

	PEER GROUP 4 06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
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Number of BHCs in Peer Group	317	275	289	255	240
EARNINGS AND PROFITABILITY					

PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.96	3.87	3.85	4.05	4.13
+ Non-interest Income	1.04	0.96	1.01	0.92	0.97
- Overhead Expense	3.13	3.09	3.13	3.14	3.25
- Provision for Losses	0.26	0.21	0.28	0.25	0.22
+ Securities Gains (Losses)	0.03	0.03	0.04	0.00	0.01
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.70	1.60	1.55	1.64	1.70
Net Operating Income	1.13	1.03	1.01	1.06	1.10
Net Income	1.13	1.03	1.01	1.07	1.10
Net Income (Sub S Adjusted)	0.97	0.98	0.92	1.05	0.99
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.78	8.17	7.82	8.49	8.06
Interest Expense	2.49	4.04	3.68	4.19	3.64
Net Interest Income (TE)	4.27	4.18	4.16	4.36	4.48
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.21	0.17	0.25	0.21	0.19
Earnings Coverage of Net Losses (X)	28.08	40.08	26.92	34.57	32.81
Ln&Ls Allowance/Total Loans & Leases	1.32	1.27	1.29	1.27	1.28
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.74	0.60	0.70	0.55	0.55
30-89 Days Past Due Loans and Leases	0.89	1.04	1.09	1.02	0.89
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	19.37	19.92	20.08	19.57	19.93
Net ST Noncore Funding Dependence	10.06	11.45	11.27	12.15	12.84
Net Loans and Leases/Total Assets	66.62	67.09	67.07	66.96	65.97
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.73	8.44	8.56	8.46	8.39
Equity Capital/Total Assets	8.62	8.56	8.51	8.53	8.31
Net Loans&Ls/Equity Capital (X)	8.03	8.17	8.27	8.19	8.33
Cash Dividends/Net Income	25.54	27.75	27.96	28.32	26.49
Cash Dividends/Net Income (Sub S Adjusted)	54.21	57.13	56.79	32.09	32.89
Retained Earnings/Avg Equity Cap	9.40	8.36	7.99	8.86	9.00
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.57	0.96	0.80	1.09	1.25
Long-Term Debt/Equity Capital	1.84	1.92	1.76	2.85	3.15
Equity Investment in Subs/Equity Cap	108.23	105.87	107.42	105.60	103.61
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	113.29	123.73	127.35	134.30	132.82

PERCENT OF AVERAGE ASSETS	PEER GROUP 4				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Interest Income (TE)	6.28	7.58	7.24	7.91	7.47
Less: Interest Expense	2.32	3.75	3.41	3.91	3.38
Equals: Net Interest Income (TE)	3.96	3.87	3.85	4.05	4.13
Plus: Non-Interest Income	1.04	0.96	1.01	0.92	0.97
Equals: Adj Operating Income (TE)	5.04	4.87	4.92	5.04	5.16
Less: Overhead Expense	3.13	3.09	3.13	3.14	3.25
Less: Provision for Loan and Lease Losses	0.26	0.21	0.28	0.25	0.22
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.03	0.04	0.00	0.01
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.70	1.60	1.55	1.64	1.70
Less: Applicable Income Taxes (TE)	0.54	0.53	0.51	0.55	0.57
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.13	1.03	1.01	1.06	1.10
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.13	1.03	1.01	1.07	1.10
Memo: Net Income (Last Four Qtrs)	1.09	1.04	1.01	1.07	1.10
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.90	93.10	92.93	93.42	92.87
Avg Int-Bearing Funds / Avg Assets	79.78	80.28	79.93	80.10	78.91
Int Income (TE) / Avg Earning Assets	6.78	8.17	7.82	8.49	8.06
Int Expense / Avg Earning Assets	2.49	4.04	3.68	4.19	3.64
Net Int Inc (TE) / Avg Earn Assets	4.27	4.18	4.16	4.36	4.48
YIELD OR COST:					
Total Loans and Leases (TE)	7.39	8.84	8.48	9.19	8.84
Interest-Bearing Bank Balances	2.45	5.49	4.40	6.79	6.27
Fed Funds Sold & Reverse Repos	1.65	4.85	3.79	6.19	5.02
Trading Assets	12.36	3.62	3.31	3.72	3.75
Total Earning Assets	6.68	8.06	7.71	8.38	7.95
Investment Securities (TE)	5.55	6.51	6.25	6.59	6.25
U.S. Treasury & Agency Sec (excl MBS)	4.98	6.85	6.37	NA	NA
Mortgage-Backed Securities	5.41	6.08	5.90	NA	NA
All Other Securities	6.87	7.60	7.49	NA	NA
Interest-Bearing Deposits	2.72	4.55	4.13	4.67	4.11
Time Deposits of \$100K or More	3.71	5.83	5.36	5.84	5.08
Time Deposits < \$100K	3.99	5.96	5.58	5.80	5.26
Other Domestic Deposits	1.45	2.82	2.45	3.22	2.86
Foreign Deposits	0.75	5.31	3.98	6.25	4.99
Fed Funds Purchased and Repos	1.83	4.76	3.85	5.86	4.69
Other Borrowed Funds & Trading Liab	4.50	5.98	5.57	6.50	5.80
All Interest-Bearing Funds	2.91	4.68	4.28	4.88	4.28

	PEER GROUP 4				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
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Avg Personnel Exp Per Employee (\$000)	24	23	47	44	42
Avg Assets per Employee (\$000)	2,946	2,875	2,895	2,787	2,523
ANALYSIS RATIOS					

Mutual Fund Fee Inc / Non-Int Income	1.59	1.41	1.37	1.86	1.64
Overhead Exp / NII + Non-Int Income	62.64	64.95	64.58	63.38	64.18
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.13	3.09	3.13	3.14	3.25
Personnel Expense	1.71	1.66	1.68	1.66	1.70
Net Occupancy Expense	0.45	0.46	0.46	0.47	0.48
Other Operating Expenses	0.94	0.95	0.97	0.99	1.06
Overhead Less Non-Interest Income	2.02	2.08	2.06	2.16	2.23
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	61.54	63.55	63.27	62.04	62.74
Personnel Expense	33.72	34.08	33.80	32.78	32.92
Net Occupancy Expense	8.86	9.38	9.22	9.20	9.17
Other Operating Expenses	18.46	19.60	19.68	19.66	20.29
Total Non-Interest Income	20.09	19.33	20.18	17.90	18.40
Fiduciary Activities Income	1.30	1.53	1.39	1.45	1.74
Serv Charges on Deposit Accts - Domestic	7.48	7.45	7.29	7.17	6.94
Trading Revenue	0.00	0.00	0.00	NA	NA
Investment Banking Fees & Commissions	0.45	0.39	0.41	NA	NA
Venture Capital Revenue	0.00	0.00	0.00	NA	NA
Net Servicing Fees	0.31	0.35	0.36	NA	NA
Net Securitization Income	0.00	0.00	0.00	NA	NA
Insurance Comm & Fees (Incl Premiums)	0.43	0.32	0.41	NA	NA
Net Gain (Loss) - Sales Loans, OREO, Oth	1.35	1.08	1.41	NA	NA
Other Non-Interest Income	5.91	5.66	6.04	8.01	8.33
Overhead Less Non-Interest Income	40.93	43.58	42.31	43.66	43.89
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	27.19	27.61	26.51	27.19	27.39
Appl Inc Tax+TE/Pretax NOI+TE	33.05	34.34	33.81	34.44	34.90

