

## PEER GROUP 05

03/31/2003

03/31/2002

12/31/2002

12/31/2001

12/31/2000

Number of BHCs in Peer Group

431

384

424

395

350

## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.85	3.95	4.02	3.91	4.08
+ Non-interest Income	1.03	0.92	0.98	0.94	0.87
- Overhead Expense	3.13	3.08	3.15	3.11	3.14
- Provision for Losses	0.19	0.19	0.26	0.24	0.21
+ Securities Gains (Losses)	0.04	0.02	0.03	0.04	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.64	1.64	1.63	1.56	1.62
Net Operating Income	1.11	1.08	1.09	1.03	1.05
Net Income	1.11	1.09	1.09	1.03	1.05
Net Income (Sub S Adjusted)	1.06	1.05	1.11	1.11	1.04

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.17	6.88	6.75	7.85	8.41
Interest Expense	1.99	2.62	2.41	3.65	4.03
Net Interest Income (TE)	4.18	4.26	4.34	4.22	4.38

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

Net Ln&Ls Losses/Avg Loans & Leases	0.14	0.13	0.22	0.22	0.18
Earnings Coverage of Net Losses (X)	21.74	33.24	26.76	24.29	27.19
Ln&Ls Allowance/Total Loans & Leases	1.35	1.31	1.33	1.28	1.25
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.81	0.80	0.76	0.73	0.53
30-89 Days Past Due Loans and Leases	1.13	1.04	1.03	1.14	1.05

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	16.40	16.38	16.37	17.33	15.59
Net ST Noncore Funding Dependence	6.33	8.01	6.72	8.90	9.08
Net Loans and Leases/Total Assets	64.50	65.35	65.14	65.52	65.75

## CAPITALIZATION:

Tier 1 Leverage Ratio	8.71	8.64	8.68	8.57	8.63
Equity Capital/Total Assets	8.64	8.62	8.71	8.62	8.68
Net Loans&Ls/Equity Capital (X)	7.87	7.98	7.88	7.99	7.95
Cash Dividends/Net Income	21.64	21.68	24.62	26.20	25.95
Cash Dividends/Net Income (Sub S Adjusted)	25.30	25.64	26.09	30.78	36.89
Retained Earnings/Avg Equity Cap	9.48	9.24	8.93	8.16	8.73

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.44	0.47	0.48	0.49	0.85
Long-Term Debt/Equity Capital	1.42	2.01	1.72	2.10	2.03
Equity Investment in Subs/Equity Cap	107.85	105.22	107.10	104.58	102.96
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	120.83	124.02	126.29	149.86	145.33

PERCENT OF AVERAGE ASSETS	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Interest Income (TE)	5.70	6.39	6.26	7.29	7.84
Less: Interest Expense	1.84	2.43	2.24	3.39	3.75
Equals: Net Interest Income (TE)	3.85	3.95	4.02	3.91	4.08
Plus: Non-Interest Income	1.03	0.92	0.98	0.94	0.87
Equals: Adj Operating Income (TE)	4.91	4.91	5.02	4.88	4.98
Less: Overhead Expense	3.13	3.08	3.15	3.11	3.14
Less: Provision for Loan and Lease Losses	0.19	0.19	0.26	0.24	0.21
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.04	0.02	0.03	0.04	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.64	1.64	1.63	1.56	1.62
Less: Applicable Income Taxes (TE)	0.50	0.53	0.51	0.50	0.54
Less: Minority Interest	0.01	0.01	0.01	0.01	0.00
Equals: Net Operating Income	1.11	1.08	1.09	1.03	1.05
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.11	1.09	1.09	1.03	1.05
Memo: Net Income (Last Four Qtrs)	1.09	1.05	1.09	1.03	1.06
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.56	93.04	92.87	92.97	93.19
Avg Int-Bearing Funds / Avg Assets	78.81	79.10	78.73	78.83	78.49
Int Income (TE) / Avg Earning Assets	6.17	6.88	6.75	7.85	8.41
Int Expense / Avg Earning Assets	1.99	2.62	2.41	3.65	4.03
Net Int Inc (TE) / Avg Earn Assets	4.18	4.26	4.34	4.22	4.38
YIELD OR COST:					
Total Loans and Leases (TE)	6.98	7.60	7.50	8.64	9.16
Interest-Bearing Bank Balances	1.53	2.03	2.20	4.70	6.90
Fed Funds Sold & Reverse Repos	1.13	1.63	1.57	3.78	6.18
Trading Assets	3.90	1.17	1.56	1.21	2.00
Total Earning Assets	6.04	6.75	6.61	7.72	8.27
Investment Securities (TE)	4.62	5.63	5.31	6.22	6.55
U.S. Treasury & Agency Sec (excl MBS)	3.99	5.08	4.72	6.35	N/A
Mortgage-Backed Securities	4.17	5.39	5.05	5.77	N/A
All Other Securities	6.18	6.61	6.94	7.32	N/A
Interest-Bearing Deposits	2.17	2.93	2.69	4.18	4.63
Time Deposits of \$100K or More	2.97	3.95	3.54	5.38	5.74
Time Deposits < \$100K	3.17	4.21	3.79	5.55	5.69
Other Domestic Deposits	1.07	1.47	1.44	2.40	3.15
Foreign Deposits	0.00	N/A	N/A	3.17	5.23
Fed Funds Purchased and Repos	1.46	1.96	1.87	3.96	5.78
Other Borrowed Funds & Trading Liab	4.19	4.63	4.54	5.58	6.51
All Interest-Bearing Funds	2.32	3.07	2.83	4.29	4.78

## PEER GROUP 05

	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Avg Personnel Exp Per Employee (\$000)	13	12	47	44	42
Avg Assets per Employee (\$000)	2,994	2,834	2,846	2,697	2,554
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.31	1.47	1.64	1.49	2.07
Overhead Exp / NII + Non-Int Income	64.97	64.10	64.08	65.25	64.67
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.13	3.08	3.15	3.11	3.14
Personnel Expense	1.73	1.71	1.72	1.68	1.68
Net Occupancy Expense	0.45	0.45	0.45	0.46	0.46
Other Operating Expenses	0.92	0.91	0.96	0.96	0.97
Overhead Less Non-Interest Income	2.04	2.12	2.12	2.12	2.22
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	63.49	62.59	62.63	63.68	62.99
Personnel Expense	35.21	34.74	34.26	34.33	33.80
Net Occupancy Expense	9.01	9.08	8.81	9.30	9.28
Other Operating Expenses	18.81	18.53	19.17	19.69	19.56
Total Non-Interest Income	20.31	18.26	18.90	18.72	17.18
Fiduciary Activities Income	0.79	0.82	0.79	0.87	1.06
Serv Charges on Deposit Accts - Domestic	7.60	7.52	7.58	7.82	7.35
Trading Revenue	0.00	0.00	0.00	0.00	N/A
Investment Banking Fees & Commissions	0.34	0.42	0.39	0.39	N/A
Venture Capital Revenue	0.00	0.00	0.00	0.00	N/A
Net Servicing Fees	0.25	0.27	0.23	0.30	N/A
Net Securitization Income	0.00	0.00	0.00	0.00	N/A
Insurance Activities Revenue	0.43	0.33	0.39	0.35	N/A
Net Gain (Loss) - Sales Loans, OREO, Oth	2.30	1.14	1.58	1.11	N/A
Other Non-Interest Income	5.53	5.22	5.30	5.30	7.54
Overhead Less Non-Interest Income	42.50	43.90	43.03	44.12	45.22
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	22.91	26.23	24.83	25.51	25.21
Appl Inc Tax+TE/Pretax NOI+TE	31.16	32.79	31.81	33.39	34.03

