

	PEER GROUP 5 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	388	369	395	350	334
<b>EARNINGS AND PROFITABILITY</b>					
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<b>PERCENT OF AVERAGE ASSETS:</b>					
Net Interest Income (TE)	3.96	3.88	3.91	4.08	4.15
+ Non-interest Income	0.92	0.93	0.94	0.87	0.87
- Overhead Expense	3.07	3.15	3.11	3.14	3.20
- Provision for Losses	0.21	0.18	0.24	0.21	0.20
+ 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)	1.65	1.56	1.56	1.62	1.69
Net Operating Income	1.10	1.02	1.03	1.05	1.08
Net Income	1.10	1.02	1.03	1.05	1.08
Net Income (Sub S Adjusted)	0.98	0.93	0.96	0.91	0.97
<b>PERCENT OF AVG EARNING ASSETS:</b>					
Interest Income (TE)	6.83	8.19	7.86	8.41	8.02
Interest Expense	2.56	4.01	3.65	4.03	3.56
Net Interest Income (TE)	4.27	4.19	4.22	4.38	4.48
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>					
Net Ln&Ls Losses/Avg Loans & Leases	0.17	0.16	0.22	0.18	0.17
Earnings Coverage of Net Losses (X)	30.07	24.68	24.30	27.19	24.64
Ln&Ls Allowance/Total Loans & Leases	1.30	1.26	1.28	1.25	1.27
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.76	0.62	0.72	0.53	0.53
30-89 Days Past Due Loans and Leases	0.92	1.10	1.14	1.05	0.93
<b>LIQUIDITY AND FUNDING:</b>					
Net Noncore Funding Dependence	16.63	16.88	17.34	15.59	16.25
Net ST Noncore Funding Dependence	7.89	8.83	8.90	9.08	10.48
Net Loans and Leases/Total Assets	65.70	65.87	65.52	65.75	64.15
<b>CAPITALIZATION:</b>					
Tier 1 Leverage Ratio	8.77	8.64	8.58	8.63	8.78
Equity Capital/Total Assets	8.81	8.76	8.62	8.68	8.59
Net Loans&Ls/Equity Capital (X)	7.84	7.90	7.99	7.95	7.83
Cash Dividends/Net Income	23.20	24.51	26.19	25.95	24.48
Cash Dividends/Net Income (Sub S Adjusted)	31.33	35.88	34.01	40.84	21.42
Retained Earnings/Avg Equity Cap	9.12	8.16	8.16	8.73	8.96
<b>PARENT COMPANY RATIOS:</b>					
Short-Term Debt/Equity Capital	0.59	0.76	0.49	0.85	0.72
Long-Term Debt/Equity Capital	1.75	2.60	2.12	2.03	1.68
Equity Investment in Subs/Equity Cap	105.63	104.11	104.58	102.96	101.33
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	120.73	135.39	149.45	145.33	145.72

PERCENT OF AVERAGE ASSETS	PEER GROUP 5				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Interest Income (TE)	6.35	7.62	7.29	7.84	7.44
Less: Interest Expense	2.38	3.73	3.39	3.75	3.30
Equals: Net Interest Income (TE)	3.96	3.88	3.91	4.08	4.15
Plus: Non-Interest Income	0.92	0.93	0.94	0.87	0.87
Equals: Adj Operating Income (TE)	4.92	4.85	4.88	4.98	5.07
Less: Overhead Expense	3.07	3.15	3.11	3.14	3.20
Less: Provision for Loan and Lease Losses	0.21	0.18	0.24	0.21	0.20
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)	1.65	1.56	1.56	1.62	1.69
Less: Applicable Income Taxes (TE)	0.52	0.51	0.50	0.54	0.59
Less: Minority Interest	0.01	0.01	0.01	0.00	0.00
Equals: Net Operating Income	1.10	1.02	1.03	1.05	1.08
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.10	1.02	1.03	1.05	1.08
Memo: Net Income (Last Four Qtrs)	1.06	1.04	1.03	1.06	1.09
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.03	93.07	92.97	93.19	92.88
Avg Int-Bearing Funds / Avg Assets	79.02	78.79	78.83	78.49	78.20
Int Income (TE) / Avg Earning Assets	6.83	8.19	7.86	8.41	8.02
Int Expense / Avg Earning Assets	2.56	4.01	3.65	4.03	3.56
Net Int Inc (TE) / Avg Earn Assets	4.27	4.19	4.22	4.38	4.48
YIELD OR COST:					
Total Loans and Leases (TE)	7.56	8.97	8.64	9.16	8.89
Interest-Bearing Bank Balances	2.02	5.81	4.70	6.90	5.55
Fed Funds Sold & Reverse Repos	1.63	4.83	3.78	6.18	4.96
Trading Assets	1.06	1.39	1.21	2.00	3.33
Total Earning Assets	6.71	8.07	7.72	8.27	7.88
Investment Securities (TE)	5.54	6.44	6.22	6.55	6.28
U.S. Treasury & Agency Sec (excl MBS)	5.03	6.82	6.35	NA	NA
Mortgage-Backed Securities	5.40	5.91	5.77	NA	NA
All Other Securities	6.82	7.31	7.32	NA	NA
Interest-Bearing Deposits	2.86	4.61	4.18	4.63	4.13
Time Deposits of \$100K or More	3.79	5.85	5.38	5.74	5.00
Time Deposits < \$100K	4.04	5.94	5.55	5.69	5.22
Other Domestic Deposits	1.50	2.80	2.40	3.15	2.82
Foreign Deposits	NA	3.51	3.17	5.23	4.19
Fed Funds Purchased and Repos	1.98	4.73	3.96	5.78	4.89
Other Borrowed Funds & Trading Liab	4.59	6.00	5.58	6.51	5.75
All Interest-Bearing Funds	3.00	4.73	4.30	4.78	4.23

	PEER GROUP 5				
	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)	23	22	44	42	40
Avg Assets per Employee (\$000)	2,832	2,675	2,697	2,554	2,458
ANALYSIS RATIOS					
-----					
Mutual Fund Fee Inc / Non-Int Income	1.77	1.33	1.49	2.07	1.46
Overhead Exp / NII + Non-Int Income	63.73	66.21	65.25	64.67	64.12
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.07	3.15	3.11	3.14	3.20
Personnel Expense	1.69	1.70	1.68	1.68	1.69
Net Occupancy Expense	0.44	0.46	0.46	0.46	0.47
Other Operating Expenses	0.92	0.96	0.96	0.97	1.01
Overhead Less Non-Interest Income	2.10	2.15	2.12	2.22	2.25
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	62.30	64.57	63.68	62.99	62.46
Personnel Expense	34.33	34.92	34.32	33.80	33.09
Net Occupancy Expense	8.95	9.42	9.30	9.28	9.15
Other Operating Expenses	18.69	19.74	19.68	19.56	19.68
Total Non-Interest Income	18.13	18.65	18.72	17.18	16.79
Fiduciary Activities Income	0.78	0.88	0.87	1.06	1.10
Serv Charges on Deposit Accts - Domestic	7.58	7.75	7.82	7.35	6.83
Trading Revenue	0.00	0.00	0.00	NA	NA
Investment Banking Fees & Commissions	0.44	0.36	0.39	NA	NA
Venture Capital Revenue	0.00	0.00	0.00	NA	NA
Net Servicing Fees	0.25	0.34	0.30	NA	NA
Net Securitization Income	0.00	0.00	0.00	NA	NA
Insurance Comm & Fees (Incl Premiums)	0.37	0.33	0.35	NA	NA
Net Gain (Loss) - Sales Loans, OREO, Oth	1.12	0.93	1.11	NA	NA
Other Non-Interest Income	4.99	5.19	5.30	7.54	7.52
Overhead Less Non-Interest Income	43.54	45.00	44.12	45.22	44.71
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	25.51	26.31	25.51	25.21	27.25
Appl Inc Tax+TE/Pretax NOI+TE	32.32	33.66	33.39	34.03	35.45

