1203451	302,512	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	Moved from Peer 6
1469800	306,532	CARROLLTON BANCORP	BALTIMORE, MD	
3072923	475,703	CAVALRY BANCORP, INC.	MURFREESBORO, TN	
1860863	418,703	CBX CORPORATION	CARROLLTON, IL	
1207815	301,267	CEDAR VALLEY BANKSHARES, LTD.	CHARLES CITY, IA	
2856498	327,185	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
1106132	383,679	CENTRABANC CORPORATION	WACO, TX	
2746049	478,381	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	389,404	CENTRAL BANCORPORATION	PROVO, UT	
1106468	380,521	CENTRAL BANCSHARES, INC.	HOUSTON, TX	
1051465	348,890	CENTRAL SERVICE CORPORATION	ENID, OK	
2918574	313,170	CENTRAL VALLEY BANCORP	MODESTO, CA	
2935405	316,072	CENTRAL VALLEY COMMUNITY BANCO	CLOVIS, CA	
1140677	347,685	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	
1109946	456,692	CENTURY BANCSHARES, INC.	NEW BOSTON, TX	
1124538	325,100	CHARTER 95 CORPORATION	SAINT PAUL, MN	
1075881	317,191	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
2519038	328,274	CITIZENS BANCORP	CORVALLIS, OR	
1140239	368,443	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1078958	362,735	CITIZENS BANCSHARES CORPORATIO	ATLANTA, GA	
1131077	432,469	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
1070484	318,007	CITIZENS BANCSHARES, INC.	SOMERSET, KY	
1207132	426,764	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	380,675	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1122084	408,714	CITIZENS DEVELOPMENT COMPANY	BILLINGS, MT	
1118368	445,783	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1070569	464,907	CITIZENS INCORPORATED	EVANS CITY, PA	
1249589	364,578	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
1071623	322,840	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
2469245	333,137	CLASSIC BANCSHARES, INC.	ASHLAND, KY	
1399747	394,629	CNB BANCORP, INC.	GLOVERSVILLE, NY	
1086270	422,460	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
2809560	396,715	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	362,160	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1250905	398,527	COMMERCE BANCORP, INC.	BERKELEY, IL	
1838974	370,328	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1398834	317,792	COMMERCESOUTH, INC.	EUFULA, AL	
1099382	398,825	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1823738	363,978	COMMERCIAL NATIONAL FINANCIAL	LATROBE, PA	
2227687	381,752	COMMONWEALTH COMMUNITY BANCORP	GRUNDY, VA	
1125843	338,996	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
3124381	449,119	COMMUNITY BANCORP	LAS VEGAS, NV	
2801050	461,139	COMMUNITY BANCORP INC.	ESCONDIDO, CA	
2826389	432,964	COMMUNITY BANCORP OF NEW JERSE	FREEHOLD, NJ	
1115040	320,127	COMMUNITY BANCORP.	DERBY, VT	Moved from Peer 6
1115358	461,048	COMMUNITY BANCORP, INC.	HUDSON, MA	
1247398	421,576	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1084511	360,616	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2003 and Other Notes
1134014	332, 465	COMMUNITY BANKERS, INC.	GRANBURY, TX	
2074407	460, 486	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	
1398937	395, 502	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
2443526	347, 423	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
1097799	332, 994	COMMUNITY FINANCIAL GROUP, INC	CABOT, AR	
1097986	313, 336	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
3108091	378, 926	COMMUNITY VALLEY BANCORP	CHICO, CA	
2626299	303, 456	COMMUNITY WEST BANCSHARES	GOLETA, CA	Moved from Peer 6
2557414	376, 853	CONCORDIA CAPITAL CORPORATION	VIDALIA, LA	
2937100	418, 647	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
2241937	496, 387	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	Moved from Peer 4
1130931	437, 604	CORTLAND BANCORP	CORTLAND, OH	
1053339	462, 076	COUNTRY AGENCIES & INVESTMENTS	ODESSA, MO	
1207543	318, 775	CRETE BANCORPORATION, INC.	CRETE, IL	
1071726	397, 118	CROGHAN BANCSHARES, INC.	FREMONT, OH	
1967865	305, 902	CSB BANCORP, INC.	MILLERSBURG, OH	
1885307	363, 386	CTB FINANCIAL CORPORATION	RUSTON, LA	
1102581	422, 703	CU BANK SHARES, INC.	FARMERS BRANCH, TX	
1071463	451, 395	CUMBERLAND VALLEY FINANCIAL CO	LONDON, KY	