PERCENT OF TOTAL ASSETS	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate Loans	46.54	46.55	47.04	46.39	45.34
Commercial and Industrial Loans	10.21	10.35	10.09	10.41	10.50
Loans to Individuals	4.39	5.10	4.58	5.29	6.07
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.17	1.29	1.24	1.32	1.29
Other Loans and Leases	0.82	0.81	0.81	0.83	0.87
Net Loans and Leases	64.50	65.35	65.14	65.52	65.75
Debt Securities Over 1 Year	19.25	19.21	18.83	17.44	18.74
Mutual Funds and Equity Securities	0.33	0.30	0.34	0.28	0.82
Subtotal	85.02	85.79	85.20	83.97	86.01
Interest-Bearing Bank Balances	0.71	0.61	0.66	0.54	0.25
Federal Funds Sold & Reverse Repos	2.23	2.19	2.11	2.11	1.86
Debt Securities 1 Year or Less	2.42	2.26	2.42	2.24	2.84
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.54	91.89	91.52	91.48	91.91
Non-Int Cash and Due From Dep Inst	3.41	3.14	3.49	3.58	3.68
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.09	0.09	0.09	0.08	0.06
All Other Assets	4.96	4.93	4.91	4.87	4.32

## MEMORANDA:

Short-Term Investments	6.28	5.87	6.13	5.59	5.64
U.S. Treasury Securities	0.27	0.45	0.33	0.50	0.94
U.S. Agency Securities (excl MBS)	6.69	7.15	6.64	7.04	N/A
Municipal Securities	4.10	3.92	3.92	3.79	4.09
Mortgage-Backed Securities	8.15	6.59	6.94	6.32	N/A
Asset-Backed Securities	0.00	0.01	0.01	0.01	N/A
Other Debt Securities	0.80	0.91	0.83	0.98	1.24
RE Loans Secured by 1-4 Family	18.00	19.56	18.76	19.89	20.49
Revolving	2.14	1.62	2.08	1.58	1.32
Closed-End, Sec by First Liens	14.32	15.91	15.02	16.22	16.93
Closed-End, Sec by Junior Liens	1.17	1.38	1.25	1.42	1.60
Commercial Real Estate Loans	25.02	23.31	24.66	22.80	21.53
Construction and Land Dev	5.09	4.69	5.02	4.76	4.07
Multifamily	0.98	1.12	1.04	1.07	1.15
Nonfarm Nonresidential	18.02	16.67	17.81	16.12	15.54
RE Loans Secured by Farmland	1.41	1.55	1.45	1.53	1.42
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	71.91	70.94	71.97	70.45	68.83
RE Loans Secured by 1-4 Family	28.26	30.18	29.21	30.49	31.25
Revolving	3.26	2.44	3.15	2.34	1.95
Closed-End	24.71	27.20	25.81	27.61	28.76
Commercial Real Estate Loans	38.46	35.35	37.59	34.59	32.53
Construction and Land Dev	7.67	7.00	7.50	7.10	6.09
Multifamily	1.50	1.70	1.58	1.62	1.72
Nonfarm Nonresidential	27.76	25.31	27.21	24.49	23.53
RE Loans Secured by Farmland	2.18	2.34	2.21	2.33	2.14
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	15.71	15.70	15.49	15.81	15.88
Loans to Individuals	6.90	7.90	7.09	8.20	9.41
Credit Card Loans	0.17	0.18	0.18	0.19	0.39
Agricultural Loans	1.82	1.91	1.90	1.98	1.92
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.29	1.25	1.25	1.28	1.34

PERCENT OF TOTAL ASSETS -----	PEER GROUP 05				
	03/31/2003 -----	03/31/2002 -----	12/31/2002 -----	12/31/2001 -----	12/31/2000 -----
Short-Term Investments	6.28	5.87	6.13	5.59	5.64
Liquid Assets	23.38	22.77	23.04	22.53	22.56
Investment Securities	22.83	22.56	22.31	22.29	23.15
Net Loans and Leases	64.50	65.35	65.14	65.52	65.75
Net Lns, Ls & Stdbly Ltrs of Credit	65.06	65.90	65.70	66.07	66.29
Core Deposits	68.79	69.24	68.80	69.36	70.26
Noncore Funding	20.70	20.53	20.57	20.43	19.53
Time Deposits of \$100K or More	12.45	12.23	12.09	12.10	11.86
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.17	1.26	1.27	1.53	1.63
Net Fed Funds Purchased (Sold)	-1.10	-0.94	-0.82	-0.64	-0.24
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.09	1.10	1.20	1.01	1.39
Earning Assets Repr in 1 Year	37.88	36.29	37.76	36.91	36.11
Int-Bearing Liab Repr in 1 Year	30.58	34.84	30.76	35.20	32.76
Long-Term Debt Repr in 1 Year	0.47	0.46	0.41	0.51	0.28
Net Assets Repriceable in 1 Year	6.26	0.41	6.08	0.44	2.57
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	16.40	16.38	16.37	17.33	15.59
Net ST Noncore Funding Dependence	6.33	8.01	6.72	8.90	9.08
Short-Term Inv/ST Noncore Funding	64.37	54.81	62.09	51.66	50.32
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.37	13.72	15.30	12.93	12.15
Net Loans and Leases/Total Deposits	78.72	79.86	79.92	80.12	79.90
Net Loans and Leases/Core Deposits	94.38	94.96	95.20	95.22	94.84
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.37	0.49	1.38	0.69	0.11
Avail-For-Sale Sec Appr(Depr)/Eq Cap	4.56	1.03	5.17	2.43	0.30
Struct Notes Appr(Depr)/Eq Cap	0.10	-0.05	0.11	0.01	-0.07
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.45	10.28	9.27	11.72	14.69
Available-For-Sale Securities	91.55	89.72	90.73	88.28	85.31
U.S. Treasury Securities	1.54	2.37	1.74	2.49	4.63
U.S. Agency Securities (excl MBS)	32.56	34.69	32.71	34.85	N/A
Municipal Securities	18.71	17.82	18.46	17.34	17.98
Mortgage-Backed Securities	33.93	27.84	32.91	27.23	N/A
Asset-Backed Securities	0.01	0.04	0.03	0.07	N/A
Other Debt Securities	3.48	4.00	3.69	4.49	5.24
Mutual Funds and Equity Securities	1.44	1.35	1.52	1.31	4.17
Debt Securities 1 Year or Less	12.06	11.35	11.98	11.60	14.11
Debt Securities 1 To 5 Years	37.32	39.04	38.60	34.94	39.23
Debt Securities Over 5 Years	44.64	44.11	43.70	37.36	38.83
Pledged Securities	40.58	43.12	41.33	42.81	45.72
Structured Notes, Fair Value	0.79	0.28	0.55	0.16	0.14