PERCENT OF TOTAL ASSETS -----	PEER GROUP 5				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Real Estate Loans	47.08	46.17	46.39	45.34	43.78
Commercial and Industrial Loans	10.12	10.58	10.41	10.50	10.26
Loans to Individuals	4.90	5.63	5.29	6.07	6.13
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.35	1.26	1.32	1.29	1.20
Other Loans and Leases	0.83	0.78	0.83	0.87	0.82
Net Loans and Leases	65.70	65.87	65.52	65.75	64.15
Debt Securities Over 1 Year	18.83	14.97	17.44	18.74	21.13
Mutual Funds and Equity Securities	0.33	0.26	0.28	0.82	0.79
Subtotal	85.77	83.37	83.97	86.01	86.73
Interest-Bearing Bank Balances	0.57	0.53	0.54	0.25	0.27
Federal Funds Sold & Reverse Repos	2.00	2.65	2.11	1.86	1.18
Debt Securities 1 Year or Less	2.33	2.21	2.24	2.84	2.49
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.70	91.70	91.48	91.91	91.61
Non-Int Cash and Due From Dep Inst	3.34	3.35	3.58	3.68	3.92
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.09	0.08	0.08	0.06	0.06
All Other Assets	4.90	4.88	4.87	4.32	4.39

## MEMORANDA:

Short-Term Investments	5.67	6.15	5.59	5.64	4.52
U.S. Treasury Securities	0.38	0.59	0.50	0.94	1.47
U.S. Agency Securities (excl MBS)	6.89	7.01	7.04	NA	NA
Municipal Securities	3.90	3.76	3.79	4.09	4.40
Mortgage-Backed Securities	6.61	5.77	6.32	NA	NA
Asset-Backed Securities	0.01	0.02	0.01	NA	NA
Other Debt Securities	0.93	0.90	0.98	1.24	1.05
RE Loans Secured by 1-4 Family	19.67	20.07	19.89	20.49	20.30
Revolving	1.75	1.45	1.58	1.32	1.36
Closed-End, Sec by First Liens	15.95	16.40	16.22	16.93	16.93
Closed-End, Sec by Junior Liens	1.32	1.54	1.42	1.60	1.40
Commercial Real Estate Loans	23.66	22.75	22.80	21.53	20.41
Construction and Land Dev	4.62	4.67	4.76	4.07	3.99
Multifamily	1.11	1.10	1.07	1.15	1.07
Nonfarm Nonresidential	17.12	16.06	16.12	15.54	14.55
RE Loans Secured by Farmland	1.55	1.36	1.53	1.42	1.21
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	71.39	69.73	70.45	68.83	68.25
RE Loans Secured by 1-4 Family	30.32	30.55	30.49	31.25	31.69
Revolving	2.63	2.13	2.34	1.95	2.08
Closed-End	27.13	27.83	27.61	28.76	29.08
Commercial Real Estate Loans	35.71	34.23	34.59	32.53	31.79
Construction and Land Dev	6.86	6.98	7.10	6.09	6.16
Multifamily	1.67	1.66	1.62	1.72	1.63
Nonfarm Nonresidential	25.93	24.18	24.49	23.53	22.79
RE Loans Secured by Farmland	2.32	2.03	2.33	2.14	1.87
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	15.37	16.01	15.81	15.88	15.89
Loans to Individuals	7.54	8.74	8.20	9.41	9.85
Credit Card Loans	0.17	0.19	0.19	0.39	0.46
Agricultural Loans	2.00	1.83	1.98	1.92	1.83
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.28	1.20	1.28	1.34	1.32

## BHCPR PEER GROUP DATA

## LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 5				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Short-Term Investments	5.67	6.15	5.59	5.64	4.52
Liquid Assets	22.41	22.46	22.53	22.56	23.85
Investment Securities	22.20	21.60	22.29	23.15	25.16
Net Loans and Leases	65.70	65.87	65.52	65.75	64.15
Net Lns, Ls & Stdbly Ltrs of Credit	66.24	66.40	66.07	66.29	64.68
Core Deposits	68.98	69.16	69.36	70.26	70.95
Noncore Funding	20.47	20.45	20.43	19.53	19.13
Time Deposits of \$100K or More	12.04	12.61	12.10	11.86	10.63
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.33	1.37	1.53	1.63	1.82
Net Fed Funds Purchased (Sold)	-0.64	-1.28	-0.64	-0.24	0.67
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.19	1.09	1.01	1.39	2.05
Earning Assets Repr in 1 Year	37.22	37.17	36.91	36.11	33.40
Int-Bearing Liab Repr in 1 Year	32.83	37.75	35.20	32.76	31.81
Long-Term Debt Repr in 1 Year	0.51	0.68	0.51	0.28	0.19
Net Assets Repriceable in 1 Year	3.18	-1.88	0.44	2.57	0.64
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	16.63	16.88	17.34	15.59	16.25
Net ST Noncore Funding Dependence	7.89	8.83	8.90	9.08	10.48
Short-Term Inv/ST Noncore Funding	54.00	54.01	51.66	50.32	39.63
Liq Asts-ST Noncore Fndg/Nonliq Asts	13.69	11.99	12.93	12.15	13.99
Net Loans and Leases/Total Deposits	80.55	80.29	80.12	79.90	78.68
Net Loans and Leases/Core Deposits	95.64	96.34	95.22	94.84	91.77
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.99	0.66	0.69	0.11	-1.60
Avail-For-Sale Sec Appr(Depr)/Eq Cap	4.13	2.63	2.43	0.30	-6.11
Struct Notes Appr(Depr)/Eq Cap	0.07	0.01	0.01	-0.07	-0.17
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.35	11.67	11.72	14.69	18.37
Available-For-Sale Securities	89.65	88.33	88.28	85.31	81.63
U.S. Treasury Securities	1.98	2.99	2.49	4.63	6.36
U.S. Agency Securities (excl MBS)	34.00	35.52	34.85	NA	NA
Municipal Securities	18.04	17.72	17.34	17.98	17.67
Mortgage-Backed Securities	28.13	25.89	27.23	NA	NA
Asset-Backed Securities	0.03	0.07	0.07	NA	NA
Other Debt Securities	4.06	4.19	4.49	5.24	4.18
Mutual Funds and Equity Securities	1.40	1.23	1.31	4.17	3.74
Debt Securities 1 Year or Less	11.23	11.67	11.60	14.11	10.83
Debt Securities 1 To 5 Years	39.73	29.39	34.94	39.23	37.94
Debt Securities Over 5 Years	43.29	37.80	37.36	38.83	43.59
Pledged Securities	42.44	44.16	42.81	45.72	41.02
Structured Notes, Fair Value	0.46	0.09	0.16	0.14	0.31

