

PEER GROUP 06

	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Number of BHCs in Peer Group	966	861	877	826	790
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.84	4.03	3.99	3.97	4.14
+ Non-interest Income	0.91	0.85	0.87	0.85	0.80
- Overhead Expense	3.02	3.05	3.05	3.10	3.12
- Provision for Losses	0.21	0.23	0.26	0.24	0.21
+ Securities Gains (Losses)	0.03	0.03	0.03	0.03	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.59	1.66	1.59	1.51	1.60
Net Operating Income	1.12	1.14	1.10	1.02	1.06
Net Income	1.12	1.14	1.10	1.02	1.06
Net Income (Sub S Adjusted)	1.12	1.17	1.13	1.07	1.14
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.03	6.82	6.70	7.89	8.44
Interest Expense	1.86	2.46	2.38	3.61	3.99
Net Interest Income (TE)	4.16	4.35	4.31	4.29	4.47
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.18	0.19	0.24	0.24	0.19
Earnings Coverage of Net Losses (X)	29.73	25.50	23.69	21.41	25.21
Ln&Ls Allowance/Total Loans & Leases	1.31	1.28	1.29	1.26	1.24
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.83	0.75	0.77	0.73	0.64
30-89 Days Past Due Loans and Leases	1.06	1.19	1.28	1.42	1.33
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	14.89	14.72	14.27	15.48	15.39
Net ST Noncore Funding Dependence	6.04	6.42	5.69	7.85	9.02
Net Loans and Leases/Total Assets	64.55	64.81	64.31	64.42	65.01
CAPITALIZATION:					
Tier 1 Leverage Ratio	9.28	9.15	9.10	8.92	8.99
Equity Capital/Total Assets	9.28	9.36	9.29	9.07	9.05
Net Loans&Ls/Equity Capital (X)	7.45	7.39	7.38	7.60	7.64
Cash Dividends/Net Income	22.75	20.68	25.17	27.01	25.90
Cash Dividends/Net Income (Sub S Adjusted)	29.78	32.17	33.24	32.68	31.62
Retained Earnings/Avg Equity Cap	8.59	9.10	8.17	7.46	8.28
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.37	0.31	0.39	0.42	0.58
Long-Term Debt/Equity Capital	1.65	2.10	2.01	3.17	2.88
Equity Investment in Subs/Equity Cap	105.66	105.07	105.02	103.76	102.36
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	122.41	121.80	142.09	143.64	157.10

PERCENT OF AVERAGE ASSETS	PEER GROUP 06				
	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Interest Income (TE)	5.57	6.32	6.21	7.31	7.82
Less: Interest Expense	1.72	2.28	2.20	3.35	3.69
Equals: Net Interest Income (TE)	3.84	4.03	3.99	3.97	4.14
Plus: Non-Interest Income	0.91	0.85	0.87	0.85	0.80
Equals: Adj Operating Income (TE)	4.79	4.92	4.90	4.84	4.96
Less: Overhead Expense	3.02	3.05	3.05	3.10	3.12
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	0.03	0.03	0.03	0.03	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.59	1.66	1.59	1.51	1.60
Less: Applicable Income Taxes (TE)	0.45	0.48	0.46	0.45	0.50
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.12	1.14	1.10	1.02	1.06
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.12	1.14	1.10	1.02	1.06
Memo: Net Income (Last Four Qtrs)	1.13	1.14	1.13	1.03	1.07
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.67	93.00	92.93	92.95	92.92
Avg Int-Bearing Funds / Avg Assets	77.57	77.87	77.71	77.68	77.77
Int Income (TE) / Avg Earning Assets	6.03	6.82	6.70	7.89	8.44
Int Expense / Avg Earning Assets	1.86	2.46	2.38	3.61	3.99
Net Int Inc (TE) / Avg Earn Assets	4.16	4.35	4.31	4.29	4.47
YIELD OR COST:					
Total Loans and Leases (TE)	7.00	7.64	7.56	8.75	9.26
Interest-Bearing Bank Balances	1.48	2.05	1.98	4.55	6.61
Fed Funds Sold & Reverse Repos	1.10	1.65	1.57	3.77	6.16
Trading Assets	1.76	1.57	2.17	2.63	1.24
Total Earning Assets	5.92	6.69	6.58	7.76	8.30
Investment Securities (TE)	4.19	5.42	5.24	6.19	6.52
U.S. Treasury & Agency Sec (excl MBS)	3.75	5.00	4.84	6.26	N/A
Mortgage-Backed Securities	3.70	5.25	5.04	5.71	N/A
All Other Securities	5.91	6.74	6.58	7.15	N/A
Interest-Bearing Deposits	2.09	2.83	2.73	4.25	4.63
Time Deposits of \$100K or More	2.82	3.61	3.50	5.32	5.61
Time Deposits < \$100K	2.99	3.89	3.76	5.54	5.66
Other Domestic Deposits	1.05	1.54	1.48	2.44	3.11
Foreign Deposits	1.78	N/A	0.00	N/A	0.00
Fed Funds Purchased and Repos	1.23	1.95	1.92	3.90	5.79
Other Borrowed Funds & Trading Liab	4.06	4.58	4.57	5.52	6.54
All Interest-Bearing Funds	2.21	2.92	2.83	4.31	4.74

PEER GROUP 06

09/30/2003

09/30/2002

12/31/2002

12/31/2001

12/31/2000

Avg Personnel Exp Per Employee (\$000)

36

33

45

43

41

Avg Assets per Employee (\$000)

2,948

2,774

2,793

2,631

2,515

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

0.84

1.09

1.01

1.00

1.55

Overhead Exp / NII + Non-Int Income

64.40

63.39

63.85

65.77

64.76

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.02

3.05

3.05

3.10

3.12

Personnel Expense

1.67

1.67

1.67

1.68

1.67

Net Occupancy Expense

Other Operating Expenses

0.42

0.44

0.43

0.45

0.47

0.91

0.93

0.93

0.95

0.97

Overhead Less Non-Interest Income

2.06

2.15

2.14

2.22

2.30

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

63.12

61.97

62.43

64.11

63.01

Personnel Expense

35.05

33.93

34.17

34.71

33.76

Net Occupancy Expense

Other Operating Expenses

8.78

8.80

8.81

9.30

9.40

18.94

18.85

19.09

19.69

19.64

Total Non-Interest Income

18.69

17.02

17.44

17.25

15.77

Fiduciary Activities Income

Serv Charges on Deposit Accts - Domestic

Trading Revenue

Investment Banking Fees & Commissions

Venture Capital Revenue

Net Servicing Fees

Net Securitization Income

Insurance Activities Revenue

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

Other Non-Interest Income

0.33

0.41

0.39

0.55

0.61

8.35

8.16

8.30

8.35

7.86

0.00

0.00

0.00

0.00

N/A

0.23

0.25

0.23

0.25

N/A

0.00

0.00

0.00

0.00

N/A

0.25

0.20

0.20

0.21

N/A

0.00

0.00

0.00

0.00

N/A

0.32

0.37

0.37

0.39

N/A

1.60

0.78

0.95

0.66

N/A

5.03

4.58

4.64

4.55

6.29

Overhead Less Non-Interest Income

43.88

44.40

44.48

46.33

46.78

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

21.95

22.61

21.90

23.67

24.53

Appl Inc Tax+TE/Pretax NOI+TE

29.02

30.22

29.68

31.05

33.00

PERCENT OF TOTAL ASSETS	PEER GROUP 06				
	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate Loans	45.25	44.29	44.21	43.01	42.65
Commercial and Industrial Loans	9.90	10.32	10.19	10.62	10.99
Loans to Individuals	4.91	5.57	5.40	6.11	6.84
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.95	2.08	1.97	1.97	1.96
Other Loans and Leases	0.67	0.71	0.69	0.68	0.69
Net Loans and Leases	64.55	64.81	64.31	64.42	65.01
Debt Securities Over 1 Year	19.43	19.06	19.05	15.56	19.54
Mutual Funds and Equity Securities	0.14	0.14	0.14	0.16	0.64
Subtotal	85.07	84.68	84.30	82.44	85.82
Interest-Bearing Bank Balances	0.59	0.56	0.60	0.52	0.33
Federal Funds Sold & Reverse Repos	2.47	2.65	2.69	2.63	1.95
Debt Securities 1 Year or Less	2.46	2.57	2.73	2.36	2.99
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.78	91.66	91.58	91.50	92.02
Non-Int Cash and Due From Dep Inst	3.32	3.53	3.61	3.74	3.59
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.11	0.10	0.11	0.09	0.07
All Other Assets	4.78	4.70	4.70	4.67	4.30
MEMORANDA:					
Short-Term Investments	6.45	6.74	7.02	6.43	5.92
U. S. Treasury Securities	0.24	0.32	0.30	0.45	0.76
U. S. Agency Securities (excl MBS)	8.16	7.63	7.82	7.91	N/A
Municipal Securities	4.28	4.21	4.20	4.27	4.78
Mortgage-Backed Securities	5.79	5.94	6.00	5.70	N/A
Asset-Backed Securities	0.00	0.00	0.00	0.00	N/A
Other Debt Securities	0.66	0.74	0.76	0.80	0.88
RE Loans Secured by 1-4 Family	17.69	18.66	18.32	18.76	19.63
Revolving	1.49	1.38	1.36	1.20	1.17
Closed-End, Sec by First Liens	14.57	15.50	15.27	15.70	16.46
Closed-End, Sec by Junior Liens	0.99	1.19	1.13	1.28	1.41
Commercial Real Estate Loans	23.14	21.48	21.66	20.50	18.95
Construction and Land Dev	4.71	4.16	4.23	3.87	3.35
Multifamily	0.95	0.85	0.86	0.78	0.71
Nonfarm Nonresidential	16.47	15.58	15.73	14.95	14.01
RE Loans Secured by Farmland	2.23	2.14	2.15	2.00	2.00
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	69.96	68.16	68.70	66.65	65.32
RE Loans Secured by 1-4 Family	27.85	29.01	28.80	29.35	30.27
Revolving	2.24	2.08	2.06	1.82	1.76
Closed-End	24.93	26.34	26.13	26.96	27.96
Commercial Real Estate Loans	35.37	32.82	33.38	31.46	29.01
Construction and Land Dev	7.04	6.27	6.41	5.86	5.09
Multifamily	1.43	1.28	1.31	1.17	1.09
Nonfarm Nonresidential	25.32	23.94	24.34	23.03	21.52
RE Loans Secured by Farmland	3.53	3.36	3.43	3.13	3.10
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	15.18	15.83	15.72	16.55	16.91
Loans to Individuals	7.92	8.83	8.68	9.76	10.74
Credit Card Loans	0.12	0.15	0.15	0.19	0.37
Agricultural Loans	3.15	3.30	3.18	3.12	3.06
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.10	1.14	1.12	1.10	1.08

PERCENT OF TOTAL ASSETS	PEER GROUP 06				
	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Short-Term Investments	6.45	6.74	7.02	6.43	5.92
Liquid Assets	23.78	23.66	24.08	23.84	23.30
Investment Securities	22.69	22.36	22.62	22.66	23.81
Net Loans and Leases	64.55	64.81	64.31	64.42	65.01
Net Lns, Ls & Stdbly Ltrs of Credit	64.97	65.24	64.73	64.84	65.43
Core Deposits	69.48	69.42	69.70	70.12	70.13
Noncore Funding	19.60	19.64	19.42	19.31	19.47
Time Deposits of \$100K or More	12.78	12.79	12.81	12.71	12.47
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.94	1.02	0.97	1.22	1.38
Net Fed Funds Purchased (Sold)	-1.58	-1.67	-1.76	-1.43	-0.57
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.92	0.91	0.86	0.72	1.38
Earning Assets Repr in 1 Year	36.72	36.66	36.67	36.28	36.23
Int-Bearing Liab Repr in 1 Year	32.12	34.70	34.07	36.94	34.23
Long-Term Debt Repr in 1 Year	0.24	0.33	0.30	0.35	0.22
Net Assets Repriceable in 1 Year	4.10	1.27	2.00	-1.36	1.29
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	14.89	14.72	14.27	15.48	15.39
Net ST Noncore Funding Dependence	6.04	6.42	5.69	7.85	9.02
Short-Term Inv/ST Noncore Funding	74.00	69.80	74.04	61.88	52.15
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.24	16.17	17.45	15.51	13.31
Net Loans and Leases/Total Deposits	78.04	78.47	77.58	77.45	78.30
Net Loans and Leases/Core Deposits	93.89	94.25	93.05	92.58	93.29
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.84	1.40	1.24	0.70	0.15
Avail-For-Sale Sec Appr(Depr)/Eq Cap	2.43	5.69	5.16	2.36	0.07
Struct Notes Appr(Depr)/Eq Cap	-0.23	0.15	0.15	-0.01	-0.16
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.05	8.70	8.09	9.31	11.64
Available-For-Sale Securities	91.95	91.30	91.91	90.69	88.36
U. S. Treasury Securities	1.27	1.72	1.51	2.20	3.61
U. S. Agency Securities (excl MBS)	38.63	37.64	37.25	37.75	N/A
Municipal Securities	18.86	18.65	18.47	18.72	20.16
Mortgage-Backed Securities	25.65	26.43	26.78	25.00	N/A
Asset-Backed Securities	0.00	0.00	0.01	0.00	N/A
Other Debt Securities	3.00	3.52	3.55	3.58	3.78
Mutual Funds and Equity Securities	0.71	0.64	0.65	0.78	3.21
Debt Securities 1 Year or Less	12.04	12.60	13.33	11.39	13.83
Debt Securities 1 To 5 Years	39.48	42.60	41.21	32.82	40.49
Debt Securities Over 5 Years	44.18	40.14	40.78	33.85	38.91
Pledged Securities	41.27	42.28	41.81	41.85	45.61
Structured Notes, Fair Value	1.89	0.71	0.88	0.17	0.19

ANALYSIS RATIOS	PEER GROUP 06				
	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	0.32	0.35	0.40	0.37	0.33
Provision for Ln&Ls Losses/Net Losses	255.04	246.05	232.96	196.66	238.80
Ln&Ls Allowance/Total Loans & Leases	1.31	1.28	1.29	1.26	1.24
Ln&Ls Allowance/Net Ln&Ls Losses (X)	18.85	16.72	12.52	11.26	14.84
ALL/Nonaccrual Assets	445.92	491.56	510.99	488.46	617.50
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	289.12	303.84	319.73	274.47	348.77
Gross Ln&Ls Losses/Avg Loans & Leases	0.25	0.26	0.32	0.32	0.26
Recoveries/Avg Loans and Leases	0.07	0.07	0.07	0.06	0.07
Net Losses/Avg Loans and Leases	0.18	0.19	0.24	0.24	0.19
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	N/A	N/A
Recoveries/Prior Year-End Losses	20.68	20.51	29.14	34.38	35.88
Earnings Coverage of Net Losses (X)	29.73	25.50	23.69	21.41	25.21
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.04	0.06	0.05	0.03
RE Loans Secured By 1-4 Family	0.05	0.04	0.05	0.04	0.03
Revolving	0.00	0.00	0.00	0.00	0.00
Closed-End	0.05	0.04	0.05	0.04	0.03
Commercial Real Estate Loans	0.03	0.03	0.05	0.04	0.02
Construction and Land Dev	0.00	0.01	0.01	0.01	0.00
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.02	0.02	0.05	0.03	0.02
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.37	0.39	0.55	0.53	0.45
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.82	0.70	0.81	0.75	0.60
Credit Card Loans	2.12	2.03	2.17	1.88	1.10
Agricultural Loans	0.01	0.01	0.02	0.03	0.01
Loans to Foreign Governments & Inst	0.00	N/A	0.00	0.00	0.00
Other Loans and Leases	0.17	0.15	0.25	0.16	0.00