ANALYSIS RATIOS	PEER GROUP 05				
	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Provision for Ln&Ls Losses/Avg Assets	0.19	0.19	0.26	0.24	0.21
Provision for Ln&Ls Losses/Avg Lns&Ls	0.29	0.28	0.38	0.36	0.32
Provision for Ln&Ls Losses/Net Losses	242.95	284.46	225.54	203.95	243.47
Ln&Ls Allowance/Total Loans & Leases	1.35	1.31	1.33	1.28	1.25
Ln&Ls Allowance/Net Ln&Ls Losses (X)	21.87	25.81	13.31	13.01	16.78
ALLL/Nonaccrual Assets	375.77	384.07	467.79	427.57	550.03
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	280.11	245.18	321.75	262.02	297.87
Gross Ln&Ls Losses/Avg Loans & Leases	0.21	0.19	0.29	0.29	0.24
Recoveries/Avg Loans and Leases	0.06	0.05	0.06	0.05	0.06
Net Losses/Avg Loans and Leases	0.14	0.13	0.22	0.22	0.18
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	N/A	N/A
Recoveries/Prior Year-End Losses	6.01	6.22	30.40	33.02	34.33
Earnings Coverage of Net Losses (X)	21.74	33.24	26.76	24.29	27.19
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.02	0.05	0.05	0.03
RE Loans Secured By 1-4 Family	0.03	0.03	0.06	0.05	0.03
Revolving	0.00	0.00	0.01	0.01	0.01
Closed-End	0.03	0.03	0.06	0.05	0.03
Commercial Real Estate Loans	0.01	0.01	0.05	0.04	0.02
Construction and Land Dev	0.00	0.00	0.02	0.01	0.00
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.01	0.01	0.04	0.04	0.02
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.18	0.23	0.52	0.49	0.42
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.89	0.89	0.88	0.80	0.61
Credit Card Loans	2.22	2.34	2.39	2.64	1.38
Agricultural Loans	0.02	0.00	0.03	0.05	0.02
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	N/A
Other Loans and Leases	0.08	0.06	0.21	0.14	0.06

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 05

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PERCENT OF LOANS AND LEASES	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
30-89 Days PD Loans and Leases	1.13	1.04	1.03	1.14	1.05
90+ Days PD Loans and Leases	0.14	0.17	0.13	0.18	0.16
Nonaccrual Loans and Leases	0.66	0.66	0.62	0.60	0.43
90+ Days PD and Nonaccrual Loans and Leases	0.84	0.91	0.80	0.84	0.65
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	1.13	1.04	1.03	1.14	1.05
90+ Days Past Due Assets	0.14	0.17	0.13	0.18	0.16
Nonaccrual Assets	0.66	0.66	0.62	0.60	0.43
30+ Days PD & Nonaccrual Assets	2.03	2.01	1.90	2.04	1.76
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.55	0.59	0.53	0.55	0.43
90+ PD & Nonaccrual Assets + OREO	0.68	0.71	0.65	0.66	0.51
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.57	0.58	0.55	0.52	0.40
Allowance for Loan & Lease Losses	65.53	67.34	63.34	61.96	49.36
Equity Cap + ALLL	6.27	6.42	6.06	5.73	4.37
Tier 1 Cap + ALLL	6.21	6.34	6.00	5.71	4.39
Loans & Leases + RE Acquired	0.88	0.87	0.83	0.78	0.60

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate - 30-89 Days PD	1.01	0.89	0.88	1.03	0.89
- 90+ Days Past Due	0.12	0.14	0.11	0.15	0.13
- Nonaccrual	0.55	0.63	0.51	0.52	0.35
Coml & Indl - 30-89 Days PD	1.27	1.27	1.10	1.17	1.25
- 90+ Days Past Due	0.13	0.16	0.12	0.18	0.19
- Nonaccrual	0.87	0.84	0.87	0.76	0.61
Individuals - 30-89 Days PD	1.62	1.50	1.85	1.89	1.70
- 90+ Days Past Due	0.17	0.19	0.18	0.21	0.19
- Nonaccrual	0.29	0.27	0.27	0.26	0.20
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	0.44	0.44	0.20	0.22	0.19
- 90+ Days Past Due	0.04	0.03	0.01	0.01	0.01
- Nonaccrual	0.18	0.19	0.12	0.14	0.09
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	N/A
- 90+ Days Past Due	0.00	0.00	0.00	0.00	N/A
- Nonaccrual	0.00	0.00	0.00	0.00	N/A
Other Lns&Ls - 30-89 Days PD	0.59	0.68	0.69	0.75	0.11
- 90+ Days Past Due	0.06	0.04	0.03	0.04	0.01
- Nonaccrual	0.07	0.11	0.11	0.14	0.00
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	1.20	1.03	1.23	1.26	1.12
- 90+ Days Past Due	0.12	0.13	0.12	0.15	0.11
- Nonaccrual	0.40	0.42	0.36	0.39	0.28
Revolving - 30-89 Days PD	0.34	0.31	0.34	0.36	0.41
- 90+ Days Past Due	0.01	0.03	0.01	0.03	0.03
- Nonaccrual	0.03	0.07	0.04	0.09	0.06
Closed-End - 30-89 Days PD	1.16	0.99	1.16	1.34	1.04
- 90+ Days Past Due	0.13	0.13	0.12	0.15	0.11
- Nonaccrual	0.44	0.44	0.40	0.41	0.30
- Jr Lien 30-89 Days PD	0.07	0.06	0.07	N/A	N/A
- Jr Lien 90+ Days PD	0.01	0.00	0.00	N/A	N/A
- Jr Lien Nonaccrual	0.03	0.04	0.03	N/A	N/A
Commercial RE - 30-89 Days PD	0.73	0.70	0.58	0.77	0.60
- 90+ Days Past Due	0.08	0.09	0.07	0.10	0.09
- Nonaccrual	0.59	0.63	0.57	0.57	0.34
Const & Dev - 30-89 Days PD	0.61	0.57	0.49	0.60	0.56
- 90+ Days Past Due	0.03	0.03	0.03	0.05	0.02
- Nonaccrual	0.26	0.30	0.28	0.29	0.17
Multifamily - 30-89 Days PD	0.09	0.10	0.10	0.11	0.13
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.02	0.01	0.02	0.03
Nonfarm Nres- 30-89 Days PD	0.68	0.60	0.51	0.70	0.53
- 90+ Days Past Due	0.05	0.08	0.04	0.08	0.08
- Nonaccrual	0.60	0.63	0.57	0.56	0.29
Farmland - 30-89 Days PD	0.71	0.59	0.36	0.37	0.23
- 90+ Days Past Due	0.06	0.06	0.03	0.07	0.01
- Nonaccrual	0.40	0.46	0.45	0.33	0.15
Credit Card - 30-89 Days PD	1.48	1.68	1.70	1.94	1.24
- 90+ Days Past Due	0.55	0.79	0.47	0.74	0.38
- Nonaccrual	0.01	0.04	0.01	0.02	0.02



CAPITAL RATIOS	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Tier 1 Leverage Ratio	8.71	8.64	8.68	8.57	8.63
Tier 1 RBC Ratio	12.50	12.45	12.50	12.36	12.61
Total Risk-Based Capital Ratio	13.91	13.77	13.89	13.61	13.84
Tangible Tier 1 Leverage Ratio	8.67	8.59	8.65	8.53	8.60
Tangible Common Eq Cap/Tan Assets	8.19	8.16	8.26	8.17	8.22
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	12.15	11.82	11.78	11.60	11.20
Standby Letters of Credit	0.48	0.46	0.48	0.47	0.45
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	0.10	0.05	0.07	0.07	0.01
Interest Rate Contracts	0.08	0.03	0.05	0.05	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	18.93	18.05	19.00	18.65	18.01