PERCENT OF TOTAL ASSETS -----	PEER GROUP 4				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Real Estate Loans	46.97	45.78	46.55	45.15	44.18
Commercial and Industrial Loans	10.99	11.42	11.31	11.27	10.65
Loans to Individuals	4.82	5.54	4.99	5.95	6.65
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.96	0.99	0.95	1.09	1.02
Other Loans and Leases	0.90	0.96	0.92	1.01	1.04
Net Loans and Leases	66.62	67.09	67.07	66.96	65.97
Debt Securities Over 1 Year	18.95	16.87	16.48	19.04	19.81
Mutual Funds and Equity Securities	0.30	0.30	0.34	0.83	0.89
Subtotal	86.34	84.57	84.69	87.13	87.16
Interest-Bearing Bank Balances	0.45	0.48	0.45	0.31	0.24
Federal Funds Sold & Reverse Repos	1.71	2.17	1.73	1.49	0.86
Debt Securities 1 Year or Less	2.18	2.04	1.99	2.36	2.44
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.49	91.60	91.40	91.98	91.53
Non-Int Cash and Due From Dep Inst	3.27	3.31	3.43	3.49	3.78
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.09	0.08	0.10	0.07	0.07
All Other Assets	5.13	4.98	5.06	4.45	4.58

MEMORANDA:

Short-Term Investments	4.93	5.19	4.80	4.54	4.02
U.S. Treasury Securities	0.53	0.53	0.46	0.85	1.41
U.S. Agency Securities (excl MBS)	6.53	6.31	6.00	NA	NA
Municipal Securities	3.17	3.27	2.88	3.36	3.55
Mortgage-Backed Securities	8.23	7.35	7.78	NA	NA
Asset-Backed Securities	0.01	0.02	0.01	NA	NA
Other Debt Securities	0.97	1.02	1.10	1.42	1.45
RE Loans Secured by 1-4 Family	17.55	19.95	19.06	20.19	20.26
Revolving	2.15	1.91	1.93	1.88	1.71
Closed-End, Sec by First Liens	13.56	15.92	15.25	16.19	16.42
Closed-End, Sec by Junior Liens	1.43	1.62	1.45	1.62	1.52
Commercial Real Estate Loans	26.91	23.48	24.89	22.42	21.16
Construction and Land Dev	5.90	4.95	5.40	4.54	3.95
Multifamily	1.45	1.31	1.35	1.24	1.39
Nonfarm Nonresidential	18.42	16.17	17.09	15.64	14.92
RE Loans Secured by Farmland	1.01	1.00	0.94	1.06	1.04
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	70.82	68.88	69.88	68.06	67.66
RE Loans Secured by 1-4 Family	26.78	30.14	29.00	30.67	31.28
Revolving	3.22	2.87	2.88	2.81	2.61
Closed-End	23.38	26.92	25.84	27.51	28.41
Commercial Real Estate Loans	39.83	34.74	36.56	33.28	32.11
Construction and Land Dev	8.53	7.20	7.72	6.66	5.93
Multifamily	2.15	1.93	1.99	1.86	2.10
Nonfarm Nonresidential	27.39	24.15	25.31	23.39	22.85
RE Loans Secured by Farmland	1.48	1.45	1.38	1.58	1.58
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	16.30	16.90	16.69	16.78	16.20
Loans to Individuals	7.36	8.37	7.52	8.97	10.17
Credit Card Loans	0.17	0.20	0.18	0.46	0.40
Agricultural Loans	1.45	1.45	1.40	1.63	1.55
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.35	1.44	1.39	1.52	1.57

PERCENT OF TOTAL ASSETS	PEER GROUP 4				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Short-Term Investments	4.93	5.19	4.80	4.54	4.02
Liquid Assets	22.13	21.80	21.42	21.96	22.19
Investment Securities	21.94	21.04	21.24	22.69	23.76
Net Loans and Leases	66.62	67.09	67.07	66.96	65.97
Net Lns, Ls & Stdbly Ltrs of Credit	67.32	67.76	67.75	67.62	66.61
Core Deposits	67.40	67.61	67.54	67.81	68.18
Noncore Funding	21.97	22.20	22.11	22.01	21.74
Time Deposits of \$100K or More	12.13	12.39	11.92	12.23	11.07
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.07	2.19	2.47	2.42	2.76
Net Fed Funds Purchased (Sold)	0.44	0.12	0.78	1.02	1.99
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.50	1.40	1.27	1.80	2.31
Earning Assets Repr in 1 Year	37.16	36.87	36.99	36.42	34.70
Int-Bearing Liab Repr in 1 Year	33.22	37.51	34.87	34.03	32.70
Long-Term Debt Repr in 1 Year	0.52	0.75	0.49	0.37	0.30
Net Assets Repriceable in 1 Year	2.98	-1.73	1.10	1.26	1.58
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	19.37	19.92	20.08	19.57	19.93
Net ST Noncore Funding Dependence	10.06	11.45	11.27	12.15	12.84
Short-Term Inv/ST Noncore Funding	42.98	40.69	39.76	36.38	32.40
Liq Asts-ST Noncore Fndg/Nonliq Asts	11.59	9.16	9.31	8.85	9.14
Net Loans and Leases/Total Deposits	83.84	83.64	84.21	83.36	83.12
Net Loans and Leases/Core Deposits	101.15	100.56	101.22	99.90	98.54
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.09	0.62	0.64	0.20	-1.13
Avail-For-Sale Sec Appr(Depr)/Eq Cap	4.10	2.36	2.44	0.32	-6.24
Struct Notes Appr(Depr)/Eq Cap	0.08	0.01	-0.01	-0.10	-0.17
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.83	11.27	10.23	12.83	13.90
Available-For-Sale Securities	90.17	88.73	89.77	87.17	86.10
U.S. Treasury Securities	2.49	2.59	2.23	3.90	6.13
U.S. Agency Securities (excl MBS)	33.65	34.07	32.02	NA	NA
Municipal Securities	14.83	15.82	14.02	15.02	14.69
Mortgage-Backed Securities	37.16	34.48	36.41	NA	NA
Asset-Backed Securities	0.04	0.08	0.06	NA	NA
Other Debt Securities	4.18	4.55	5.01	6.11	6.29
Mutual Funds and Equity Securities	1.51	1.52	1.68	4.13	4.23
Debt Securities 1 Year or Less	10.78	11.00	10.26	11.51	11.26
Debt Securities 1 To 5 Years	38.07	31.10	32.88	36.63	38.83
Debt Securities Over 5 Years	46.54	46.68	43.38	44.55	41.97
Pledged Securities	50.03	49.80	48.72	50.14	49.98
Structured Notes, Fair Value	0.41	0.15	0.07	0.17	0.21