2242523	348, 389	D. L. EVANS BANCORP	BURLEY, ID	
1493720	437, 503	DBT HOLDING COMPANY	VIDALIA, GA	
2193906	409, 287	DEARBORN BANCORP, INC.	DEARBORN, MI	
1135468	440, 579	DELTA INVESTMENT COMPANY (CAYM	GEORGE TOWN, ZZ	
1209789	350, 855	DENMARK BANCSHARES, INC.	DENMARK, WI	
2489234	381, 809	DESTIN BANCSHARES, INC.	DESTIN, FL	
2294812	329, 661	DIAMOND BANCORP, INC	WASHINGTON, MO	
1117455	421, 260	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1127913	452, 774	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
1398786	357, 399	E. N. B. HOLDING COMPANY, INC.	ELLENVILLE, NY	
2652104	401, 721	EAGLE BANCORP, INC.	BETHESDA, MD	
1951770	339, 463	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3186240	312, 873	EAST PENN FINANCIAL CORPORATIO	EMMAUS, PA	New Y-9C/BHCPR reporter
1135909	402, 046	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
2686659	419, 490	ECB BANCORP, INC.	ENGELHARD, NC	
1133165	400, 028	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	335, 632	EVANS BANCORP, INC.	ANGOLA, NY	
1125777	422, 337	EXCEL BANK CORPORATION	EDINA, MN	
1076495	308, 339	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	367, 649	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1028038	355, 206	F & M HOLDING COMPANY	BOISE, ID	
1201532	374, 379	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1245479	306, 036	F. S. BANCORP	LAGRANGE, IN	
1138450	416, 600	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
1130089	316, 335	FACTORY POINT BANCORP, INC.	MANCHESTER CENTER, VT	
2270254	302, 569	FALCON BANCSHARES INCORPORATED	LAREDO, TX	Moved from Peer 6
1842083	312, 931	FAR WEST BANCORPORATION	PROVO, UT	
1209538	455, 715	FARMERS BANCORP, FRANKFORT, IN	FRANKFORT, IN	
1055155	342, 010	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	402, 566	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	375, 251	FAQUIER BANKSHARES, INC.	WARRENTON, VA	
1248818	424, 890	FENTURA FINANCIAL, INC.	FENTON, MI	



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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2003 and Other Notes
1204337	303, 492	FIDELITY BAN CORPORATION	INDEPENDENCE, IA	
1137864	404, 335	FIDELITY BANCSHARES, INC.	EDINA, MN	Moved from Peer 4
1203778	412, 053	FIDELITY COMPANY	DUBUQUE, IA	
1064737	314, 603	FIRST ADA BANCSHARES, INC.	ADA, OK	
1108967	313, 783	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	Moved from Peer 6
1105751	314, 300	FIRST BAIRD BANCSHARES, INC.	BEDFORD, TX	
1416701	314, 421	FIRST BANCORP, INC.	KETCHIKAN, AK	Moved from Peer 6
2791898	306, 779	FIRST BANCSHARES, INC.	SAN LUIS OBISPO, CA	
1404632	370, 148	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
1123876	343, 586	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1133008	366, 544	FIRST BERNE FINANCIAL CORPORAT	BERNE, IN	
2069850	407, 905	FIRST CAPITAL BANCORP, INC.	NORCROSS, GA	
1076365	361, 431	FIRST CENTURY BANKSHARES, INC.	BLUEFIELD, WV	
1105470	351, 409	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
1983977	342, 715	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
1100176	359, 311	FIRST COMMUNITY BANKING CORPOR	HOT SPRINGS, AR	
2949019	447, 688	FIRST COMMUNITY CAPITAL CORPOR	HOUSTON, TX	
1404687	456, 559	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
1492956	348, 398	FIRST EAGLE BANCSHARES, INC.	HANOVER PARK, IL	Moved from Peer 6
2339656	339, 641	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1249039	392, 518	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	452, 261	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
1095889	331, 002	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
1247204	328, 325	FIRST IPSWICH BANCORP	IPSWICH, MA	
1139354	430, 914	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	478, 544	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1209510	327, 196	FIRST LANSING BANCORP, INC.	LANSING, IL	
1363757	387, 548	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	
2031455	421, 656	FIRST MAINSTREET FINANCIAL, LT	LONGMONT, CO	
1086449	311, 530	FIRST MCMINNVILLE CORPORATION	MCMINNVILLE, TN	
1250370	338, 960	FIRST MIAMI BANCORP, INC.	SOUTH MIAMI, FL	