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Interest Rate Contracts	82.38	83.79	81.30	85.71	81.82
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	15.69	12.99	16.37	11.43	13.64
Futures and Forwards	14.32	13.75	13.95	18.37	27.27
Written Options	20.91	4.84	11.02	4.29	15.91
Exchange-Traded	0.00	0.00	0.00	0.00	9.09
Over-The-Counter	11.99	4.84	9.79	4.29	2.38
Purchased Options	20.25	32.59	23.76	33.06	31.49
Exchange-Traded	0.00	2.46	0.00	0.00	0.00
Over-The-Counter	18.32	26.99	23.76	30.21	31.49
Swaps	44.52	48.82	47.13	44.29	25.33
Held for Trading	0.00	0.00	1.63	0.00	0.00
Interest Rate Contracts	0.00	0.00	1.63	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	100.00	100.00	98.37	100.00	100.00
Interest Rate Contracts	78.92	83.79	75.10	85.71	77.27
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	15.69	9.76	16.37	8.57	13.64
Deriv Contr (Excl Fut & FX LE 14 Days)	78.12	93.30	88.98	85.76	83.79
One Year or Less	23.50	30.09	26.42	24.14	36.78
Over 1 Year to 5 Years	48.10	51.11	50.53	55.79	40.20
Over 5 Years	0.80	2.81	0.98	3.05	2.37
Gross Negative Fair Value (Abs Val)	1.39	0.74	1.69	0.58	0.24
Gross Positive Fair Value	1.54	0.91	1.66	0.62	0.74
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	0.02	0.00	0.01	0.00	0.00

INSURANCE ACTIVITIES	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
<b>ANALYSIS RATIOS:</b>					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets (P/C)/Tot Ins Und Ast	41.31	42.78	38.37	N/A	N/A
Ins Under Assets (L/H)/Tot Ins Und Ast	58.69	57.22	61.63	N/A	N/A
Sep Acct Assets (L/H)/Total Life Ast	11.56	9.52	8.52	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	0.43	0.33	0.39	N/A	N/A
Premium Inc/Ins Activities Revenue	1.20	3.69	3.35	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	73.92	66.48	72.24	N/A	N/A
Other Prem Inc/Total Prem Inc	26.08	33.52	27.76	N/A	N/A
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	N/A	N/A
Ins Net Inc (P/C)/Equity (P/C)	67.72	21.69	-82.97	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	18.17	18.84	16.71	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	37.82	13.81	21.93	N/A	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	N/A	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	8.04	7.27	5.77	N/A	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	N/A	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	4.74	N/A	N/A	N/A	N/A
<b>BROKER-DEALER ACTIVITIES</b>					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	N/A	N/A
<b>FOREIGN ACTIVITIES</b>					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.00	N/A	N/A	3.17	5.23
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
Foreign Governments and Inst	0.00	0.00	0.00	0.00	N/A
Leases	N/A	N/A	N/A	N/A	N/A
<b>GROWTH RATES:</b>					
Net Loans and Leases	88.32	26.90	-24.73	-57.17	-25.65
Total Selected Assets	-9.08	-18.54	-15.71	-44.08	-11.57
Deposits	N/A	N/A	N/A	-66.13	9.65

PROFITABILITY:	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Net Income/Avg Equity Capital	12.11	11.96	12.03	11.25	12.02
Bank Net Inc/Avg Eq Inv in Banks	13.14	13.08	12.92	12.18	13.07
Nonbk Net Inc/Avg Eq Inv in Nonbanks	8.00	7.92	6.11	0.81	-2.36
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.33	10.17	8.74	10.82	12.12
Bank Net Income/Parent Net Income	103.93	103.41	104.23	104.93	105.05
Nonbank Net Income/Parent Net Income	0.28	0.23	0.23	0.14	0.05
Sub BHCs Net Inc/Parent Net Income	80.99	73.73	79.32	81.33	88.65
LEVERAGE:					
Total Liabilities/Equity	13.70	10.92	13.62	10.32	8.58
Total Debt/Equity Capital	2.53	3.23	2.90	3.51	4.11
Tot Debt+NP to Subs Iss Tr Pref/Equity	10.95	8.79	11.04	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	2.69	3.57	3.03	3.89	4.31
Total Debt/Equ Cap - Exc Over Fair Value	2.57	3.29	2.95	3.59	4.22
Long-Term Debt/Equity Capital	1.42	2.01	1.72	2.10	2.03
Short-Term Debt/Equity Capital	0.44	0.47	0.48	0.49	0.85
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.26	0.29	0.25	0.28	0.27
Long-Term Debt/Consolidated LT Debt	4.42	6.58	5.86	7.26	18.10
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	107.85	105.22	107.10	104.58	102.96
Total Investment in Subs/Equity	108.46	105.92	107.71	105.38	103.56
Equity Inv in Subs/Cons Eq Cap+Min Int	98.28	99.01	98.38	99.53	100.10
Total Inv in Subs/Cons Eq Cap+Min Int	98.82	99.64	98.93	100.17	100.68
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.55	0.32	0.50	0.33	0.23
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.25	2.19	2.33	2.25	2.09
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	116.99	124.04	116.53	133.29	134.79
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	120.83	124.02	126.29	149.86	145.33
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	87.22	117.80	120.20	110.68	110.05
Pretax Oper Inc + Int Exp/Int Expense	1361.10	1750.69	3392.90	1853.01	1862.51
Div + Int From Subs/Int Exp + Div	142.70	149.67	167.36	150.84	160.00
Fees+Other Inc From Subs/Sal + Oth Exp	6.48	7.72	7.66	8.65	7.52
Net Inc/Curr Port of LT Debt+Pfd Div(X)	24.74	15.08	65.79	37.94	27.63
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.17	-0.38	-0.31	-0.64	-0.69
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	0.06	0.29	0.07	0.01
Total	0.13	0.32	0.29	0.15	0.14
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	0.52	0.32	0.49	0.29	0.17
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

## PAYOUT RATIOS - PARENT

03/31/2003

03/31/2002

12/31/2002

12/31/2001

12/31/2000

	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Div Paid/Inc Before Undist Inc	65.98	67.15	76.30	67.76	66.99
Dividends Paid/Net Income	21.64	21.69	24.60	26.50	25.91
Net Income - Dividends/Avg Equity	9.48	9.23	8.92	8.07	8.78

## PERCENT OF DIVIDENDS PAID:

	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Dividends From Bank Subs	102.94	105.39	134.39	134.38	141.24
Dividends From Nonbank Subs	0.05	0.01	0.22	0.08	0.00
Dividends From Subsidiary BHCs	0.00	0.12	0.08	0.74	2.74
Dividends From All Subsidiaries	110.04	114.74	146.04	147.17	172.12

## PAYOUT RATIOS - SUBSIDIARIES:

## PERCENT OF BANK NET INCOME:

	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Dividends From Bank Subs	27.28	29.03	33.61	40.26	40.58
Interest Income From Bank Subs	0.11	0.14	0.11	0.21	0.24
Mgt & Service Fees From Bank Subs	0.47	0.67	0.69	0.57	0.75
Other Income From Bank Subs	0.03	0.03	0.07	0.08	0.09
Operating Income From Bank Subs	30.29	32.80	36.52	48.97	48.32

## PERCENT OF NONBANK NET INCOME:

	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Dividends From Nonbank Subs	25.78	25.28	37.73	36.15	34.76
Interest Income From Nonbank Subs	0.89	7.08	1.75	6.77	11.55
Mgt & Serv Fees From Nonbank Subs	0.73	0.53	1.40	0.29	0.00
Other Income From Nonbank Subs	0.00	0.01	0.01	0.00	0.00
Operating Inc From Nonbank Subs	32.62	42.43	49.77	57.58	70.77