PERCENT OF LOANS AND LEASES	PEER GROUP 06				
	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
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30-89 Days PD Loans and Leases	1.06	1.19	1.28	1.42	1.33
90+ Days PD Loans and Leases	0.19	0.20	0.19	0.22	0.17
Nonaccrual Loans and Leases	0.66	0.61	0.60	0.59	0.51
90+ Days PD and Nonaccrual Loans and Leases	0.91	0.86	0.84	0.87	0.72
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	1.06	1.19	1.28	1.42	1.33
90+ Days Past Due Assets	0.19	0.20	0.19	0.22	0.17
Nonaccrual Assets	0.67	0.61	0.60	0.59	0.51
30+ Days PD & Nonaccrual Assets	2.04	2.13	2.20	2.35	2.10
PERCENT OF TOTAL ASSETS					

90+ Days PD and Nonaccrual Assets	0.58	0.56	0.54	0.56	0.47
90+ PD & Nonaccrual Assets + OREO	0.73	0.70	0.68	0.69	0.57
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					

Total Assets	0.58	0.52	0.53	0.51	0.46
Allowance for Loan & Lease Losses	67.17	62.99	64.15	63.05	57.46
Equity Cap + ALLL	5.95	5.46	5.58	5.50	4.88
Tier 1 Cap + ALLL	5.95	5.64	5.70	5.63	4.98
Loans & Leases + RE Acquired	0.89	0.81	0.83	0.80	0.71

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	0.97	1.07	1.18	1.31	1.15
- 90+ Days Past Due	0.17	0.17	0.17	0.18	0.13
- Nonaccrual	0.52	0.47	0.48	0.47	0.37
Coml & Indl - 30-89 Days PD	1.08	1.27	1.23	1.29	1.78
- 90+ Days Past Due	0.16	0.21	0.17	0.21	0.24
- Nonaccrual	0.86	0.79	0.75	0.74	0.78
Individuals - 30-89 Days PD	1.73	1.83	2.00	2.15	1.96
- 90+ Days Past Due	0.20	0.20	0.21	0.24	0.19
- Nonaccrual	0.29	0.25	0.24	0.24	0.22
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.28	0.00
Agricultural - 30-89 Days PD	0.12	0.13	0.16	0.19	0.12
- 90+ Days Past Due	0.03	0.03	0.01	0.01	0.01
- Nonaccrual	0.14	0.12	0.12	0.12	0.06
Foreign Govts- 30-89 Days PD	0.00	N/A	0.00	0.00	0.00
- 90+ Days Past Due	0.00	N/A	0.00	0.00	0.00
- Nonaccrual	0.00	N/A	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.49	0.44	0.65	0.83	0.03
- 90+ Days Past Due	0.04	0.03	0.03	0.05	0.00
- Nonaccrual	0.10	0.12	0.08	0.14	0.00
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.11	1.21	1.45	1.61	1.30
- 90+ Days Past Due	0.17	0.19	0.18	0.18	0.13
- Nonaccrual	0.43	0.34	0.38	0.31	0.29
Revolving - 30-89 Days PD	0.27	0.33	0.31	0.49	0.36
- 90+ Days Past Due	0.00	0.01	0.01	0.02	0.00
- Nonaccrual	0.03	0.03	0.04	0.04	0.02
Closed-End - 30-89 Days PD	1.15	1.27	1.52	1.71	1.34
- 90+ Days Past Due	0.18	0.19	0.18	0.18	0.13
- Nonaccrual	0.45	0.36	0.40	0.32	0.30
- Jr Lien 30-89 Days PD	0.05	0.06	0.06	N/A	N/A
- Jr Lien 90+ Days PD	0.00	0.01	0.01	N/A	N/A
- Jr Lien Nonaccrual	0.03	0.02	0.02	N/A	N/A
Commercial RE - 30-89 Days PD	0.69	0.78	0.78	0.92	0.76
- 90+ Days Past Due	0.10	0.10	0.09	0.12	0.08
- Nonaccrual	0.54	0.52	0.50	0.53	0.35
Const & Dev - 30-89 Days PD	0.47	0.49	0.59	0.70	0.48
- 90+ Days Past Due	0.01	0.03	0.01	0.02	0.00
- Nonaccrual	0.17	0.18	0.18	0.18	0.05
Multi family - 30-89 Days PD	0.04	0.03	0.02	0.09	0.04
- 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	0.65	0.73	0.73	0.84	0.72
- 90+ Days Past Due	0.09	0.08	0.09	0.11	0.06
- Nonaccrual	0.56	0.52	0.49	0.48	0.33
Farmland - 30-89 Days PD	0.34	0.38	0.42	0.48	0.32
- 90+ Days Past Due	0.06	0.06	0.05	0.04	0.01
- Nonaccrual	0.21	0.22	0.19	0.22	0.17
Credit Card - 30-89 Days PD	1.32	1.41	1.44	1.59	1.23
- 90+ Days Past Due	0.58	0.59	0.59	0.63	0.33
- Nonaccrual	0.00	0.01	0.00	0.00	0.01

CAPITAL RATIOS

	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Tier 1 Leverage Ratio	9.28	9.15	9.10	8.92	8.99
Tier 1 RBC Ratio	13.65	13.41	13.43	13.15	13.32
Total Risk-Based Capital Ratio	15.04	14.76	14.78	14.42	14.46
Tangible Tier 1 Leverage Ratio	9.24	9.12	9.07	8.90	8.96
Tangible Common Eq Cap/Tan Assets	8.91	8.98	8.92	8.69	8.65

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	10.02	9.66	9.40	9.43	9.66
Standby Letters of Credit	0.33	0.32	0.32	0.31	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	15.87	15.45	15.17	15.17	15.64

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 06				
	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Interest Rate Contracts	79.03	83.14	78.32	100.00	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	20.97	13.29	21.62	0.00	0.00
Futures and Forwards	18.63	7.14	8.17	12.50	13.33
Written Options	28.27	10.71	11.43	0.00	1.48
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	26.33	3.70	11.43	0.00	0.00
Purchased Options	13.74	21.97	25.93	35.42	26.90
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	13.49	21.97	25.93	35.42	26.90
Swaps	39.36	60.18	52.08	52.08	55.00
Held for Trading	0.00	0.00	0.00	8.33	0.00
Interest Rate Contracts	0.00	0.00	0.00	8.33	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	100.00	100.00	100.00	91.67	100.00
Interest Rate Contracts	72.58	79.57	72.91	87.50	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	20.97	13.29	21.62	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	69.34	88.89	87.41	100.00	81.68
One Year or Less	21.66	22.38	24.13	16.67	17.26
Over 1 Year to 5 Years	35.51	54.18	47.97	72.22	52.93
Over 5 Years	4.46	6.61	12.93	2.90	5.16
Gross Negative Fair Value (Abs Val)	1.28	3.53	2.73	0.00	0.11
Gross Positive Fair Value	0.97	1.05	1.72	1.02	1.07
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

09/30/2003

09/30/2002

12/31/2002

12/31/2001

12/31/2000

ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	51.27	59.86	53.21	N/A	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	48.73	40.14	46.79	N/A	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	13.33	13.23	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	0.32	0.37	0.37	N/A	N/A
Premium Inc/Ins Activities Revenue	0.00	1.30	1.53	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	45.88	75.21	68.25	N/A	N/A
Other Prem Inc/Total Prem Inc	54.12	24.79	31.75	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)	37.99	58.31	91.36	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	52.89	50.73	-56.52	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	25.13	0.52	0.00	N/A	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	N/A	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.89	1.05	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	3.67	N/A	N/A	N/A	N/A

BROKER-DEALER ACTIVITIES

Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	N/A	N/A
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FOREIGN ACTIVITIES

Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	1.78	N/A	0.00	N/A	0.00

NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:

Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	2.95
Foreign Governments and Inst	0.00	N/A	0.00	0.00	0.00
Leases	N/A	N/A	N/A	N/A	N/A

GROWTH RATES:

Net Loans and Leases	-64.82	-38.23	-53.87	-47.40	-66.16
Total Selected Assets	-37.87	-28.95	-31.92	-47.57	-34.33
Deposits	N/A	N/A	N/A	N/A	N/A

PEER GROUP 06

PROFITABILITY:	09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Net Income/Avg Equity Capital	11.22	11.66	11.17	10.55	11.52
Bank Net Inc/Avg Eq Inv in Banks	12.46	12.73	12.26	11.74	12.90
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.98	5.95	4.59	4.23	0.23
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.36	11.88	11.03	8.90	10.81
Bank Net Income/Parent Net Income	103.17	102.47	102.98	104.31	103.79
Nonbank Net Income/Parent Net Income	0.08	0.08	0.06	0.05	0.04
Sub BHCs Net Inc/Parent Net Income	95.37	93.31	91.77	95.76	86.44
LEVERAGE:					
Total Liabilities/Equity	10.73	9.66	10.17	8.71	7.05
Total Debt/Equity Capital	2.89	3.37	3.31	4.68	4.76
Tot Debt+NP to Subs Iss Tr Pref/Equity	9.34	8.37	8.64	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	3.11	3.54	3.51	4.94	4.93
Total Debt/Eq Cap - Exc Over Fair Value	2.90	3.44	3.33	4.75	4.84
Long-Term Debt/Equity Capital	1.65	2.10	2.01	3.17	2.88
Short-Term Debt/Equity Capital	0.37	0.31	0.39	0.42	0.58
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	0.23	0.22	0.28	0.32
Long-Term Debt/Consolidated LT Debt	6.41	6.59	6.67	9.12	20.90
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	105.66	105.07	105.02	103.76	102.36
Total Investment in Subs/Equity	106.01	105.49	105.51	104.28	102.95
Equity Inv in Subs/Cons Eq Cap+Min Int	98.97	99.80	99.37	101.27	101.29
Total Inv in Subs/Cons Eq Cap+Min Int	99.30	100.22	99.88	101.78	101.86
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.40	0.37	0.37	0.30	0.16
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.53	2.35	2.60	2.62	2.05
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	115.18	124.33	129.40	136.32	141.03
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	122.41	121.80	142.09	143.64	157.10
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	107.45	106.87	124.34	119.57	111.84
Pretax Oper Inc + Int Exp/Int Expense	2155.99	1597.51	2053.22	1555.86	1654.79
Div + Int From Subs/Int Exp + Div	153.52	154.65	163.60	151.97	153.13
Fees+Other Inc From Subs/Sal + Oth Exp	3.06	3.31	4.18	5.07	5.10
Net Inc/Curr Port of LT Debt+Pfd Div(X)	39.73	81.52	56.51	100.49	48.32
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.59	-0.74	-0.54	-0.95	-0.74
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	0.35	0.26	0.26	0.14	0.07
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 09/30/2003	09/30/2002	12/31/2002	12/31/2001	12/31/2000
Div Paid/Inc Before Undist Inc	71.59	67.10	68.13	65.75	65.01
Dividends Paid/Net Income	22.80	20.71	25.14	27.07	26.11
Net Income - Dividends/Avg Equity	8.57	9.07	8.16	7.44	8.28
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	108.96	115.53	129.14	140.70	143.03
Dividends From Nonbank Subs	0.02	0.00	0.00	0.00	0.00
Dividends From Subsidiary BHCs	2.85	3.28	2.89	2.47	1.16
Dividends From All Subsidiaries	138.88	146.51	155.59	175.36	175.10
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	30.36	28.90	36.47	40.68	40.59
Interest Income From Bank Subs	0.08	0.10	0.10	0.16	0.19
Mgt & Service Fees From Bank Subs	0.01	0.04	0.04	0.07	0.04
Other Income From Bank Subs	0.03	0.02	0.04	0.06	0.05
Operating Income From Bank Subs	32.02	30.53	38.19	47.49	47.92
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	36.57	30.47	36.84	31.81	25.01
Interest Income From Nonbank Subs	0.94	0.44	0.46	5.16	11.38
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.02	0.03	0.01	0.00
Operating Inc From Nonbank Subs	47.36	35.30	43.82	46.29	45.92
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	31.34	36.40	41.04	43.77	36.44
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	0.01	0.00
Operating Income From Sub BHCs	31.57	36.93	41.65	43.99	38.92
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	71.00	71.20	75.01	75.68	76.80
Interest Income From Bank Subs	1.21	0.82	0.46	0.58	0.71
Mgt & Serv Fees From Bank Subs	0.03	0.08	0.07	0.10	0.08
Other Income From Bank Subs	0.12	0.08	0.08	0.13	0.15
Operating Income From Bank Subs	81.21	80.44	82.65	84.00	84.35
Dividends From Nonbank Subs	0.02	0.01	0.01	0.00	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	0.27	0.10	0.11	0.05	0.01
Dividends From Subsidiary BHCs	2.18	3.11	2.92	1.84	1.59
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	2.27	3.30	3.29	2.04	1.75
Loans and Adv From Subs/ST Debt	203.09	172.19	154.91	14.37	0.18
Loans and Adv From Subs/Total Debt	53.69	43.01	51.07	4.46	0.09