ANALYSIS RATIOS	PEER GROUP 5				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Provision for Ln&Ls Losses/Avg Assets	0.21	0.18	0.24	0.21	0.20
Provision for Ln&Ls Losses/Avg Lns&Ls	0.31	0.28	0.36	0.32	0.32
Provision for Ln&Ls Losses/Net Losses	236.87	219.95	204.15	243.47	225.01
Ln&Ls Allowance/Total Loans & Leases	1.30	1.26	1.28	1.25	1.27
Ln&Ls Allowance/Net Ln&Ls Losses (X)	19.41	18.96	13.01	16.78	15.31
ALLL/Nonaccrual Assets	457.51	465.06	427.70	550.03	615.42
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	294.44	284.16	262.18	297.87	342.04
Gross Ln&Ls Losses/Avg Loans & Leases	0.23	0.22	0.29	0.24	0.25
Recoveries/Avg Loans and Leases	0.06	0.06	0.05	0.06	0.07
Net Losses/Avg Loans and Leases	0.17	0.16	0.22	0.18	0.17
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	NA	NA	NA	NA
Recoveries/Prior Year-End Losses	13.27	14.69	33.02	34.33	33.85
Earnings Coverage of Net Losses (X)	30.07	24.68	24.30	27.19	24.64
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.03	0.05	0.03	0.03
RE Loans Secured By 1-4 Family	0.04	0.03	0.05	0.03	0.04
Revolving	0.00	0.00	0.01	0.01	0.01
Closed-End	0.04	0.03	0.05	0.03	0.03
Commercial Real Estate Loans	0.03	0.03	0.04	0.02	0.02
Construction and Land Dev	0.00	0.00	0.01	0.00	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.03	0.02	0.04	0.02	0.01
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.36	0.34	0.49	0.42	0.36
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.74	0.71	0.80	0.61	0.65
Credit Card Loans	2.24	2.01	2.62	1.38	1.59
Agricultural Loans	0.01	0.01	0.05	0.02	0.02
Loans to Foreign Governments & Inst	0.00	0.00	0.00	NA	0.00
Other Loans and Leases	0.13	0.10	0.14	0.06	0.04

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 5

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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	0.92	1.10	1.14	1.05	0.93
90+ Days PD Loans and Leases	0.15	0.18	0.18	0.16	0.15
Nonaccrual Loans and Leases	0.61	0.51	0.59	0.43	0.41
90+ Days PD and Nonaccrual Loans and Leases	0.82	0.75	0.83	0.65	0.61
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&amp;LS + OTHER ASSETS

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.93	1.10	1.14	1.05	0.93
90+ Days Past Due Assets	0.15	0.18	0.18	0.16	0.15
Nonaccrual Assets	0.61	0.51	0.60	0.43	0.41
30+ Days PD & Nonaccrual Assets	1.82	1.91	2.03	1.76	1.58

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.54	0.50	0.54	0.43	0.39
90+ PD & Nonaccrual Assets + OREO	0.66	0.61	0.66	0.51	0.47

## RESTRUCTURED &amp; NONACCRUAL LNS&amp;LS

## + REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.55	0.45	0.51	0.40	0.38
Allowance for Loan & Lease Losses	63.43	54.47	61.72	49.36	48.93
Equity Cap + ALLL	5.86	4.83	5.70	4.37	4.32
Tier 1 Cap + ALLL	5.91	4.91	5.68	4.39	4.23
Loans & Leases + RE Acquired	0.82	0.67	0.78	0.60	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	0.79	0.95	1.03	0.89	0.78
- 90+ Days Past Due	0.12	0.16	0.15	0.13	0.11
- Nonaccrual	0.49	0.44	0.52	0.35	0.36
Coml & Indl - 30-89 Days PD	1.13	1.32	1.17	1.25	0.96
- 90+ Days Past Due	0.13	0.18	0.18	0.19	0.15
- Nonaccrual	0.86	0.60	0.75	0.61	0.51
Individuals - 30-89 Days PD	1.56	1.61	1.89	1.70	1.45
- 90+ Days Past Due	0.15	0.19	0.21	0.19	0.19
- Nonaccrual	0.23	0.26	0.26	0.20	0.18
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	0.26	0.16	0.22	0.19	0.20
- 90+ Days Past Due	0.04	0.02	0.01	0.01	0.04
- Nonaccrual	0.16	0.06	0.14	0.09	0.17
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	NA	0.00
- 90+ Days Past Due	0.00	0.00	0.00	NA	0.00
- Nonaccrual	0.00	0.00	0.00	NA	0.00
Other Lns&Ls - 30-89 Days PD	0.54	0.99	0.75	0.11	0.06
- 90+ Days Past Due	0.04	0.11	0.04	0.01	0.01
- Nonaccrual	0.07	0.27	0.14	0.00	0.00
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.00	1.07	1.26	1.12	1.04
- 90+ Days Past Due	0.11	0.16	0.15	0.11	0.12
- Nonaccrual	0.39	0.35	0.38	0.28	0.32
Revolving - 30-89 Days PD	0.30	0.42	0.36	0.41	0.37
- 90+ Days Past Due	0.01	0.03	0.03	0.03	0.02
- Nonaccrual	0.05	0.06	0.09	0.06	0.07
Closed-End - 30-89 Days PD	0.97	1.14	1.34	1.04	1.07
- 90+ Days Past Due	0.12	0.16	0.15	0.11	0.12
- Nonaccrual	0.43	0.36	0.41	0.30	0.33
- Jr Lien 30-89 Days PD	0.05	NA	NA	NA	NA
- Jr Lien 90+ Days PD	0.01	NA	NA	NA	NA
- Jr Lien Nonaccrual	0.03	NA	NA	NA	NA
Commercial RE - 30-89 Days PD	0.61	0.77	0.77	0.60	0.51
- 90+ Days Past Due	0.09	0.11	0.10	0.09	0.08
- Nonaccrual	0.55	0.46	0.57	0.34	0.34
Const & Dev - 30-89 Days PD	0.51	0.71	0.60	0.56	0.40
- 90+ Days Past Due	0.02	0.06	0.05	0.02	0.01
- Nonaccrual	0.27	0.32	0.29	0.17	0.11
Multifamily - 30-89 Days PD	0.09	0.13	0.11	0.13	0.06
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.03	0.01	0.02	0.03	0.07
Nonfarm Nres- 30-89 Days PD	0.51	0.66	0.70	0.53	0.48
- 90+ Days Past Due	0.08	0.08	0.08	0.08	0.07
- Nonaccrual	0.54	0.43	0.56	0.29	0.31
Farmland - 30-89 Days PD	0.34	0.40	0.37	0.23	0.25
- 90+ Days Past Due	0.06	0.10	0.07	0.01	0.03
- Nonaccrual	0.32	0.33	0.33	0.15	0.26
Credit Card - 30-89 Days PD	1.64	1.68	1.93	1.24	1.08
- 90+ Days Past Due	0.64	0.82	0.74	0.38	0.32
- Nonaccrual	0.02	0.03	0.02	0.02	0.03