ANALYSIS RATIOS	PEER GROUP 4				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Provision for Ln&Ls Losses/Avg Assets	0.26	0.21	0.28	0.25	0.22
Provision for Ln&Ls Losses/Avg Lns&Ls	0.38	0.31	0.41	0.36	0.34
Provision for Ln&Ls Losses/Net Losses	273.62	303.81	245.58	254.10	238.96
Ln&Ls Allowance/Total Loans & Leases	1.32	1.27	1.29	1.27	1.28
Ln&Ls Allowance/Net Ln&Ls Losses (X)	15.35	23.37	14.26	18.48	15.82
ALLL/Nonaccrual Assets	413.63	406.95	364.37	487.56	540.21
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	276.97	257.76	255.48	318.25	354.34
Gross Ln&Ls Losses/Avg Loans & Leases	0.28	0.23	0.31	0.27	0.26
Recoveries/Avg Loans and Leases	0.06	0.06	0.06	0.06	0.07
Net Losses/Avg Loans and Leases	0.21	0.17	0.25	0.21	0.19
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	NA	NA	NA	NA
Recoveries/Prior Year-End Losses	12.81	16.51	33.85	35.04	34.74
Earnings Coverage of Net Losses (X)	28.08	40.08	26.92	34.57	32.81
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.05	0.03	0.05	0.03	0.04
RE Loans Secured By 1-4 Family	0.05	0.04	0.06	0.03	0.05
Revolving	0.01	0.01	0.03	0.01	0.02
Closed-End	0.05	0.04	0.05	0.04	0.05
Commercial Real Estate Loans	0.03	0.02	0.04	0.03	0.03
Construction and Land Dev	0.01	0.01	0.03	0.01	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.03	0.01	0.03	0.03	0.02
RE Loans Secured by Farmland	0.00	0.00	0.01	0.00	0.00
Commercial and Industrial Loans	0.42	0.27	0.47	0.36	0.36
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.90	0.75	0.88	0.68	0.65
Credit Card Loans	3.09	2.12	2.61	1.35	1.61
Agricultural Loans	0.03	0.01	0.03	0.06	0.04
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.26	0.18	0.45	0.12	0.04

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 4

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PERCENT OF LOANS AND LEASES

	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
30-89 Days PD Loans and Leases	0.89	1.04	1.09	1.02	0.89
90+ Days PD Loans and Leases	0.14	0.17	0.17	0.14	0.12
Nonaccrual Loans and Leases	0.61	0.52	0.57	0.45	0.43
90+ Days PD and Nonaccrual Loans and Leases	0.81	0.73	0.79	0.62	0.59
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	0.89	1.04	1.09	1.02	0.89
90+ Days Past Due Assets	0.14	0.17	0.17	0.14	0.12
Nonaccrual Assets	0.61	0.53	0.58	0.45	0.43
30+ Days PD & Nonaccrual Assets	1.73	1.81	1.93	1.67	1.50

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.54	0.51	0.54	0.42	0.39
90+ PD & Nonaccrual Assets + OREO	0.66	0.60	0.66	0.51	0.48

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.53	0.44	0.51	0.40	0.39
Allowance for Loan & Lease Losses	61.07	53.04	61.10	48.64	48.78
Equity Cap + ALLL	5.66	4.82	5.66	4.44	4.42
Tier 1 Cap + ALLL	5.66	4.99	5.64	4.55	4.44
Loans & Leases + RE Acquired	0.79	0.65	0.75	0.59	0.60

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Real Estate - 30-89 Days PD	0.73	0.89	0.98	0.86	0.77
- 90+ Days Past Due	0.11	0.15	0.14	0.11	0.10
- Nonaccrual	0.54	0.42	0.49	0.35	0.33
Coml & Indl - 30-89 Days PD	1.14	1.21	0.98	1.10	0.95
- 90+ Days Past Due	0.13	0.17	0.16	0.15	0.13
- Nonaccrual	0.81	0.75	0.78	0.67	0.66
Individuals - 30-89 Days PD	1.38	1.47	1.68	1.70	1.45
- 90+ Days Past Due	0.15	0.18	0.21	0.17	0.16
- Nonaccrual	0.23	0.24	0.23	0.22	0.21
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.36	0.19	0.27	0.34	0.24
- 90+ Days Past Due	0.12	0.01	0.03	0.03	0.03
- Nonaccrual	0.22	0.15	0.16	0.19	0.21
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	0.47	1.04	1.07	0.42	0.19
- 90+ Days Past Due	0.05	0.24	0.11	0.03	0.02
- Nonaccrual	0.12	0.63	0.32	0.07	0.01
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.92	1.02	1.24	1.11	1.01
- 90+ Days Past Due	0.13	0.13	0.15	0.11	0.13
- Nonaccrual	0.37	0.31	0.33	0.29	0.30
Revolving - 30-89 Days PD	0.32	0.53	0.52	0.57	0.41
- 90+ Days Past Due	0.02	0.03	0.04	0.05	0.04
- Nonaccrual	0.09	0.12	0.11	0.11	0.12
Closed-End - 30-89 Days PD	0.90	1.07	1.31	1.17	1.05
- 90+ Days Past Due	0.14	0.13	0.16	0.12	0.13
- Nonaccrual	0.39	0.32	0.36	0.30	0.31
- Jr Lien 30-89 Days PD	0.06	NA	NA	NA	NA
- Jr Lien 90+ Days PD	0.01	NA	NA	NA	NA
- Jr Lien Nonaccrual	0.05	NA	NA	NA	NA
Commercial RE - 30-89 Days PD	0.56	0.71	0.69	0.57	0.50
- 90+ Days Past Due	0.07	0.12	0.10	0.08	0.05
- Nonaccrual	0.52	0.39	0.47	0.35	0.32
Const & Dev - 30-89 Days PD	0.48	0.72	0.66	0.56	0.47
- 90+ Days Past Due	0.03	0.09	0.04	0.06	0.02
- Nonaccrual	0.29	0.27	0.32	0.18	0.19
Multifamily - 30-89 Days PD	0.09	0.15	0.24	0.19	0.24
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.05	0.05	0.06	0.07	0.04
Nonfarm Nres- 30-89 Days PD	0.51	0.65	0.59	0.51	0.43
- 90+ Days Past Due	0.06	0.10	0.10	0.06	0.04
- Nonaccrual	0.52	0.40	0.45	0.34	0.32
Farmland - 30-89 Days PD	0.47	0.43	0.54	0.40	0.28
- 90+ Days Past Due	0.05	0.11	0.02	0.04	0.04
- Nonaccrual	0.40	0.34	0.33	0.32	0.27
Credit Card - 30-89 Days PD	1.47	1.66	1.74	1.08	1.02
- 90+ Days Past Due	0.59	0.58	0.58	0.31	0.30
- Nonaccrual	0.01	0.01	0.01	0.02	0.03

