

	PEER GROUP 6 06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
	-----	-----	-----	-----	-----
Number of BHCs in Peer Group	861	831	827	790	758
EARNINGS AND PROFITABILITY					

PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	4.05	3.95	3.97	4.14	4.15
+ Non-interest Income	0.84	0.83	0.85	0.80	0.80
- Overhead Expense	3.08	3.09	3.10	3.12	3.13
- Provision for Losses	0.22	0.19	0.24	0.21	0.20
+ Securities Gains (Losses)	0.02	0.02	0.03	0.00	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.65	1.55	1.51	1.60	1.65
Net Operating Income	1.13	1.03	1.02	1.06	1.09
Net Income	1.13	1.04	1.02	1.06	1.09
Net Income (Sub S Adjusted)	1.01	0.96	0.92	0.96	0.98
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.89	8.26	7.89	8.44	8.01
Interest Expense	2.51	4.01	3.61	3.99	3.51
Net Interest Income (TE)	4.37	4.27	4.29	4.47	4.50
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.17	0.16	0.24	0.19	0.18
Earnings Coverage of Net Losses (X)	30.71	23.08	21.64	25.21	24.45
Ln&Ls Allowance/Total Loans & Leases	1.28	1.24	1.26	1.24	1.27
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.73	0.64	0.73	0.64	0.62
30-89 Days Past Due Loans and Leases	1.16	1.31	1.42	1.33	1.15
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	15.10	15.71	15.51	15.39	14.22
Net ST Noncore Funding Dependence	7.44	8.14	7.89	9.02	8.68
Net Loans and Leases/Total Assets	64.81	65.38	64.43	65.01	63.26
CAPITALIZATION:					
Tier 1 Leverage Ratio	9.08	8.91	8.93	8.99	9.10
Equity Capital/Total Assets	9.24	9.17	9.08	9.05	8.91
Net Loans&Ls/Equity Capital (X)	7.47	7.60	7.59	7.64	7.55
Cash Dividends/Net Income	23.03	25.45	26.92	25.90	27.16
Cash Dividends/Net Income (Sub S Adjusted)	39.88	51.15	36.60	33.96	43.76
Retained Earnings/Avg Equity Cap	8.77	7.69	7.49	8.28	8.14
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.39	0.45	0.42	0.58	0.66
Long-Term Debt/Equity Capital	2.33	3.41	3.17	2.88	3.29
Equity Investment in Subs/Equity Cap	104.56	103.01	103.75	102.36	101.87
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	125.57	133.61	144.23	156.18	160.28

PERCENT OF AVERAGE ASSETS	PEER GROUP 6				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Interest Income (TE)	6.38	7.65	7.31	7.82	7.39
Less: Interest Expense	2.33	3.71	3.34	3.69	3.24
Equals: Net Interest Income (TE)	4.05	3.95	3.97	4.14	4.15
Plus: Non-Interest Income	0.84	0.83	0.85	0.80	0.80
Equals: Adj Operating Income (TE)	4.94	4.80	4.85	4.96	4.98
Less: Overhead Expense	3.08	3.09	3.10	3.12	3.13
Less: Provision for Loan and Lease Losses	0.22	0.19	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	0.02	0.02	0.03	0.00	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.65	1.55	1.51	1.60	1.65
Less: Applicable Income Taxes (TE)	0.48	0.47	0.45	0.50	0.53
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.13	1.03	1.02	1.06	1.09
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.13	1.04	1.02	1.06	1.09
Memo: Net Income (Last Four Qtrs)	1.11	1.07	1.03	1.07	1.12
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.02	92.97	92.94	92.92	92.61
Avg Int-Bearing Funds / Avg Assets	77.76	77.93	77.66	77.77	77.32
Int Income (TE) / Avg Earning Assets	6.89	8.26	7.89	8.44	8.01
Int Expense / Avg Earning Assets	2.51	4.01	3.61	3.99	3.51
Net Int Inc (TE) / Avg Earn Assets	4.37	4.27	4.29	4.47	4.50
YIELD OR COST:					
Total Loans and Leases (TE)	7.70	9.09	8.75	9.26	8.94
Interest-Bearing Bank Balances	1.91	4.96	4.55	6.61	5.69
Fed Funds Sold & Reverse Repos	1.65	4.85	3.77	6.16	5.00
Trading Assets	1.54	2.83	2.63	1.24	2.55
Total Earning Assets	6.76	8.13	7.76	8.30	7.87
Investment Securities (TE)	5.50	6.44	6.18	6.52	6.19
U.S. Treasury & Agency Sec (excl MBS)	5.10	6.85	6.26	NA	NA
Mortgage-Backed Securities	5.38	5.86	5.71	NA	NA
All Other Securities	6.62	7.20	7.16	NA	NA
Interest-Bearing Deposits	2.90	4.69	4.25	4.63	4.13
Time Deposits of \$100K or More	3.73	5.79	5.32	5.61	4.92
Time Deposits < \$100K	4.02	5.92	5.54	5.66	5.17
Other Domestic Deposits	1.55	2.84	2.44	3.11	2.80
Foreign Deposits	NA	NA	NA	0.00	5.06
Fed Funds Purchased and Repos	1.96	4.75	3.90	5.79	4.65
Other Borrowed Funds & Trading Liab	4.59	6.00	5.51	6.54	5.84
All Interest-Bearing Funds	2.99	4.75	4.30	4.74	4.19

	PEER GROUP 6				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
	-----	-----	-----	-----	-----
Avg Personnel Exp Per Employee (\$000)	22	21	43	41	39
Avg Assets per Employee (\$000)	2,717	2,602	2,633	2,515	2,385
ANALYSIS RATIOS					

Mutual Fund Fee Inc / Non-Int Income	1.11	1.14	1.00	1.55	1.49
Overhead Exp / NII + Non-Int Income	63.84	66.09	65.72	64.76	64.65
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.08	3.09	3.10	3.12	3.13
Personnel Expense	1.69	1.68	1.68	1.67	1.67
Net Occupancy Expense	0.44	0.46	0.45	0.47	0.47
Other Operating Expenses	0.93	0.94	0.95	0.97	0.99
Overhead Less Non-Interest Income	2.19	2.23	2.21	2.30	2.31
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	62.39	64.39	64.06	63.01	62.91
Personnel Expense	34.29	35.00	34.70	33.76	33.54
Net Occupancy Expense	8.88	9.51	9.30	9.40	9.30
Other Operating Expenses	18.83	19.61	19.69	19.64	19.80
Total Non-Interest Income	16.82	16.91	17.27	15.77	15.72
Fiduciary Activities Income	0.46	0.55	0.55	0.61	0.62
Serv Charges on Deposit Accts - Domestic	8.00	8.30	8.36	7.86	7.66
Trading Revenue	0.00	0.00	0.00	NA	NA
Investment Banking Fees & Commissions	0.26	0.26	0.25	NA	NA
Venture Capital Revenue	0.00	0.00	0.00	NA	NA
Net Servicing Fees	0.21	0.23	0.21	NA	NA
Net Securitization Income	0.00	0.00	0.00	NA	NA
Insurance Comm & Fees (Incl Premiums)	0.38	0.34	0.39	NA	NA
Net Gain (Loss) - Sales Loans, OREO, Oth	0.66	0.55	0.66	NA	NA
Other Non-Interest Income	4.56	4.37	4.56	6.29	6.39
Overhead Less Non-Interest Income	45.06	46.93	46.27	46.78	46.75
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	22.61	24.17	23.72	24.53	24.79
Appl Inc Tax+TE/Pretax NOI+TE	30.51	31.74	31.05	33.00	33.24

