

## PEER GROUP 06

03/31/2003

03/31/2002

12/31/2002

12/31/2001

12/31/2000

Number of BHCs in Peer Group

924

867

877

826

790

## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.87	4.00	3.99	3.97	4.14
+ Non-interest Income	0.90	0.83	0.87	0.85	0.80
- Overhead Expense	3.04	3.05	3.05	3.10	3.12
- Provision for Losses	0.17	0.18	0.26	0.24	0.21
+ Securities Gains (Losses)	0.03	0.02	0.03	0.03	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.63	1.62	1.59	1.51	1.60
Net Operating Income	1.13	1.11	1.10	1.02	1.06
Net Income	1.13	1.11	1.10	1.02	1.06
Net Income (Sub S Adjusted)	1.13	1.13	1.13	1.07	1.14

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.21	6.92	6.70	7.89	8.44
Interest Expense	2.00	2.61	2.38	3.61	3.99
Net Interest Income (TE)	4.20	4.31	4.31	4.29	4.47

## LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.13	0.12	0.24	0.24	0.19
Earnings Coverage of Net Losses (X)	15.27	19.91	23.66	21.41	25.21
Ln&Ls Allowance/Total Loans & Leases	1.31	1.28	1.29	1.26	1.24
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.82	0.74	0.77	0.73	0.64
30-89 Days Past Due Loans and Leases	1.45	1.36	1.28	1.42	1.33

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	13.41	14.11	14.27	15.48	15.39
Net ST Noncore Funding Dependence	4.47	6.61	5.69	7.85	9.02
Net Loans and Leases/Total Assets	63.97	64.42	64.31	64.42	65.01

## CAPITALIZATION:

Tier 1 Leverage Ratio	9.12	8.97	9.09	8.92	8.99
Equity Capital/Total Assets	9.26	9.04	9.29	9.07	9.05
Net Loans&Ls/Equity Capital (X)	7.37	7.58	7.38	7.60	7.64
Cash Dividends/Net Income	19.62	18.72	25.12	27.01	25.90
Cash Dividends/Net Income (Sub S Adjusted)	35.54	35.74	32.98	32.68	31.62
Retained Earnings/Avg Equity Cap	8.91	9.13	8.18	7.46	8.28

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.46	0.45	0.39	0.42	0.58
Long-Term Debt/Equity Capital	2.13	2.64	2.01	3.17	2.88
Equity Investment in Subs/Equity Cap	105.33	103.73	105.02	103.76	102.36
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	135.55	118.47	141.03	144.20	157.10

PERCENT OF AVERAGE ASSETS	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Interest Income (TE)	5.73	6.42	6.21	7.31	7.82
Less: Interest Expense	1.85	2.42	2.20	3.35	3.69
Equals: Net Interest Income (TE)	3.87	4.00	3.99	3.97	4.14
Plus: Non-Interest Income	0.90	0.83	0.87	0.85	0.80
Equals: Adj Operating Income (TE)	4.82	4.86	4.90	4.84	4.96
Less: Overhead Expense	3.04	3.05	3.05	3.10	3.12
Less: Provision for Loan and Lease Losses	0.17	0.18	0.26	0.24	0.21
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.02	0.03	0.03	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.63	1.62	1.59	1.51	1.60
Less: Applicable Income Taxes (TE)	0.47	0.48	0.46	0.45	0.50
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.13	1.11	1.10	1.02	1.06
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.13	1.11	1.10	1.02	1.06
Memo: Net Income (Last Four Qtrs)	1.14	1.07	1.13	1.03	1.07
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.59	92.97	92.92	92.95	92.92
Avg Int-Bearing Funds / Avg Assets	77.88	77.81	77.70	77.68	77.77
Int Income (TE) / Avg Earning Assets	6.21	6.92	6.70	7.89	8.44
Int Expense / Avg Earning Assets	2.00	2.61	2.38	3.61	3.99
Net Int Inc (TE) / Avg Earn Assets	4.20	4.31	4.31	4.29	4.47
YIELD OR COST:					
Total Loans and Leases (TE)	7.12	7.76	7.56	8.75	9.26
Interest-Bearing Bank Balances	1.46	1.94	1.98	4.55	6.61
Fed Funds Sold & Reverse Repos	1.13	1.62	1.57	3.77	6.16
Trading Assets	2.24	1.57	2.17	2.63	1.24
Total Earning Assets	6.09	6.79	6.58	7.76	8.30
Investment Securities (TE)	4.57	5.60	5.24	6.19	6.52
U.S. Treasury & Agency Sec (excl MBS)	4.17	5.12	4.84	6.26	N/A
Mortgage-Backed Securities	4.19	5.40	5.04	5.71	N/A
All Other Securities	6.00	6.53	6.58	7.15	N/A
Interest-Bearing Deposits	2.25	3.02	2.73	4.25	4.63
Time Deposits of \$100K or More	2.98	3.93	3.50	5.32	5.61
Time Deposits < \$100K	3.17	4.22	3.76	5.54	5.66
Other Domestic Deposits	1.14	1.55	1.48	2.44	3.11
Foreign Deposits	N/A	N/A	0.00	N/A	0.00
Fed Funds Purchased and Repos	1.29	2.01	1.92	3.90	5.79
Other Borrowed Funds & Trading Liab	4.26	4.66	4.57	5.52	6.54
All Interest-Bearing Funds	2.37	3.11	2.83	4.31	4.74

## PEER GROUP 06

	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Avg Personnel Exp Per Employee (\$000)	12	11	45	43	41
Avg Assets per Employee (\$000)	2,923	2,757	2,793	2,631	2,515
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.79	0.99	1.01	1.00	1.55
Overhead Exp / NII + Non-Int Income	64.63	64.34	63.85	65.77	64.76
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.04	3.05	3.05	3.10	3.12
Personnel Expense	1.69	1.69	1.67	1.68	1.67
Net Occupancy Expense	0.43	0.44	0.43	0.45	0.47
Other Operating Expenses	0.91	0.91	0.93	0.95	0.97
Overhead Less Non-Interest Income	2.09	2.19	2.14	2.22	2.30
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	63.22	62.87	62.43	64.11	63.01
Personnel Expense	35.22	34.76	34.17	34.71	33.76
Net Occupancy Expense	8.79	8.96	8.81	9.30	9.40
Other Operating Expenses	18.74	18.81	19.09	19.69	19.64
Total Non-Interest Income	18.38	16.77	17.44	17.25	15.77
Fiduciary Activities Income	0.36	0.50	0.39	0.55	0.61
Serv Charges on Deposit Accts - Domestic	8.14	7.73	8.30	8.35	7.86
Trading Revenue	0.00	0.00	0.00	0.00	N/A
Investment Banking Fees & Commissions	0.21	0.24	0.23	0.25	N/A
Venture Capital Revenue	0.00	0.00	0.00	0.00	N/A
Net Servicing Fees	0.26	0.21	0.20	0.21	N/A
Net Securitization Income	0.00	0.00	0.00	0.00	N/A
Insurance Activities Revenue	0.33	0.39	0.37	0.39	N/A
Net Gain (Loss) - Sales Loans, OREO, Oth	1.39	0.64	0.95	0.66	N/A
Other Non-Interest Income	5.00	4.66	4.64	4.55	6.29
Overhead Less Non-Interest Income	44.20	45.58	44.48	46.33	46.78
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	21.83	22.07	21.91	23.67	24.53
Appl Inc Tax+TE/Pretax NOI+TE	29.65	30.41	29.69	31.05	33.00

PERCENT OF TOTAL ASSETS	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate Loans	44.34	43.44	44.21	43.01	42.65
Commercial and Industrial Loans	10.14	10.53	10.19	10.62	10.99
Loans to Individuals	5.11	5.89	5.40	6.11	6.84
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.88	1.90	1.97	1.97	1.96
Other Loans and Leases	0.69	0.71	0.69	0.71	0.69
Net Loans and Leases	63.97	64.42	64.31	64.42	65.01
Debt Securities Over 1 Year	18.79	19.52	19.05	15.56	19.54
Mutual Funds and Equity Securities	0.14	0.16	0.14	0.16	0.64
Subtotal	83.70	84.83	84.30	82.44	85.82
Interest-Bearing Bank Balances	0.64	0.59	0.60	0.52	0.33
Federal Funds Sold & Reverse Repos	3.45	2.92	2.69	2.63	1.95
Debt Securities 1 Year or Less	2.67	2.44	2.73	2.36	2.99
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.73	91.99	91.58	91.50	92.02
Non-Int Cash and Due From Dep Inst	3.49	3.18	3.62	3.74	3.59
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.11	0.10	0.11	0.09	0.07
All Other Assets	4.66	4.72	4.70	4.67	4.30

## MEMORANDA:

Short-Term Investments	7.75	6.97	7.02	6.43	5.92
U.S. Treasury Securities	0.27	0.43	0.30	0.45	0.76
U.S. Agency Securities (excl MBS)	7.60	8.10	7.83	7.91	N/A
Municipal Securities	4.11	4.28	4.21	4.27	4.78
Mortgage-Backed Securities	5.94	5.65	6.00	5.70	N/A
Asset-Backed Securities	0.00	0.00	0.00	0.00	N/A
Other Debt Securities	0.72	0.78	0.76	0.80	0.88
RE Loans Secured by 1-4 Family	18.03	18.60	18.32	18.76	19.63
Revolving	1.44	1.25	1.36	1.20	1.17
Closed-End, Sec by First Liens	14.87	15.50	15.26	15.70	16.46
Closed-End, Sec by Junior Liens	1.08	1.27	1.13	1.28	1.41
Commercial Real Estate Loans	22.00	20.86	21.66	20.50	18.95
Construction and Land Dev	4.31	3.80	4.23	3.87	3.35
Multifamily	0.89	0.80	0.86	0.78	0.71
Nonfarm Nonresidential	15.88	15.37	15.73	14.95	14.01
RE Loans Secured by Farmland	2.19	2.04	2.15	2.00	2.00

## LOAN MIX, % OF GROSS LOANS &amp; LEASES:

Real Estate Loans	69.21	67.34	68.70	66.65	65.32
RE Loans Secured by 1-4 Family	28.56	29.17	28.80	29.35	30.27
Revolving	2.19	1.89	2.06	1.82	1.76
Closed-End	25.74	26.72	26.13	26.96	27.96
Commercial Real Estate Loans	34.06	32.06	33.38	31.46	29.01
Construction and Land Dev	6.58	5.78	6.41	5.86	5.09
Multifamily	1.36	1.21	1.31	1.17	1.09
Nonfarm Nonresidential	24.70	23.71	24.34	23.03	21.52
RE Loans Secured by Farmland	3.51	3.23	3.43	3.13	3.10
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	15.73	16.34	15.72	16.55	16.91
Loans to Individuals	8.28	9.41	8.68	9.76	10.74
Credit Card Loans	0.13	0.16	0.15	0.19	0.37
Agricultural Loans	3.04	3.04	3.18	3.12	3.06
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.14	1.14	1.12	1.10	1.08

PERCENT OF TOTAL ASSETS -----	PEER GROUP 06				
	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
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Short-Term Investments	7.75	6.97	7.02	6.43	5.92
Liquid Assets	24.52	23.78	24.09	23.84	23.30
Investment Securities	22.23	22.79	22.62	22.66	23.81
Net Loans and Leases	63.97	64.42	64.31	64.42	65.01
Net Lns, Ls & Stdbly Ltrs of Credit	64.37	64.85	64.73	64.84	65.43
Core Deposits	69.72	70.24	69.70	70.12	70.13
Noncore Funding	19.43	19.31	19.42	19.31	19.47
Time Deposits of \$100K or More	12.94	12.65	12.81	12.71	12.47
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.82	1.01	0.97	1.22	1.38
Net Fed Funds Purchased (Sold)	-2.72	-1.95	-1.76	-1.43	-0.57
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.78	0.83	0.86	0.72	1.38
Earning Assets Repr in 1 Year	37.24	36.15	36.67	36.28	36.23
Int-Bearing Liab Repr in 1 Year	33.57	36.54	34.06	36.94	34.23
Long-Term Debt Repr in 1 Year	0.32	0.32	0.30	0.35	0.22
Net Assets Repriceable in 1 Year	3.12	-1.20	2.00	-1.36	1.29
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	13.41	14.11	14.27	15.48	15.39
Net ST Noncore Funding Dependence	4.47	6.61	5.69	7.85	9.02
Short-Term Inv/ST Noncore Funding	84.58	66.52	74.04	61.88	52.15
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.47	15.66	17.46	15.51	13.31
Net Loans and Leases/Total Deposits	76.99	77.45	77.58	77.45	78.30
Net Loans and Leases/Core Deposits	92.50	92.55	93.05	92.58	93.29
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.18	0.44	1.24	0.70	0.15
Avail-For-Sale Sec Appr(Depr)/Eq Cap	4.47	1.07	5.16	2.36	0.07
Struct Notes Appr(Depr)/Eq Cap	0.09	-0.14	0.15	-0.01	-0.16
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.95	9.33	8.09	9.31	11.64
Available-For-Sale Securities	92.05	90.67	91.91	90.69	88.36
U.S. Treasury Securities	1.39	2.13	1.51	2.20	3.61
U.S. Agency Securities (excl MBS)	37.25	38.38	37.25	37.75	N/A
Municipal Securities	18.25	18.71	18.48	18.72	20.16
Mortgage-Backed Securities	26.53	24.59	26.78	25.00	N/A
Asset-Backed Securities	0.01	0.00	0.01	0.00	N/A
Other Debt Securities	3.42	3.43	3.55	3.58	3.78
Mutual Funds and Equity Securities	0.71	0.74	0.65	0.78	3.21
Debt Securities 1 Year or Less	13.19	11.74	13.33	11.39	13.83
Debt Securities 1 To 5 Years	41.22	41.25	41.21	32.82	40.49
Debt Securities Over 5 Years	40.95	42.02	40.78	33.85	38.91
Pledged Securities	41.85	42.23	41.81	41.85	45.61
Structured Notes, Fair Value	1.06	0.34	0.88	0.17	0.19