BHCPR Reporters for Quarter Ending 09/30/2003
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2003 and Other Notes
2342085	206,401	A. E. BANCORP, INC.	BUFFALO GROVE, IL	
1079731	182,094	A. WILBERT'S SONS LUMBER AND	PLAQUEMINE, LA	
1075500	230,561	ABIGAIL ADAMS NATIONAL BANCORP	WASHINGTON, DC	
2579612	149,012	ABSECON BANCORP	ABSECON, NJ	New Y-9C/BHCPR reporter
3109904	290,644	ACCESS NATIONAL CORPORATION	CHANTILLY, VA	
2467474	281,219	ADIRONDACK BANCORP	SARANAC LAKE, NY	
1107821	250,600	ALAMO CORPORATION OF TEXAS	ALAMO, TX	
2022444	267,025	ALBANY BANCORP, INC.	ALBANY, KY	
1246926	205,212	ALBANY BANCSHARES, INC.	ALBANY, TX	
3137082	161,501	ALLEGHENY BANCSHARES, INC.	FRANKLIN, WV	
3047154	260,542	ALLIANCE BANCSHARES CALIFORNIA	CULVER CITY, CA	
1203693	197,841	ALPHA FINANCIAL GROUP, INC.	TOLUCA, IL	
1136595	286,743	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
1105078	240,279	AMADOR BANCSHARES, INC.	LAS CRUCES, NM	
1210682	162,738	AMBANC FINANCIAL SERVICES, INC	BEAVER DAM, WI	
1131853	166,424	AMCORP FINANCIAL, INC.	ARDMORE, OK	
2772990	161,253	AMERI-NATIONAL CORPORATION	OVERLAND PARK, KS	
2507183	249,940	AMERIBANCSHARES, INC.	WICHITA FALLS, TX	
3192773	218,553	AMERICA BANCSHARES, INC.	NEWPORT, MN	New Y-9C/BHCPR reporter
1136269	247,140	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
3047172	230,032	AMERICAN BANCORPORATION OF MIN	BRAINERD, MN	
1095414	251,627	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
1207703	163,539	AMERICAN CENTRAL FINANCIAL GRO	SPRINGFIELD, IL	
2900784	270,507	AMERICAN COMMUNITY BANCSHARES,	MONROE, NC	
3035049	271,488	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
2693796	252,966	AMERICAN HORIZONS BANCORP, INC	MONROE, LA	
1110045	238,494	AMERICAN NATIONAL BANCSHARES,	WACO, TX	
2356886	247,362	AMERICAN STATE BANK CORPORATIO	JONESBORO, AR	
2632571	181,106	AMERICAN STATE BANK HOLDING CO	WILLISTON, ND	
1840687	177,072	AMERIWEST CORPORATION	OMAHA, NE	
1059676	153,153	AMFIRST FINANCIAL SERVICES, IN	MCCOOK, NE	
1131899	191,405	AMTEX BANCSHARES, INC.	ORANGE, TX	
2536642	173,837	ANB BANCSHARES, INC.	GONZALES, TX	
1138197	226,202	ANDERSON BANCSHARES, INC.	MULLINS, SC	
1071913	250,173	ANDOVER BANCORP, INC.	ANDOVER, OH	
1083185	187,559	ANDREW JOHNSON BANCSHARES, INC	GREENEVILLE, TN	
1472257	231,291	ANNAPOLIS BANCORP, INC.	ANNAPOLIS, MD	
1491650	230,330	ARKANSAS BANKERS' BANCORPORATI	LITTLE ROCK, AR	
2965934	159,999	ARKANSAS STATE BANCSHARES, INC	SILLOAM SPRINGS, AR	New Y-9C/BHCPR reporter
1057980	228,085	ARKANSAS VALLEY BANCSHARES, IN	BROKEN ARROW, OK	
2293516	280,338	ARMSTRONG BANCSHARES, INC.	VIAN, OK	
1840221	171,356	ARNESON BANCSHARES, INC.	CLEAR LAKE, IA	
2863946	244,570	ASSOCIATED COMMUNITY BANCORP,	GREENWICH, CT	
1130829	172,991	AUSTIN COLONY, INC.	LAKE JACKSON, TX	
1095058	294,915	BACKLUND INVESTMENT CO.	PEORIA, IL	
1491333	182,535	BAINUM BANCORP II	MURFREESBORO, AR	
1129029	208,227	BAKKEN SECURITIES, INC.	SAINT LOUIS PARK, MN	
1048728	277,838	BALLSTON SPA BANCORP, INC.	BALLSTON SPA, NY	
1128460	214,706	BANCOMMUNITY SERVICE CORPORATI	ST PETER, MN	
2468275	166,977	BANCORP OF LUCEDALE, INC.	LUCEDALE, MS	
2858951	280,009	BANCORP, INC., THE	WILMINGTON, DE	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2003 and Other Notes
1099449	228, 831	BANCSHARES OF EASTERN ARKANSAS	FORREST CITY, AR	
2796624	193, 075	BANCSHARES OF FLORIDA, INC.	NAPLES, FL	
1895397	241, 669	BANCSHARES OF JACKSON HOLE, IN	JACKSON, WY	
1099823	160, 746	BANCSHARES OF RIPLEY, INC.	RIPLEY, TN	
1101735	294, 963	BANCSHARES, INC.	HOUSTON, TX	Moved from Peer 5
1084061	216, 089	BANCSOUTH CORPORATION	DOTHAN, AL	
1097445	272, 147	BANCSTAR, INC.	SAINT LOUIS, MO	
2561671	158, 566	BANK OF IDAHO HOLDING CO.	IDAHO FALLS, ID	
2297701	174, 967	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
1209958	187, 842	BANKERS' BANCORPORATION, INC.	MADISON, WI	
3109968	201, 384	BANKFIRST BANCORP, INC.	WINTER PARK, FL	
2516970	272, 612	BANKSHARES OF FAYETTEVILLE, IN	FAYETTEVILLE, AR	
1084780	277, 892	BARTOW BANCSHARES, INC.	CARTERSVILLE, GA	
2410304	247, 730	BASTROP BANCSHARES, INC.	BASTROP, TX	
2755162	154, 001	BAUER INVESTMENTS, LTD.	PORT LAVACA, TX	
2560665	283, 310	BAY BANKS OF VIRGINIA, INC.	KILMARNOCK, VA	
1104307	189, 680	BAYLOR BANCSHARES, INC.	SEYMOUR, TX	
3170539	252, 910	BCB BANCORP, INC.	BAYONNE, NJ	
2848710	259, 133	BCP HOLDINGS (USA), INC.	NEWARK, NJ	
2391243	158, 369	BEACH FIRST NATIONAL BANCSHARE	MYRTLE BEACH, SC	New Y-9C/BHCPR reporter
1143511	276, 277	BELLE FOURCHE BANCSHARES, INC.	SPEARFISH, SD	
1071379	296, 745	BELMONT BANCORP	BRIDGEPORT, OH	
3137756	186, 967	BELTLINE BANCSHARES, INC.	DALLAS, TX	
1141441	277, 757	BENCHMARK BANKSHARES INC.	KENBRIDGE, VA	
1051906	257, 590	BERCO, INC.	BENNINGTON, KS	
1985131	284, 444	BERKSHIRE FINANCIAL SERVICES,	LEE, MA	
1137248	219, 038	BIG LAKE FINANCIAL CORPORATION	OKEECHOBEE, FL	
1427677	258, 310	BLOOMFIELD HILLS BANCORP, INC.	BLOOMFIELD HILLS, MI	
1398973	180, 618	BNB FINANCIAL SERVICES CORPORA	NEW YORK, NY	
2905734	229, 861	BOE FINANCIAL SERVICES OF VIRG	TAPPAHANNOCK, VA	
1063039	153, 274	BON, INC.	MOUNDRI DGE, KS	New Y-9C/BHCPR reporter
1119329	177, 875	BOOTHEEL BANCORP, INC.	POPLAR BLUFF, MO	
2238544	212, 564	BORDER BANCSHARES, INC.	GREENBUSH, MN	
1492291	148, 207	BOSCOBEL BANCORP, INC.	BOSCOBEL, WI	
1124163	279, 408	BOSSHARD BANCO, LTD.	LACROSSE, WI	
2577506	191, 488	BOTETOURT BANKSHARES, INC.	BUCHANAN, VA	
3043222	194, 208	BOTH, INC.	KERRVILLE, TX	
2456919	192, 189	BRADFORD BANCORP, INC.	GREENVILLE, IL	
1399774	170, 305	BRADLEY COUNTY FINANCIAL CORPO	CLEVELAND, TN	
1097016	190, 039	BREMEN BANCORP, INC.	SAINT LOUIS, MO	
1108789	162, 330	BRENHAM BANCSHARES, INC.	BRENHAM, TX	New Y-9C/BHCPR reporter
2447935	160, 728	BRICKYARD BANCORP, INC.	LINCOLNWOOD, IL	
3138119	207, 115	BRIDGE STREET FINANCIAL, INC.	OSWEGO, NY	
3134102	278, 849	BRIDGEWATER FINANCIAL, MHC	RAYNHAM, MA	
1027947	169, 016	BRIGHTON BANCORP	SALT LAKE CITY, UT	
1132382	188, 555	BSJ BANCSHARES, INC.	SAINT JOSEPH, LA	
2640585	180, 554	BUCKHEAD COMMUNITY BANCORP, IN	ATLANTA, GA	
1060346	254, 550	BUERGE BANCSHARES, INC.	JOPLIN, MO	
2752796	272, 985	BUSINESS BANK CORPORATION	LAS VEGAS, NV	
2728102	155, 187	BUSINESS HOLDING CORPORATION	BATON ROUGE, LA	New Y-9C/BHCPR reporter
1138786	164, 105	C. S. BANCSHARES, INC.	CHILLICOTHE, MO	

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2100089	176,034	C. S. B. BANCSHARES, INC.	SOMERVILLE, TX	
1203901	241,006	C&F BANC SHARES CORPORATION	KENDALLVILLE, IN	
1201448	181,529	C-B-G, INC.	WEST LIBERTY, IA	
2324997	157,134	CACHE VALLEY BANKING COMPANY	LOGAN, UT	New Y-9C/BHCPR reporter
1889510	210,829	CALEDONIA FINANCIAL CORPORATIO	CALEDONIA, MI	
2421391	186,813	CALIFORNIA COMMUNITY LLC	LOS ANGELES, CA	New Y-9C/BHCPR reporter
2907381	243,890	CALIFORNIA FIRST NATIONAL BANC	IRVINE, CA	
1097098	226,847	CALLAWAY SECURITY BANKS, INC.	FULTON, MO	
2839567	246,730	CAMBANK, INC.	LAKE ZURICH, IL	
2762384	157,747	CAMERON FINANCIAL CORPORATION	CAMERON, TX	
2297448	244,713	CAMPELLO BANCORP	BROCKTON, MA	
1248603	204,372	CAPAC BANCORP, INC.	CAPAC, MI	
3019964	261,039	CAPITAL BANCORP, INC.	NASHVILLE, TN	
2242970	156,667	CAPITAL COMMERCE BANCORP, INC.	MILWAUKEE, WI	
2043346	127,859	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
1248368	208,132	CARDINAL BANCORP II, INC.	SAINT LOUIS, MO	
2434467	186,983	CARDINAL BANKSHARES CORPORATIO	FLOYD, VA	
1245460	277,030	CARLINVILLE NATIONAL BANK SHAR	CARLINVILLE, IL	
1131527	178,893	CARLSBAD BANCORPORATION, INC.	CARLSBAD, NM	
1491641	200,520	CARLSON BANCSHARES, INC.	WEST MEMPHIS, AR	
2943473	212,126	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
1848825	152,836	CARROLL FINANCIAL SERVICES, IN	HUNTINGDON, TN	
1082870	178,734	CARTER COUNTY BANCORP	ELIZABETHTON, TN	
2767512	275,853	CARTHAGE STATE BANCSHARES, INC	CARTHAGE, TX	
2254508	299,759	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
1976625	147,129	CBA BANKSHARES, INC.	AMERICUS, GA	
1106628	188,139	CBC, INC.	CLOVIS, NM	
2435594	212,382	CBR HOLDINGS, INC.	CHICAGO, IL	
3159244	298,547	CBT FINANCIAL CORP.	CLEARFIELD, PA	
1246690	157,385	CCB FINANCIAL CORPORATION	SANDY, OR	New Y-9C/BHCPR reporter
2708159	291,648	CCF HOLDING COMPANY	JONESBORO, GA	
1118283	233,314	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
1492273	220,116	CENTRAL BANC, INC.	GENESEO, IL	
1250035	295,164	CENTRAL BANCORP, INC.	GARLAND, TX	
1250295	263,396	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
1246805	198,553	CENTRAL BANK CORPORATION	SAULT SAINTE MARIE, MI	
1963120	232,478	CENTRAL FINANCIAL CORPORATION	HUTCHINSON, KS	
3184125	156,994	CENTRAL GEORGIA BANKING COMPAN	COCHRAN, GA	New Y-9C/BHCPR reporter
3150278	180,207	CENTRAL MISSOURI SHARES, INC.	LEBANON, MO	
3015612	153,441	CENTRAL OHIO BANCORP	WAVERLY, OH	
1056974	188,122	CENTRAL STATES BANCSHARES, INC	SPRINGFIELD, MO	
3137729	212,290	CENTRAL TEXAS FINANCIAL CORP.	CAMERON, TX	
1020920	182,865	CENTRAL TRUST COMPANY	EDINA, MN	
2560508	244,605	CENTURY BANCORP MHC	BRIDGETON, NJ	
1095469	151,859	CENTURY BANCSHARES, INC.	GAINESVILLE, MO	
1491856	226,806	CENTURY FINANCIAL CORPORATION	COLDWATER, MI	
3071122	208,318	CGD USA HOLDING COMPANY, INC.	NEW YORK, NY	
1056125	40,410	CHAMBANCO, INC.	CHAMBERS, NE	
1138955	154,695	CHAMPLAIN BANK CORPORATION	WILLSBORO, NY	
2948825	187,049	CHARTER FINANCIAL CORPORATION	BELLEVUE, WA	
2349404	236,051	CHATUGE BANK SHARES, INC.	HIAWASSEE, GA	