PERCENT OF TOTAL ASSETS -----	PEER GROUP 6				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Real Estate Loans	43.68	42.78	43.01	42.65	40.81
Commercial and Industrial Loans	10.67	11.08	10.62	10.99	10.65
Loans to Individuals	5.78	6.51	6.11	6.84	7.09
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	2.05	2.19	1.97	1.96	1.97
Other Loans and Leases	0.71	0.73	0.69	0.69	0.70
Net Loans and Leases	64.81	65.38	64.43	65.01	63.26
Debt Securities Over 1 Year	19.61	13.44	15.54	19.54	21.52
Mutual Funds and Equity Securities	0.15	0.13	0.16	0.64	0.60
Subtotal	85.22	81.22	82.43	85.82	85.87
Interest-Bearing Bank Balances	0.51	0.53	0.52	0.33	0.34
Federal Funds Sold & Reverse Repos	2.35	3.11	2.65	1.95	1.54
Debt Securities 1 Year or Less	2.51	2.12	2.36	2.99	2.90
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.72	91.81	91.50	92.02	91.52
Non-Int Cash and Due From Dep Inst	3.45	3.42	3.74	3.59	4.00
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.10	0.08	0.09	0.07	0.08
All Other Assets	4.71	4.69	4.66	4.30	4.38

MEMORANDA:

Short-Term Investments	6.26	6.85	6.45	5.92	5.37
U.S. Treasury Securities	0.37	0.56	0.45	0.76	1.49
U.S. Agency Securities (excl MBS)	8.17	7.84	7.90	NA	NA
Municipal Securities	4.32	4.24	4.27	4.78	4.54
Mortgage-Backed Securities	5.74	5.12	5.69	NA	NA
Asset-Backed Securities	0.00	0.00	0.00	NA	NA
Other Debt Securities	0.74	0.71	0.80	0.88	0.94
RE Loans Secured by 1-4 Family	18.37	19.22	18.74	19.63	19.16
Revolving	1.31	1.20	1.20	1.17	1.09
Closed-End, Sec by First Liens	15.23	16.10	15.69	16.46	16.20
Closed-End, Sec by Junior Liens	1.26	1.36	1.28	1.41	1.27
Commercial Real Estate Loans	21.27	19.56	20.52	18.95	17.66
Construction and Land Dev	3.97	3.66	3.88	3.35	3.05
Multifamily	0.82	0.75	0.77	0.71	0.72
Nonfarm Nonresidential	15.59	14.24	14.95	14.01	13.13
RE Loans Secured by Farmland	2.09	2.07	1.99	2.00	1.93
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	67.32	65.28	66.63	65.32	64.25
RE Loans Secured by 1-4 Family	28.61	29.59	29.32	30.27	30.46
Revolving	1.97	1.79	1.82	1.76	1.67
Closed-End	26.08	27.32	26.93	27.96	28.16
Commercial Real Estate Loans	32.52	29.68	31.49	29.01	27.73
Construction and Land Dev	5.98	5.51	5.88	5.09	4.75
Multifamily	1.25	1.12	1.17	1.09	1.14
Nonfarm Nonresidential	23.93	21.69	23.04	21.52	20.68
RE Loans Secured by Farmland	3.27	3.19	3.13	3.10	3.06
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	16.41	16.98	16.55	16.91	16.81
Loans to Individuals	9.17	10.19	9.74	10.74	11.40
Credit Card Loans	0.16	0.19	0.19	0.37	0.40
Agricultural Loans	3.24	3.38	3.12	3.06	3.18
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.13	1.15	1.10	1.08	1.12

PERCENT OF TOTAL ASSETS	PEER GROUP 6				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Short-Term Investments	6.26	6.85	6.45	5.92	5.37
Liquid Assets	23.52	23.16	23.84	23.30	24.77
Investment Securities	22.93	21.53	22.63	23.81	25.53
Net Loans and Leases	64.81	65.38	64.43	65.01	63.26
Net Lns, Ls & Stdbly Ltrs of Credit	65.25	65.82	64.85	65.43	63.68
Core Deposits	69.77	69.66	70.10	70.13	71.96
Noncore Funding	19.49	19.78	19.33	19.47	17.98
Time Deposits of \$100K or More	12.62	13.15	12.70	12.47	11.16
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.05	1.09	1.23	1.38	1.50
Net Fed Funds Purchased (Sold)	-1.33	-2.09	-1.41	-0.57	-0.02
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.98	0.94	0.72	1.38	1.41
Earning Assets Repr in 1 Year	36.00	36.66	36.31	36.23	34.51
Int-Bearing Liab Repr in 1 Year	35.00	39.46	36.91	34.23	32.98
Long-Term Debt Repr in 1 Year	0.33	0.63	0.35	0.22	0.22
Net Assets Repriceable in 1 Year	0.29	-3.91	-1.32	1.29	1.05
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	15.10	15.71	15.51	15.39	14.22
Net ST Noncore Funding Dependence	7.44	8.14	7.89	9.02	8.68
Short-Term Inv/ST Noncore Funding	61.49	62.79	61.81	52.15	52.08
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.29	13.45	15.46	13.31	16.83
Net Loans and Leases/Total Deposits	78.33	78.55	77.49	78.30	75.89
Net Loans and Leases/Core Deposits	93.80	94.43	92.66	93.29	88.43
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.06	0.73	0.69	0.15	-1.18
Avail-For-Sale Sec Appr(Depr)/Eq Cap	4.12	2.53	2.36	0.07	-5.90
Struct Notes Appr(Depr)/Eq Cap	0.06	0.00	-0.01	-0.16	-0.23
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.36	10.31	9.41	11.64	15.05
Available-For-Sale Securities	90.64	89.69	90.59	88.36	84.95
U.S. Treasury Securities	1.91	2.81	2.23	3.61	6.33
U.S. Agency Securities (excl MBS)	38.83	39.00	37.70	NA	NA
Municipal Securities	18.85	19.49	18.70	20.16	17.91
Mortgage-Backed Securities	24.70	23.18	24.97	NA	NA
Asset-Backed Securities	0.00	0.00	0.00	NA	NA
Other Debt Securities	3.31	3.38	3.58	3.78	3.78
Mutual Funds and Equity Securities	0.71	0.59	0.78	3.21	2.80
Debt Securities 1 Year or Less	12.06	10.99	11.39	13.83	12.08
Debt Securities 1 To 5 Years	42.39	28.07	32.88	40.49	41.84
Debt Securities Over 5 Years	40.64	33.09	33.81	38.91	40.00
Pledged Securities	42.83	44.71	41.91	45.61	41.85
Structured Notes, Fair Value	0.56	0.16	0.17	0.19	0.30

ANALYSIS RATIOS	PEER GROUP 6				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Provision for Ln&Ls Losses/Avg Assets	0.22	0.19	0.24	0.21	0.20
Provision for Ln&Ls Losses/Avg Lns&Ls	0.34	0.29	0.36	0.33	0.31
Provision for Ln&Ls Losses/Net Losses	257.22	212.25	197.61	238.80	199.22
Ln&Ls Allowance/Total Loans & Leases	1.28	1.24	1.26	1.24	1.27
Ln&Ls Allowance/Net Ln&Ls Losses (X)	19.49	17.53	11.38	14.84	13.83
ALLL/Nonaccrual Assets	565.78	541.54	487.98	617.50	626.17
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	328.33	289.26	274.53	348.77	347.98
Gross Ln&Ls Losses/Avg Loans & Leases	0.24	0.23	0.31	0.26	0.26
Recoveries/Avg Loans and Leases	0.07	0.06	0.06	0.07	0.07
Net Losses/Avg Loans and Leases	0.17	0.16	0.24	0.19	0.18
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	NA	NA	NA	NA
Recoveries/Prior Year-End Losses	13.32	15.51	34.33	35.88	37.29
Earnings Coverage of Net Losses (X)	30.71	23.08	21.64	25.21	24.45
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	0.03	0.03	0.04	0.03	0.03
Revolving	0.00	0.00	0.00	0.00	0.00
Closed-End	0.03	0.02	0.04	0.03	0.03
Commercial Real Estate Loans	0.03	0.01	0.04	0.02	0.02
Construction and Land Dev	0.00	0.00	0.01	0.00	0.00
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.02	0.01	0.03	0.02	0.01
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.33	0.31	0.53	0.45	0.40
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.70	0.64	0.75	0.60	0.65
Credit Card Loans	1.96	1.75	1.88	1.10	1.22
Agricultural Loans	0.01	0.01	0.03	0.01	0.01
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.06	0.05	0.16	0.00	0.00