ANALYSIS RATIOS	PEER GROUP 06				
	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Provision for Ln&Ls Losses/Avg Assets	0.17	0.18	0.26	0.24	0.21
Provision for Ln&Ls Losses/Avg Lns&Ls	0.26	0.28	0.40	0.37	0.33
Provision for Ln&Ls Losses/Net Losses	155.23	190.66	233.16	196.66	238.80
Ln&Ls Allowance/Total Loans & Leases	1.31	1.28	1.29	1.26	1.24
Ln&Ls Allowance/Net Ln&Ls Losses (X)	20.85	22.37	12.53	11.26	14.84
ALLL/Nonaccrual Assets	440.45	499.90	511.38	488.46	617.50
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	275.20	301.48	319.86	274.47	348.77
Gross Ln&Ls Losses/Avg Loans & Leases	0.21	0.20	0.32	0.32	0.26
Recoveries/Avg Loans and Leases	0.06	0.06	0.07	0.06	0.07
Net Losses/Avg Loans and Leases	0.13	0.12	0.24	0.24	0.19
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	N/A	N/A
Recoveries/Prior Year-End Losses	6.60	6.34	29.33	34.38	35.88
Earnings Coverage of Net Losses (X)	15.27	19.91	23.66	21.41	25.21
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.02	0.06	0.05	0.03
RE Loans Secured By 1-4 Family	0.03	0.02	0.05	0.04	0.03
Revolving	0.00	0.00	0.00	0.00	0.00
Closed-End	0.03	0.02	0.05	0.04	0.03
Commercial Real Estate Loans	0.01	0.01	0.05	0.04	0.02
Construction and Land Dev	0.00	0.00	0.01	0.01	0.00
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.00	0.01	0.04	0.03	0.02
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.18	0.17	0.55	0.53	0.45
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.89	0.72	0.81	0.75	0.60
Credit Card Loans	1.92	1.45	2.17	1.88	1.10
Agricultural Loans	0.00	0.00	0.02	0.03	0.01
Loans to Foreign Governments & Inst	0.00	N/A	0.00	0.00	0.00
Other Loans and Leases	0.06	0.02	0.25	0.16	0.00

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
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PERCENT OF LOANS AND LEASES	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
30-89 Days PD Loans and Leases	1.45	1.36	1.28	1.42	1.33
90+ Days PD Loans and Leases	0.19	0.20	0.19	0.22	0.17
Nonaccrual Loans and Leases	0.65	0.60	0.60	0.59	0.51
90+ Days PD and Nonaccrual Loans and Leases	0.89	0.86	0.84	0.87	0.72
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	1.45	1.36	1.28	1.42	1.33
90+ Days Past Due Assets	0.19	0.20	0.19	0.22	0.17
Nonaccrual Assets	0.66	0.61	0.60	0.59	0.51
30+ Days PD & Nonaccrual Assets	2.41	2.28	2.20	2.35	2.10
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.57	0.55	0.54	0.56	0.47
90+ PD & Nonaccrual Assets + OREO	0.72	0.69	0.68	0.69	0.57
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.56	0.51	0.53	0.51	0.46
Allowance for Loan & Lease Losses	67.09	61.86	64.20	63.05	57.46
Equity Cap + ALLL	5.90	5.46	5.58	5.50	4.88
Tier 1 Cap + ALLL	6.02	5.54	5.70	5.63	4.98
Loans & Leases + RE Acquired	0.88	0.80	0.83	0.80	0.71

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate - 30-89 Days PD	1.33	1.18	1.18	1.31	1.15
- 90+ Days Past Due	0.15	0.17	0.17	0.18	0.13
- Nonaccrual	0.51	0.48	0.48	0.47	0.37
Coml & Indl - 30-89 Days PD	1.41	1.41	1.23	1.29	1.78
- 90+ Days Past Due	0.16	0.18	0.18	0.21	0.24
- Nonaccrual	0.88	0.72	0.75	0.74	0.78
Individuals - 30-89 Days PD	1.85	1.73	2.00	2.15	1.96
- 90+ Days Past Due	0.19	0.20	0.21	0.24	0.19
- Nonaccrual	0.29	0.25	0.24	0.24	0.22
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.28	0.00
Agricultural - 30-89 Days PD	0.40	0.35	0.16	0.19	0.12
- 90+ Days Past Due	0.05	0.03	0.01	0.01	0.01
- Nonaccrual	0.16	0.12	0.12	0.12	0.06
Foreign Govts- 30-89 Days PD	0.00	N/A	0.00	0.00	0.00
- 90+ Days Past Due	0.00	N/A	0.00	0.00	0.00
- Nonaccrual	0.00	N/A	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.75	0.77	0.65	0.83	0.03
- 90+ Days Past Due	0.03	0.05	0.03	0.05	0.00
- Nonaccrual	0.10	0.13	0.08	0.14	0.00
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	1.39	1.19	1.45	1.61	1.30
- 90+ Days Past Due	0.16	0.15	0.18	0.18	0.13
- Nonaccrual	0.41	0.31	0.38	0.31	0.29
Revolving - 30-89 Days PD	0.31	0.36	0.31	0.49	0.36
- 90+ Days Past Due	0.01	0.02	0.01	0.02	0.00
- Nonaccrual	0.04	0.05	0.04	0.04	0.02
Closed-End - 30-89 Days PD	1.46	1.23	1.52	1.71	1.34
- 90+ Days Past Due	0.16	0.15	0.18	0.18	0.13
- Nonaccrual	0.43	0.31	0.40	0.32	0.30
- Jr Lien 30-89 Days PD	0.08	0.06	0.06	N/A	N/A
- Jr Lien 90+ Days PD	0.00	0.00	0.01	N/A	N/A
- Jr Lien Nonaccrual	0.02	0.02	0.02	N/A	N/A
Commercial RE - 30-89 Days PD	0.97	0.92	0.78	0.92	0.76
- 90+ Days Past Due	0.08	0.12	0.09	0.12	0.08
- Nonaccrual	0.55	0.55	0.50	0.53	0.35
Const & Dev - 30-89 Days PD	0.69	0.66	0.59	0.70	0.48
- 90+ Days Past Due	0.02	0.02	0.01	0.02	0.00
- Nonaccrual	0.18	0.20	0.18	0.18	0.05
Multifamily - 30-89 Days PD	0.05	0.05	0.02	0.09	0.04
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Nonfarm Nres- 30-89 Days PD	0.96	0.84	0.73	0.84	0.72
- 90+ Days Past Due	0.07	0.10	0.09	0.11	0.06
- Nonaccrual	0.56	0.51	0.49	0.48	0.33
Farmland - 30-89 Days PD	0.69	0.74	0.42	0.48	0.32
- 90+ Days Past Due	0.07	0.09	0.05	0.04	0.01
- Nonaccrual	0.20	0.25	0.19	0.22	0.17
Credit Card - 30-89 Days PD	1.51	1.46	1.44	1.59	1.23
- 90+ Days Past Due	0.60	0.68	0.59	0.63	0.33
- Nonaccrual	0.00	0.01	0.00	0.00	0.01



CAPITAL RATIOS	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Tier 1 Leverage Ratio	9.12	8.97	9.09	8.92	8.99
Tier 1 RBC Ratio	13.43	13.24	13.43	13.15	13.32
Total Risk-Based Capital Ratio	14.77	14.51	14.78	14.42	14.46
Tangible Tier 1 Leverage Ratio	9.09	8.94	9.07	8.90	8.96
Tangible Common Eq Cap/Tan Assets	8.88	8.67	8.92	8.69	8.65
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	9.69	9.80	9.40	9.43	9.66
Standby Letters of Credit	0.31	0.31	0.32	0.31	0.32
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.00	0.00	0.00	0.00	0.00
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	15.22	15.28	15.16	15.17	15.64

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 06				
	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Interest Rate Contracts	73.33	100.00	78.32	100.00	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	24.44	0.00	21.62	0.00	0.00
Futures and Forwards	17.00	12.90	8.17	12.50	13.33
Written Options	14.02	0.00	11.43	0.00	1.48
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	14.02	0.00	11.43	0.00	0.00
Purchased Options	16.38	27.42	25.93	35.42	26.90
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	16.38	27.42	25.93	35.42	26.90
Swaps	46.87	56.45	52.08	52.08	55.00
Held for Trading	0.00	9.68	0.00	8.33	0.00
Interest Rate Contracts	0.00	9.68	0.00	8.33	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	100.00	90.32	100.00	91.67	100.00
Interest Rate Contracts	66.67	83.87	72.91	87.50	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	24.44	0.00	21.62	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	76.50	100.00	87.41	100.00	81.68
One Year or Less	26.82	15.12	24.13	16.67	17.26
Over 1 Year to 5 Years	36.07	73.28	47.97	72.22	52.93
Over 5 Years	13.61	2.89	12.93	2.90	5.16
Gross Negative Fair Value (Abs Val)	1.43	0.42	2.73	0.00	0.11
Gross Positive Fair Value	0.50	0.52	1.72	1.02	1.07
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
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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	63.36	55.85	53.21	N/A	N/A
Ins Under Assets (L/H)/Tot Ins Und Ast	36.64	44.15	46.79	N/A	N/A
Sep Acct Assets (L/H)/Total Life Ast	0.00	11.84	13.23	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	0.33	0.39	0.37	N/A	N/A
Premium Inc/Ins Activities Revenue	0.28	0.89	1.53	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	57.90	71.45	68.25	N/A	N/A
Other Prem Inc/Total Prem Inc	42.10	28.55	31.75	N/A	N/A
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	N/A	N/A
Ins Net Inc (P/C)/Equity (P/C)	76.70	73.06	91.36	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	76.10	-136.31	-56.52	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	0.79	24.47	0.00	N/A	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	N/A	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.66	1.05	N/A	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	N/A	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	3.22	N/A	N/A	N/A	N/A
BROKER-DEALER ACTIVITIES					
-----					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	N/A	N/A
FOREIGN ACTIVITIES					
-----					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	N/A	N/A	0.00	N/A	0.00
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	2.95
Foreign Governments and Inst	0.00	N/A	0.00	0.00	0.00
Leases	N/A	N/A	N/A	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	-23.00	9.80	-53.87	-47.40	-66.16
Total Selected Assets	-11.66	-16.97	-31.92	-47.57	-34.33
Deposits	N/A	N/A	N/A	N/A	N/A

PROFITABILITY:	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Net Income/Avg Equity Capital	11.37	11.44	11.17	10.55	11.52
Bank Net Inc/Avg Eq Inv in Banks	12.61	12.76	12.24	11.74	12.90
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.71	9.51	4.59	4.23	0.23
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.71	11.11	11.03	8.90	10.81
Bank Net Income/Parent Net Income	103.41	102.96	102.97	104.31	103.79
Nonbank Net Income/Parent Net Income	0.06	0.07	0.06	0.05	0.04
Sub BHCs Net Inc/Parent Net Income	93.77	98.25	91.73	95.76	86.44
LEVERAGE:					
Total Liabilities/Equity	10.29	8.42	10.17	8.71	7.05
Total Debt/Equity Capital	3.63	4.18	3.31	4.68	4.76
Tot Debt+NP to Subs Iss Tr Pref/Equity	8.88	6.90	8.64	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	3.84	4.40	3.51	4.94	4.93
Total Debt/Equ Cap - Exc Over Fair Value	3.64	4.24	3.33	4.75	4.84
Long-Term Debt/Equity Capital	2.13	2.64	2.01	3.17	2.88
Short-Term Debt/Equity Capital	0.46	0.45	0.39	0.42	0.58
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.18	0.26	0.21	0.28	0.32
Long-Term Debt/Consolidated LT Debt	6.86	7.81	6.67	9.12	20.90
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	105.33	103.73	105.02	103.76	102.36
Total Investment in Subs/Equity	105.73	104.24	105.51	104.28	102.95
Equity Inv in Subs/Cons Eq Cap+Min Int	99.90	100.49	99.40	101.27	101.29
Total Inv in Subs/Cons Eq Cap+Min Int	100.27	100.96	99.91	101.78	101.86
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.35	0.28	0.37	0.30	0.16
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.25	2.22	2.60	2.62	2.05
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	118.37	117.92	129.42	136.22	141.03
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	135.55	118.47	141.03	144.20	157.10
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	106.84	98.48	123.60	120.05	111.84
Pretax Oper Inc + Int Exp/Int Expense	1615.07	1406.75	2054.41	1555.86	1654.79
Div + Int From Subs/Int Exp + Div	147.35	137.32	163.59	151.81	153.13
Fees+Other Inc From Subs/Sal + Oth Exp	3.33	4.86	4.19	5.07	5.10
Net Inc/Curr Port of LT Debt+Pfd Div(X)	13.45	21.69	56.96	100.49	48.32
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.89	-1.08	-0.54	-0.95	-0.74
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.26	0.15	0.26	0.14	0.07
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

## PAYOUT RATIOS - PARENT

	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Div Paid/Inc Before Undist Inc	60.39	58.47	68.13	65.88	65.01
Dividends Paid/Net Income	19.64	18.68	25.13	27.07	26.11
Net Income - Dividends/Avg Equity	8.89	9.15	8.16	7.44	8.28

## PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	102.32	109.71	129.14	140.54	143.03
Dividends From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Dividends From Subsidiary BHCs	2.77	3.06	2.89	2.47	1.16
Dividends From All Subsidiaries	115.33	124.50	155.59	175.49	175.10

## PAYOUT RATIOS - SUBSIDIARIES:

## PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	27.59	26.85	36.47	40.64	40.59
Interest Income From Bank Subs	0.07	0.08	0.10	0.16	0.19
Mgt & Service Fees From Bank Subs	0.03	0.08	0.04	0.07	0.04
Other Income From Bank Subs	0.02	0.04	0.04	0.06	0.05
Operating Income From Bank Subs	29.33	28.92	38.20	47.45	47.92

## PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	34.96	20.38	36.84	31.81	25.01
Interest Income From Nonbank Subs	1.33	0.47	0.46	5.16	11.38
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.03	0.01	0.00
Operating Inc From Nonbank Subs	41.47	26.56	43.82	46.29	45.92

## PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	28.32	28.76	41.04	43.77	36.44
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.01	0.00
Operating Income From Sub BHCs	29.03	29.07	41.65	43.99	38.92