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1128228	247, 147	CHEROKEE BANCSHARES, INC.	SAINT PAUL, MN	
2868110	220, 337	CHESTATEE BANCSHARES, INC.	DAWSONVILLE, GA	
2485076	216, 568	CHI CAGO SHORE CORPORATION (F. K	CHI CAGO, IL	
1125030	207, 627	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
1139297	208, 549	CHOICEONE FINANCIAL SERVICES,	SPARTA, MI	
1207208	249, 591	CITBA FINANCIAL CORPORATION	MOORESVILLE, IN	
1833616	152, 329	CITIZENS BANCORP OF WINFIELD,	WINFIELD, AL	New Y-9C/BHCPR reporter
2509990	162, 963	CITIZENS BANCORP, INC.	NEWPORT, KY	
1135114	197, 998	CITIZENS BANCORPORATION OF NEW	NEW ULM, MN	
2550143	156, 681	CITIZENS BANCORPORATION, INC.	MASCOUTAH, IL	New Y-9C/BHCPR reporter
1357121	211, 560	CITIZENS BANCSHARES CORPORATIO	OLANTA, SC	
1121966	162, 209	CITIZENS BANCSHARES OF HUTCHIN	HUTCHINSON, MN	
2473260	151, 737	CITIZENS BANCSHARES, INC.	ALBION, IL	
2718354	208, 602	CITIZENS BANCSHARES, INC.	EDMOND, OK	
1964668	153, 407	CITIZENS BANK GROUP, INC.	ST JAMES, MN	New Y-9C/BHCPR reporter
1208492	215, 101	CITIZENS CENTRAL BANCORP, INC.	MACOMB, IL	
2702278	175, 930	CITIZENS COMMERCE BANCSHARES,	VERSAILLES, KY	
1246681	265, 767	CITIZENS CORPORATION	COLUMBIA, MS	
1142970	203, 193	CITIZENS FINANCIAL CORP.	ELKINS, WV	
2750952	162, 278	CITIZENS FIRST CORPORATION	BOWLING GREEN, KY	New Y-9C/BHCPR reporter
2299077	159, 572	CITIZENS INDEPENDENT BANCORP,	LOGAN, OH	
1839207	246, 016	CITIZENS NATIONAL BANCORP, INC	PUTNAM, CT	
1999718	202, 722	CITIZENS NATIONAL BANCORP, INC	SPRINGFIELD, MO	
2344856	173, 837	CITIZENS NATIONAL BANCSHARES	BOSSIER CITY, LA	
1363739	169, 183	CITIZENS STATE BANCORP, INC.	NEW BALTIMORE, MI	
2568595	266, 640	CITY BANCORP	SPRINGFIELD, MO	
2625283	170, 673	CITY BANCSHARES, INC.	NATCHITOCHES, LA	
1048849	227, 629	CITY NATIONAL BANCSHARES CORPO	NEWARK, NJ	
1135646	272, 218	CLAIBORNE HOLDING COMPANY, INC	TAZEWELL, TN	
3030754	163, 013	CLARK COUNTY BANCORPORATION	VANCOUVER, WA	New Y-9C/BHCPR reporter
1913684	183, 463	CLEVELAND STATE BANCORP, INC.	CLEVELAND, MS	
1135422	259, 690	CNB CORPORATION	CHEBOYGAN, MI	
1109825	158, 254	CNB FINANCIAL CORPORATION, INC	TAYLOR, TX	
2909200	200, 830	CNB FINANCIAL SERVICES, INC.	BERKELEY SPRINGS, WV	
2705943	261, 548	CNLBANCSHARES, INC.	ORLANDO, FL	
3155769	224, 748	COAST FINANCIAL HOLDINGS, INC	BRADENTON, FL	
2184043	209, 447	COASTAL BANCSHARES, INC.	PEARLAND, TX	
1083671	225, 838	COASTAL BANKSHARES, INC.	SAVANNAH, GA	
2611866	139, 534	CODDLE CREEK FINANCIAL CORP.	MOORESVILLE, NC	
2146359	259, 947	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1070840	167, 351	COLONIAL BANC CORP.	EATON, OH	
1131518	158, 908	COLONIAL BANCORP	AURORA, CO	New Y-9C/BHCPR reporter
1117772	234, 225	COLUMBIA FINANCIAL CORPORATION	BLOOMSBURG, PA	
1132122	217, 778	COLUMBIAN FINANCIAL CORPORATIO	OVERLAND PARK, KS	
1085826	215, 831	COLUMBIANA BANCSHARES, INC.	COLUMBIANA, AL	
2693705	206, 921	COMBANC, INC.	DELPHOS, OH	
2770660	156, 718	COMMERCE BANCORP, INC	GREENWOOD, MS	New Y-9C/BHCPR reporter
1118818	160, 907	COMMERCIAL BANCSHARES, INC.	TEXARKANA, AR	
2300012	267, 172	COMMERCIAL BANCSHARES, INC.	UPPER SANDUSKY, OH	
3101560	146, 320	COMMERCIAL BANCSHARES, INC.	MARYLAND HEIGHTS, MO	
1978674	241, 433	COMMERCIAL FINANCIAL CORP	STORM LAKE, IA	

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1071810	150, 413	COMMERCIAL GRAYSON BANCSHARES	GRAYSON, KY	New Y-9C/BHCPR reporter
1249299	235, 000	COMMERCIAL NATIONAL FINANCIAL	I THACA, MI	
2011868	167, 132	COMMFIRST BANCORPORATION, INC.	SOUTH SIOUX CITY, NE	
1250606	276, 604	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
2332536	215, 319	COMMONWEALTH HOLDINGS, L. L. C.	BURLINGTON, KY	
1977154	236, 016	COMMUNITY BANCORP OF LOUISIANA	RACELAND, LA	
2180223	203, 255	COMMUNITY BANCSHARES OF MARYSV	MARYSVILLE, KS	
1061624	283, 944	COMMUNITY BANCSHARES, INC.	NEOSHO, MO	
1889480	184, 051	COMMUNITY BANCSHARES, INC.	NOBLESVILLE, IN	
2247612	265, 163	COMMUNITY BANCSHARES, INC.	JOSEPH, OR	
2536857	170, 846	COMMUNITY BANK CORP.	PARK RIDGE, IL	
1104017	276, 821	COMMUNITY BANK HOLDINGS OF TEX	CORSICANA, TX	
1138928	185, 505	COMMUNITY BANKERS' CORPORATION	MARION CENTER, PA	
1479144	175, 552	COMMUNITY BANKSHARES, INC.	PARKERSBURG, WV	
1102200	258, 745	COMMUNITY COMPANY, THE	WACO, TX	
1131488	205, 233	COMMUNITY FINANCIAL CORP.	EDGEWOOD, IA	
3101010	183, 089	COMMUNITY FINANCIAL HOLDING CO	DULUTH, GA	
2936103	231, 665	COMMUNITY FINANCIAL SHARES, IN	GLEN ELLYN, IL	
2593083	273, 566	COMMUNITY FIRST BANCORPORATION	WALHALLA, SC	
2754585	271, 318	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
3107955	167, 266	COMMUNITY FIRST FINANCIAL CORP	LYNCHBURG, VA	New Y-9C/BHCPR reporter
3108194	197, 606	COMMUNITY FIRST, INC.	COLUMBIA, TN	
1493793	189, 321	COMMUNITY NATIONAL BANCORPORAT	ASHBURN, GA	
2576965	263, 346	COMMUNITY NATIONAL BANCORPORAT	WATERLOO, IA	
2735333	183, 185	COMMUNITY SHORES BANK CORPORAT	MUSKEGON, MI	
2513157	188, 706	COMUNIBANC CORP.	NAPOLEON, OH	
1114502	207, 272	CONNECTICUT RIVER BANCORP, INC	CHARLESTOWN, NH	
2168922	234, 854	CONSOLIDATED EQUITY CORPORATIO	PURCELL, OK	
2286228	182, 565	CONSUMERS BANCORP, INC.	MINERVA, OH	
1129681	195, 859	CONTINENTAL BANCORP	MIAMI, FL	
1201569	184, 723	CONTINENTAL MORTGAGE CORPORATI	AURORA, IL	
1059975	163, 088	CONVERSE COUNTY CAPITAL CORPOR	DOUGLAS, WY	
1064269	214, 307	CORNERSTONE ALLIANCE, LTD.	WINFIELD, KS	
2746254	226, 535	CORNERSTONE BANCORP, INC.	STAMFORD, CT	
2929383	181, 424	CORNERSTONE BANCORP, INC.	PALATINE, IL	
1131497	181, 756	CORNERSTONE BANCSHARES, INC.	HIXSON, TN	
1142372	251, 558	CORNERSTONE FINANCIAL SERVICES	OTTUMWA, IA	
2022529	228, 989	CORNHUSKER GROWTH CORPORATION	LINCOLN, NE	
1098581	206, 934	COUNTRY BANCORP, INC.	HILLSBORO, IL	
1416831	199, 728	COUNTRY BANK SHARES, INC.	MILFORD, NE	
1209707	152, 655	COUNTRYSIDE FINANCIAL SERVICES	WALWORTH, WI	
2524788	270, 014	COUNTY BANCORP, INC.	MANITOWOC, WI	
1363681	247, 492	COUNTY BANK CORP	LAPEER, MI	
1984040	273, 574	COWLITZ BANCORPORATION	LONGVIEW, WA	
2072252	165, 235	CRACO, INC.	VINITA, OK	
3027709	269, 187	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1141861	158, 051	CROCKETT COUNTY NATIONAL BANCS	OZONA, TX	
1131611	167, 780	CROSS COUNTY BANCSHARES, INC.	WYNNE, AR	
1126149	198, 923	CROSTOWN HOLDING COMPANY	BLAINE, MN	
1210244	267, 014	CRYSTAL VALLEY FINANCIAL CORPO	MIDDLEBURY, IN	
2184575	197, 908	CSB, INC.	BIXBY, OK	

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2029368	171,075	DAIRYLAND BANK HOLDING CORPORA	LA CROSSE, WI	
1250026	193,315	DB HOLDING COMPANY, INC.	OMAHA, NE	
1139176	154,760	DBT FINANCIAL CORPORATION	DEWITT, AR	
1250660	152,676	DELAWARE BANCSHARES, INC.	WALTON, NY	
3059746	262,676	DELLS BANCSHARES, INC.	WISCONSIN DELLS, WI	
1249918	223,946	DELMAR BANCORP	DELMAR, MD	
2706726	198,062	DELMARVA BANCSHARES, INC.	CAMBRIDGE, MD	
2834115	178,859	DELTA TRUST AND BANKING CORPOR	LITTLE ROCK, AR	
1130164	245,912	DEMOTTE BANCORP	DE MOTTE, IN	
1989241	193,460	DENALI BANCORPORATION, INC.	FAIRBANKS, AK	
1058286	197,496	DENISON BANCSHARES, INC. OF HO	HOLTON, KS	
1133615	203,931	DENTEL BANCORPORATION	VICTOR, IA	
2209058	156,825	DENVER BANKSHARES, INC.	DENVER, CO	
1131602	253,608	DEVON BANCORP, INC.	CHICAGO, IL	
1139617	212,572	DG BANCORP, INC.	DOWNERS GROVE, IL	
1085899	159,312	DICKSON FINANCIAL CORPORATION	DICKSON, TN	
2065432	298,119	DIMECO, INC	HONESDALE, PA	
1098198	156,642	DREW BANCSHARES, INC.	MONTICELLO, AR	
2558484	222,986	DUNN INVESTMENT CO.	MANCHESTER, IA	
1021879	294,206	EAGLE NATIONAL HOLDING COMPANY	MIAMI, FL	
3023466	229,637	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
1427556	244,904	EAST TEXAS FINANCIAL CORPORATI	KILGORE, TX	
1200777	170,541	EASTER ENTERPRISES, INC.	SPENCER, IA	
1129467	230,591	EASTERN MICHIGAN FINANCIAL COR	CROSWELL, MI	
1122851	241,006	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
2577766	160,487	EDGAR COUNTY BANC SHARES, INC.	PARIS, IL	
1098031	265,943	EDMONTON BANCSHARES, INC.	EDMONTON, KY	
1206153	254,351	EDVILLE BANCORP, INC.	VILLA PARK, IL	
1205268	195,023	ELGIN BANCSHARES, INC.	ELGIN, IL	
1207329	226,886	ELGIN STATE BANCORP, INC.	ELGIN, IL	
1206676	185,661	ELLETTSVILLE BANCSHARES, INC.	ELLETTSVILLE, IN	
2947985	182,188	ELMER BANCORP, INC.	ELMER, NJ	
1204869	244,260	ELMWOOD FINANCIAL CORPORATION	RACINE, WI	
1480944	257,937	EMCLAIRE FINANCIAL CORP	EMLENTON, PA	
2466208	292,370	ENTERPRISE BANCSHARES, INC.	MEMPHIS, TN	
3001129	185,608	EVERGREENBANCORP, INC.	SEATTLE, WA	
2211136	161,431	EXCELSIOR FINANCIAL SERVICES,	SHOREWOOD, MN	New Y-9C/BHCPR reporter
1096176	242,500	EXCHANGE BANCSHARES, INC.	MAYFIELD, KY	
1054000	258,139	EXCHANGE BANKSHARES CORPORATIO	ATCHISON, KS	
1085862	157,579	EXCHANGE BANKSHARES, INC.	MILLEDGEVILLE, GA	
1061893	244,002	EXCHANGE COMPANY	GIBBON, NE	
1082731	234,963	EXECUTIVE BANKING CORPORATION	MIAMI, FL	
1416907	166,061	F. B. H. CORPORATION	FAYETTE, AL	
2107305	239,345	FAIRFIELD BANCSHARES, INC.	FAIRFIELD, IL	
2568867	167,190	FALMOUTH BANCORP, INC.	FALMOUTH, MA	
1053357	159,621	FARM AND HOME INSURANCE AGENCY	LYONS, NE	
2178631	259,401	FARMERS AND MERCHANTS BANCSHAR	BURLINGTON, IA	
1099672	238,738	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1247615	179,617	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
2142306	285,880	FARMERS BANCORPORATION, INC.	BUHL, ID	
1095638	159,260	FARMERS BANCSHARES, INC.	HARDINSBURG, KY	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2003 and Other Notes
1109320	182, 446	FARMERS BANCSHARES, INC.	CENTER, TX	
1099793	151, 514	FARMERS HOLDING COMPANY	JACKSONVILLE, IL	New Y-9C/BHCPR reporter
1071511	182, 794	FARMERS NATIONAL BANCORP OF KY	CYNTHIANA, KY	
1209284	151, 709	FARMERS STATE BANCORPORATION,	WAUPACA, WI	
2108227	221, 853	FARMERS STATE FINANCIAL CORP.	VICTOR, MT	
2900355	230, 281	FCB BANCORP, INC.	LOUISVILLE, KY	
1085488	224, 401	FCB CORPORATION	MANCHESTER, TN	
3104860	232, 075	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	
1134069	194, 975	FCN BANC CORP.	BROOKVILLE, IN	
2348274	253, 816	FCT BANCSHARES, INC.	WACO, TX	
1891979	224, 063	FEO INVESTMENTS, INC.	NORFOLK, NE	
2527024	188, 256	FGH BANCORP, INC.	HERRIN, IL	
1121788	218, 335	FIDELITY CORPORATION	BURKE, SD	
1199787	270, 137	FIDELITY FINANCIAL CORPORATION	BIRMINGHAM, MI	
2227182	275, 851	FINANCIAL CORPORATION OF LOUIS	CROWLEY, LA	
1925968	276, 202	FINANCIAL INVESTORS OF THE SOU	BIRMINGHAM, AL	
1126037	246, 371	FINLAYSON BANCSHARES, INC.	FINLAYSON, MN	
1115330	271, 870	FIRST & OCEAN BANCORP	NEWBURYPORT, MA	
1363935	197, 864	FIRST & PEOPLES BANCSHARES, IN	RUSSELL, KY	
1083840	223, 886	FIRST ALACHUA BANKING CORPORAT	ALACHUA, FL	
2522337	244, 936	FIRST ALAMOGORDO BANCORP OF NE	RENO, NV	
1056134	216, 819	FIRST ALTUS BANCORP, INC.	ALTUS, OK	
1138188	238, 533	FIRST AMERICAN BANCORP	ATHENS, GA	
1141629	198, 111	FIRST AMERICAN BANKSHARES, INC	FORT ATKINSON, WI	
1143052	185, 612	FIRST APPLE RIVER CORPORATION	APPLE RIVER, IL	
1096550	263, 613	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1143801	151, 632	FIRST AZLE BANCSHARES, INC.	AZLE, TX	New Y-9C/BHCPR reporter
1838590	258, 978	FIRST BANCORP. OF DURANGO, INC	DURANGO, CO	
1099140	257, 932	FIRST BANCORP, INC.	RUSSELL SPRINGS, KY	
1842935	288, 549	FIRST BANCORPORATION, INC.	LA CROSSE, WI	
2385493	163, 570	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
2971261	224, 877	FIRST BANCTRUST CORPORATION	PARIS, IL	
1134041	208, 987	FIRST BANK SHARES OF THE SOUTH	ALMA, GA	
2349468	237, 448	FIRST BANKSHARES, INC.	WINTER PARK, FL	
1889538	203, 368	FIRST BERLIN BANCORP, INC.	BERLIN, WI	
1062050	177, 456	FIRST BROKEN ARROW CORPORATION	BROKEN ARROW, OK	
1889547	149, 510	FIRST BUSINESS BANCORP CO.	CHICAGO, IL	
2389839	216, 628	FIRST CAPITAL BANKSHARES, INC.	PEORIA, IL	
1417360	231, 799	FIRST CAPITAL CORPORATION	FORT SCOTT, KS	
1076525	249, 377	FIRST CAROLINA BANCSHARES CORP	DARLINGTON, SC	
1022166	154, 493	FIRST CARTHAGE CORPORATION	CARTHAGE, MS	
1928633	254, 865	FIRST CECILIAN BANCORP, INC.	CECILIA, KY	
1427293	174, 798	FIRST CHEROKEE BANCSHARES, INC	WOODSTOCK, GA	
1142130	185, 988	FIRST CITIZENS OF PARIS, INC.	PARIS, IL	
2016340	195, 545	FIRST COMMUNITY BANCORP, INC.	SHELBYVILLE, TN	
2341547	172, 311	FIRST COMMUNITY BANCSHARES, IN	KANSAS CITY, KS	
2641694	284, 599	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2398587	180, 893	FIRST COMMUNITY BANK HOLDING	DEBARY, FL	
2224239	182, 650	FIRST COMMUNITY CORPORATION	ROGERSVILLE, TN	
2337401	205, 067	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
1132896	215, 232	FIRST COMMUNITY FINANCIAL CORP	MIFFLINTOWN, PA	