1492219	357, 424	FIRST MUTUAL BANCORP OF ILLINO	HARVEY, IL	
1065378	311, 788	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1076123	319, 879	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1125357	419, 471	FIRST NATIONAL FINANCIAL SERVI	ELK RIVER, MN	
1426755	498, 662	FIRST NATIONAL SECURITY COMPAN	DEQUEEN, AR	
1055762	422, 494	FIRST OF MCALESTER CORPORATION	MCALESTER, OK	
1119383	428, 232	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	413, 563	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
1126729	376, 811	FIRST SOUTHWEST BANCORPORATION	BISMARCK, ND	
1070998	342, 966	FIRST STATE BANCSHARES, INC.	MIDDLESBORO, KY	
1902754	318, 162	FIRST STAUNTON BANCSHARES, INC	STAUNTON, IL	
1081716	448, 105	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
2693488	424, 259	FIRST WASHINGTON FINANCIALCORP	WINDSOR, NJ	
1050646	478, 044	FIRST YORK BAN CORP.	YORK, NE	
1109834	307, 638	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	Moved from Peer 6
1108707	403, 625	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3047743	420, 247	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1084669	303, 227	FNB BANKING COMPANY	GRIFFIN, GA	
1398795	442, 546	FNBH BANCORP, INC.	HOWELL, MI	
1137828	302, 178	FNS BANCSHARES, INC.	SCOTTSBORO, AL	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2003 and Other Notes
1137453	491,543	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2938349	320,740	FOSTER BANKSHARES, INC.	CHICAGO, IL	
2557405	328,695	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1066067	359,324	FREMONT BANK CORPORATION	CANON CITY, CO	
1142055	384,587	FRONT RANGE CAPITAL CORPORATIO	LOUISVILLE, CO	
2973591	303,033	GATEWAY FINANCIAL HOLDINGS, IN	ELIZABETH CITY, NC	Moved from Peer 6
1203714	371,348	GOODENOW BANCORPORATION	OKOBOJI, IA	
2734064	465,981	GRABILL BANCORP	GRABILL, IN	
3180640	344,166	GREAT LAKES BANCORP, INC.	BUFFALO, NY	Moved from Peer 6
2298883	377,563	GREATER DELAWARE VALLEY HOLDIN	BROOMALL, PA	
1121993	310,338	GUARANTY DEVELOPMENT COMPANY	LIVINGSTON, MI	
2618940	377,807	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
2860057	308,017	GWINNETT COMMERCIAL GROUP, INC	LAWRENCEVILLE, GA	Moved from Peer 6
1086766	387,244	HABERSHAM BANCORP	CORNELIA, GA	
3012554	309,194	HAMPTON ROADS BANKSHARES, INC.	CHESAPEAKE, VA	
1142439	411,930	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
1399073	335,312	HEARTLAND BANCCORP	GAHANNA, OH	
3058057	304,564	HEMET BANCORP	RIVERSIDE, CA	
1084623	497,962	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	Moved from Peer 4
1055089	441,365	HERITAGE GROUP, INC.	AURORA, NE	
2253529	331,811	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1245741	345,224	HERKY HAWK FINANCIAL CORP.	MONTICELLO, IA	
1109496	331,196	HERRING BANCORP, INC.	VERNON, TX	
1124659	352,511	HIGHLAND BANCSHARES, INC.	BLOOMINGTON, MN	
1131750	305,552	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
2008158	404,734	HINSBROOK BANCSHARES, INC.	WILLOWBROOK, IL	
1209088	379,311	HOMESTAR FINANCIAL GROUP, INC.	MANTENO, IL	
2482196	429,594	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1144107	335,094	HONAT BANCORP, INC.	HONESDALE, PA	
1125740	365,359	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
2326179	311,639	IBW FINANCIAL CORPORATION	WASHINGTON, DC	
1118854	372,006	INDEPENDENCE BANCSHARES, INC.	LIVERMORE, KY	
3121193	383,112	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
2112439	387,415	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1122075	403,942	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
2634490	407,961	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
1245385	381,866	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1209695	337,430	ITASCA BANCORP INC.	ITASCA, IL	
1833997	349,273	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
1048504	362,643	JEFFERSONVILLE BANCORP	JEFFERSONVILLE, NY	
1117512	393,014	JUNIATA VALLEY FINANCIAL CORP.	MIFFLINTOWN, PA	
1137109	341,848	KAW VALLEY BANCORP, INC.	TOPEKA, KS	
1070831	411,545	KENTUCKY BANCSHARES, INC.	PARIS, KY	Name change from BOURBON BANCSHARES, INC.