CAPITAL RATIOS	PEER GROUP 5				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Tier 1 Leverage Ratio	8.77	8.64	8.58	8.63	8.78
Tier 1 RBC Ratio	12.58	12.46	12.36	12.61	13.27
Total Risk-Based Capital Ratio	13.90	13.70	13.62	13.84	14.47
Tangible Tier 1 Leverage Ratio	8.71	8.57	8.53	8.60	8.74
Tangible Common Eq Cap/Tan Assets	8.35	8.28	8.17	8.22	8.12
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	11.86	11.68	11.60	11.20	11.96
Standby Letters of Credit	0.47	0.46	0.47	0.45	0.46
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	0.04	0.02	0.07	0.01	0.00
Interest Rate Contracts	0.02	0.01	0.05	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	18.52	18.25	18.65	18.01	20.31

## BHCPR PEER GROUP DATA

## DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 5				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Interest Rate Contracts	86.66	79.67	85.71	81.82	100.00
Foreign Exchange Contracts	0.00	1.14	0.00	0.00	0.00
Equity, Comm, & Other Contracts	10.11	15.38	11.43	13.64	0.00
Futures and Forwards	17.16	19.23	18.37	27.27	17.79
Written Options	0.13	9.62	4.29	15.91	5.88
Exchange-Traded	0.00	0.00	0.00	9.09	0.00
Over-The-Counter	0.13	2.00	4.29	2.38	5.88
Purchased Options	38.65	31.31	33.06	31.49	42.47
Exchange-Traded	2.27	0.92	0.00	0.00	5.88
Over-The-Counter	33.22	26.58	30.21	31.49	36.59
Swaps	40.85	39.84	44.29	25.33	33.86
Held for Trading	12.90	7.69	0.00	0.00	5.88
Interest Rate Contracts	9.68	0.00	0.00	0.00	5.88
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	87.10	92.31	100.00	100.00	94.12
Interest Rate Contracts	76.98	75.82	85.71	77.27	94.12
Foreign Exchange Contracts	0.00	1.14	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.46	11.54	8.57	13.64	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	98.04	86.24	85.76	83.79	85.84
One Year or Less	37.12	33.72	24.14	36.78	28.30
Over 1 Year to 5 Years	36.25	46.42	55.79	40.20	50.75
Over 5 Years	18.35	2.34	3.05	2.37	6.79
Gross Negative Fair Value (Abs Val)	0.52	0.62	0.58	0.24	0.22
Gross Positive Fair Value	0.92	0.67	0.62	0.74	1.46
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.00	0.00	0.00	0.00	0.00

## INSURANCE ACTIVITIES

06/30/2002

06/30/2001

12/31/2001

12/31/2000

12/31/1999

## ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.00	NA	NA	NA	NA
Ins Under Assets (P/C)/Tot Ins Und Ast	31.60	NA	NA	NA	NA
Ins Under Assets (L/H)/Tot Ins Und Ast	68.40	NA	NA	NA	NA
Sep Acct Assets (L/H)/Total Life Ast	8.17	NA	NA	NA	NA
Ins Comm&Fees (incl Prem)/Adj Oper Inc	0.37	NA	NA	NA	NA
Premium Inc/Ins Comm&Fees (incl Prem)	12.61	NA	NA	NA	NA
Credit Rel Prem Inc/Tot Prem Inc	64.71	NA	NA	NA	NA
Other Prem Inc/Total Prem Inc	35.29	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)	3.16	NA	NA	NA	NA
Ins Net Inc (L/H)/Equity (L/H)	13.40	NA	NA	NA	NA
Insur Ben, Losses, Exp/Insur Premiums	14.04	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)	6.29	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	NA	3.51	3.17	5.23	4.19
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	0.10
Foreign Governments and Inst	0.00	0.00	0.00	NA	0.00
Leases	NA	NA	NA	NA	NA
GROWTH RATES:					
Net Loans and Leases	54.21	-62.30	-57.17	-25.65	-28.05
Total Selected Assets	-4.43	-39.95	-44.08	-11.57	-4.62
Deposits	NA	-48.57	-66.13	9.65	-7.11