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Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2003 and Other Notes
1056479	212, 294	FIRST COMPANY	POWELL, WY	
1097388	267, 118	FIRST DELTA BANKSHARES, INC.	BLYTHEVILLE, AR	
1250398	243, 997	FIRST EXPRESS OF NEBRASKA, INC	GERING, NE	
1104642	187, 633	FIRST FABENS BANCORPORATION	FABENS, TX	
1086122	292, 094	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	
1100112	221, 149	FIRST FARMERS BANK HOLDING COM	BARDSTOWN, KY	
1030451	289, 773	FIRST FINANCIAL BANCORP	LODI, CA	
2180232	167, 943	FIRST FINANCIAL BANCSHARES, IN	ROLAND, OK	
1128040	160, 901	FIRST FINANCIAL CORPORATION	ARTHUR, ND	
1246515	283, 626	FIRST GILMER BANKSHARES, INC.	GILMER, TX	
1107700	214, 559	FIRST GRAHAM BANCORP, INC.	GRAHAM, TX	
1105528	260, 217	FIRST GRANBURY BANCORPORATION	GRANBURY, TX	
1086243	190, 768	FIRST HARALSON CORPORATION	BUCHANAN, GA	
1134564	147, 071	FIRST INDEPENDENCE CORPORATION	DETROIT, MI	
1065163	230, 489	FIRST INDEPENDENT BANCORP, INC	CHICKASHA, OK	
3044144	213, 171	FIRST INDEPENDENT CAPITAL OF	RENO, NV	
2265429	191, 970	FIRST INTERNATIONAL BANCORP TE	PLANO, TX	
1233627	221, 876	FIRST LIBERTY NATIONAL BANCSHA	LIBERTY, TX	
1889855	231, 966	FIRST MARENGO FINANCIAL CORP	MARENGO, IL	
1208876	159, 100	FIRST MENASHA BANCSHARES, INC.	NEENAH, WI	New Y-9C/BHCPR reporter
1980846	243, 371	FIRST METRO BANCORP	MUSCLE SHOALS, AL	
1063619	294, 078	FIRST MIDWEST ACQUISITION CORP	MIDWEST CITY, OK	Moved from Peer 5
2577159	249, 757	FIRST NATIONAL BANCORP OF RIVE	RIVER FALLS, WI	
1134845	225, 557	FIRST NATIONAL BANCORP, INC.	LIBBY, MT	
2619349	280, 292	FIRST NATIONAL BANCORP, INC.	GREEN FOREST, AR	
1889529	185, 980	FIRST NATIONAL BANCORPORATION	STOUGHTON, WI	
1100224	179, 093	FIRST NATIONAL BANCSHARES OF	HOPE, AR	
3018958	217, 778	FIRST NATIONAL BANCSHARES OF	HUNTSVILLE, TX	
1097575	237, 859	FIRST NATIONAL BANCSHARES, INC	CAMDENTON, MD	
2720067	242, 547	FIRST NATIONAL BANCSHARES, INC	BRADENTON, FL	
2859565	167, 836	FIRST NATIONAL BANCSHARES, INC	SPARTANBURG, SC	New Y-9C/BHCPR reporter
1137529	214, 204	FIRST NATIONAL BANK CORP	CLOVERDALE, IN	
1057908	220, 256	FIRST NATIONAL BANK OF GILLETT	GILLETTE, WY	
1417007	207, 036	FIRST NATIONAL BANKS-WEST CO.	EVANSTON, WY	
1142840	166, 499	FIRST NATIONAL BANKSHARES CORP	RONCEVERTE, WV	
1055726	274, 857	FIRST NATIONAL CORPORATION OF	ARDMORE, OK	
1132159	181, 213	FIRST NATIONAL CORPORATION OF	WYNNE, AR	
1427220	147, 242	FIRST NATIONAL FINANCIAL CORPO	MANCHESTER, KY	
1097070	193, 860	FIRST NATIONAL HOLDING COMPANY	OXFORD, MS	
1071409	229, 587	FIRST NATIONAL LONDON BANKSHAR	LONDON, KY	
1135356	247, 557	FIRST NATIONAL TALLADEGA CORPO	TALLADEGA, AL	
1051081	283, 258	FIRST NEBRASKA BANCS, INC.	SIDNEY, NE	
1881934	188, 779	FIRST NEIGHBORHOOD BANCSHARES,	TOLEDO, IL	
1107830	240, 467	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
2449331	223, 361	FIRST NORTHWEST BANCORP, INC.	ARLINGTON HEIGHTS, IL	
1085844	233, 698	FIRST OF HOMESTEAD, INC.	HOMESTEAD, FL	
1205633	235, 844	FIRST OF HURON CORP.	BAD AXE, MI	
1206395	195, 673	FIRST OF WAVERLY CORPORATION	WAVERLY, IA	
1056330	190, 354	FIRST OKMULGEE CORPORATION	OKMULGEE, OK	
2791816	231, 818	FIRST OTTAWA BANCSHARES, INC.	OTTAWA, IL	
1062528	185, 728	FIRST PIONEER BANK CORP.	BRUSH, CO	

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Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2003 and Other Notes
1135767	147, 863	FIRST POLK BANKSHARES, INC.	CEDARTOWN, GA	New Y-9C/BHCPR reporter
1071043	175, 967	FIRST PRESTONSBURG BANCSHARES,	PRESTONSBURG, KY	
2224408	183, 736	FIRST PRYOR BANCORP, INC.	PRYOR, OK	New Y-9C/BHCPR reporter
3070312	161, 148	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
2125523	270, 482	FIRST SECURITY BANCORP, INC.	ELMWOOD PARK, IL	
2899851	225, 167	FIRST SECURITY BANCORP, INC.	LEXINGTON, KY	
1085572	250, 383	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
3065774	179, 445	FIRST SENTRY BANCSHARES, INC.	HUNTINGTON, WV	
2294700	181, 156	FIRST SHARES BANCORP, INC.	GREENWOOD, IN	
1123401	195, 111	FIRST SLEEPY EYE BANCORPORATIO	SIOUX FALLS, SD	
2817314	244, 244	FIRST SOUTH BANCORP, INC.	SPARTANBURG, SC	
2349486	270, 986	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1082692	227, 638	FIRST SOUTHWEST CORPORATION	MCCOMB, MS	
3152432	187, 807	FIRST STATE BANCORP	GRANADA HILLS, CA	
1209471	237, 125	FIRST STATE BANCORP OF MONTICE	MONTICELLO, IL	
1098705	289, 484	FIRST STATE BANCORP, INC.	CARUTHERSVILLE, MO	
1057850	279, 254	FIRST STATE BANCSHARES, INC.	SCOTTSBLUFF, NE	
1975459	281, 347	FIRST STATE BANCSHARES, INC.	NEW LONDON, WI	
1096448	227, 280	FIRST STATE BANKING CORP	RUSSELLVILLE, AR	
1083587	295, 258	FIRST STATE CORPORATION	WAYNESBORO, MS	
2621267	195, 704	FIRST STATE FINANCIAL CORPORAT	SARASOTA, FL	
1139952	139, 905	FIRST SUBURBAN BANCORP CORPORA	MAYWOOD, IL	
1098880	190, 237	FIRST UNION FINANCIAL CORPORAT	MONTICELLO, AR	
1097100	193, 542	FIRST VALLEY NATIONAL CORP.	CLARKSDALE, MS	
1099654	175, 980	FIRST VANDALIA CORP.	VANDALIA, IL	
1135404	268, 401	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1070336	284, 628	FIRST WEST VIRGINIA BANCORP	WHEELING, WV	
1100091	230, 854	FIRST WESTERN BANCSHARES, INC.	BOONEVILLE, AR	
2376567	193, 503	FIRSTFED BANCORP, INC.	BESSEMER, AL	
1129515	189, 938	FIVE FLAGS BANKS, INC.	PENSACOLA, FL	
2902005	203, 100	FLORIDA COMMUNITY BANKSHARES,	OCALA, FL	
1246382	189, 131	FLORIDA FIRST CITY BANKS, INC.	FORT WALTON BEACH, FL	
1086814	182, 834	FMB BANCSHARES, INC.	LAKELAND, GA	
1084128	279, 725	FMB BANKING CORPORATION	MONTICELLO, FL	
1137426	170, 359	FMB OF S. C. BANCSHARES, INC.	HOLLY HILL, SC	
2851653	249, 686	FNB BANCORP	LAYTON, UT	
1416671	204, 811	FNB BANCSHARES, INC.	IRON MOUNTAIN, MI	
1133491	219, 140	FNB BANKSHARES	BAR HARBOR, ME	
2504285	205, 168	FNB COMPANY	LIVINGSTON, TX	
1248144	182, 911	FNB FINANCIAL CORP.	SCOTTSVILLE, KY	
1247325	218, 580	FNB FINANCIAL CORPORATION	SHELBY, OH	
1141227	211, 298	FNB FINANCIAL SERVICES, INC.	DURANT, OK	
1099690	243, 500	FNBC BANCORP INC	ASH FLAT, AR	Name change from FIRST SHARP COUNTY BANCSHARES, INC.
2052601	234, 274	FNBR HOLDING CORPORATION	MEEKER, CO	
2511322	205, 552	FNC., INC.	STORM LAKE, IA	
1137462	294, 117	FORBES FIRST FINANCIAL CORPORA	SAINT LOUIS, MO	
1128134	223, 911	FORSTROM BANCORPORATION, INC.	CLARA CITY, MN	
2658197	221, 489	FOUNDERS FINANCIAL CORPORATION	GRAND RAPIDS, MI	
1098152	203, 608	FRANKLIN BANCORP, INC.	FRANKLIN, KY	
1139103	246, 875	FRANKLIN BANCORP, INC. DBA SUN	ST PAUL, MN	
1136933	197, 663	FREEDOM BANCORPORATION, INC.	HUDSON, WI	

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1401154	166,571	FRIENDSHIP BANCORP	FRIENDSHIP, IN	
3157071	187,455	FRONTENAC BANCSHARES, INC.	EARTH CITY, MO	
2600730	298,750	FRONTIER NATIONAL CORPORATION	SYLACAUGA, AL	Moved from Peer 5
2687601	157,815	FRYBURG BANKING COMPANY, INC.	FRYBURG, PA	New Y-9C/BHCPR reporter
2596758	291,849	FSB BANCORP, MHC	FARMINGTON, ME	
1417379	150,144	FULTON BANCSHARES CORPORATION	MCCONNELLSBURG, PA	
2222495	273,365	FUTURA BANC CORPORATION	URBANA, OH	
1107885	173,003	G-6 CORPORATION	MESQUITE, TX	
1079067	179,246	GADSDEN CORPORATION, THE	ALTOONA, AL	
1137006	161,621	GASSAWAY BANCSHARES, INC.	GASSAWAY, WV	New Y-9C/BHCPR reporter
2963190	131,242	GATEWAY BANCORP	SANTA ANA, CA	
2512589	192,243	GATEWAY HOLDING COMPANY, INC.	DALLAS, TX	
1907106	174,403	GATO HOLDINGS, INC.	THIEF RIVER FALLS, MN	
2530097	239,796	GBC BANCORP INC	LAWRENCEVILLE, GA	
1071388	164,058	GENBANC, INC.	GENOA, OH	
1246944	201,332	GENBEACH CO., INC.	BEATTYVILLE, KY	
2589385	206,009	GEORGE WASHINGTON BANCORP, INC	OAK LAWN, IL	
3019339	191,264	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
1245581	233,542	GEORGIA COMMUNITY BANCORP, INC	REYNOLDS, GA	
2540292	269,383	GEORGIA-CAROLINA BANCSHARES	AUGUSTA, GA	Moved from Peer 5
1098741	254,274	GERMANTOWN BANC CORP.	GERMANTOWN, IL	
2994260	214,514	GIANT HOLDINGS, INC.	FORT LAUDERDALE, FL	
2257620	292,586	GILLMOR FINANCIAL SERVICES, IN	OLD FORT, OH	
2839969	182,235	GILMER NATIONAL BANCSHARES, IN	GILMER, TX	
3194058	259,345	GINGER MURCHISON FOUNDATION	ATHENS, TX	New Y-9C/BHCPR reporter
2571755	224,383	GLB BANCORP, INC.	MENTOR, OH	
2001328	298,461	GLEN BURNIE BANCORP	GLEN BURNIE, MD	
1064915	277,019	GN BANKSHARES, INC.	GIRARD, KS	
1205950	208,674	GNB BANCORPORATION	GRUNDY CENTER, IA	
1840267	221,223	GNB BANCSHARES, INC.	GAINESVILLE, TX	
2630193	226,198	GNB BANKSHARES CORPORATION	GRUNDY, VA	
2942850	227,906	GRACE INVESTMENT COMPANY, INC.	ALVA, OK	
2846275	190,941	GRAFF FAMILY, INC.	MCCOOK, NE	
1115406	222,009	GRAND BANK CORPORATION	MARBLEHEAD, MA	
3047163	172,746	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
1840931	153,016	GRAND VALLEY CORPORATION	GRAND JUNCTION, CO	New Y-9C/BHCPR reporter
2929833	164,723	GRANDSOUTH BANCORPORATION	GREENVILLE, SC	New Y-9C/BHCPR reporter
1132216	279,022	GRANGE NATIONAL BANC CORP.	TUNKHANNOCK, PA	
3143953	196,250	GRAVETT BANCSHARES, INC.	GRAVETTE, AR	
1974470	255,642	GRAYSON BANKSHARES, INC.	INDEPENDENCE, VA	
1060355	190,497	GREAT PLAINS BANCSHARES, INC.	HOLLIS, OK	
1947102	243,853	GREAT RIVER FINANCIAL GROUP	BURLINGTON, IA	
1080568	222,836	GREAT SOUTHERN CAPITAL CORPORA	MERIDIAN, MS	
1143641	223,774	GREATER CHICAGO FINANCIAL CORP	CHICAGO, IL	
3136825	162,483	GREATER SACRAMENTO BANCORP	SACRAMENTO, CA	New Y-9C/BHCPR reporter
1141384	225,447	GREATER SOUTHWEST BANCSHARES,	IRVING, TX	
1205996	259,398	GREENFIELD BANCSHARES, INC.	GREENFIELD, IN	
2849799	214,913	GREENVILLE FIRST BANCSHARES	GREENVILLE, SC	
1071566	276,335	GREENVILLE NATIONAL BANCORP	GREENVILLE, OH	
3025648	207,424	GREER BANCSHARES INCORPORATED	GREER, SC	
2637820	251,014	GUARANTY BANCORP, INC.	WOODSVILLE, NH	