## DEPENDENCE ON SUBSIDIARIES:

## PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	61.17	61.14	75.00	75.56	76.80
Interest Income From Bank Subs	2.22	2.04	0.46	0.59	0.71
Mgt & Serv Fees From Bank Subs	0.12	0.32	0.07	0.10	0.08
Other Income From Bank Subs	0.14	0.27	0.08	0.13	0.15
Operating Income From Bank Subs	77.00	75.27	82.64	83.99	84.35

Dividends From Nonbank Subs	0.01	0.00	0.01	0.00	0.00
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	0.48	0.10	0.11	0.05	0.01

Dividends From Subsidiary BHCs	1.41	1.17	2.92	1.84	1.59
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	1.75	1.18	3.29	2.04	1.75

Loans and Adv From Subs/ST Debt	118.95	41.72	154.91	14.37	0.18
Loans and Adv From Subs/Total Debt	43.55	19.37	51.07	4.46	0.09

BHCPR Reporters for Quarter Ending 03/31/2003  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
2342085	165,504	A. E. BANCORP, INC.	BUFFALO GROVE, IL	
1079731	185,791	A. WILBERT'S SONS LUMBER AND	PLAQUEMINE, LA	
1075500	208,980	ABIGAIL ADAMS NATIONAL BANCORP	WASHINGTON, DC	
3109904	260,055	ACCESS NATIONAL CORPORATION	CHANTILLY, VA	
2467474	258,053	ADIRONDACK BANCORP	SARANAC LAKE, NY	
1107821	237,259	ALAMO CORPORATION OF TEXAS	ALAMO, TX	
2022444	252,542	ALBANY BANCORP, INC.	ALBANY, KY	
1246926	197,002	ALBANY BANCSHARES, INC.	ALBANY, TX	
3137082	151,763	ALLEGHENY BANCSHARES, INC.	FRANKLIN, WV	New Y-9C/BHCPR reporter
1247419	297,955	ALLEGHENY VALLEY BANCORP, INC.	PITTSBURGH, PA	
3047154	230,813	ALLIANCE BANCSHARES CALIFORNIA	CULVER CITY, CA	
1203693	188,727	ALPHA FINANCIAL GROUP, INC.	MINONK, IL	
1136595	282,241	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
1105078	212,744	AMADOR BANCSHARES, INC.	LAS CRUCES, NM	
2550657	287,866	AMB FINANCIAL SERVICES CORPORA	BAINBRIDGE ISLAND, WA	
1210682	163,030	AMBANC FINANCIAL SERVICES, INC	BEAVER DAM, WI	New Y-9C/BHCPR reporter
1131853	166,910	AMCORP FINANCIAL, INC.	ARDMORE, OK	New Y-9C/BHCPR reporter
2507183	238,338	AMERIBANCSHARES, INC.	WICHITA FALLS, TX	
1136269	267,835	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
3047172	245,755	AMERICAN BANCORPORATION OF MIN	BRAINERD, MN	
1095414	239,860	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
1207703	157,146	AMERICAN CENTRAL FINANCIAL GRO	SPRINGFIELD, IL	
2900784	230,980	AMERICAN COMMUNITY BANCSHARES,	MONROE, NC	
3035049	227,107	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
2693796	235,918	AMERICAN HORIZONS BANCORP, INC	MONROE, LA	
1110045	245,956	AMERICAN NATIONAL BANCSHARES,	WACO, TX	
2356886	235,283	AMERICAN STATE BANK CORPORATIO	JONESBORO, AR	Name change from ASB CORPORATION
2632571	194,778	AMERICAN STATE BANK HOLDING CO	WILLISTON, ND	
1840687	189,140	AMERIWEST CORPORATION	OMAHA, NE	
1059676	155,581	AMFIRST FINANCIAL SERVICES, IN	MCCOOK, NE	New Y-9C/BHCPR reporter
1131899	205,767	AMTEX BANCSHARES, INC.	ORANGE, TX	
2536642	169,050	ANB BANCSHARES, INC.	GONZALES, TX	New Y-9C/BHCPR reporter
1138197	218,745	ANDERSON BANCSHARES, INC.	MULLINS, SC	
1071913	245,735	ANDOVER BANCORP, INC.	ANDOVER, OH	
1083185	182,656	ANDREW JOHNSON BANCSHARES, INC	GREENEVILLE, TN	
1472257	218,271	ANNAPOLIS BANCORP, INC.	ANNAPOLIS, MD	
1058727	158,175	ARAPAHOE COUNTY FUNDING COMPAN	ENGLEWOOD, CO	New Y-9C/BHCPR reporter
1491650	241,018	ARKANSAS BANKERS' BANCORPORATI	LITTLE ROCK, AR	
1057980	221,715	ARKANSAS VALLEY BANCSHARES, IN	BROKEN ARROW, OK	
2293516	278,227	ARMSTRONG BANCSHARES, INC.	VIAN, OK	
1840221	174,544	ARNESON BANCSHARES, INC.	CLEAR LAKE, IA	
1140024	215,846	ARTHUR STATE BANCSHARES, INC.	UNION, SC	
2863946	225,423	ASSOCIATED COMMUNITY BANCORP,	GREENWICH, CT	
1130829	171,215	AUSTIN COLONY, INC.	LAKE JACKSON, TX	
3033746	284,926	BAC FINANCIAL INC.	STOCKTON, CA	
1095058	284,300	BACKLUND INVESTMENT CO.	PEORIA, IL	New Y-9C/BHCPR reporter
1491333	179,652	BAINUM BANCORP II	MURFREESBORO, AR	
1129029	208,726	BAKKEN SECURITIES, INC.	SAINT LOUIS PARK, MN	
1048728	268,158	BALLSTON SPA BANCORP, INC.	BALLSTON SPA, NY	
1142831	206,545	BANC SERVICES CORP.	ORRVILLE, OH	
1126028	269,766	BANCMIDWEST CORPORATION	SAINT PAUL, MN	

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Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
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2848710	207,841	BANCO PORTUGUES DO ATLANTICO	NEWARK, NJ	
1128460	219,095	BANCOMMUNITY SERVICE CORPORATI	ST PETER, MN	
2468275	169,494	BANCORP OF LUCEDALE, INC.	LUCEDALE, MS	
2858951	227,729	BANCORP, INC., THE	WILMINGTON, DE	
1099449	230,481	BANCSHARES OF EASTERN ARKANSAS	FORREST CITY, AR	
1895397	230,614	BANCSHARES OF JACKSON HOLE, IN	JACKSON, WY	
1099823	165,581	BANCSHARES OF RIPLEY, INC.	RIPLEY, TN	
1084061	218,186	BANCOUTH CORPORATION	DOTHAN, AL	
1097445	267,654	BANCSTAR, INC.	SAINT LOUIS, MO	
2561671	154,806	BANK OF IDAHO HOLDING CO.	IDAHO FALLS, ID	
2297701	173,659	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
1209958	150,029	BANKERS' BANCORPORATION, INC.	MADISON, WI	New Y-9C/BHCPR reporter
3109968	184,472	BANKFIRST BANCORP, INC.	WINTER PARK, FL	
1247455	296,580	BANKFIRST CAPITAL CORPORATION	MACON, MS	
2516970	239,523	BANKSHARES OF FAYETTEVILLE, IN	FAYETTEVILLE, AR	
1084780	268,989	BARTOW BANCSHARES, INC.	CARTERSVILLE, GA	
2410304	250,127	BASTROP BANCSHARES, INC.	BASTROP, TX	
2755162	156,893	BAUER INVESTMENTS, LTD.	PORT LAVACA, TX	
2560665	272,807	BAY BANKS OF VIRGINIA, INC.	KILMARNOCK, VA	
1104307	188,794	BAYLOR BANCSHARES, INC.	SEYMOUR, TX	
1143511	280,865	BELLE FOURCHE BANCSHARES, INC.	BELLE FOURCHE, SD	
1071379	288,466	BELMONT BANCORP	BRIDGEPORT, OH	
1141441	275,765	BENCHMARK BANKSHARES INC.	KENBRIDGE, VA	
1051906	247,827	BERCO, INC.	BENNINGTON, KS	
1985131	264,369	BERKSHIRE FINANCIAL SERVICES,	LEE, MA	
1137248	221,483	BIG LAKE FINANCIAL CORPORATION	OKEECHOBEE, FL	
1919770	263,102	BIG SANDY HOLDING COMPANY	LIMON, CO	
1427677	227,119	BLOOMFIELD HILLS BANCORP, INC.	BLOOMFIELD HILLS, MI	
1398973	184,930	BNB FINANCIAL SERVICES CORPORA	NEW YORK, NY	
2905734	228,962	BOE FINANCIAL SERVICES OF VIRG	TAPPAHANNOCK, VA	
1119329	171,389	BOOTHEEL BANCORP, INC.	POPLAR BLUFF, MO	
2238544	207,896	BORDER BANCSHARES, INC.	GREENBUSH, MN	
1492291	152,638	BOSCOBEL BANCORP, INC.	BOSCOBEL, WI	New Y-9C/BHCPR reporter
1124163	286,157	BOSSHARD BANCO, LTD.	LACROSSE, WI	
2577506	183,553	BOTETOURT BANKSHARES, INC.	BUCHANAN, VA	
3043222	176,185	BOTH, INC.	KERRVILLE, TX	
2456919	183,702	BRADFORD BANCORP, INC.	GREENVILLE, IL	
1399774	174,566	BRADLEY COUNTY FINANCIAL CORPO	CLEVELAND, TN	
1097016	175,890	BREMEN BANCORP, INC.	SAINT LOUIS, MO	
2447935	166,953	BRICKYARD BANCORP, INC.	LINCOLNWOOD, IL	
1027947	191,475	BRIGHTON BANCORP	SALT LAKE CITY, UT	
1132382	188,789	BSJ BANCSHARES, INC.	SAINT JOSEPH, LA	
1060346	262,022	BUERGE BANCSHARES, INC.	JOPLIN, MO	
2752796	247,812	BUSINESS BANK CORPORATION	LAS VEGAS, NV	
1138786	173,013	C.S. BANCSHARES, INC.	CHILLICOTHE, MO	
2100089	172,120	C.S.B. BANCSHARES, INC.	SOMERVILLE, TX	
1203901	247,427	C&F BANC SHARES CORPORATION	KENDALLVILLE, IN	
1201448	182,959	C-B-G, INC.	WEST LIBERTY, IA	
1889510	206,158	CALEDONIA FINANCIAL CORPORATIO	CALEDONIA, MI	
2907381	235,528	CALIFORNIA FIRST NATIONAL BANC	SANTA ANA, CA	
1097098	216,119	CALLAWAY SECURITY BANKS, INC.	FULTON, MO	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
2839567	219,135	CAMBANK, INC.	LAKE ZURICH, IL	
2297448	220,491	CAMPELLO BANCORP	BROCKTON, MA	
1248603	195,652	CAPAC BANCORP, INC.	CAPAC, MI	
3019964	248,738	CAPITAL BANCORP, INC.	NASHVILLE, TN	
2242970	173,342	CAPITAL COMMERCE BANCORP, INC.	MILWAUKEE, WI	
2043346	129,789	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	Moved from Peer 7
1248368	192,279	CARDINAL BANCORP II, INC.	SAINT LOUIS, MO	
2434467	189,172	CARDINAL BANKSHARES CORPORATIO	FLOYD, VA	
1245460	281,740	CARLINVILLE NATIONAL BANK SHAR	CARLINVILLE, IL	
1131527	175,411	CARLSBAD BANCORPORATION, INC.	CARLSBAD, NM	
1491641	204,746	CARLSON BANCSHARES, INC.	WEST MEMPHIS, AR	
2943473	194,931	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
1203451	291,803	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
1848825	152,013	CARROLL FINANCIAL SERVICES, IN	HUNTINGDON, TN	
1082870	185,916	CARTER COUNTY BANCORP	ELIZABETHTON, TN	
2767512	295,817	CARTHAGE STATE BANCSHARES, INC	CARTHAGE, TX	
2254508	292,642	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
1106628	184,511	CBC, INC.	CLOVIS, NM	
2435594	183,011	CBR HOLDINGS, INC.	WINNETKA, IL	
3159244	256,667	CBT FINANCIAL CORP.	CLEARFIELD, PA	New Y-9C/BHCPR reporter
2708159	265,165	CCF HOLDING COMPANY	JONESBORO, GA	
1118283	226,643	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
2856498	282,762	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
1492273	227,436	CENTRAL BANC, INC.	GENESEO, IL	
1250035	293,036	CENTRAL BANCORP, INC.	GARLAND, TX	
1250295	246,069	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
1246805	182,993	CENTRAL BANK CORPORATION	SAULT SAINTE MARIE, MI	
3150278	180,715	CENTRAL MISSOURI SHARES, INC.	LEBANON, MO	
3015612	153,131	CENTRAL OHIO BANCORP	WAVERLY, OH	Moved from Peer 7
1056974	185,482	CENTRAL STATES BANCSHARES, INC	SPRINGFIELD, MO	New Y-9C/BHCPR reporter
3137729	218,531	CENTRAL TEXAS FINANCIAL CORP.	CAMERON, TX	
1020920	167,744	CENTRAL TRUST COMPANY	EDINA, MN	
2918574	292,310	CENTRAL VALLEY BANCORP	MODESTO, CA	
2935405	288,535	CENTRAL VALLEY COMMUNITY BANCO	CLOVIS, CA	
1140677	293,932	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	
2560508	240,642	CENTURY BANCORP MHC	BRIDGETON, NJ	
1491856	222,624	CENTURY FINANCIAL CORPORATION	COLDWATER, MI	
3071122	177,624	CGD USA HOLDING COMPANY, INC.	BRICK, NJ	
1056125	40,914	CHAMBANCO, INC.	CHAMBERS, NE	Moved from Peer 7
2948825	172,035	CHARTER FINANCIAL CORPORATION	BELLEVUE, WA	
2349404	219,701	CHATUGE BANK SHARES, INC.	HIWASSEE, GA	
1128228	231,660	CHEROKEE BANCSHARES, INC.	SAINT PAUL, MN	
2868110	192,771	CHESTATEE BANCSHARES, INC.	DAWSONVILLE, GA	
2485076	210,242	CHICAGO SHORE CORPORATION (F.K	CHICAGO, IL	
1125030	177,106	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
1139297	206,171	CHOICEONE FINANCIAL SERVICES,	SPARTA, MI	
1207208	244,906	CITBA FINANCIAL CORPORATION	MOORESVILLE, IN	
2509990	163,592	CITIZENS BANCORP, INC.	NEWPORT, KY	
1135114	195,137	CITIZENS BANCORPORATION OF NEW	NEW ULM, MN	
1357121	195,275	CITIZENS BANCSHARES CORPORATIO	OLANTA, SC	
1121966	162,894	CITIZENS BANCSHARES OF HUTCHIN	HUTCHINSON, MN	New Y-9C/BHCPR reporter