PROFITABILITY:	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Net Income/Avg Equity Capital	11.87	10.98	11.04	11.87	12.05
Bank Net Inc/Avg Eq Inv in Banks	13.19	12.15	12.18	13.07	12.96
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.72	3.27	0.91	-2.36	0.00
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.52	10.96	10.82	12.12	14.13
Bank Net Income/Parent Net Income	103.24	105.51	104.87	105.05	102.37
Nonbank Net Income/Parent Net Income	0.21	0.28	0.14	0.05	0.10
Sub BHCs Net Inc/Parent Net Income	76.59	84.40	81.33	88.65	82.96
LEVERAGE:					
Total Liabilities/Equity	11.64	9.45	10.32	8.58	6.97
Total Debt/Equity Capital	3.12	4.48	3.55	4.11	3.71
Tot Debt+NP to Subs Iss Tr Pref/Equity	9.76	NA	NA	NA	NA
Tot Debt+Lns Guaranteed for Affl/Equity	3.48	4.68	3.93	4.31	3.88
Total Debt/Eq Cap - Exc Over Fair Value	3.18	4.56	3.62	4.22	3.77
Long-Term Debt/Equity Capital	1.75	2.60	2.12	2.03	1.68
Short-Term Debt/Equity Capital	0.59	0.76	0.49	0.85	0.72
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.30	0.31	0.28	0.27	0.25
Long-Term Debt/Consolidated LT Debt	6.73	8.71	7.30	18.10	17.29
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	105.63	104.11	104.58	102.96	101.33
Total Investment in Subs/Equity	106.17	104.72	105.38	103.56	101.95
Equity Inv in Subs/Cons Eq Cap+Min Int	98.76	100.28	99.56	100.10	99.32
Total Inv in Subs/Cons Eq Cap+Min Int	99.26	100.86	100.20	100.68	99.89
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.40	0.28	0.33	0.23	0.05
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.14	2.30	2.25	2.09	1.61
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	114.10	131.94	132.84	134.79	136.42
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	120.73	135.39	149.45	145.33	145.72
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	117.16	104.75	110.68	110.05	103.47
Pretax Oper Inc + Int Exp/Int Expense	1992.89	1857.23	1849.13	1862.51	2134.37
Div + Int From Subs/Int Exp + Div	131.15	164.18	150.46	160.00	159.48
Fees+Other Inc From Subs/Sal + Oth Exp	7.94	8.66	8.78	7.52	9.42
Net Inc/Curr Port of LT Debt+Pfd Div(X)	26.00	29.06	37.94	27.63	26.64
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.74	-1.04	-0.64	-0.69	-0.02
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.09	0.14	0.07	0.01	0.00
Total	0.34	0.14	0.15	0.14	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	0.38	0.24	0.28	0.17	0.12
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 5				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Div Paid/Inc Before Undist Inc	78.52	70.70	67.95	66.99	69.66
Dividends Paid/Net Income	23.20	24.51	26.50	25.91	24.48
Net Income - Dividends/Avg Equity	9.12	8.15	8.07	8.78	8.96
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	111.16	129.93	133.94	141.24	130.10
Dividends From Nonbank Subs	0.10	0.00	0.08	0.00	0.00
Dividends From Subsidiary BHCs	0.00	0.62	0.74	2.74	4.53
Dividends From All Subsidiaries	118.49	140.06	146.73	172.12	162.38
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	29.50	37.16	40.12	40.58	39.26
Interest Income From Bank Subs	0.11	0.21	0.21	0.24	0.24
Mgt & Service Fees From Bank Subs	0.66	0.60	0.57	0.75	0.68
Other Income From Bank Subs	0.03	0.05	0.08	0.09	0.13
Operating Income From Bank Subs	32.77	41.07	48.79	48.32	47.85
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	45.39	21.51	36.15	34.76	17.46
Interest Income From Nonbank Subs	2.74	10.05	6.77	11.55	1.59
Mgt & Serv Fees From Nonbank Subs	0.85	0.30	0.29	0.00	2.14
Other Income From Nonbank Subs	0.00	1.62	0.00	0.00	0.00
Operating Inc From Nonbank Subs	55.57	60.77	57.58	70.77	37.97
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	22.09	18.68	20.81	26.70	32.19
Interest Inc From Subsidiary BHCs	0.00	0.01	0.01	0.00	0.01
Mgt & Serv Fees From Sub BHCs	1.37	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	26.14	21.47	23.72	28.38	33.78
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	66.39	65.26	71.01	71.88	70.95
Interest Income From Bank Subs	0.79	1.28	1.24	0.82	0.83
Mgt & Serv Fees From Bank Subs	1.49	1.00	0.78	1.20	1.20
Other Income From Bank Subs	0.21	0.19	0.19	0.14	0.30
Operating Income From Bank Subs	79.57	77.81	81.64	81.38	79.52
Dividends From Nonbank Subs	0.20	0.01	0.04	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	0.79	0.42	0.30	0.03	0.08
Dividends From Subsidiary BHCs	0.01	0.92	0.65	3.09	3.70
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	0.11	1.39	0.88	3.45	3.43
Loans and Adv From Subs/ST Debt	332.12	26.76	44.41	7.40	0.00
Loans and Adv From Subs/Total Debt	106.06	18.30	33.40	5.08	0.02

BHCPR Reporters for Quarter Ending 06/30/2002  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
-----	-----	-----	-----	-----
2412559	312,915	ACADIANA BANCSHARES, INC.	LAFAYETTE, LA	
1208933	414,683	ALBANK CORPORATION	CHICAGO, IL	
2067007	463,761	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2533100	358,101	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
2539232	406,082	ALLIANCE BANCORP OF NEW ENGLAN	VERNON, CT	
1201457	387,223	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	313,078	AMBANK HOLDINGS, INC.	ROCK ISLAND, IL	Moved from Peer 6
1052220	415,990	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	474,737	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
3008753	405,913	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
1107193	354,720	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
2710796	456,793	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
1204878	379,455	ANTIOCH HOLDING COMPANY	ANTIOCH, IL	
2468293	355,859	APPALACHIAN BANCSHARES, INC.	ELLIJAY, GA	
1144125	325,967	ASIA BANCSHARES, INC.	FLUSHING, NY	
2465528	469,205	ASSABET VALLEY BANCORP	HUDSON, MA	
1129533	495,497	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1081613	333,481	B.P.C. CORPORATION	COOKEVILLE, TN	
1141870	371,790	BAKER BOYER BANCORP	WALLA WALLA, WA	
1082209	372,546	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1135002	352,338	BANCTENN CORPORATION	KINGSPORT, TN	
1076105	406,985	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
1139215	322,206	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	Moved from Peer 6
2325891	477,428	BARNES BANCORPORATION	KAYSVILLE, UT	
2333654	444,804	BENJAMIN FRANKLIN BANCORP, M.H	FRANKLIN, MA	
1115433	313,034	BEVERLY NATIONAL CORPORATION	BEVERLY, MA	
1491913	322,962	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1823345	498,764	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1891317	415,006	BLUE RIDGE BANCSHARES, INC.	KANSAS CITY, MO	
2935142	491,636	BOU BANCORP, INC.	OGDEN, UT	
1070831	394,865	BOURBON BANCSHARES, INC.	PARIS, KY	
1119244	305,660	BOYLE BANCORP, INC.	DANVILLE, KY	
1082375	452,677	BRANNEN BANKS OF FLORIDA, INC.	INVERNESS, FL	
1416523	439,775	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1471960	402,584	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
1029576	408,603	BWC FINANCIAL CORP.	WALNUT CREEK, CA	
2183493	412,002	C&F FINANCIAL CORPORATION	WEST POINT, VA	
2672483	321,448	CAB HOLDING, LLC	WILMINGTON, DE	
2299125	325,400	CALIFORNIA INDEPENDENT BANCORP	YUBA CITY, CA	
2391300	347,883	CALVIN B. TAYLOR BANKSHARES	BERLIN, MD	
1083336	330,021	CAMERON BANCSHARES, INC.	CAMERON, LA	
1055427	301,114	CAPITAL CITY BANCSHARES, INC.	TOPEKA, KS	
1140930	311,020	CARDINAL BANCORP, INC.	SAINT LOUIS, MO	
2682996	397,407	CARDINAL FINANCIAL CORPORATION	FAIRFAX, VA	
1469800	329,436	CARROLLTON BANCORP	BALTIMORE, MD	
3072923	419,459	CAVALRY BANCORP, INC.	MURFREESBORO, TN	
1493654	424,985	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	393,860	CBX CORPORATION	CARROLLTON, IL	
1053496	446,412	CCB CORPORATION	KANSAS CITY, MO	
1207815	314,285	CEDAR VALLEY BANKSHARES, LTD.	CHARLES CITY, IA	
2868129	367,386	CENTERSTATE BANKS OF FLORIDA,	WINTER HAVEN, FL	