## PERCENT OF SUB BHCs' NET INCOME:

	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Dividends From Subsidiary BHCs	21.97	17.67	33.70	20.81	26.70
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.01	0.00
Mgt & Serv Fees From Sub BHCs	0.07	0.75	1.71	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	29.88	21.38	37.46	23.72	28.38

## DEPENDENCE ON SUBSIDIARIES:

## PERCENT OF TOTAL OPERATING INCOME:

	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Dividends From Bank Subsidiaries	58.20	61.15	70.74	71.01	71.88
Interest Income From Bank Subs	2.65	2.02	0.63	1.24	0.82
Mgt & Serv Fees From Bank Subs	1.83	1.82	1.30	0.78	1.20
Other Income From Bank Subs	0.14	0.18	0.21	0.19	0.14
Operating Income From Bank Subs	75.91	76.81	82.15	81.64	81.38

	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Dividends From Nonbank Subs	0.07	0.11	0.15	0.04	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	0.74	1.02	0.50	0.30	0.03

	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Dividends From Subsidiary BHCs	0.00	0.00	0.02	0.65	3.09
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	0.16	0.24	0.11	0.88	3.45

	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Loans and Adv From Subs/ST Debt	822.15	389.36	494.48	44.41	7.40
Loans and Adv From Subs/Total Debt	158.95	112.59	120.88	33.96	5.08

BHCPR Reporters for Quarter Ending 03/31/2003  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
1055623	321,926	ADBANC, INC.	OGALLALA, NE	
1208933	404,682	ALBANK CORPORATION	CHICAGO, IL	
2533100	386,440	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
2539232	420,821	ALLIANCE BANCORP OF NEW ENGLAN	VERNON, CT	
3123638	318,834	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	Moved from Peer 6
1201457	415,170	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	341,858	AMBANK HOLDINGS, INC.	ROCK ISLAND, IL	
3017326	471,992	AMERIANA BANCORP	NEW CASTLE, IN	
1052220	438,234	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	499,798	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
3008753	464,518	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
2312837	357,528	AMERICAN RIVER HOLDINGS	SACRAMENTO, CA	
1107193	375,947	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
2710796	468,105	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
1204878	395,868	ANTIOCH HOLDING COMPANY	ANTIOCH, IL	
2468293	391,436	APPALACHIAN BANCSHARES, INC.	ELLIJAY, GA	
2454380	350,340	ARBOR BANCORP, INC.	ANN ARBOR, MI	
2366821	490,534	ARKANSAS NATIONAL BANCSHARES,	BENTONVILLE, AR	
1144125	326,372	ASIA BANCSHARES, INC.	FLUSHING, NY	
2465528	479,520	ASSABET VALLEY BANCORP	HUDSON, MA	
1081613	347,869	B.P.C. CORPORATION	COOKEVILLE, TN	
1141870	396,212	BAKER BOYER BANCORP	WALLA WALLA, WA	
1082209	413,293	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1098590	303,149	BANCORP OF SOUTHERN INDIANA	SEYMOUR, IN	
1101735	318,927	BANCSHARES, INC.	HOUSTON, TX	Moved from Peer 6
1135002	375,433	BANCTENN CORPORATION	KINGSPORT, TN	
1076105	429,197	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
1139215	372,167	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	
2339571	362,126	BB&T BANCSHARES CORP.	BLOOMINGDALE, IL	
2333654	460,910	BENJAMIN FRANKLIN BANCORP, MHC	FRANKLIN, MA	
3110366	337,975	BERKSHIRE FINANCIAL HOLDINGS,	READING, PA	Moved from Peer 6
1115433	310,825	BEVERLY NATIONAL CORPORATION	BEVERLY, MA	
1491913	353,297	BLACKHAWK BANCORP, INC.	BELoit, WI	
1891317	443,442	BLUE RIDGE BANCSHARES, INC.	KANSAS CITY, MO	
3141650	321,948	BNC BANCORP	THOMASVILLE, NC	
1070831	409,454	BOURBON BANCSHARES, INC.	PARIS, KY	
1119244	325,275	BOYLE BANCORP, INC.	DANVILLE, KY	
1082375	466,248	BRANNEN BANKS OF FLORIDA, INC.	INVERNESS, FL	
1416523	478,148	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
2508425	301,471	BRIDGE VIEW BANCORP	ENGLEWOOD CLIFFS, NJ	Moved from Peer 6
1084212	327,097	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
1471960	416,540	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
2595939	435,536	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
1029576	414,495	BWC FINANCIAL CORP.	WALNUT CREEK, CA	
2672483	368,670	CAB HOLDING, LLC	WILMINGTON, DE	
2299125	362,431	CALIFORNIA INDEPENDENT BANCORP	YUBA CITY, CA	
2391300	363,997	CALVIN B. TAYLOR BANKSHARES	BERLIN, MD	
1083336	356,163	CAMERON BANCSHARES, INC.	CAMERON, LA	
1055427	326,328	CAPITAL CITY BANCSHARES, INC.	TOPEKA, KS	
1127294	359,996	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
1140930	313,900	CARDINAL BANCORP, INC.	SAINT LOUIS, MO	

