

	PEER GROUP 05 09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
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Number of BHCs in Peer Group	409	386	395	350	334
EARNINGS AND PROFITABILITY					

PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	4.00	3.91	3.91	4.08	4.15
+ Non-interest Income	0.93	0.92	0.94	0.87	0.87
- Overhead Expense	3.09	3.11	3.11	3.14	3.20
- Provision for Losses	0.22	0.21	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)	1.67	1.57	1.56	1.62	1.69
Net Operating Income	1.11	1.03	1.03	1.05	1.08
Net Income	1.11	1.03	1.03	1.05	1.08
Net Income (Sub S Adjusted)	1.15	1.08	1.11	1.04	1.11
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.80	8.07	7.85	8.41	8.02
Interest Expense	2.48	3.87	3.65	4.03	3.56
Net Interest Income (TE)	4.32	4.22	4.22	4.38	4.48
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.18	0.18	0.22	0.18	0.17
Earnings Coverage of Net Losses (X)	32.39	28.07	24.28	27.19	24.64
Ln&Ls Allowance/Total Loans & Leases	1.31	1.27	1.28	1.25	1.27
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.77	0.68	0.73	0.53	0.53
30-89 Days Past Due Loans and Leases	0.96	1.08	1.14	1.05	0.93
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	17.07	17.17	17.33	15.59	16.25
Net ST Noncore Funding Dependence	7.67	9.01	8.90	9.08	10.48
Net Loans and Leases/Total Assets	65.27	65.71	65.52	65.75	64.15
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.81	8.58	8.58	8.63	8.78
Equity Capital/Total Assets	8.81	8.85	8.62	8.68	8.59
Net Loans&Ls/Equity Capital (X)	7.83	7.79	7.99	7.95	7.83
Cash Dividends/Net Income	22.25	23.03	26.19	25.95	24.48
Cash Dividends/Net Income (Sub S Adjusted)	22.54	27.69	30.72	36.89	21.15
Retained Earnings/Avg Equity Cap	9.43	8.51	8.16	8.73	8.96
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.64	0.64	0.49	0.85	0.72
Long-Term Debt/Equity Capital	1.47	2.73	2.10	2.03	1.68
Equity Investment in Subs/Equity Cap	106.09	104.48	104.58	102.96	101.33
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	120.26	133.84	149.47	145.33	145.72

PERCENT OF AVERAGE ASSETS	PEER GROUP 05				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Interest Income (TE)	6.31	7.49	7.29	7.84	7.44
Less: Interest Expense	2.30	3.59	3.39	3.75	3.30
Equals: Net Interest Income (TE)	4.00	3.91	3.91	4.08	4.15
Plus: Non-Interest Income	0.93	0.92	0.94	0.87	0.87
Equals: Adj Operating Income (TE)	4.97	4.86	4.88	4.98	5.07
Less: Overhead Expense	3.09	3.11	3.11	3.14	3.20
Less: Provision for Loan and Lease Losses	0.22	0.21	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)	1.67	1.57	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	0.00	0.01	0.00	0.00
Equals: Net Operating Income	1.11	1.03	1.03	1.05	1.08
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.11	1.03	1.03	1.05	1.08
Memo: Net Income (Last Four Qtrs)	1.08	1.03	1.03	1.06	1.09
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.95	92.99	92.97	93.19	92.88
Avg Int-Bearing Funds / Avg Assets	78.71	78.70	78.83	78.49	78.20
Int Income (TE) / Avg Earning Assets	6.80	8.07	7.85	8.41	8.02
Int Expense / Avg Earning Assets	2.48	3.87	3.65	4.03	3.56
Net Int Inc (TE) / Avg Earn Assets	4.32	4.22	4.22	4.38	4.48
YIELD OR COST:					
Total Loans and Leases (TE)	7.55	8.85	8.64	9.16	8.89
Interest-Bearing Bank Balances	2.07	5.47	4.70	6.90	5.55
Fed Funds Sold & Reverse Repos	1.65	4.34	3.78	6.18	4.96
Trading Assets	1.07	1.25	1.21	2.00	3.33
Total Earning Assets	6.67	7.94	7.72	8.27	7.88
Investment Securities (TE)	5.44	6.32	6.22	6.55	6.28
U.S. Treasury & Agency Sec (excl MBS)	4.92	6.61	6.35	NA	NA
Mortgage-Backed Securities	5.20	5.84	5.77	NA	NA
All Other Securities	7.00	7.19	7.32	NA	NA
Interest-Bearing Deposits	2.77	4.43	4.18	4.63	4.13
Time Deposits of \$100K or More	3.63	5.64	5.38	5.74	5.00
Time Deposits < \$100K	3.90	5.77	5.55	5.69	5.22
Other Domestic Deposits	1.49	2.68	2.40	3.15	2.82
Foreign Deposits	NA	3.30	3.17	5.23	4.19
Fed Funds Purchased and Repos	1.97	4.47	3.96	5.78	4.89
Other Borrowed Funds & Trading Liab	4.60	5.83	5.58	6.51	5.75
All Interest-Bearing Funds	2.91	4.55	4.29	4.78	4.23

	PEER GROUP 05				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
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Avg Personnel Exp Per Employee (\$000)	35	33	44	42	40
Avg Assets per Employee (\$000)	2,867	2,705	2,697	2,554	2,458
ANALYSIS RATIOS					

Mutual Fund Fee Inc / Non-Int Income	1.72	1.56	1.49	2.07	1.46
Overhead Exp / NII + Non-Int Income	63.52	65.54	65.25	64.67	64.12
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.09	3.11	3.11	3.14	3.20
Personnel Expense	1.69	1.69	1.68	1.68	1.69
Net Occupancy Expense	0.45	0.46	0.46	0.46	0.47
Other Operating Expenses	0.93	0.94	0.96	0.97	1.01
Overhead Less Non-Interest Income	2.10	2.14	2.12	2.22	2.25
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	62.07	63.95	63.68	62.99	62.46
Personnel Expense	34.06	34.62	34.32	33.80	33.09
Net Occupancy Expense	8.89	9.42	9.30	9.28	9.15
Other Operating Expenses	18.77	19.49	19.68	19.56	19.68
Total Non-Interest Income	18.24	18.50	18.72	17.18	16.79
Fiduciary Activities Income	0.76	0.86	0.87	1.06	1.10
Serv Charges on Deposit Accts - Domestic	7.57	7.76	7.82	7.35	6.83
Trading Revenue	0.00	0.00	0.00	NA	NA
Investment Banking Fees & Commissions	0.41	0.40	0.39	NA	NA
Venture Capital Revenue	0.00	0.00	0.00	NA	NA
Net Servicing Fees	0.26	0.33	0.30	NA	NA
Net Securitization Income	0.00	0.00	0.00	NA	NA
Insurance Comm & Fees (Incl Premiums)	0.38	0.33	0.35	NA	NA
Net Gain (Loss) - Sales Loans, OREO, Oth	1.18	1.06	1.11	NA	NA
Other Non-Interest Income	5.08	5.17	5.30	7.54	7.52
Overhead Less Non-Interest Income	43.14	44.60	44.12	45.22	44.71
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	24.30	26.49	25.51	25.21	27.25
Appl Inc Tax+TE/Pretax NOI+TE	32.17	33.90	33.39	34.03	35.45

