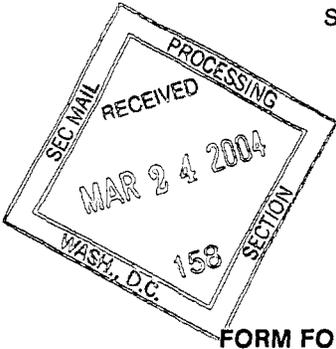


UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D. C. 20549

OMB APPROVAL	
OMB Number:	3235-0327
Expires:	July 31, 2004
Estimated average burden hours per response	0.15



FORM SE
**FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS**

First Banking Center, Inc.
Exact name of registrant as specified in charter

0000356858
Registrant CIK Number

DEF 14A *proxy*
Proxy 2004
Electronic report, schedule or registration statement
of which the documents are a part (give period of report)

041132
SEC file number, if available

Name of Person Filing the Document
(if other than the Registrant)

PROCESSED
APR 13 2004
**THOMSON
FINANCIAL**

SIGNATURES

Filings Made By the Registrant:

The Registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized, in the
City of Lake Geneva, State of Wisconsin March 18, 192004.

First Banking Center, Inc.

(Registrant)

By: *James Schuster*
(Name and Title)

James Schuster, Chief Financial Officer

Filings Made by Person Other Than the Registrant:

After reasonable inquiry and to the best of my knowledge and belief, I certify on _____, 19____, that the information set forth in this
statement is true and complete.

By: _____
(Name)

(Title)

Persons who respond to the collection of information contained
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a currently valid OMB control number.

CUMULATIVE TOTAL RETURN
ASSUMES DIVIDENDS & CAPITAL GAINS REINVESTED