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS

PAGE 7

PERCENT OF LOANS AND LEASES

PEER GROUP 6

	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
30-89 Days PD Loans and Leases	1.16	1.31	1.42	1.33	1.15
90+ Days PD Loans and Leases	0.20	0.22	0.22	0.17	0.19
Nonaccrual Loans and Leases	0.60	0.55	0.59	0.51	0.47
90+ Days PD and Nonaccrual Loans and Leases	0.85	0.82	0.87	0.72	0.70
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	1.16	1.31	1.42	1.33	1.15
90+ Days Past Due Assets	0.20	0.22	0.22	0.17	0.19
Nonaccrual Assets	0.60	0.55	0.59	0.51	0.47
30+ Days PD & Nonaccrual Assets	2.09	2.18	2.35	2.10	1.90

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.55	0.53	0.56	0.47	0.45
90+ PD & Nonaccrual Assets + OREO	0.69	0.65	0.69	0.57	0.55

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.51	0.46	0.51	0.46	0.44
Allowance for Loan & Lease Losses	61.27	57.48	63.08	57.46	55.99
Equity Cap + ALLL	5.41	4.89	5.49	4.88	4.74
Tier 1 Cap + ALLL	5.52	5.09	5.63	4.98	4.73
Loans & Leases + RE Acquired	0.79	0.71	0.79	0.71	0.69

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Real Estate - 30-89 Days PD	0.98	1.18	1.31	1.15	0.99
- 90+ Days Past Due	0.17	0.18	0.18	0.13	0.14
- Nonaccrual	0.47	0.42	0.47	0.37	0.36
Coml & Indl - 30-89 Days PD	1.25	1.48	1.29	1.78	1.33
- 90+ Days Past Due	0.20	0.19	0.21	0.24	0.23
- Nonaccrual	0.73	0.69	0.74	0.78	0.74
Individuals - 30-89 Days PD	1.81	1.83	2.15	1.96	1.74
- 90+ Days Past Due	0.21	0.22	0.24	0.19	0.19
- Nonaccrual	0.22	0.23	0.24	0.22	0.22
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.27	0.00	0.00
Agricultural - 30-89 Days PD	0.17	0.16	0.19	0.12	0.10
- 90+ Days Past Due	0.03	0.04	0.01	0.01	0.01
- Nonaccrual	0.11	0.10	0.12	0.06	0.08
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.74	1.26	0.83	0.03	0.02
- 90+ Days Past Due	0.04	0.10	0.05	0.00	0.00
- Nonaccrual	0.08	0.33	0.14	0.00	0.00
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.07	1.38	1.61	1.30	1.16
- 90+ Days Past Due	0.16	0.17	0.18	0.13	0.15
- Nonaccrual	0.31	0.32	0.31	0.29	0.27
Revolving - 30-89 Days PD	0.35	0.39	0.49	0.36	0.25
- 90+ Days Past Due	0.01	0.02	0.02	0.00	0.01
- Nonaccrual	0.04	0.05	0.04	0.02	0.01
Closed-End - 30-89 Days PD	1.10	1.29	1.71	1.34	1.20
- 90+ Days Past Due	0.16	0.17	0.18	0.13	0.15
- Nonaccrual	0.32	0.33	0.32	0.30	0.28
- Jr Lien 30-89 Days PD	0.05	NA	NA	NA	NA
- Jr Lien 90+ Days PD	0.00	NA	NA	NA	NA
- Jr Lien Nonaccrual	0.02	NA	NA	NA	NA
Commercial RE - 30-89 Days PD	0.70	0.91	0.92	0.76	0.55
- 90+ Days Past Due	0.10	0.12	0.12	0.08	0.08
- Nonaccrual	0.56	0.46	0.53	0.35	0.31
Const & Dev - 30-89 Days PD	0.55	0.66	0.70	0.48	0.25
- 90+ Days Past Due	0.01	0.03	0.02	0.00	0.00
- Nonaccrual	0.20	0.17	0.18	0.05	0.04
Multifamily - 30-89 Days PD	0.01	0.10	0.09	0.04	0.01
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Nonfarm Nres- 30-89 Days PD	0.63	0.82	0.83	0.72	0.53
- 90+ Days Past Due	0.09	0.10	0.11	0.06	0.07
- Nonaccrual	0.53	0.41	0.48	0.33	0.33
Farmland - 30-89 Days PD	0.37	0.39	0.48	0.32	0.29
- 90+ Days Past Due	0.08	0.07	0.04	0.01	0.03
- Nonaccrual	0.22	0.20	0.22	0.17	0.20
Credit Card - 30-89 Days PD	1.57	1.52	1.58	1.23	1.11
- 90+ Days Past Due	0.68	0.55	0.63	0.33	0.32
- Nonaccrual	0.00	0.01	0.00	0.01	0.01

CAPITAL RATIOS	PEER GROUP 6				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Tier 1 Leverage Ratio	9.08	8.91	8.93	8.99	9.10
Tier 1 RBC Ratio	13.30	13.07	13.15	13.32	13.94
Total Risk-Based Capital Ratio	14.66	14.25	14.41	14.46	15.06
Tangible Tier 1 Leverage Ratio	9.05	8.89	8.90	8.96	9.07
Tangible Common Eq Cap/Tan Assets	8.87	8.78	8.69	8.65	8.50
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	9.89	9.77	9.44	9.66	10.02
Standby Letters of Credit	0.32	0.31	0.31	0.32	0.32
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.00	0.00	0.00	0.00	0.00
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	15.57	15.37	15.19	15.64	16.84

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

PAGE 9

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 6				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Interest Rate Contracts	90.91	93.10	100.00	100.00	93.75
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	9.09	0.00	0.00	0.00	6.25
Futures and Forwards	9.09	13.78	12.50	13.33	6.25
Written Options	0.00	1.59	0.00	1.48	12.50
Exchange-Traded	0.00	1.53	0.00	0.00	6.25
Over-The-Counter	0.00	0.00	0.00	0.00	6.25
Purchased Options	25.76	37.33	35.42	26.90	25.00
Exchange-Traded	0.00	2.04	0.00	0.00	0.00
Over-The-Counter	25.76	31.91	35.42	26.90	25.00
Swaps	62.12	40.52	52.08	55.00	56.25
Held for Trading	0.00	0.00	8.33	0.00	0.00
Interest Rate Contracts	0.00	0.00	8.33	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	93.10	91.67	100.00	100.00
Interest Rate Contracts	87.88	86.21	87.50	100.00	93.75
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	9.09	0.00	0.00	0.00	6.25
Deriv Contr (Excl Fut & FX LE 14 Days)	100.00	88.18	100.00	81.68	93.75
One Year or Less	25.75	15.76	16.67	17.26	47.38
Over 1 Year to 5 Years	59.74	70.11	72.22	52.93	35.77
Over 5 Years	5.58	0.00	2.90	5.16	10.60
Gross Negative Fair Value (Abs Val)	1.58	0.00	0.00	0.11	0.91
Gross Positive Fair Value	0.81	1.03	1.02	1.07	1.72
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES

06/30/2002

06/30/2001

12/31/2001

12/31/2000

12/31/1999

ANALYSIS RATIOS:

	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Ins Underwriting Assets/Consol Assets	0.00	NA	NA	NA	NA
Ins Under Assets (P/C)/Tot Ins Und Ast	62.49	NA	NA	NA	NA
Ins Under Assets (L/H)/Tot Ins Und Ast	37.51	NA	NA	NA	NA
Sep Acct Assets (L/H)/Total Life Ast	13.48	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)	2.55	NA	NA	NA	NA
Credit Rel Prem Inc/Tot Prem Inc	68.66	NA	NA	NA	NA
Other Prem Inc/Total Prem Inc	31.34	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)	56.00	NA	NA	NA	NA
Ins Net Inc (L/H)/Equity (L/H)	-107.76	NA	NA	NA	NA
Insur Ben, Losses, Exp/Insur Premiums	0.90	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)	0.81	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	NA	NA	0.00	5.06
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	NA	NA	NA	NA	NA
Commercial and Industrial Loans	NA	NA	NA	2.95	3.61
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
Leases	NA	NA	NA	NA	NA
GROWTH RATES:					
Net Loans and Leases	-60.75	-62.83	-47.40	-66.16	-51.11
Total Selected Assets	-35.72	-57.01	-47.57	-34.33	-45.94
Deposits	NA	NA	NA	NA	NA