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ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
1106132	354,189	CENTRABANC CORPORATION	WACO, TX	
2746049	473,273	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	355,972	CENTRAL BANCORPORATION	PROVO, UT	
1832048	382,838	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1963120	399,388	CENTRAL FINANCIAL CORPORATION	HUTCHINSON, KS	
1051465	358,978	CENTRAL SERVICE CORPORATION	ENID, OK	
1209042	421,574	CENTRE I BANCORP, INC.	BELOIT, WI	
1109946	335,807	CENTURY BANCSHARES, INC.	NEW BOSTON, TX	
1140239	355,811	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1131077	360,735	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
1070484	317,001	CITIZENS BANCSHARES, INC.	SOMERSET, KY	
1207132	364,996	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	363,077	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1122084	370,111	CITIZENS DEVELOPMENT COMPANY	BILLINGS, MT	
1118368	430,636	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1070569	423,692	CITIZENS INCORPORATED	EVANS CITY, PA	
1249589	337,842	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
1071623	324,636	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	448,014	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1399747	376,758	CNB BANCORP, INC.	GLOVERSVILLE, NY	
1086270	384,671	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
2501798	317,338	CNBC BANCORP	WORTHINGTON, OH	Moved from Peer 6
2809560	335,767	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	347,074	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1118229	476,163	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
1250905	314,485	COMMERCE BANCORP, INC.	BERKELEY, IL	
1838974	300,097	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	359,600	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1823738	376,645	COMMERCIAL NATIONAL FINANCIAL	LATROBE, PA	
2227687	361,610	COMMONWEALTH COMMUNITY BANCORP	GRUNDY, VA	
2801050	404,347	COMMUNITY BANCORP INC.	FALLBROOK, CA	
1115358	416,134	COMMUNITY BANCORP, INC.	HUDSON, MA	
1247398	344,018	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1070765	480,398	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1084511	333,383	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2356073	454,828	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1134014	310,124	COMMUNITY BANKERS, INC.	GRANBURY, TX	
2074407	325,883	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	
1398937	362,997	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
1097799	314,170	COMMUNITY FINANCIAL GROUP, INC	CABOT, AR	
1097986	312,272	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
1099766	459,925	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
2626299	303,131	COMMUNITY WEST BANCSHARES	GOLETA, CA	
2557414	357,120	CONCORDIA CAPITAL CORPORATION	VIDALIA, LA	
2937100	402,179	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
2241937	479,435	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	
1130931	442,562	CORTLAND BANCORP	CORTLAND, OH	
1053339	426,579	COUNTRY AGENCIES & INVESTMENTS	ODESSA, MO	
1984040	335,250	COWLITZ BANCORPORATION	LONGVIEW, WA	
1958827	384,073	CRESCENT BANKING COMPANY	JASPER, GA	
1081239	450,470	CREWS BANKING CORPORATION	WAUCHULA, FL	

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ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
1071726	371,478	CROGHAN BANCSHARES, INC.	FREMONT, OH	
1885307	309,793	CTB FINANCIAL CORPORATION	RUSTON, LA	Moved from Peer 6
1071463	470,016	CUMBERLAND VALLEY FINANCIAL CO	LONDON, KY	
1493720	323,995	DBT HOLDING COMPANY	VIDALIA, GA	
1135468	410,273	DELTA INVESTMENT COMPANY (CAYM	GEORGE TOWN, ZZ	
1209789	338,089	DENMARK BANCSHARES, INC.	DENMARK, WI	
2294812	342,115	DIAMOND BANCORP, INC	WASHINGTON, MO	
1117455	378,459	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1127913	409,680	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
1135909	394,142	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
2686659	329,882	ECB BANCORP, INC.	ENGELHARD, NC	
1133165	357,609	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1125777	310,736	EXCEL BANK CORPORATION	EDINA, MN	Moved from Peer 6
1076619	340,606	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1201532	352,165	F.N.B.C. OF LA GRANGE, INC.	LA GRANGE, IL	
1245479	307,756	F.S. BANCORP	LAGRANGE, IN	Moved from Peer 6
1127146	328,436	FARMERS & MERCHANTS FINANCIAL	ST PAUL, MN	
1138450	356,980	FARMERS AND MERCHANTS BANCORP,	CLARKSVILLE, TN	
1209538	481,252	FARMERS BANCORP, FRANKFORT, IN	FRANKFORT, IN	
1055155	307,773	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	Moved from Peer 6
1123885	386,930	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	308,660	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	Moved from Peer 6
1248818	310,785	FENTURA BANCORP, INC.	FENTON, MI	Moved from Peer 6
1204337	304,622	FIDELITY BAN CORPORATION	INDEPENDENCE, IA	
1137864	319,823	FIDELITY BANCSHARES, INC.	EDINA, MN	Moved from Peer 6
1203778	342,997	FIDELITY COMPANY	DYERSVILLE, IA	
1988646	447,682	FIRST BANCORP, INC.	LEBANON, VA	
1404632	306,217	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	Moved from Peer 6
1206715	458,745	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1123876	314,906	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1133008	333,279	FIRST BERNE FINANCIAL CORPORAT	BERNE, IN	
1119404	498,632	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1247428	454,121	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
2069850	317,452	FIRST CAPITAL BANCORP, INC.	NORCROSS, GA	Moved from Peer 6
1076365	367,695	FIRST CENTURY BANKSHARES, INC.	BLUEFIELD, WV	
1105470	305,722	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	Moved from Peer 6
1100176	332,532	FIRST COMMUNITY BANKING CORPOR	HOT SPRINGS, AR	
2949019	377,459	FIRST COMMUNITY CAPITAL CORPOR	HOUSTON, TX	Moved from Peer 6
1032099	371,342	FIRST COMMUNITY FINANCIAL GROU	LACEY, WA	
1404687	444,800	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
2339656	315,847	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	Moved from Peer 6
1249039	348,064	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	387,939	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
1095889	310,112	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
1139354	398,254	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	412,254	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1363757	303,612	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	Moved from Peer 6
1250370	328,017	FIRST MIAMI BANCORP, INC.	SOUTH MIAMI, FL	
1065378	328,348	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
2031455	400,238	FIRST NATIONAL BANK HOLDING CO	LONGMONT, CO	
1125357	417,593	FIRST NATIONAL FINANCIAL SERVI	ELK RIVER, MN	