CAPITAL RATIOS	PEER GROUP 4				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Tier 1 Leverage Ratio	8.73	8.44	8.56	8.46	8.39
Tier 1 RBC Ratio	12.15	11.86	11.96	12.01	12.25
Total Risk-Based Capital Ratio	13.51	13.12	13.26	13.28	13.50
Tangible Tier 1 Leverage Ratio	8.67	8.39	8.51	8.41	8.31
Tangible Common Eq Cap/Tan Assets	7.99	7.95	7.90	7.90	7.59
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	13.27	13.08	12.98	12.39	12.59
Standby Letters of Credit	0.59	0.58	0.56	0.57	0.53
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	0.20	0.09	0.09	0.05	0.01
Interest Rate Contracts	0.17	0.08	0.08	0.05	0.01
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	0.04	0.00	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	20.33	20.28	20.57	19.90	20.98

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 4				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Interest Rate Contracts	87.61	84.00	82.01	86.96	90.00
Foreign Exchange Contracts	0.11	0.00	0.68	8.70	0.00
Equity, Comm, & Other Contracts	9.61	12.00	10.46	0.00	0.00
Futures and Forwards	15.44	29.31	30.84	29.81	38.49
Written Options	3.04	12.00	1.54	0.00	1.32
Exchange-Traded	0.00	8.00	0.00	0.00	0.00
Over-The-Counter	1.82	0.00	0.06	0.00	0.00
Purchased Options	20.56	38.64	25.72	38.83	25.26
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	20.56	38.64	25.72	38.83	25.26
Swaps	57.53	20.05	35.11	27.01	30.00
Held for Trading	0.00	0.00	0.00	0.00	0.00
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	100.00	100.00	93.10	100.00	100.00
Interest Rate Contracts	85.23	80.00	75.12	86.96	90.00
Foreign Exchange Contracts	0.00	0.00	0.68	8.70	0.00
Equity, Comm, & Other Contracts	9.61	12.00	10.46	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	85.71	88.00	84.78	72.68	79.41
One Year or Less	28.21	47.77	43.66	42.40	37.07
Over 1 Year to 5 Years	45.52	38.73	39.90	26.17	35.47
Over 5 Years	5.21	0.17	0.11	1.52	1.97
Gross Negative Fair Value (Abs Val)	1.35	0.04	0.27	0.17	0.15
Gross Positive Fair Value	0.56	0.53	0.69	0.33	2.16
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	0.04	0.03	0.00	0.00

INSURANCE ACTIVITIES

06/30/2002

06/30/2001

12/31/2001

12/31/2000

12/31/1999

ANALYSIS RATIOS:

	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Ins Underwriting Assets/Consol Assets	0.00	NA	NA	NA	NA
Ins Under Assets (P/C)/Tot Ins Und Ast	37.50	NA	NA	NA	NA
Ins Under Assets (L/H)/Tot Ins Und Ast	62.50	NA	NA	NA	NA
Sep Acct Assets (L/H)/Total Life Ast	58.82	NA	NA	NA	NA
Ins Comm&Fees (incl Prem)/Adj Oper Inc	0.43	NA	NA	NA	NA
Premium Inc/Ins Comm&Fees (incl Prem)	13.95	NA	NA	NA	NA
Credit Rel Prem Inc/Tot Prem Inc	67.94	NA	NA	NA	NA
Other Prem Inc/Total Prem Inc	32.06	NA	NA	NA	NA
Ins Under Net Income/Consol Net Income	0.00	NA	NA	NA	NA
Ins Net Inc (P/C)/Equity (P/C)	64.37	NA	NA	NA	NA
Ins Net Inc (L/H)/Equity (L/H)	23.04	NA	NA	NA	NA
Insur Ben, Losses, Exp/Insur Premiums	2.78	NA	NA	NA	NA
Reinsurance Recov (P/C)/Tot Assets (P/C)	0.00	NA	NA	NA	NA
Reinsurance Recov (L/H)/Tot Assets (L/H)	1.18	NA	NA	NA	NA
Net Assets Ins Under Subs/Cons Assets	0.00	NA	NA	NA	NA
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	NA	NA	NA	NA
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.75	5.31	3.98	6.25	4.99
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	NA	NA	NA	NA	NA
Commercial and Industrial Loans	NA	NA	NA	NA	NA
Foreign Governments and Inst Leases	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-22.68	-64.60	-66.36	-40.07	1147.52
Total Selected Assets	-16.88	-34.30	-45.52	-23.11	45.37
Deposits	-36.78	-3.43	76.17	19.09	42.06

