

PEER GROUP 06

06/30/2004

06/30/2003

12/31/2003

12/31/2002

12/31/2001

Number of BHCs in Peer Group

980

924

967

877

826

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.83	3.86	3.83	3.99	3.97
+ Non-interest Income	0.80	0.92	0.89	0.87	0.85
- Overhead Expense	2.98	3.04	3.04	3.05	3.10
- Provision for Losses	0.16	0.19	0.22	0.26	0.24
+ Securities Gains (Losses)	0.02	0.04	0.03	0.03	0.03
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.51	1.63	1.52	1.59	1.51
Net Operating Income	1.09	1.14	1.07	1.10	1.02
Net Income	1.09	1.14	1.07	1.10	1.02
Net Income (Sub S Adjusted)	1.04	1.16	1.06	1.12	1.07

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.71	6.11	5.95	6.70	7.89
Interest Expense	1.54	1.93	1.79	2.38	3.61
Net Interest Income (TE)	4.15	4.18	4.15	4.31	4.29

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.12	0.16	0.22	0.24	0.24
Earnings Coverage of Net Losses (X)	26.38	33.51	25.52	23.62	21.41
Ln&Ls Allowance/Total Loans & Leases	1.29	1.31	1.30	1.29	1.26
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.74	0.84	0.81	0.77	0.73
30-89 Days Past Due Loans and Leases	0.98	1.18	1.12	1.28	1.42

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	17.11	14.00	15.34	14.26	15.48
Net ST Noncore Funding Dependence	8.37	4.98	6.61	5.66	7.85
Net Loans and Leases/Total Assets	65.63	64.06	64.46	64.31	64.42

CAPITALIZATION:

Tier 1 Leverage Ratio	9.42	9.22	9.35	9.10	8.92
Equity Capital/Total Assets	8.98	9.38	9.25	9.29	9.07
Net Loans&Ls/Equity Capital (X)	7.83	7.29	7.46	7.38	7.60
Cash Dividends/Net Income	28.06	24.28	28.80	25.17	27.01
Cash Dividends/Net Income (Sub S Adjusted)	37.19	36.33	29.28	33.17	32.68
Retained Earnings/Avg Equity Cap	7.72	8.45	7.62	8.15	7.46

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.25	0.34	0.31	0.39	0.42
Long-Term Debt/Equity Capital	1.39	1.82	1.54	2.01	3.17
Equity Investment in Subs/Equity Cap	108.21	104.97	106.54	105.02	103.76
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	99.59	122.05	120.68	141.86	143.45

PERCENT OF AVERAGE ASSETS	PEER GROUP 06				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Interest Income (TE)	5.27	5.65	5.50	6.21	7.31
Less: Interest Expense	1.43	1.79	1.66	2.20	3.35
Equals: Net Interest Income (TE)	3.83	3.86	3.83	3.99	3.97
Plus: Non-Interest Income	0.80	0.92	0.89	0.87	0.85
Equals: Adj Operating Income (TE)	4.67	4.82	4.76	4.89	4.84
Less: Overhead Expense	2.98	3.04	3.04	3.05	3.10
Less: Provision for Loan and Lease Losses	0.16	0.19	0.22	0.26	0.24
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.04	0.03	0.03	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.51	1.63	1.52	1.59	1.51
Less: Applicable Income Taxes (TE)	0.38	0.46	0.40	0.46	0.45
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.09	1.14	1.07	1.10	1.02
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.09	1.14	1.07	1.10	1.02
Memo: Net Income (Last Four Qtrs)	1.10	1.16	1.10	1.13	1.03
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.66	92.66	92.71	92.93	92.95
Avg Int-Bearing Funds / Avg Assets	77.17	77.65	77.44	77.71	77.68
Int Income (TE) / Avg Earning Assets	5.71	6.11	5.95	6.70	7.89
Int Expense / Avg Earning Assets	1.54	1.93	1.79	2.38	3.61
Net Int Inc (TE) / Avg Earn Assets	4.15	4.18	4.15	4.31	4.29
YIELD OR COST:					
Total Loans and Leases (TE)	6.55	7.07	6.92	7.56	8.75
Interest-Bearing Bank Balances	1.22	1.46	1.47	1.98	4.55
Fed Funds Sold & Reverse Repos	0.92	1.14	1.07	1.57	3.77
Trading Assets	8.28	1.92	1.73	2.17	2.63
Total Earning Assets	5.59	6.00	5.85	6.58	7.76
Investment Securities (TE)	3.98	4.37	4.10	5.24	6.19
U.S. Treasury & Agency Sec (excl MBS)	3.34	4.06	3.60	4.83	6.26
Mortgage-Backed Securities	3.74	3.90	3.68	5.04	5.71
All Other Securities	5.68	6.00	5.85	6.58	7.15
Interest-Bearing Deposits	1.72	2.17	2.01	2.73	4.25
Time Deposits of \$100K or More	2.38	2.89	2.72	3.50	5.32
Time Deposits < \$100K	2.48	3.06	2.90	3.76	5.54
Other Domestic Deposits	0.86	1.11	1.00	1.48	2.44
Foreign Deposits	0.99	1.87	1.70	0.00	N/A
Fed Funds Purchased and Repos	1.09	1.28	1.19	1.92	3.90
Other Borrowed Funds & Trading Liab	3.60	4.21	4.03	4.57	5.52
All Interest-Bearing Funds	1.84	2.29	2.13	2.83	4.31

PEER GROUP 06

06/30/2004

06/30/2003

12/31/2003

12/31/2002

12/31/2001

Avg Personnel Exp Per Employee (\$000)

25

24

48

45

43

Avg Assets per Employee (\$000)

3,079

2,901

2,964

2,793

2,631

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

1.07

0.80

0.85

1.01

1.00

Overhead Exp / NII + Non-Int Income

65.52

64.44

65.32

63.86

65.77

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

2.98

3.04

3.04

3.05

3.10

Personnel Expense

1.66

1.68

1.69

1.67

1.68

Net Occupancy Expense

0.41

0.43

0.42

0.43

0.45

Other Operating Expenses

0.89

0.91

0.92

0.93

0.95

Overhead Less Non-Interest Income

2.15

2.06

2.10

2.14

2.22

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

64.16

63.06

64.03

62.44

64.11

Personnel Expense

35.67

35.05

35.53

34.19

34.71

Net Occupancy Expense

8.87

8.78

8.88

8.82

9.30

Other Operating Expenses

19.19

18.89

19.29

19.09

19.69

Total Non-Interest Income

16.81

18.73

18.32

17.41

17.25

Fiduciary Activities Income

0.34

0.36

0.34

0.39

0.55

Serv Charges on Deposit Accts - Domestic

8.29

8.31

8.35

8.30

8.35

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees & Commissions

0.26

0.23

0.23

0.23

0.25

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.22

0.26

0.24

0.20

0.21

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.31

0.32

0.32

0.37

0.39

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

0.73

1.60

1.38

0.95

0.66

Other Non-Interest Income

4.54

5.04

5.00

4.64

4.55

Overhead Less Non-Interest Income

46.70

43.68

45.11

44.52

46.33

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

20.36

21.77

21.13

21.92

23.67

Appl Inc Tax+TE/Pretax NOI+TE

27.78

29.25

28.49

29.68

31.05

PERCENT OF TOTAL ASSETS	PEER GROUP 06				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate Loans	46.65	44.56	45.38	44.20	43.01
Commercial and Industrial Loans	9.94	10.04	9.93	10.20	10.62
Loans to Individuals	4.49	4.95	4.76	5.40	6.11
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.96	1.96	1.80	1.97	1.97
Other Loans and Leases	0.68	0.67	0.68	0.69	0.68
Net Loans and Leases	65.63	64.06	64.46	64.31	64.42
Debt Securities Over 1 Year	20.11	18.93	20.00	19.05	15.56
Mutual Funds and Equity Securities	0.11	0.15	0.13	0.14	0.16
Subtotal	86.67	84.01	85.43	84.30	82.44
Interest-Bearing Bank Balances	0.46	0.64	0.56	0.60	0.52
Federal Funds Sold & Reverse Repos	1.56	2.98	2.06	2.69	2.63
Debt Securities 1 Year or Less	2.10	2.64	2.49	2.73	2.36
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.82	91.53	91.71	91.58	91.50
Non-Int Cash and Due From Dep Inst	3.13	3.67	3.38	3.61	3.74
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.10	0.11	0.10	0.11	0.09
All Other Assets	4.91	4.69	4.78	4.70	4.67
MEMORANDA:					
Short-Term Investments	4.82	7.20	5.99	7.02	6.43
U. S. Treasury Securities	0.19	0.24	0.25	0.30	0.45
U. S. Agency Securities (excl MBS)	8.81	7.58	8.60	7.82	7.91
Municipal Securities	4.24	4.23	4.33	4.20	4.27
Mortgage-Backed Securities	5.64	6.09	5.79	6.00	5.70
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	0.50	0.71	0.59	0.76	0.80
RE Loans Secured by 1-4 Family	17.56	17.90	17.47	18.32	18.76
Revolving	1.65	1.46	1.56	1.36	1.20
Closed-End, Sec by First Liens	14.26	14.77	14.27	15.26	15.70
Closed-End, Sec by Junior Liens	0.97	1.02	0.97	1.13	1.28
Commercial Real Estate Loans	24.42	22.30	23.52	21.66	20.50
Construction and Land Dev	5.41	4.40	4.94	4.22	3.87
Multifamily	1.03	0.91	0.95	0.86	0.78
Nonfarm Nonresidential	16.96	16.02	16.61	15.74	14.95
RE Loans Secured by Farmland	2.38	2.22	2.21	2.15	2.00
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	70.84	69.53	70.28	68.69	66.65
RE Loans Secured by 1-4 Family	27.18	28.34	27.58	28.79	29.35
Revolving	2.41	2.22	2.32	2.06	1.82
Closed-End	24.04	25.46	24.55	26.12	26.96
Commercial Real Estate Loans	36.52	34.44	35.89	33.37	31.46
Construction and Land Dev	7.92	6.66	7.41	6.39	5.86
Multifamily	1.53	1.39	1.43	1.31	1.17
Nonfarm Nonresidential	25.59	24.90	25.52	24.35	23.03
RE Loans Secured by Farmland	3.77	3.53	3.55	3.43	3.13
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	15.03	15.55	15.21	15.73	16.55
Loans to Individuals	7.23	8.00	7.77	8.68	9.76
Credit Card Loans	0.11	0.13	0.13	0.15	0.19
Agricultural Loans	3.17	3.19	2.95	3.18	3.12
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.08	1.10	1.10	1.12	1.10

PERCENT OF TOTAL ASSETS	PEER GROUP 06				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Short-Term Investments	4.82	7.20	5.99	7.02	6.43
Liquid Assets	22.82	24.30	23.90	24.08	23.84
Investment Securities	22.91	22.33	23.28	22.62	22.66
Net Loans and Leases	65.63	64.06	64.46	64.31	64.42
Net Lns, Ls & Stdby Ltrs of Credit	66.11	64.46	64.90	64.74	64.84
Core Deposits	69.16	69.60	69.49	69.73	70.12
Noncore Funding	20.17	19.43	19.53	19.40	19.31
Time Deposits of \$100K or More	12.82	12.73	12.62	12.81	12.71
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.04	0.91	0.98	0.96	1.22
Net Fed Funds Purchased (Sold)	-0.52	-2.15	-1.13	-1.76	-1.43
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.35	0.83	1.10	0.86	0.72
Earning Assets Repr in 1 Year	35.99	37.39	36.39	36.67	36.28
Int-Bearing Liab Repr in 1 Year	30.56	32.35	31.50	34.03	36.90
Long-Term Debt Repr in 1 Year	0.24	0.28	0.26	0.30	0.35
Net Assets Repriceable in 1 Year	5.10	4.41	4.37	2.04	-1.31
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	17.11	14.00	15.34	14.26	15.48
Net ST Noncore Funding Dependence	8.37	4.98	6.61	5.66	7.85
Short-Term Inv/ST Noncore Funding	54.22	79.37	68.71	74.13	61.88
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.38	18.39	17.62	17.47	15.51
Net Loans and Leases/Total Deposits	79.61	77.35	78.12	77.58	77.45
Net Loans and Leases/Core Deposits	96.08	92.87	93.82	93.01	92.58
Held-To-Mat Sec Appr(Depr)/Eq Cap	-0.05	1.41	0.82	1.24	0.70
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-1.89	5.20	2.32	5.18	2.36
Struct Notes Appr(Depr)/Eq Cap	-0.63	0.12	-0.17	0.15	-0.01
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.55	7.88	7.83	8.09	9.31
Available-For-Sale Securities	92.45	92.12	92.17	91.91	90.69
U. S. Treasury Securities	0.97	1.35	1.21	1.51	2.20
U. S. Agency Securities (excl MBS)	41.89	36.54	40.00	37.25	37.75
Municipal Securities	18.41	18.66	18.55	18.47	18.72
Mortgage-Backed Securities	24.79	27.27	25.10	26.78	25.00
Asset-Backed Securities	0.00	0.00	0.00	0.01	0.00
Other Debt Securities	2.30	3.43	2.68	3.55	3.58
Mutual Funds and Equity Securities	0.54	0.73	0.60	0.65	0.78
Debt Securities 1 Year or Less	10.42	13.03	12.03	13.33	11.39
Debt Securities 1 To 5 Years	42.03	40.09	40.08	41.25	32.82
Debt Securities Over 5 Years	43.48	42.63	43.78	40.74	33.85
Pledged Securities	42.82	40.80	40.43	41.81	41.85
Structured Notes, Fair Value	3.58	1.52	2.56	0.88	0.17

ANALYSIS RATIOS	PEER GROUP 06				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Provision for Ln&Ls Losses/Avg Assets	0.16	0.19	0.22	0.26	0.24
Provision for Ln&Ls Losses/Avg Lns&Ls	0.23	0.28	0.33	0.40	0.37
Provision for Ln&Ls Losses/Net Losses	195.30	287.70	210.45	232.99	196.66
Ln&Ls Allowance/Total Loans & Leases	1.29	1.31	1.30	1.29	1.26
Ln&Ls Allowance/Net Ln&Ls Losses (X)	25.06	23.05	14.80	12.52	11.26
ALL/Nonaccrual Assets	530.10	433.55	453.62	511.01	488.46
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	356.52	273.87	307.55	319.74	274.47
Gross Ln&Ls Losses/Avg Loans & Leases	0.19	0.23	0.30	0.32	0.32
Recoveries/Avg Loans and Leases	0.07	0.07	0.07	0.07	0.06
Net Losses/Avg Loans and Leases	0.12	0.16	0.22	0.24	0.24
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	N/A
Recoveries/Prior Year-End Losses	14.48	13.39	28.55	29.14	34.38
Earnings Coverage of Net Losses (X)	26.38	33.51	25.52	23.62	21.41
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.04	0.06	0.06	0.05
RE Loans Secured By 1-4 Family	0.03	0.04	0.07	0.05	0.04
Revolving	0.00	0.00	0.00	0.00	0.00
Closed-End	0.03	0.04	0.07	0.05	0.04
Commercial Real Estate Loans	0.02	0.02	0.04	0.05	0.04
Construction and Land Dev	0.00	0.00	0.01	0.01	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.02	0.01	0.03	0.05	0.03
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.23	0.29	0.50	0.55	0.53
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.67	0.80	0.89	0.81	0.75
Credit Card Loans	1.67	2.01	2.07	2.17	1.88
Agricultural Loans	0.00	0.01	0.02	0.02	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.12	0.16	0.25	0.25	0.16

PERCENT OF LOANS AND LEASES	PEER GROUP 06				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
30-89 Days PD Loans and Leases	0.98	1.18	1.12	1.28	1.42
90+ Days PD Loans and Leases	0.14	0.21	0.17	0.19	0.22
Nonaccrual Loans and Leases	0.58	0.67	0.65	0.60	0.59
90+ Days PD and Nonaccrual Loans and Leases	0.76	0.94	0.86	0.84	0.87
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.98	1.18	1.12	1.28	1.42
90+ Days Past Due Assets	0.14	0.21	0.17	0.19	0.22
Nonaccrual Assets	0.58	0.68	0.65	0.60	0.59
30+ Days PD & Nonaccrual Assets	1.80	2.19	2.05	2.20	2.35
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.49	0.60	0.55	0.54	0.56
90+ PD & Nonaccrual Assets + OREO	0.63	0.75	0.69	0.68	0.69
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.52	0.58	0.56	0.53	0.51
Allowance for Loan & Lease Losses	61.93	68.76	66.51	64.15	63.05
Equity Cap + ALLL	5.56	5.90	5.81	5.60	5.50
Tier 1 Cap + ALLL	5.32	6.09	5.75	5.72	5.63
Loans & Leases + RE Acquired	0.80	0.91	0.88	0.83	0.80