PERCENT OF TOTAL ASSETS -----	PEER GROUP 05				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Real Estate Loans	46.70	46.28	46.39	45.34	43.78
Commercial and Industrial Loans	10.08	10.36	10.41	10.50	10.26
Loans to Individuals	4.75	5.47	5.29	6.07	6.13
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.40	1.38	1.32	1.29	1.20
Other Loans and Leases	0.83	0.84	0.83	0.87	0.82
Net Loans and Leases	65.27	65.71	65.52	65.75	64.15
Debt Securities Over 1 Year	19.20	15.20	17.44	18.74	21.13
Mutual Funds and Equity Securities	0.31	0.32	0.28	0.82	0.79
Subtotal	85.59	83.39	83.97	86.01	86.73
Interest-Bearing Bank Balances	0.61	0.60	0.54	0.25	0.27
Federal Funds Sold & Reverse Repos	1.98	2.39	2.11	1.86	1.18
Debt Securities 1 Year or Less	2.28	2.21	2.24	2.84	2.49
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.52	91.77	91.48	91.91	91.61
Non-Int Cash and Due From Dep Inst	3.56	3.25	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	4.84	4.89	4.87	4.32	4.39

MEMORANDA:

Short-Term Investments	5.74	5.93	5.59	5.64	4.52
U.S. Treasury Securities	0.33	0.56	0.50	0.94	1.47
U.S. Agency Securities (excl MBS)	6.61	6.76	7.04	NA	NA
Municipal Securities	4.01	3.76	3.79	4.09	4.40
Mortgage-Backed Securities	7.02	6.92	6.32	NA	NA
Asset-Backed Securities	0.01	0.01	0.01	NA	NA
Other Debt Securities	0.87	0.95	0.98	1.24	1.05
RE Loans Secured by 1-4 Family	18.90	19.59	19.89	20.49	20.30
Revolving	1.77	1.50	1.58	1.32	1.36
Closed-End, Sec by First Liens	15.25	15.88	16.22	16.93	16.93
Closed-End, Sec by Junior Liens	1.29	1.51	1.42	1.60	1.40
Commercial Real Estate Loans	24.08	23.08	22.80	21.53	20.41
Construction and Land Dev	4.79	4.87	4.76	4.07	3.99
Multifamily	1.08	1.11	1.07	1.15	1.07
Nonfarm Nonresidential	17.38	16.23	16.12	15.54	14.55
RE Loans Secured by Farmland	1.48	1.46	1.53	1.42	1.21
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	71.50	70.07	70.45	68.83	68.25
RE Loans Secured by 1-4 Family	29.47	29.96	30.49	31.25	31.69
Revolving	2.67	2.23	2.34	1.95	2.08
Closed-End	26.22	27.15	27.61	28.76	29.08
Commercial Real Estate Loans	36.81	34.87	34.59	32.53	31.79
Construction and Land Dev	7.18	7.25	7.10	6.09	6.16
Multifamily	1.63	1.68	1.62	1.72	1.63
Nonfarm Nonresidential	26.55	24.57	24.49	23.53	22.79
RE Loans Secured by Farmland	2.22	2.21	2.33	2.14	1.87
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	15.41	15.74	15.81	15.88	15.89
Loans to Individuals	7.36	8.46	8.20	9.41	9.85
Credit Card Loans	0.17	0.19	0.19	0.39	0.46
Agricultural Loans	2.09	2.04	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	1.27	1.30	1.28	1.34	1.32

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Short-Term Investments	5.74	5.93	5.59	5.64	4.52
Liquid Assets	22.83	22.38	22.53	22.56	23.85
Investment Securities	22.47	22.06	22.29	23.15	25.16
Net Loans and Leases	65.27	65.71	65.52	65.75	64.15
Net Lns, Ls & Stdbly Ltrs of Credit	65.82	66.29	66.07	66.29	64.68
Core Deposits	68.43	69.04	69.36	70.26	70.95
Noncore Funding	20.88	20.44	20.43	19.53	19.13
Time Deposits of \$100K or More	12.30	12.54	12.10	11.86	10.63
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.29	1.43	1.53	1.63	1.82
Net Fed Funds Purchased (Sold)	-0.69	-1.00	-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	1.27	0.99	1.01	1.39	2.05
Earning Assets Repr in 1 Year	37.05	36.90	36.91	36.11	33.40
Int-Bearing Liab Repr in 1 Year	32.07	36.78	35.20	32.76	31.81
Long-Term Debt Repr in 1 Year	0.49	0.61	0.51	0.28	0.19
Net Assets Repriceable in 1 Year	3.83	-1.12	0.44	2.57	0.64
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	17.07	17.17	17.33	15.59	16.25
Net ST Noncore Funding Dependence	7.67	9.01	8.90	9.08	10.48
Short-Term Inv/ST Noncore Funding	57.66	51.78	51.66	50.32	39.63
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.61	12.10	12.93	12.15	13.99
Net Loans and Leases/Total Deposits	80.10	80.33	80.12	79.90	78.68
Net Loans and Leases/Core Deposits	95.88	96.00	95.22	94.84	91.77
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.54	1.26	0.69	0.11	-1.60
Avail-For-Sale Sec Appr(Depr)/Eq Cap	5.67	4.90	2.43	0.30	-6.11
Struct Notes Appr(Depr)/Eq Cap	0.13	0.03	0.01	-0.07	-0.17
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.82	11.47	11.72	14.69	18.37
Available-For-Sale Securities	90.18	88.53	88.28	85.31	81.63
U.S. Treasury Securities	1.76	2.73	2.49	4.63	6.36
U.S. Agency Securities (excl MBS)	32.58	34.41	34.85	NA	NA
Municipal Securities	18.56	17.44	17.34	17.98	17.67
Mortgage-Backed Securities	29.80	30.12	27.23	NA	NA
Asset-Backed Securities	0.02	0.06	0.07	NA	NA
Other Debt Securities	3.72	4.22	4.49	5.24	4.18
Mutual Funds and Equity Securities	1.34	1.48	1.31	4.17	3.74
Debt Securities 1 Year or Less	11.30	11.28	11.60	14.11	10.83
Debt Securities 1 To 5 Years	39.21	30.20	34.94	39.23	37.94
Debt Securities Over 5 Years	44.01	36.55	37.36	38.83	43.59
Pledged Securities	40.94	43.24	42.81	45.72	41.02
Structured Notes, Fair Value	0.49	0.13	0.16	0.14	0.31