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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
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2718354	214,465	CITIZENS BANCSHARES, INC.	EDMOND, OK	
1208492	210,905	CITIZENS CENTRAL BANCORP, INC.	MACOMB, IL	
2702278	158,302	CITIZENS COMMERCE BANCSHARES,	VERSAILLES, KY	New Y-9C/BHCPR reporter
1246681	278,279	CITIZENS CORPORATION	COLUMBIA, MS	
1142970	187,753	CITIZENS FINANCIAL CORP.	ELKINS, WV	
2299077	152,823	CITIZENS INDEPENDENT BANCORP,	LOGAN, OH	Moved from Peer 7
1839207	221,166	CITIZENS NATIONAL BANCORP, INC	PUTNAM, CT	
1999718	198,269	CITIZENS NATIONAL BANCORP, INC	SPRINGFIELD, MO	
2344856	187,964	CITIZENS NATIONAL BANCSHARES	BOSSIER CITY, LA	
1363739	164,135	CITIZENS STATE BANCORP, INC.	NEW BALTIMORE, MI	New Y-9C/BHCPR reporter
2568595	268,385	CITY BANCORP	SPRINGFIELD, MO	
2625283	169,801	CITY BANCSHARES, INC.	NATCHITOCHE, LA	
1048849	220,012	CITY NATIONAL BANCSHARES CORPO	NEWARK, NJ	
1135646	276,603	CLAIBORNE HOLDING COMPANY, INC	TAZEWELL, TN	
2469245	249,881	CLASSIC BANCSHARES, INC.	ASHLAND, KY	
1913684	187,820	CLEVELAND STATE BANCORP, INC.	CLEVELAND, MS	
1135422	247,161	CNB CORPORATION	CHEBOYGAN, MI	
1109825	172,894	CNB FINANCIAL CORPORATION, INC	TAYLOR, TX	
2909200	192,713	CNB FINANCIAL SERVICES, INC.	BERKELEY SPRINGS, WV	
2705943	179,342	CNLBANCSHARES, INC.	ORLANDO, FL	
2184043	208,182	COASTAL BANCSHARES, INC.	PEARLAND, TX	
1083671	217,704	COASTAL BANKSHARES, INC.	SAVANNAH, GA	
2611866	141,652	CODDLE CREEK FINANCIAL CORP.	MOORESVILLE, NC	Moved from Peer 7
2146359	254,940	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1070840	163,115	COLONIAL BANC CORP.	EATON, OH	
1117772	220,608	COLUMBIA FINANCIAL CORPORATION	BLOOMSBURG, PA	
1132122	203,042	COLUMBIAN FINANCIAL CORPORATIO	OVERLAND PARK, KS	
1085826	217,312	COLUMBIANA BANCSHARES, INC.	COLUMBIANA, AL	
2693705	212,171	COMBANC, INC.	DELPHOS, OH	
1118818	151,878	COMMERCIAL BANCSHARES, INC.	TEXARKANA, AR	
2300012	257,378	COMMERCIAL BANCSHARES, INC.	UPPER SANDUSKY, OH	
3101560	145,901	COMMERCIAL BANCSHARES, INC.	MARYLAND HEIGHTS, MO	
1978674	227,901	COMMERCIAL FINANCIAL CORP	STORM LAKE, IA	
1249299	244,680	COMMERCIAL NATIONAL FINANCIAL	ITHACA, MI	
1250606	276,671	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
2332536	203,553	COMMONWEALTH HOLDINGS, L.L.C.	BURLINGTON, KY	
1977154	230,078	COMMUNITY BANCORP OF LOUISIANA	RACELAND, LA	
2180223	205,685	COMMUNITY BANCSHARES OF MARYSV	MARYSVILLE, KS	
1061624	295,591	COMMUNITY BANCSHARES, INC.	NEOSHO, MO	
1889480	173,137	COMMUNITY BANCSHARES, INC.	NOBLESVILLE, IN	
2247612	237,111	COMMUNITY BANCSHARES, INC.	JOSEPH, OR	
2536857	162,647	COMMUNITY BANK CORP.	PARK RIDGE, IL	
1104017	285,763	COMMUNITY BANK HOLDINGS OF TEX	CORSICANA, TX	
1138928	174,451	COMMUNITY BANKERS' CORPORATION	MARION CENTER, PA	
1479144	175,037	COMMUNITY BANKSHARES, INC.	PARKERSBURG, WV	
1102200	251,522	COMMUNITY COMPANY, THE	WACO, TX	
1131488	195,849	COMMUNITY FINANCIAL CORP.	EDGEWOOD, IA	
3101010	180,593	COMMUNITY FINANCIAL HOLDING CO	DULUTH, GA	
2936103	212,850	COMMUNITY FINANCIAL SHARES, IN	GLEN ELLYN, IL	
2593083	257,201	COMMUNITY FIRST BANCORPORATION	WALHALLA, SC	
2754585	243,946	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
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3108194	186,552	COMMUNITY FIRST, INC.	COLUMBIA, TN	
1493793	247,638	COMMUNITY NATIONAL BANCORPORAT	ASHBURN, GA	
2576965	253,231	COMMUNITY NATIONAL BANCORPORAT	WATERLOO, IA	
2735333	188,773	COMMUNITY SHORES BANK CORPORAT	MUSKEGON, MI	
2626299	296,433	COMMUNITY WEST BANCSHARES	GOLETA, CA	Moved from Peer 5
2513157	177,728	COMUNIBANC CORP.	NAPOLEON, OH	
1114502	196,477	CONNECTICUT RIVER BANCORP, INC	CHARLESTOWN, NH	
2168922	213,083	CONSOLIDATED EQUITY CORPORATIO	PURCELL, OK	
2286228	182,210	CONSUMERS BANCORP, INC.	MINERVA, OH	
1129681	182,664	CONTINENTAL BANCORP	MIAMI, FL	
1201569	185,280	CONTINENTAL MORTGAGE CORPORATI	AURORA, IL	
1059975	157,383	CONVERSE COUNTY CAPITAL CORPOR	DOUGLAS, WY	
1064269	191,668	CORNERSTONE ALLIANCE, LTD.	WINFIELD, KS	
2746254	225,308	CORNERSTONE BANCORP, INC.	STAMFORD, CT	
1142372	257,345	CORNERSTONE FINANCIAL SERVICES	OTTUMWA, IA	
2022529	241,647	CORNHUSKER GROWTH CORPORATION	LINCOLN, NE	
1098581	215,644	COUNTRY BANCORP, INC.	HILLSBORO, IL	
1416831	194,113	COUNTRY BANK SHARES, INC.	MILFORD, NE	
1209707	153,569	COUNTRYSIDE FINANCIAL SERVICES	WALWORTH, WI	New Y-9C/BHCPR reporter
2524788	246,786	COUNTY BANCORP, INC.	MANITOWOC, WI	
1363681	244,806	COUNTY BANK CORP	LAPEER, MI	
2072252	156,939	CRACO, INC.	VINITA, OK	New Y-9C/BHCPR reporter
3027709	207,059	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1207543	288,928	CRETE BANCORPORATION, INC.	CRETE, IL	
1141861	152,475	CROCKETT COUNTY NATIONAL BANCS	OZONA, TX	New Y-9C/BHCPR reporter
1131611	160,588	CROSS COUNTY BANCSHARES, INC.	WYNNE, AR	
1126149	197,470	CROSTOWN HOLDING COMPANY	BLAINE, MN	
1210244	267,814	CRYSTAL VALLEY FINANCIAL CORPO	MIDDLEBURY, IN	
2184575	188,980	CSB, INC.	BIXBY, OK	
2029368	166,032	DAIRYLAND BANK HOLDING CORPORA	LA CROSSE, WI	
1250026	210,861	DB HOLDING COMPANY, INC.	OMAHA, NE	
1139176	160,997	DBT FINANCIAL CORPORATION	DEWITT, AR	
3059746	236,787	DELLS BANCSHARES, INC.	WISCONSIN DELLS, WI	
1249918	216,564	DELMAR BANCORP	DELMAR, MD	
2706726	195,726	DELMARVA BANCSHARES, INC.	CAMBRIDGE, MD	
2834115	164,151	DELTA TRUST AND BANKING CORPOR	LITTLE ROCK, AR	
1130164	241,830	DEMOTTE BANCORP	DE MOTTE, IN	
1989241	164,022	DENALI BANCORPORATION, INC.	FAIRBANKS, AK	
1058286	159,906	DENISON BANCSHARES, INC. OF HO	HOLTON, KS	New Y-9C/BHCPR reporter
1133615	200,643	DENTEL BANCORPORATION	VICTOR, IA	
2209058	154,690	DENVER BANKSHARES, INC.	DENVER, CO	
1131602	252,169	DEVON BANCORP, INC.	CHICAGO, IL	
1139617	210,007	DG BANCORP, INC.	DOWNERS GROVE, IL	
1085899	165,190	DICKSON FINANCIAL CORPORATION	DICKSON, TN	
2065432	276,487	DIMECO, INC	HONESDALE, PA	
1098198	153,441	DREW BANCSHARES, INC.	MONTICELLO, AR	
2558484	215,555	DUNN INVESTMENT CO.	MANCHESTER, IA	
1021879	284,857	EAGLE NATIONAL HOLDING COMPANY	MIAMI, FL	
3023466	200,232	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
1139224	252,417	EAST SIDE BANCORPORATION, INC.	CHICAGO, IL	
1427556	258,203	EAST TEXAS FINANCIAL CORPORATI	KILGORE, TX	

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1200777	173,041	EASTER ENTERPRISES, INC.	SPENCER, IA	
1129467	222,265	EASTERN MICHIGAN FINANCIAL COR	CROSWELL, MI	
1122851	236,080	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
2577766	159,029	EDGAR COUNTY BANC SHARES, INC.	PARIS, IL	
1098031	258,631	EDMONTON BANCSHARES, INC.	EDMONTON, KY	
1206153	250,505	EDVILLE BANKCORP, INC.	VILLA PARK, IL	
1205268	172,815	ELGIN BANCSHARES, INC.	ELGIN, IL	New Y-9C/BHCPR reporter
1207329	215,397	ELGIN STATE BANCORP, INC.	ELGIN, IL	
1206676	183,250	ELLETTSVILLE BANCSHARES, INC.	ELLETTSVILLE, IN	
2947985	168,535	ELMER BANCORP, INC.	ELMER, NJ	
1204869	246,362	ELMWOOD FINANCIAL CORPORATION	RACINE, WI	
1480944	246,011	EMCLAIRE FINANCIAL CORP	EMLENTON, PA	
2466208	257,512	ENTERPRISE BANCSHARES, INC.	MEMPHIS, TN	
3001129	171,468	EVERGREENBANCORP, INC.	SEATTLE, WA	
1096176	245,003	EXCHANGE BANCSHARES, INC.	MAYFIELD, KY	
1054000	254,854	EXCHANGE BANKSHARES CORPORATIO	ATCHISON, KS	
1085862	164,713	EXCHANGE BANKSHARES, INC.	MILLEDGEVILLE, GA	
1061893	218,753	EXCHANGE COMPANY	GIBBON, NE	
1082731	239,745	EXECUTIVE BANKING CORPORATION	MIAMI, FL	
1416907	168,053	F.B.H. CORPORATION	FAYETTE, AL	
1245479	297,404	F.S. BANCORP	LAGRANGE, IN	Moved from Peer 5
1130089	298,769	FACTORY POINT BANCORP, INC.	MANCHESTER CENTER, VT	
2107305	232,323	FAIRFIELD BANCSHARES, INC.	FAIRFIELD, IL	
2270254	280,650	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
2568867	157,940	FALMOUTH BANCORP, INC.	FALMOUTH, MA	
1053357	158,512	FARM AND HOME INSURANCE AGENCY	LYONS, NE	
2178631	259,411	FARMERS AND MERCHANTS BANCSHAR	BURLINGTON, IA	
1099672	229,476	FARMERS AND MERCHANTS BANCSHAR	STUTTGART, AR	
1247615	177,054	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
2142306	276,156	FARMERS BANCORPORATION, INC.	BUHL, ID	
1095638	158,897	FARMERS BANCSHARES, INC.	HARDINSBURG, KY	
1109320	173,402	FARMERS BANCSHARES, INC.	CENTER, TX	
1071511	164,085	FARMERS NATIONAL BANCORP OF CY	CYNTHIANA, KY	
1209284	150,864	FARMERS STATE BANCORPORATION,	WAUPACA, WI	New Y-9C/BHCPR reporter
2108227	218,962	FARMERS STATE FINANCIAL CORP.	VICTOR, MT	
2900355	233,896	FCB BANCORP, INC.	LOUISVILLE, KY	
1085488	219,632	FCB CORPORATION	MANCHESTER, TN	
3104860	216,460	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	
1134069	193,154	FCN BANC CORP.	BROOKVILLE, IN	
2348274	255,132	FCT BANCSHARES, INC.	WACO, TX	
1891979	219,464	FEO INVESTMENTS, INC.	NORFOLK, NE	
2527024	181,454	FGH BANCORP, INC.	HERRIN, IL	
1204337	290,421	FIDELITY BAN CORPORATION	INDEPENDENCE, IA	
1121788	212,981	FIDELITY CORPORATION	BURKE, SD	
1199787	252,427	FIDELITY FINANCIAL CORPORATION	BIRMINGHAM, MI	
1925968	263,214	FINANCIAL INVESTORS OF THE SOU	BIRMINGHAM, AL	
1126037	224,390	FINLAYSON BANCSHARES, INC.	FINLAYSON, MN	
1115330	255,528	FIRST & OCEAN BANCORP	NEWBURYPORT, MA	
1363935	201,322	FIRST & PEOPLES BANCSHARES, IN	RUSSELL, KY	
1083840	210,513	FIRST ALACHUA BANKING CORPORAT	ALACHUA, FL	
2522337	237,095	FIRST ALAMOGORDO BANCORP OF NE	RENO, NV	