1495854	357,797	KEWEENAW FINANCIAL CORPORATION	HANCOCK, MI	
2472928	467,377	KEY CAPITAL CORPORATION	OWINGS MILLS, MD	
1141889	347,615	KISH BANCORP, INC.	BELLEVILLE, PA	
2721112	402,742	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
2128917	497,674	LAKESIDE BANCORP, INC.	CHICAGO, IL	
3030307	333,562	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2265054	306,697	LAUREL CAPITAL GROUP, INC.	ALLISON PARK, PA	
1031588	303,950	LEARNER FINANCIAL CORPORATION	WALNUT CREEK, CA	Moved from Peer 6

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2352226	456, 270	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
1134331	418, 500	LIBERTY BANCSHARES, INC.	SAINT PAUL, MN	
1210169	329, 978	LINCOLN BANCORP	REINBECK, IA	
1097173	469, 606	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
2745752	474, 055	LONG ISLAND FINANCIAL CORP.	ISLANDIA, NY	Moved from Peer 4
3019674	427, 861	LSB CORPORATION	NORTH ANDOVER, MA	
2728577	415, 383	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	403, 896	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1139363	380, 373	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	322, 299	MARATHON BANKING CORPORATION	ASTORIA, NY	
1099814	375, 715	MARIES COUNTY BANCORP., INC.	VIENNA, MO	
1250437	431, 681	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1095254	468, 304	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
3035647	300, 146	MARYLAND BANCORP, INC.	LEXINGTON PARK, MD	Moved from Peer 6
1127324	325, 201	MCLEOD BANCSHARES, INC.	SHOREWOOD, MN	
2395326	315, 632	MECHANICS FINANCIAL CORPORATIO	MANSFIELD, OH	
2485487	355, 908	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
2009294	331, 318	MERRILL MERCHANTS BANCSHARES,	BANGOR, ME	
2217503	362, 987	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
1208513	464, 335	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	372, 654	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	322, 033	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1139185	369, 105	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
1206573	303, 563	MIDAMERICA NATIONAL BANCSHARES	CANTON, IL	Moved from Peer 6
2176413	481, 717	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
2868950	307, 306	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1054840	312, 127	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1491351	305, 194	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1086654	419, 880	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
1054091	317, 486	MIDSTATE BANCORP, INC.	HINTON, OK	
2767660	325, 658	MILLENNIUM BANKSHARES CORPORAT	RESTON, VA	
1099980	378, 860	MNB BANCSHARES, INC.	MALVERN, AR	
1097922	320, 004	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	
1058165	349, 976	MORRILL BANCSHARES, INC.	MERRIAM, KS	
2256539	459, 165	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	475, 330	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	475, 283	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2628529	438, 012	MYSTIC FINANCIAL, INC.	MEDFORD, MA	
1086001	409, 539	N W SERVICES CORPORATION	RINGGOLD, GA	
1947045	401, 834	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1137985	308, 099	NATIONAL BANCSHARES CORPORATIO	ORRVILLE, OH	Moved from Peer 6
2947882	317, 706	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
1031681	370, 466	NATIONAL MERCANTILE BANCORP	LOS ANGELES, CA	
3059773	300, 050	NATIONAL UNITED BANCSHARES, IN	GATESVILLE, TX	
1082816	311, 190	NBANK CORP	COMMERCE, GA	
1200124	413, 666	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3047109	361, 142	NEW FRONTIER BANCORP	GREELEY, CO	
1023154	422, 628	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	348, 617	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1830361	433, 144	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
1048791	320, 520	NEWTON FINANCIAL CORPORATION	NEWTON, NJ	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2003 and Other Notes
1827893	404, 651	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	309, 241	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
2845175	451, 409	NORTH BAY BANCORP	NAPA, CA	
1123933	453, 724	NORTH COUNTRY FINANCIAL CORPOR	MANISTIQUE, MI	
2621182	345, 630	NORTH SHORE BANCORP	PEABODY, MA	
1246935	328, 444	NORTHERN BANCORP, INC.	WOBURN, MA	
2934305	405, 917	NORTHFIELD MHC	NORTHFIELD, VT	
2056298	340, 936	NORTHVIEW FINANCIAL CORPORATIO	NORTHFIELD, IL	