ANALYSIS RATIOS	PEER GROUP 05				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Provision for Ln&Ls Losses/Avg Assets	0.22	0.21	0.24	0.21	0.20
Provision for Ln&Ls Losses/Avg Lns&Ls	0.34	0.32	0.36	0.32	0.32
Provision for Ln&Ls Losses/Net Losses	259.28	233.89	203.92	243.47	225.01
Ln&Ls Allowance/Total Loans & Leases	1.31	1.27	1.28	1.25	1.27
Ln&Ls Allowance/Net Ln&Ls Losses (X)	18.92	16.03	13.00	16.78	15.31
ALLL/Nonaccrual Assets	433.62	457.66	427.57	550.03	615.42
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	283.37	263.32	262.02	297.87	342.04
Gross Ln&Ls Losses/Avg Loans & Leases	0.24	0.24	0.29	0.24	0.25
Recoveries/Avg Loans and Leases	0.06	0.05	0.05	0.06	0.07
Net Losses/Avg Loans and Leases	0.18	0.18	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	21.87	23.57	33.02	34.33	33.85
Earnings Coverage of Net Losses (X)	32.39	28.07	24.28	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	0.01	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	0.01	0.00	0.01	0.00	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.03	0.03	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	0.41	0.39	0.49	0.42	0.36
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.75	0.70	0.80	0.61	0.65
Credit Card Loans	2.29	2.44	2.62	1.38	1.59
Agricultural Loans	0.01	0.02	0.05	0.02	0.02
Loans to Foreign Governments & Inst	0.00	0.00	0.00	NA	0.00
Other Loans and Leases	0.19	0.13	0.14	0.06	0.04

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS

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PERCENT OF LOANS AND LEASES	PEER GROUP 05 09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
30-89 Days PD Loans and Leases	0.96	1.08	1.14	1.05	0.93
90+ Days PD Loans and Leases	0.14	0.20	0.18	0.16	0.15
Nonaccrual Loans and Leases	0.63	0.56	0.60	0.43	0.41
90+ Days PD and Nonaccrual Loans and Leases	0.82	0.81	0.84	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&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.96	1.08	1.14	1.05	0.93
90+ Days Past Due Assets	0.14	0.20	0.18	0.16	0.15
Nonaccrual Assets	0.63	0.57	0.60	0.43	0.41
30+ Days PD & Nonaccrual Assets	1.86	1.95	2.04	1.76	1.58
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.54	0.54	0.55	0.43	0.39
90+ PD & Nonaccrual Assets + OREO	0.66	0.65	0.66	0.51	0.47
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.56	0.49	0.52	0.40	0.38
Allowance for Loan & Lease Losses	65.02	59.44	61.96	49.36	48.93
Equity Cap + ALLL	6.06	5.17	5.73	4.37	4.32
Tier 1 Cap + ALLL	6.10	5.32	5.71	4.39	4.23
Loans & Leases + RE Acquired	0.85	0.74	0.78	0.60	0.60

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Real Estate - 30-89 Days PD	0.82	0.96	1.03	0.89	0.78
- 90+ Days Past Due	0.11	0.17	0.15	0.13	0.11
- Nonaccrual	0.50	0.47	0.52	0.35	0.36
Coml & Indl - 30-89 Days PD	1.23	1.34	1.17	1.25	0.96
- 90+ Days Past Due	0.16	0.20	0.18	0.19	0.15
- Nonaccrual	0.87	0.73	0.76	0.61	0.51
Individuals - 30-89 Days PD	1.63	1.60	1.89	1.70	1.45
- 90+ Days Past Due	0.17	0.22	0.21	0.19	0.19
- Nonaccrual	0.25	0.24	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	0.17	0.20	0.22	0.19	0.20
- 90+ Days Past Due	0.02	0.02	0.01	0.01	0.04
- Nonaccrual	0.24	0.12	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	0.47	0.50	0.75	0.11	0.06
- 90+ Days Past Due	0.05	0.02	0.04	0.01	0.01
- Nonaccrual	0.05	0.23	0.14	0.00	0.00
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.89	1.08	1.26	1.12	1.04
- 90+ Days Past Due	0.11	0.14	0.15	0.11	0.12
- Nonaccrual	0.36	0.34	0.39	0.28	0.32
Revolving - 30-89 Days PD	0.32	0.39	0.36	0.41	0.37
- 90+ Days Past Due	0.01	0.02	0.03	0.03	0.02
- Nonaccrual	0.04	0.07	0.09	0.06	0.07
Closed-End - 30-89 Days PD	0.93	1.15	1.34	1.04	1.07
- 90+ Days Past Due	0.12	0.15	0.15	0.11	0.12
- Nonaccrual	0.39	0.37	0.41	0.30	0.33
- 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	0.03	NA	NA	NA	NA
Commercial RE - 30-89 Days PD	0.61	0.76	0.77	0.60	0.51
- 90+ Days Past Due	0.06	0.14	0.10	0.09	0.08
- Nonaccrual	0.57	0.50	0.57	0.34	0.34
Const & Dev - 30-89 Days PD	0.47	0.70	0.60	0.56	0.40
- 90+ Days Past Due	0.02	0.06	0.05	0.02	0.01
- Nonaccrual	0.25	0.33	0.29	0.17	0.11
Multifamily - 30-89 Days PD	0.15	0.19	0.11	0.13	0.06
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.01	0.03	0.02	0.03	0.07
Nonfarm Nres- 30-89 Days PD	0.56	0.65	0.70	0.53	0.48
- 90+ Days Past Due	0.05	0.11	0.08	0.08	0.07
- Nonaccrual	0.59	0.48	0.56	0.29	0.31
Farmland - 30-89 Days PD	0.30	0.37	0.37	0.23	0.25
- 90+ Days Past Due	0.06	0.05	0.07	0.01	0.03
- Nonaccrual	0.44	0.35	0.33	0.15	0.26
Credit Card - 30-89 Days PD	1.93	1.89	1.93	1.24	1.08
- 90+ Days Past Due	0.68	0.78	0.74	0.38	0.32
- Nonaccrual	0.03	0.06	0.02	0.02	0.03

CAPITAL RATIOS	PEER GROUP 05				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Tier 1 Leverage Ratio	8.81	8.58	8.58	8.63	8.78
Tier 1 RBC Ratio	12.61	12.37	12.37	12.61	13.27
Total Risk-Based Capital Ratio	13.98	13.60	13.62	13.84	14.47
Tangible Tier 1 Leverage Ratio	8.75	8.52	8.53	8.60	8.74
Tangible Common Eq Cap/Tan Assets	8.40	8.38	8.17	8.22	8.12
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	11.99	11.87	11.60	11.20	11.96
Standby Letters of Credit	0.47	0.47	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	0.05	0.04	0.07	0.01	0.00
Interest Rate Contracts	0.04	0.03	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	19.16	18.81	18.65	18.01	20.31