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Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
1056134	204,612	FIRST ALTUS BANCORP, INC.	ALTUS, OK	
1138188	205,410	FIRST AMERICAN BANCORP	ATHENS, GA	
1141629	215,239	FIRST AMERICAN BANKSHARES, INC	FORT ATKINSON, WI	
1143052	181,997	FIRST APPLE RIVER CORPORATION	APPLE RIVER, IL	
1096550	262,712	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1108967	292,860	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1838590	244,364	FIRST BANCORP. OF DURANGO, INC	DURANGO, CO	
1099140	240,360	FIRST BANCORP, INC.	RUSSELL SPRINGS, KY	
1416701	272,343	FIRST BANCORP, INC.	KETCHIKAN, AK	
1842935	279,796	FIRST BANCORPORATION, INC.	LA CROSSE, WI	
2791898	297,057	FIRST BANCSHARES, INC.	SAN LUIS OBISPO, CA	Moved from Peer 5
2385493	156,213	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	New Y-9C/BHCPR reporter
2971261	213,669	FIRST BANCTRUST CORPORATION	PARIS, IL	
1134041	215,720	FIRST BANK SHARES OF THE SOUTH	ALMA, GA	
1081921	244,317	FIRST BANKS, INC.	CARNESVILLE, GA	
2349468	239,278	FIRST BANKSHARES, INC.	WINTER PARK, FL	
1889538	194,843	FIRST BERLIN BANCORP, INC.	BERLIN, WI	New Y-9C/BHCPR reporter
1062050	169,044	FIRST BROKEN ARROW CORPORATION	BROKEN ARROW, OK	
1889547	142,159	FIRST BUSINESS BANCORP CO.	CHICAGO, IL	New Y-9C/BHCPR reporter
2389839	211,121	FIRST CAPITAL BANKSHARES, INC.	PEORIA, IL	
1417360	228,610	FIRST CAPITAL CORPORATION	FORT SCOTT, KS	
1076525	242,828	FIRST CAROLINA BANCSHARES CORP	DARLINGTON, SC	
1022166	155,305	FIRST CARTHAGE CORPORATION	CARTHAGE, MS	
1928633	245,416	FIRST CECILIAN BANCORP, INC.	CECILIA, KY	
1427293	175,361	FIRST CHEROKEE BANCSHARES, INC	WOODSTOCK, GA	
1142130	188,665	FIRST CITIZENS OF PARIS, INC.	PARIS, IL	
3010037	178,602	FIRST COMMERCE CORPORATION	CHARLOTTE, NC	
2016340	188,804	FIRST COMMUNITY BANCORP, INC.	SHELBYVILLE, TN	
2341547	168,788	FIRST COMMUNITY BANCSHARES, IN	KANSAS CITY, KS	
2641694	278,943	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2398587	184,766	FIRST COMMUNITY BANK HOLDING	DEBARY, FL	
2224239	172,765	FIRST COMMUNITY CORPORATION	ROGERSVILLE, TN	
2337401	213,650	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
1132896	205,655	FIRST COMMUNITY FINANCIAL CORP	MIFFLINTOWN, PA	
1056479	207,850	FIRST COMPANY	POWELL, WY	
1097388	270,897	FIRST DELTA BANKSHARES, INC.	BLYTHEVILLE, AR	
1492956	260,172	FIRST EAGLE BANCSHARES, INC.	HANOVER PARK, IL	
1250398	226,214	FIRST EXPRESS OF NEBRASKA, INC	GERING, NE	
1104642	186,850	FIRST FABENS BANCORPORATION	FABENS, TX	
1086122	291,648	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	
1100112	217,038	FIRST FARMERS BANK HOLDING COM	BARDSTOWN, KY	
1030451	259,522	FIRST FINANCIAL BANCORP	LODI, CA	
2180232	165,660	FIRST FINANCIAL BANCSHARES, IN	ROLAND, OK	
1128040	149,425	FIRST FINANCIAL CORPORATION	ARTHUR, ND	New Y-9C/BHCPR reporter
3114805	281,348	FIRST GEORGIA HOLDING, INC.	BRUNSWICK, GA	
1246515	286,255	FIRST GILMER BANKSHARES, INC.	GILMER, TX	
1107700	196,220	FIRST GRAHAM BANCORP, INC.	GRAHAM, TX	
1105528	255,806	FIRST GRANBURY BANCORPORATION	GRANBURY, TX	
1086243	183,391	FIRST HARALSON CORPORATION	BUCHANAN, GA	
1134564	166,208	FIRST INDEPENDENCE CORPORATION	DETROIT, MI	
1065163	226,073	FIRST INDEPENDENT BANCORP, INC	CHICKASHA, OK	

BHCPR Reporters for Quarter Ending 03/31/2003  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
3044144	183,548	FIRST INDEPENDENT CAPITAL OF	RENO, NV	New Y-9C/BHCPR reporter
2265429	173,296	FIRST INTERNATIONAL BANCORP TE	PLANO, TX	
1233627	231,305	FIRST LIBERTY NATIONAL BANCSHA	LIBERTY, TX	
1889855	229,445	FIRST MARENGO FINANCIAL CORP	MARENGO, IL	
1980846	230,779	FIRST METRO BANCORP	MUSCLE SHOALS, AL	
2577159	231,043	FIRST NATIONAL BANCORP OF RIVE	RIVER FALLS, WI	
1134845	171,384	FIRST NATIONAL BANCORP, INC.	LIBBY, MT	
2609349	250,687	FIRST NATIONAL BANCORP, INC.	GREEN FOREST, AR	
1889529	182,543	FIRST NATIONAL BANCORPORATION	STOUGHTON, WI	
1100224	171,030	FIRST NATIONAL BANCSHARES OF	HOPE, AR	
3018958	221,965	FIRST NATIONAL BANCSHARES OF	HUNTSVILLE, TX	
1097575	234,704	FIRST NATIONAL BANCSHARES, INC	CAMDENTON, MO	
2720067	225,726	FIRST NATIONAL BANCSHARES, INC	BRADENTON, FL	
1137529	218,719	FIRST NATIONAL BANK CORP	CLOVERDALE, IN	
1057908	206,927	FIRST NATIONAL BANK OF GILLETT	GILLETTE, WY	
1417007	197,168	FIRST NATIONAL BANKS-WEST CO.	EVANSTON, WY	
1142840	153,782	FIRST NATIONAL BANKSHARES CORP	RONCEVERTE, WV	New Y-9C/BHCPR reporter
1055726	274,692	FIRST NATIONAL CORPORATION OF	ARDMORE, OK	
1132159	180,174	FIRST NATIONAL CORPORATION OF	WYNNE, AR	
1427220	150,317	FIRST NATIONAL FINANCIAL CORPO	MANCHESTER, KY	
1097070	192,755	FIRST NATIONAL HOLDING COMPANY	OXFORD, MS	
1071409	228,006	FIRST NATIONAL LONDON BANKSHAR	LONDON, KY	
1135356	244,224	FIRST NATIONAL TALLADEGA CORPO	TALLADEGA, AL	
1051081	266,620	FIRST NEBRASKA BANCS, INC.	SIDNEY, NE	
1881934	185,948	FIRST NEIGHBORHOOD BANCSHARES,	TOLEDO, IL	
1107830	219,500	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
2449331	226,713	FIRST NORTHWEST BANCORP, INC.	ARLINGTON HEIGHTS, IL	
1085844	232,737	FIRST OF HOMESTEAD, INC.	HOMESTEAD, FL	
1205633	243,112	FIRST OF HURON CORP.	BAD AXE, MI	
1206395	188,911	FIRST OF WAVERLY CORPORATION	WAVERLY, IA	
1056330	187,238	FIRST OKMULGEE CORPORATION	OKMULGEE, OK	New Y-9C/BHCPR reporter
2791816	237,343	FIRST OTTAWA BANCSHARES, INC.	OTTAWA, IL	
1062528	183,229	FIRST PIONEER BANK CORP.	BRUSH, CO	
1071043	167,844	FIRST PRESTONSBURG BANCSHARES,	PRESTONSBURG, KY	
2224408	184,642	FIRST PRYOR BANCORP, INC.	PRYOR, OK	
2125523	267,434	FIRST SECURITY BANCORP, INC.	ELMWOOD PARK, IL	
2899851	230,229	FIRST SECURITY BANCORP, INC.	LEXINGTON, KY	
1085572	255,890	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
3065774	176,304	FIRST SENTRY BANCSHARES, INC.	HUNTINGTON, WV	
2294700	169,172	FIRST SHARES BANCORP, INC.	GREENWOOD, IN	New Y-9C/BHCPR reporter
1099690	238,986	FIRST SHARP COUNTY BANCSHARES,	ASH FLAT, AR	
1123401	197,771	FIRST SLEEPY EYE BANCORPORATIO	SIOUX FALLS, SD	
2817314	207,171	FIRST SOUTH BANCORP, INC.	SPARTANBURG, SC	
2349486	235,820	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1082692	238,026	FIRST SOUTHWEST CORPORATION	MCCOMB, MS	
3152432	168,690	FIRST STATE BANCORP	GRANADA HILLS, CA	New Y-9C/BHCPR reporter
1209471	233,750	FIRST STATE BANCORP OF MONTICE	MONTICELLO, IL	
1098705	289,540	FIRST STATE BANCORP, INC.	CARUTHERSVILLE, MO	
1057850	275,057	FIRST STATE BANCSHARES, INC.	SCOTTSLUFF, NE	
1975459	270,142	FIRST STATE BANCSHARES, INC.	NEW LONDON, WI	
1096448	214,915	FIRST STATE BANKING CORP	RUSSELLVILLE, AR	

BHCPR Reporters for Quarter Ending 03/31/2003  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
2621267	167,719	FIRST STATE FINANCIAL CORPORAT	SARASOTA, FL	
1139952	136,726	FIRST SUBURBAN BANCORP CORPORA	MAYWOOD, IL	Moved from Peer 7
1098880	177,091	FIRST UNION FINANCIAL CORPORAT	MONTICELLO, AR	
1097100	197,714	FIRST VALLEY NATIONAL CORP.	CLARKSDALE, MS	
1099654	173,599	FIRST VANDALIA CORP.	VANDALIA, IL	
1135404	255,664	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1070336	273,700	FIRST WEST VIRGINIA BANCORP	WHEELING, WV	
1100091	205,330	FIRST WESTERN BANCSHARES, INC.	BOONEVILLE, AR	
2376567	184,505	FIRSTFED BANCORP, INC.	BESSEMER, AL	
1129515	178,949	FIVE FLAGS BANKS, INC.	PENSACOLA, FL	
2902005	180,953	FLORIDA COMMUNITY BANKSHARES,	OCALA, FL	
1246382	181,499	FLORIDA FIRST CITY BANKS, INC.	FORT WALTON BEACH, FL	
1086814	184,328	FMB BANCSHARES, INC.	LAKELAND, GA	
1084128	245,223	FMB BANKING CORPORATION	MONTICELLO, FL	
1137426	175,914	FMB OF S.C. BANCSHARES, INC.	HOLLY HILL, SC	
2851653	224,947	FNB BANCORP	LAYTON, UT	
1416671	203,427	FNB BANCSHARES, INC.	IRON MOUNTAIN, MI	
1133491	196,939	FNB BANKSHARES	BAR HARBOR, ME	
2504285	203,758	FNB COMPANY	LIVINGSTON, TX	
1248144	179,162	FNB FINANCIAL CORP.	SCOTTSVILLE, KY	
1247325	237,772	FNB FINANCIAL CORPORATION	SHELBY, OH	
1141227	197,069	FNB FINANCIAL SERVICES, INC.	DURANT, OK	
2052601	216,966	FNBR HOLDING CORPORATION	MEEKER, CO	
2511322	215,786	FNC., INC.	STORM LAKE, IA	
1137462	263,635	FORBES FIRST FINANCIAL CORPORA	SAINT LOUIS, MO	
1128134	213,622	FORSTROM BANCORPORATION, INC.	CLARA CITY, MN	
2658197	205,049	FOUNDERS FINANCIAL CORPORATION	GRAND RAPIDS, MI	
1098152	199,987	FRANKLIN BANCORP, INC.	FRANKLIN, KY	
1139103	229,890	FRANKLIN BANCORP, INC. DBA SUN	ST PAUL, MN	
1136933	185,240	FREEDOM BANCORPORATION, INC.	HUDSON, WI	
1401154	156,032	FRIENDSHIP BANCORP	FRIENDSHIP, IN	New Y-9C/BHCPR reporter
3157071	153,292	FRONTENAC BANCSHARES, INC.	EARTH CITY, MO	New Y-9C/BHCPR reporter
2600730	292,943	FRONTIER NATIONAL CORPORATION	SYLACAUGA, AL	
2596758	290,217	FSB BANCORP, MHC	FARMINGTON, ME	
1417379	156,383	FULTON BANCSHARES CORPORATION	MCCONNELLSBURG, PA	
2222495	272,236	FUTURA BANC CORPORATION	URBANA, OH	
1107885	162,296	G-6 CORPORATION	MESQUITE, TX	
1079067	172,398	GADSDEN CORPORATION, THE	ALTOONA, AL	
2963190	150,331	GATEWAY BANCORP	SANTA ANA, CA	
2973591	253,812	GATEWAY FINANCIAL HOLDINGS, IN	ELIZABETH CITY, NC	
2512589	172,155	GATEWAY HOLDING COMPANY, INC.	DALLAS, TX	
1907106	171,213	GATO HOLDINGS, INC.	THIEF RIVER FALLS, MN	
2530097	204,781	GBC BANCORP INC	LAWRENCEVILLE, GA	
1071388	161,361	GENBANC, INC.	GENOA, OH	New Y-9C/BHCPR reporter
1246944	191,579	GENBEACH CO., INC.	BEATTYVILLE, KY	
2589385	200,786	GEORGE WASHINGTON BANCORP, INC	OAK LAWN, IL	
1245581	243,384	GEORGIA COMMUNITY BANCORP, INC	REYNOLDS, GA	
2540292	262,061	GEORGIA-CAROLINA BANCSHARES	AUGUSTA, GA	
1098741	250,593	GERMANTOWN BANC CORP.	GERMANTOWN, IL	
2994260	199,170	GIANT HOLDINGS, INC.	FORT LAUDERDALE, FL	
2257620	281,953	GILLMOR FINANCIAL SERVICES, IN	OLD FORT, OH	