PROFITABILITY:	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Net Income/Avg Equity Capital	12.71	11.82	11.35	12.39	12.32
Bank Net Inc/Avg Eq Inv in Banks	13.89	12.95	12.58	13.51	13.75
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.96	5.58	3.09	3.61	4.23
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.59	9.05	9.13	9.96	11.89
Bank Net Income/Parent Net Income	103.12	105.04	105.08	104.05	100.01
Nonbank Net Income/Parent Net Income	0.44	0.51	0.47	0.61	1.08
Sub BHCs Net Inc/Parent Net Income	70.91	69.37	65.59	63.74	76.58
LEVERAGE:					
Total Liabilities/Equity	16.68	12.11	16.24	12.68	12.09
Total Debt/Equity Capital	3.28	3.90	3.50	5.16	5.68
Tot Debt+NP to Subs Iss Tr Pref/Equity	12.50	NA	NA	NA	NA
Tot Debt+Lns Guaranteed for Affl/Equity	3.61	4.67	3.85	5.91	6.27
Total Debt/Eq Cap - Exc Over Fair Value	3.34	3.97	3.55	5.24	5.77
Long-Term Debt/Equity Capital	1.84	1.92	1.76	2.85	3.15
Short-Term Debt/Equity Capital	0.57	0.96	0.80	1.09	1.25
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.33	0.35	0.31	0.55	0.65
Long-Term Debt/Consolidated LT Debt	4.54	5.48	3.84	10.77	10.79
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	108.23	105.87	107.42	105.60	103.61
Total Investment in Subs/Equity	109.54	106.97	108.82	106.84	105.09
Equity Inv in Subs/Cons Eq Cap+Min Int	98.12	100.17	99.60	100.47	99.98
Total Inv in Subs/Cons Eq Cap+Min Int	99.22	101.20	100.68	101.65	101.46
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.57	0.49	0.61	0.44	0.23
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.17	2.56	2.77	2.64	2.32
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	117.90	121.59	123.68	129.46	129.20
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	113.29	123.73	127.35	134.30	132.82
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	109.61	103.27	114.69	104.92	93.92
Pretax Oper Inc + Int Exp/Int Expense	3092.16	3117.28	3016.74	2360.63	2411.11
Div + Int From Subs/Int Exp + Div	185.38	156.01	166.68	159.82	161.90
Fees+Other Inc From Subs/Sal + Oth Exp	9.17	9.42	10.01	10.04	10.41
Net Inc/Curr Port of LT Debt+Pfd Div(X)	52.46	113.78	70.50	128.97	35.50
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.20	-0.70	-0.58	-1.22	-1.48
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	0.65	0.56	0.58	0.43	0.48
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 GROUP 4				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Div Paid/Inc Before Undist Inc	69.47	69.02	66.79	70.19	64.83
Dividends Paid/Net Income	25.63	27.76	27.96	28.32	26.59
Net Income - Dividends/Avg Equity	9.37	8.36	7.99	8.87	8.93
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	136.00	133.22	139.73	147.00	142.94
Dividends From Nonbank Subs	0.33	0.24	0.38	0.64	0.95
Dividends From Subsidiary BHCs	2.46	1.33	1.64	2.27	2.54
Dividends From All Subsidiaries	152.86	148.27	173.19	175.49	165.81
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	39.37	38.91	43.23	44.34	41.09
Interest Income From Bank Subs	0.16	0.26	0.28	0.40	0.51
Mgt & Service Fees From Bank Subs	2.23	1.96	2.14	2.69	3.15
Other Income From Bank Subs	0.01	0.03	0.01	0.09	0.15
Operating Income From Bank Subs	46.52	45.74	49.60	57.83	54.35
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	45.26	27.04	36.37	37.92	32.23
Interest Income From Nonbank Subs	0.45	6.48	3.18	0.77	8.83
Mgt & Serv Fees From Nonbank Subs	1.98	1.46	1.94	0.45	3.08
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	73.52	58.48	53.07	56.43	64.59
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	24.63	36.22	39.21	30.78	42.78
Interest Inc From Subsidiary BHCs	0.16	0.09	1.60	0.01	0.02
Mgt & Serv Fees From Sub BHCs	0.00	0.11	0.01	0.11	1.67
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	27.99	38.69	43.51	36.01	51.09
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	64.66	64.96	66.96	69.08	64.15
Interest Income From Bank Subs	0.90	1.52	1.03	0.90	1.80
Mgt & Serv Fees From Bank Subs	3.91	4.72	3.89	3.02	3.87
Other Income From Bank Subs	0.01	0.07	0.03	0.09	0.23
Operating Income From Bank Subs	78.60	79.10	79.84	80.16	78.66
Dividends From Nonbank Subs	0.22	0.16	0.16	0.21	0.30
Interest Income From Nonbank Subs	0.01	0.03	0.07	0.00	0.05
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.01
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.24	0.98	1.09	0.77	0.97
Dividends From Subsidiary BHCs	1.16	0.80	1.01	0.75	2.16
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	1.91	0.83	1.22	0.78	2.46
Loans and Adv From Subs/ST Debt	373.19	21.25	56.11	16.83	3.88
Loans and Adv From Subs/Total Debt	150.03	21.22	46.85	11.43	0.96

BHCPR Reporters for Quarter Ending 06/30/2002
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
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2521741	798,474	ABINGTON BANCORP INC.	ABINGTON, MA	
1117464	648,882	ACNB CORPORATION	GETTYSBURG, PA	
2142548	577,778	ADMIRALTY BANCORP, INC.	PALM BEACH GARDENS, FL	
1137060	623,593	ADVANCE BANCORP, INC.	HOMWOOD, IL	
2757531	663,684	ALIANF FINANCIAL CORPORATION	ALEXANDER CITY, AL	
1140510	760,106	ALLIANCE FINANCIAL CORPORATION	CORTLAND, NY	
1061679	937,893	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1020676	528,122	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
3017326	511,531	AMERIANA BANCORP	NEW CASTLE, IN	
1401109	846,809	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1076691	571,365	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1031627	719,993	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1058594	615,614	AMERICREST BANCSHARES, INC.	OKLAHOMA CITY, OK	Name change from GUARANTY BANCSHARES, INC.
1202258	629,317	AMES NATIONAL CORPORATION	AMES, IA	
1134694	633,846	AMTRUST, INC.	DUBUQUE, IA	
2326629	985,192	ANB CORPORATION, THE	TERRELL, TX	
1126475	771,992	ANCHOR BANCORP, INC.	WAYZATA, MN	
2366821	500,882	ARKANSAS NATIONAL BANCSHARES,	BENTONVILLE, AR	Moved from Peer 5
1108350	569,355	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	921,668	BANC ED CORP., THE	EDWARDSVILLE, IL	
2262914	671,396	BANCORP CONNECTICUT, INC.	SOUTHINGTON, CT	
2896458	944,848	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
1138012	645,355	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	Name change from SOUTH ALABAMA BANCORPORATION, INC.
1143481	701,808	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1205398	571,956	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	535,119	BANK OF KENTUCKY FINANCIAL COR	FLORENCE, KY	
1097089	896,153	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
1125236	888,818	BANKFIRST CORPORATION, INC	SIOUX FALLS, SD	
1201363	519,995	BANKMANAGERS CORP.	MILWAUKEE, WI	
2349815	720,346	BANKWEST NEVADA CORPORATION	LAS VEGAS, NV	
2985718	502,382	BANNISTER BANCSHARES, INC.	KANSAS CITY, MO	Moved from Peer 5
1097007	831,903	BANTERRA CORP	ELDORADO, IL	
1115385	514,119	BAR HARBOR BANKSHARES	BAR HARBOR, ME	Moved from Peer 5
1209248	518,503	BARABOO BANCORPORATION, INC.,	BARABOO, WI	Moved from Peer 5
1202708	871,325	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	713,287	BEACON BANCORP	TAUNTON, MA	
2728157	617,585	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1471849	534,807	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	606,101	BNCCORP, INC.	BISMARCK, ND	
1209145	534,699	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1140994	506,027	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	Moved from Peer 5
2595939	541,473	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2853666	626,972	BUSINESS BANCORP	SAN RAFAEL, CA	
1115013	657,420	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1133503	774,335	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
2741156	643,052	CAPITAL BANK CORPORATION	RALEIGH, NC	
2332750	975,838	CAPITAL CORP OF THE WEST	MERCED, CA	
1848003	532,479	CASCADE BANCORP	BEND, OR	
2568362	770,247	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
1029071	821,591	CENTENNIAL BANCORP	PORTLAND, OR	
1989634	727,455	CENTENNIAL BANK HOLDINGS, INC.	FORT COLLINS, CO	