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Interest Rate Contracts	86.36	80.23	85.71	81.82	100.00
Foreign Exchange Contracts	0.00	0.44	0.00	0.00	0.00
Equity, Comm, & Other Contracts	10.93	12.90	11.43	13.64	0.00
Futures and Forwards	18.84	20.50	18.37	27.27	17.79
Written Options	8.66	6.65	4.29	15.91	5.88
Exchange-Traded	0.00	1.43	0.00	9.09	0.00
Over-The-Counter	8.66	5.00	4.29	2.38	5.88
Purchased Options	28.87	33.60	33.06	31.49	42.47
Exchange-Traded	0.00	1.97	0.00	0.00	5.88
Over-The-Counter	28.87	25.30	30.21	31.49	36.59
Swaps	38.70	33.23	44.29	25.33	33.86
Held for Trading	8.11	0.00	0.00	0.00	5.88
Interest Rate Contracts	8.11	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	91.89	100.00	100.00	100.00	94.12
Interest Rate Contracts	78.26	77.01	85.71	77.27	94.12
Foreign Exchange Contracts	0.00	0.44	0.00	0.00	0.00
Equity, Comm, & Other Contracts	10.93	9.68	8.57	13.64	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	91.21	91.66	85.76	83.79	85.84
One Year or Less	30.95	31.12	24.14	36.78	28.30
Over 1 Year to 5 Years	46.62	43.71	55.79	40.20	50.75
Over 5 Years	3.49	4.77	3.05	2.37	6.79
Gross Negative Fair Value (Abs Val)	1.55	1.22	0.58	0.24	0.22
Gross Positive Fair Value	2.04	0.72	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

09/30/2002

09/30/2001

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	20.41	NA	NA	NA	NA
Ins Under Assets (L/H)/Tot Ins Und Ast	79.59	NA	NA	NA	NA
Sep Acct Assets (L/H)/Total Life Ast	7.05	NA	NA	NA	NA
Ins Comm&Fees (incl Prem)/Adj Oper Inc	0.38	NA	NA	NA	NA
Premium Inc/Ins Comm&Fees (incl Prem)	6.02	NA	NA	NA	NA
Credit Rel Prem Inc/Tot Prem Inc	61.42	NA	NA	NA	NA
Other Prem Inc/Total Prem Inc	38.58	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)	22.84	NA	NA	NA	NA
Ins Net Inc (L/H)/Equity (L/H)	3.86	NA	NA	NA	NA
Insur Ben, Losses, Exp/Insur Premiums	16.57	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)	5.59	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	3.30	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	-21.06	-64.66	-57.17	-25.65	-28.05
Total Selected Assets	-33.13	-43.37	-44.08	-11.57	-4.62
Deposits	NA	-57.39	-66.13	9.65	-7.11

PROFITABILITY:	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Net Income/Avg Equity Capital	12.23	11.33	11.26	12.02	12.15
Bank Net Inc/Avg Eq Inv in Banks	13.19	12.17	12.19	13.07	12.96
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.48	2.50	0.81	-2.36	0.00
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.06	10.59	10.82	12.12	14.13
Bank Net Income/Parent Net Income	103.67	105.07	104.93	105.05	102.37
Nonbank Net Income/Parent Net Income	0.18	0.20	0.14	0.05	0.10
Sub BHCs Net Inc/Parent Net Income	73.13	79.32	81.33	88.65	82.96
LEVERAGE:					
Total Liabilities/Equity	12.15	9.63	10.32	8.58	6.97
Total Debt/Equity Capital	2.95	4.38	3.51	4.11	3.71
Tot Debt+NP to Subs Iss Tr Pref/Equity	10.21	NA	NA	NA	NA
Tot Debt+Lns Guaranteed for Affl/Equity	3.20	4.73	3.89	4.31	3.88
Total Debt/Eq Cap - Exc Over Fair Value	3.00	4.46	3.59	4.22	3.77
Long-Term Debt/Equity Capital	1.47	2.73	2.10	2.03	1.68
Short-Term Debt/Equity Capital	0.64	0.64	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	0.27	0.31	0.28	0.27	0.25
Long-Term Debt/Consolidated LT Debt	6.26	9.08	7.26	18.10	17.29
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	106.09	104.48	104.58	102.96	101.33
Total Investment in Subs/Equity	106.62	105.07	105.38	103.56	101.95
Equity Inv in Subs/Cons Eq Cap+Min Int	98.33	100.62	99.53	100.10	99.32
Total Inv in Subs/Cons Eq Cap+Min Int	98.81	101.16	100.17	100.68	99.89
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.40	0.33	0.33	0.23	0.05
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.97	2.26	2.25	2.09	1.61
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	112.01	131.36	132.86	134.79	136.42
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	120.26	133.84	149.47	145.33	145.72
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	121.75	109.54	110.65	110.05	103.47
Pretax Oper Inc + Int Exp/Int Expense	2080.87	1619.54	1848.73	1862.51	2134.37
Div + Int From Subs/Int Exp + Div	138.78	145.89	150.47	160.00	159.48
Fees+Other Inc From Subs/Sal + Oth Exp	8.70	7.83	8.68	7.52	9.42
Net Inc/Curr Port of LT Debt+Pfd Div(X)	45.53	24.57	37.94	27.63	26.64
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.62	-1.03	-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	0.00	0.11	0.07	0.01	0.00
Total	0.23	0.11	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	0.41	0.26	0.29	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 05				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Div Paid/Inc Before Undist Inc	74.26	67.51	67.95	66.99	69.66
Dividends Paid/Net Income	22.25	23.09	26.50	25.91	24.48
Net Income - Dividends/Avg Equity	9.41	8.46	8.07	8.78	8.96
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	120.78	131.83	133.94	141.24	130.10
Dividends From Nonbank Subs	0.16	0.04	0.08	0.00	0.00
Dividends From Subsidiary BHCs	0.02	0.53	0.74	2.74	4.53
Dividends From All Subsidiaries	127.51	139.64	146.73	172.12	162.38
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	28.80	34.68	40.07	40.58	39.26
Interest Income From Bank Subs	0.14	0.23	0.21	0.24	0.24
Mgt & Service Fees From Bank Subs	0.74	0.53	0.57	0.75	0.68
Other Income From Bank Subs	0.04	0.05	0.08	0.09	0.13
Operating Income From Bank Subs	31.94	38.55	48.73	48.32	47.85
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	37.90	25.73	36.15	34.76	17.46
Interest Income From Nonbank Subs	3.57	3.87	6.77	11.55	1.59
Mgt & Serv Fees From Nonbank Subs	2.06	0.27	0.29	0.00	2.14
Other Income From Nonbank Subs	0.01	0.02	0.00	0.00	0.00
Operating Inc From Nonbank Subs	54.11	42.63	57.58	70.77	37.97
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	28.76	21.42	20.81	26.70	32.19
Interest Inc From Subsidiary BHCs	0.00	0.02	0.01	0.00	0.01
Mgt & Serv Fees From Sub BHCs	2.20	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	52.91	25.60	23.72	28.38	33.78
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	68.08	67.78	71.01	71.88	70.95
Interest Income From Bank Subs	1.01	1.41	1.24	0.82	0.83
Mgt & Serv Fees From Bank Subs	1.65	0.94	0.78	1.20	1.20
Other Income From Bank Subs	0.18	0.21	0.19	0.14	0.30
Operating Income From Bank Subs	81.66	79.76	81.64	81.38	79.52
Dividends From Nonbank Subs	0.14	0.03	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	0.73	0.32	0.30	0.03	0.08
Dividends From Subsidiary BHCs	0.01	0.75	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	0.09	1.42	0.88	3.45	3.43
Loans and Adv From Subs/ST Debt	255.39	33.83	44.41	7.40	0.00
Loans and Adv From Subs/Total Debt	104.93	26.05	33.96	5.08	0.02