BHCPR Reporters for Quarter Ending 03/31/2003  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
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2839969	178,333	GILMER NATIONAL BANCSHARES, IN	GILMER, TX	
2571755	207,407	GLB BANCORP, INC.	MENTOR, OH	
2001328	290,004	GLEN BURNIE BANCORP	GLEN BURNIE, MD	
1064915	273,956	GN BANKSHARES, INC.	GIRARD, KS	
1205950	210,149	GNB BANCORPORATION	GRUNDY CENTER, IA	
1840267	211,324	GNB BANCSHARES, INC.	GAINESVILLE, TX	
2630193	223,573	GNB BANKSHARES CORPORATION	GRUNDY, VA	
2942850	229,019	GRACE INVESTMENT COMPANY, INC.	ALVA, OK	
2846275	171,931	GRAFF FAMILY, INC.	MCCOOK, NE	
1115406	215,200	GRAND BANK CORPORATION	MARBLEHEAD, MA	
1132216	277,693	GRANGE NATIONAL BANC CORP.	TUNKHANNOCK, PA	
3143953	180,020	GRAVETT BANCSHARES, INC.	GRAVETTE, AR	
1974470	247,054	GRAYSON BANKSHARES, INC.	INDEPENDENCE, VA	
1060355	175,853	GREAT PLAINS BANCSHARES, INC.	HOLLIS, OK	
1947102	237,350	GREAT RIVER FINANCIAL GROUP	BURLINGTON, IA	
1080568	223,867	GREAT SOUTHERN CAPITAL CORPORA	MERIDIAN, MS	
1143641	222,208	GREATER CHICAGO FINANCIAL CORP	CHICAGO, IL	
1141384	198,844	GREATER SOUTHWEST BANCSHARES,	IRVING, TX	
1205996	265,750	GREENFIELD BANCSHARES, INC.	GREENFIELD, IN	
2849799	180,203	GREENVILLE FIRST BANCSHARES	GREENVILLE, SC	New Y-9C/BHCPR reporter
1071566	282,015	GREENVILLE NATIONAL BANCORP	GREENVILLE, OH	
3025648	198,545	GREER BANCSHARES INCORPORATED	GREER, SC	
2637820	248,596	GUARANTY BANCORP, INC.	WOODSVILLE, NH	
1209444	242,879	GUARANTY BANKSHARES, LTD.	CEDAR RAPIDS, IA	
1096952	235,626	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
2521406	189,938	GUARANTY FINANCIAL CORPORATION	CHARLOTTESVILLE, VA	
1085929	165,027	GULF COAST BANCSHARES, INC.	ABBEVILLE, LA	
2860057	285,571	GWINNETT COMMERCIAL GROUP, INC	LAWRENCEVILLE, GA	
1103391	261,474	HALECO BANCSHARES, INC.	PLAINVIEW, TX	
3012554	297,381	HAMPTON ROADS BANKSHARES, INC.	CHESAPEAKE, VA	
2008130	213,011	HARBOR BANKSHARES CORPORATION	BALTIMORE, MD	
1208102	257,824	HARBOR SPRINGS FINANCIAL CORPO	HARBOR SPRINGS, MI	
1119075	240,080	HARDEMAN COUNTY INVESTMENT COM	BOLIVAR, TN	
1097838	202,600	HARDIN COUNTY BANCSHARES, INC.	SAVANNAH, TN	
2484202	166,855	HARRODSBURG FIRST FINANCIAL BA	HARRODSBURG, KY	New Y-9C/BHCPR reporter
1209604	160,738	HARVARD BANCORP, INC.	HARVARD, IL	
1863659	211,873	HAYWARD BANCSHARES, INC.	EAU CLAIRE, WI	
1357082	229,608	HAZARD BANCORP	HAZARD, KY	
1136287	238,437	HCB FINANCIAL CORP.	HASTINGS, MI	
2805375	252,202	HCSB FINANCIAL CORPORATION	LORIS, SC	
2595881	176,713	HEARTLAND BANCSHARES, INC.	FRANKLIN, IN	
3058057	292,663	HEMET BANCORP	RIVERSIDE, CA	
1427079	211,039	HERGET FINANCIAL CORP.	PEKIN, IL	
2144739	215,913	HERITAGE BANCSHARES GROUP, INC	WILLMAR, MN	
2856340	208,492	HERITAGE BANCSHARES, INC.	LUCAMA, NC	
1143717	207,895	HERITAGE CAPITAL CORPORATION	JONESBORO, AR	
1200795	244,533	HERITAGE COMMUNITY BANCORPORAT	RIVERDALE, IL	
1140154	217,494	HERITAGE FINANCIAL CORPORATION	GRANBURY, TX	
1200218	210,176	HERITAGEBANC, INC.	CHICAGO HEIGHTS, IL	
3066977	257,037	HFB FINANCIAL CORPORATION	MIDDLESBORO, KY	
3118670	173,452	HIGH COUNTRY FINANCIAL CORPORA	BOONE, NC	

BHCPR Reporters for Quarter Ending 03/31/2003  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
1916948	168,322	HIGH POINT FINANCIAL SERVICES,	FORRESTON, IL	
2170868	162,175	HOCKING VALLEY BANCSHARES, INC	ATHENS, OH	
1060412	150,908	HOMESTEAD FINANCIAL CORPORATIO	BEATRICE, NE	New Y-9C/BHCPR reporter
1881680	180,977	HONOR BANCORP, INC.	HONOR, MI	
1200496	201,278	HOW-WIN DEVELOPMENT CO.	CRESCO, IA	
1138049	264,439	HPK FINANCIAL CORPORATION	CHICAGO, IL	
2876544	209,326	HSB BANCORP, INC.	HEBRON, MD	
1416608	163,135	HURON COMMUNITY FINANCIAL SERV	EAST TAWAS, MI	
3140288	239,861	IB BANCSHARES, INC.	MCKINNEY, TX	New Y-9C/BHCPR reporter
1142774	226,463	ICNB FINANCIAL CORPORATION	IONIA, MI	
1209761	284,287	ILLINI CORPORATION	SPRINGFIELD, IL	
1208054	258,702	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
1889565	170,453	ILLINOIS STATE BANCORP, INC.	WHEATON, IL	
1070970	154,415	INDEPENDENCE BANCCORP	INDEPENDENCE, OH	New Y-9C/BHCPR reporter
2002893	167,782	INDEPENDENT BANKSHARES CORPORA	GALLATIN, TN	
2944144	175,736	INLAND BANCORP HOLDING COMPANY	OAK BROOK, IL	New Y-9C/BHCPR reporter
2849388	230,544	INTERMOUNTAIN FIRST BANCORP	LAS VEGAS, NV	
2571166	178,455	INVESTORSBANCORP, INC.	PEWAUKEE, WI	New Y-9C/BHCPR reporter
1139792	232,768	IOWA STATE BANK HOLDING COMPAN	DES MOINES, IA	
1248845	156,026	IRELAND BANCORP, LTD.	MALAD CITY, ID	
1246850	297,228	IRON AND GLASS BANCORP, INC.	PITTSBURGH, PA	Moved from Peer 5
1247295	224,229	IXONIA BANCSHARES, INC.	IXONIA, WI	
1053713	183,877	J. R. MONTGOMERY BANCORPORATIO	LAWTON, OK	
1119347	161,756	JACKSON FINANCIAL CORPORATION	MAYFIELD, KY	
2805683	248,349	JAMES MONROE BANCORP, INC.	ARLINGTON, VA	
1132766	248,159	JBC BANCSHARES, INC.	JASPER, GA	
2267665	229,853	JEFFERSON BANCSHARES, INC.	PINE BLUFF, AR	
2135812	189,259	JONES BANCSHARES, L.P.	WAYCROSS, GA	
1061156	171,061	JONES NATIONAL CORPORATION	SEWARD, NE	
1122057	228,338	JORGENSON HOLDING COMPANY	KENMARE, ND	
1050075	285,869	KANSAS BANK CORPORATION	JOHNSON, KS	
1140127	283,354	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1206050	171,011	KENBANCORP	KENTLAND, IN	
3030192	272,223	KENSINGTON BANKSHARES, INC.	TAMPA, FL	
2010759	283,674	KILLBUCK BANCSHARES, INC.	KILLBUCK, OH	
1104325	168,118	KLEBERG AND COMPANY BANKERS	KINGSVILLE, TX	
1056657	198,414	KREY CO. LTD.	PRATT, KS	
2155276	194,052	KS BANCORP, INC.	KENLY, NC	
1086506	163,594	LAFOLLETTE FIRST NATIONAL CORP	LA FOLLETTE, TN	
2360043	223,461	LAKE ELMO BANCSHARES, INC.	LAKE ELMO, MN	
1094864	287,624	LAKE HAMILTON ENTERPRISES, INC	LITTLE ROCK, AR	
2520799	159,438	LAKELAND FINANCIAL CORPORATION	ROUND LAKE HEIGHTS, IL	
1069273	170,623	LAWRENCE KEISTER & CO	SCOTSDALE, PA	
1099195	186,109	LBT BANCSHARES, INC.	LITCHFIELD, IL	
2148586	158,060	LEA COUNTY BANCSHARES, INC.	HOBBS, NM	
1031588	274,930	LEARNER FINANCIAL CORPORATION	WALNUT CREEK, CA	
1416578	269,252	LEGEND BANCORP, INC.	BOWIE, TX	
1085228	151,019	LIBERTY BANCORP OF GEORGIA, IN	CLAYTON, GA	
1246579	156,292	LIBERTY BANCSHARES, INC.	ADA, OH	
1130548	270,748	LIBERTY FINANCIAL SERVICES, IN	NEW ORLEANS, LA	
1086748	247,019	LIBERTY SHARES, INC.	HINESVILLE, GA	



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Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
1204775	165,734	LINCOLN S.B. CORP.	LINCOLN, IL	
1201103	220,763	LINCOLNWOOD BANCORP INC.	LINCOLNWOOD, IL	
1119271	185,151	LINN HOLDING COMPANY	LINN, MO	
1129618	187,573	LIZTON FINANCIAL CORPORATION	LIZTON, IN	
1133259	176,355	LOGAN COUNTY BANCSHARES, INC.	LOGAN, WV	
1204618	175,068	LONGVIEW CAPITAL CORPORATION	NEWMAN, IL	
1491614	179,760	LONOKE BANCSHARES, INC.	LONOKE, AR	
1209743	157,860	LUXEMBURG BANCSHARES, INC.	LUXEMBURG, WI	
1246298	173,297	LUZERNE NATIONAL BANK CORPORAT	LUZERNE, PA	
1246476	207,975	LYONS BANCORP, INC.	LYONS, NY	
1995523	60,501	M & F BANCORP, INC.	HOLLY SPRINGS, MS	Moved from Peer 7
2011765	163,322	M & L HOLDING COMPANY	BRANSON, MO	
1841732	179,115	M C BANCSHARES, INC.	MORGAN CITY, LA	
2807810	198,488	M&F BANCORP, INC.	DURHAM, NC	
1491306	199,594	M&P COMMUNITY BANCSHARES, INC.	NEWPORT, AR	
2052777	251,868	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
1136577	211,242	MACON BANCTRUST, INC.	LAFAYETTE, TN	
2481443	180,357	MADDOX CORPORATION, THE	BLAKELY, GA	
1416493	210,309	MADISON BANCSHARES GROUP, LTD.	BLUE BELL, PA	
3026551	192,548	MADISON BANCSHARES, INC.	PALM HARBOR, FL	
2453936	183,600	MAGNOLIA BANKSHARES, INC.	EASTMAN, GA	
2493923	206,708	MAINBANCORP, INC.	AUSTIN, TX	
2067959	193,502	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1081097	203,328	MANSURA BANCSHARES, INC.	MANSURA, LA	
1139505	189,577	MARBANC FINANCIAL CORPORATION	MARKLE, IN	
1131376	222,704	MARION COUNTY BANCSHARES, INC.	HAMILTON, AL	
1139868	169,557	MARQUETTE COUNTY FINANCIAL COR	NEGAUNEE, MI	New Y-9C/BHCPR reporter
3035647	289,553	MARYLAND BANCORP, INC.	LEXINGTON PARK, MD	
3045011	229,339	MAUCH CHUNK TRUST FINANCIAL CO	JIM THORPE, PA	
1205857	166,744	MAUSTON BANCORP, INC.	LA CROSSE, WI	
2655534	214,282	MBT BANCSHARES, INC.	KANSAS CITY, MO	
2269977	202,871	MBT CORP.	FOREST CITY, IA	
1071342	228,511	MCCREARY BANCSHARES INC.	WHITLEY CITY, KY	
1871618	251,605	MCINTOSH BANCSHARES, INC.	JACKSON, GA	
1127324	296,077	MCLEOD BANCSHARES, INC.	SHOREWOOD, MN	
2913083	211,745	MCNE BANKS, INC.	WELCH, WV	
1247183	242,057	MERCER COUNTY STATE BANCORP	SANDY LAKE, PA	
1082469	179,849	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
2908566	164,358	MERCHANTS BANCORP	GRESHAM, OR	New Y-9C/BHCPR reporter
2314260	150,209	MESQUITE FINANCIAL SERVICES	ALICE, TX	Moved from Peer 7
1062676	247,091	METCALF BANCSHARES, INC.	OVERLAND PARK, KS	
2521899	224,699	METRO BANK FINANCIAL SERVICES,	MIAMI, FL	
3027268	255,458	METRO NORTH BANCSHARES, INC.	ELK RIVER, MN	
2621968	93,835	MID AMERICA MORTGAGE SERVICES,	COLUMBIA, MO	Moved from Peer 7
1081136	274,017	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1207673	184,868	MID-IOWA BANCSHARES CO.	ALGONA, IA	
2300768	232,195	MID-MISSOURI HOLDING COMPANY,	SULLIVAN, MO	
1206573	282,420	MIDAMERICA NATIONAL BANCSHARES	CANTON, IL	
3104730	194,131	MIDCAROLINA FINANCIAL CORPORAT	BURLINGTON, NC	New Y-9C/BHCPR reporter
1136214	172,963	MIDDLEBURY NATIONAL CORPORATIO	MIDDLEBURY, VT	
1398740	240,086	MIDDLEFIELD BANC CORP.	MIDDLEFIELD, OH	