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1209444	242,944	GUARANTY BANKSHARES, LTD.	CEDAR RAPIDS, IA	
1096952	241,101	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
2521406	197,075	GUARANTY FINANCIAL CORPORATION	CHARLOTTESVILLE, VA	
1085929	167,988	GULF COAST BANCSHARES, INC.	ABBEVILLE, LA	
3001156	191,240	GULFSTREAM BANCSHARES, INC.	STUART, FL	
1103391	267,341	HALECO BANCSHARES, INC.	PLAINVIEW, TX	
1843062	161,143	HAPPY BANCSHARES, INC.	CANYON, TX	New Y-9C/BHCPR reporter
2008130	211,981	HARBOR BANKSHARES CORPORATION	BALTIMORE, MD	
1208102	261,334	HARBOR SPRINGS FINANCIAL CORPO	HARBOR SPRINGS, MI	
1119075	249,357	HARDEMAN COUNTY INVESTMENT COM	BOLIVAR, TN	
1097838	202,573	HARDIN COUNTY BANCSHARES, INC.	SAVANNAH, TN	
2484202	174,110	HARRODSBURG FIRST FINANCIAL BA	HARRODSBURG, KY	
1209604	165,152	HARVARD BANCORP, INC.	HARVARD, IL	
1863659	236,011	HAYWARD BANCSHARES, INC.	EAU CLAIRE, WI	
1357082	229,099	HAZARD BANCORP	HAZARD, KY	
1136287	228,836	HCB FINANCIAL CORP.	HASTINGS, MI	
2805375	264,549	HCSB FINANCIAL CORPORATION	LORIS, SC	
2595881	180,770	HEARTLAND BANCSHARES, INC.	FRANKLIN, IN	
1427079	264,625	HERGET FINANCIAL CORP.	PEKIN, IL	
2144739	225,547	HERITAGE BANCSHARES GROUP, INC	WILLMAR, MN	
2856340	215,240	HERITAGE BANCSHARES, INC.	LUCAMA, NC	
1143717	189,835	HERITAGE CAPITAL CORPORATION	JONESBORO, AR	
1200795	241,854	HERITAGE COMMUNITY BANCORPORAT	RIVERDALE, IL	
1140154	225,886	HERITAGE FINANCIAL CORPORATION	GRANBURY, TX	
1200218	221,040	HERITAGEBANC, INC.	CHICAGO HEIGHTS, IL	
3066977	256,955	HFB FINANCIAL CORPORATION	MIDDLESBORO, KY	
3118670	182,434	HIGH COUNTRY FINANCIAL CORPORA	BOONE, NC	
1916948	182,313	HIGH POINT FINANCIAL SERVICES,	FORRESTON, IL	
2638014	176,977	HIGHLANDS INDEPENDENT BANCSHAR	SEBRING, FL	
2170868	173,508	HOCKING VALLEY BANCSHARES, INC	ATHENS, OH	
1060412	150,839	HOMESTEAD FINANCIAL CORPORATIO	BEATRICE, NE	
2648367	159,597	HOMETOWN BANCSHARES, INC.	CARTHAGE, MO	New Y-9C/BHCPR reporter
1881680	185,647	HONOR BANCORP, INC.	HONOR, MI	
1200496	200,204	HOW-WIN DEVELOPMENT CO.	CRESCO, IA	
1138049	284,134	HPK FINANCIAL CORPORATION	CHICAGO, IL	
2876544	228,079	HSB BANCORP, INC.	HEBRON, MD	
1416608	170,432	HURON COMMUNITY FINANCIAL SERV	EAST TAWAS, MI	
3140288	246,394	IB BANCSHARES, INC.	MCKINNEY, TX	
1142774	228,516	ICNB FINANCIAL CORPORATION	IONIA, MI	
1209761	264,262	ILLINI CORPORATION	SPRINGFIELD, IL	
1208054	270,475	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
1889565	179,909	ILLINOIS STATE BANCORP, INC.	WHEATON, IL	
1070970	166,401	INDEPENDENCE BANCCORP	INDEPENDENCE, OH	
2002893	172,140	INDEPENDENT BANKSHARES CORPORA	GALLATIN, TN	
2944144	177,181	INLAND BANCORP HOLDING COMPANY	OAK BROOK, IL	
2924360	256,858	INTEGRITY BANCSHARES, INC.	ALPHARETTA, GA	
2849388	241,607	INTERMOUNTAIN FIRST BANCORP	LAS VEGAS, NV	
2571166	193,885	INVESTORSBANCORP, INC.	PEWAUKEE, WI	
1139792	234,160	IOWA STATE BANK HOLDING COMPAN	DES MOINES, IA	
1248845	162,686	IRELAND BANCORP, LTD.	MALAD CITY, ID	
1246850	299,280	IRON AND GLASS BANCORP, INC.	PITTSBURGH, PA	

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1247295	231,571	IXONIA BANCSHARES, INC.	IXONIA, WI	
1053713	182,716	J. R. MONTGOMERY BANCORPORATIO	LAWTON, OK	
1119347	150,419	JACKSON FINANCIAL CORPORATION	MAYFIELD, KY	
2737766	173,994	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	New Y-9C/BHCPR reporter
2805683	288,914	JAMES MONROE BANCORP, INC.	ARLINGTON, VA	
1132766	252,105	JBC BANCSHARES, INC.	JASPER, GA	
2267665	241,599	JEFFERSON BANCSHARES, INC.	PINE BLUFF, AR	
2135812	197,791	JONES BANCSHARES, L. P.	WAYCROSS, GA	
1061156	170,880	JONES NATIONAL CORPORATION	SEWARD, NE	
1122057	235,895	JORGENSON HOLDING COMPANY	KENMARE, ND	
1050075	298,478	KANSAS BANK CORPORATION	JOHNSON, KS	
1140127	297,872	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	Moved from Peer 5
1206050	174,048	KENBANCORP	KENTLAND, IN	
3030192	280,890	KENSINGTON BANKSHARES, INC.	TAMPA, FL	
2010759	284,705	KILLBUCK BANCSHARES, INC.	KILLBUCK, OH	
1061987	158,641	KING BANCSHARES, INC.	KINGMAN, KS	
1104325	166,845	KLEBERG AND COMPANY BANKERS	KINGSVILLE, TX	
1056657	198,688	KREY CO. LTD.	PRATT, KS	
2155276	196,431	KS BANCORP, INC.	KENLY, NC	
1086506	167,200	LAFOLLETTE FIRST NATIONAL CORP	LA FOLLETTE, TN	
2360043	236,976	LAKE ELMO BANCSHARES, INC.	LAKE ELMO, MN	
1094864	277,505	LAKE HAMILTON ENTERPRISES, INC	LITTLE ROCK, AR	
2520799	169,760	LAKELAND FINANCIAL CORPORATION	ROUND LAKE HEIGHTS, IL	
1069273	184,769	LAWRENCE KEISTER & CO	SCOTTDALE, PA	
1099195	193,125	LBT BANCSHARES, INC.	LITCHFIELD, IL	
2148586	171,061	LEA COUNTY BANCSHARES, INC.	HOBBS, NM	
1416578	281,770	LEGEND BANCORP, INC.	BOWIE, TX	
1085228	156,425	LIBERTY BANCORP OF GEORGIA, IN	CLAYTON, GA	
1246579	154,595	LIBERTY BANCSHARES, INC.	ADA, OH	
2533922	157,230	LIBERTY BANCSHARES, INC.	ALTON, IL	New Y-9C/BHCPR reporter
1130548	293,613	LIBERTY FINANCIAL SERVICES, IN	NEW ORLEANS, LA	
1086748	286,765	LIBERTY SHARES, INC.	HINESVILLE, GA	
1204775	170,925	LINCOLN S. B. CORP.	LINCOLN, IL	
1201103	220,349	LINCOLNWOOD BANCORP INC.	LINCOLNWOOD, IL	
1119271	187,629	LINN HOLDING COMPANY	LINN, MO	
1129618	186,010	LIZTON FINANCIAL CORPORATION	LIZTON, IN	
1133259	178,837	LOGAN COUNTY BANCSHARES, INC.	LOGAN, WV	
1204618	177,686	LONGVIEW CAPITAL CORPORATION	NEWMAN, IL	
1491614	186,860	LONOKE BANCSHARES, INC.	LONOKE, AR	
1209743	162,429	LUXEMBURG BANCSHARES, INC.	LUXEMBURG, WI	
1246298	178,990	LUZERNE NATIONAL BANK CORPORAT	LUZERNE, PA	
1246476	212,281	LYONS BANCORP, INC.	LYONS, NY	
1995523	64,530	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
2011765	171,491	M & L HOLDING COMPANY	BRANSON, MO	
1841732	178,344	M C BANCSHARES, INC.	MORGAN CITY, LA	
2807810	209,154	M&F BANCORP, INC.	DURHAM, NC	
1491306	201,551	M&P COMMUNITY BANCSHARES, INC.	NEWPORT, AR	
2052777	247,677	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
1136577	208,744	MACON BANCTRUST, INC.	LAFAYETTE, TN	
2481443	176,610	MADDOX CORPORATION, THE	BLAKELY, GA	
1416493	212,219	MADISON BANCSHARES GROUP, LTD.	BLUE BELL, PA	

BHCPR Reporters for Quarter Ending 09/30/2003
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2003 and Other Notes
3026551	197,479	MADISON BANCSHARES, INC.	PALM HARBOR, FL	
2453936	181,628	MAGNOLIA BANKSHARES, INC.	EASTMAN, GA	
2493923	177,358	MAINBANCORP, INC.	AUSTIN, TX	
2067959	203,812	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1081097	201,093	MANSURA BANCSHARES, INC.	MANSURA, LA	
1139505	199,860	MARBANC FINANCIAL CORPORATION	MARKLE, IN	
1131376	216,481	MARION COUNTY BANCSHARES, INC.	HAMILTON, AL	
1139868	175,708	MARQUETTE COUNTY FINANCIAL COR	NEGAUNEE, MI	
3045011	251,207	MAUCH CHUNK TRUST FINANCIAL CO	JIM THORPE, PA	
1205857	170,732	MAUSTON BANCORP, INC.	LA CROSSE, WI	
2655534	226,619	MBT BANCSHARES, INC.	KANSAS CITY, MO	
2269977	207,620	MBT CORP.	FOREST CITY, IA	
1250286	150,065	MCCAMEY FINANCIAL CORPORATION	ODESSA, TX	
1071342	224,706	MCCREARY BANCSHARES INC.	WHITLEY CITY, KY	
1871618	262,887	MCINTOSH BANCSHARES, INC.	JACKSON, GA	
2913083	236,697	MCNB BANKS, INC.	WELCH, WV	
1247183	250,195	MERCER COUNTY STATE BANCORP	SANDY LAKE, PA	
1082469	195,841	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
2908566	179,735	MERCHANTS BANCORP	GRESHAM, OR	
2264404	151,448	MERCHANTS BANCORP OF PENNSYLVA	KITTANNING, PA	New Y-9C/BHCPR reporter
2314260	155,152	MESQUITE FINANCIAL SERVICES	ALICE, TX	
1062676	236,110	METCALF BANCSHARES, INC.	OVERLAND PARK, KS	
2521899	224,140	METRO BANK FINANCIAL SERVICES,	MIAMI, FL	
3027268	265,680	METRO NORTH BANCSHARES, INC.	ELK RIVER, MN	
2621968	93,665	MID AMERICA MORTGAGE SERVICES,	COLUMBIA, MO	
1081136	282,292	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1207673	206,090	MID-IOWA BANCSHARES CO.	ALGONA, IA	
2300768	242,036	MID-MISSOURI HOLDING COMPANY,	SULLIVAN, MO	
3104730	198,974	MIDCAROLINA FINANCIAL CORPORAT	BURLINGTON, NC	
1136214	179,711	MIDDLEBURY NATIONAL CORPORATIO	MIDDLEBURY, VT	
1398740	260,968	MIDDLEFIELD BANC CORP.	MIDDLEFIELD, OH	
1071539	173,778	MIDDLEFORK FINANCIAL GROUP INC	HYDEN, KY	
1063888	194,224	MIDLANDS FINANCIAL SERVICES	OMAHA, NE	
1136689	187,112	MIDSOUTH BANCORPORATION	DOTHAN, AL	
1825367	242,330	MIDSTATES BANCSHARES, INC.	HARLAN, IA	
1064652	233,304	MIDWEST BANC HOLDING CO.	PIERCE, NE	
3157343	171,927	MIDWEST BANCORPORATION	BILLINGS, MT	
2575249	207,587	MIDWEST BANCORPORATION, INC.	POPLAR BLUFF, MO	
2603450	233,078	MIDWEST COMMUNITY BANCSHARES,	MARION, IL	
1399729	233,580	MIDWEST GUARANTY BANCORP, INC.	TROY, MI	
1137042	266,938	MIFFLINBURG BANCORP, INC.	MIFFLINBURG, PA	
2848073	174,010	MILES BANCSHARES, INC.	ADVANCE, MO	
1201952	187,136	MILFORD BANCORPORATION	MILFORD, IA	
2795702	213,917	MINSTER FINANCIAL CORP.	MINSTER, OH	
2651581	276,245	MNB BANCORP	MILFORD, MA	
2298904	245,358	MNB CORPORATION	BANGOR, PA	
2910055	213,138	MONMOUTH COMMUNITY BANCORP	LONG BRANCH, NJ	
1889967	214,820	MONONA BANKSHARES, INC.	MONONA, WI	
2351274	263,901	MONTANA SECURITY, INC.	HAVRE, MT	
1205325	180,470	MONTFORT BANCORPORATION, INC.	PLATTEVILLE, WI	
2510428	195,944	MOUND CITY FINANCIAL SERVICES,	PLATTEVILLE, WI	