BHCPR Reporters for Quarter Ending 09/30/2002
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 06/30/2002 and Other Notes
2412559	308,906	ACADIANA BANCSHARES, INC.	LAFAYETTE, LA	
1208933	422,869	ALBANK CORPORATION	CHICAGO, IL	
2067007	489,500	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2533100	357,904	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
2539232	414,362	ALLIANCE BANCORP OF NEW ENGLAN	VERNON, CT	
1201457	394,845	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	321,648	AMBANK HOLDINGS, INC.	ROCK ISLAND, IL	
3017326	480,247	AMERIANA BANCORP	NEW CASTLE, IN	Moved from Peer 4
1052220	420,555	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	481,796	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
3008753	437,497	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
2312837	331,528	AMERICAN RIVER HOLDINGS	SACRAMENTO, CA	Moved from Peer 6
1107193	378,546	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
2710796	473,343	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
1204878	389,879	ANTIOCH HOLDING COMPANY	ANTIOCH, IL	
2468293	376,072	APPALACHIAN BANCSHARES, INC.	ELLIJAY, GA	
1144125	329,969	ASIA BANCSHARES, INC.	FLUSHING, NY	
2465528	459,087	ASSABET VALLEY BANCORP	HUDSON, MA	
1081613	339,412	B.P.C. CORPORATION	COOKEVILLE, TN	
1141870	378,219	BAKER BOYER BANCORP	WALLA WALLA, WA	
1082209	413,935	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1098590	302,782	BANCORP OF SOUTHERN INDIANA	SEYMOUR, IN	Moved from Peer 6
1135002	373,500	BANCTENN CORPORATION	KINGSPORT, TN	
1076105	404,948	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
1139215	320,958	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	
2339571	318,669	BB&T BANCSHARES CORP.	BLOOMINGDALE, IL	Moved from Peer 6
2333654	451,425	BENJAMIN FRANKLIN BANCORP, M.H	FRANKLIN, MA	
1115433	309,008	BEVERLY NATIONAL CORPORATION	BEVERLY, MA	
1491913	328,442	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1891317	409,101	BLUE RIDGE BANCSHARES, INC.	KANSAS CITY, MO	
1070831	396,833	BOURBON BANCSHARES, INC.	PARIS, KY	
1119244	318,345	BOYLE BANCORP, INC.	DANVILLE, KY	
1082375	454,733	BRANNEN BANKS OF FLORIDA, INC.	INVERNESS, FL	
1416523	473,864	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1084212	300,271	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	Moved from Peer 6
1471960	417,062	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
1029576	409,650	BWC FINANCIAL CORP.	WALNUT CREEK, CA	
2672483	320,687	CAB HOLDING, LLC	WILMINGTON, DE	
2299125	338,705	CALIFORNIA INDEPENDENT BANCORP	YUBA CITY, CA	
2391300	384,340	CALVIN B. TAYLOR BANKSHARES	BERLIN, MD	
1083336	334,818	CAMERON BANCSHARES, INC.	CAMERON, LA	
1055427	305,545	CAPITAL CITY BANCSHARES, INC.	TOPEKA, KS	
1127294	342,113	CAPITOL BANCORPORATION, INC.	BRITTON, SD	Moved from Peer 6
1140930	319,405	CARDINAL BANCORP, INC.	SAINT LOUIS, MO	
2682996	446,802	CARDINAL FINANCIAL CORPORATION	FAIRFAX, VA	
1469800	327,651	CARROLLTON BANCORP	BALTIMORE, MD	
3072923	436,656	CAVALRY BANCORP, INC.	MURFREESBORO, TN	
1493654	433,550	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	408,460	CBX CORPORATION	CARROLLTON, IL	
1053496	454,557	CCB CORPORATION	KANSAS CITY, MO	
1207815	312,415	CEDAR VALLEY BANKSHARES, LTD.	CHARLES CITY, IA	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 06/30/2002 and Other Notes
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2868129	379,710	CENTERSTATE BANKS OF FLORIDA,	WINTER HAVEN, FL	
1106132	371,340	CENTRABANC CORPORATION	WACO, TX	
2746049	470,543	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	363,409	CENTRAL BANCORPORATION	PROVO, UT	
1832048	407,369	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1963120	412,459	CENTRAL FINANCIAL CORPORATION	HUTCHINSON, KS	
1051465	361,850	CENTRAL SERVICE CORPORATION	ENID, OK	
1209042	425,628	CENTRE I BANCORP, INC.	BELOIT, WI	
1109946	358,368	CENTURY BANCSHARES, INC.	NEW BOSTON, TX	
1124538	307,039	CHARTER 95 CORPORATION	SAINT PAUL, MN	Moved from Peer 6
2519038	309,199	CITIZENS BANCORP	CORVALLIS, OR	Moved from Peer 6
1140239	354,035	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1131077	379,200	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
1070484	309,648	CITIZENS BANCSHARES, INC.	SOMERSET, KY	
1207132	377,521	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	367,576	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1122084	387,799	CITIZENS DEVELOPMENT COMPANY	BILLINGS, MT	
1118368	437,522	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1070569	429,876	CITIZENS INCORPORATED	EVANS CITY, PA	
1249589	342,058	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
1071623	330,740	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	448,769	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1399747	391,489	CNB BANCORP, INC.	GLOVERSVILLE, NY	
1086270	391,401	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
2501798	323,919	CNBC BANCORP	WORTHINGTON, OH	
2809560	355,327	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	351,668	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1118229	495,437	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
1250905	355,207	COMMERCE BANCORP, INC.	BERKELEY, IL	
1838974	330,643	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	377,916	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1823738	374,325	COMMERCIAL NATIONAL FINANCIAL	LATROBE, PA	
2227687	358,281	COMMONWEALTH COMMUNITY BANCORP	GRUNDY, VA	
3124381	396,067	COMMUNITY BANCORP	LAS VEGAS, NV	New Y-9C/BHCPR reporter
2801050	387,844	COMMUNITY BANCORP INC.	FALLBROOK, CA	
2826389	305,166	COMMUNITY BANCORP OF NEW JERSE	FREEHOLD, NJ	Moved from Peer 6
1115040	302,527	COMMUNITY BANCORP.	DREBY, VT	Moved from Peer 6
1115358	423,680	COMMUNITY BANCORP, INC.	HUDSON, MA	
1247398	360,388	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1084511	334,477	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2356073	458,340	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1134014	310,574	COMMUNITY BANKERS, INC.	GRANBURY, TX	
2074407	421,160	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	
1398937	378,777	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
1097799	309,672	COMMUNITY FINANCIAL GROUP, INC	CABOT, AR	
1097986	312,122	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
1099766	469,664	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
2557414	366,731	CONCORDIA CAPITAL CORPORATION	VIDALIA, LA	
2937100	403,036	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
2241937	498,035	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	
1130931	441,250	CORTLAND BANCORP	CORTLAND, OH	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 06/30/2002 and Other Notes
1053339	439,618	COUNTRY AGENCIES & INVESTMENTS	ODESSA, MO	
1984040	361,613	COWLITZ BANCORPORATION	LONGVIEW, WA	
1958827	461,506	CRESCENT BANKING COMPANY	JASPER, GA	
1081239	454,358	CREWS BANKING CORPORATION	WAUCHULA, FL	
1071726	383,356	CROGHAN BANCSHARES, INC.	FREMONT, OH	
1885307	315,227	CTB FINANCIAL CORPORATION	RUSTON, LA	
1102581	304,668	CU BANK SHARES, INC.	FARMERS BRANCH, TX	Moved from Peer 6
1071463	470,690	CUMBERLAND VALLEY FINANCIAL CO	LONDON, KY	
2242523	308,748	D. L. EVANS BANCORP	BURLEY, ID	Moved from Peer 6
1493720	349,204	DBT HOLDING COMPANY	VIDALIA, GA	
1135468	379,968	DELTA INVESTMENT COMPANY (CAYM	GEORGE TOWN, ZZ	
1209789	358,687	DENMARK BANCSHARES, INC.	DENMARK, WI	
2489234	308,848	DESTIN BANCSHARES, INC.	DESTIN, FL	Moved from Peer 6
2294812	343,589	DIAMOND BANCORP, INC	WASHINGTON, MO	
1117455	384,520	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1127913	424,132	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
1398786	306,064	E.N.B. HOLDING COMPANY, INC.	ELLENVILLE, NY	Moved from Peer 6
2652104	337,284	EAGLE BANCORP, INC.	BETHESDA, MD	Moved from Peer 6
1135909	384,036	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
2686659	372,274	ECB BANCORP, INC.	ENGELHARD, NC	
1133165	369,644	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1125777	329,597	EXCEL BANK CORPORATION	EDINA, MN	
1076619	341,603	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1028038	300,096	F & M HOLDING COMPANY	BOISE, ID	Moved from Peer 6
1201532	348,986	F.N.B.C. OF LA GRANGE, INC.	LA GRANGE, IL	
1245479	300,085	F.S. BANCORP	LAGRANGE, IN	
1127146	349,666	FARMERS & MERCHANTS FINANCIAL	ST PAUL, MN	
1138450	373,831	FARMERS AND MERCHANTS BANCORP,	CLARKSVILLE, TN	
1209538	495,331	FARMERS BANCORP, FRANKFORT, IN	FRANKFORT, IN	
1055155	312,860	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	383,882	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	308,569	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
1248818	328,114	FENTURA BANCORP, INC.	FENTON, MI	
1204337	309,559	FIDELITY BAN CORPORATION	INDEPENDENCE, IA	
1203778	345,338	FIDELITY COMPANY	DYERSVILLE, IA	
1416701	300,338	FIRST BANCORP, INC.	KETCHIKAN, AK	Moved from Peer 6
1988646	470,403	FIRST BANCORP, INC.	LEBANON, VA	
1404632	319,436	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
1206715	487,015	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1123876	328,288	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1133008	337,600	FIRST BERNE FINANCIAL CORPORAT	BERNE, IN	
1247428	478,290	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
2069850	364,633	FIRST CAPITAL BANCORP, INC.	NORCROSS, GA	
1076365	371,419	FIRST CENTURY BANKSHARES, INC.	BLUEFIELD, WV	
1105470	324,443	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
1249507	313,894	FIRST COLONY BANCSHARES, INC.	ALPHARETTA, GA	Moved from Peer 6
1100176	327,639	FIRST COMMUNITY BANKING CORP	HOT SPRINGS, AR	
2949019	414,940	FIRST COMMUNITY CAPITAL CORP	HOUSTON, TX	
1032099	394,370	FIRST COMMUNITY FINANCIAL GROU	LACEY, WA	
1404687	431,863	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
2339656	319,195	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	