PROFITABILITY:	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Net Income/Avg Equity Capital	11.39	10.49	10.24	11.21	11.18
Bank Net Inc/Avg Eq Inv in Banks	12.79	12.07	11.74	12.91	12.76
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.04	7.75	4.23	0.23	1.89
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.50	10.21	8.90	10.81	9.80
Bank Net Income/Parent Net Income	102.66	103.51	104.21	103.79	103.27
Nonbank Net Income/Parent Net Income	0.06	0.05	0.04	0.04	0.03
Sub BHCs Net Inc/Parent Net Income	95.49	95.32	95.76	86.44	84.84
LEVERAGE:					
Total Liabilities/Equity	9.39	7.30	8.70	7.05	7.05
Total Debt/Equity Capital	3.73	4.98	4.68	4.76	5.49
Tot Debt+NP to Subs Iss Tr Pref/Equity	8.19	NA	NA	NA	NA
Tot Debt+Lns Guaranteed for Affl/Equity	3.87	5.23	4.93	4.93	5.81
Total Debt/Eq Cap - Exc Over Fair Value	3.78	5.06	4.74	4.84	5.65
Long-Term Debt/Equity Capital	2.33	3.41	3.17	2.88	3.29
Short-Term Debt/Equity Capital	0.39	0.45	0.42	0.58	0.66
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.21	0.27	0.28	0.32	0.47
Long-Term Debt/Consolidated LT Debt	7.23	19.82	9.16	20.90	24.31
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	104.56	103.01	103.75	102.36	101.87
Total Investment in Subs/Equity	105.04	103.49	104.27	102.95	102.39
Equity Inv in Subs/Cons Eq Cap+Min Int	99.95	101.64	101.23	101.29	101.62
Total Inv in Subs/Cons Eq Cap+Min Int	100.42	102.09	101.75	101.86	102.13
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.32	0.21	0.30	0.16	0.10
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.21	2.33	2.61	2.05	2.15
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	117.81	126.97	135.62	141.03	132.19
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	125.57	133.61	144.23	156.18	160.28
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	108.06	112.22	120.08	111.80	112.23
Pretax Oper Inc + Int Exp/Int Expense	1597.13	987.35	1557.10	1654.79	1716.41
Div + Int From Subs/Int Exp + Div	128.63	124.10	150.89	153.13	152.26
Fees+Other Inc From Subs/Sal + Oth Exp	4.02	4.84	4.95	5.10	5.72
Net Inc/Curr Port of LT Debt+Pfd Div(X)	43.50	28.00	100.49	48.32	42.26
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.82	-0.95	-0.95	-0.74	-0.87
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	0.77	0.00	0.00	0.00
Total	0.00	0.88	0.00	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.21	0.07	0.14	0.07	0.04
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 6				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Div Paid/Inc Before Undist Inc	69.34	66.81	66.09	65.02	68.44
Dividends Paid/Net Income	23.07	25.53	27.00	26.11	27.56
Net Income - Dividends/Avg Equity	8.75	7.68	7.45	8.28	8.04
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	113.73	115.96	139.54	143.03	130.52
Dividends From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Dividends From Subsidiary BHCs	2.88	0.64	2.47	1.16	1.65
Dividends From All Subsidiaries	127.72	131.55	174.11	175.09	148.37
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	30.96	35.90	40.55	40.59	38.36
Interest Income From Bank Subs	0.10	0.19	0.16	0.19	0.15
Mgt & Service Fees From Bank Subs	0.06	0.07	0.07	0.04	0.09
Other Income From Bank Subs	0.04	0.04	0.06	0.05	0.06
Operating Income From Bank Subs	32.83	38.70	47.41	47.92	40.88
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	23.48	19.96	31.81	25.01	19.84
Interest Income From Nonbank Subs	0.44	2.44	5.16	11.38	4.79
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.16
Other Income From Nonbank Subs	0.00	0.00	0.01	0.00	0.00
Operating Inc From Nonbank Subs	30.90	33.35	46.29	45.92	45.12
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	30.65	34.04	43.77	36.44	44.08
Interest Inc From Subsidiary BHCs	0.00	0.03	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	0.01	0.00	0.00
Operating Income From Sub BHCs	31.12	35.13	43.99	38.92	45.69
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	70.53	70.50	75.48	76.80	73.97
Interest Income From Bank Subs	0.66	2.23	0.59	0.71	0.76
Mgt & Serv Fees From Bank Subs	0.11	0.18	0.10	0.08	0.18
Other Income From Bank Subs	0.13	0.11	0.14	0.15	0.17
Operating Income From Bank Subs	80.07	82.30	84.00	84.35	83.02
Dividends From Nonbank Subs	0.00	0.00	0.00	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	0.09	0.05	0.05	0.01	0.03
Dividends From Subsidiary BHCs	2.19	0.98	1.83	1.59	1.99
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	2.39	1.47	2.04	1.75	2.04
Loans and Adv From Subs/ST Debt	151.44	4.74	14.37	0.18	0.00
Loans and Adv From Subs/Total Debt	28.68	0.03	4.46	0.09	0.00

BHCPR Reporters for Quarter Ending 06/30/2002
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
1079731	171,437	A. WILBERT'S SONS LUMBER AND	PLAQUEMINE, LA	
1075500	189,301	ABIGAIL ADAMS NATIONAL BANCORP	WASHINGTON, DC	
3109904	155,367	ACCESS NATIONAL CORPORATION	CHANTILLY, VA	New Y-9C/BHCPR reporter
1055623	272,184	ADBANC, INC.	OGALLALA, NE	
2467474	227,586	ADIRONDACK BANCORP	SARANAC LAKE, NY	
1107821	202,592	ALAMO CORPORATION OF TEXAS	ALAMO, TX	
2022444	236,626	ALBANY BANCORP, INC.	ALBANY, KY	
1246926	199,737	ALBANY BANCSHARES, INC.	ALBANY, TX	
1247419	276,957	ALLEGHENY VALLEY BANCORP, INC.	PITTSBURGH, PA	
3047154	176,203	ALLIANCE BANCSHARES CALIFORNIA	CULVER CITY, CA	New Y-9C/BHCPR reporter
1203693	163,470	ALPHA FINANCIAL GROUP, INC.	MINONK, IL	
1136595	289,665	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
1105078	207,330	AMADOR BANCSHARES, INC.	LAS CRUCES, NM	
2550657	260,526	AMB FINANCIAL SERVICES CORPORA	BAINBRIDGE ISLAND, WA	
2507183	236,177	AMERIBANCSHARES, INC.	WICHITA FALLS, TX	
1136269	217,229	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
3047172	241,215	AMERICAN BANCORPORATION OF MIN	BRAINERD, MN	
1095414	218,745	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
1207703	158,324	AMERICAN CENTRAL FINANCIAL GRO	SPRINGFIELD, IL	Moved from Peer 7
2900784	198,067	AMERICAN COMMUNITY BANCSHARES,	MONROE, NC	
3035049	188,909	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
1110045	221,717	AMERICAN NATIONAL BANCSHARES,	WACO, TX	
2312837	295,438	AMERICAN RIVER HOLDINGS	SACRAMENTO, CA	
2632571	164,134	AMERICAN STATE BANK HOLDING CO	WILLISTON, ND	
1131899	207,447	AMTEX BANCSHARES, INC.	ORANGE, TX	
1138197	209,055	ANDERSON BANCSHARES, INC.	MULLINS, SC	
1071913	227,448	ANDOVER BANCORP, INC.	ANDOVER, OH	
1083185	180,262	ANDREW JOHNSON BANCSHARES, INC	GREENEVILLE, TN	
1472257	190,389	ANNAPOLIS BANCORP, INC.	ANNAPOLIS, MD	
2454380	254,873	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1491650	175,621	ARKANSAS BANKERS' BANCORPORATI	LITTLE ROCK, AR	
1057980	209,375	ARKANSAS VALLEY BANCSHARES, IN	BROKEN ARROW, OK	
2293516	257,589	ARMSTRONG BANCSHARES, INC.	VIAN, OK	
1840221	174,472	ARNESON BANCSHARES, INC.	CLEAR LAKE, IA	
1140024	187,883	ARTHUR STATE BANCSHARES, INC.	UNION, SC	
2356886	219,942	ASB CORPORATION	JONESBORO, AR	
2863946	184,243	ASSOCIATED COMMUNITY BANCORP,	GREENWICH, CT	
3033746	255,646	BAC FINANCIAL INC.	STOCKTON, CA	
1491333	162,812	BAINUM BANCORP II	MURFREESBORO, AR	
1129029	203,828	BAKKEN SECURITIES, INC.	SAINT LOUIS PARK, MN	
1048728	251,562	BALLSTON SPA BANCORP, INC.	BALLSTON SPA, NY	
1142831	206,341	BANC SERVICES CORP.	ORRVILLE, OH	
1126028	219,022	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
2848710	192,226	BANCO PORTUGUES DO ATLANTICO	NEWARK, NJ	
1128460	221,791	BANCOMMUNITY SERVICE CORPORATI	ST PETER, MN	
2468275	189,438	BANCORP OF LUCEDALE, INC.	LUCEDALE, MS	New Y-9C/BHCPR reporter
1098590	299,462	BANCORP OF SOUTHERN INDIANA	SEYMOUR, IN	Moved from Peer 5
1099449	231,890	BANCSHARES OF EASTERN ARKANSAS	FORREST CITY, AR	
1895397	225,246	BANCSHARES OF JACKSON HOLE, IN	JACKSON, WY	
1099823	153,208	BANCSHARES OF RIPLEY, INC.	RIPLEY, TN	
1101735	289,482	BANCSHARES, INC.	HOUSTON, TX	