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate - 30-89 Days PD	0.92	1.07	1.05	1.18	1.31
- 90+ Days Past Due	0.13	0.18	0.15	0.17	0.18
- Nonaccrual	0.46	0.52	0.54	0.48	0.47
Coml & Indl - 30-89 Days PD	0.94	1.24	1.07	1.23	1.29
- 90+ Days Past Due	0.10	0.18	0.14	0.17	0.21
- Nonaccrual	0.72	0.89	0.76	0.75	0.74
Individuals - 30-89 Days PD	1.73	1.82	1.91	2.00	2.15
- 90+ Days Past Due	0.15	0.21	0.18	0.21	0.24
- Nonaccrual	0.27	0.30	0.27	0.24	0.24
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.28
Agricultural - 30-89 Days PD	0.10	0.19	0.12	0.16	0.19
- 90+ Days Past Due	0.02	0.06	0.02	0.01	0.01
- Nonaccrual	0.10	0.14	0.14	0.12	0.12
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.57	0.54	0.60	0.65	0.83
- 90+ Days Past Due	0.02	0.04	0.02	0.03	0.05
- Nonaccrual	0.05	0.10	0.11	0.08	0.14
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.05	1.17	1.28	1.45	1.61
- 90+ Days Past Due	0.13	0.15	0.15	0.18	0.18
- Nonaccrual	0.36	0.39	0.43	0.38	0.31
Revolving - 30-89 Days PD	0.29	0.25	0.30	0.31	0.49
- 90+ Days Past Due	0.00	0.00	0.01	0.01	0.02
- Nonaccrual	0.02	0.04	0.03	0.04	0.04
Closed-End - 30-89 Days PD	1.09	1.22	1.35	1.52	1.71
- 90+ Days Past Due	0.13	0.16	0.16	0.18	0.18
- Nonaccrual	0.39	0.42	0.46	0.40	0.32
- Jr Lien 30-89 Days PD	0.05	0.06	0.05	0.06	N/A
- Jr Lien 90+ Days PD	0.00	0.01	0.00	0.01	N/A
- Jr Lien Nonaccrual	0.02	0.02	0.02	0.02	N/A
Commercial RE - 30-89 Days PD	0.62	0.75	0.66	0.78	0.92
- 90+ Days Past Due	0.09	0.11	0.11	0.09	0.12
- Nonaccrual	0.49	0.57	0.59	0.50	0.53
Const & Dev - 30-89 Days PD	0.33	0.54	0.44	0.59	0.70
- 90+ Days Past Due	0.01	0.02	0.02	0.01	0.02
- Nonaccrual	0.10	0.21	0.14	0.18	0.18
Multi family - 30-89 Days PD	0.05	0.01	0.05	0.02	0.09
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Nonfarm Nres- 30-89 Days PD	0.58	0.70	0.62	0.73	0.84
- 90+ Days Past Due	0.07	0.10	0.09	0.09	0.11
- Nonaccrual	0.50	0.58	0.62	0.49	0.48
Farmland - 30-89 Days PD	0.28	0.43	0.23	0.42	0.48
- 90+ Days Past Due	0.03	0.08	0.02	0.05	0.04
- Nonaccrual	0.16	0.22	0.20	0.19	0.22
Credit Card - 30-89 Days PD	1.31	1.28	1.36	1.44	1.59
- 90+ Days Past Due	0.48	0.61	0.56	0.59	0.63
- Nonaccrual	0.00	0.00	0.01	0.00	0.00

CAPITAL RATIOS	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Tier 1 Leverage Ratio	9.42	9.22	9.35	9.10	8.92
Tier 1 RBC Ratio	13.66	13.55	13.75	13.42	13.15
Total Risk-Based Capital Ratio	15.07	14.90	15.15	14.78	14.42
Tangible Tier 1 Leverage Ratio	9.39	9.19	9.33	9.07	8.90
Tangible Common Eq Cap/Tan Assets	8.62	9.00	8.90	8.92	8.69
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	10.77	9.85	10.17	9.41	9.43
Standby Letters of Credit	0.38	0.32	0.35	0.32	0.31
Commercial & Similar Letters of Credit	0.02	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	0.01	0.00	0.00	0.00	0.00
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	16.84	15.63	16.28	15.17	15.17

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 06				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Interest Rate Contracts	82.21	76.47	79.31	78.32	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	17.79	23.53	20.69	21.62	0.00
Futures and Forwards	7.29	16.76	18.17	8.17	12.50
Written Options	40.87	19.07	29.11	11.43	0.00
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	40.61	15.93	29.11	11.43	0.00
Purchased Options	5.41	14.05	13.82	25.93	35.42
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	5.22	12.09	13.82	25.93	35.42
Swaps	31.51	43.77	38.90	52.08	52.08
Held for Trading	0.00	0.00	0.00	0.00	8.33
Interest Rate Contracts	0.00	0.00	0.00	0.00	8.33
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	100.00	100.00	100.00	100.00	91.67
Interest Rate Contracts	79.31	72.55	74.14	72.91	87.50
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	17.79	23.53	20.69	21.62	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	56.71	71.36	69.17	87.41	100.00
One Year or Less	9.36	20.16	22.05	24.13	16.67
Over 1 Year to 5 Years	32.86	37.79	35.76	47.97	72.22
Over 5 Years	2.26	13.41	4.79	12.93	2.90
Gross Negative Fair Value (Abs Val)	0.75	2.06	1.58	2.73	0.00
Gross Positive Fair Value	0.88	0.79	1.10	1.72	1.02
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES

06/30/2004

06/30/2003

12/31/2003

12/31/2002

12/31/2001

ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	43.75	56.43	49.58	53.21	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	56.25	43.57	50.42	46.79	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	13.23	N/A
Ins Activities Revenue/Adj Oper Inc	0.31	0.32	0.32	0.37	N/A
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	1.53	N/A
Credit Rel Prem Inc/Tot Prem Inc	37.50	58.27	44.44	68.25	N/A
Other Prem Inc/Total Prem Inc	62.50	41.73	55.56	31.75	N/A
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	N/A
Ins Net Inc (P/C)/Equity (P/C)	35.31	96.62	59.12	91.36	N/A
Ins Net Inc (L/H)/Equity (L/H)	52.46	48.40	17.08	-56.52	N/A
Insur Ben, Losses, Exp/Insur Premiums	27.72	12.22	41.68	0.00	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	1.05	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	3.99	3.69	3.78	N/A	N/A

BROKER-DEALER ACTIVITIES

Net Assets Broker-Dealer Subs/Cons Asts

0.00

0.00

0.00

0.00

N/A

FOREIGN ACTIVITIES

Yield: Foreign Loans

0.04

0.00

0.00

0.00

0.00

Cost: Interest-Bearing Deposits

0.99

1.87

1.70

0.00

N/A

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

Real Estate Loans

N/A

N/A

N/A

N/A

N/A

Commercial and Industrial Loans

N/A

N/A

N/A

N/A

N/A

Foreign Governments and Inst

0.00

0.00

0.00

0.00

0.00

Leases

N/A

N/A

N/A

N/A

N/A

GROWTH RATES:

Net Loans and Leases

-41.77

-67.54

-49.98

-53.87

-47.40

Total Selected Assets

-15.72

-43.02

-28.93

-31.92

-47.57

Deposits

-14.99

-100.00

N/A

N/A

N/A

PEER GROUP 06

PROFITABILITY:	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Net Income/Avg Equity Capital	10.92	11.35	10.66	11.15	10.55
Bank Net Inc/Avg Eq Inv in Banks	12.06	12.57	11.93	12.26	11.74
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.64	6.44	3.22	4.59	4.23
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.08	11.16	9.83	11.03	8.90
Bank Net Income/Parent Net Income	104.58	103.22	103.73	102.98	104.31
Nonbank Net Income/Parent Net Income	0.08	0.08	0.08	0.06	0.05
Sub BHCs Net Inc/Parent Net Income	101.78	94.06	95.41	91.77	95.76
LEVERAGE:					
Total Liabilities/Equity	13.38	9.83	12.26	10.17	8.71
Total Debt/Equity Capital	2.44	3.04	2.68	3.31	4.68
Tot Debt+NP to Subs Iss Tr Pref/Equity	11.74	8.40	10.37	8.64	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	2.59	3.25	2.87	3.51	4.94
Total Debt/Eq Cap - Exc Over Fair Value	2.46	3.07	2.71	3.33	4.75
Long-Term Debt/Equity Capital	1.39	1.82	1.54	2.01	3.17
Short-Term Debt/Equity Capital	0.25	0.34	0.31	0.39	0.42
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.14	0.15	0.16	0.22	0.28
Long-Term Debt/Consolidated LT Debt	6.01	6.35	6.64	6.67	9.12
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	108.21	104.97	106.54	105.02	103.76
Total Investment in Subs/Equity	108.66	105.34	107.06	105.51	104.28
Equity Inv in Subs/Cons Eq Cap+Min Int	100.21	99.25	98.39	99.40	101.27
Total Inv in Subs/Cons Eq Cap+Min Int	100.56	99.57	98.85	99.91	101.78
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.58	0.34	0.52	0.37	0.30
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.11	2.40	2.79	2.60	2.62
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	99.25	113.23	115.20	129.18	136.14
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	99.59	122.05	120.68	141.86	143.45
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	95.99	102.34	117.60	124.34	119.57
Pretax Oper Inc + Int Exp/Int Expense	2085.71	2188.69	2635.18	2053.22	1555.86
Div + Int From Subs/Int Exp + Div	107.20	134.48	150.99	163.34	151.76
Fees+Other Inc From Subs/Sal + Oth Exp	1.91	3.10	3.24	4.18	5.07
Net Inc/Curr Port of LT Debt+Pfd Div(X)	33.33	24.45	47.20	56.51	100.49
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.57	-0.74	-0.40	-0.54	-0.95
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.44	0.29	0.45	0.26	0.14
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 06 06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Div Paid/Inc Before Undist Inc	81.10	71.68	72.16	68.22	65.81
Dividends Paid/Net Income	28.09	24.33	28.93	25.14	27.07
Net Income - Dividends/Avg Equity	7.69	8.42	7.60	8.16	7.44
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	95.06	106.56	116.82	128.85	140.48
Dividends From Nonbank Subs	0.02	0.01	0.01	0.00	0.00
Dividends From Subsidiary BHCs	3.61	2.54	3.09	2.89	2.47
Dividends From All Subsidiaries	108.51	120.48	144.59	155.29	175.12
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	32.27	31.61	37.43	36.39	40.61
Interest Income From Bank Subs	0.06	0.07	0.08	0.10	0.16
Mgt & Service Fees From Bank Subs	0.00	0.02	0.02	0.04	0.07
Other Income From Bank Subs	0.02	0.02	0.04	0.04	0.06
Operating Income From Bank Subs	33.50	33.31	39.12	38.11	47.42
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	49.66	35.54	43.51	36.84	31.81
Interest Income From Nonbank Subs	0.24	0.60	1.12	0.46	5.16
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.03	0.01
Operating Inc From Nonbank Subs	54.63	40.61	58.24	43.82	46.29
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	39.19	31.74	42.41	41.04	43.77
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.01
Operating Income From Sub BHCs	39.24	32.38	42.85	41.65	43.99
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	69.06	69.97	74.18	75.00	75.68
Interest Income From Bank Subs	1.22	2.00	0.60	0.46	0.58
Mgt & Serv Fees From Bank Subs	0.00	0.06	0.03	0.07	0.10
Other Income From Bank Subs	0.10	0.07	0.10	0.08	0.13
Operating Income From Bank Subs	79.66	81.09	82.23	82.65	84.00
Dividends From Nonbank Subs	0.07	0.02	0.02	0.01	0.00
Interest Income From Nonbank Subs	0.01	0.00	0.01	0.00	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	0.63	0.25	0.28	0.11	0.05
Dividends From Subsidiary BHCs	2.01	2.00	2.87	2.92	1.84
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	2.28	2.09	3.06	3.29	2.04
Loans and Adv From Subs/ST Debt	332.66	195.18	270.73	154.91	14.37
Loans and Adv From Subs/Total Debt	108.88	34.14	93.91	51.07	4.46

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
	-----	-----	-----	-----	-----	-----	-----	-----	-----
Number of BHCs in Peer Group									980
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.83	2.91	3.07	3.45	3.81	4.19	4.59	4.87	980
+ Non-interest Income	0.79	0.23	0.32	0.51	0.72	1.07	1.45	1.82	980
- Overhead Expense	2.98	1.74	2.06	2.47	2.95	3.45	4.06	4.56	980
- Provision for Losses	0.15	0.00	0.00	0.05	0.13	0.24	0.41	0.54	980
+ Securities Gains (Losses)	0.01	-0.01	-0.00	0.00	0.00	0.02	0.09	0.16	980
+ Other Tax Equiv Adjustments	-0.00	-0.11	-0.00	0.00	0.00	0.00	0.00	0.03	980
= Pretax Net Oper Income (TE)	1.51	0.37	0.67	1.10	1.52	1.91	2.34	2.68	980
Net Operating Income	1.08	0.22	0.46	0.74	1.05	1.41	1.78	2.12	980
Net Income	1.08	0.22	0.46	0.74	1.06	1.41	1.78	2.12	980
Net Income (Sub S Adjusted)	1.04	0.27	0.49	0.77	1.03	1.32	1.58	1.91	249
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.70	4.65	4.93	5.30	5.69	6.11	6.48	6.78	980
Interest Expense	1.54	0.82	0.96	1.22	1.53	1.85	2.13	2.32	980
Net Interest Income (TE)	4.15	3.07	3.31	3.73	4.13	4.58	4.98	5.33	980
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.12	-0.08	-0.03	0.00	0.06	0.20	0.44	0.75	980
Earnings Coverage of Net Losses (X)	26.38	-223.83	-74.13	2.50	14.10	46.02	147.63	351.66	935
Ln&Ls Allowance/Total Loans & Leases	1.28	0.74	0.85	1.03	1.24	1.49	1.88	2.27	980
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.74	0.00	0.02	0.19	0.51	1.15	2.02	2.92	980
30-89 Days Past Due Loans and Leases	0.97	0.03	0.13	0.37	0.87	1.48	2.29	2.93	980
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	17.11	-6.47	0.54	8.25	16.84	25.47	33.91	40.05	980
Net ST Noncore Funding Dependence	8.36	-11.22	-5.80	1.81	8.58	14.87	21.31	25.86	980
Net Loans and Leases/Total Assets	65.63	39.45	46.54	56.19	66.62	75.33	81.79	85.44	980
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.41	6.08	6.67	7.80	9.13	10.86	13.11	15.20	976
Equity Capital/Total Assets	8.97	5.01	5.78	7.08	8.67	10.62	13.19	15.59	980
Net Loans&Ls/Equity Capital (X)	7.83	3.09	3.90	5.54	7.63	9.94	12.43	14.27	980
Cash Dividends/Net Income	28.05	0.00	0.00	0.00	25.84	51.99	80.77	110.02	956
Cash Dividends/Net Income (Sub S Adjusted)	37.18	-24.70	-10.56	1.71	27.33	65.37	115.28	186.43	249
Retained Earnings/Avg Equity Cap	7.71	-3.09	0.96	4.15	7.75	11.06	15.07	17.73	980
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.24	0.00	0.00	0.00	0.00	0.00	1.37	8.72	979
Long-Term Debt/Equity Capital	1.39	0.00	0.00	0.00	0.00	0.00	10.69	20.53	979
Equity Investment in Subs/Equity Cap	108.20	82.99	89.91	97.69	99.94	120.97	146.26	159.04	979
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	99.58	-18.39	0.00	48.44	99.57	121.93	233.01	452.22	943

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.26	4.34	4.55	4.90	5.26	5.63	5.99	6.32	980
Less: Interest Expense	1.42	0.75	0.87	1.12	1.42	1.73	1.98	2.14	980
Equals: Net Interest Income (TE)	3.83	2.91	3.07	3.45	3.81	4.19	4.59	4.87	980
Plus: Non-Interest Income	0.79	0.23	0.32	0.51	0.72	1.07	1.45	1.82	980
Equals: Adj Operating Income (TE)	4.66	3.38	3.65	4.11	4.62	5.21	5.81	6.33	980
Less: Overhead Expense	2.98	1.74	2.06	2.47	2.95	3.45	4.06	4.56	980
Less: Provision for Loan and Lease Losses	0.15	0.00	0.00	0.05	0.13	0.24	0.41	0.54	980
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Plus: Realized G/L on AFS Sec	0.01	-0.01	-0.00	0.00	0.00	0.02	0.08	0.15	980
Plus: Other Tax Equiv Adjustments	-0.00	-0.11	-0.00	0.00	0.00	0.00	0.00	0.03	980
Equals: Pretax Net Oper Inc (TE)	1.51	0.37	0.67	1.10	1.52	1.91	2.34	2.68	980
Less: Applicable Income Taxes (TE)	0.38	0.00	0.00	0.14	0.39	0.61	0.77	0.94	980
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	980
Equals: Net Operating Income	1.08	0.22	0.46	0.74	1.05	1.41	1.78	2.12	980
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Equals: Net Income	1.08	0.22	0.46	0.74	1.06	1.41	1.78	2.12	980
Memo: Net Income (Last Four Qtrs)	1.09	0.23	0.47	0.79	1.06	1.39	1.83	2.10	850
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.66	85.96	88.40	90.97	92.99	94.54	95.97	96.57	980
Avg Int-Bearing Funds / Avg Assets	77.16	64.36	67.63	72.63	77.64	81.73	85.01	86.53	980
Int Income (TE) / Avg Earning Assets	5.70	4.65	4.93	5.30	5.69	6.11	6.48	6.78	980
Int Expense / Avg Earning Assets	1.54	0.82	0.96	1.22	1.53	1.85	2.13	2.32	980
Net Int Inc (TE) / Avg Earn Assets	4.15	3.07	3.31	3.73	4.13	4.58	4.98	5.33	980
YIELD OR COST:									
Total Loans and Leases (TE)	6.54	5.56	5.75	6.13	6.52	6.94	7.43	7.79	980
Interest-Bearing Bank Balances	1.21	0.00	0.00	0.00	1.02	2.02	3.69	6.06	818
Fed Funds Sold & Reverse Repos	0.92	0.68	0.76	0.86	0.92	0.97	1.10	1.35	919
Trading Assets	8.27	0.00	0.00	0.00	2.58	5.91	8.41	31.30	11
Total Earning Assets	5.59	4.57	4.81	5.18	5.59	5.99	6.36	6.65	980
Investment Securities (TE)	3.98	2.47	2.88	3.41	3.96	4.53	5.19	5.69	979
U.S. Treasury & Agency Sec (excl MBS)	3.34	1.82	2.15	2.75	3.32	3.89	4.63	5.18	952
Mortgage-Backed Securities	3.74	2.03	2.59	3.12	3.63	4.21	5.41	6.32	866
All Other Securities	5.68	2.82	3.59	4.47	5.59	6.74	7.97	10.50	912
Interest-Bearing Deposits	1.72	1.01	1.17	1.41	1.70	1.99	2.35	2.53	980
Time Deposits of \$100K or More	2.38	1.40	1.65	1.97	2.35	2.78	3.17	3.47	979
Time Deposits < \$100K	2.48	1.60	1.82	2.13	2.46	2.81	3.20	3.44	976
Other Domestic Deposits	0.86	0.39	0.48	0.64	0.82	1.07	1.32	1.47	977
Foreign Deposits	0.98	0.64	0.64	0.64	0.64	0.98	1.19	1.26	2
Fed Funds Purchased and Repos	1.09	0.00	0.00	0.77	1.16	1.49	2.16	2.76	715
Other Borrowed Funds & Trading Liab	3.59	0.49	1.36	2.37	3.66	4.72	5.76	6.42	793
All Interest-Bearing Funds	1.84	1.09	1.27	1.53	1.83	2.14	2.43	2.60	980