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ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 06/30/2002 and Other Notes
1249039	354,625	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	410,073	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
1095889	327,709	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
1139354	390,249	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	434,728	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1209510	308,100	FIRST LANSING BANCORP, INC.	LANSING, IL	Moved from Peer 6
1363757	312,785	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	
1250370	331,316	FIRST MIAMI BANCORP, INC.	SOUTH MIAMI, FL	
1065378	330,367	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
2031455	405,905	FIRST NATIONAL BANK HOLDING CO	LONGMONT, CO	
1125357	427,676	FIRST NATIONAL FINANCIAL SERVI	ELK RIVER, MN	
1133932	497,248	FIRST NATIONAL LINCOLN CORPORA	DAMARISCOTTA, ME	
1426755	458,430	FIRST NATIONAL SECURITY COMPAN	DEQUEEN, AR	
2880626	473,433	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1055762	440,223	FIRST OF MCALESTER CORPORATION	MCALESTER, OK	
1063262	491,974	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1119383	408,424	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	374,256	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
1029428	421,480	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
2125523	305,904	FIRST SECURITY BANCORP, INC.	ELMWOOD PARK, IL	Moved from Peer 6
2836801	467,981	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1247987	401,748	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
1126729	342,559	FIRST SOUTHWEST BANCORPORATION	BISMARCK, ND	
2161165	481,797	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	470,895	FIRST STATE BANCSHARES INC	FARMINGTON, MO	
1070998	315,806	FIRST STATE BANCSHARES, INC.	MIDDLESBORO, KY	
1081716	451,721	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
2693488	360,878	FIRST WASHINGTON FINANCIALCORP	WINDSOR, NJ	
1108707	404,617	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3100358	459,532	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	
3047743	407,774	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1086832	339,814	FNB NEWTON BANKSHARES, INC.	COVINGTON, GA	
1398795	405,004	FNBH BANCORP, INC.	HOWELL, MI	
1137828	305,208	FNS BANCSHARES, INC.	SCOTTSBORO, AL	
1137453	456,116	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2557405	314,806	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1066067	344,812	FREMONT BANK CORPORATION	CANON CITY, CO	
2926636	495,691	FRIEDMAN, BILLINGS, RAMSEY GRO	ARLINGTON, VA	
1142055	358,217	FRONT RANGE CAPITAL CORPORATIO	LOUISVILLE, CO	
1203714	349,389	GOODENOW BANCORPORATION	OKOBOJI, IA	
2734064	383,628	GRABILL BANCORP	GRABILL, IN	
2298883	376,662	GREATER DELAWARE VALLEY HOLDIN	BROOMALL, PA	
1142439	370,794	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
1399073	303,107	HEARTLAND BANCORP	GAHANNA, OH	
3058057	308,836	HEMET BANCORP	RIVERSIDE, CA	
1084623	472,240	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
1055089	434,488	HERITAGE GROUP, INC.	AURORA, NE	
2253529	333,136	HERITAGE OAKS BANCORP	PASO ROBLES, CA	Moved from Peer 6
1048689	324,333	HERKIMER TRUST CORPORATION, IN	LITTLE FALLS, NY	
2391270	481,777	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
2008158	330,956	HINSBROOK BANCSHARES, INC.	WILLOWBROOK, IL	