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1133932	477,922	FIRST NATIONAL LINCOLN CORPORA	DAMARISCOTTA, ME	
1426755	459,247	FIRST NATIONAL SECURITY COMPAN	DEQUEEN, AR	
2880626	449,908	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1055762	444,611	FIRST OF MCALESTER CORPORATION	MCALESTER, OK	
1063262	471,149	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1119383	412,804	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	374,240	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
1029428	434,835	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
2836801	397,397	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1247987	387,978	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
1126729	332,914	FIRST SOUTHWEST BANCORPORATION	BISMARCK, ND	
2161165	489,282	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	451,285	FIRST STATE BANCSHARES INC	FARMINGTON, MO	
1070998	301,058	FIRST STATE BANCSHARES, INC.	MIDDLESBORO, KY	Moved from Peer 6
1081716	444,274	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
2693488	361,376	FIRST WASHINGTON FINANCIALCORP	WINDSOR, NJ	
1108707	388,873	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3100358	445,245	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	New Y-9C/BHCPR reporter
3047743	414,661	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1086832	338,245	FNB NEWTON BANKSHARES, INC.	COVINGTON, GA	
1398795	400,553	FNBH BANCORP, INC.	HOWELL, MI	
1137828	309,279	FNS BANCSHARES, INC.	SCOTTSBORO, AL	Moved from Peer 6
1137453	445,955	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2557405	309,090	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1066067	342,502	FREMONT BANK CORPORATION	CANON CITY, CO	
2926636	362,214	FRIEDMAN, BILLINGS, RAMSEY GRO	ARLINGTON, VA	Moved from Peer 6
1142055	330,174	FRONT RANGE CAPITAL CORPORATIO	LOUISVILLE, CO	
1203714	355,922	GOODENOW BANCORPORATION	OKOBOJI, IA	
2734064	358,411	GRABILL BANCORP	GRABILL, IN	
2298883	371,768	GREATER DELAWARE VALLEY HOLDIN	BROOMALL, PA	
1862036	491,546	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
1142439	355,970	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
1399073	304,959	HEARTLAND BANCCORP	GAHANNA, OH	Moved from Peer 6
3058057	302,563	HEMET BANCORP	RIVERSIDE, CA	
1084623	487,772	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
1055089	427,030	HERITAGE GROUP, INC.	AURORA, NE	
1048689	323,620	HERKIMER TRUST CORPORATION, IN	LITTLE FALLS, NY	
2391270	469,883	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
2008158	322,225	HINSBROOK BANCSHARES, INC.	WILLOWBROOK, IL	
1209088	317,254	HOMESTAR FINANCIAL GROUP, INC.	MANTENO, IL	
2482196	389,214	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1125740	337,821	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
2326179	307,095	IBW FINANCIAL CORPORATION	WASHINGTON, DC	
1205183	478,861	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
2176413	394,090	INDEPENDENT COMMUNITY BANKSHAR	MIDDLEBURG, VA	
1100000	466,193	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1416653	419,834	INDIAN RIVER BANKING COMPANY	VERO BEACH, FL	
1122075	369,297	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
1245385	374,807	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
2803063	323,882	IPSWICH BANCSHARES, INC.	IPSWICH, MA	
1209695	308,021	ITASCA BANCORP INC.	ITASCA, IL	

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1833997	326,174	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
2040288	426,105	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
1048504	311,129	JEFFERSONVILLE BANCORP	JEFFERSONVILLE, NY	
1117512	365,830	JUNIATA VALLEY FINANCIAL CORP.	MIFFLINTOWN, PA	
1137109	334,445	KAW VALLEY BANCORP, INC.	TOPEKA, KS	
2472928	392,326	KEY CAPITAL CORPORATION	OWINGS MILLS, MD	
1141889	305,999	KISH BANCORP, INC.	BELLEVILLE, PA	Moved from Peer 6
2721112	323,732	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	Moved from Peer 6
2128917	391,723	LAKESIDE BANCORP, INC.	CHICAGO, IL	
3030307	338,239	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	497,665	LCNB CORP.	LEBANON, OH	
2352226	384,820	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
1134331	371,323	LIBERTY BANCSHARES, INC.	SAINT PAUL, MN	
1210169	316,503	LINCOLN BANCORP	REINBECK, IA	
1097173	431,221	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
2745752	417,954	LONG ISLAND FINANCIAL CORP.	ISLANDIA, NY	
3019674	447,395	LSB CORPORATION	NORTH ANDOVER, MA	
2728577	363,860	MACHIAS BANCORP, MHC	MACHIAS, ME	
2427665	485,667	MACON BANCORP	FRANKLIN, NC	
1135413	400,614	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1139363	318,984	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	Moved from Peer 6
1099814	332,469	MARIES COUNTY BANCORP., INC.	VIENNA, MO	
1250437	383,376	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1095254	446,842	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
2395326	310,033	MECHANICS FINANCIAL CORPORATIO	MANSFIELD, OH	
2485487	304,743	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
2217503	302,788	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	Moved from Peer 6
1208513	428,216	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	340,538	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	306,022	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	Moved from Peer 6
1139185	348,793	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
2868950	300,339	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1086654	379,992	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
1099980	356,007	MNB BANCSHARES, INC.	MALVERN, AR	
1138919	472,067	MONTECITO BANCORP	SANTA BARBARA, CA	
2256539	424,360	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	443,874	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	Moved from Peer 6; Name change from HOOSAC FINANCIAL SERV
2589714	370,908	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1951109	393,597	MSB SHARES, INC.	JONESBORO, AR	
2628529	356,734	MYSTIC FINANCIAL, INC.	MEDFORD, MA	
1086001	360,042	N W SERVICES CORPORATION	RINGGOLD, GA	
2623430	459,151	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
1947045	417,879	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1031681	360,590	NATIONAL MERCANTILE BANCORP	LOS ANGELES, CA	
1200124	394,448	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
1023154	378,384	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	Name change from NEW MEXICO BANQUEST INVESTORS CORP
1830361	405,193	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
2836883	390,992	NEXITY FINANCIAL CORPORATION	BIRMINGHAM, AL	
1827893	364,406	NI BANCSHARES CORPORATION	SYCAMORE, IL	
1066414	353,381	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
2845175	362,691	NORTH BAY BANCORP	NAPA, CA	

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2934305	384,812	NORTHFIELD MHC	NORTHFIELD, VT	
2056298	306,018	NORTHVIEW FINANCIAL CORPORATIO	NORTHFIELD, IL	
2237118	461,115	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2578718	321,324	NORTHWEST SUBURBAN BANCORP, IN	MOUNT PROSPECT, IL	
2365356	357,131	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
2123958	483,845	NSD BANCORP, INC.	PITTSBURGH, PA	
1200311	455,026	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
2233950	485,724	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
2603991	459,074	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
2485807	324,531	OMNI BANCSHARES, INC.	METAIRIE, LA	
1083729	420,013	ONE AMERICAN CORP.	VACHERIE, LA	
1248153	384,033	ORRSTOWN FINANCIAL SERVICES	ORRSTOWN, PA	
1056769	395,722	OTTAWA BANCSHARES, INC.	SALINA, KS	
1249383	423,226	OXFORD BANK CORPORATION	OXFORD, MI	
1248032	367,324	OXFORD FINANCIAL CORPORATION	ADDISON, IL	
1399550	496,422	P.C.B. BANCORP, INC.	LARGO, FL	
2762973	346,115	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	345,213	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1099908	335,663	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	380,030	PALM BANCORP	PALMERTON, PA	
2442949	356,040	PALM BEACH NATIONAL HOLDING CO	PALM BEACH, FL	
1205932	328,613	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
2337081	320,989	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
1117688	444,926	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	497,608	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	436,936	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	439,485	PEOPLES BANCORP	LYNDEN, WA	
1974443	365,730	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1866155	305,906	PEOPLES COMMUNITY BANCSHARES,	COLQUITT, GA	Moved from Peer 6
1130315	344,115	PEOPLES FINANCIAL CORP., INC.	FORD CITY, PA	
1139541	328,742	PEOPLES FINANCIAL SERVICES COR	HALLSTEAD, PA	
2905480	389,781	PEOPLES FIRST, INC.	OXFORD, PA	
1081314	387,652	PERSONS BANKING CO., INC.	LITHONIA, GA	
3051188	328,335	PHSB FINANCIAL CORPORATION	BEAVER FALLS, PA	
1084959	330,342	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
2392923	408,175	PITTSBURGH FINANCIAL CORP.	WEXFORD, PA	
1096484	384,763	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	332,434	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
2224257	327,894	POINTE FINANCIAL CORPORATION	BOCA RATON, FL	
1826047	341,135	PREMIER COMMUNITY BANKSHARES,	WINCHESTER, VA	
2867542	490,095	PREMIERWEST BANCORP	MEDFORD, OR	
2293329	409,973	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2625489	490,524	PSB BANCORP, INC.	PHILADELPHIA, PA	
2321419	342,104	PSB HOLDINGS, INC.	WAUSAU, WI	
1022997	349,980	PUEBLO BANCORPORATION	PUEBLO, CO	
1095423	328,202	PULASKI INVESTMENT CORPORATION	LITTLE ROCK, AR	
1139804	478,780	PUTNAM BANCSHARES, INC.	HURRICANE, WV	Moved from Peer 4
1118434	479,198	QNB CORP.	QUAKERTOWN, PA	
1130904	371,923	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
1030040	331,185	REDDING BANCORP	REDDING, CA	
1201194	447,795	REPUBLIC BANCORP CO.	ORLAND PARK, IL	