BHCPR Reporters for Quarter Ending 03/31/2003  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
1071539	179,076	MIDDLEFORK FINANCIAL GROUP INC	HYDEN, KY	
2868950	294,339	MIDLAND BANCSHARES, INC.	MIDLAND, TX	Moved from Peer 5
1491351	295,276	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	Moved from Peer 5
1063888	182,578	MIDLANDS FINANCIAL SERVICES	OMAHA, NE	
1136689	194,620	MIDSOUTH BANCORPORATION	DOTHAN, AL	
1054091	296,102	MIDSTATE BANCORP, INC.	HINTON, OK	
1825367	237,408	MIDSTATES BANCSHARES, INC.	HARLAN, IA	
1064652	220,144	MIDWEST BANC HOLDING CO.	PIERCE, NE	
3157343	175,846	MIDWEST BANCORPORATION	BILLINGS, MT	
2575249	202,870	MIDWEST BANCORPORATION, INC.	POPLAR BLUFF, MO	
2603450	233,986	MIDWEST COMMUNITY BANCSHARES,	MARION, IL	
1399729	221,765	MIDWEST GUARANTY BANCORP, INC.	TROY, MI	
1137042	241,833	MIFFLINBURG BANCORP, INC.	MIFFLINBURG, PA	
2848073	171,895	MILES BANCSHARES, INC.	ADVANCE, MO	
1201952	187,941	MILFORD BANCORPORATION	MILFORD, IA	
2795702	213,793	MINSTER FINANCIAL CORP.	MINSTER, OH	
2651581	265,336	MNB BANCORP	MILFORD, MA	
2298904	239,865	MNB CORPORATION	BANGOR, PA	
2910055	184,060	MONMOUTH COMMUNITY BANCORP	LONG BRANCH, NJ	
1889967	206,598	MONONA BANCSHARES, INC.	MONONA, WI	
2351274	227,891	MONTANA SECURITY, INC.	HAVRE, MT	
1205325	175,061	MONTFORT BANCORPORATION, INC.	PLATTEVILLE, WI	
1097922	295,922	MONTICELLO BANCSHARES, INC.	MONTICELLO, KY	
2510428	194,091	MOUND CITY FINANCIAL SERVICES,	PLATTEVILLE, WI	
1098367	211,109	MOUNTAIN BANCSHARES, INC.	YELLVILLE, AR	
1098415	277,429	MOUNTAIN HOME BANCSHARES, INC.	MOUNTAIN HOME, AR	
3114748	199,155	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	
1061213	274,145	MOUNTAIN STATES BANCORPORATION	DENVER, CO	
2317999	156,773	MOUNTAIN VIEW BANCSHARES, INC.	MOUNTAIN VIEW, AR	
1951109	299,796	MSB SHARES, INC.	JONESBORO, AR	Moved from Peer 5
2583525	151,869	MURFREESBORO BANCORP, INC.	MURFREESBORO, TN	Moved from Peer 7
2107789	174,043	MYERS BANCSHARES, INC.	ALVA, OK	
1107595	295,111	NACOGDOCHES COMMERCIAL BANCSHA	NACOGDOCHES, TX	
1134050	164,033	NASHVILLE HOLDING COMPANY, THE	NASHVILLE, GA	
2665739	272,072	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
1137985	291,125	NATIONAL BANCSHARES CORPORATIO	ORRVILLE, OH	
2947882	278,622	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
3059773	297,598	NATIONAL UNITED BANCSHARES, IN	GATESVILLE, TX	
1082816	292,419	NBANK.CORP	COMMERCE, GA	Moved from Peer 5
1066003	266,708	NBC CORP. OF OKLAHOMA	OKLAHOMA CITY, OK	
1056684	286,644	NBM CORPORATION	MCALESTER, OK	
1085880	255,366	NBN CORPORATION	NEWPORT, TN	
1209305	155,163	NC BANCORP, INC.	CHICAGO, IL	New Y-9C/BHCPR reporter
2925406	176,520	NCAL BANCORP	LOS ANGELES, CA	
1140097	187,008	NEFFS BANCORP, INC.	NEFFS, PA	
1204074	163,614	NEKOOSA PORT EDWARDS BANCORPOR	NEKOOSA, WI	
2098412	236,891	NETEX BANCORPORATION	PITTSBURG, TX	
2500027	170,639	NEW ASIA BANCORP, INC.	CHICAGO, IL	
1119628	213,842	NEW ERA BANCORPORATION, INC.	FREDERICKTOWN, MO	
2257228	169,061	NEW INDEPENDENT BANCSHARES, IN	NEW WASHINGTON, IN	
1138106	201,038	NEW TRIPOLI BANCORP, INC.	NEW TRIPOLI, PA	

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Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
1118621	186,374	NEWBURG INSURANCE AGENCY, INC.	ROLLA, MO	
3103603	282,182	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
3112119	161,499	NORCAL COMMUNITY BANCORP	ALAMEDA, CA	New Y-9C/BHCPR reporter
1889574	218,282	NORTH BANCORP, INC.	GAYLORD, MI	
1832824	199,889	NORTH CASCADES BANCSHARES, INC	CHELAN, WA	
2834076	205,599	NORTH CENTRAL BANCORP	NORFOLK, NE	
1136540	161,712	NORTH SHORE FINANCIAL CORPORAT	DULUTH, MN	
3109070	215,041	NORTH STATE BANCORP	RALEIGH, NC	
1122422	264,306	NORTHEAST SECURITIES CORPORATI	MINNEAPOLIS, MN	
1123652	152,255	NORTHERN MICHIGAN CORPORATION	ESCANABA, MI	New Y-9C/BHCPR reporter
1249495	246,529	NORTHERN MISSOURI BANCSHARES,	UNIONVILLE, MO	
1109898	227,141	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	
2575726	210,823	NORTHUMBERLAND BANCORP	NORTHUMBERLAND, PA	
2088329	214,515	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
1246542	252,566	NW BANCSHARES, INC.	CHIPPEWA FALLS, WI	
2729499	263,219	OCONEE FINANCIAL CORPORATION	WATKINSVILLE, GA	
2321428	288,365	OGDEN BANCSHARES, INC.	OGDEN, IA	
1206537	180,270	OGLE COUNTY BANCSHARES, INC.	ROCHELLE, IL	
2347035	167,590	OHIO HERITAGE BANCORP, INC.	COSHOCTON, OH	
1097221	159,682	OHIO VALLEY BANCORP, INC.	HENDERSON, KY	
2571269	240,582	ONEFINANCIAL CORPORATION	LITTLE ROCK, AR	
1248854	156,449	ORBISONIA COMMUNITY BANCORP	ORBISONIA, PA	New Y-9C/BHCPR reporter
1210048	207,658	ORION BANCORPORATION, INC.	ORION, IL	
2950257	235,216	OSB FINANCIAL SERVICES, INC.	ORANGE, TX	
1124770	240,505	OSCEOLA BANCORPORATION, INC.	OSCEOLA, WI	
2454586	204,683	OUACHITA BANCSHARES CORP.	MONROE, LA	
2410854	174,468	OUTSOURCE CAPITAL GROUP, INC.	LUBBOCK, TX	
1207954	170,659	OWEN FINANCIAL CORPORATION	SPENCER, IN	
1203200	208,791	P.N.B. FINANCIAL CORP.	CHICAGO, IL	
2560236	277,040	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
3109605	190,199	PACIFIC STATE BANCORP	STOCKTON, CA	
2961888	157,657	PACIFICA BANCORP, INC.	BELLEVUE, WA	
1480663	228,501	PALM DESERT INVESTMENTS	PALM DESERT, CA	
1076329	208,512	PALMETTO STATE BANKSHARES, INC	HAMPTON, SC	
3021800	225,311	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
2636092	168,316	PARAMOUNT BANCORP, INC.	FARMINGTON HILLS, MI	New Y-9C/BHCPR reporter
2465283	234,776	PARIS BANCSHARES, INC.	PARIS, TX	
1209716	276,173	PARK BANCORPORATION, INC.	MADISON, WI	
2384508	159,740	PATAPSCO BANCORP, INC.	DUNDALK, MD	
2840479	257,632	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	
2061407	294,142	PAVILION BANCORP, INC.	ADRIAN, MI	
1494343	211,200	PAWNEE HOLDING COMPANY, INC.	PAWNEE, OK	
2787912	195,566	PB FINANCIAL SERVICES CORPORAT	DULUTH, GA	
1248658	195,360	PBT BANCSHARES, INC.	MCPHERSON, KS	
3120972	184,398	PDS BANCORP, INC.	PRAIRIE DU SAC, WI	
2168959	197,272	PEAK BANKS OF COLORADO, INC.	NEDERLAND, CO	
2621986	192,260	PEDCOR BANCORP	INDIANAPOLIS, IN	New Y-9C/BHCPR reporter
1132757	169,625	PENN BANCSHARES, INC.	PENNSVILLE, NJ	
1140622	184,508	PENN LAUREL FINANCIAL CORP.	CURWENSVILLE, PA	
1249646	155,863	PEOPLES BANCORP	ROCK VALLEY, IA	New Y-9C/BHCPR reporter
1823587	171,618	PEOPLES BANCORP INC. OF BULLIT	SHEPHERDSVILLE, KY	

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Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
1209499	242,132	PEOPLES BANCORP, INC.	PRAIRIE DU CHIEN, WI	
2531049	165,833	PEOPLES BANCORP, INC.	CHESTERTOWN, MD	
1493841	155,176	PEOPLES BANKING CORPORATION	BLACKSHEAR, GA	
1124024	157,212	PEOPLES BANKSHARES, INC.	MORA, MN	New Y-9C/BHCPR reporter
1097061	291,867	PEOPLES CORPORATION, THE	RIPLEY, MS	
1491801	205,064	PEOPLES FINANCIAL CORP. OF ILL	KEWANEE, IL	
2833949	230,664	PEOPLES FLORIDA BANKING CORP	PALM HARBOR, FL	
1085611	219,084	PEOPLES HOLDING COMPANY	WINDER, GA	
2684543	250,957	PEOPLES HOLDING COMPANY, INC.	COLDWATER, OH	
1143959	164,973	PEOPLES LTD.	WYALUSING, PA	New Y-9C/BHCPR reporter
2700368	223,867	PEOPLES SERVICE COMPANY	NIXA, MO	
1845619	277,658	PETERSON HOLDING COMPANY	DECATUR, AR	
1095759	183,780	HELPS COUNTY BANCSHARES, INC.	ROLLA, MO	
1118966	152,750	PIKE BANCORP, INC.	PITTSFIELD, IL	New Y-9C/BHCPR reporter
1208885	189,595	PILOT BANCORP, INC.	PILOT GROVE, IA	
1135691	182,977	PILOT POINT BANCORP, INC.	PILOT POINT, TX	
2520605	227,467	PINNACLE BANCSHARES, INC.	JASPER, AL	
2534406	205,517	PINNACLE BANKSHARES CORPORATIO	ALTAVISTA, VA	
1059407	249,157	PIONEER BANCSHARES, INC.	PONCA CITY, OK	
1108163	281,583	PLAINS BANCORP, INC.	LUBBOCK, TX	
1103793	165,961	PLANTERS & MERCHANTS BANCSHARE	HEARNE, TX	
3013225	170,847	PLANTERS FINANCIAL GROUP, INC	HOPKINSVILLE, KY	
1057618	181,845	PLATTE COUNTY BANCSHARES, INC.	PLATTE CITY, MO	
1839823	216,675	PNB HOLDING CO.	PONTIAC, IL	
2152734	206,129	POCA VALLEY BANKSHARES, INC.,	WALTON, WV	
1207712	257,467	PONTIAC BANCORP, INC.	PONTIAC, IL	
2524911	207,544	PONTOTOC BANCSHARES CORP.	PONTOTOC, MS	
1208577	223,362	PORT BANCSHARES, INC.	PORT WASHINGTON, WI	
2234920	192,577	POTOMAC BANCSHARES, INC.	CHARLES TOWN, WV	
1249271	194,910	POWELL VALLEY BANKSHARES, INC.	JONESVILLE, VA	
2306649	213,155	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	
2700500	172,202	PRIMEBANK, INC.	LEMARS, IA	Name change from LEMARS ACQUISITION CORPORATION
1084575	294,481	PRIORITYONE CAPITAL CORPORATIO	MAGEE, MS	Name change from CITIZENS CAPITAL CORPORATION
1128527	193,924	PROFINIUM FINANCIAL, INC.	FAIRMONT, MN	
1108659	243,956	PROGRESSIVE BANCORP, INC.	MONROE, LA	
2198563	230,476	PROPHETSTOWN BANKING CO.	PROPHETSTOWN, IL	
2838159	226,483	PROVIDENT BANCORP	AMESBURY, MA	
1109263	244,077	PSB FINANCIAL CORPORATION	MANY, LA	
1404735	244,814	PTB CORPORATION	SALEM, OR	
1057962	265,137	QUAIL CREEK BANCSHARES, INC.	OKLAHOMA CITY, OK	
2618614	274,924	QUEENSTOWN BANCORP OF MARYLAND	QUEENSTOWN, MD	
1126868	146,931	RAMSEY FINANCIAL CORPORATION	DEVILS LAKE, ND	
2003108	214,508	RATON CAPITAL CORPORATION	RATON, NM	
2526755	210,384	RBC, INC.	DEMOPOLIS, AL	
1132243	223,612	RED RIVER BANCORP, INC.	GAINESVILLE, TX	
2743235	282,990	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1099300	149,518	REELFOOT BANCSHARES, INC.	UNION CITY, TN	
1416439	290,369	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
2787118	226,995	RELIANCE BANCSHARES, INC.	DES PERES, MO	
2789466	217,213	RENASANT BANCSHARES INC	GERMANTOWN, TN	
2070584	157,282	REPUBLIC BANCSHARES, INC.	DULUTH, MN	New Y-9C/BHCPR reporter