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1209088	328,112	HOMESTAR FINANCIAL GROUP, INC.	MANTENO, IL	
2482196	401,191	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1125740	345,175	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
2326179	300,810	IBW FINANCIAL CORPORATION	WASHINGTON, DC	
1205183	485,359	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	316,027	INDEPENDENCE BANCSHARES, INC.	LIVERMORE, KY	Moved from Peer 6
2176413	414,199	INDEPENDENT COMMUNITY BANKSHAR	MIDDLEBURG, VA	
1100000	498,135	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1416653	427,113	INDIAN RIVER BANKING COMPANY	VERO BEACH, FL	
1122075	375,152	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
1245385	386,301	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1209695	313,241	ITASCA BANCORP INC.	ITASCA, IL	
1833997	330,938	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
2040288	447,332	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
1048504	322,355	JEFFERSONVILLE BANCORP	JEFFERSONVILLE, NY	
1117512	373,730	JUNIATA VALLEY FINANCIAL CORP.	MIFFLINTOWN, PA	
1137109	357,851	KAW VALLEY BANCORP, INC.	TOPEKA, KS	
2472928	403,946	KEY CAPITAL CORPORATION	OWINGS MILLS, MD	
1141889	319,772	KISH BANCORP, INC.	BELLEVILLE, PA	
1094864	301,037	LAKE HAMILTON ENTERPRISES, INC	LITTLE ROCK, AR	Moved from Peer 6
2721112	338,944	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
2128917	424,196	LAKESIDE BANCORP, INC.	CHICAGO, IL	
3030307	336,769	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2352226	401,758	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
1134331	386,304	LIBERTY BANCSHARES, INC.	SAINT PAUL, MN	
1210169	319,100	LINCOLN BANCORP	REINBECK, IA	
1097173	438,993	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
2745752	401,975	LONG ISLAND FINANCIAL CORP.	ISLANDIA, NY	
3019674	435,809	LSB CORPORATION	NORTH ANDOVER, MA	
2728577	377,634	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	398,253	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1139363	318,093	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	300,063	MARATHON BANKING CORPORATION	ASTORIA, NY	Moved from Peer 6
1099814	338,632	MARIES COUNTY BANCORP., INC.	VIENNA, MO	
1250437	403,414	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1095254	451,124	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
2966548	321,083	MAXIM FINANCIAL HOLDINGS, INC.	DICKINSON, TX	Moved from Peer 6
2395326	311,136	MECHANICS FINANCIAL CORPORATIO	MANSFIELD, OH	
2485487	311,699	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
2009294	300,090	MERRILL MERCHANTS BANCSHARES,	BANGOR, ME	Moved from Peer 6
2217503	306,417	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
1208513	443,292	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	351,249	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	477,550	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1139185	347,501	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
1054840	301,273	MIDLAND FINANCIAL CORPORATION	CASPER, WY	Moved from Peer 6
1086654	382,270	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2767660	326,370	MILLENNIUM BANKSHARES CORPORAT	RESTON, VA	Moved from Peer 6
1099980	357,049	MNB BANCSHARES, INC.	MALVERN, AR	
2256539	440,032	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	458,907	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	

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2589714	399,329	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1951109	366,068	MSB SHARES, INC.	JONESBORO, AR	
2628529	377,571	MYSTIC FINANCIAL, INC.	MEDFORD, MA	
1086001	378,542	N W SERVICES CORPORATION	RINGGOLD, GA	
2623430	463,416	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
1031681	349,239	NATIONAL MERCANTILE BANCORP	LOS ANGELES, CA	
1082816	300,254	NBANK.CORP	COMMERCE, GA	Moved from Peer 6
1200124	401,622	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3047109	305,152	NEW FRONTIER BANCORP	GREILEY, CO	Moved from Peer 6
1023154	383,111	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
1830361	420,015	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
1048791	303,518	NEWTON FINANCIAL CORPORATION	NEWTON, NJ	Moved from Peer 6
2836883	405,797	NEXITY FINANCIAL CORPORATION	BIRMINGHAM, AL	
1827893	381,822	NI BANCSHARES CORPORATION	SYCAMORE, IL	
1066414	376,016	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
2845175	395,928	NORTH BAY BANCORP	NAPA, CA	
2621182	304,835	NORTH SHORE BANCORP	PEABODY, MA	Moved from Peer 6
1246935	304,296	NORTHERN BANCORP, INC.	WOBURN, MA	Moved from Peer 6
2934305	397,428	NORTHFIELD MHC	NORTHFIELD, VT	
2056298	316,044	NORTHVIEW FINANCIAL CORPORATIO	NORTHFIELD, IL	
2237118	468,313	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2578718	334,796	NORTHWEST SUBURBAN BANCORP, IN	MOUNT PROSPECT, IL	
2365356	377,823	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
2123958	496,501	NSD BANCORP, INC.	PITTSBURGH, PA	
1200311	470,313	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
2233950	481,538	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
2603991	478,649	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
2485807	338,708	OMNI BANCSHARES, INC.	METAIRIE, LA	
1083729	427,332	ONE AMERICAN CORP.	VACHERIE, LA	
1248153	409,116	ORRSTOWN FINANCIAL SERVICES	ORRSTOWN, PA	
1056769	367,193	OTTAWA BANCSHARES, INC.	SALINA, KS	
1249383	441,474	OXFORD BANK CORPORATION	OXFORD, MI	
1248032	384,822	OXFORD FINANCIAL CORPORATION	ADDISON, IL	
2762973	363,965	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	468,703	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1099908	330,012	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	414,798	PALM BANCORP	PALMERTON, PA	
1205932	333,129	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
2337081	331,397	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
1117688	464,242	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2748995	463,411	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	462,907	PEOPLES BANCORP	LYNDEN, WA	
1974443	398,047	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1866155	316,655	PEOPLES COMMUNITY BANCSHARES,	COLQUITT, GA	
1139541	344,299	PEOPLES FINANCIAL SERVICES COR	HALLSTEAD, PA	
2905480	405,500	PEOPLES FIRST, INC.	OXFORD, PA	
1081314	394,395	PERSONS BANKING CO., INC.	LITHONIA, GA	
3051188	342,954	PHSB FINANCIAL CORPORATION	BEAVER FALLS, PA	
1084959	340,436	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
2392923	413,686	PITTSBURGH FINANCIAL CORP.	WEXFORD, PA	
1096484	385,722	PLANTERS HOLDING COMPANY	INDIANOLA, MS	