BHCPR Reporters for Quarter Ending 06/30/2002
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
1048764	741,254	CENTER BANCORP, INC.	UNION, NJ	
1203899	525,151	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
2263407	870,949	CENTRAL COAST BANCORP	SALINAS, CA	
1064429	531,430	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1141487	607,975	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
1130650	521,476	CHARTER BANKING CORP.	TAMPA, FL	
2509413	685,744	CHARTER OAK COMMUNITY BANK COR	ROCKVILLE, CT	
1133594	741,978	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
2844495	566,032	CHESTER VALLEY BANCORP, INC.	DOWNINGTOWN, PA	
2244545	513,679	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1143623	947,435	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1050909	925,160	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1083475	514,551	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	Moved from Peer 5
1081079	544,904	CITRUS & CHEMICAL BANCORPORATI	BARTOW, FL	
1055007	511,687	CITYWIDE BANKS OF COLORADO, IN	AURORA, CO	
1134108	563,067	CNB CORPORATION	CONWAY, SC	
1118340	649,725	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
1143016	660,943	CNB FLORIDA BANCSHARES, INC.	JACKSONVILLE, FL	
1085170	722,937	COLONY BANCORP, INC.	FITZGERALD, GA	
1249543	923,706	COLUMBIA BANCORP	COLUMBIA, MD	
2378440	538,295	COLUMBIA BANCORP	THE DALLES, OR	Moved from Peer 5
2467689	712,726	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	827,071	COMMERCE FINANCIAL CORPORATION	TOPEKA, KS	
1250839	610,784	COMMERCIAL BANKSHARES, INC.	MIAMI, FL	
1118948	535,930	COMMONWEALTH BANCSHARES, INC.	SHELBYVILLE, KY	
1129430	574,657	COMMUNITY BANCSHARES, INC.	BLOUNTSVILLE, AL	
1081873	666,008	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
1427501	584,093	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
2398608	503,338	COMMUNITY FINANCIAL GROUP, INC	NASHVILLE, TN	Moved from Peer 5
1140659	583,080	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
2570187	604,247	COVEST BANCSHARES, INC.	DES PLAINES, IL	
1493832	690,581	CUMBERLAND BANCORP, INCORPORAT	NASHVILLE, TN	
1121229	878,244	DACOTAH BANKS, INC.	ABERDEEN, SD	
2173720	600,466	DAKOTA BANCSHARES, INC.	MENDOTA HEIGHTS, MN	
2704562	741,670	DANVERS BANCORP, INC.	DANVERS, MA	
2497462	532,963	DCB FINANCIAL CORP	DELAWARE, OH	
1094613	640,187	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
1104660	503,714	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1058398	854,260	DURANT BANCORP, INC.	DURANT, OK	
2626691	500,741	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	Moved from Peer 5
1135824	752,123	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2461016	677,895	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	808,074	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	Name change from ENTERBANK HOLDINGS, INC
2115757	678,204	EVERTRUST FINANCIAL GROUP, INC	EVERETT, WA	
2038409	780,143	EXCHANGE NATIONAL BANCSHARES,	JEFFERSON CITY, MO	
1104923	715,833	EXTRACO CORPORATION	WACO, TX	
1055315	882,469	F & M BANCORPORATION	TULSA, OK	
2781910	930,892	FARMERS & MERCHANTS BANCORP	LODI, CA	
1134630	691,673	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1071191	698,806	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
2121552	605,550	FIDELITY BANCORP, INC.	PITTSBURGH, PA	

BHCPR Reporters for Quarter Ending 06/30/2002
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
1249002	985,379	FIDELITY BANCSHARES (N.C.), IN	FUQUAY-VARINA, NC	
2858773	578,441	FIDELITY D & D BANCORP, INC.	DUNMORE, PA	
1201859	564,011	FINA BANCORP, INC.	VALPARAISO, IN	
1207431	761,503	FIRST AMERICAN BANK GROUP, LTD	FORT DODGE, IA	
1491360	955,426	FIRST BANK CORP	FORT SMITH, AR	
1118425	597,362	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
1246533	641,752	FIRST CITIZENS BANC CORP	SANDUSKY, OH	Moved from Peer 5
1081060	501,210	FIRST CITIZENS BANCORP.	CLEVELAND, TN	Moved from Peer 5
1098796	657,536	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	730,119	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	551,843	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1117482	525,573	FIRST COLONIAL GROUP, INC.	NAZARETH, PA	Moved from Peer 5
1108097	524,372	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	
1083783	889,615	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1064728	540,702	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1134078	708,032	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1208009	542,893	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
2322304	806,637	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	706,955	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2390013	586,571	FIRST MIDWEST FINANCIAL, INC.	STORM LAKE, IA	
2833604	716,861	FIRST MUTUAL BANCSHARES, INC.	BELLEVUE, WA	
2624398	571,742	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
2641201	678,140	FIRST NATIONAL BANK HOLDING CO	SCOTTSDALE, AZ	
2560263	716,876	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1048894	759,751	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1132104	831,492	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
2521509	578,172	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1364071	886,993	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1204177	643,711	FIRST STATE FINANCIAL CORPORAT	EASTPOINTE, MI	
1100813	601,766	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
1132672	822,690	FIRST UNITED CORPORATION	OAKLAND, MD	
1122123	643,368	FIRST WESTERN BANCORP, INC.	HURON, SD	
1050646	505,134	FIRST YORK BAN CORP.	YORK, NE	Moved from Peer 5
1134322	736,003	FIRSTBANK CORPORATION	ALMA, MI	
2127657	577,071	FIRSTTRUST CORPORATION	NEW ORLEANS, LA	
1123072	706,123	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
2650315	536,289	FLAG FINANCIAL CORPORATION	LAGRANGE, GA	
2693219	637,965	FLORIDA BANKS, INC.	JACKSONVILLE, FL	
1117491	553,314	FNB BANCORP, INC.	NEWTOWN, PA	
1133473	591,649	FNB CORP.	ASHEBORO, NC	
2432614	959,773	FNB CORPORATION	CHRISTIANSBURG, VA	
1130696	671,339	FNB FINANCIAL SERVICES CORPORA	REIDSVILLE, NC	
1031430	570,528	FOOTHILL INDEPENDENT BANCORP	GLENDORA, CA	
1143762	705,884	FOUNDERS GROUP, INC.	WORTH, IL	
1128358	842,511	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1495229	785,498	FRANKLIN FINANCIAL CORPORATION	FRANKLIN, TN	
1118238	533,469	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
2697347	803,271	FVNB CORP.	VICTORIA, TX	
2670573	580,848	GB&T BANCSHARES, INC.	GAINESVILLE, GA	
1938865	531,729	GEORGIA BANK FINANCIAL CORPORA	AUGUSTA, GA	
1098620	992,794	GERMAN AMERICAN BANCORP	JASPER, IN	