BHCPR Reporters for Quarter Ending 06/30/2002
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
1084061	216,614	BANCSOUTH CORPORATION	DOTHAN, AL	
1097445	267,718	BANCSTAR, INC.	SAINT LOUIS, MO	
2297701	160,005	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
1247455	275,230	BANKFIRST CAPITAL CORPORATION	MACON, MS	
2516970	238,234	BANKSHARES OF FAYETTEVILLE, IN	FAYETTEVILLE, AR	
1084780	247,771	BARTOW BANCSHARES, INC.	CARTERSVILLE, GA	
2410304	208,693	BASTROP BANCSHARES, INC.	BASTROP, TX	
2560665	249,713	BAY BANKS OF VIRGINIA, INC.	KILMARNOCK, VA	
1104307	183,313	BAYLOR BANCSHARES, INC.	SEYMOUR, TX	
2339571	297,746	BB&T BANCSHARES CORP.	BLOOMINGDALE, IL	
1143511	281,226	BELLE FOURCHE BANCSHARES, INC.	BELLE FOURCHE, SD	
1071379	281,341	BELMONT BANCORP	BRIDGEPORT, OH	
1141441	242,258	BENCHMARK BANKSHARES INC.	KENBRIDGE, VA	
1051906	236,651	BERCO, INC.	BENNINGTON, KS	
1985131	243,510	BERKSHIRE FINANCIAL SERVICES,	LEE, MA	
1137248	204,187	BIG LAKE FINANCIAL CORPORATION	OKEECHOBEE, FL	
1427677	187,224	BLOOMFIELD HILLS BANCORP, INC.	BLOOMFIELD HILLS, MI	New Y-9C/BHCPR reporter
1398973	180,069	BNB FINANCIAL SERVICES CORPORA	NEW YORK, NY	
2905734	219,684	BOE FINANCIAL SERVICES OF VIRG	TAPPAHANNOCK, VA	
1119329	174,612	BOOTHEEL BANCORP, INC.	POPLAR BLUFF, MO	
2238544	187,771	BORDER BANCSHARES, INC.	GREENBUSH, MN	New Y-9C/BHCPR reporter
1124163	269,298	BOSSHARD BANCO, LTD.	LACROSSE, WI	
2577506	174,177	BOTETOURT BANKSHARES, INC.	BUCHANAN, VA	
1399774	162,813	BRADLEY COUNTY FINANCIAL CORPO	CLEVELAND, TN	
1097016	168,030	BREMEN BANCORP, INC.	SAINT LOUIS, MO	
2447935	206,192	BRICKYARD BANCORP, INC.	LINCOLNWOOD, IL	
2508425	258,722	BRIDGE VIEW BANCORP	ENGLEWOOD CLIFFS, NJ	
1084212	296,339	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
1132382	180,637	BSJ BANCSHARES, INC.	SAINT JOSEPH, LA	
1135075	156,550	BUCHANAN COUNTY BANCSHARES, IN	SAINT JOSEPH, MO	New Y-9C/BHCPR reporter
1060346	259,742	BUERGE BANCSHARES, INC.	JOPLIN, MO	New Y-9C/BHCPR reporter
2752796	225,751	BUSINESS BANK CORPORATION	LAS VEGAS, NV	
1138786	161,621	C.S. BANCSHARES, INC.	CHILLICOTHE, MO	
2100089	156,437	C.S.B. BANCSHARES, INC.	SOMERVILLE, TX	
1203901	263,235	C&F BANC SHARES CORPORATION	KENDALLVILLE, IN	
1201448	173,629	C-B-G, INC.	WEST LIBERTY, IA	
1889510	200,076	CALEDONIA FINANCIAL CORPORATIO	CALEDONIA, MI	
2907381	235,331	CALIFORNIA FIRST NATIONAL BANC	SANTA ANA, CA	
1097098	202,632	CALLAWAY SECURITY BANKS, INC.	FULTON, MO	
2839567	199,778	CAMBANK, INC.	LAKE ZURICH, IL	
2297448	211,464	CAMPELLO BANCORP	BROCKTON, MA	
1248603	186,368	CAPAC BANCORP, INC.	CAPAC, MI	
3019964	209,649	CAPITAL BANCORP, INC.	NASHVILLE, TN	
2242970	165,304	CAPITAL COMMERCE BANCORP, INC.	MILWAUKEE, WI	
1127294	238,813	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
1248368	186,073	CARDINAL BANCORP II, INC.	SAINT LOUIS, MO	
2434467	184,005	CARDINAL BANKSHARES CORPORATIO	FLOYD, VA	
1245460	279,107	CARLINVILLE NATIONAL BANK SHAR	CARLINVILLE, IL	
1131527	171,038	CARLSBAD BANCORPORATION, INC.	CARLSBAD, NM	
1491641	178,355	CARLSON BANCSHARES, INC.	WEST MEMPHIS, AR	
2943473	167,572	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	