2578718	412, 818	NORTHWEST SUBURBAN BANCORP, IN	MOUNT PROSPECT, IL	
2365356	393, 503	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
2320618	309, 895	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2321428	326, 148	OGDEN BANCSHARES, INC.	OGDEN, IA	
2233950	481, 987	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
2485807	396, 841	OMNI BANCSHARES, INC.	METAIRIE, LA	
1083729	432, 452	ONE AMERICAN CORP.	VACHERIE, LA	
1248153	464, 958	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1056769	344, 178	OTTAWA BANCSHARES, INC.	SALINA, KS	
1249383	477, 234	OXFORD BANK CORPORATION	OXFORD, MI	
1248032	398, 216	OXFORD FINANCIAL CORPORATION	ADDISON, IL	
2762973	413, 310	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
1099908	356, 022	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	454, 165	PALM BANCORP	PALMERTON, PA	
1205932	393, 434	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
1209716	302, 094	PARK BANCORPORATION, INC.	MADISON, WI	
2337081	367, 126	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
2840479	318, 218	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	
2061407	311, 491	PAVILION BANCORP, INC.	ADRIAN, MI	
2748995	493, 123	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	Moved from Peer 4
1974443	425, 687	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1866155	332, 949	PEOPLES COMMUNITY BANCSHARES,	COLQUITT, GA	
1139541	365, 725	PEOPLES FINANCIAL SERVICES COR	HALLSTEAD, PA	
2905480	456, 377	PEOPLES FIRST, INC.	OXFORD, PA	
1081314	394, 051	PERSONS BANKING CO., INC.	LITHONIA, GA	
3051188	339, 284	PHSB FINANCIAL CORPORATION	BEAVER FALLS, PA	
3145966	359, 341	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
2925657	440, 694	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
2392923	372, 413	PITTSBURGH FINANCIAL CORP.	WEXFORD, PA	
1096484	405, 014	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	365, 008	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3098576	343, 130	PLUMAS BANCORP	QUINCY, CA	
2224257	349, 361	POINTE FINANCIAL CORPORATION	BOCA RATON, FL	
1067626	316, 821	PRAIRIE CAPITAL, INC.	AUGUSTA, KS	
2291389	326, 095	PRAIRIE FINANCIAL CORPORATION	BRIDGEVIEW, IL	
1826047	451, 787	PREMIER COMMUNITY BANKSHARES,	WINCHESTER, VA	
2625489	477, 362	PSB BANCORP, INC.	PHILADELPHIA, PA	
3176607	408, 797	PSB GROUP, INC.	MADISON HEIGHTS, MI	
2321419	397, 018	PSB HOLDINGS, INC.	WAUSAU, WI	
1022997	343, 411	PUEBLO BANCORPORATION	PUEBLO, CO	
1095423	380, 482	PULASKI INVESTMENT CORPORATION	LITTLE ROCK, AR	
1139804	479, 767	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
1246252	391, 595	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2003 and Other Notes
1130904	451,837	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
3122846	326,771	RANDOLPH BANCORP	STOUGHTON, MA	
2743235	309,344	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	Moved from Peer 6
1030040	408,868	REDDING BANCORP	REDDING, CA	
1416439	327,116	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
3023680	470,609	REPUBLIC BANCSHARES OF TEXAS,	HOUSTON, TX	
1126121	343,465	RICE LAKE BANCORP., INC.	RICE LAKE, WI	
2114938	341,544	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	355,994	RIVER VALLEY BANCORPORATION	MERRILL, WI	
2492485	388,254	ROBERTSON HOLDING COMPANY, L. P	HARROGATE, TN	
2352280	324,069	ROCKHOLD BANCORP	KIRKSVILLE, MO	
1125227	367,393	ROCKY MOUNTAIN BANCORPORATION,	BILLINGS, MT	
1885594	336,344	ROYAL AMERICAN CORPORATION	INVERNESS, IL	
2702232	429,857	RSI BANCORP, MHC	RAHWAY, NJ	
1071454	438,492	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	375,776	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1121733	343,373	S&C BANCO, INC.	NEW RICHMOND, WI	
1108042	345,431	SABINE BANCSHARES, INC.	MANY, LA	
2693273	308,670	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1493560	455,334	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1204029	305,366	SEAWAY BANCSHARES, INC.	CHICAGO, IL	
1135374	331,047	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
1248836	307,130	SECURITY BANCSHARES, INC.	SCOTT CITY, KS	
1098509	332,213	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1107308	476,872	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	422,192	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1085330	306,629	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
2472423	300,698	SERVICE BANCORP, MHC	MEDWAY, MA	Moved from Peer 6
2366997	413,650	SHREWSBURY BANCORP	SHREWSBURY, NJ	