BHCPR Reporters for Quarter Ending 09/30/2003
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2003 and Other Notes
1098415	272, 577	MOUNTAIN HOME BANCSHARES, INC.	MOUNTAIN HOME, AR	
3114748	209, 948	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	
1061213	282, 507	MOUNTAIN STATES BANCORPORATION	DENVER, CO	
2317999	165, 341	MOUNTAIN VIEW BANCSHARES, INC.	MOUNTAIN VIEW, AR	
2107789	178, 334	MYERS BANCSHARES, INC.	ALVA, OK	
3207387	161, 151	MYERS BANCSHARES, INC.	FORT WORTH, TX	New Y-9C/BHCPR reporter
1107595	290, 602	NACOGDOCHES COMMERCIAL BANCSHA	NACOGDOCHES, TX	
1134050	171, 294	NASHVILLE HOLDING COMPANY, THE	NASHVILLE, GA	
2665739	278, 852	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
1066003	269, 911	NBC CORP. OF OKLAHOMA	OKLAHOMA CITY, OK	
1056684	286, 442	NBM CORPORATION	MCALESTER, OK	Moved from Peer 5
1085880	260, 748	NBN CORPORATION	NEWPORT, TN	
1209305	172, 877	NC BANCORP, INC.	CHICAGO, IL	
2925406	199, 646	NCAL BANCORP	LOS ANGELES, CA	
1140097	191, 163	NEFFS BANCORP, INC.	NEFFS, PA	
1204074	164, 990	NEKOOSA PORT EDWARDS BANCORPOR	NEKOOSA, WI	
2098412	230, 711	NETEX BANCORPORATION	PITTSBURG, TX	
2500027	155, 740	NEW ASIA BANCORP, INC.	CHICAGO, IL	
3207659	182, 406	NEW CENTURY BANCORP, INC.	DUNN, NC	New Y-9C/BHCPR reporter
1119628	206, 247	NEW ERA BANCORPORATION, INC.	FREDERICKTOWN, MO	
2257228	177, 264	NEW INDEPENDENT BANCSHARES, IN	NEW WASHINGTON, IN	
1138106	216, 947	NEW TRIPOLI BANCORP, INC.	NEW TRIPOLI, PA	
1118621	190, 729	NEWBURG INSURANCE AGENCY, INC.	ROLLA, MO	
3112119	176, 018	NORCAL COMMUNITY BANCORP	ALAMEDA, CA	
1889574	198, 482	NORTH BANCORP, INC.	GAYLORD, MI	
1832824	206, 740	NORTH CASCADES BANCSHARES, INC	CHELAN, WA	
2834076	198, 979	NORTH CENTRAL BANCORP	NORFOLK, NE	
1136540	168, 544	NORTH SHORE FINANCIAL CORPORAT	DULUTH, MN	
3109070	231, 984	NORTH STATE BANCORP	RALEIGH, NC	
1122422	278, 538	NORTHEAST SECURITIES CORPORATI	MINNEAPOLIS, MN	
1123652	158, 338	NORTHERN MICHIGAN CORPORATION	ESCANABA, MI	
1249495	241, 279	NORTHERN MISSOURI BANCSHARES,	UNIONVILLE, MO	
1140789	153, 698	NORTHFIELD BANCSHARES, INC.	NORTHFIELD, MN	New Y-9C/BHCPR reporter
1109898	250, 868	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	
2575726	240, 813	NORTHUMBERLAND BANCORP	NORTHUMBERLAND, PA	
2088329	201, 772	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
2176105	151, 137	NORTHWEST WISCONSIN BANCORP	EAU CLAIRE, WI	New Y-9C/BHCPR reporter
1246542	260, 389	NW BANCSHARES, INC.	CHIPPEWA FALLS, WI	
1022269	156, 683	OCEANIC HOLDING (BVI) LIMITED	TORTOLA, ZZ	
2729499	249, 586	OCONEE FINANCIAL CORPORATION	WATKINSVILLE, GA	
1206537	175, 355	OGLE COUNTY BANCSHARES, INC.	ROCHELLE, IL	
1951127	158, 546	OHIO COUNTY COMMUNITY BANCSHAR	HARTFORD, KY	
2347035	175, 185	OHIO HERITAGE BANCORP, INC.	COSHOCTON, OH	
1097221	162, 256	OHIO VALLEY BANCORP, INC.	HENDERSON, KY	
2868071	196, 256	OMNI FINANCIAL SERVICES, INC.	ATLANTA, GA	New Y-9C/BHCPR reporter
2571269	259, 421	ONEFINANCIAL CORPORATION	LITTLE ROCK, AR	
1248854	163, 254	ORBISONIA COMMUNITY BANCORP	ORBISONIA, PA	
1210048	220, 037	ORION BANCORPORATION, INC.	ORION, IL	
2950257	243, 632	OSB FINANCIAL SERVICES, INC.	ORANGE, TX	
1124770	261, 255	OSCEOLA BANCORPORATION, INC.	OSCEOLA, WI	
2454586	230, 446	OUACHITA BANCSHARES CORP.	MONROE, LA	

BHCPR Reporters for Quarter Ending 09/30/2003
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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2003 and Other Notes
2410854	190,775	OUTSOURCE CAPITAL GROUP, INC.	LUBBOCK, TX	
1207954	166,653	OWEN FINANCIAL CORPORATION	SPENCER, IN	
2731586	216,833	PACIFIC COAST BANKERS' BANCSHA	SAN FRANCISCO, CA	New Y-9C/BHCPR reporter
2560236	297,215	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
3109605	205,495	PACIFIC STATE BANCORP	STOCKTON, CA	
2961888	162,991	PACIFICA BANCORP, INC.	BELLEVUE, WA	
1480663	223,852	PALM DESERT INVESTMENTS	PALM DESERT, CA	
1076329	215,499	PALMETTO STATE BANKSHARES, INC	HAMPTON, SC	
3021800	254,201	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
2636092	164,090	PARAMOUNT BANCORP, INC.	FARMINGTON HILLS, MI	
2465283	232,923	PARIS BANCSHARES, INC.	PARIS, TX	
1124613	160,355	PARK RAPIDS BANCSHARES, INC.	PARK RAPIDS, MN	New Y-9C/BHCPR reporter
1125580	165,866	PARKERS PRAIRIE BANCSHARES, IN	PARKERS PRAIRIE, MN	New Y-9C/BHCPR reporter
2384508	166,339	PATAPSCO BANCORP, INC.	DUNDALK, MD	
1494343	222,652	PAWNEE HOLDING COMPANY, INC.	PAWNEE, OK	
2787912	245,646	PB FINANCIAL SERVICES CORPORAT	DULUTH, GA	
1248658	199,283	PBT BANCSHARES, INC.	MCPHERSON, KS	
2470081	171,968	PCB BANCORP, INC.	JOHNSON CITY, TN	
3120972	186,637	PDS BANCORP, INC.	PRAIRIE DU SAC, WI	
2168959	195,327	PEAK BANKS OF COLORADO, INC.	NEDERLAND, CO	
2621986	212,908	PEDCOR BANCORP	INDIANAPOLIS, IN	
1132757	170,416	PENN BANCSHARES, INC.	PENNSVILLE, NJ	
1140622	185,580	PENN LAUREL FINANCIAL CORP.	CURWENSVILLE, PA	
1249646	152,769	PEOPLES BANCORP	ROCK VALLEY, IA	
1823587	161,339	PEOPLES BANCORP INC. OF BULLIT	SHEPHERDSVILLE, KY	
1209499	239,912	PEOPLES BANCORP, INC.	PRAIRIE DU CHIEN, WI	
2531049	169,788	PEOPLES BANCORP, INC.	CHESTERTOWN, MD	
1085602	153,239	PEOPLES BANCORPORATION, INC.	WINFIELD, AL	New Y-9C/BHCPR reporter
1493841	165,336	PEOPLES BANKING CORPORATION	BLACKSHEAR, GA	
1124024	160,807	PEOPLES BANKSHARES, INC.	MORA, MN	
1097061	299,732	PEOPLES CORPORATION, THE	RIPLEY, MS	Moved from Peer 5
1491801	205,148	PEOPLES FINANCIAL CORP. OF ILL	KEWANEE, IL	
2833949	249,983	PEOPLES FLORIDA BANKING CORPOR	PALM HARBOR, FL	
1085611	228,516	PEOPLES HOLDING COMPANY	WINDER, GA	
2684543	258,976	PEOPLES HOLDING COMPANY, INC.	COLDWATER, OH	
1143959	165,543	PEOPLES LTD.	WYALUSING, PA	
2700368	228,313	PEOPLES SERVICE COMPANY	NIXA, MO	
1845619	284,605	PETERSON HOLDING COMPANY	DECATUR, AR	
1095759	194,274	HELPS COUNTY BANCSHARES, INC.	ROLLA, MO	
1118966	154,459	PIKE BANCORP, INC.	PITTSFIELD, IL	
1208885	192,414	PILOT BANCORP, INC.	PILOT GROVE, IA	
1135691	192,055	PILOT POINT BANCORP, INC.	PILOT POINT, TX	
2520605	207,677	PINNACLE BANCSHARES, INC.	JASPER, AL	
2534406	207,581	PINNACLE BANKSHARES CORPORATIO	ALTAVISTA, VA	
1059407	255,090	PIONEER BANCSHARES, INC.	PONCA CITY, OK	
1108163	265,864	PLAINS BANCORP, INC.	DIMMIT, TX	
1103793	173,932	PLANTERS & MERCHANTS BANCSHARE	HEARNE, TX	
3013225	185,903	PLANTERS FINANCIAL GROUP, INC	CLARKSVILLE, TN	
1057618	190,631	PLATTE COUNTY BANCSHARES, INC.	PLATTE CITY, MO	
1839823	231,695	PNB HOLDING CO.	PONTIAC, IL	
2152734	199,663	POCA VALLEY BANKSHARES, INC. ,	WALTON, WV	