BHCPR Reporters for Quarter Ending 06/30/2002
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
2507790	230,627	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1203451	275,001	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
1082870	183,575	CARTER COUNTY BANCORP	ELIZABETHTON, TN	
2767512	268,472	CARTHAGE STATE BANCSHARES, INC	CARTHAGE, TX	
2254508	256,799	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
3074673	201,224	CBA BANCSHARES, INC.	MINNEAPOLIS, MN	
1106628	173,179	CBC, INC.	CLOVIS, NM	
2435594	179,311	CBR HOLDINGS, INC.	WINNETKA, IL	
2708159	246,761	CCF HOLDING COMPANY	JONESBORO, GA	
1118283	220,613	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
2847357	202,179	CENTENNIAL FIRST FINANCIAL SER	REDLANDS, CA	
2856498	203,379	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
1492273	227,670	CENTRAL BANC, INC.	GENESE0, IL	
1250035	289,714	CENTRAL BANCORP, INC.	GARLAND, TX	
1106468	271,277	CENTRAL BANCSHARES, INC.	HOUSTON, TX	
1250295	198,343	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
1246805	181,253	CENTRAL BANK CORPORATION	SAULT SAINTE MARIE, MI	
3015612	150,896	CENTRAL OHIO BANCORP	WAVERLY, OH	
1083680	263,701	CENTRAL PROGRESSIVE BANCSHARES	LACOMBE, LA	
1099047	174,874	CENTRAL SHARES, INC.	LEBANON, MO	
2918574	237,450	CENTRAL VALLEY BANCORP	MODESTO, CA	
2935405	247,817	CENTRAL VALLEY COMMUNITY BANCO	CLOVIS, CA	
1140677	267,883	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	
2560508	226,938	CENTURY BANCORP MHC	BRIDGETON, NJ	
1491856	223,891	CENTURY FINANCIAL CORPORATION	COLDWATER, MI	
1124538	294,088	CHARTER 95 CORPORATION	SAINT PAUL, MN	
2349404	186,362	CHATUGE BANK SHARES, INC.	HIAWASSEE, GA	
1128228	214,151	CHEROKEE BANCSHARES, INC.	SAINT PAUL, MN	
1075881	266,135	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
2485076	215,707	CHICAGO SHORE CORPORATION (F.K	CHICAGO, IL	
1125030	167,565	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
1139297	205,384	CHOICEONE FINANCIAL SERVICES,	SPARTA, MI	
1207208	233,922	CITBA FINANCIAL CORPORATION	MOORESVILLE, IN	
2519038	294,973	CITIZENS BANCORP	CORVALLIS, OR	
1135114	185,829	CITIZENS BANCORPORATION OF NEW	NEW ULM, MN	
1078958	270,742	CITIZENS BANCSHARES CORPORATIO	ATLANTA, GA	
1357121	177,694	CITIZENS BANCSHARES CORPORATIO	OLANTA, SC	
2718354	221,449	CITIZENS BANCSHARES, INC.	EDMOND, OK	
1084575	279,156	CITIZENS CAPITAL CORPORATION	MAGEE, MS	
1208492	200,682	CITIZENS CENTRAL BANCORP, INC.	MACOMB, IL	
1246681	269,063	CITIZENS CORPORATION	COLUMBIA, MS	
1142970	186,908	CITIZENS FINANCIAL CORP.	ELKINS, WV	
2299077	151,284	CITIZENS INDEPENDENT BANCORP,	LOGAN, OH	New Y-9C/BHCPR reporter
1839207	194,252	CITIZENS NATIONAL BANCORP, INC	PUTNAM, CT	
1999718	179,449	CITIZENS NATIONAL BANCORP, INC	SPRINGFIELD, MO	
2568595	240,936	CITY BANCORP	SPRINGFIELD, MO	
2625283	159,280	CITY BANCSHARES, INC.	NATCHITOCHEs, LA	
1048849	209,722	CITY NATIONAL BANCSHARES CORPO	NEWARK, NJ	
1135646	248,155	CLAIBORNE HOLDING COMPANY, INC	TAZEWELL, TN	
2469245	227,487	CLASSIC BANCSHARES, INC.	ASHLAND, KY	
1913684	178,142	CLEVELAND STATE BANCORP, INC.	CLEVELAND, MS	

BHCPR Reporters for Quarter Ending 06/30/2002
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
1135422	237,527	CNB CORPORATION	CHEBOYGAN, MI	
1109825	156,278	CNB FINANCIAL CORPORATION, INC	TAYLOR, TX	
2909200	183,690	CNB FINANCIAL SERVICES, INC.	BERKELEY SPRINGS, WV	
2184043	227,858	COASTAL BANCSHARES, INC.	PEARLAND, TX	
1083671	182,718	COASTAL BANKSHARES, INC.	SAVANNAH, GA	New Y-9C/BHCPR reporter
2146359	267,753	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1070840	155,705	COLONIAL BANC CORP.	EATON, OH	
1052903	266,937	COLORADO FUNDING COMPANY	DENVER, CO	
1117772	206,596	COLUMBIA FINANCIAL CORPORATION	BLOOMSBURG, PA	
1132122	165,717	COLUMBIAN FINANCIAL CORPORATIO	OVERLAND PARK, KS	
1085826	215,421	COLUMBIANA BANCSHARES, INC.	COLUMBIANA, AL	
2693705	218,020	COMBANC, INC.	DELPHOS, OH	
1398834	283,913	COMMERCESOUTH, INC.	EUFAULA, AL	Name change from EUFAULA BANCCORP, INC.
2300012	237,717	COMMERCIAL BANCSHARES, INC.	UPPER SANDUSKY, OH	
1978674	197,757	COMMERCIAL FINANCIAL CORP	STORM LAKE, IA	
1249299	222,847	COMMERCIAL NATIONAL FINANCIAL	ITHACA, MI	
1250606	231,167	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
2332536	182,806	COMMONWEALTH HOLDINGS, L.L.C.	BURLINGTON, KY	
1125843	278,361	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1977154	218,375	COMMUNITY BANCORP OF LOUISIANA	RACELAND, LA	
2826389	279,468	COMMUNITY BANCORP OF NEW JERSE	FREEHOLD, NJ	
1115040	290,170	COMMUNITY BANCORP.	DERBY, VT	
2180223	200,327	COMMUNITY BANCSHARES OF MARYSV	MARYSVILLE, KS	
1061624	277,803	COMMUNITY BANCSHARES, INC.	NEOSHO, MO	
1889480	156,700	COMMUNITY BANCSHARES, INC.	NOBLESVILLE, IN	
2247612	206,566	COMMUNITY BANCSHARES, INC.	JOSEPH, OR	
2536857	154,391	COMMUNITY BANK CORP.	PARK RIDGE, IL	Moved from Peer 7
1104017	261,992	COMMUNITY BANK HOLDINGS OF TEX	CORSICANA, TX	
1138928	165,862	COMMUNITY BANKERS' CORPORATION	MARION CENTER, PA	
1479144	160,267	COMMUNITY BANKSHARES, INC.	PARKERSBURG, WV	
2443526	260,028	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
1102200	244,305	COMMUNITY COMPANY, THE	WACO, TX	
1131488	178,006	COMMUNITY FINANCIAL CORP.	EDGEWOOD, IA	
2936103	191,987	COMMUNITY FINANCIAL SHARES, IN	GLEN ELLYN, IL	
2593083	215,672	COMMUNITY FIRST BANCORPORATION	WALHALLA, SC	
2754585	221,715	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
1493793	259,980	COMMUNITY NATIONAL BANCORPORAT	ASHBURN, GA	
2576965	244,594	COMMUNITY NATIONAL BANCORPORAT	WATERLOO, IA	
3108091	281,589	COMMUNITY VALLEY BANCORP	CHICO, CA	New Y-9C/BHCPR reporter
2513157	164,764	COMUNIBANC CORP.	NAPOLEON, OH	
1114502	177,897	CONNECTICUT RIVER BANCORP, INC	CHARLESTOWN, NH	
2168922	199,160	CONSOLIDATED EQUITY CORPORATIO	PURCELL, OK	
2286228	184,704	CONSUMERS BANCORP, INC.	MINERVA, OH	
1129681	179,231	CONTINENTAL BANCORP	MIAMI, FL	
1201569	202,143	CONTINENTAL MORTGAGE CORPORATI	AURORA, IL	
1059975	156,202	CONVERSE COUNTY CAPITAL CORPOR	DOUGLAS, WY	
1064269	185,531	CORNERSTONE ALLIANCE, LTD.	WINFIELD, KS	
2746254	196,730	CORNERSTONE BANCORP, INC.	STAMFORD, CT	
1142372	240,282	CORNERSTONE FINANCIAL SERVICES	OTTUMWA, IA	
2022529	230,967	CORNHUSKER GROWTH CORPORATION	LINCOLN, NE	
1098581	225,082	COUNTRY BANCORP, INC.	HILLSBORO, IL	