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ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
1206733	665,485	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1204346	805,731	GREATBANC, INC.	AURORA, IL	
1134023	721,059	GREATER COMMUNITY BANCORP	TOTOWA, NJ	
1133277	828,881	GREENE COUNTY BANCSHARES, INC.	GREENEVILLE, TN	
2267553	526,936	GULF WEST BANKS, INC.	SAINT PETERSBURG, FL	
1086766	509,258	HABERSHAM BANCORP	CORNELIA, GA	
2942681	700,208	HAPOALIM U.S.A. HOLDING COMPAN	NEW YORK, NY	
2861492	602,155	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1208120	573,541	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	536,907	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
2634874	926,925	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	587,336	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
2918529	608,113	HERITAGE FINANCIAL HOLDING COR	DECATUR, AL	
1202986	859,941	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1472220	587,516	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
1067804	980,165	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
1052378	680,554	HNB CORPORATION	ARKANSAS CITY, KS	
1491409	522,349	HOME BANCSHARES, INC.	CONWAY, AR	Moved from Peer 5
3059504	856,437	HOME FEDERAL BANCORP	SEYMOUR, IN	
1209181	524,093	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	Moved from Peer 5
2592714	738,924	HOMETOWN INDEPENDENT BANCORP,	MORTON, IL	
1209136	644,106	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	782,837	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
2349860	982,178	HUMBOLDT BANCORP	EUREKA, CA	
1141674	560,270	IBT BANCORP, INC.	IRWIN, PA	
1401118	621,582	IBT BANCORP, INC.	MOUNT PLEASANT, MI	
1363690	576,415	INB FINANCIAL CORPORATION	MCALLEN, TX	
1138535	905,454	INTERCHANGE FINANCIAL SERVICES	SADDLE BROOK, NJ	
2049302	628,157	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	649,829	INWOOD BANCSHARES, INC.	DALLAS, TX	
1245228	557,826	ISB FINANCIAL CORP.	IOWA CITY, IA	
1109290	511,050	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	Moved from Peer 5
1085004	643,005	KISLAK FINANCIAL CORPORATION	MIAMI LAKES, FL	
1110036	511,181	KLEIN BANCSHARES, INC.	HOUSTON, TX	
1130098	697,125	LANDMARK FINANCIAL GROUP, INC.	BELVIDERE, IL	
1054514	864,924	LANDRUM COMPANY	COLUMBIA, MO	
1136139	528,907	LEESPORT FINANCIAL CORP.	WYOMISSING, PA	Name change from FIRST LEESPORT BANCORP, INC.
2345068	808,236	LEGACY TEXAS GROUP, INC.	PLANO, TX	Name change from PLANO BANCSHARES, INC.
1071669	694,432	LNB BANCORP INC.	LORAIN, OH	
2325350	538,629	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	Moved from Peer 5
1103766	559,030	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
1076002	827,337	LSB BANCSHARES, INC.	LEXINGTON, NC	
2545831	722,531	LSB FINANCIAL	LACONIA, NH	
1205053	540,456	MAHASKA INVESTMENT COMPANY	OSKALOOSA, IA	
1823608	630,074	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1123193	727,530	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1966783	997,146	MASSBANK CORP.	READING, MA	
1099328	797,902	MERCANTILE BANCORP, INC.	QUINCY, IL	
1208755	774,770	MERCANTILE BANCORP, INC.	HAMMOND, IN	
2608763	781,977	MERCANTILE BANK CORPORATION	WYOMING, MI	
1208308	628,956	MERCHANTS & MANUFACTURERS BANC	NEW BERLIN, WI	