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Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2003 and Other Notes
1207712	273,697	PONTIAC BANCORP, INC.	PONTIAC, IL	
2524911	203,011	PONTOTOC BANCSHARES CORP.	PONTOTOC, MS	
1208577	239,108	PORT BANCSHARES, INC.	PORT WASHINGTON, WI	
2234920	197,830	POTOMAC BANCSHARES, INC.	CHARLES TOWN, WV	
1249271	201,111	POWELL VALLEY BANKSHARES, INC.	JONESVILLE, VA	
2306649	253,601	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	
2700500	180,414	PRIMEBANK, INC.	LEMARS, IA	
1084575	286,142	PRIORITYONE CAPITAL CORPORATIO	MAGEE, MS	
1128527	195,161	PROFINIUM FINANCIAL, INC.	FAIRMONT, MN	
1108659	260,095	PROGRESSIVE BANCORP, INC.	MONROE, LA	
2198563	240,351	PROPHETSTOWN BANKING CO.	PROPHETSTOWN, IL	
3143252	176,714	PROSPECT BANCSHARES, INC.	WORTHINGTON, OH	New Y-9C/BHCPR reporter
2838159	228,962	PROVIDENT BANCORP	AMESBURY, MA	
1109263	245,600	PSB FINANCIAL CORPORATION	MANY, LA	
1404735	247,077	PTB CORPORATION	SALEM OR	
3152003	240,831	PUTNAM BANCORP MHC, INC	PUTNAM, CT	
1057962	256,130	QUAIL CREEK BANCSHARES, INC.	OKLAHOMA CITY, OK	
2354369	164,861	QUANTUM CAPITAL CORP.	SUWANEE, GA	New Y-9C/BHCPR reporter
2618614	290,603	QUEENSTOWN BANCORP OF MARYLAND	QUEENSTOWN, MD	
1126868	143,733	RAMSEY FINANCIAL CORPORATION	DEVILS LAKE, ND	
2003108	210,079	RATON CAPITAL CORPORATION	RATON, NM	
2526755	213,092	RBC, INC.	DEMOPOLIS, AL	
1132243	233,153	RED RIVER BANCORP, INC.	GAINESVILLE, TX	
1099300	146,463	REELFOOT BANCSHARES, INC.	UNION CITY, TN	
2787118	289,756	RELIANCE BANCSHARES, INC.	DES PERES, MO	
2789466	213,535	RENASANT BANCSHARES INC	GERMANTOWN, TN	
2070584	183,524	REPUBLIC BANCSHARES, INC.	DULUTH, MN	
1054073	181,283	REPUBLIC CORPORATION, THE	HOUSTON, TX	
1131451	286,156	REPUBLIC FINANCIAL CORPORATION	WICHITA, KS	
1207945	217,668	RESOURCE BANCSHARES, INC.	DEKALB, IL	
3136405	160,490	RESOURCE BANKSHARES, INC.	COVINGTON, LA	New Y-9C/BHCPR reporter
1104147	216,106	REUNION BANCSHARES, INC.	DALLAS, TX	
1250651	162,673	RICHWOOD BANCSHARES, INC.	RICHWOOD, OH	New Y-9C/BHCPR reporter
2486813	215,325	RIVER HOLDING COMPANY	STODDARD, WI	
2616085	248,128	RIVERSIDE GULF COAST BANKING	CAPE CORAL, FL	
2020824	257,383	ROCKWOOD BANCSHARES, INC.	EUREKA, MO	
2823351	267,773	ROME, MHC	ROME, NY	
1417324	179,622	ROMNEY BANKSHARES, INC.	ROMNEY, WV	
2613589	151,925	ROSEAU REALTY CO., INC.	ROSEAU, MN	
1096372	279,895	ROYAL BANCSHARES, INC.	SAINT LOUIS, MO	
2718167	238,067	RSNB BANCORP	ROCK SPRINGS, WY	
2603928	280,030	SAEHAN BANCORP	LOS ANGELES, CA	
1417203	235,169	SAINT LANDRY BANCSHARES, INC.	OPELOUSAS, LA	
1134359	147,808	SAINT MARTIN BANCSHARES, INC.	SAINT MARTINVILLE, LA	New Y-9C/BHCPR reporter
1988749	186,965	SARASOTA BANCORPORATION, INC.	SARASOTA, FL	
2950716	206,698	SAVINGS BANCORP, INC.	CIRCLEVILLE, OH	
1129869	211,870	SCB BANCORP, INC.	DECATUR, IL	
1201738	187,653	SECURITY AGENCY, INC.	DECORAH, IA	
1124789	296,720	SECURITY BANCSHARES CO.	GLENCOE, MN	
2510325	146,170	SECURITY BANCSHARES, INC	AMDRY, MS	
1128497	126,984	SECURITY BANK SHARES, INC.	IRON RIVER, WI	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2003 and Other Notes
1064504	164,766	SECURITY FINANCIAL SERVICES CO	ENID, OK	
2848804	212,945	SECURITY FINANCIAL SERVICES CO	DURAND, WI	
3176661	224,549	SECURITY FIRST BANCSHARES INC	O' FALLON, IL	New Y-9C/BHCPR reporter
2860226	186,808	SECURITY PACIFIC BANCORP	ONTARIO, CA	New Y-9C/BHCPR reporter
1248573	276,155	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
1124257	236,696	SECURITY STATE BANK HOLDING CO	JAMESTOWN, ND	
2572024	253,355	SECURITY STATE CORPORATION	CENTRALIA, WA	
1086458	279,574	SEVIER COUNTY BANCSHARES, INC.	SEVIERVILLE, TN	
2639011	193,280	SHORE FINANCIAL CORPORATION	ONLEY, VA	
3065970	230,384	SIUSLAW FINANCIAL GROUP, INC.	FLORENCE, OR	
3183931	190,556	SLEEPY HOLLOW BANCORP, INC.	SLEEPY HOLLOW, NY	New Y-9C/BHCPR reporter
2950480	184,338	SOMERSET HILLS BANCORP	BERNARDSVILLE, NJ	
1207589	204,060	SOMONAUK FSB BANCORP, INC.	SOMONAUK, IL	
2925394	199,674	SONOMA VALLEY BANCORP	SONOMA, CA	
2411619	200,170	SOONER SOUTHWEST BANKSHARES	TULSA, OK	
1081622	233,902	SOUTH BANKING COMPANY	ALMA, GA	
3083303	272,880	SOUTH COASTAL HOLDINGS MHC, IN	ROCKLAND, MA	
2764977	170,871	SOUTH GEORGIA BANK HOLDING COM	OMEGA, GA	
1086298	189,907	SOUTH LOUISIANA FINANCIAL CORP	HOUMA, LA	
2305790	161,883	SOUTH POINTE FINANCIAL CORPORA	CARBONDALE, IL	New Y-9C/BHCPR reporter
2465313	219,819	SOUTH STREET FINANCIAL CORP.	ALBEMARLE, NC	
2794778	233,548	SOUTHCOAST FINANCIAL CORPORATI	MOUNT PLEASANT, SC	
2124795	225,677	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
2728933	174,622	SOUTHERN BANCORP, INC.	MARIETTA, GA	New Y-9C/BHCPR reporter
1107184	219,166	SOUTHERN BANCSHARES, INC.	HOUSTON, TX	
3058897	179,628	SOUTHERN COMMUNITY BANCSHARES,	FAYETTEVILLE, GA	New Y-9C/BHCPR reporter
1098929	194,199	SOUTHERN ILLINOIS BANCORP, INC	CARMI, IL	
1020395	219,053	SOUTHERN NATIONAL CORPORATION	ANDALUSIA, AL	
3114056	256,470	SOUTHPORT FINANCIAL CORPORATIO	KENOSHA, WI	
1132403	221,841	SOUTHWEST BANCSHARES, INC.	CHATOM, AL	
3073779	172,093	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	
1081538	240,521	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
1119365	186,659	SPRINGFIELD BANKSHARES, INC.	SPRINGFIELD, KY	
2474931	265,119	ST. JOSEPH CAPITAL CORPORATION	MISHAWAKA, IN	
2645973	267,175	STANDARD MUTUAL HOLDING COMPAN	EXPORT, PA	
1076150	237,076	STATE BANCORP, INC.	BRUCETON MILLS, WV	
1100046	205,110	STATE HOLDING COMPANY	LITTLE ROCK, AR	
2623588	294,029	STATE OF FRANKLIN BANCSHARES,	JOHNSON CITY, TN	
1245509	195,344	STEPHENSON NATIONAL BANCORP	MARINETTE, WI	
1123410	296,479	STERLING FINANCIAL GROUP, INC.	ROCHESTER, MN	Moved from Peer 5
1210646	270,757	STILLMAN BANCCORP, INC.	STILLMAN VALLEY, IL	
2728791	264,667	STOCKMANS FINANCIAL GROUP	ELK GROVE, CA	
2754334	262,403	STONEBRIDGE FINANCIAL CORP.	WEST CHESTER, PA	
3051571	288,652	STURGIS BANCORP, INC.	STURGIS, MI	
1131666	189,514	SULPHUR SPRINGS BANCSHARES, IN	SULPHUR SPRINGS, TX	
1029295	153,010	SUMMIT BANCSHARES, INC.	OAKLAND, CA	
2267937	229,904	SUMMIT BANCSHARES, LTD.	OLNEY, IL	
1846634	259,717	SUN FINANCIAL CORPORATION	SAINT PETERS, MO	
1839270	95,942	SURETY CAPITAL CORPORATION	FORT WORTH, TX	
2461463	235,061	SUSSEX BANCORP	FRANKLIN, NJ	
1134500	235,468	SUTTON BANCSHARES, INC.	ATTICA, OH	

BHCPR Reporters for Quarter Ending 09/30/2003
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2003 and Other Notes
1098385	240,667	SVB&T CORPORATION	FRENCH LICK, IN	
3100330	171,648	SWANN BANCSHARES, INC.	WEDOWEE, AL	
2614894	246,671	SWB BANCSHARES, INC.	FORT WORTH, TX	
1095816	194,069	T & C BANCORP, INC.	QUINCY, IL	
3147625	184,553	TCB CORPORATION	GREENWOOD, SC	
1141553	154,749	TCM COMPANY	CRETE, NE	New Y-9C/BHCPR reporter
1140341	233,237	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	
2861773	150,440	TERRE HAUTE SAVINGS MHC, INC.	TERRE HAUTE, IN	
1841004	153,857	TESCOTT BANCSHARES, INC.	TESCOTT, KS	
1106990	165,580	TEXAS COUNTRY BANCSHARES, INC.	BRADY, TX	New Y-9C/BHCPR reporter
1101726	203,385	TEXAS GULF BANCSHARES, INC.	CLUTE, TX	
2346010	201,174	THOMASVILLE BANCSHARES, INC	THOMASVILLE, GA	
1082852	205,585	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
1059340	228,274	TONGANOXIE BANKSHARES, INC.	TONGANOXIE, KS	
1118292	283,340	TOWER BANCORP INC.	GREENCASTLE, PA	
1095722	264,090	TOWN & COUNTRY BANCSHARES, INC	SALEM, MO	
2693255	205,632	TOWN BANKSHARES, LTD.	DELAFIELD, WI	
2730383	283,984	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	
1969506	168,111	TRI-COUNTY BANCORP, INC.	BROWN CITY, MI	
1139345	275,908	TRI-COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	
3174911	234,849	TRIANGLE FINANCIAL GROUP, INC.	LOGANVILLE, GA	
1133848	256,384	TRIVOLI BANCORP, INC.	TRIVOLI, IL	
2246053	214,565	TRUMAN BANCORP, INC.	SAINT LOUIS, MO	
1048858	241,540	TSB SERVICES, INC.	SPENCER, NY	
1471803	148,799	TULSA NATIONAL BANCSHARES, INC	TULSA, OK	
2856706	206,571	TWENTY-FIRST CENTURY FINANCIAL	TULSA, OK	
1082478	255,355	TWIN CITIES FINANCIAL SERVICES	MARYVILLE, TN	
1125085	273,880	TYSAN CORPORATION, THE	MINNEAPOLIS, MN	
1202098	215,851	UNION BANCORPORATION, INC.	UNION GROVE, WI	
1133530	217,415	UNION BANCSHARES OF BENTON, IN	BENTON, AR	
1085358	258,589	UNION BANCSHARES, INC.	PELL CITY, AL	
2887296	145,335	UNION BANCSHARES, MHC	FREEMPORT, IL	
1134836	174,099	UNION NATIONAL BANCORP OF BARB	BARBOURVILLE, KY	
2190110	247,678	UNION STATE BANCSHARES, INC.	KILLEEN, TX	
1141601	297,982	UNISOUTH, INC.	UMATILLA, FL	
1083895	251,800	UNITED BANCORPORATION OF ALABA	ATMORE, AL	
2902117	201,591	UNITED FINANCIAL HOLDINGS, INC	LISLE, IL	
2630746	286,621	UNITY BANCSHARES, L. L. C.	SAINT JOHN, MO	
2387152	159,795	UNIVERSAL FINANCIAL SERVICES,	BAYPORT, MN	
2497202	249,494	UPSON BANKSHARES, INC.	THOMASTON, GA	
2685577	146,285	USAL BANCORP, INC.	UNION SPRINGS, AL	New Y-9C/BHCPR reporter
2082532	285,459	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	
2995164	180,980	VALLEY BANCORP	HENDERSON, NV	
1056189	227,073	VALLEY BANCORP, INC.	BRIGHTON, CO	
1057430	149,836	VALLEY BANK SHARES, INC.	VALLEY, NE	
2693385	186,274	VALLEY COMMUNITY BANCSHARES	PUYALLUP, WA	
1399541	196,698	VALLEY RIDGE FINANCIAL CORP.	KENT CITY, MI	
1128581	273,965	VERMILLION BANCSHARES, INC.	VERMILLION, MN	
2364573	245,954	VIKING FINANCIAL SERVICES CORP	SEATTLE, WA	
1076703	161,802	VIRGINIA COMMUNITY BANKSHARES,	LOUISA, VA	
2877877	188,250	VISION BANCSHARES, INC.	GULF SHORES, AL	

BHCPR Reporters for Quarter Ending 09/30/2003
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2003 and Other Notes
1249703	203, 948	VOGEL BANCSHARES, INC.	ORANGE CITY, IA	
1080803	170, 310	VOLUNTEER STATE BANCSHARES, IN	PORTLAND, TN	
3165508	192, 338	VSB BANCORP, INC.	STATEN ISLAND, NY	
1234491	256, 728	W. J. YOUNG & CO.	CLINTON, IA	
1207468	166, 156	W. S. B. , INC.	WASHINGTON, IA	
3004689	184, 957	WACCAMAW BANKSHARES, INC	WHITEVILLE, NC	
2524676	195, 890	WAGGONER NATIONAL BANCSHARES,	VERNON, TX	
1084155	269, 801	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1126318	299, 546	WALKER BAN CO.	WALKER, MN	
1138393	211, 630	WARREN COUNTY BANCSHARES, INC.	WARRENTON, MO	
1142989	218, 563	WASECA BANCSHARES, INC.	WASECA, MN	
1119525	152, 532	WASHCO BANCSHARES, INC.	POTOSI, MO	
1054813	285, 929	WASHINGTON INVESTMENT COMPANY	OTIS, CO	
1137015	209, 621	WASHINGTON/WILKES HOLDING COMP	WASHINGTON, GA	
1493636	180, 244	WB&T BANKSHARES, INC.	WAYCROSS, GA	
1020582	242, 270	WCN BANCORP, INC.	WISCONSIN RAPIDS, WI	
1083635	227, 931	WEST BATON ROUGE BANCSHARES	PORT ALLEN, LA	
1061736	200, 182	WEST GATE BANSHARES, INC.	LINCOLN, NE	
1985216	230, 597	WEST MILTON BANCORP, INC.	WEST MILTON, PA	
1095852	182, 612	WEST PLAINS BANCSHARES, INC.	WEST PLAINS, MO	
1057113	273, 880	WEST POINT BANCORP, INC.	WEST POINT, NE	
2371807	213, 186	WEST POINTE BANCSHARES, INC.	OSHKOSH, WI	
1206667	279, 923	WEST SHORE BANK CORPORATION	LUDINGTON, MI	
1107997	162, 368	WEST TEXAS BANCSHARES, INC.	KERMIT, TX	
2831936	256, 738	WESTBOROUGH BANCORP, M H. C.	WESTBOROUGH, MA	
1109227	259, 818	WESTERN COMMERCE BANCSHARES OF	CARLSBAD, NM	
2293507	169, 514	WESTERN OKLAHOMA FINANCIAL SER	ELK CITY, OK	
1057337	172, 132	WESTERN SECURITY HOLDING CO. ,	SCOTTSDALE, AZ	
1357149	174, 794	WESTERN SPRINGS BANCORP, INC.	HOFFMAN ESTATES, IL	
1123223	246, 889	WESTERN STATE AGENCY, INC.	DEVILS LAKE, ND	
1203536	204, 672	WHITWATER BANCORP. , INC.	WHITWATER, WI	
2142445	282, 686	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
1137538	152, 088	WICHITA FALLS BANCSHARES, INC.	WICHITA FALLS, TX	New Y-9C/BHCPR reporter
1125245	235, 765	WILCOX BANCSHARES, INC.	GRAND RAPIDS, MN	
1417511	171, 426	WILKINSON BANKING CORPORATION	GREENWOOD, AR	
1085947	159, 102	WILLISTON HOLDING COMPANY	WILLISTON, FL	
1099122	258, 464	WILSON & MUIR BANCORP, INC.	BARDSTOWN, KY	
1133660	237, 869	WINONA BANC HOLDING COMPANY	WINONA, MN	
1141218	158, 835	WISCONSIN BANK SERVICES, INC.	BLACK RIVER FALLS, WI	New Y-9C/BHCPR reporter
3014950	165, 555	WOODLANDS FINANCIAL SERVICE CO	WILLIAMSPORT, PA	
1108761	268, 585	WORTH BANCORPORATION, INC.	LAKE WORTH, TX	
1124921	277, 294	YELLOWSTONE HOLDING COMPANY	COLUMBUS, MT	
1123111	150, 319	ZUMBROTA AGENCY, INC.	ZUMBROTA, MN	
1201064	181, 508	1ST BROOKFIELD, INC.	BROOKFIELD, IL	
2847357	234, 628	1ST CENTENNIAL BANCORP	REDLANDS, CA	
2995874	187, 279	1ST CHOICE BANCORP, INC.	HOUSTON, TX	
2784920	276, 440	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
1053209	215, 170	304 CORPORATION	OMAHA, NE	

Note: Peer Group 6 has 966 bank holding companies.