BHCPR Reporters for Quarter Ending 06/30/2002
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
1416831	193,814	COUNTRY BANK SHARES, INC.	MILFORD, NE	
2524788	196,185	COUNTY BANCORP, INC.	MANITOWOC, WI	
1363681	236,083	COUNTY BANK CORP	LAPEER, MI	
1207543	275,224	CRETE BANCORPORATION, INC.	CRETE, IL	
1131611	155,475	CROSS COUNTY BANCSHARES, INC.	WYNNE, AR	
1126149	168,057	CROSSTOWN HOLDING COMPANY	BLAINE, MN	
1210244	252,183	CRYSTAL VALLEY FINANCIAL CORPO	MIDDLEBURY, IN	
1967865	295,906	CSB BANCORP, INC.	MILLERSBURG, OH	
2184575	185,389	CSB, INC.	BIXBY, OK	
1102581	281,320	CU BANK SHARES, INC.	FARMERS BRANCH, TX	
2242523	291,345	D. L. EVANS BANCORP	BURLEY, ID	
2029368	157,783	DAIRYLAND BANK HOLDING CORPORA	LA CROSSE, WI	
1250026	203,304	DB HOLDING COMPANY, INC.	OMAHA, NE	
1139176	166,291	DBT FINANCIAL CORPORATION	DEWITT, AR	
2193906	289,540	DEARBORN BANCORP, INC.	DEARBORN, MI	
1845619	278,354	DECATUR BANCSHARES, INC.	DECATUR, AR	
3059746	227,606	DELLS BANCSHARES, INC.	WISCONSIN DELLS, WI	
1249918	208,559	DELMAR BANCORP	DELMAR, MD	
2706726	191,352	DELMARVA BANCSHARES, INC.	CAMBRIDGE, MD	
1130164	247,233	DEMOTTE BANCORP	DE MOTTE, IN	
1989241	162,993	DENALI BANCORPORATION, INC.	FAIRBANKS, AK	
1133615	194,313	DENTEL BANCORPORATION	VICTOR, IA	
2489234	276,524	DESTIN BANCSHARES, INC.	DESTIN, FL	
1131602	251,409	DEVON BANCORP, INC.	CHICAGO, IL	
1139617	213,808	DG BANCORP, INC.	DOWNERS GROVE, IL	
1085899	156,783	DICKSON FINANCIAL CORPORATION	DICKSON, TN	
2065432	260,443	DIMECO, INC	HONESDALE, PA	
2558484	192,475	DUNN INVESTMENT CO.	MANCHESTER, IA	
1398786	296,726	E.N.B. HOLDING COMPANY, INC.	ELLENVILLE, NY	
2652104	286,613	EAGLE BANCORP, INC.	BETHESDA, MD	
1951770	269,684	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
1021879	261,881	EAGLE NATIONAL HOLDING COMPANY	MIAMI, FL	
3023466	192,844	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
1139224	252,714	EAST SIDE BANCORPORATION, INC.	CHICAGO, IL	
1427556	267,238	EAST TEXAS FINANCIAL CORPORATI	KILGORE, TX	
1200777	153,703	EASTER ENTERPRISES, INC.	SPENCER, IA	
1129467	201,439	EASTERN MICHIGAN FINANCIAL COR	CROSWELL, MI	
1122851	215,390	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
1098031	247,297	EDMONTON BANCSHARES, INC.	EDMONTON, KY	
1206153	221,465	EDVILLE BANCORP, INC.	VILLA PARK, IL	
1207329	218,373	ELGIN STATE BANCORP, INC.	ELGIN, IL	
1206676	191,535	ELLETTSVILLE BANCSHARES, INC.	ELLETTSVILLE, IN	
2947985	158,180	ELMER BANCORP, INC.	ELMER, NJ	
1204869	234,891	ELMWOOD FINANCIAL CORPORATION	RACINE, WI	
1480944	227,573	EMCLAIRE FINANCIAL CORP	EMLENTON, PA	
2466208	268,816	ENTERPRISE BANCSHARES, INC.	MEMPHIS, TN	
1401190	263,002	EVANS BANCORP, INC.	ANGOLA, NY	
3001129	166,196	EVERGREENBANCORP, INC.	SEATTLE, WA	
1096176	246,409	EXCHANGE BANCSHARES, INC.	MAYFIELD, KY	
1054000	249,749	EXCHANGE BANKSHARES CORPORATIO	ATCHISON, KS	
1061893	189,726	EXCHANGE COMPANY	GIBBON, NE	

BHCPR Reporters for Quarter Ending 06/30/2002
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
1082731	236,409	EXECUTIVE BANKING CORPORATION	MIAMI, FL	
1076495	292,523	F & M BANK CORP.	TIMBERVILLE, VA	
1028038	289,491	F & M HOLDING COMPANY	BOISE, ID	
1416907	166,451	F.B.H. CORPORATION	FAYETTE, AL	
1130089	272,020	FACTORY POINT BANCORP, INC.	MANCHESTER CENTER, VT	
2107305	218,295	FAIRFIELD BANCSHARES, INC.	FAIRFIELD, IL	
2270254	232,795	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1842083	261,809	FAR WEST BANCORPORATION	PROVO, UT	
1053357	154,428	FARM AND HOME INSURANCE AGENCY	LYONS, NE	
2178631	183,590	FARMERS AND MERCHANTS BANCSTAR	BURLINGTON, IA	
1099672	223,815	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1247615	180,432	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
2142306	257,544	FARMERS BANCORPORATION, INC.	BUHL, ID	
1095638	154,321	FARMERS BANCSHARES, INC.	HARDINSBURG, KY	
1109320	163,139	FARMERS BANCSHARES, INC.	CENTER, TX	
1071511	163,745	FARMERS NATIONAL BANCORP OF CY	CYNTHIANA, KY	New Y-9C/BHCPR reporter
2108227	205,216	FARMERS STATE FINANCIAL CORP.	VICTOR, MT	
2900355	231,005	FCB BANCORP, INC.	LOUISVILLE, KY	
1085488	205,204	FCB CORPORATION	MANCHESTER, TN	
3104860	162,257	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	New Y-9C/BHCPR reporter
1134069	190,067	FCN BANC CORP.	BROOKVILLE, IN	
2348274	222,607	FCT BANCSHARES, INC.	WACO, TX	
1891979	204,873	FEO INVESTMENTS, INC.	NORFOLK, NE	
2527024	185,224	FGH BANCORP, INC.	HERRIN, IL	
1121788	219,555	FIDELITY CORPORATION	BURKE, SD	
1199787	243,641	FIDELITY FINANCIAL CORPORATION	BIRMINGHAM, MI	
1925968	232,629	FINANCIAL INVESTORS OF THE SOU	BIRMINGHAM, AL	
1126037	187,292	FINLAYSON BANCSHARES, INC.	FINLAYSON, MN	
1115330	242,891	FIRST & OCEAN BANCORP	NEWBURYPORT, MA	
1363935	197,924	FIRST & PEOPLES BANCSHARES, IN	RUSSELL, KY	
1064737	289,583	FIRST ADA BANCSHARES, INC.	ADA, OK	
1083840	202,458	FIRST ALACHUA BANKING CORPORAT	ALACHUA, FL	
2522337	236,067	FIRST ALAMOGORDO BANCORP OF NE	RENO, NV	
1056134	192,360	FIRST ALTUS BANCORP, INC.	ALTUS, OK	
1138188	207,680	FIRST AMERICAN BANCORP	ATHENS, GA	
1141629	191,170	FIRST AMERICAN BANKSHARES, INC	FORT ATKINSON, WI	
1143052	167,371	FIRST APPLE RIVER CORPORATION	APPLE RIVER, IL	
1096550	244,236	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1108967	262,675	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1105751	272,991	FIRST BAIRD BANCSHARES, INC.	BAIRD, TX	
1838590	213,785	FIRST BANCORP. OF DURANGO, INC	DURANGO, CO	
1099140	221,243	FIRST BANCORP, INC.	RUSSELL SPRINGS, KY	
1416701	278,435	FIRST BANCORP, INC.	KETCHIKAN, AK	
1842935	297,725	FIRST BANCORPORATION, INC.	LA CROSSE, WI	
2791898	273,103	FIRST BANCSHARES, INC.	SAN LUIS OBISPO, CA	
2971261	215,886	FIRST BANCTRUST CORPORATION	PARIS, IL	
1134041	193,042	FIRST BANK SHARES OF THE SOUTH	ALMA, GA	
1081921	240,397	FIRST BANKS, INC.	CARNESVILLE, GA	
2349468	185,398	FIRST BANKSHARES, INC.	WINTER PARK, FL	
1062050	163,847	FIRST BROKEN ARROW CORPORATION	BROKEN ARROW, OK	
2389839	188,656	FIRST CAPITAL BANKSHARES, INC.	PEORIA, IL	