BHCPR Reporters for Quarter Ending 03/31/2003  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
2682996	484,195	CARDINAL FINANCIAL CORPORATION	FAIRFAX, VA	
2507790	300,629	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	Moved from Peer 6
1469800	325,213	CARROLLTON BANCORP	BALTIMORE, MD	
3072923	457,633	CAVALRY BANCORP, INC.	MURFREESBORO, TN	
1493654	442,914	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	410,502	CBX CORPORATION	CARROLLTON, IL	
1053496	494,994	CCB CORPORATION	KANSAS CITY, MO	
1207815	310,151	CEDAR VALLEY BANKSHARES, LTD.	CHARLES CITY, IA	
1106132	370,917	CENTRABANC CORPORATION	WACO, TX	
2746049	476,827	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	386,437	CENTRAL BANCORPORATION	PROVO, UT	
1106468	361,022	CENTRAL BANCSHARES, INC.	HOUSTON, TX	Moved from Peer 6
1832048	486,852	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1963120	414,517	CENTRAL FINANCIAL CORPORATION	HUTCHINSON, KS	
1083680	322,074	CENTRAL PROGRESSIVE BANCSHARES	LACOMBE, LA	
1051465	369,471	CENTRAL SERVICE CORPORATION	ENID, OK	
1209042	491,812	CENTRE I BANCORP, INC.	BELOIT, WI	
1109946	388,744	CENTURY BANCSHARES, INC.	NEW BOSTON, TX	
1124538	316,572	CHARTER 95 CORPORATION	SAINT PAUL, MN	
1075881	309,237	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	Moved from Peer 6
2519038	307,007	CITIZENS BANCORP	CORVALLIS, OR	
1140239	371,810	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1078958	376,083	CITIZENS BANCSHARES CORPORATIO	ATLANTA, GA	Moved from Peer 6
1131077	397,846	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
1070484	322,258	CITIZENS BANCSHARES, INC.	SOMERSET, KY	
1207132	402,540	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	375,490	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1122084	400,326	CITIZENS DEVELOPMENT COMPANY	BILLINGS, MT	
1118368	447,201	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1070569	443,180	CITIZENS INCORPORATED	EVANS CITY, PA	
1249589	355,582	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
1071623	338,919	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	463,432	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1399747	398,158	CNB BANCORP, INC.	GLOVERSVILLE, NY	
1086270	408,039	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
2809560	380,161	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	355,343	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1052903	317,550	COLORADO FUNDING COMPANY	DENVER, CO	
1118229	490,957	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
1250905	399,155	COMMERCE BANCORP, INC.	BERKELEY, IL	
1838974	360,755	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1398834	312,435	COMMERCESOUTH, INC.	EUFAULA, AL	Moved from Peer 6
1099382	379,814	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1823738	371,054	COMMERCIAL NATIONAL FINANCIAL	LATROBE, PA	
2227687	370,658	COMMONWEALTH COMMUNITY BANCORP	GRUNDY, VA	
1125843	306,240	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
3124381	429,313	COMMUNITY BANCORP	LAS VEGAS, NV	
2801050	425,180	COMMUNITY BANCORP INC.	FALLBROOK, CA	
2826389	367,514	COMMUNITY BANCORP OF NEW JERSE	FREEHOLD, NJ	
1115040	305,354	COMMUNITY BANCORP.	DERBY, VT	
1115358	451,930	COMMUNITY BANCORP, INC.	HUDSON, MA	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
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1247398	416,882	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1084511	371,028	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2356073	472,339	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1134014	322,509	COMMUNITY BANKERS, INC.	GRANBURY, TX	
2074407	447,439	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	
1398937	389,972	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
2443526	310,986	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	Moved from Peer 6
1097799	308,880	COMMUNITY FINANCIAL GROUP, INC	CABOT, AR	
1097986	315,892	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
3108091	342,181	COMMUNITY VALLEY BANCORP	CHICO, CA	
2557414	373,406	CONCORDIA CAPITAL CORPORATION	VIDALIA, LA	
2937100	418,734	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
1130931	438,960	CORTLAND BANCORP	CORTLAND, OH	
1053339	462,207	COUNTRY AGENCIES & INVESTMENTS	ODESSA, MO	
1984040	310,690	COWLITZ BANCORPORATION	LONGVIEW, WA	
1081239	497,561	CREWS BANKING CORPORATION	WAUCHULA, FL	
1071726	386,092	CROGHAN BANCSHARES, INC.	FREMONT, OH	
1967865	301,778	CSB BANCORP, INC.	MILLERSBURG, OH	
1885307	336,841	CTB FINANCIAL CORPORATION	RUSTON, LA	
1102581	355,845	CU BANK SHARES, INC.	FARMERS BRANCH, TX	
1071463	476,488	CUMBERLAND VALLEY FINANCIAL CO	LONDON, KY	
2242523	322,831	D. L. EVANS BANCORP	BURLEY, ID	
1493720	385,572	DBT HOLDING COMPANY	VIDALIA, GA	
2193906	386,055	DEARBORN BANCORP, INC.	DEARBORN, MI	
1135468	424,070	DELTA INVESTMENT COMPANY (CAYM	GEORGE TOWN, ZZ	
1209789	358,193	DENMARK BANCSHARES, INC.	DENMARK, WI	
2489234	366,626	DESTIN BANCSHARES, INC.	DESTIN, FL	
2294812	343,225	DIAMOND BANCORP, INC	WASHINGTON, MO	
1117455	399,679	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1127913	428,961	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
1398786	324,562	E.N.B. HOLDING COMPANY, INC.	ELLENVILLE, NY	
2652104	350,370	EAGLE BANCORP, INC.	BETHESDA, MD	
1951770	306,015	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	Moved from Peer 6
1135909	411,332	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
2686659	405,002	ECB BANCORP, INC.	ENGELHARD, NC	
1133165	395,593	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	331,650	EVANS BANCORP, INC.	ANGOLA, NY	Moved from Peer 6
1125777	389,088	EXCEL BANK CORPORATION	EDINA, MN	
1076495	306,781	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	361,462	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1028038	320,479	F & M HOLDING COMPANY	BOISE, ID	
1201532	360,204	F.N.B.C. OF LA GRANGE, INC.	LA GRANGE, IL	
1138450	380,125	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
1842083	308,092	FAR WEST BANCORPORATION	PROVO, UT	Moved from Peer 6
1127146	345,266	FARMERS & MERCHANTS FINANCIAL	ST PAUL, MN	
1209538	472,865	FARMERS BANCORP, FRANKFORT, IN	FRANKFORT, IN	
1055155	321,163	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	388,975	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	329,757	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
1248818	347,543	FENTURA BANCORP, INC.	FENTON, MI	
1203778	404,413	FIDELITY COMPANY	DYERSVILLE, IA	