2687852	310,709	SIGNATURE BANCSHARES, INC.	SPRINGFIELD, MO	
1820700	432,922	SLADE'S FERRY BANCORP	SOMERSET, MA	
1982055	345,105	SLIPPERY ROCK FINANCIAL CORPOR	SLIPPERY ROCK, PA	
1143342	436,770	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	401,519	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
1124060	403,099	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
2640615	339,491	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
1082058	359,601	SOUTHEASTERN BANKING CORPORATI	DARIEN, GA	
1099074	489,372	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
1248939	418,308	SOUTHERN DEVELOPMENT BANCORPOR	ARKADELPHIA, AR	
1207824	318,442	SOUTHERN MICHIGAN BANCORP, INC	COLDWATER, MI	
1129823	356,612	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
2169871	348,319	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
3157473	307,642	SOUTHWEST COMMUNITY BANCORP	CARLSBAD, CA	Moved from Peer 6
1063552	407,744	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1132391	308,500	SOUTHWEST VIRGINIA BANKSHARES,	MARION, VA	
1247361	327,669	SPRING BANCORP, INC.	SPRINGFIELD, IL	
1486665	304,490	STEUBEN TRUST CORPORATION	HORNELL, NY	Moved from Peer 6
2290560	375,836	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	450,258	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
1247660	456,257	SUMMIT BANK CORPORATION	ATLANTA, GA	
1479180	325,116	SUMMIT FINANCIAL CORPORATION	GREENVILLE, SC	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2003 and Other Notes
2473484	424,081	SVB FINANCIAL SERVICES, INC.	SOMERVILLE, NJ	
1202883	331,426	SWORD FINANCIAL CORPORATION	HORICON, WI	
3102585	410,829	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	
1142242	438,885	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	477,707	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2127068	429,940	TEXAS SECURITY FIRST BANCSHARE	SULPHUR SPRINGS, TX	
2621548	449,633	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
2745604	428,004	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1208531	332,868	TOWN & COUNTRY BANCORP, INC.	SPRINGFIELD, IL	
1200405	336,137	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
2523389	337,157	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1080139	431,982	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
1115424	423,815	UNION BANKSHARES COMPANY	ELLSWORTH, ME	
1114940	353,106	UNION BANKSHARES, INC.	MORRISVILLE, VT	
3177341	342,253	UNION FINANCIAL BANCSHARES, IN	UNION, SC	New Y-9C/BHCPR reporter
1141106	337,547	UNION NATIONAL FINANCIAL CORPO	MOUNT JOY, PA	
1133781	360,658	UNITED BANCOR, LTD.	DICKINSON, ND	
1071502	381,395	UNITED BANCORP, INC.	MARTINS FERRY, OH	
2235598	331,258	UNITED BANCORPORATION	BILLINGS, MT	
1136009	486,627	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
3125098	313,595	UNITED COMMUNITY BANKSHARES OF	ORLANDO, FL	
1207392	344,317	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
2713715	307,009	UNITED FINANCIAL CORP.	GREAT FALLS, MT	
2181426	450,510	UNITY BANCORP, INC.	CLINTON, NJ	
1097511	310,013	UNIVERSAL BANCORP	BLOOMFIELD, IN	Moved from Peer 6
2314327	303,040	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	Moved from Peer 6
2012315	485,401	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2721596	339,946	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
2685054	429,355	WARREN BANCORP, INC.	WARREN, MI	
3021659	436,038	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1204104	393,035	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
1085255	340,057	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
2560281	429,744	WEST POINTE BANCORP, INC.	BELLEVILLE, IL	
1097249	415,351	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1127650	312,506	WESTBRAND, INC.	MINOT, ND	Moved from Peer 6
2453084	311,371	WESTERN ACQUISITION PARTNERS,	INVERNESS, IL	New Y-9C/BHCPR reporter
1124891	313,751	WESTERN BANCSHARES, INC.	SAINT PAUL, MN	
1134911	379,306	WGNB CORP.	CARROLLTON, GA	
1051979	486,235	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
1399671	440,161	WNB BANCSHARES, INC.	ODESSA, TX	
1058558	334,877	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
2140115	389,440	WWS FINANCIAL CORP.	PITTSBURGH, PA	
2776813	362,905	1ST STATE BANCORP, INC.	BURLINGTON, NC	
1830240	337,972	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
1247576	322,085	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 453 bank holding companies.