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	24.53	17.71	19.06	21.06	23.81	27.53	32.28	36.46	980
Avg Assets per Employee (\$000)	3078.95	1888.17	2083.36	2424.33	2905.71	3627.20	4660.32	5605.52	980

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.07	0.00	0.00	0.00	0.00	1.64	6.25	10.90	980
Overhead Exp / NII + Non-Int Income	65.52	45.20	49.81	57.55	65.10	73.57	80.61	86.87	980

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.98	1.74	2.06	2.47	2.95	3.45	4.06	4.56	980
Personnel Expense	1.65	0.95	1.14	1.35	1.63	1.91	2.26	2.49	980
Net Occupancy Expense	0.41	0.18	0.23	0.30	0.40	0.51	0.63	0.73	980
Other Operating Expenses	0.89	0.47	0.56	0.69	0.87	1.07	1.30	1.49	980
Overhead Less Non-Interest Income	2.14	1.18	1.40	1.76	2.14	2.50	2.88	3.15	980

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	64.16	42.48	48.14	56.44	64.09	72.46	79.84	84.83	980
Personnel Expense	35.67	23.62	26.60	31.22	35.68	40.34	44.62	47.17	980
Net Occupancy Expense	8.86	4.35	5.36	6.76	8.65	10.76	12.91	14.66	980
Other Operating Expenses	19.18	11.30	13.05	15.65	18.89	22.71	26.75	29.52	980
Total Non-Interest Income	16.81	6.03	8.28	11.92	16.25	21.45	27.53	32.48	980
Fiduciary Activities Income	0.34	0.00	0.00	0.00	0.00	0.08	2.50	4.68	980
Serv Charges on Deposit Accts - Domestic	8.29	2.20	3.27	5.22	7.92	11.21	14.50	16.80	980
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Investment Banking Fees & Commissions	0.26	0.00	0.00	0.00	0.00	0.43	1.42	2.36	980
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Net Servicing Fees	0.21	0.00	0.00	0.00	0.00	0.12	1.45	2.29	980
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Insurance Activities Revenue	0.30	0.00	0.00	0.00	0.04	0.40	1.55	3.90	980
Net Gain (Loss) - Sales Loans, OREO, Oth	0.72	-0.52	-0.13	0.00	0.02	1.15	3.76	6.53	980
Other Non-Interest Income	4.53	1.19	1.69	2.51	4.07	6.02	9.46	12.31	980
Overhead Less Non-Interest Income	46.70	26.38	30.54	38.73	46.92	54.17	62.85	68.88	980

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	20.35	0.00	0.00	4.25	24.68	32.64	36.97	38.36	955
Appl Inc Tax+TE/Pretax NOI+TE	27.78	0.00	0.73	13.38	33.26	36.88	39.68	41.90	955

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	46.64	21.85	27.32	35.80	46.50	57.51	66.68	71.38	980
Commercial and Industrial Loans	9.93	2.18	3.28	5.62	8.86	13.56	19.89	24.51	980
Loans to Individuals	4.49	0.54	1.01	2.20	4.02	6.40	9.64	12.48	980
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Agricultural Loans	1.96	0.00	0.00	0.00	0.45	3.53	9.03	14.15	980
Other Loans and Leases	0.68	0.00	0.00	0.08	0.37	1.10	2.15	3.29	980
Net Loans and Leases	65.63	39.45	46.54	56.19	66.62	75.33	81.79	85.44	980
Debt Securities Over 1 Year	20.10	2.41	5.41	10.67	18.57	28.70	39.63	45.94	980
Mutual Funds and Equity Securities	0.10	0.00	0.00	0.00	0.00	0.03	0.80	1.66	980
Subtotal	86.67	75.36	78.82	83.55	87.33	90.20	92.14	93.32	980
Interest-Bearing Bank Balances	0.46	0.00	0.00	0.00	0.07	0.60	2.58	4.36	980
Federal Funds Sold & Reverse Repos	1.55	0.00	0.00	0.00	0.85	2.96	5.66	8.35	980
Debt Securities 1 Year or Less	2.09	0.00	0.00	0.39	1.34	3.13	6.25	8.81	980
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Total Earning Assets	91.82	86.89	88.36	90.21	92.06	93.49	94.74	95.41	980
Non-Int Cash and Due From Dep Inst	3.13	1.27	1.59	2.17	2.91	3.97	5.39	6.30	980
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Other Real Estate Owned	0.10	0.00	0.00	0.00	0.03	0.17	0.48	0.73	980
All Other Assets	4.90	2.15	2.65	3.55	4.84	6.17	7.49	8.61	980
MEMORANDA:									
Short-Term Investments	4.82	0.25	0.60	1.68	3.89	7.46	11.88	16.41	980
U.S. Treasury Securities	0.19	0.00	0.00	0.00	0.00	0.04	1.39	2.96	980
U.S. Agency Securities (excl MBS)	8.81	0.22	0.96	3.26	7.11	13.67	22.00	27.61	980
Municipal Securities	4.24	0.00	0.00	0.79	3.59	7.64	11.93	15.11	980
Mortgage-Backed Securities	5.64	0.00	0.00	0.43	4.07	10.87	18.13	23.66	980
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Other Debt Securities	0.49	0.00	0.00	0.00	0.00	0.73	2.80	4.65	980
RE Loans Secured by 1-4 Family	17.56	3.69	6.27	10.61	16.25	23.77	32.79	38.34	980
Revolving	1.65	0.00	0.00	0.11	1.02	2.88	5.90	8.28	980
Closed-End, Sec by First Liens	14.26	2.43	4.20	7.46	13.25	19.94	28.43	33.46	980
Closed-End, Sec by Junior Liens	0.97	0.01	0.07	0.31	0.77	1.49	2.56	3.68	980
Commercial Real Estate Loans	24.41	5.44	8.10	13.50	21.63	34.40	46.25	52.71	980
Construction and Land Dev	5.41	0.21	0.55	1.51	3.93	8.56	15.53	18.97	980
Multifamily	1.03	0.00	0.00	0.13	0.60	1.77	3.85	5.91	980
Nonfarm Nonresidential	16.96	3.84	5.84	10.07	15.79	23.55	31.00	35.18	980
RE Loans Secured by Farmland	2.38	0.00	0.00	0.06	0.97	4.48	9.10	13.21	980
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	70.84	41.74	49.63	61.54	72.23	80.72	87.66	90.91	980
RE Loans Secured by 1-4 Family	27.17	5.93	9.32	17.01	25.75	36.08	49.24	59.04	980
Revolving	2.41	0.00	0.00	0.18	1.54	4.25	8.11	12.03	980
Closed-End	24.03	4.53	7.57	13.65	22.35	32.91	45.98	54.50	980
Commercial Real Estate Loans	36.52	11.55	15.09	22.37	35.14	49.79	63.17	70.34	980
Construction and Land Dev	7.91	0.35	0.94	2.57	6.23	11.91	20.77	26.50	980
Multifamily	1.52	0.00	0.00	0.21	0.92	2.57	5.28	8.61	980
Nonfarm Nonresidential	25.58	7.76	10.62	16.72	24.67	33.82	43.37	49.86	980
RE Loans Secured by Farmland	3.77	0.00	0.00	0.11	1.51	7.21	14.64	19.22	980
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Commercial and Industrial Loans	15.02	3.63	5.38	9.19	13.97	20.06	27.90	33.93	980
Loans to Individuals	7.23	0.74	1.42	3.18	6.30	10.70	16.37	21.36	980
Credit Card Loans	0.11	0.00	0.00	0.00	0.00	0.25	0.54	0.76	980
Agricultural Loans	3.17	0.00	0.00	0.00	0.73	5.43	14.61	20.71	980
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Other Loans and Leases	1.08	0.00	0.01	0.13	0.63	1.73	3.45	5.69	980

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.82	0.25	0.60	1.68	3.89	7.46	11.88	16.41	980
Liquid Assets	22.81	7.28	9.74	14.43	21.34	30.81	40.13	45.20	980
Investment Securities	22.91	4.28	6.95	12.86	21.41	31.68	43.13	50.05	980
Net Loans and Leases	65.63	39.45	46.54	56.19	66.62	75.33	81.79	85.44	980
Net Lns, Ls & Stdbly Ltrs of Credit	66.11	39.77	46.79	56.58	67.15	76.02	82.37	85.89	980
Core Deposits	69.15	50.96	55.77	63.34	69.90	75.61	79.83	82.27	980
Noncore Funding	20.17	6.78	8.92	13.64	19.37	26.15	33.61	39.40	980
Time Deposits of \$100K or More	12.81	4.12	5.37	8.04	12.07	17.11	22.73	26.70	980
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Fed Funds Purchased and Repos	1.04	0.00	0.00	0.00	0.25	2.05	4.31	6.13	980
Net Fed Funds Purchased (Sold)	-0.51	-7.58	-5.30	-2.40	-0.14	1.24	3.75	5.49	980
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Oth Borrowings W/Rem Mat 1 Yr or Less	1.34	0.00	0.00	0.00	0.67	2.66	5.13	7.38	980
Earning Assets Repr in 1 Year	35.99	13.54	17.74	25.61	34.87	45.63	56.11	65.25	980
Int-Bearing Liab Repr in 1 Year	30.56	1.83	12.97	19.27	27.42	40.67	57.93	62.58	980
Long-Term Debt Repr in 1 Year	0.23	0.00	0.00	0.00	0.00	0.00	1.89	3.92	980
Net Assets Repriceable in 1 Year	5.10	-31.81	-22.03	-6.65	5.62	17.79	29.76	35.87	980
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	17.11	-6.47	0.54	8.25	16.84	25.47	33.91	40.05	980
Net ST Noncore Funding Dependence	8.36	-11.22	-5.80	1.81	8.58	14.87	21.31	25.86	980
Short-Term Inv/ST Noncore Funding	54.22	1.64	4.05	12.30	32.65	78.40	185.35	311.35	977
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.38	-13.77	-7.52	0.85	12.44	28.39	48.65	66.56	980
Net Loans and Leases/Total Deposits	79.61	47.61	55.05	67.85	80.64	91.04	101.86	107.77	980
Net Loans and Leases/Core Deposits	96.08	54.98	65.08	78.23	94.67	113.11	132.31	144.69	980
Held-To-Mat Sec Appr(Depr)/Eq Cap	-0.04	-3.24	-1.92	-0.23	0.03	0.36	1.13	1.65	456
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-1.89	-11.20	-7.06	-3.80	-1.27	0.01	1.79	3.06	947
Struct Notes Appr(Depr)/Eq Cap	-0.63	-3.64	-2.62	-0.98	-0.30	-0.06	0.00	0.02	435
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.55	0.00	0.00	0.00	0.00	10.11	41.11	86.54	977
Available-For-Sale Securities	92.44	11.72	58.68	89.73	100.00	100.00	100.00	100.00	977
U.S. Treasury Securities	0.97	0.00	0.00	0.00	0.00	0.21	6.64	14.34	977
U.S. Agency Securities (excl MBS)	41.88	2.16	6.92	20.32	38.50	62.45	86.04	92.95	977
Municipal Securities	18.41	0.00	0.00	5.21	17.35	32.69	44.23	52.49	977
Mortgage-Backed Securities	24.79	0.00	0.00	3.45	21.84	46.58	65.18	76.78	977
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	977
Other Debt Securities	2.29	0.00	0.00	0.00	0.00	3.75	12.22	19.86	977
Mutual Funds and Equity Securities	0.54	0.00	0.00	0.00	0.00	0.16	3.71	8.68	977
Debt Securities 1 Year or Less	10.41	0.00	0.08	2.02	6.72	16.14	29.54	39.59	977
Debt Securities 1 To 5 Years	42.03	3.98	9.86	23.15	42.44	60.47	74.92	82.70	977
Debt Securities Over 5 Years	43.48	0.43	4.16	17.97	43.18	67.10	84.88	92.37	977
Pledged Securities	42.81	1.59	5.67	20.90	41.72	63.52	82.31	91.15	977
Structured Notes, Fair Value	3.58	0.00	0.00	0.00	0.00	6.92	17.41	24.75	977

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.15	0.00	0.00	0.05	0.13	0.24	0.41	0.54	980
Provision for Ln&Ls Losses/Avg Lns&Ls	0.23	0.00	0.00	0.09	0.20	0.35	0.59	0.79	980
Provision for Ln&Ls Losses/Net Losses	195.29	-500.00	-285.71	0.00	119.13	339.85	942.25	2062.50	935
Ln&Ls Allowance/Total Loans & Leases	1.28	0.74	0.85	1.03	1.24	1.49	1.88	2.27	980
Ln&Ls Allowance/Net Ln&Ls Losses (X)	25.06	1.50	2.44	4.74	11.69	33.09	96.53	193.63	749
ALLL/Nonaccrual Assets	530.10	56.33	79.62	136.59	280.50	661.24	1854.60	3878.07	892
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	356.52	48.27	66.53	107.63	204.80	423.69	1211.78	2657.66	939
Gross Ln&Ls Losses/Avg Loans & Leases	0.19	0.00	0.00	0.04	0.12	0.29	0.61	0.96	980
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.01	0.04	0.10	0.21	0.33	980
Net Losses/Avg Loans and Leases	0.12	-0.08	-0.03	0.00	0.06	0.20	0.44	0.75	980
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Recoveries/Prior Year-End Losses	14.47	0.00	1.11	4.18	10.27	20.44	41.56	71.64	868
Earnings Coverage of Net Losses (X)	26.38	-223.83	-74.13	2.50	14.10	46.02	147.63	351.66	935
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.03	-0.05	-0.01	0.00	0.00	0.05	0.18	0.33	980
RE Loans Secured By 1-4 Family	0.03	-0.06	-0.02	0.00	0.00	0.04	0.20	0.38	980
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	805
Closed-End	0.03	-0.06	-0.01	0.00	0.00	0.03	0.20	0.40	979
Commercial Real Estate Loans	0.02	-0.02	0.00	0.00	0.00	0.00	0.16	0.41	980
Construction and Land Dev	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	959
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	845
Nonfarm Nonresidential	0.02	-0.01	0.00	0.00	0.00	0.00	0.13	0.42	979
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	797
Commercial and Industrial Loans	0.22	-0.60	-0.21	-0.01	0.00	0.33	1.28	2.61	979
Loans to Depository Institutions	0.00	-0.85	0.00	0.00	0.00	0.00	0.00	0.00	37
Loans to Individuals	0.67	0.05	0.10	0.24	0.51	0.99	1.76	2.56	731
Credit Card Loans	1.66	-0.30	0.00	0.00	0.91	2.72	5.42	8.75	375
Agricultural Loans	0.00	-0.04	0.00	0.00	0.00	0.00	0.00	0.13	707
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Loans and Leases	0.11	-0.29	0.00	0.00	0.00	0.00	0.48	4.18	907

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

30-89 Days PD Loans and Leases	0.97	0.03	0.13	0.37	0.87	1.48	2.29	2.93	980
90+ Days PD Loans and Leases	0.14	0.00	0.00	0.00	0.05	0.25	0.64	0.96	980
Nonaccrual Loans and Leases	0.57	0.00	0.00	0.12	0.38	0.88	1.64	2.34	980
90+ Days PD and Nonaccrual Loans and Leases	0.75	0.00	0.05	0.24	0.57	1.16	1.99	2.82	980
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.97	0.03	0.13	0.37	0.87	1.48	2.29	2.93	980
90+ Days Past Due Assets	0.14	0.00	0.00	0.00	0.05	0.25	0.64	0.96	980
Nonaccrual Assets	0.57	0.00	0.00	0.12	0.38	0.89	1.64	2.34	980
30+ Days PD & Nonaccrual Assets	1.80	0.16	0.37	0.88	1.57	2.60	4.00	5.21	980
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.48	0.00	0.03	0.14	0.37	0.77	1.26	1.70	980
90+ PD & Nonaccrual Assets + OREO	0.63	0.00	0.07	0.21	0.49	1.01	1.60	2.14	980
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.52	0.00	0.02	0.13	0.37	0.80	1.44	1.95	980
Allowance for Loan & Lease Losses	61.92	0.00	3.81	18.43	45.72	93.76	170.96	225.97	980
Equity Cap + ALLL	5.56	0.00	0.26	1.38	4.04	8.73	15.77	21.73	980
Tier 1 Cap + ALLL	5.31	0.00	0.26	1.34	3.75	8.24	15.62	21.54	980
Loans & Leases + RE Acquired	0.80	0.00	0.04	0.22	0.57	1.23	2.14	3.07	980

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.41	6.08	6.67	7.80	9.13	10.86	13.11	15.20	976
Tier 1 RBC Ratio	13.66	7.67	8.89	10.51	12.88	16.15	21.45	25.80	976
Total Risk-Based Capital Ratio	15.06	9.61	10.40	12.00	14.17	17.51	22.60	27.37	976
Tangible Tier 1 Leverage Ratio	9.39	6.04	6.64	7.77	9.09	10.84	13.10	15.19	976
Tangible Common Eq Cap/Tan Assets	8.62	4.39	5.34	6.71	8.29	10.30	12.90	14.97	976

DERIVATIVES AND
OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	10.77	2.72	4.11	6.55	9.89	14.88	19.27	23.36	980
Standby Letters of Credit	0.37	0.00	0.00	0.07	0.26	0.65	1.21	1.66	980
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.12	0.44	980
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980

TYPE OF DERIVATIVE INSTRUMENT:

Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.51	980
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	980
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	980

PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments	16.83	5.43	7.35	10.90	15.65	22.31	29.25	34.18	980
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PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	81.09	0.00	0.00	50.66	97.63	104.37	167.23	267.08	680
Dividends Paid/Net Income	28.08	0.00	0.00	0.00	25.85	52.01	80.80	110.06	955
Net Income - Dividends/Avg Equity	7.69	-3.98	0.96	4.13	7.72	11.06	15.07	17.73	980
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	95.06	0.00	0.00	54.41	100.00	124.94	225.94	344.33	663
Dividends From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.11	663
Dividends From Subsidiary BHCs	3.61	0.00	0.00	0.00	0.00	0.00	0.00	108.65	663
Dividends From All Subsidiaries	108.51	0.00	0.00	93.76	101.05	136.39	240.39	393.20	663
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	32.27	0.00	0.00	0.00	28.83	59.58	87.12	120.03	878
Interest Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.40	1.30	878
Mgt & Service Fees From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	878
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.97	878
Operating Income From Bank Subs	33.49	0.00	0.00	1.19	31.26	60.19	90.07	124.24	878
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	49.66	0.00	0.00	0.00	78.94	100.00	100.00	100.00	162
Interest Income From Nonbank Subs	0.23	0.00	0.00	0.00	0.00	0.00	0.00	11.58	162
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	162
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	162
Operating Inc From Nonbank Subs	54.63	0.00	0.00	0.00	100.00	100.00	100.00	195.00	162
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	39.19	0.00	0.00	0.00	39.62	63.52	109.92	165.48	91
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Operating Income From Sub BHCs	39.24	0.00	0.00	0.00	39.62	63.52	109.92	165.48	91
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	69.05	0.00	0.00	0.00	97.98	100.00	100.00	100.00	846
Interest Income From Bank Subs	1.22	0.00	0.00	0.00	0.00	0.00	3.21	70.00	846
Mgt & Serv Fees From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	846
Other Income From Bank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.00	4.89	846
Operating Income From Bank Subs	79.65	0.00	0.00	87.94	100.00	100.00	100.00	100.00	846
Dividends From Nonbank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.31	3.28	846
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.71	846
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	846
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	846
Operating Inc From Nonbank Subs	0.62	0.00	0.00	0.00	0.00	0.00	2.46	32.49	846
Dividends From Subsidiary BHCs	2.01	0.00	0.00	0.00	0.00	0.00	0.00	98.85	846
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	846
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	846
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	846
Operating Income From Sub BHCs	2.27	0.00	0.00	0.00	0.00	0.00	0.00	99.21	846
Loans and Adv From Subs/ST Debt	332.66	0.00	0.00	0.00	0.00	265.55	1748.20	4572.07	134
Loans and Adv From Subs/Total Debt	108.88	0.00	0.00	0.00	0.00	159.09	613.69	1390.38	290

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
2342085	228,567	A. E. BANCORP, INC.	BUFFALO GROVE, IL	
1079731	187,055	A. WILBERT'S SONS LUMBER AND	PLAQUEMINE, LA	
1075500	238,664	ABIGAIL ADAMS NATIONAL BANCORP	WASHINGTON, DC	
2579612	151,386	ABSECON BANCORP	ABSECON, NJ	
2926270	175,262	ADVANTAGE BANCORP, INC.	LOVELAND, CO	New Y-9C/BHCPR reporter
1107821	273,119	ALAMO CORPORATION OF TEXAS	ALAMO, TX	
1246926	219,414	ALBANY BANCSHARES, INC.	ALBANY, TX	
3137082	157,593	ALLEGHENY BANCSHARES, INC.	FRANKLIN, WV	
1203693	205,651	ALPHA FINANCIAL GROUP, INC.	TOLUCA, IL	
1105078	243,898	AMADOR BANCSHARES, INC.	LAS CRUCES, NM	
1210682	155,198	AMBANC FINANCIAL SERVICES, INC	BEAVER DAM, WI	
1131853	170,726	AMCORP FINANCIAL, INC.	ARDMORE, OK	
2507183	239,306	AMERIBANCSHARES, INC.	WICHITA FALLS, TX	
3047172	241,818	AMERICAN BANCORPORATION OF MIN	BRAINERD, MN	
1095414	252,937	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
1207703	169,646	AMERICAN CENTRAL FINANCIAL GRO	SPRINGFIELD, IL	
1083635	254,033	AMERICAN GATEWAY FINANCIAL COR	PORT ALLEN, LA	
2693796	265,336	AMERICAN HORIZONS BANCORP, INC	MONROE, LA	
1110045	266,115	AMERICAN NATIONAL BANCSHARES,	WACO, TX	
2632571	195,565	AMERICAN STATE BANK HOLDING CO	WILLISTON, ND	
2514163	173,833	AMERIMARK FINANCIAL CORPORATIO	COUNTRYSIDE, IL	
1840687	193,216	AMERIWEST CORPORATION	OMAHA, NE	
1059676	161,862	AMFIRST FINANCIAL SERVICES, IN	MCCOOK, NE	
1131899	191,259	AMTEX BANCSHARES, INC.	ORANGE, TX	
2536642	185,106	ANB BANCSHARES, INC.	GONZALES, TX	
1138197	245,370	ANDERSON BANCSHARES, INC.	MULLINS, SC	
1071913	252,236	ANDOVER BANCORP, INC.	ANDOVER, OH	
1083185	176,963	ANDREW JOHNSON BANCSHARES, INC	GREENEVILLE, TN	
1472257	267,336	ANNAPOLIS BANCORP, INC.	ANNAPOLIS, MD	
1491650	241,840	ARKANSAS BANKERS' BANCORPORATI	LITTLE ROCK, AR	
2965934	171,359	ARKANSAS STATE BANCSHARES, INC	SILOAM SPRINGS, AR	
1057980	248,354	ARKANSAS VALLEY BANCSHARES, IN	BROKEN ARROW, OK	
1840221	176,434	ARNESON BANCSHARES, INC.	CLEAR LAKE, IA	
2863946	259,804	ASSOCIATED COMMUNITY BANCORP,	GREENWICH, CT	
2757184	170,726	ATLANTIC BANCGROUP, INC.	JACKSONVILLE BEACH, FL	New Y-9C/BHCPR reporter
1130829	185,548	AUSTIN COLONY, INC.	LAKE JACKSON, TX	
1095058	293,334	BACKLUND INVESTMENT CO.	PEORIA, IL	
1491333	188,285	BAI NUM BANCORP II	MURFREESBORO, AR	
1129029	213,850	BAKKEN SECURITIES, INC.	SAINT LOUIS PARK, MN	
1048728	291,037	BALLSTON SPA BANCORP, INC.	BALLSTON SPA, NY	
1128460	217,892	BANCOMMUNITY SERVICE CORPORATI	ST PETER, MN	
2468275	165,816	BANCORP OF LUCEDALE, INC.	LUCEDALE, MS	
1138526	152,950	BANCORP OF RANTOUL, INC.	RANTOUL, IL	
1099449	230,889	BANCSHARES OF EASTERN ARKANSAS	FORREST CITY, AR	
2796624	297,343	BANCSHARES OF FLORIDA, INC.	NAPLES, FL	
1895397	249,926	BANCSHARES OF JACKSON HOLE, IN	JACKSON, WY	
1099823	162,580	BANCSHARES OF RIPLEY, INC.	RIPLEY, TN	
1084061	224,114	BANCSOUTH CORPORATION	DOTHAN, AL	
3192997	239,742	BANK HOLDINGS, THE	RENO, NV	
3169748	169,882	BANK OF COMMERCE HOLDINGS, INC	SARASOTA, FL	New Y-9C/BHCPR reporter
2561671	175,089	BANK OF IDAHO HOLDING CO.	IDAHO FALLS, ID	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
2297701	194,355	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
3217032	161,213	BANK OF THE JAMES FINANCIAL GR	LYNCHBURG, VA	
1209958	261,360	BANKERS' BANCORPORATION, INC.	MADISON, WI	
3109968	245,095	BANKFIRST BANCORP, INC.	WINTER PARK, FL	
2808330	219,732	BANKING CORPORATION OF FLORIDA	NAPLES, FL	
3104570	161,367	BANKSHARES, INC., THE	MELBOURNE, FL	New Y-9C/BHCPR reporter
1084780	284,452	BARTOW BANCSHARES, INC.	CARTERSVILLE, GA	
2410304	253,407	BASTROP BANCSHARES, INC.	BASTROP, TX	
2755162	153,867	BAUER INVESTMENTS, LTD.	PORT LAVACA, TX	
1104307	204,554	BAYLOR BANCSHARES, INC.	SEYMOUR, TX	
2391243	197,222	BEACH FIRST NATIONAL BANCSHARE	MYRTLE BEACH, SC	
1143511	283,957	BELLE FOURCHE BANCSHARES, INC.	SPEARFISH, SD	
2898537	160,695	BENCHMARK BANCORP, INC.	AURORA, IL	
1141441	281,504	BENCHMARK BANKSHARES INC.	KENBRIDGE, VA	
2615154	164,201	BEO BANCORP	HEPPNER, OR	
1051906	261,724	BERCO, INC.	BENNINGTON, KS	
3197835	164,226	BEVERLY FINANCIAL, MHC	BEVERLY, MA	
1137248	250,461	BIG LAKE FINANCIAL CORPORATION	OKEECHOBEE, FL	
1427677	287,960	BLOOMFIELD HILLS BANCORP, INC.	BLOOMFIELD HILLS, MI	
1244801	177,114	BLUEGRASS BANCSHARES, INC.	LEXINGTON, KY	
1398973	234,624	BNB FINANCIAL SERVICES CORPORA	NEW YORK, NY	
2905734	237,419	BOE FINANCIAL SERVICES OF VIRG	TAPPAHANNOCK, VA	
1063039	152,788	BON, INC.	MOUNDRIDGE, KS	
1119329	195,294	BOOTHEEL BANCORP, INC.	POPLAR BLUFF, MO	
2238544	215,618	BORDER BANCSHARES, INC.	GREENBUSH, MN	
1492291	155,845	BOSCOBEL BANCORP, INC.	BOSCOBEL, WI	
1124163	283,746	BOSSHARD BANCO, LTD.	LACROSSE, WI	
1205473	166,146	BOSSHARD FINANCIAL GROUP, INC.	LA CROSSE, WI	
2577506	207,605	BOTETOURT BANKSHARES, INC.	BUCHANAN, VA	
3043222	235,603	BOTH, INC.	KERRVILLE, TX	
2456919	194,603	BRADFORD BANCORP, INC.	GREENVILLE, IL	
1399774	179,076	BRADLEY COUNTY FINANCIAL CORPO	CLEVELAND, TN	
1097016	212,473	BREMEN BANCORP, INC.	SAINT LOUIS, MO	
1108789	167,183	BRENHAM BANCSHARES, INC.	BRENHAM, TX	
2447935	149,192	BRICKYARD BANCORP, INC.	LINCOLNWOOD, IL	
3138119	217,761	BRIDGE STREET FINANCIAL, INC.	OSWEGO, NY	
2148438	156,548	BRIDGEPORT FINANCIAL CORPORATI	BRIDGEPORT, TX	New Y-9C/BHCPR reporter
1027947	149,760	BRIGHTON BANCORP	SALT LAKE CITY, UT	
1132382	190,286	BSJ BANCSHARES, INC.	SAINT JOSEPH, LA	
2640585	207,866	BUCKHEAD COMMUNITY BANCORP, IN	ATLANTA, GA	
1060346	138,546	BUERGE BANCSHARES, INC.	JOPLIN, MO	
3189728	195,339	BUSINESS BANCSHARES, INC.	CLAYTON, MO	
2728102	163,818	BUSINESS HOLDING CORPORATION	BATON ROUGE, LA	
1138786	176,411	C. S. BANCSHARES, INC.	CHILLICOTHE, MO	
2100089	185,577	C. S. B. BANCSHARES, INC.	SOMERVILLE, TX	
1201448	187,156	C-B-G, INC.	WEST LIBERTY, IA	
2324997	155,534	CACHE VALLEY BANKING COMPANY	LOGAN, UT	
2421391	212,068	CALIFORNIA COMMUNITY LLC	PASADENA, CA	
1097098	233,694	CALLAWAY SECURITY BANKS, INC.	FULTON, MO	
2839567	277,788	CAMBANK, INC.	LAKE ZURICH, IL	
2762384	146,093	CAMERON FINANCIAL CORPORATION	CAMERON, TX	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes

2297448	259,018	CAMPELLO BANCORP	BROCKTON, MA	
3195804	170,889	CANON BANK CORPORATION	CANON CITY, CO	
1248603	203,829	CAPAC BANCORP, INC.	CAPAC, MI	
2242970	152,578	CAPITAL COMMERCE BANCORP, INC.	MILWAUKEE, WI	
2043346	121,983	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
1248368	207,391	CARDINAL BANCORP II, INC.	SAINT LOUIS, MO	
2434467	183,925	CARDINAL BANKSHARES CORPORATIO	FLOYD, VA	
1131527	183,843	CARLSBAD BANCORPORATION, INC.	CARLSBAD, NM	
1491641	206,295	CARLSON BANCSHARES, INC.	WEST MEMPHIS, AR	
2943473	244,960	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
1848825	151,815	CARROLL FINANCIAL SERVICES, IN	HUNTINGDON, TN	
1082870	195,230	CARTER COUNTY BANCORP	ELIZABETHTON, TN	
2767512	272,285	CARTHAGE STATE BANCSHARES, INC	CARTHAGE, TX	
1976625	158,273	CBA BANKSHARES, INC.	AMERICUS, GA	
1106628	191,707	CBC, INC.	CLOVIS, NM	
2435594	244,693	CBR HOLDINGS, INC.	CHICAGO, IL	
3219764	200,599	CBS FINANCIAL CORPORATION	SMYRNA, GA	
3159244	296,384	CBT FINANCIAL CORP.	CLEARFIELD, PA	
1246690	157,825	CCB FINANCIAL CORPORATION	SANDY, OR	
1118283	229,817	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
3135190	168,200	CECIL BANCORP, INC.	ELKTON, MD	
1492273	220,792	CENTRAL BANC, INC.	GENESEO, IL	
1250295	291,727	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
1246805	181,180	CENTRAL BANK CORPORATION	SAULT SAINTE MARIE, MI	
1963120	227,649	CENTRAL FINANCIAL CORPORATION	HUTCHINSON, KS	
3184125	154,209	CENTRAL GEORGIA BANKING COMPAN	COCHRAN, GA	
3150278	193,449	CENTRAL MISSOURI SHARES, INC.	LEBANON, MO	
3015612	163,458	CENTRAL OHIO BANCORP	WAVERLY, OH	
1056974	212,930	CENTRAL STATES BANCSHARES, INC	SPRINGFIELD, MO	
3137729	203,870	CENTRAL TEXAS FINANCIAL CORP.	CAMERON, TX	
1020920	172,435	CENTRAL TRUST COMPANY	EDINA, MN	
2560508	245,201	CENTURY BANCORP MHC	BRIDGETON, NJ	
1095469	151,864	CENTURY BANCSHARES, INC.	GAINESVILLE, MO	
1491856	224,783	CENTURY FINANCIAL CORPORATION	COLDWATER, MI	
3071122	242,062	CGD USA HOLDING COMPANY, INC.	NEW YORK, NY	
1056125	42,177	CHAMBANCO, INC.	CHAMBERS, NE	
1138955	151,860	CHAMPLAIN BANK CORPORATION	WILLSBORO, NY	
2948825	205,674	CHARTER FINANCIAL CORPORATION	BELLEVUE, WA	
2349404	256,892	CHATUGE BANK SHARES, INC.	HIAWASSEE, GA	
1128228	242,250	CHEROKEE BANCSHARES, INC.	SAINT PAUL, MN	
2868110	236,844	CHESTATEE BANCSHARES, INC.	DAWSONVILLE, GA	
2485076	237,369	CHI CAGO SHORE CORPORATION (F. K	CHI CAGO, IL	
1125030	241,414	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
1139297	225,310	CHOICEONE FINANCIAL SERVICES,	SPARTA, MI	
1207208	259,197	CITBA FINANCIAL CORPORATION	MOORESVILLE, IN	
3219474	272,488	CITIZENS BANCORP OF VIRGINIA,	BLACKSTONE, VA	
1833616	150,798	CITIZENS BANCORP OF WINFIELD,	WINFIELD, AL	
2509990	176,163	CITIZENS BANCORP, INC.	NEWPORT, KY	
1135114	203,790	CITIZENS BANCORPORATION OF NEW	NEW ULM, MN	
2550143	180,734	CITIZENS BANCORPORATION, INC.	MASCOUTAH, IL	
1357121	213,329	CITIZENS BANCSHARES CORPORATIO	OLANTA, SC	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1121966	153, 840	CITIZENS BANCSHARES OF HUTCHIN	HUTCHINSON, MN	
1085312	160, 685	CITIZENS BANCSHARES, INC.	VILLE PLATTE, LA	
2473260	160, 669	CITIZENS BANCSHARES, INC.	ALBION, IL	
2718354	210, 176	CITIZENS BANCSHARES, INC.	EDMOND, OK	
1964668	155, 488	CITIZENS BANK GROUP, INC.	ST JAMES, MN	
3200874	239, 864	CITIZENS BANKING CORPORATION	FROSTPROOF, FL	New Y-9C/BHCPR reporter
1208492	217, 208	CITIZENS CENTRAL BANCORP, INC.	MACOMB, IL	
2702278	193, 127	CITIZENS COMMERCE BANCSHARES,	VERSAILLES, KY	
1246681	264, 061	CITIZENS CORPORATION	COLUMBIA, MS	
1142970	210, 854	CITIZENS FINANCIAL CORP.	ELKINS, WV	
1099784	152, 719	CITIZENS FINANCIAL GROUP, INC.	NEW HAVEN, MO	New Y-9C/BHCPR reporter
2750952	164, 736	CITIZENS FIRST CORPORATION	BOWLING GREEN, KY	
2299077	170, 076	CITIZENS INDEPENDENT BANCORP,	LOGAN, OH	
1839207	253, 697	CITIZENS NATIONAL BANCORP, INC	PUTNAM, CT	
1999718	224, 359	CITIZENS NATIONAL BANCORP, INC	SPRINGFIELD, MO	
2344856	187, 292	CITIZENS NATIONAL BANCSHARES	BOSSIER CITY, LA	
1363739	177, 260	CITIZENS STATE BANCORP, INC.	NEW BALTIMORE, MI	
2625283	153, 768	CITY BANCSHARES, INC.	NATCHITOCHE, LA	
1129672	153, 474	CITY NATIONAL BANCORP, INC.	METROPOLIS, IL	New Y-9C/BHCPR reporter
1135646	279, 997	CLAIBORNE HOLDING COMPANY, INC	TAZEWELL, TN	
3030754	196, 001	CLARK COUNTY BANCORPORATION	VANCOUVER, WA	
1913684	184, 668	CLEVELAND STATE BANCORP, INC.	CLEVELAND, MS	
1135422	259, 467	CNB CORPORATION	CHEBOYGAN, MI	
1109825	166, 860	CNB FINANCIAL CORPORATION, INC	TAYLOR, TX	
2909200	220, 811	CNB FINANCIAL SERVICES, INC.	BERKELEY SPRINGS, WV	
2184043	209, 333	COASTAL BANCSHARES, INC.	PEARLAND, TX	
1083671	251, 292	COASTAL BANKSHARES, INC.	SAVANNAH, GA	
3058909	188, 406	COASTAL COMMUNITY INVESTMENTS,	PANAMA CITY BEACH, FL	
2611866	134, 853	CODDLE CREEK FINANCIAL CORP.	MOORESVILLE, NC	
1070840	173, 577	COLONIAL BANC CORP.	EATON, OH	
1131518	175, 582	COLONIAL BANCORP	AURORA, CO	
1117772	230, 963	COLUMBIA FINANCIAL CORPORATION	BLOOMSBURG, PA	
3041367	175, 209	COLUMBIA TRUST BANCORP	PASCO, WA	
1132122	226, 330	COLUMBIAN FINANCIAL CORPORATIO	OVERLAND PARK, KS	
1085826	220, 604	COLUMBIANA BANCSHARES, INC.	COLUMBIANA, AL	
2693705	208, 824	COMBANC, INC.	DELPHOS, OH	
2770660	161, 630	COMMERCE BANCORP, INC	GREENWOOD, MS	
1118818	158, 367	COMMERCIAL BANCSHARES, INC.	TEXARKANA, AR	
2300012	274, 482	COMMERCIAL BANCSHARES, INC.	UPPER SANDUSKY, OH	
3101560	155, 966	COMMERCIAL BANCSHARES, INC.	MARYLAND HEIGHTS, MO	
1978674	260, 045	COMMERCIAL FINANCIAL CORP	STORM LAKE, IA	
1071810	153, 970	COMMERCIAL GRAYSON BANCSHARES	GRAYSON, KY	
1249299	243, 151	COMMERCIAL NATIONAL FINANCIAL	ITHACA, MI	
2011868	188, 107	COMMFIRST BANCORPORATION, INC.	SOUTH SIOUX CITY, NE	
2332536	243, 528	COMMONWEALTH HOLDINGS, L. L. C.	BURLINGTON, KY	
1977154	231, 921	COMMUNITY BANCORP OF LOUISIANA	RACELAND, LA	
2180223	221, 973	COMMUNITY BANCSHARES OF MARYSV	MARYSVILLE, KS	
1061624	281, 468	COMMUNITY BANCSHARES, INC.	NEOSHO, MO	
1889480	198, 268	COMMUNITY BANCSHARES, INC.	NOBLESVILLE, IN	
2247612	275, 143	COMMUNITY BANCSHARES, INC.	JOSEPH, OR	
2536857	176, 735	COMMUNITY BANK CORP.	PARK RIDGE, IL	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes

1104017	283,645	COMMUNITY BANK HOLDINGS OF TEX	CORSICANA, TX	
1138928	187,365	COMMUNITY BANKERS' CORPORATION	MARION CENTER, PA	
1479144	179,232	COMMUNITY BANKSHARES, INC.	PARKERSBURG, WV	
2775142	165,888	COMMUNITY CAPITAL BANCSHARES,	ALBANY, GA	
1102200	263,107	COMMUNITY COMPANY, THE	WACO, TX	
1131488	215,760	COMMUNITY FINANCIAL CORP.	EDGEWOOD, IA	
2723938	146,202	COMMUNITY FINANCIAL GROUP, INC	SPOKANE, WA	
3101010	227,487	COMMUNITY FINANCIAL HOLDING CO	DULUTH, GA	
2936103	232,040	COMMUNITY FINANCIAL SHARES, IN	GLEN ELLYN, IL	
2593083	295,140	COMMUNITY FIRST BANCORPORATION	WALHALLA, SC	
2754585	299,696	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
3107955	152,467	COMMUNITY FIRST FINANCIAL CORP	LYNCHBURG, VA	
3108194	243,832	COMMUNITY FIRST, INC.	COLUMBIA, TN	
1493793	164,788	COMMUNITY NATIONAL BANCORPORAT	ASHBURN, GA	
2576965	269,608	COMMUNITY NATIONAL BANCORPORAT	WATERLOO, IA	
2735333	184,437	COMMUNITY SHORES BANK CORPORAT	MUSKEGON, MI	
2513157	195,568	COMUNIBANC CORP.	NAPOLEON, OH	
1114502	216,569	CONNECTICUT RIVER BANCORP, INC	CHARLESTOWN, NH	
2168922	244,956	CONSOLIDATED EQUITY CORPORATIO	PURCELL, OK	
2286228	186,237	CONSUMERS BANCORP, INC.	MINERVA, OH	
1129681	209,814	CONTINENTAL BANCORP	MIAMI, FL	
1201569	137,393	CONTINENTAL MORTGAGE CORPORATI	AURORA, IL	
1059975	172,434	CONVERSE COUNTY CAPITAL CORPOR	DOUGLAS, WY	
1491490	157,276	CORN BELT BANCORP, INC.	PITTSFIELD, IL	
1064269	212,170	CORNERSTONE ALLIANCE, LTD.	WINFIELD, KS	
2746254	230,120	CORNERSTONE BANCORP, INC.	STAMFORD, CT	
2929383	219,164	CORNERSTONE BANCORP, INC.	PALATINE, IL	
1131497	230,643	CORNERSTONE BANCSHARES, INC.	HIXSON, TN	
1142372	261,479	CORNERSTONE FINANCIAL SERVICES	OTTUMWA, IA	
2022529	236,904	CORNHUSKER GROWTH CORPORATION	LINCOLN, NE	
1098581	195,032	COUNTRY BANCORP, INC.	HILLSBORO, IL	
1416831	209,433	COUNTRY BANK SHARES, INC.	MILFORD, NE	
1209707	158,174	COUNTRYSIDE FINANCIAL SERVICES	WALWORTH, WI	
2524788	281,580	COUNTY BANCORP, INC.	MANITOWOC, WI	
1363681	251,553	COUNTY BANK CORP	LAPEER, MI	
1984040	259,754	COWLITZ BANCORPORATION	LONGVIEW, WA	
2072252	169,836	CRACO, INC.	VINITA, OK	
1141861	170,882	CROCKETT COUNTY NATIONAL BANCS	OZONA, TX	
1135682	164,243	CROSBY BANCSHARES, INC.	CROSBY, TX	
1131611	162,682	CROSS COUNTY BANCSHARES, INC.	WYNNE, AR	
1126149	214,643	CROSTOWN HOLDING COMPANY	BLAINE, MN	
1210244	289,506	CRYSTAL VALLEY FINANCIAL CORPO	MIDDLEBURY, IN	
2184575	238,350	CSB, INC.	BIXBY, OK	
2029368	191,464	DAIRYLAND BANK HOLDING CORPORA	LA CROSSE, WI	
2265782	186,247	DAKOTA COMMUNITY BANSHARES, IN	HEBRON, ND	
1250026	200,307	DB HOLDING COMPANY, INC.	OMAHA, NE	
1139176	114,192	DBT FINANCIAL CORPORATION	DEWITT, AR	
2390031	154,590	DELAVAN BANCSHARES, INC.	DELAVAN, WI	
1250660	153,725	DELAWARE BANCSHARES, INC.	WALTON, NY	
3059746	274,223	DELLS BANCSHARES, INC.	WISCONSIN DELLS, WI	
1249918	242,536	DELMAR BANCORP	DELMAR, MD	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
2706726	196, 286	DELMARVA BANCSHARES, INC.	CAMBRIDGE, MD	
2834115	185, 509	DELTA TRUST AND BANKING CORPOR	LITTLE ROCK, AR	
1130164	262, 089	DEMOTTE BANCORP	DE MOTTE, IN	
1989241	191, 700	DENALI BANCORPORATION, INC.	FAIRBANKS, AK	
1058286	192, 857	DENISON BANCSHARES, INC. OF HO	HOLTON, KS	
1133615	209, 425	DENTEL BANCORPORATION	VICTOR, IA	
2209058	159, 147	DENVER BANKSHARES, INC.	DENVER, CO	
1131602	261, 179	DEVON BANCORP, INC.	CHI CAGO, IL	
1139617	226, 001	DG BANCORP, INC.	DOWNERS GROVE, IL	
1085899	160, 428	DICKSON FINANCIAL CORPORATION	DICKSON, TN	
1098198	161, 980	DREW BANCSHARES, INC.	MONTI CELLO, AR	
1059827	167, 439	DREXEL BANCSHARES, INC.	BELTON, MO	New Y-9C/BHCPR reporter
2558484	228, 513	DUNN INVESTMENT CO.	MANCHESTER, IA	
1021879	285, 385	EAGLE NATIONAL HOLDING COMPANY	MIAMI, FL	
2804855	160, 041	EAST ALABAMA FINANCIAL GROUP,	WEDOWEE, AL	
2121310	164, 497	EAST DUBUQUE BANCSHARES, INC.	DUBUQUE, IA	
1427556	234, 845	EAST TEXAS FINANCIAL CORPORATI	KILGORE, TX	
1200777	191, 249	EASTER ENTERPRISES, INC.	SPENCER, IA	
1129467	228, 212	EASTERN MICHIGAN FINANCIAL COR	CROSWELL, MI	
1122851	252, 377	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
2577766	162, 658	EDGAR COUNTY BANC SHARES, INC.	PARIS, IL	
1098031	284, 033	EDMONTON BANCSHARES, INC.	EDMONTON, KY	
1206153	262, 488	EDVILLE BANCORP, INC.	VILLA PARK, IL	
1205268	238, 172	ELGIN BANCSHARES, INC.	ELGIN, IL	
1207329	224, 893	ELGIN STATE BANCORP, INC.	ELGIN, IL	
1206676	186, 856	ELLETTSVILLE BANCSHARES, INC.	ELLETTSVILLE, IN	
2947985	189, 109	ELMER BANCORP, INC.	ELMER, NJ	
1204869	239, 765	ELMWOOD FINANCIAL CORPORATION	RACINE, WI	
1480944	267, 234	EMCLAIRE FINANCIAL CORP	EMLENTON, PA	
2721895	177, 838	EQUITABLE FINANCIAL GROUP, INC	FORT LAUDERDALE, FL	
3001129	195, 255	EVERGREENBANCORP, INC.	SEATTLE, WA	
2211136	170, 887	EXCELSIOR FINANCIAL SERVICES,	SHOREWOOD, MN	
1096176	252, 046	EXCHANGE BANCSHARES, INC.	MAYFIELD, KY	
1054000	264, 855	EXCHANGE BANKSHARES CORPORATIO	ATCHISON, KS	
1085862	171, 500	EXCHANGE BANKSHARES, INC.	MILLEDGEVILLE, GA	
1061893	250, 718	EXCHANGE COMPANY	GIBBON, NE	
1082731	247, 307	EXECUTIVE BANKING CORPORATION	MIAMI, FL	
1416907	163, 946	F. B. H. CORPORATION	FAYETTE, AL	
2107305	229, 256	FAIRFIELD BANCSHARES, INC.	FAIRFIELD, IL	
2568867	155, 764	FALMOUTH BANCORP, INC.	FALMOUTH, MA	
1126158	156, 528	FARIBAULT BANCSHARES, INC.	FARIBAULT, MN	
1053357	162, 773	FARM AND HOME INSURANCE AGENCY	LYONS, NE	
2178631	236, 070	FARMERS AND MERCHANTS BANCSHAR	BURLINGTON, IA	
1099672	298, 372	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1247615	182, 477	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
2142306	299, 447	FARMERS BANCORPORATION, INC.	BUHL, ID	
1095638	158, 707	FARMERS BANCSHARES, INC.	HARDINSBURG, KY	
1109320	196, 456	FARMERS BANCSHARES, INC.	CENTER, TX	
1099793	152, 970	FARMERS HOLDING COMPANY	JACKSONVILLE, IL	
1071511	172, 724	FARMERS NATIONAL BANCORP OF CY	CYNTHIANA, KY	
1209284	157, 797	FARMERS STATE BANCORPORATION,	WAUPACA, WI	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
2108227	227, 213	FARMERS STATE FINANCIAL CORP.	VICTOR, MI	
2900355	227, 193	FCB BANCORP, INC.	LOUISVILLE, KY	
1085488	242, 034	FCB CORPORATION	MANCHESTER, TN	
3031902	178, 152	FCB FINANCIAL CORP.	SAVANNAH, GA	New Y-9C/BHCPR reporter
3104860	277, 831	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	
1134069	235, 498	FCN BANC CORP.	BROOKVILLE, IN	
2348274	264, 654	FCT BANCSHARES, INC.	WACO, TX	
1891979	245, 250	FEO INVESTMENTS, INC.	NORFOLK, NE	
2527024	178, 616	FGH BANCORP, INC.	HERRIN, IL	
1121788	213, 057	FIDELITY CORPORATION	BURKE, SD	
1199787	246, 580	FIDELITY FINANCIAL CORPORATION	BIRMINGHAM, MI	
2227182	290, 597	FINANCIAL CORPORATION OF LOUIS	CROWLEY, LA	
1127557	185, 608	FINANCIAL SERVICES OF ST. CROI	ST CROIX FALLS, WI	
1126037	274, 927	FINLAYSON BANCSHARES, INC.	FINLAYSON, MN	
1363935	197, 213	FIRST & PEOPLES BANCSHARES, IN	RUSSELL, KY	
1083840	232, 258	FIRST ALACHUA BANKING CORPORAT	ALACHUA, FL	
2522337	251, 661	FIRST ALAMOGORDO BANCORP OF NE	RENO, NV	
1056134	224, 571	FIRST ALTUS BANCORP, INC.	ALTUS, OK	
1138188	242, 748	FIRST AMERICAN BANCORP	ATHENS, GA	
1141629	216, 779	FIRST AMERICAN BANKSHARES, INC	FORT ATKINSON, WI	
1143052	190, 610	FIRST APPLE RIVER CORPORATION	APPLE RIVER, IL	
1096550	265, 803	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1143801	151, 466	FIRST AZLE BANCSHARES, INC.	AZLE, TX	
1838590	264, 671	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
1099140	268, 898	FIRST BANCORP, INC.	RUSSELL SPRINGS, KY	
1842935	279, 867	FIRST BANCORPORATION, INC.	LA CROSSE, WI	
1869987	152, 097	FIRST BANCSHARES OF STEVENSON,	STEVENSON, AL	New Y-9C/BHCPR reporter
2791898	269, 586	FIRST BANCSHARES, INC.	SAN LUIS OBISPO, CA	
2385493	181, 636	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
2971261	221, 649	FIRST BANCTRUST CORPORATION	PARIS, IL	
1134041	211, 500	FIRST BANK SHARES OF THE SOUTH	ALMA, GA	
2349468	271, 807	FIRST BANKSHARES, INC.	WINTER PARK, FL	
1889538	219, 678	FIRST BERLIN BANCORP, INC.	BERLIN, WI	
1062050	176, 869	FIRST BROKEN ARROW CORPORATION	BROKEN ARROW, OK	
1889547	170, 987	FIRST BUSINESS BANCORP CO.	CHICAGO, IL	
1417360	251, 880	FIRST CAPITAL CORPORATION	FORT SCOTT, KS	
1076525	254, 400	FIRST CAROLINA BANCSHARES CORP	DARLINGTON, SC	
1022166	156, 840	FIRST CARTHAGE CORPORATION	CARTHAGE, MS	
1928633	283, 498	FIRST CECILIAN BANCORP, INC.	CECILIA, KY	
1427293	264, 660	FIRST CHEROKEE BANCSHARES, INC	WOODSTOCK, GA	
1142130	195, 075	FIRST CITIZENS OF PARIS, INC.	PARIS, IL	
3225420	196, 887	FIRST COMMERCE BANCORP	ENCINO, CA	
2016340	202, 466	FIRST COMMUNITY BANCORP, INC.	SHELBYVILLE, TN	
2252009	152, 501	FIRST COMMUNITY BANCORP, INC.	GLASGOW, MI	
2736424	163, 061	FIRST COMMUNITY BANCORP, INC.	PAHOKEE, FL	
1990096	149, 286	FIRST COMMUNITY BANCSHARES COR	MILTON, WI	
2341547	189, 703	FIRST COMMUNITY BANCSHARES, IN	KANSAS CITY, KS	
2398587	206, 361	FIRST COMMUNITY BANK HOLDING	DEBARY, FL	
2224239	195, 661	FIRST COMMUNITY CORPORATION	ROGERSVILLE, TN	
2337401	234, 479	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
1132896	236, 910	FIRST COMMUNITY FINANCIAL CORP	MIFFLINTOWN, PA	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1056479	213, 696	FIRST COMPANY	POWELL, WY	
1097388	281, 500	FIRST DELTA BANKSHARES, INC.	BLYTHEVILLE, AR	
2755685	178, 973	FIRST DUPAGE BANCORP, INC.	WESTMONT, IL	
1492956	243, 130	FIRST EAGLE BANCSHARES, INC.	HANOVER PARK, IL	
1250398	238, 201	FIRST EXPRESS OF NEBRASKA, INC	GERING, NE	
1104642	202, 896	FIRST FABENS BANCORPORATION	FABENS, TX	
1100112	235, 433	FIRST FARMERS BANK HOLDING COM	BARDSTOWN, KY	
2180232	180, 312	FIRST FINANCIAL BANCSHARES, IN	ROLAND, OK	
1128040	170, 235	FIRST FINANCIAL CORPORATION	ARTHUR, ND	
1131778	150, 220	FIRST FONTANELLE BANCORPORATIO	FONTANELLE, IA	New Y-9C/BHCPR reporter
2508117	175, 021	FIRST GEORGIA COMMUNITY CORP.	JACKSON, GA	New Y-9C/BHCPR reporter
1246515	270, 280	FIRST GILMER BANKSHARES, INC.	GILMER, TX	
1057252	168, 846	FIRST GOTHENBURG BANCSHARES	GOTHENBURG, NE	
1107700	223, 428	FIRST GRAHAM BANCORP, INC.	GRAHAM, TX	
1105528	268, 927	FIRST GRANBURY BANCORPORATION	GRANBURY, TX	
1086243	188, 114	FIRST HARALSON CORPORATION	BUCHANAN, GA	
1134564	175, 807	FIRST INDEPENDENCE CORPORATION	DETROIT, MI	
1065163	234, 159	FIRST INDEPENDENT BANCORP, INC	CHICKASHA, OK	
3044144	228, 145	FIRST INDEPENDENT CAPITAL OF	RENO, NV	
2265429	203, 181	FIRST INTERNATIONAL BANCORP TE	PLANO, TX	
1233627	213, 452	FIRST LIBERTY NATIONAL BANCSHA	LIBERTY, TX	
1889855	241, 389	FIRST MARENGO FINANCIAL CORPOR	MARENGO, IL	
1208876	179, 577	FIRST MENASHA BANCSHARES, INC.	NEENAH, WI	
1980846	255, 753	FIRST METRO BANCORP	MUSCLE SHOALS, AL	
2463298	233, 543	FIRST NATIONAL BANC, INC.	SAINT MARYS, GA	New Y-9C/BHCPR reporter
2577159	264, 509	FIRST NATIONAL BANCORP OF RIVE	RIVER FALLS, WI	
1134845	231, 890	FIRST NATIONAL BANCORP, INC.	LIBBY, MT	
2619349	298, 622	FIRST NATIONAL BANCORP, INC.	GREEN FOREST, AR	
1889529	210, 829	FIRST NATIONAL BANCORPORATION	STOUGHTON, WI	
1086476	155, 688	FIRST NATIONAL BANCSHARES OF	ALICEVILLE, AL	New Y-9C/BHCPR reporter
1100224	174, 277	FIRST NATIONAL BANCSHARES OF	HOPE, AR	
3018958	225, 144	FIRST NATIONAL BANCSHARES OF	HUNTSVILLE, TX	
1097575	235, 412	FIRST NATIONAL BANCSHARES, INC	CAMDENTON, MD	
2859565	209, 904	FIRST NATIONAL BANCSHARES, INC	SPARTANBURG, SC	
1137529	210, 980	FIRST NATIONAL BANK CORP	CLOVERDALE, IN	
1057908	222, 006	FIRST NATIONAL BANK OF GILLETT	GILLETTE, WY	
1417007	234, 280	FIRST NATIONAL BANKS- WEST CO.	EVANSTON, WY	
1142840	188, 399	FIRST NATIONAL BANKSHARES CORP	RONCEVERTE, WV	
1055726	274, 000	FIRST NATIONAL CORPORATION OF	ARDMORE, OK	
1083318	156, 760	FIRST NATIONAL CORPORATION OF	PICAYUNE, MS	New Y-9C/BHCPR reporter
1132159	180, 646	FIRST NATIONAL CORPORATION OF	WYNNE, AR	
1427220	144, 894	FIRST NATIONAL FINANCIAL CORPO	MANCHESTER, KY	
1097070	200, 503	FIRST NATIONAL HOLDING COMPANY	OXFORD, MS	
1071409	267, 431	FIRST NATIONAL LONDON BANKSHAR	LONDON, KY	
2410322	194, 734	FIRST NATIONAL MONAHANS BANC SH	MONAHANS, TX	
1135356	260, 420	FIRST NATIONAL TALLADEGA CORPO	TALLADEGA, AL	
1881934	193, 661	FIRST NEIGHBORHOOD BANCSHARES,	TOLEDO, IL	
1107830	271, 365	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