BHCPR Reporters for Quarter Ending 03/31/2003  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
1064737	300,937	FIRST ADA BANCSHARES, INC.	ADA, OK	Moved from Peer 6
1105751	301,192	FIRST BAIRD BANCSHARES, INC.	BAIRD, TX	Moved from Peer 6
1404632	311,387	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
1123876	337,874	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1133008	353,618	FIRST BERNE FINANCIAL CORPORAT	BERNE, IN	
1247428	478,871	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
2069850	399,780	FIRST CAPITAL BANCORP, INC.	NORCROSS, GA	
1076365	362,817	FIRST CENTURY BANKSHARES, INC.	BLUEFIELD, WV	
1105470	337,996	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
1249507	319,145	FIRST COLONY BANCSHARES, INC.	ALPHARETTA, GA	
1983977	323,056	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
1100176	342,856	FIRST COMMUNITY BANKING CORP	HOT SPRINGS, AR	
2949019	430,994	FIRST COMMUNITY CAPITAL CORPOR	HOUSTON, TX	
1032099	464,921	FIRST COMMUNITY FINANCIAL GROU	LACEY, WA	
1404687	446,548	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
2339656	334,695	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1249039	369,564	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	453,868	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
1095889	331,471	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
1247204	312,145	FIRST IPSWICH BANCORP	IPSWICH, MA	
1139354	439,403	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	452,476	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1209510	305,927	FIRST LANSING BANCORP, INC.	LANSING, IL	
1363757	320,007	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	
2031455	420,253	FIRST MAINSTREET FINANCIAL, LT	LONGMONT, CO	Name change from FIRST NATIONAL BANK HOLDING COMPANY, T
1086449	307,277	FIRST MCMINNVILLE CORPORATION	MCMINNVILLE, TN	
1250370	338,416	FIRST MIAMI BANCORP, INC.	SOUTH MIAMI, FL	
1063619	301,545	FIRST MIDWEST ACQUISITION CORP	MIDWEST CITY, OK	Moved from Peer 6
1492219	302,978	FIRST MUTUAL BANCORP OF ILLINO	HARVEY, IL	Moved from Peer 6
1065378	331,744	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1076123	308,552	FIRST NATIONAL CORPORATION	STRASBURG, VA	Moved from Peer 6
1125357	417,869	FIRST NATIONAL FINANCIAL SERVI	ELK RIVER, MN	
1426755	475,361	FIRST NATIONAL SECURITY COMPAN	DEQUEEN, AR	
2880626	499,980	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1055762	428,921	FIRST OF MCALESTER CORPORATION	MCALESTER, OK	
1119383	427,985	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	400,807	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
1029428	498,603	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
1126729	360,343	FIRST SOUTHWEST BANCORPORATION	BISMARCK, ND	
2161165	477,395	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	489,041	FIRST STATE BANCSHARES INC	FARMINGTON, MO	
1070998	339,925	FIRST STATE BANCSHARES, INC.	MIDDLESBORO, KY	
1083587	300,346	FIRST STATE CORPORATION	WAYNESBORO, MS	Moved from Peer 6
1902754	303,907	FIRST STAUNTON BANCSHARES, INC	STAUNTON, IL	Moved from Peer 6
1081716	452,713	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
2693488	397,904	FIRST WASHINGTON FINANCIALCORP	WINDSOR, NJ	
1050646	452,640	FIRST YORK BAN CORP.	YORK, NE	Moved from Peer 4
1109834	314,844	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	Moved from Peer 6
1108707	406,610	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3047743	405,257	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1084669	313,491	FNB BANKING COMPANY	GRIFFIN, GA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
1398795	414,945	FNBH BANCORP, INC.	HOWELL, MI	
1137828	308,916	FNS BANCSHARES, INC.	SCOTTSBORO, AL	
1137453	474,838	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2938349	305,481	FOSTER BANCSHARES, INC.	CHICAGO, IL	Moved from Peer 6
2557405	323,954	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1066067	354,919	FREMONT BANK CORPORATION	CANON CITY, CO	
1142055	374,251	FRONT RANGE CAPITAL CORPORATIO	LOUISVILLE, CO	
1203714	381,808	GOODENOW BANCORPORATION	OKOBOJI, IA	
2734064	420,630	GRABILL BANCORP	GRABILL, IN	
2298883	369,564	GREATER DELAWARE VALLEY HOLDIN	BROOMALL, PA	
1121993	305,106	GUARANTY DEVELOPMENT COMPANY	LIVINGSTON, MT	Moved from Peer 6
1086766	399,927	HABERSHAM BANCORP	CORNELIA, GA	
1142439	392,770	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
1399073	324,261	HEARTLAND BANCCORP	GAHANNA, OH	
1084623	473,203	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
1055089	439,561	HERITAGE GROUP, INC.	AURORA, NE	
2253529	333,690	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1245741	338,919	HERKY HAWK FINANCIAL CORP.	MONTICELLO, IA	Moved from Peer 6
1109496	326,337	HERRING BANCORP, INC.	VERNON, TX	
1124659	332,557	HIGHLAND BANCSHARES, INC.	BLOOMINGTON, MN	
1131750	305,188	HIGHLANDS BANCSHARES, INC.	PETERSBURG, WV	Moved from Peer 6
2008158	363,183	HINSBROOK BANCSHARES, INC.	WILLOWBROOK, IL	
1209088	353,418	HOMESTAR FINANCIAL GROUP, INC.	MANTENO, IL	
2482196	413,348	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1144107	309,216	HONAT BANCORP, INC.	HONESDALE, PA	Moved from Peer 6
1125740	351,285	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
2326179	301,214	IBW FINANCIAL CORPORATION	WASHINGTON, DC	Moved from Peer 6
1118854	336,941	INDEPENDENCE BANCSHARES, INC.	LIVERMORE, KY	
3121193	348,593	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	New Y-9C/BHCPR reporter
2112439	315,537	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1122075	385,490	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
2634490	360,770	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	Moved from Peer 6
1245385	400,184	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1209695	325,715	ITASCA BANCORP INC.	ITASCA, IL	
1833997	359,056	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
2040288	488,506	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
1048504	321,205	JEFFERSONVILLE BANCORP	JEFFERSONVILLE, NY	
1117512	380,887	JUNIATA VALLEY FINANCIAL CORP.	MIFFLINTOWN, PA	
1137109	341,861	KAW VALLEY BANCORP, INC.	TOPEKA, KS	
1495854	320,053	KEWEENAW FINANCIAL CORPORATION	HANCOCK, MI	
2472928	426,323	KEY CAPITAL CORPORATION	OWINGS MILLS, MD	
1141889	322,112	KISH BANCORP, INC.	BELLEVILLE, PA	
2721112	361,305	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
2128917	461,733	LAKESIDE BANCORP, INC.	CHICAGO, IL	
3030307	332,605	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2265054	316,148	LAUREL CAPITAL GROUP, INC.	ALLISON PARK, PA	Moved from Peer 6
2352226	421,960	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3101784	310,299	LIBERTY BANCSHARES, INC	JONESBORO, AR	Moved from Peer 6
1134331	405,360	LIBERTY BANCSHARES, INC.	SAINT PAUL, MN	
3143784	483,945	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	New Y-9C/BHCPR reporter
1210169	318,587	LINCOLN BANCORP	REINBECK, IA	