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2511014	346,527	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3098576	310,536	PLUMAS BANCORP	QUINCY, CA	Moved from Peer 6
2224257	333,901	POINTE FINANCIAL CORPORATION	BOCA RATON, FL	
1067626	315,291	PRAIRIE CAPITAL, INC.	AUGUSTA, KS	Moved from Peer 6
2291389	305,545	PRAIRIE FINANCIAL CORPORATION	BRIDGEVIEW, IL	Moved from Peer 6
1826047	369,722	PREMIER COMMUNITY BANKSHARES,	WINCHESTER, VA	
2293329	418,978	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2625489	488,432	PSB BANCORP, INC.	PHILADELPHIA, PA	
2321419	360,305	PSB HOLDINGS, INC.	WAUSAU, WI	
1022997	347,174	PUEBLO BANCORPORATION	PUEBLO, CO	
1095423	356,144	PULASKI INVESTMENT CORPORATION	LITTLE ROCK, AR	
1139804	481,213	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
1246252	300,152	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	Moved from Peer 6
1130904	391,851	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
1030040	384,786	REDDING BANCORP	REDDING, CA	
1201194	485,238	REPUBLIC BANCORP CO.	ORLAND PARK, IL	
3023680	368,790	REPUBLIC BANCSHARES OF TEXAS,	HOUSTON, TX	
1126121	320,082	RICE LAKE BANCORP., INC.	RICE LAKE, WI	
1209426	309,704	RIVER VALLEY BANCORPORATION	MERRILL, WI	
1364101	387,795	RIVERSIDE BANCSHARES, INC.	MARIETTA, GA	
2492485	373,465	ROBERTSON HOLDING COMPANY, L.P	HARROGATE, TN	
2352280	312,908	ROCKHOLD BANCORP	KIRKSVILLE, MO	
1125227	339,805	ROCKY MOUNTAIN BANCORPORATION,	BILLINGS, MT	
1885594	303,500	ROYAL AMERICAN CORPORATION	INVERNESS, IL	Moved from Peer 6
2702232	427,910	RSI BANCORP, MHC	RAHWAY, NJ	
2336806	375,898	S.B.C.P. BANCORP, INC.	CROSS PLAINS, WI	Moved from Peer 6
1121733	309,603	S&C BANCO, INC.	NEW RICHMOND, WI	
1108042	310,539	SABINE BANCSHARES, INC.	MANY, LA	Moved from Peer 6
1493560	404,736	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1135374	342,981	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
1248836	315,903	SECURITY BANCSHARES, INC.	SCOTT CITY, KS	
1098509	325,774	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	Moved from Peer 6
1107308	464,593	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	394,330	SECURITY NATIONAL CORPORATION	OMAHA, NE	
2366997	380,085	SHREWSBURY BANCORP	SHREWSBURY, NJ	
2901183	470,433	SI BANCORP, INC.	WILLIMANTIC, CT	
2777614	355,478	SILVER STATE BANCORP	HENDERSON, NV	
1820700	402,460	SLADE'S FERRY BANCORP	SOMERSET, MA	
1982055	347,940	SLIPPERY ROCK FINANCIAL CORPOR	SLIPPERY ROCK, PA	
1048997	451,709	SMITHTOWN BANCORP, INC.	SMITHTOWN, NY	
1143342	401,665	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	369,103	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
1098527	322,004	SOUTH CENTRAL BANCSHARES, INC.	RUSSELLVILLE, KY	
1124060	361,970	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
2640615	317,447	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	Moved from Peer 6
1082058	371,031	SOUTHEASTERN BANKING CORPORATI	DARIEN, GA	
1099074	466,022	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
1248939	366,665	SOUTHERN DEVELOPMENT BANCORPOR	ARKADELPHIA, AR	
1207824	319,465	SOUTHERN MICHIGAN BANCORP, INC	COLDWATER, MI	
1129823	332,104	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
2169871	326,706	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	

BHCPR Reporters for Quarter Ending 09/30/2002
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 06/30/2002 and Other Notes
1063552	386,410	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1062135	486,476	SPIRIT BANKCORP, INC.	BRISTOW, OK	
1123410	300,591	STERLING FINANCIAL GROUP, INC.	ROCHESTER, MN	Moved from Peer 6
2290560	322,061	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	453,939	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
3051571	304,269	STURGIS BANCORP, INC.	STURGIS, MI	
2327541	491,799	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
2618388	494,204	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1247660	383,313	SUMMIT BANK CORPORATION	ATLANTA, GA	
2473484	385,724	SVB FINANCIAL SERVICES, INC.	SOMERVILLE, NJ	
1202883	325,138	SWORD FINANCIAL CORPORATION	HORICON, WI	
1142242	417,681	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	427,442	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2127068	439,761	TEXAS SECURITY FIRST BANCSHARE	SULPHUR SPRINGS, TX	
2621548	431,054	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
2745604	356,538	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1208531	314,547	TOWN & COUNTRY BANCORP, INC.	SPRINGFIELD, IL	
1200405	331,100	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
1070420	480,889	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1080139	389,800	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
1115424	390,562	UNION BANKSHARES COMPANY	ELLSWORTH, ME	
1114940	348,114	UNION BANKSHARES, INC.	MORRISVILLE, VT	
1131965	478,013	UNION BANKSHARES, LTD.	DENVER, CO	
1141106	314,033	UNION NATIONAL FINANCIAL CORPO	MOUNT JOY, PA	
1133781	341,323	UNITED BANCOR, LTD.	DICKINSON, ND	
1071502	347,026	UNITED BANCORP, INC.	MARTINS FERRY, OH	
2235598	488,480	UNITED BANCORPORATION	BILLINGS, MT	
1136009	426,946	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
2803474	398,195	UNITED COMMUNITY BANCORP	HICKORY, NC	
1207392	303,145	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	Moved from Peer 6
2713715	375,361	UNITED FINANCIAL CORP.	GREAT FALLS, MT	
1083354	421,799	UNITED FINANCIAL HOLDINGS, INC	SAINT PETERSBURG, FL	
2181426	423,990	UNITY BANCORP, INC.	CLINTON, NJ	
1208746	413,343	UPBANCORP, INC.	CHICAGO, IL	
2012315	347,261	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
1364110	304,923	VINEYARD NATIONAL BANCORP	RANCHO CUCAMONGA, CA	Moved from Peer 6
1250361	480,510	WARREN BANCORP, INC.	PEABODY, MA	
2685054	341,819	WARREN BANCORP, INC.	WARREN, MI	
3021659	403,357	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1204104	387,090	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
1085255	341,398	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
3122051	487,783	WEST FINANCIAL, INC.	EL PASO, TX	New Y-9C/BHCPR reporter
2560281	407,097	WEST POINTE BANCORP, INC.	BELLEVILLE, IL	
1097249	460,922	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1124891	321,237	WESTERN BANCSHARES, INC.	SAINT PAUL, MN	Moved from Peer 6
1134911	361,373	WGNB CORP.	CARROLLTON, GA	
1051979	445,294	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
1399671	367,543	WNB BANCSHARES, INC.	ODESSA, TX	
1058558	329,299	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
2140115	389,408	WVS FINANCIAL CORP.	PITTSBURGH, PA	

BHCPR Reporters for Quarter Ending 09/30/2002
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 06/30/2002 and Other Notes
2776813	350,329	1ST STATE BANCORP, INC.	BURLINGTON, NC	
1247576	307,331	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 409 bank holding companies.