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
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1054073	179,765	REPUBLIC CORPORATION, THE	HOUSTON, TX	
1131451	278,554	REPUBLIC FINANCIAL CORPORATION	WICHITA, KS	
1207945	210,801	RESOURCE BANCSHARES, INC.	DEKALB, IL	
1104147	208,122	REUNION BANCSHARES, INC.	DALLAS, TX	
2486813	206,878	RIVER HOLDING COMPANY	STODDARD, WI	
2616085	204,451	RIVERSIDE GULF COAST BANKING	CAPE CORAL, FL	
2020824	263,200	ROCKWOOD BANCSHARES, INC.	EUREKA, MO	
2823351	255,670	ROME, MHC	ROME, NY	
1417324	174,245	ROMNEY BANKSHARES, INC.	ROMNEY, WV	
2613589	152,048	ROSEAU REALTY CO., INC.	ROSEAU, MN	New Y-9C/BHCPR reporter
1096372	277,349	ROYAL BANCSHARES, INC.	SAINT LOUIS, MO	
2718167	235,775	RSNB BANCORP	ROCK SPRINGS, WY	
2603928	272,446	SAEHAN BANCORP	LOS ANGELES, CA	
1417203	235,125	SAINT LANDRY BANCSHARES, INC.	OPELOUSAS, LA	
2950716	199,902	SAVINGS BANCORP, INC.	CIRCLEVILLE, OH	
1129869	212,451	SCB BANCORP, INC.	DECATUR, IL	
1204029	295,306	SEAWAY BANCSHARES, INC.	CHICAGO, IL	
1201738	178,682	SECURITY AGENCY, INC.	DECORAH, IA	
1124789	286,547	SECURITY BANCSHARES CO.	GLENCOE, MN	
2510325	147,374	SECURITY BANCSHARES, INC	AMORY, MS	Moved from Peer 7
1128497	115,597	SECURITY BANK SHARES, INC.	IRON RIVER, WI	Moved from Peer 7
1064504	158,248	SECURITY FINANCIAL SERVICES CO	ENID, OK	Moved from Peer 7
2848804	198,384	SECURITY FINANCIAL SERVICES CO	DURAND, WI	
1248573	240,162	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
1124257	202,358	SECURITY STATE BANK HOLDING CO	JAMESTOWN, ND	
2572024	238,950	SECURITY STATE CORPORATION	CENTRALIA, WA	
1085330	295,066	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
2472423	282,900	SERVICE BANCORP, MHC	MEDWAY, MA	
1086458	268,756	SEVIER COUNTY BANCSHARES, INC.	SEVIERVILLE, TN	
2639011	183,191	SHORE FINANCIAL CORPORATION	ONLEY, VA	
2687852	278,885	SIGNATURE BANCSHARES, INC.	SPRINGFIELD, MO	
3065970	214,368	SIUSLAW FINANCIAL GROUP, INC.	FLORENCE, OR	
1207589	199,099	SOMONAUK FSB BANCORP, INC.	SOMONAUK, IL	
2925394	194,554	SONOMA VALLEY BANCORP	SONOMA, CA	
2411619	201,449	SOONER SOUTHWEST BANKSHARES	TULSA, OK	
1081622	234,528	SOUTH BANKING COMPANY	ALMA, GA	
3083303	243,739	SOUTH COASTAL HOLDINGS MHC, IN	ROCKLAND, MA	
2764977	173,131	SOUTH GEORGIA BANK HOLDING COM	OMEGA, GA	
1086298	192,273	SOUTH LOUISIANA FINANCIAL CORP	HOUMA, LA	
2465313	222,419	SOUTH STREET FINANCIAL CORP.	ALBEMARLE, NC	
2794778	205,084	SOUTHCOAST FINANCIAL CORPORATI	MOUNT PLEASANT, SC	
2124795	232,905	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1107184	216,148	SOUTHERN BANCSHARES, INC.	HOUSTON, TX	
1098929	194,393	SOUTHERN ILLINOIS BANCORP, INC	CARMI, IL	
1020395	217,456	SOUTHERN NATIONAL CORPORATION	ANDALUSIA, AL	
3114056	217,365	SOUTHPORT FINANCIAL CORPORATIO	KENOSHA, WI	
1132403	235,262	SOUTHWEST BANCSHARES, INC.	CHATOM, AL	
1081538	243,761	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
1119365	183,195	SPRINGFIELD BANKSHARES, INC.	SPRINGFIELD, KY	
2474931	280,597	ST. JOSEPH CAPITAL CORPORATION	MISHAWAKA, IN	
2645973	275,229	STANDARD MUTUAL HOLDING COMPAN	EXPORT, PA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
1076150	230,746	STATE BANCORP, INC.	BRUCETON MILLS, WV	
1100046	186,650	STATE HOLDING COMPANY	LITTLE ROCK, AR	
2623588	274,368	STATE OF FRANKLIN BANCSHARES,	JOHNSON CITY, TN	
1245509	193,450	STEPHENSON NATIONAL BANCORP	MARINETTE, WI	
1210646	270,837	STILLMAN BANCCORP, INC.	STILLMAN VALLEY, IL	
2728791	233,150	STOCKMANS FINANCIAL GROUP	ELK GROVE, CA	
2754334	238,873	STONEBRIDGE FINANCIAL CORP.	WEST CHESTER, PA	
3051571	294,129	STURGIS BANCORP, INC.	STURGIS, MI	
1131666	180,655	SULPHUR SPRINGS BANCSHARES, IN	SULPHUR SPRINGS, TX	
1029295	133,632	SUMMIT BANCSHARES, INC.	OAKLAND, CA	Moved from Peer 7
2267937	223,429	SUMMIT BANCSHARES, LTD.	OLNEY, IL	
1846634	258,460	SUN FINANCIAL CORPORATION	SAINT PETERS, MO	
1839270	99,377	SURETY CAPITAL CORPORATION	FORT WORTH, TX	Moved from Peer 7
2461463	230,718	SUSSEX BANCORP	FRANKLIN, NJ	
1134500	221,833	SUTTON BANCSHARES, INC.	ATTICA, OH	
1098385	244,223	SVB&T CORPORATION	FRENCH LICK, IN	
3100330	172,224	SWANN BANCSHARES, INC.	WEDOWEE, AL	
2614894	241,760	SWB BANCSHARES, INC.	FORT WORTH, TX	
1095816	194,516	T & C BANCORP, INC.	QUINCY, IL	
3147625	177,827	TCB CORPORATION	GREENWOOD, SC	New Y-9C/BHCPR reporter
1140341	230,784	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	
1841004	153,883	TESCOTT BANCSHARES, INC.	TESCOTT, KS	
1101726	209,754	TEXAS GULF BANCSHARES, INC.	CLUTE, TX	
2346010	185,867	THOMASVILLE BANCSHARES, INC	THOMASVILLE, GA	
1082852	199,652	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
1059340	217,691	TONGANOXIE BANKSHARES, INC.	TONGANOXIE, KS	
1118292	260,938	TOWER BANCORP INC.	GREENCASTLE, PA	
1095722	252,507	TOWN & COUNTRY BANCSHARES, INC	SALEM, MO	
2693255	181,074	TOWN BANKSHARES, LTD	DELAFIELD, WI	New Y-9C/BHCPR reporter
2730383	272,663	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	
1969506	174,547	TRI-COUNTY BANCORP, INC.	BROWN CITY, MI	
2523389	293,804	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1139345	243,944	TRI-COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	
1133848	233,976	TRIVOLI BANCORP, INC.	TRIVOLI, IL	
2246053	193,865	TRUMAN BANCORP, INC.	SAINT LOUIS, MO	
1048858	240,801	TSB SERVICES, INC.	SPENCER, NY	
1471803	144,200	TULSA NATIONAL BANCSHARES, INC	TULSA, OK	Moved from Peer 7
2856706	198,619	TWENTY-FIRST CENTURY FINANCIAL	TULSA, OK	
1082478	269,000	TWIN CITIES FINANCIAL SERVICES	MARYVILLE, TN	
1125085	257,045	TYSAN CORPORATION, THE	MINNEAPOLIS, MN	
1202098	210,326	UNION BANCORPORATION, INC.	UNION GROVE, WI	
1133530	230,929	UNION BANCSHARES OF BENTON, IN	BENTON, AR	
1085358	268,885	UNION BANCSHARES, INC.	PELL CITY, AL	
2887296	152,387	UNION BANCSHARES, MHC	FREEPORT, IL	
1134836	172,667	UNION NATIONAL BANCORP OF BARB	BARBOURVILLE, KY	
2190110	240,805	UNION STATE BANCSHARES, INC.	KILLEEN, TX	
1083895	240,664	UNITED BANCORPORATION OF ALABA	ATMORE, AL	
3125098	294,291	UNITED COMMUNITY BANKSHARES OF	ORLANDO, FL	New Y-9C/BHCPR reporter
2902117	187,869	UNITED FINANCIAL HOLDINGS CORP	LISLE, IL	New Y-9C/BHCPR reporter
2630746	283,337	UNITY BANCSHARES, L.L.C.	SAINT JOHN, MO	
1097511	287,044	UNIVERSAL BANCORP	BLOOMFIELD, IN	

BHCPR Reporters for Quarter Ending 03/31/2003  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$'000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
2387152	155,920	UNIVERSAL FINANCIAL SERVICES,	BAYPORT, MN	New Y-9C/BHCPR reporter
2497202	246,342	UPSON BANKSHARES, INC.	THOMASTON, GA	
2082532	261,612	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	New Y-9C/BHCPR reporter
2995164	168,827	VALLEY BANCORP	HENDERSON, NV	
1056189	203,206	VALLEY BANCORP, INC.	BRIGHTON, CO	
1057430	150,301	VALLEY BANK SHARES, INC.	VALLEY, NE	
2693385	171,839	VALLEY COMMUNITY BANCSHARES	PUYALLUP, WA	
2314327	266,606	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1399541	191,399	VALLEY RIDGE FINANCIAL CORP.	KENT CITY, MI	
1128581	257,796	VERMILLION BANCSHARES, INC.	VERMILLION, MN	
2364573	230,203	VIKING FINANCIAL SERVICES CORP	SEATTLE, WA	
1076703	152,576	VIRGINIA COMMUNITY BANKSHARES,	LOUISA, VA	
1249703	205,057	VOGEL BANCSHARES, INC.	ORANGE CITY, IA	
1080803	183,483	VOLUNTEER STATE BANCSHARES, IN	PORTLAND, TN	
1234491	269,902	W. J. YOUNG & CO.	CLINTON, IA	
1207468	169,910	W.S.B., INC.	WASHINGTON, IA	
3004689	168,091	WACCAMAW BANKSHARES, INC	WHITEVILLE, NC	
2524676	183,705	WAGGONER NATIONAL BANCSHARES,	VERNON, TX	
1084155	237,990	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1126318	271,367	WALKER BAN CO.	WALKER, MN	
1138393	203,456	WARREN COUNTY BANCSHARES, INC.	WARRENTON, MO	
1142989	217,516	WASECA BANCSHARES, INC.	WASECA, MN	
1119525	151,892	WASHCO BANCSHARES, INC.	POTOSI, MO	
1054813	258,122	WASHINGTON INVESTMENT COMPANY	OTIS, CO	
1137015	215,565	WASHINGTON/WILKES HOLDING COMP	WASHINGTON, GA	
2747925	150,303	WB&T BANCSHARES, INC.	DUNCANVILLE, TX	
1020582	231,410	WCN BANCORP, INC.	WISCONSIN RAPIDS, WI	
1083635	214,719	WEST BATON ROUGE BANCSHARES	PORT ALLEN, LA	
1061736	212,706	WEST GATE BANSHARES, INC.	LINCOLN, NE	
1985216	214,548	WEST MILTON BANCORP, INC.	WEST MILTON, PA	
1095852	181,818	WEST PLAINS BANCSHARES, INC.	WEST PLAINS, MO	
1057113	242,775	WEST POINT BANCORP, INC.	WEST POINT, NE	
2371807	211,435	WEST POINTE BANCSHARES, INC.	OSHKOSH, WI	
1206667	273,007	WEST SHORE BANK CORPORATION	LUDINGTON, MI	
1107997	158,057	WEST TEXAS BANCSHARES, INC.	KERMIT, TX	
2831936	253,017	WESTBOROUGH BANCORP, M.H.C.	WESTBOROUGH, MA	
1127650	292,150	WESTBRAND, INC.	MINOT, ND	
1109227	262,992	WESTERN COMMERCE BANCSHARES OF	CARLSBAD, NM	
2293507	162,636	WESTERN OKLAHOMA FINANCIAL SER	ELK CITY, OK	
1357149	172,067	WESTERN SPRINGS BANCORP, INC.	HOFFMAN ESTATES, IL	
1123223	288,997	WESTERN STATE AGENCY, INC.	DEVILS LAKE, ND	
1203536	192,016	WHITEWATER BANCORP., INC.	WHITEWATER, WI	
2142445	258,692	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
1125245	222,297	WILCOX BANCSHARES, INC.	GRAND RAPIDS, MN	
1417511	169,818	WILKINSON BANKING CORPORATION	GREENWOOD, AR	
1085947	163,822	WILLISTON HOLDING COMPANY	WILLISTON, FL	
1099122	274,064	WILSON & MUIR BANCORP, INC.	BARDSTOWN, KY	
1133660	237,057	WINONA BANC HOLDING COMPANY	WINONA, MN	
3014950	153,363	WOODLANDS FINANCIAL SERVICE CO	WILLIAMSPORT, PA	New Y-9C/BHCPR reporter
1108761	245,035	WORTH BANCORPORATION, INC.	LAKE WORTH, TX	
1124921	259,285	YELLOWSTONE HOLDING COMPANY	COLUMBUS, MT	

BHCPR Reporters for Quarter Ending 03/31/2003  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
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1123111	156,840	ZUMBROTA AGENCY, INC.	ZUMBROTA, MN	New Y-9C/BHCPR reporter
1201064	162,527	1ST BROOKFIELD, INC.	BROOKFIELD, IL	New Y-9C/BHCPR reporter
2847357	218,566	1ST CENTENNIAL BANCORP	REDLANDS, CA	Name change from CENTENNIAL FIRST FINANCIAL SERVICES
2995874	176,136	1ST CHOICE BANCORP, INC.	HOUSTON, TX	
2784920	262,580	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
1053209	206,456	304 CORPORATION	OMAHA, NE	

Note: Peer Group 6 has 924 bank holding companies.