2449331	236, 334	FIRST NORTHWEST BANCORP, INC.	ARLINGTON HEIGHTS, IL	
1085844	252, 349	FIRST OF HOMESTEAD, INC.	HOMESTEAD, FL	
1205633	241, 632	FIRST OF HURON CORP.	BAD AXE, MI	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1206395	208,959	FIRST OF WAVERLY CORPORATION	WAVERLY, IA	
1056330	181,875	FIRST OKMULGEE CORPORATION	OKMULGEE, OK	
1062528	188,133	FIRST PIONEER BANK CORP.	BRUSH, CO	
1135767	150,092	FIRST POLK BANKSHARES, INC.	CEDARTOWN, GA	
1071043	166,493	FIRST PRESTONSBURG BANCSHARES,	PRESTONSBURG, KY	
2224408	189,021	FIRST PRYOR BANCORP, INC.	PRYOR, OK	
3070312	218,413	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
2125523	284,921	FIRST SECURITY BANCORP, INC.	ELMWOOD PARK, IL	
2899851	217,208	FIRST SECURITY BANCORP, INC.	LEXINGTON, KY	
1085572	270,384	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
3065774	188,927	FIRST SENTRY BANCSHARES, INC.	HUNTINGTON, WV	
2294700	211,333	FIRST SHARES BANCORP, INC.	GREENWOOD, IN	
1123401	251,559	FIRST SLEEPY EYE BANCORPORATIO	SIOUX FALLS, SD	
2817314	283,563	FIRST SOUTH BANCORP, INC.	SPARTANBURG, SC	
2349486	276,144	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1082692	242,317	FIRST SOUTHWEST CORPORATION	MCCOMB, MS	
1209471	235,119	FIRST STATE BANCORP OF MONTICE	MONTICELLO, IL	
1139840	194,295	FIRST STATE BANCSHARES OF BLAK	BLAKELY, GA	
1057850	276,364	FIRST STATE BANCSHARES, INC.	SCOTTSBLUFF, NE	
1416550	150,575	FIRST STATE BANCSHARES, INC.	SAINT CHARLES, MO	
1975459	268,305	FIRST STATE BANCSHARES, INC.	NEW LONDON, WI	
1096448	241,620	FIRST STATE BANKING CORP	RUSSELLVILLE, AR	
1083587	295,743	FIRST STATE CORPORATION	WAYNESBORO, MS	
2621267	231,714	FIRST STATE FINANCIAL CORPORAT	SARASOTA, FL	
1139952	150,926	FIRST SUBURBAN BANCORP CORPORA	MAYWOOD, IL	
2251776	159,313	FIRST TRUST HOLDINGS, INC.	WATSEKA, IL	
1098880	195,809	FIRST UNION FINANCIAL CORPORAT	MONTICELLO, AR	
1097100	212,033	FIRST VALLEY NATIONAL CORP.	CLARKSDALE, MS	
1099654	183,638	FIRST VANDALIA CORP.	VANDALIA, IL	
1135404	259,581	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1070336	283,876	FIRST WEST VIRGINIA BANCORP	WHEELING, WV	
1100091	247,687	FIRST WESTERN BANCSHARES, INC.	BOONEVILLE, AR	
2376567	210,741	FIRSTFED BANCORP, INC.	BESSEMER, AL	
1129515	192,872	FIVE FLAGS BANKS, INC.	PENSACOLA, FL	
1127892	160,669	FLATHEAD HOLDING COMPANY OF BI	BIGFORK, MT	
1138768	153,885	FLEETWOOD BANK CORPORATION	FLEETWOOD, PA	
2805432	177,726	FLORIDA BUSINESS BANCGROUP, IN	TAMPA, FL	
2902005	215,488	FLORIDA COMMUNITY BANKSHARES,	Ocala, FL	
1246382	211,886	FLORIDA FIRST CITY BANKS, INC.	FORT WALTON BEACH, FL	
1086814	195,351	FMB BANCSHARES, INC.	LAKELAND, GA	
2922348	153,588	FMB EQUIBANC, INC.	STATESBORO, GA	New Y-9C/BHCPR reporter
1137426	179,530	FMB OF S. C. BANCSHARES, INC.	HOLLY HILL, SC	
1491463	159,578	FMS BANCORP, INC.	POPLAR BLUFF, MO	
2851653	243,295	FNB BANCORP	LAYTON, UT	
1416671	203,422	FNB BANCSHARES, INC.	IRON MOUNTAIN, MI	
1133491	227,569	FNB BANKSHARES	BAR HARBOR, ME	
2504285	207,370	FNB COMPANY	LIVINGSTON, TX	
1248144	186,037	FNB FINANCIAL CORP.	SCOTTSVILLE, KY	
1247325	201,040	FNB FINANCIAL CORPORATION	SHELBY, OH	
1141227	224,950	FNB FINANCIAL SERVICES, INC.	DURANT, OK	
1417267	154,231	FNB, INC.	DENNISON, OH	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1099690	272,960	FNBC BANCORP INC	ASH FLAT, AR	
2052601	259,512	FNBR HOLDING CORPORATION	GRAND JUNCTION, CO	
2511322	177,646	FNC., INC.	STORM LAKE, IA	
1137828	292,002	FNS BANCSHARES, INC.	SCOTTSBORO, AL	Moved from Peer 5
3170454	167,067	FOUNDATION BANCORP, INC.	BELLEVUE, WA	New Y-9C/BHCPR reporter
2658197	252,331	FOUNDERS FINANCIAL CORPORATION	GRAND RAPIDS, MI	
1098152	201,775	FRANKLIN BANCORP, INC.	FRANKLIN, KY	
1139103	291,047	FRANKLIN BANCORP, INC. DBA SUN	ST PAUL, MN	
1136933	205,786	FREEDOM BANCORPORATION, INC.	HUDSON, WI	
1401154	179,580	FRIENDSHIP BANCORP	FRIENDSHIP, IN	
3157071	251,090	FRONTENAC BANCSHARES, INC.	EARTH CITY, MO	
2687601	164,696	FRYBURG BANKING COMPANY, INC.	FRYBURG, PA	
2596758	289,048	FSB BANCORP, MHC	FARMINGTON, ME	
3153242	286,927	FSB BANCSHARES, INC.	HENDERSON, TN	New Y-9C/BHCPR reporter
1067000	152,129	FSC BANCSHARES, INC.	CAMERON, MO	New Y-9C/BHCPR reporter
1417379	145,321	FULTON BANCSHARES CORPORATION	MCCONNELLSBURG, PA	
2222495	270,787	FUTURA BANC CORPORATION	URBANA, OH	
1107885	175,147	G-6 CORPORATION	MESQUITE, TX	
1079067	185,478	GADSDEN CORPORATION, THE	ALTOONA, AL	
11737006	171,143	GASSAWAY BANCSHARES, INC.	GASSAWAY, WV	
2963190	180,114	GATEWAY BANCORP	SANTA ANA, CA	
2388775	165,550	GATEWAY BANCSHARES, INC.	RINGGOLD, GA	
2512589	208,486	GATEWAY HOLDING COMPANY, INC.	DALLAS, TX	
1907106	168,410	GATO HOLDINGS, INC.	THIEF RIVER FALLS, MN	
2530097	281,118	GBC BANCORP, INC.	LAWRENCEVILLE, GA	
1071388	185,949	GENBANC, INC.	GENOA, OH	
1246944	196,477	GENBEACH CO., INC.	BEATTYVILLE, KY	
3019339	238,633	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
1245581	233,384	GEORGIA COMMUNITY BANCORP, INC	REYNOLDS, GA	
2540292	285,085	GEORGIA-CAROLINA BANCSHARES	AUGUSTA, GA	
1098741	260,966	GERMANTOWN BANC CORP.	GERMANTOWN, IL	
2994260	238,313	GIANT HOLDINGS, INC.	FORT LAUDERDALE, FL	
2839969	179,335	GILMER NATIONAL BANCSHARES, IN	GILMER, TX	
3194058	250,086	GINGER MURCHISON FOUNDATION	ATHENS, TX	
1064915	280,753	GN BANKSHARES, INC.	GIRARD, KS	
1205950	230,198	GNB BANCORPORATION	GRUNDY CENTER, IA	
1840267	223,635	GNB BANCSHARES, INC.	GAINESVILLE, TX	
2630193	225,581	GNB BANKSHARES CORPORATION	GRUNDY, VA	
2942850	229,217	GRACE INVESTMENT COMPANY, INC.	ALVA, OK	
2846275	201,585	GRAFF FAMILY, INC.	MCCOOK, NE	
1115406	227,697	GRAND BANK CORPORATION	MARBLEHEAD, MA	
3047163	243,527	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
1840931	165,333	GRAND VALLEY CORPORATION	GRAND JUNCTION, CO	
2929833	200,297	GRANDSOUTH BANCORPORATION	GREENVILLE, SC	
3143953	222,509	GRAVETT BANCSHARES, INC.	GRAVETTE, AR	
1974470	265,028	GRAYSON BANKSHARES, INC.	INDEPENDENCE, VA	
1060355	205,011	GREAT PLAINS BANCSHARES, INC.	HOLLIS, OK	
1947102	254,459	GREAT RIVER FINANCIAL GROUP	BURLINGTON, IA	
1080568	229,782	GREAT SOUTHERN CAPITAL CORPORA	MERIDIAN, MS	
1143641	224,806	GREATER CHICAGO FINANCIAL CORP	CHICAGO, IL	
3136825	195,606	GREATER SACRAMENTO BANCORP	SACRAMENTO, CA	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1141384	219,032	GREATER SOUTHWEST BANCSHARES,	IRVING, TX	
1205996	275,991	GREENFIELD BANCSHARES, INC.	GREENFIELD, IN	
2849799	273,255	GREENVILLE FIRST BANCSHARES	GREENVILLE, SC	
1071566	281,367	GREENVILLE NATIONAL BANCORP	GREENVILLE, OH	
3025648	223,341	GREER BANCSHARES INCORPORATED	GREER, SC	
2637820	266,014	GUARANTY BANCORP, INC.	WOODSVILLE, NH	
1209444	252,305	GUARANTY BANKSHARES, LTD.	CEDAR RAPIDS, IA	
1096952	252,607	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
1085929	171,985	GULF COAST BANCSHARES, INC.	ABBEVILLE, LA	
3001156	251,143	GULFSTREAM BANCSHARES, INC.	STUART, FL	
1103391	289,234	HALECO BANCSHARES, INC.	PLAINVIEW, TX	
1202276	152,450	HANSEN BANCORPORATION	LAWLER, IA	
1843062	267,922	HAPPY BANCSHARES, INC.	CANYON, TX	
2008130	233,849	HARBOR BANKSHARES CORPORATION	BALTIMORE, MD	
1208102	272,133	HARBOR SPRINGS FINANCIAL CORPO	HARBOR SPRINGS, MI	
1119075	251,645	HARDEMAN COUNTY INVESTMENT COM	BOLIVAR, TN	
1097838	209,922	HARDIN COUNTY BANCSHARES, INC.	SAVANNAH, TN	
2484202	180,294	HARRODSBURG FIRST FINANCIAL BA	HARRODSBURG, KY	
1209604	159,523	HARVARD BANCORP, INC.	HARVARD, IL	
1863659	256,095	HAYWARD BANCSHARES, INC.	EAU CLAIRE, WI	
1357082	239,471	HAZARD BANCORP	HAZARD, KY	
1136287	238,031	HCB FINANCIAL CORP.	HASTINGS, MI	
2805375	281,908	HCSB FINANCIAL CORPORATION	LORIS, SC	
2595881	179,450	HEARTLAND BANCSHARES, INC.	FRANKLIN, IN	
1427079	222,611	HERGET FINANCIAL CORP.	PEKIN, IL	
3162486	178,292	HERITAGE BANCORP	RENO, NV	
2144739	230,963	HERITAGE BANCSHARES GROUP, INC	WILLMAR, MN	
2856340	225,438	HERITAGE BANCSHARES, INC.	LUCAMA, NC	
1143717	191,657	HERITAGE CAPITAL CORPORATION	JONESBORO, AR	
1200795	235,339	HERITAGE COMMUNITY BANCORPORAT	RIVERDALE, IL	
1140154	229,227	HERITAGE FINANCIAL CORPORATION	GRANBURY, TX	
1200218	242,206	HERITAGEBANC, INC.	CHICAGO HEIGHTS, IL	
3066977	272,506	HFB FINANCIAL CORPORATION	MIDDLESBORO, KY	
1916948	190,461	HIGH POINT FINANCIAL SERVICES,	FORRESTON, IL	
2638014	205,344	HIGHLANDS INDEPENDENT BANCSHAR	SEBRING, FL	
2170868	169,202	HOCKING VALLEY BANCSHARES, INC	ATHENS, OH	
1060412	157,500	HOMESTEAD FINANCIAL CORPORATIO	BEATRICE, NE	
2648367	174,362	HOMETOWN BANCSHARES, INC.	CARTHAGE, MO	
1881680	180,663	HONOR BANCORP, INC.	HONOR, MI	
1200496	204,350	HOW-WIN DEVELOPMENT CO.	CRESCO, IA	
2876544	254,521	HSB BANCORP, INC.	HEBRON, MD	
1416608	165,423	HURON COMMUNITY FINANCIAL SERV	EAST TAWAS, MI	
1208997	164,867	I. S. B. FINANCIAL CORP.	OAK FOREST, IL	
3140288	249,374	IB BANCSHARES, INC.	MCKINNEY, TX	
1142774	234,191	ICNB FINANCIAL CORPORATION	IONIA, MI	
1209761	239,830	ILLINI CORPORATION	SPRINGFIELD, IL	
1208054	298,638	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
1889565	203,601	ILLINOIS STATE BANCORP, INC.	WHEATON, IL	
1208504	149,758	ILLINOIS VALLEY BANCORP, INC.	MORRIS, IL	
1070970	150,458	INDEPENDENCE BANCORP	INDEPENDENCE, OH	
2511313	166,783	INDEPENDENT BANCORP., LIMITED	LITTLE CHUTE, WI	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1427136	168,411	INDEPENDENT BANCSHARES, INC.	OCALA, FL	
2944144	190,934	INLAND BANCORP HOLDING COMPANY	OAK BROOK, IL	
2571166	208,057	INVESTORSBANCORP, INC.	PEWAUKEE, WI	
1139792	240,051	IOWA STATE BANK HOLDING COMPAN	DES MOINES, IA	
1248845	171,135	IRELAND BANCORP, LTD.	MALAD CITY, ID	
1247295	246,024	IXONIA BANCSHARES, INC.	IXONIA, WI	
1053713	192,602	J. R. MONTGOMERY BANCORPORATIO	LAWTON, OK	
1119347	137,168	JACKSON FINANCIAL CORPORATION	MAYFIELD, KY	
2737766	218,959	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1132766	237,804	JBC BANCSHARES, INC.	JASPER, GA	
2267665	260,287	JEFFERSON BANCSHARES, INC.	PINE BLUFF, AR	
2135812	228,214	JONES BANCSHARES, L. P.	WAYCROSS, GA	
1061156	171,757	JONES NATIONAL CORPORATION	SEWARD, NE	
1122057	241,577	JORGENSEN HOLDING COMPANY	KENMARE, ND	
1206050	191,880	KENBANCORP	KENTLAND, IN	
3030192	289,517	KENSINGTON BANKSHARES, INC.	TAMPA, FL	
2010759	284,567	KILLBUCK BANCSHARES, INC.	KILLBUCK, OH	
1061987	173,960	KING BANCSHARES, INC.	KINGMAN, KS	
1104325	177,320	KLEBERG AND COMPANY BANKERS	KINGSVILLE, TX	
1056657	194,703	KREY CO. LTD.	PRATT, KS	
2155276	217,675	KS BANCORP, INC.	SMITHFIELD, NC	
1057784	173,037	LABETTE COUNTY BANKSHARES, INC	ALTAMONT, KS	
1085965	154,957	LAFAYETTE BANKSHARES, INC.	LAFAYETTE, GA	
1086506	171,658	LAFOLLETTE FIRST NATIONAL CORP	LA FOLLETTE, TN	
2360043	239,257	LAKE ELMO BANCSHARES, INC.	LAKE ELMO, MN	
1094864	279,440	LAKE HAMILTON ENTERPRISES, INC	LITTLE ROCK, AR	
2265054	298,966	LAUREL CAPITAL GROUP, INC.	ALLISON PARK, PA	Moved from Peer 5
1069273	188,186	LAWRENCE KEISTER & CO	SCOTTDALE, PA	
1099195	193,881	LBT BANCSHARES, INC.	LITCHFIELD, IL	
2148586	176,216	LEA COUNTY BANCSHARES, INC.	HOBBS, NM	
1131406	160,591	LEACKCO BANK HOLDING COMPANY,	WOLSEY, SD	
2856014	185,516	LEADERS GROUP, INC., THE	OAK BROOK, IL	New Y-9C/BHCPR reporter
3100349	173,510	LEGENDS FINANCIAL HOLDINGS, IN	CLARKSVILLE, TN	
2797537	153,225	LEWISTON BANCORP	LEWISTON, UT	New Y-9C/BHCPR reporter
1085228	172,428	LIBERTY BANCORP OF GEORGIA, IN	CLAYTON, GA	
1246579	154,247	LIBERTY BANCSHARES, INC.	ADA, OH	
2533922	151,611	LIBERTY BANCSHARES, INC.	ALTON, IL	
2596628	179,362	LIBERTY NATIONAL BANCSHARES	CONYERS, GA	
1086748	294,369	LIBERTY SHARES, INC.	HINESVILLE, GA	
1204775	174,147	LINCOLN S. B. CORP.	LINCOLN, IL	
1201103	225,696	LINCOLNWOOD BANCORP INC.	LINCOLNWOOD, IL	
1119271	188,143	LINN HOLDING COMPANY	LINN, MO	
1129618	197,024	LIZTON FINANCIAL CORPORATION	LIZTON, IN	
1133259	184,561	LOGAN COUNTY BANCSHARES, INC.	LOGAN, WV	
1204618	185,800	LONGVIEW CAPITAL CORPORATION	NEWMAN, IL	
1491614	214,696	LONOKE BANCSHARES, INC.	LONOKE, AR	
1209743	175,512	LUXEMBURG BANCSHARES, INC.	LUXEMBURG, WI	
1246298	183,527	LUZERNE NATIONAL BANK CORPORAT	LUZERNE, PA	
1246476	250,823	LYONS BANCORP, INC.	LYONS, NY	
1995523	64,500	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1841732	183,477	M C BANCSHARES, INC.	MORGAN CITY, LA	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes