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ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
1023239	818,793	MERCHANTS BANCSHARES, INC.	BURLINGTON, VT	
1128769	575,650	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	671,348	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2344799	788,538	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1201916	570,391	METROCORP, INC.	EAST MOLINE, IL	
2803719	845,205	MIDWEST BANKCENTRE, INC.	LEMAY, MO	
1126354	741,891	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	824,399	MINNWEST CORPORATION	MINNETONKA, MN	
1210299	528,444	MONROE BANCORP	BLOOMINGTON, IN	
1119495	530,001	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	514,359	MOODY BANCSHARES, INC.	GALVESTON, TX	
2983394	692,002	MOUNTAINBANK FINANCIAL CORPORA	HENDERSONVILLE, NC	
2603067	601,389	MUTUAL BANCORP OF THE BERKSHIR	PITTSFIELD, MA	
2961879	793,699	NARA BANCORP, INC.	LOS ANGELES, CA	
2149622	707,883	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	649,823	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	680,222	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1202052	883,060	NEB CORPORATION	FOND DU LAC, WI	
1206359	890,359	NEW LENOX HOLDING COMPANY	NEW LENOX, IL	
1247110	649,721	NEWMIL BANCORP, INC.	NEW MILFORD, CT	
1109991	827,943	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1123933	619,576	NORTH COUNTRY FINANCIAL CORPOR	TRAVERSE CITY, MI	
1029334	612,011	NORTH VALLEY BANCORP	REDDING, CA	
1129887	646,216	NORTHERN EMPIRE BANCSHARES	SANTA ROSA, CA	
1210589	591,657	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
3025385	626,194	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
2582827	511,558	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
1978713	760,901	NORTHWEST FINANCIAL CORP.	SPENCER, IA	
2835475	620,663	NORWAY BANCORP, MHC	NORWAY, ME	
2460569	569,334	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	515,054	O.A.K. FINANCIAL CORPORATION	BYRON CENTER, MI	
1070747	825,201	OAK HILL FINANCIAL, INC.	JACKSON, OH	
2012436	665,222	OHIO VALLEY BANC CORP.	GALLIPOLIS, OH	
1076673	535,628	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
1028533	506,437	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1249598	694,788	ORION BANCORP, INC.	NAPLES, FL	
1083934	764,493	PAB BANKSHARES, INC.	VALDOSTA, GA	Name change from FIRSTBANCORP, INC.
2850656	556,180	PACIFIC CREST CAPITAL, INC.	AGOURA HILLS, CA	
1075984	765,260	PALMETTO BANCSHARES, INC.	LAURENS, SC	
1202762	532,813	PANHANDLE AVIATION, INC.	CLARINDA, IA	
2651590	797,657	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
1139813	964,929	PENNRock FINANCIAL SERVICES CO	BLUE BALL, PA	
2807614	674,082	PENNSYLVANIA COMMERCE BANCORP,	CAMP HILL, PA	
2818245	626,488	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1132298	715,574	PEOPLES BANCTRUST COMPANY, INC	SELMA, AL	
1133174	580,334	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1057702	662,355	PEOPLES, INC.	COLORADO SPRINGS, CO	
1249712	698,246	PORTER BANCORP, INC.	SHEPHERDSVILLE, KY	
2614634	514,087	PREMIER BANCORP, INC	DOYLESTOWN, PA	Moved from Peer 5
2007647	696,204	PREMIER FINANCIAL BANCORP, INC	GEORGETOWN, KY	
1207600	564,882	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	

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2125813	518,828	QCR HOLDINGS, INC.	MOLINE, IL	Moved from Peer 5
1029482	613,603	RCB CORPORATION	SACRAMENTO, CA	
1130584	607,722	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1426997	500,559	REDWOOD EMPIRE BANCORP	SANTA ROSA, CA	Moved from Peer 5
1398807	656,408	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
2693358	608,804	RESOURCE BANKSHARES CORPORATIO	VIRGINIA BEACH, VA	
2066886	750,504	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
1071454	788,281	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
1249730	975,857	S. Y. BANCORP, INC.	LOUISVILLE, KY	
1139466	798,320	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
1204814	648,635	SBC, INCORPORATED	COUNTRYSIDE, IL	
1200348	780,478	SECURITY NATIONAL CORPORATION	SIOUX CITY, IA	
2429838	627,477	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	676,800	SIERRA BANCORP	PORTERVILLE, CA	
2244358	511,979	SNB BANCSHARES, INC.	MACON, GA	Moved from Peer 5
2345077	534,251	SNB BANCSHARES, INC.	SUGAR LAND, TX	Moved from Peer 5
2810285	687,610	SOUTH CENTRAL BANCSHARES OF KE	HORSE CAVE, KY	
1204663	532,569	SOUTH HOLLAND BANCORP, INC.	SOUTH HOLLAND, IL	
2033226	524,685	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	Moved from Peer 5
1075694	856,309	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2815477	557,297	SOUTHERN COMMUNITY BANCORP	ORLANDO, FL	
2981831	564,918	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
2352990	824,544	SOUTHERN FINANCIAL BANCORP, IN	WARRENTON, VA	
1245590	897,395	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1417333	713,703	STATE BANKSHARES, INC.	FARGO, ND	
1427275	860,660	STEARNS FINANCIAL SERVICES, IN	ST CLOUD, MN	
1126046	809,143	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
1135598	606,622	STOCKMEN'S BANCORP, INC., THE	KINGMAN, AZ	
1104080	674,028	SUMMIT BANCSHARES, INC.	FORT WORTH, TX	
1247679	620,834	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1117718	923,322	SUN BANCORP, INC.	SELINGSGROVE, PA	
1066713	902,691	SUNFLOWER BANKS, INC.	SALINA, KS	
1246467	541,001	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1138795	611,875	TEAM FINANCIAL, INC.	PAOLA, KS	
2457943	538,865	TIB FINANCIAL CORP.	KEY LARGO, FL	
1203974	611,678	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1056161	827,496	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
2571906	534,732	TRUSTCORP FINANCIAL INC	SAINT LOUIS, MO	
2936037	638,476	UB FINANCIAL CORPORATION	PLANTATION, FL	
2465519	579,297	UFS BANCORP	WHITINSVILLE, MA	
1206591	750,805	UNIONBANCORP, INC.	OTTAWA, IL	
1135516	553,445	UNITED BANCORP, INC.	TECUMSEH, MI	
1062649	712,080	UNITED BANCORPORATION OF WYOMI	JACKSON, WY	
1082777	503,794	UNITED BANK CORPORATION	BARNESVILLE, GA	Moved from Peer 5
1097182	509,590	UNITED COMMUNITY BANCORP, INCO	CHATHAM, IL	Moved from Peer 5
1842421	788,485	UNITED NATIONAL CORPORATION	SIOUX FALLS, SD	
1064326	512,217	UNITED NEBRASKA FINANCIAL CO.	GRAND ISLAND, NE	
3015975	502,008	UNITED SECURITY BANCSHARES	FRESNO, CA	Moved from Peer 5
1086168	523,968	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2141028	560,883	VAIL BANKS, INC.	VAIL, CO	
1205026	620,355	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	

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2856377	577,840	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
1250277	713,305	VISTA BANCORP, INC.	PHILLIPSBURG, NJ	
2615770	805,969	WARWICK COMMUNITY BANCORP, INC	WARWICK, NY	
1137592	610,815	WAYNE BANCORP, INC.	WOOSTER, OH	
1210066	815,938	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1115367	661,202	WESTBANK CORPORATION	WEST SPRINGFIELD, MA	
2508788	650,745	WESTERN SIERRA BANCORP	CAMERON PARK, CA	
2338471	792,459	WESTFIELD MUTUAL HOLDING COMPA	WESTFIELD, MA	
1048670	683,000	WILBER CORPORATION, THE	ONEONTA, NY	
2004141	735,463	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1035157	536,321	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 317 bank holding companies.