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1097173	459,638	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
2745752	459,124	LONG ISLAND FINANCIAL CORP.	ISLANDIA, NY	
3019674	435,787	LSB CORPORATION	NORTH ANDOVER, MA	
2728577	388,202	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	406,272	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1139363	328,905	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	306,348	MARATHON BANKING CORPORATION	ASTORIA, NY	
1099814	357,514	MARIES COUNTY BANCORP., INC.	VIENNA, MO	
1250437	423,696	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1095254	461,312	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
2966548	318,605	MAXIM FINANCIAL HOLDINGS, INC.	DICKINSON, TX	
2395326	312,732	MECHANICS FINANCIAL CORPORATIO	MANSFIELD, OH	
2485487	335,453	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
2009294	311,211	MERRILL MERCHANTS BANCSHARES,	BANGOR, ME	
2217503	319,318	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
1208513	457,383	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	368,243	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	315,981	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1139185	361,784	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
2176413	442,431	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
1054840	320,168	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1086654	390,955	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2767660	317,274	MILLENNIUM BANKSHARES CORPORAT	RESTON, VA	
1099980	364,483	MNB BANCSHARES, INC.	MALVERN, AR	
1058165	360,652	MORRILL BANCSHARES, INC.	SABETHA, KS	
2256539	457,325	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	456,240	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	440,663	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2628529	417,681	MYSTIC FINANCIAL, INC.	MEDFORD, MA	
1086001	396,462	N W SERVICES CORPORATION	RINGGOLD, GA	
1947045	479,970	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	Moved from Peer 4
1031681	357,374	NATIONAL MERCANTILE BANCORP	LOS ANGELES, CA	
1200124	424,104	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3047109	342,942	NEW FRONTIER BANCORP	GREELEY, CO	
1023154	419,791	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	303,335	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	Moved from Peer 6
1830361	426,681	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
1048791	309,655	NEWTON FINANCIAL CORPORATION	NEWTON, NJ	
1827893	383,836	NI BANCSHARES CORPORATION	SYCAMORE, IL	
2845175	419,594	NORTH BAY BANCORP	NAPA, CA	
2621182	330,398	NORTH SHORE BANCORP	PEABODY, MA	
1246935	309,574	NORTHERN BANCORP, INC.	WOBURN, MA	
2934305	411,879	NORTHFIELD MHC	NORTHFIELD, VT	
2056298	331,143	NORTHVIEW FINANCIAL CORPORATIO	NORTHFIELD, IL	
2237118	484,601	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2578718	376,347	NORTHWEST SUBURBAN BANCORP, IN	MOUNT PROSPECT, IL	
2365356	371,326	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
2320618	301,269	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2233950	488,374	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
2485807	362,655	OMNI BANCSHARES, INC.	METAIRIE, LA	
1083729	441,044	ONE AMERICAN CORP.	VACHERIE, LA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
1248153	428,540	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1056769	359,977	OTTAWA BANCSHARES, INC.	SALINA, KS	
1249383	455,053	OXFORD BANK CORPORATION	OXFORD, MI	
1248032	389,871	OXFORD FINANCIAL CORPORATION	ADDISON, IL	
2762973	391,168	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
1099908	344,547	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	422,086	PALM BANCORP	PALMERTON, PA	
1205932	367,983	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
2337081	342,509	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
1117688	494,202	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2748995	497,138	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1974443	427,179	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1866155	332,028	PEOPLES COMMUNITY BANCSHARES,	COLQUITT, GA	
1139541	352,214	PEOPLES FINANCIAL SERVICES COR	HALLSTEAD, PA	
2905480	435,449	PEOPLES FIRST, INC.	OXFORD, PA	
1081314	405,748	PERSONS BANKING CO., INC.	LITHONIA, GA	
3051188	343,519	PHSB FINANCIAL CORPORATION	BEAVER FALLS, PA	
3145966	343,857	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	New Y-9C/BHCPR reporter
2925657	348,320	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
2392923	380,189	PITTSBURGH FINANCIAL CORP.	WEXFORD, PA	
1096484	417,631	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	348,913	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3098576	322,076	PLUMAS BANCORP	QUINCY, CA	
2224257	332,783	POINTE FINANCIAL CORPORATION	BOCA RATON, FL	
1067626	329,008	PRAIRIE CAPITAL, INC.	AUGUSTA, KS	
2291389	327,589	PRAIRIE FINANCIAL CORPORATION	BRIDGEVIEW, IL	
1826047	418,486	PREMIER COMMUNITY BANKSHARES,	WINCHESTER, VA	
2293329	485,877	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2321419	367,802	PSB HOLDINGS, INC.	WAUSAU, WI	
1022997	357,678	PUEBLO BANCORPORATION	PUEBLO, CO	
1095423	375,773	PULASKI INVESTMENT CORPORATION	LITTLE ROCK, AR	
1139804	488,145	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
1246252	398,722	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
1130904	428,978	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
3122846	317,729	RANDOLPH BANCORP	STOUGHTON, MA	
1030040	370,274	REDDING BANCORP	REDDING, CA	
3023680	429,576	REPUBLIC BANCSHARES OF TEXAS,	HOUSTON, TX	
1126121	337,876	RICE LAKE BANCORP., INC.	RICE LAKE, WI	
2114938	312,727	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	Moved from Peer 6
1209426	340,859	RIVER VALLEY BANCORPORATION	MERRILL, WI	
1364101	464,187	RIVERSIDE BANCSHARES, INC.	MARIETTA, GA	
2492485	368,443	ROBERTSON HOLDING COMPANY, L.P	HARROGATE, TN	
2352280	331,317	ROCKHOLD BANCORP	KIRKSVILLE, MO	
1125227	353,857	ROCKY MOUNTAIN BANCORPORATION,	BILLINGS, MT	
1885594	304,032	ROYAL AMERICAN CORPORATION	INVERNESS, IL	Moved from Peer 6
2702232	431,803	RSI BANCORP, MHC	RAHWAY, NJ	
2336806	361,330	S.B.C.P. BANCORP, INC.	CROSS PLAINS, WI	
1121733	328,867	S&C BANCO, INC.	NEW RICHMOND, WI	
1108042	329,258	SABINE BANCSHARES, INC.	MANY, LA	
2693273	311,043	SALISBURY BANCORP, INC.	LAKEVILLE, CT	Moved from Peer 6
1493560	427,410	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
1135374	335,787	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
1248836	311,032	SECURITY BANCSHARES, INC.	SCOTT CITY, KS	
1098509	333,698	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1107308	464,304	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	396,582	SECURITY NATIONAL CORPORATION	OMAHA, NE	
2366997	398,391	SHREWSBURY BANCORP	SHREWSBURY, NJ	
2901183	496,874	SI BANCORP, INC.	WILLIMANTIC, CT	
2777614	425,111	SILVER STATE BANCORP	HENDERSON, NV	
1820700	405,964	SLADE'S FERRY BANCORP	SOMERSET, MA	
1982055	337,815	SLIPPERY ROCK FINANCIAL CORPOR	SLIPPERY ROCK, PA	
1048997	472,193	SMITHTOWN BANCORP, INC.	SMITHTOWN, NY	
1143342	419,453	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	382,956	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
1124060	367,565	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
2640615	340,461	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
1082058	379,062	SOUTHEASTERN BANKING CORPORATI	DARIEN, GA	
1099074	495,472	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
1248939	398,676	SOUTHERN DEVELOPMENT BANCORPOR	ARKADELPHIA, AR	
1207824	325,912	SOUTHERN MICHIGAN BANCORP, INC	COLDWATER, MI	
1129823	338,510	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
2169871	318,816	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	412,019	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1132391	315,199	SOUTHWEST VIRGINIA BANKSHARES,	MARION, VA	
1247361	314,854	SPRING BANCORP, INC.	SPRINGFIELD, IL	
1123410	308,993	STERLING FINANCIAL GROUP, INC.	ROCHESTER, MN	
1486665	303,899	STEBEN TRUST CORPORATION	HORNELL, NY	Moved from Peer 6
2290560	338,285	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	436,474	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2327541	490,365	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
1247660	420,905	SUMMIT BANK CORPORATION	ATLANTA, GA	
1479180	323,222	SUMMIT FINANCIAL CORPORATION	GREENVILLE, SC	
2473484	412,720	SVB FINANCIAL SERVICES, INC.	SOMERVILLE, NJ	
1202883	309,931	SWORD FINANCIAL CORPORATION	HORICON, WI	
3102585	358,979	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	
1142242	420,963	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	458,650	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2127068	427,138	TEXAS SECURITY FIRST BANCSHARE	SULPHUR SPRINGS, TX	
2621548	435,825	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
2745604	397,533	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1208531	322,546	TOWN & COUNTRY BANCORP, INC.	SPRINGFIELD, IL	
1200405	336,847	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
1070420	485,541	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1080139	408,033	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
1115424	386,663	UNION BANKSHARES COMPANY	ELLSWORTH, ME	
1114940	335,185	UNION BANKSHARES, INC.	MORRISVILLE, VT	
1141106	313,658	UNION NATIONAL FINANCIAL CORPO	MOUNT JOY, PA	
1141601	302,212	UNISOUTH, INC.	UMATILLA, FL	Moved from Peer 6
1133781	351,565	UNITED BANCOR, LTD.	DICKINSON, ND	
1071502	374,333	UNITED BANCORP, INC.	MARTINS FERRY, OH	
2235598	329,448	UNITED BANCORPORATION	BILLINGS, MT	
1136009	498,138	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
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1207392	329,997	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
2713715	376,277	UNITED FINANCIAL CORP.	GREAT FALLS, MT	
2181426	445,269	UNITY BANCORP, INC.	CLINTON, NJ	
1208746	417,863	UPBANCORP, INC.	CHICAGO, IL	
2012315	493,096	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
1364110	464,160	VINEYARD NATIONAL BANCORP	RANCHO CUCAMONGA, CA	
2721596	309,109	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	Moved from Peer 6
2685054	390,855	WARREN BANCORP, INC.	WARREN, MI	
3021659	418,107	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1204104	393,416	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
1085255	343,599	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
3122051	495,470	WEST FINANCIAL, INC.	EL PASO, TX	
2560281	414,826	WEST POINTE BANCORP, INC.	BELLEVILLE, IL	
1097249	442,492	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1124891	340,271	WESTERN BANCSHARES, INC.	SAINT PAUL, MN	
1134911	389,126	WGNB CORP.	CARROLLTON, GA	
1051979	452,594	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
1399671	388,139	WNB BANCSHARES, INC.	ODESSA, TX	
1058558	335,493	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
2140115	369,240	WVS FINANCIAL CORP.	PITTSBURGH, PA	
2776813	347,181	1ST STATE BANCORP, INC.	BURLINGTON, NC	
1830240	321,066	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
1247576	326,268	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 431 bank holding companies.