2807810	218, 985	M&F BANCORP, INC.	DURHAM, NC	
1491306	197, 335	M&P COMMUNITY BANCSHARES, INC.	NEWPORT, AR	
2052777	263, 579	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
1136577	214, 750	MACON BANCTRUST, INC.	LAFAYETTE, TN	
1416493	215, 626	MADISON BANCSHARES GROUP, LTD.	BLUE BELL, PA	
3026551	225, 784	MADISON BANCSHARES, INC.	PALM HARBOR, FL	
1135105	156, 281	MADISON BANK CORP.	MADISON, GA	New Y-9C/BHCPR reporter
2453936	196, 301	MAGNOLIA BANKSHARES, INC.	EASTMAN, GA	
2067959	211, 844	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1081097	205, 274	MANSURA BANCSHARES, INC.	MANSURA, LA	
1139505	219, 257	MARBANC FINANCIAL CORPORATION	MARKLE, IN	
2827779	191, 062	MARINE BANCORP, INC.	MARATHON, FL	
1131376	223, 150	MARION COUNTY BANCSHARES, INC.	HAMILTON, AL	
3045011	282, 197	MAUCH CHUNK TRUST FINANCIAL CO	JIM THORPE, PA	
1205857	168, 882	MAUSTON BANCORP, INC.	LA CROSSE, WI	
2655534	227, 783	MBT BANCSHARES, INC.	KANSAS CITY, MO	
2269977	205, 145	MBT CORP.	FOREST CITY, IA	
1250286	161, 488	MCCAMEY FINANCIAL CORPORATION	ODESSA, TX	
1071342	222, 861	MCCREARY BANCSHARES INC.	WHITLEY CITY, KY	
2913083	237, 684	MCNB BANKS, INC.	WELCH, WV	
1247183	246, 614	MERCER COUNTY STATE BANCORP	SANDY LAKE, PA	
1084203	155, 968	MERCHANTS & FARMERS BANCSHARES	LEESVILLE, LA	New Y-9C/BHCPR reporter
1082469	220, 573	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
2908566	184, 949	MERCHANTS BANCORP	GRESHAM, OR	
2264404	164, 847	MERCHANTS BANCORP OF PENNSYLVIA	KITTANNING, PA	
2314260	159, 936	MESQUITE FINANCIAL SERVICES	ALICE, TX	
2820211	238, 966	METBANK HOLDING CORP.	NEW YORK, NY	
1062676	250, 218	METCALF BANCSHARES, INC.	OVERLAND PARK, KS	
2521899	204, 420	METRO BANK FINANCIAL SERVICES,	MIAMI, FL	
3027268	288, 930	METRO NORTH BANCSHARES, INC.	ELK RIVER, MN	
1207673	216, 831	MID-IOWA BANCSHARES CO.	ALGONA, IA	
2300768	252, 771	MID-MISSOURI HOLDING COMPANY,	SULLIVAN, MO	
3104730	251, 832	MIDCAROLINA FINANCIAL CORPORAT	BURLINGTON, NC	
1136214	181, 485	MIDDLEBURY NATIONAL CORPORATIO	MIDDLEBURY, VT	
1398740	280, 480	MIDDLEFIELD BANC CORP.	MIDDLEFIELD, OH	
1071539	180, 001	MIDDLEFORK FINANCIAL GROUP INC	HYDEN, KY	
1063888	204, 479	MIDLANDS FINANCIAL SERVICES	OMAHA, NE	
1136689	186, 790	MIDSOUTH BANCORPORATION	DOTHAN, AL	
1825367	283, 328	MIDSTATES BANCSHARES, INC.	HARLAN, IA	
1064652	242, 573	MIDWEST BANC HOLDING CO.	PIERCE, NE	
3157343	180, 313	MIDWEST BANCORPORATION	BILLINGS, MT	
2575249	221, 753	MIDWEST BANCORPORATION, INC.	POPLAR BLUFF, MO	
1142309	229, 562	MIDWEST BANKERS' BANCORPORATIO	JEFFERSON CITY, MO	
2603450	234, 515	MIDWEST COMMUNITY BANCSHARES,	MARION, IL	
1137042	265, 373	MIFFLINBURG BANCORP, INC.	MIFFLINBURG, PA	
2848073	174, 903	MILES BANCSHARES, INC.	ADVANCE, MO	
1201952	197, 461	MILFORD BANCORPORATION	MILFORD, IA	
2795702	212, 502	MINSTER FINANCIAL CORP.	MINSTER, OH	
2298904	264, 056	MNB CORPORATION	BANGOR, PA	
2910055	255, 444	MONMOUTH COMMUNITY BANCORP	LONG BRANCH, NJ	
1889967	231, 268	MONONA BANKSHARES, INC.	MONONA, WI	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1123661	159, 276	MONTANA COMMUNITY BANKS, INC.	RONAN, MT	
2351274	270, 639	MONTANA SECURITY, INC.	HAVRE, MT	
1205325	181, 702	MONTFORT BANCORPORATION, INC.	PLATTEVILLE, WI	
2510428	187, 490	MOUND CITY FINANCIAL SERVICES,	PLATTEVILLE, WI	
2056805	168, 236	MOUNTAIN BANK HOLDING COMPANY	ENUMCLAW, WA	
1098415	266, 381	MOUNTAIN HOME BANCSHARES, INC.	MOUNTAIN HOME, AR	
3114748	249, 481	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	
1061213	279, 592	MOUNTAIN STATES BANCORPORATION	DENVER, CO	
2317999	171, 540	MOUNTAIN VIEW BANCSHARES, INC.	MOUNTAIN VIEW, AR	
2107789	185, 415	MYERS BANCSHARES, INC.	ALVA, OK	
3207387	175, 155	MYERS BANCSHARES, INC.	FORT WORTH, TX	
1107595	293, 836	NACOGDOCHES COMMERCIAL BANCSHA	NACOGDOCHES, TX	
1134050	205, 330	NASHVILLE HOLDING COMPANY, THE	NASHVILLE, GA	
1137985	299, 090	NATIONAL BANCSHARES CORPORATIO	ORRVILLE, OH	
1066003	275, 554	NBC CORP. OF OKLAHOMA	OKLAHOMA CITY, OK	
1056684	287, 440	NBM CORPORATION	MCALESTER, OK	
1085880	255, 102	NBN CORPORATION	NEWPORT, TN	
1209305	178, 252	NC BANCORP, INC.	CHICAGO, IL	
2925406	222, 239	NCAL BANCORP	LOS ANGELES, CA	
2711887	233, 677	NCB HOLDINGS, INC.	CHICAGO, IL	
1140097	206, 074	NEFFS BANCORP, INC.	NEFFS, PA	
1204074	169, 403	NEKOOSA PORT EDWARDS BANCORPOR	NEKOOSA, WI	
2098412	238, 171	NETEX BANCORPORATION	PITTSBURG, TX	
2500027	140, 119	NEW ASIA BANCORP, INC.	CHICAGO, IL	
3207659	289, 038	NEW CENTURY BANCORP, INC.	DUNN, NC	
1119628	210, 457	NEW ERA BANCORPORATION, INC.	FREDERICKTOWN, MO	
2257228	189, 739	NEW INDEPENDENT BANCSHARES, IN	NEW WASHINGTON, IN	
1138106	223, 515	NEW TRI POLI BANCORP, INC.	NEW TRI POLI, PA	
1118621	199, 221	NEWBURG INSURANCE AGENCY, INC.	ROLLA, MO	
3213922	156, 856	NEWFIRST FINANCIAL GROUP, INC.	EL CAMPO, TX	
3112119	194, 499	NORCAL COMMUNITY BANCORP	ALAMEDA, CA	
1889574	155, 094	NORTH BANCORP, INC.	GAYLORD, MI	
1832824	202, 153	NORTH CASCADES BANCSHARES, INC	CHELAN, WA	
2834076	195, 849	NORTH CENTRAL BANCORP	NORFOLK, NE	
1136540	164, 174	NORTH SHORE FINANCIAL CORPORAT	DULUTH, MN	
3109070	284, 563	NORTH STATE BANCORP	RALEIGH, NC	
2962737	207, 051	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	
1123652	160, 334	NORTHERN MICHIGAN CORPORATION	ESCANABA, MI	
1249495	244, 687	NORTHERN MISSOURI BANCSHARES,	UNIONVILLE, MO	
1140789	172, 917	NORTHFIELD BANCSHARES, INC.	NORTHFIELD, MN	
2737814	212, 636	NORTHPOINTE BANCSHARES, INC.	GRAND RAPIDS, MI	
1109898	267, 112	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	
3258893	149, 763	NORTHSTAR FINANCIAL CORPORATIO	SEATTLE, WA	New Y-9C/BHCPR reporter
2958990	188, 389	NORTHSTAR FINANCIAL GROUP, INC	BAD AXE, MI	
2575726	271, 187	NORTHUMBERLAND BANCORP	NORTHUMBERLAND, PA	
2088329	223, 707	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
2176105	150, 091	NORTHWEST WISCONSIN BANCORP	EAU CLAIRE, WI	
1246542	271, 731	NW BANCSHARES, INC.	CHIPPEWA FALLS, WI	
2445098	189, 950	OAK PARK RIVER FOREST BANKSHAR	OAK PARK, IL	
1022269	166, 951	OCEANIC HOLDING (BVI) LIMITED	TORTOLA, ZZ	
2729499	247, 074	OCONEE FINANCIAL CORPORATION	WATKINSVILLE, GA	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1206537	180,634	OGLE COUNTY BANCSHARES, INC.	ROCHELLE, IL	
1951127	162,186	OHIO COUNTY COMMUNITY BANCSHAR	HARTFORD, KY	
2347035	181,077	OHIO HERITAGE BANCORP, INC.	COSHOCTON, OH	
2873039	172,724	OHIO LEGACY CORP.	WOOSTER, OH	
1097221	166,203	OHIO VALLEY BANCORP, INC.	HENDERSON, KY	
3017885	203,092	OLD FLORIDA BANKSHARES, INC.	FORT MYERS, FL	
2868071	271,313	OMNI FINANCIAL SERVICES, INC.	ATLANTA, GA	
2571269	274,945	ONEFINANCIAL CORPORATION	LITTLE ROCK, AR	
3251661	153,691	OPTIMUMBANK HOLDINGS, INC.	PLANTATION, FL	New Y-9C/BHCPR reporter
1248854	173,673	ORBISONIA COMMUNITY BANCORP	ORBISONIA, PA	
1210048	210,848	ORION BANCORPORATION, INC.	ORION, IL	
2950257	242,530	OSB FINANCIAL SERVICES, INC.	ORANGE, TX	
1124770	292,507	OSCEOLA BANCORPORATION, INC.	OSCEOLA, WI	
2454586	236,836	OUACHITA BANCSHARES CORP.	MONROE, LA	
2410854	239,682	OUTSOURCE CAPITAL GROUP, INC.	LUBBOCK, TX	
3049831	159,607	OUTSOURCE HOLDINGS, INC.	LUBBOCK, TX	New Y-9C/BHCPR reporter
1207954	179,427	OWEN FINANCIAL CORPORATION	SPENCER, IN	
2731586	288,223	PACIFIC COAST BANKERS' BANCSHA	SAN FRANCISCO, CA	
3109605	234,055	PACIFIC STATE BANCORP	STOCKTON, CA	
2961888	177,914	PACIFICA BANCORP, INC.	BELLEVUE, WA	
1055669	150,425	PADGETT AGENCY, INC.	GREENLEAF, KS	
1076329	226,708	PALMETTO STATE BANKSHARES, INC	HAMPTON, SC	
2636092	173,781	PARAMOUNT BANCORP, INC.	FARMINGTON HILLS, MI	
2465283	225,491	PARIS BANCSHARES, INC.	PARIS, TX	
1124613	167,938	PARK RAPIDS BANCSHARES, INC.	PARK RAPIDS, MN	
1125580	189,217	PARKERS PRAIRIE BANCSHARES, IN	PARKERS PRAIRIE, MN	
2384508	210,596	PATAPSCO BANCORP, INC.	DUNDALK, MD	
1494343	226,404	PAWNEE HOLDING COMPANY, INC.	PAWNEE, OK	
1248658	200,677	PBT BANCSHARES, INC.	MCPHERSON, KS	
3120972	193,753	PDS BANCORP, INC.	PRAIRIE DU SAC, WI	
2168959	193,896	PEAK BANKS OF COLORADO, INC.	NEDERLAND, CO	
2621986	280,899	PEDCOR BANCORP	CARMEL, IN	
2558167	258,780	PELICAN FINANCIAL, INC.	ANN ARBOR, MI	
1132757	166,584	PENN BANCSHARES, INC.	PENNSVILLE, NJ	
1140622	205,918	PENN LAUREL FINANCIAL CORP.	CURWENSVILLE, PA	
3210921	209,215	PENNSYLVANIA STATE BANKING COM	CAMP HILL, PA	
1249646	162,095	PEOPLES BANCORP	ROCK VALLEY, IA	
1823587	169,551	PEOPLES BANCORP INC. OF BULLIT	SHEPHERDSVILLE, KY	
1209499	243,739	PEOPLES BANCORP, INC.	PRAIRIE DU CHIEN, WI	
2531049	187,760	PEOPLES BANCORP, INC.	CHESTERTOWN, MD	
1085602	155,087	PEOPLES BANCORPORATION, INC.	WINFIELD, AL	
1493841	165,241	PEOPLES BANKING CORPORATION	BLACKSHEAR, GA	
1124024	166,681	PEOPLES BANKSHARES, INC.	MORA, MN	
1097061	298,268	PEOPLES CORPORATION, THE	RIPLEY, MS	Moved from Peer 5
1491801	206,675	PEOPLES FINANCIAL CORP. OF ILL	KEWANEE, IL	
1085611	239,339	PEOPLES HOLDING COMPANY	WINDER, GA	
2684543	269,170	PEOPLES HOLDING COMPANY, INC.	COLDWATER, OH	
1918755	169,878	PEOPLES INDEPENDENT BANCSHARES	BOAZ, AL	
1143959	172,466	PEOPLES LTD.	WYALUSING, PA	
2700368	249,822	PEOPLES SERVICE COMPANY	NIXA, MD	
1200290	156,043	PERRY INVESTMENT COMPANY	CARROLL, IA	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1095759	207,540	PHELPS COUNTY BANCSHARES, INC.	ROLLA, MO	
1118966	161,476	PIKE BANCORP, INC.	PITTSFIELD, IL	
1208885	198,795	PILOT BANCORP, INC.	PILOT GROVE, IA	
1135691	218,818	PILOT POINT BANCORP, INC.	PILOT POINT, TX	
2520605	210,518	PINNACLE BANCSHARES, INC.	JASPER, AL	
2534406	211,359	PINNACLE BANKSHARES CORPORATIO	ALTAVISTA, VA	
1059407	264,873	PIONEER BANCSHARES, INC.	PONCA CITY, OK	
1103793	181,762	PLANTERS & MERCHANTS BANCSHARE	HEARNE, TX	
3013225	210,769	PLANTERS FINANCIAL GROUP, INC	CLARKSVILLE, TN	
1057618	218,956	PLATTE COUNTY BANCSHARES, INC.	PLATTE CITY, MO	
1839823	245,114	PNB HOLDING CO.	PONTIAC, IL	
2152734	202,625	POCA VALLEY BANKSHARES, INC. ,	WALTON, WV	
1207712	275,593	PONTIAC BANCORP, INC.	PONTIAC, IL	
2524911	207,121	PONTOTOC BANCSHARES CORP.	PONTOTOC, MS	
1208577	243,619	PORT BANCSHARES, INC.	PORT WASHINGTON, WI	
2234920	225,699	POTOMAC BANCSHARES, INC.	CHARLES TOWN, WV	
1249271	214,389	POWELL VALLEY BANKSHARES, INC.	JONESVILLE, VA	
1842355	153,179	PRIME BANC CORP.	DIETERICH, IL	New Y-9C/BHCPR reporter
2700500	204,567	PRIMEBANK, INC.	LEMARS, IA	
3237786	190,617	PRIVEE LLC	MIAMI, FL	New Y-9C/BHCPR reporter
1128527	190,428	PROFINIUM FINANCIAL HOLDINGS,	FAIRMONT, MN	
1108659	254,545	PROGRESSIVE BANCORP, INC.	MONROE, LA	
2198563	246,196	PROPHETSTOWN BANKING CO.	PROPHETSTOWN, IL	
3143252	202,344	PROSPECT BANCSHARES, INC.	WORTHINGTON, OH	
2838159	272,210	PROVIDENT BANCORP	AMESBURY, MA	
1210468	167,048	PSB CORPORATION	WELLSBURG, IA	
1109263	276,797	PSB FINANCIAL CORPORATION	MANY, LA	
2496269	156,066	PSB HOLDING CORP.	PRESTON, MD	
1404735	248,134	PTB CORPORATION	SALEM, OR	
3152003	279,305	PUTNAM BANCORP MHC, INC.	PUTNAM, CT	
1057962	265,985	QUAIL CREEK BANCSHARES, INC.	OKLAHOMA CITY, OK	
2354369	180,421	QUANTUM CAPITAL CORP.	SUWANEE, GA	
1126868	145,958	RAMSEY FINANCIAL CORPORATION	DEVILS LAKE, ND	
1139868	187,769	RANGE FINANCIAL CORPORATION	NEGAUNEE, MI	Name change from MARQUETTE COUNTY FINANCIAL CORPORATION
2003108	213,689	RATON CAPITAL CORPORATION	RATON, NM	
2526755	211,928	RBC, INC.	DEMOPOLIS, AL	
1132243	234,986	RED RIVER BANCORP, INC.	GAINESVILLE, TX	
2891006	170,267	REGENT BANCORP, INC.	DAVIE, FL	
2789466	220,674	RENASANT BANCSHARES INC	GERMANTOWN, TN	
2070584	193,678	REPUBLIC BANCSHARES, INC.	DULUTH, MN	
1054073	187,962	REPUBLIC CORPORATION, THE	HOUSTON, TX	
1131451	284,577	REPUBLIC FINANCIAL CORPORATION	WICHITA, KS	
1207945	217,239	RESOURCE BANCSHARES, INC.	DEKALB, IL	
3136405	180,736	RESOURCE BANKSHARES, INC.	COVINGTON, LA	
1250651	159,074	RICHWOOD BANCSHARES, INC.	RICHWOOD, OH	
2486813	216,038	RIVER HOLDING COMPANY	STODDARD, WI	
1082786	151,752	RIVERHILLS CAPITAL CORPORATION	PORT GIBSON, MS	New Y-9C/BHCPR reporter
2963592	160,220	RIVOLI BANCORP, INC.	MACON, GA	
2020824	297,248	ROCKWOOD BANCSHARES, INC.	EUREKA, MO	
1417324	181,053	ROMNEY BANKSHARES, INC.	ROMNEY, WV	
2613589	148,275	ROSEAU REALTY CO., INC.	ROSEAU, MN	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1096372	295, 706	ROYAL BANCSHARES, INC.	SAINT LOUIS, MO	
2718167	246, 153	RSNB BANCORP	ROCK SPRINGS, WY	
1417203	225, 971	SAINT LANDRY BANCSHARES, INC.	OPELOUSAS, LA	
1134359	153, 965	SAINT MARTIN BANCSHARES, INC.	SAINT MARTINVILLE, LA	
2950716	204, 699	SAVINGS BANCORP, INC.	CIRCLEVILLE, OH	
1129869	237, 465	SCB BANCORP, INC.	DECATUR, IL	
1201738	198, 021	SECURITY AGENCY, INC.	DECORAH, IA	
1248836	281, 378	SECURITY BANCSHARES, INC.	SCOTT CITY, KS	
1128497	137, 957	SECURITY BANK SHARES, INC.	IRON RIVER, WI	
1064504	167, 389	SECURITY FINANCIAL SERVICES CO	ENID, OK	
2848804	242, 869	SECURITY FINANCIAL SERVICES CO	DURAND, WI	
3176661	227, 246	SECURITY FIRST BANCSHARES INC	O' FALLON, IL	
2860226	292, 932	SECURITY PACIFIC BANCORP	ONTARIO, CA	
1124257	277, 559	SECURITY STATE BANK HOLDING CO	JAMESTOWN, ND	
2572024	264, 702	SECURITY STATE CORPORATION	CENTRALIA, WA	
1086458	297, 221	SEVIER COUNTY BANCSHARES, INC.	SEVIERVILLE, TN	
1055137	163, 557	SHAMROCK BANCSHARES, INC.	COALGATE, OK	
2639011	222, 142	SHORE FINANCIAL CORPORATION	ONLEY, VA	
3076592	187, 154	SIGNATURE BANCORP, INC.	TOLEDO, OH	
3065970	256, 381	SIUSLAW FINANCIAL GROUP, INC.	FLORENCE, OR	
3183931	237, 323	SLEEPY HOLLOW BANCORP, INC.	SLEEPY HOLLOW, NY	
1110278	179, 274	SNB FINANCIAL, INC.	BIG SPRING, TX	
2950480	175, 844	SOMERSET HILLS BANCORP	BERNARDSVILLE, NJ	
1207589	209, 213	SOMONAUK FSB BANCORP, INC.	SOMONAUK, IL	
2925394	210, 143	SONOMA VALLEY BANCORP	SONOMA, CA	
2411619	205, 899	SOONER SOUTHWEST BANKSHARES	TULSA, OK	
1081622	236, 548	SOUTH BANKING COMPANY	ALMA, GA	
3083303	271, 279	SOUTH COASTAL HOLDINGS MHC, IN	ROCKLAND, MA	
2764977	172, 286	SOUTH GEORGIA BANK HOLDING COM	OMEGA, GA	
1086298	205, 662	SOUTH LOUISIANA FINANCIAL CORP	HOUMA, LA	
2305790	185, 515	SOUTH POINTE FINANCIAL CORPORA	CARBONDALE, IL	
3164369	152, 752	SOUTH SHORE MUTUAL HOLDING COM	WEYMOUTH, MA	
2465313	211, 676	SOUTH STREET FINANCIAL CORP.	ALBEMARLE, NC	
2124795	237, 201	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
2728933	207, 154	SOUTHERN BANCORP, INC.	MARIETTA, GA	
1107184	209, 942	SOUTHERN BANCSHARES, INC.	HOUSTON, TX	
3058897	233, 531	SOUTHERN COMMUNITY BANCSHARES,	FAYETTEVILLE, GA	
1098929	191, 306	SOUTHERN ILLINOIS BANCORP, INC	CARM, IL	
1020395	217, 775	SOUTHERN NATIONAL CORPORATION	ANDALUSIA, AL	
3114056	295, 378	SOUTHPORT FINANCIAL CORPORATIO	KENOSHA, WI	
1132403	224, 148	SOUTHWEST BANCSHARES, INC.	CHATOM, AL	
3073779	278, 937	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	
1081538	293, 019	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
1081686	177, 079	SOUTHWEST SECURITY, INC.	NATCHEZ, MS	
1119365	190, 628	SPRINGFIELD BANKSHARES, INC.	SPRINGFIELD, KY	
2645973	256, 054	STANDARD MUTUAL HOLDING COMPAN	EXPORT, PA	
1076150	248, 938	STATE BANCORP, INC.	BRUCETON MILLS, WV	
3198935	248, 448	STATE BANK CORP.	LAKE HAVASU CITY, AZ	
1100046	208, 413	STATE HOLDING COMPANY	LITTLE ROCK, AR	
1245509	204, 172	STEPHENSON NATIONAL BANCORP	MARINETTE, WI	
3182783	213, 736	STERLING BANCGROUP, INC.	LANTANA, FL	