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3023680	357,220	REPUBLIC BANCSHARES OF TEXAS,	HOUSTON, TX	
1126121	304,829	RICE LAKE BANCORP., INC.	RICE LAKE, WI	Moved from Peer 6
1209426	310,334	RIVER VALLEY BANCORPORATION	MERRILL, WI	Moved from Peer 6
1364101	356,846	RIVERSIDE BANCSHARES, INC.	MARIETTA, GA	
2492485	364,277	ROBERTSON HOLDING COMPANY, L.P	HARROGATE, TN	
2352280	314,890	ROCKHOLD BANCORP	KIRKSVILLE, MO	
1125227	323,355	ROCKY MOUNTAIN BANCORPORATION,	BILLINGS, MT	
2702232	430,335	RSI BANCORP, MHC	RAHWAY, NJ	
1121733	307,776	S&C BANCO, INC.	NEW RICHMOND, WI	
1493560	402,544	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1135374	319,782	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
1248836	313,130	SECURITY BANCSHARES, INC.	SCOTT CITY, KS	
1107308	459,678	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	376,037	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1426924	448,982	SEQUOIA BANCSHARES, INC.	BETHESDA, MD	
2366997	383,406	SHREWSBURY BANCORP	SHREWSBURY, NJ	
2901183	456,601	SI BANCORP, INC.	WILLIMANTIC, CT	
2777614	314,146	SILVER STATE BANCORP	HENDERSON, NV	Moved from Peer 6
1820700	405,517	SLADE'S FERRY BANCORP	SOMERSET, MA	
1982055	333,424	SLIPPERY ROCK FINANCIAL CORPOR	SLIPPERY ROCK, PA	
1048997	434,015	SMITHTOWN BANCORP, INC.	SMITHTOWN, NY	
1143342	388,152	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	365,345	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
1098527	322,992	SOUTH CENTRAL BANCSHARES, INC.	RUSSELLVILLE, KY	
1124060	340,321	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
1082058	365,306	SOUTHEASTERN BANKING CORPORATI	DARIEN, GA	
1099074	463,033	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
1248939	364,436	SOUTHERN DEVELOPMENT BANCORPOR	ARKADELPHIA, AR	
1207824	312,757	SOUTHERN MICHIGAN BANCORP, INC	COLDWATER, MI	
1129823	337,602	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
2169871	311,341	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	392,582	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1062135	454,970	SPIRIT BANCORP, INC.	BRISTOW, OK	
1097771	477,076	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2290560	301,186	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	Moved from Peer 6
2360454	449,526	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
3051571	300,961	STURGIS BANCORP, INC.	STURGIS, MI	Moved from Peer 6
2327541	481,826	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
2618388	440,725	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1247660	374,159	SUMMIT BANK CORPORATION	ATLANTA, GA	
2473484	374,072	SVB FINANCIAL SERVICES, INC.	SOMERVILLE, NJ	
1202883	311,970	SWORD FINANCIAL CORPORATION	HORICON, WI	
1142242	395,079	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	421,144	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2127068	378,401	TEXAS SECURITY FIRST BANCSHARE	SULPHUR SPRINGS, TX	
2663838	447,667	TEXAS UNITED BANCSHARES, INC.	LA GRANGE, TX	
2621548	415,051	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
2745604	319,401	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1208531	315,175	TOWN & COUNTRY BANCORP, INC.	SPRINGFIELD, IL	
1200405	328,403	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
1070420	462,884	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	

BHCPR Reporters for Quarter Ending 06/30/2002  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
1080139	382,988	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
1115424	369,246	UNION BANKSHARES COMPANY	ELLSWORTH, ME	
1114940	333,328	UNION BANKSHARES, INC.	MORRISVILLE, VT	
1131965	455,143	UNION BANKSHARES, LTD.	DENVER, CO	
1141106	306,109	UNION NATIONAL FINANCIAL CORPO	MOUNT JOY, PA	
1133781	326,925	UNITED BANCOR, LTD.	DICKINSON, ND	
1071502	337,160	UNITED BANCORP, INC.	MARTINS FERRY, OH	
2235598	479,498	UNITED BANCORPORATION	BILLINGS, MT	
1136009	412,840	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
2803474	363,565	UNITED COMMUNITY BANCORP	HICKORY, NC	
2713715	381,589	UNITED FINANCIAL CORP.	GREAT FALLS, MT	
1083354	408,062	UNITED FINANCIAL HOLDINGS, INC	SAINT PETERSBURG, FL	
2181426	410,339	UNITY BANCORP, INC.	CLINTON, NJ	
1208746	395,094	UPBANCORP, INC.	CHICAGO, IL	
2012315	306,506	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	Moved from Peer 6
1250361	459,811	WARREN BANCORP, INC.	PEABODY, MA	
2685054	345,696	WARREN BANCORP, INC.	WARREN, MI	
2406174	485,205	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3021659	394,093	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1135048	487,867	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1204104	377,842	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
1085255	324,762	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
2560281	391,854	WEST POINTE BANCORP, INC.	BELLEVILLE, IL	
1097249	447,916	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1134911	347,477	WGNB CORP.	CARROLLTON, GA	
1051979	443,524	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
1399671	361,936	WNB BANCSHARES, INC.	ODESSA, TX	
1058558	327,533	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
2140115	407,306	WVS FINANCIAL CORP.	PITTSBURGH, PA	
2776813	352,742	1ST STATE BANCORP, INC.	BURLINGTON, NC	
1247576	300,387	215 HOLDING CO.	MINNEAPOLIS, MN	Moved from Peer 6

Note: Peer Group 5 has 388 bank holding companies.