New Y-9C/BHCPR reporter

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1123410	276,502	STERLING FINANCIAL GROUP, INC.	ROCHESTER, MN	
1486665	291,194	STEUBEN TRUST CORPORATION	HORNELL, NY	Moved from Peer 5
1210646	276,981	STILLMAN BANCORP, INC.	STILLMAN VALLEY, IL	
2728791	282,710	STOCKMANS FINANCIAL GROUP	ELK GROVE, CA	
2796286	194,282	STRATEGIC CAPITAL BANCORP, INC	CHAMPAIGN, IL	
1131666	240,020	SULPHUR SPRINGS BANCSHARES, IN	SULPHUR SPRINGS, TX	
1029295	153,215	SUMMIT BANCSHARES, INC.	OAKLAND, CA	
2267937	209,081	SUMMIT BANCSHARES, LTD.	OLNEY, IL	
1846634	258,562	SUN FINANCIAL CORPORATION	SAINT PETERS, MO	
3209934	258,835	SUN WEST CAPITAL CORPORATION	LAS VEGAS, NV	
1839270	58,541	SURETY CAPITAL CORPORATION	FORT WORTH, TX	
2461463	251,115	SUSSEX BANCORP	FRANKLIN, NJ	
1134500	263,130	SUTTON BANCSHARES, INC.	ATTICA, OH	
1098385	224,265	SVB&T CORPORATION	FRENCH LICK, IN	
3100330	171,012	SWANN BANCSHARES, INC.	WEDOWEE, AL	
2614894	260,734	SWB BANCSHARES, INC.	FORT WORTH, TX	
3234682	157,758	SWNB BANCORP, INC.	HOUSTON, TX	
1095816	199,988	T & C BANCORP, INC.	QUINCY, IL	
1119589	162,448	TATE FINANCIAL CORPORATION	SENATOBIA, MS	
3147625	200,911	TCB CORPORATION	GREENWOOD, SC	
1141553	164,390	TCM COMPANY	CRETE, NE	
1140341	259,169	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	
2916169	200,070	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	
2861773	180,433	TERRE HAUTE SAVINGS MHC, INC.	TERRE HAUTE, IN	
1841004	154,495	TESCOTT BANCSHARES, INC.	TESCOTT, KS	
1106990	170,984	TEXAS COUNTRY BANCSHARES, INC.	BRADY, TX	
1104549	162,107	TEXAS FIRST BANCSHARES, INC.	WACO, TX	
1101726	196,599	TEXAS GULF BANCSHARES, INC.	CLUTE, TX	
3009666	178,720	TFC HOLDING COMPANY, INC.	LOS ANGELES, CA	New Y-9C/BHCPR reporter
2346010	217,970	THOMASVILLE BANCSHARES, INC	THOMASVILLE, GA	
1082852	231,758	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
2351939	174,756	THUMB BANCORP, INCORPORATED	PIGEON, MI	
1059340	240,577	TONGANOXIE BANKSHARES, INC.	TONGANOXIE, KS	
2693255	237,983	TOWN BANKSHARES, LTD.	DELAFIELD, WI	
2928461	215,267	TRADITION BANCSHARES, INC.	HOUSTON, TX	
2730383	295,975	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	
1969506	169,574	TRI-COUNTY BANCORP, INC.	BROWN CITY, MI	
1139345	274,233	TRI-COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	
3174911	278,046	TRIANGLE FINANCIAL GROUP, INC.	LOGANVILLE, GA	
1133848	277,681	TRIVOLI BANCORP, INC.	TRIVOLI, IL	
2246053	276,762	TRUMAN BANCORP, INC.	SAINT LOUIS, MO	
1048858	272,261	TSB SERVICES, INC.	SPENCER, NY	
1471803	162,501	TULSA NATIONAL BANCSHARES, INC	TULSA, OK	
2856706	252,777	TWENTY-FIRST CENTURY FINANCIAL	TULSA, OK	
1082478	237,163	TWIN CITIES FINANCIAL SERVICES	MARYVILLE, TN	
1125085	285,360	TYSAN CORPORATION, THE	MINNEAPOLIS, MN	
1202098	225,750	UNION BANCORPORATION, INC.	UNION GROVE, WI	
1133530	218,107	UNION BANCSHARES OF BENTON, IN	BENTON, AR	
1085358	251,910	UNION BANCSHARES, INC.	PELL CITY, AL	
2887296	151,275	UNION BANCSHARES, MHC	FREEPORT, IL	
1250204	164,354	UNION FINANCIAL CORPORATION	LAKE ODESSA, MI	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1134836	181,139	UNION NATIONAL BANCORP OF BARB	BARBOURVILLE, KY	
2190110	255,926	UNION STATE BANCSHARES, INC.	KILLEEN, TX	
1083895	278,631	UNITED BANCORPORATION OF ALABA	ATMORE, AL	
1250521	169,179	UNITED BANKS OF COLORADO INC.	ENGLEWOOD, CO	
2902117	249,379	UNITED FINANCIAL HOLDINGS, INC	LISLE, IL	
2683546	172,471	UNITY HOLDINGS, INC.	CARTERSVILLE, GA	
2387152	163,805	UNIVERSAL FINANCIAL SERVICES,	BAYPORT, MN	
2497202	246,998	UPSON BANKSHARES, INC.	THOMASTON, GA	
2685577	163,818	USAL BANCORP, INC.	UNION SPRINGS, AL	
2043319	167,873	VALENTINE BANCORPORATION	VALENTINE, NE	
2995164	227,052	VALLEY BANCORP	HENDERSON, NV	
1056189	234,717	VALLEY BANCORP, INC.	BRIGHTON, CO	
1057430	147,687	VALLEY BANK SHARES, INC.	VALLEY, NE	
3207622	152,286	VALLEY COMMERCE BANCORP, LTD.	PHOENIX, AZ	
2693385	179,895	VALLEY COMMUNITY BANCSHARES	PUYALLUP, WA	
1399541	197,760	VALLEY RIDGE FINANCIAL CORP.	KENT CITY, MI	
1128581	292,980	VERMILLION BANCSHARES, INC.	VERMILLION, MN	
1021570	155,150	VIKING CORPORATION, THE	OMAHA, NE	
2364573	282,333	VIKING FINANCIAL SERVICES CORP	SEATTLE, WA	
1076703	174,415	VIRGINIA COMMUNITY BANKSHARES,	LOUISA, VA	
1249703	213,767	VOGEL BANCSHARES, INC.	ORANGE CITY, IA	
1080803	173,378	VOLUNTEER STATE BANCSHARES, IN	PORTLAND, TN	
3165508	210,082	VSB BANCORP, INC.	STATEN ISLAND, NY	
1234491	253,772	W. J. YOUNG & CO.	CLINTON, IA	
1207468	166,918	W. S. B., INC.	WASHINGTON, IA	
3004689	220,024	WACCAMAW BANKSHARES, INC	WHITEVILLE, NC	
2524676	201,670	WAGGONER NATIONAL BANCSHARES,	VERNON, TX	
1138393	223,372	WARREN COUNTY BANCSHARES, INC.	WARRENTON, MO	
1142989	215,537	WASECA BANCSHARES, INC.	WASECA, MN	
1119525	160,371	WASHCO BANCSHARES, INC.	POTOSI, MO	
1137015	222,352	WASHINGTON/WILKES HOLDING COMP	WASHINGTON, GA	
1493636	188,771	WB&T BANKSHARES, INC.	WAYCROSS, GA	
1020582	244,040	WCN BANCORP, INC.	WISCONSIN RAPIDS, WI	
1061736	224,421	WEST GATE BANSHARES, INC.	LINCOLN, NE	
1985216	227,247	WEST MILTON BANCORP, INC.	WEST MILTON, PA	
1095852	196,341	WEST PLAINS BANCSHARES, INC.	WEST PLAINS, MO	
2371807	221,029	WEST POINTE BANCSHARES, INC.	OSHKOSH, WI	
1206667	297,827	WEST SHORE BANK CORPORATION	LUDINGTON, MI	
1107997	169,130	WEST TEXAS BANCSHARES, INC.	KERMIT, TX	
2831936	263,996	WESTBOROUGH BANCORP, M. H. C.	WESTBOROUGH, MA	
1103672	158,451	WESTERN BANCSHARES, INC.	VAN HORN, TX	
1109227	258,186	WESTERN COMMERCE BANCSHARES OF	CARLSBAD, NM	
2293507	175,945	WESTERN OKLAHOMA FINANCIAL SER	ELK CITY, OK	
1057337	180,107	WESTERN SECURITY HOLDING CO.,	SCOTTSDALE, AZ	
1357149	181,171	WESTERN SPRINGS BANCORP, INC.	HOFFMAN ESTATES, IL	
1123223	241,259	WESTERN STATE AGENCY, INC.	DEVILS LAKE, ND	
1203536	207,457	WHITTEWATER BANCORP., INC.	WHITTEWATER, WI	
1137538	143,762	WICHITA FALLS BANCSHARES, INC.	WICHITA FALLS, TX	
1125245	242,303	WILCOX BANCSHARES, INC.	GRAND RAPIDS, MN	
1417511	183,295	WILKINSON BANKING CORPORATION	GREENWOOD, AR	
1085947	161,358	WILLISTON HOLDING COMPANY	WILLISTON, FL	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1099122	265,312	WILSON & MUIR BANCORP, INC.	BARDSTOWN, KY	
1133660	243,798	WINONA BANC HOLDING COMPANY	WINONA, MN	
1141218	180,929	WISCONSIN BANK SERVICES, INC.	BLACK RIVER FALLS, WI	
1246328	159,678	WONDER BANCORP, INC.	WONDER LAKE, IL	
3014950	166,548	WOODLANDS FINANCIAL SERVICE CO	WILLIAMSPORT, PA	
1108761	292,988	WORTH BANCORPORATION, INC.	LAKE WORTH, TX	
1124921	294,465	YELLOWSTONE HOLDING COMPANY	COLUMBUS, MT	
1123111	148,080	ZUMBROTA AGENCY, INC.	ZUMBROTA, MN	
1201064	212,311	1ST BROOKFIELD, INC.	BROOKFIELD, IL	
2995874	206,716	1ST CHOICE BANCORP, INC.	HOUSTON, TX	
1053209	214,045	304 CORPORATION	OMAHA, NE	

Note: Peer Group 6 has 980 bank holding companies.