BHCPR Reporters for Quarter Ending 06/30/2002
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
1417360	202,878	FIRST CAPITAL CORPORATION	FORT SCOTT, KS	
1076525	213,578	FIRST CAROLINA BANCSHARES CORP	DARLINGTON, SC	
1022166	171,270	FIRST CARTHAGE CORPORATION	CARTHAGE, MS	
1928633	241,495	FIRST CECILIAN BANCORP, INC.	CECILIA, KY	
1427293	198,350	FIRST CHEROKEE BANCSHARES, INC	WOODSTOCK, GA	
1142130	192,533	FIRST CITIZENS OF PARIS, INC.	PARIS, IL	
1249507	292,350	FIRST COLONY BANCSHARES, INC.	ALPHARETTA, GA	
2016340	171,037	FIRST COMMUNITY BANCORP, INC.	SHELBYVILLE, TN	
1983977	273,801	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2341547	150,444	FIRST COMMUNITY BANCSHARES, IN	KANSAS CITY, KS	
2641694	243,941	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2398587	163,019	FIRST COMMUNITY BANK HOLDING	DEBARY, FL	
2337401	179,048	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
1132896	186,525	FIRST COMMUNITY FINANCIAL CORP	MIFFLINTOWN, PA	
1056479	212,168	FIRST COMPANY	POWELL, WY	
1097388	194,080	FIRST DELTA BANKSHARES, INC.	BLYTHEVILLE, AR	
1492956	255,081	FIRST EAGLE BANCSHARES, INC.	HANOVER PARK, IL	
1250398	225,078	FIRST EXPRESS OF NEBRASKA, INC	GERING, NE	
1104642	175,166	FIRST FABENS BANCORPORATION	FABENS, TX	
1086122	249,566	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	
1100112	209,478	FIRST FARMERS BANK HOLDING COM	ARDSTOWN, KY	
1030451	240,878	FIRST FINANCIAL BANCORP	LODI, CA	
2180232	159,132	FIRST FINANCIAL BANCSHARES, IN	ROLAND, OK	New Y-9C/BHCPR reporter
1246515	295,048	FIRST GILMER BANKSHARES, INC.	GILMER, TX	
1107700	184,277	FIRST GRAHAM BANCORP, INC.	GRAHAM, TX	
1105528	237,694	FIRST GRANBURY BANCORPORATION	GRANBURY, TX	
1086243	166,681	FIRST HARALSON CORPORATION	BUCHANAN, GA	
1134564	163,666	FIRST INDEPENDENCE CORPORATION	DETROIT, MI	
1065163	164,480	FIRST INDEPENDENT BANCORP, INC	CHICKASHA, OK	
1247204	245,025	FIRST IPSWICH BANCORP	IPSWICH, MA	
1209510	298,259	FIRST LANSING BANCORP, INC.	LANSING, IL	
1233627	195,651	FIRST LIBERTY NATIONAL BANCSHA	LIBERTY, TX	
1889855	203,016	FIRST MARENGO FINANCIAL CORPOR	MARENGO, IL	
1086449	293,302	FIRST MCMINNVILLE CORPORATION	MCMINNVILLE, TN	
1980846	218,300	FIRST METRO BANCORP	MUSCLE SHOALS, AL	
1063619	294,761	FIRST MIDWEST BANCORP, INC.	MIDWEST CITY, OK	Moved from Peer 5
2577159	218,741	FIRST NATIONAL BANCORP OF RIVE	RIVER FALLS, WI	
1134845	159,529	FIRST NATIONAL BANCORP, INC.	LIBBY, MT	
2619349	238,423	FIRST NATIONAL BANCORP, INC.	GREEN FOREST, AR	
1889529	164,334	FIRST NATIONAL BANCORPORATION	STOUGHTON, WI	
1100224	166,500	FIRST NATIONAL BANCSHARES OF	HOPE, AR	
3018958	215,096	FIRST NATIONAL BANCSHARES OF	HUNTSVILLE, TX	
1097575	218,608	FIRST NATIONAL BANCSHARES, INC	CAMDENTON, MO	
2720067	212,921	FIRST NATIONAL BANCSHARES, INC	BRADENTON, FL	
1137529	221,072	FIRST NATIONAL BANK CORP	CLOVERDALE, IN	
1057908	207,769	FIRST NATIONAL BANK OF GILLETT	GILLETTE, WY	
1417007	178,031	FIRST NATIONAL BANKS-WEST CO.	EVANSTON, WY	
1076123	272,614	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1055726	257,568	FIRST NATIONAL CORPORATION OF	ARDMORE, OK	
1132159	177,202	FIRST NATIONAL CORPORATION OF	WYNNE, AR	
1097070	177,640	FIRST NATIONAL HOLDING COMPANY	OXFORD, MS	

BHCPR Reporters for Quarter Ending 06/30/2002
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
1071409	207,464	FIRST NATIONAL LONDON BANKSHAR	LONDON, KY	
1135356	221,737	FIRST NATIONAL TALLADEGA CORPO	TALLADEGA, AL	
1051081	246,087	FIRST NEBRASKA BANCS, INC.	SIDNEY, NE	
1881934	179,696	FIRST NEIGHBORHOOD BANCSHARES,	TOLEDO, IL	
1107830	184,657	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
2449331	210,189	FIRST NORTHWEST BANCORP, INC.	ARLINGTON HEIGHTS, IL	
1085844	219,335	FIRST OF HOMESTEAD, INC.	HOMESTEAD, FL	
1205633	220,628	FIRST OF HURON CORP.	BAD AXE, MI	
1206395	189,969	FIRST OF WAVERLY CORPORATION	WAVERLY, IA	
2791816	231,732	FIRST OTTAWA BANCSHARES, INC.	OTTAWA, IL	
1062528	178,879	FIRST PIONEER BANK CORP.	BRUSH, CO	
1071043	156,382	FIRST PRESTONSBURG BANCSHARES,	PRESTONSBURG, KY	
2224408	185,267	FIRST PRYOR BANCORP, INC.	PRYOR, OK	
2125523	263,050	FIRST SECURITY BANCORP, INC.	ELMWOOD PARK, IL	
2899851	225,395	FIRST SECURITY BANCORP, INC.	LEXINGTON, KY	
1085572	243,805	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
3065774	165,648	FIRST SENTRY BANCSHARES, INC.	HUNTINGTON, WV	
1099690	225,210	FIRST SHARP COUNTY BANCSHARES,	ASH FLAT, AR	
1123401	165,241	FIRST SLEEPY EYE BANCORPORATIO	SIOUX FALLS, SD	
2349486	213,180	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1082692	232,107	FIRST SOUTHWEST CORPORATION	MCCOMB, MS	
1209471	221,147	FIRST STATE BANCORP OF MONTICE	MONTICELLO, IL	
1098705	281,925	FIRST STATE BANCORP, INC.	CARTHERSVILLE, MO	
1057850	278,326	FIRST STATE BANCSHARES, INC.	SCOTTSBLUFF, NE	
1975459	271,919	FIRST STATE BANCSHARES, INC.	NEW LONDON, WI	
1096448	186,486	FIRST STATE BANKING CORP	RUSSELLVILLE, AR	
1083587	277,952	FIRST STATE CORPORATION	WAYNESBORO, MS	
1902754	297,848	FIRST STAUNTON BANCSHARES, INC	STAUNTON, IL	
1098880	176,391	FIRST UNION FINANCIAL CORPORAT	MONTICELLO, AR	
1097100	179,703	FIRST VALLEY NATIONAL CORP.	CLARKSDALE, MS	
1099654	158,482	FIRST VANDALIA CORP.	VANDALIA, IL	
1135404	225,866	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1070336	250,634	FIRST WEST VIRGINIA BANCORP	WHEELING, WV	
1100091	188,402	FIRST WESTERN BANCSHARES, INC.	BOONEVILLE, AR	
1109834	276,435	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
2376567	182,821	FIRSTFED BANCORP, INC.	BESSEMER, AL	
1129515	172,034	FIVE FLAGS BANKS, INC.	PENSACOLA, FL	
1246382	180,864	FLORIDA FIRST CITY BANKS, INC.	FORT WALTON BEACH, FL	
1086814	178,987	FMB BANCSHARES, INC.	LAKELAND, GA	
1084128	218,193	FMB BANKING CORPORATION	MONTICELLO, FL	
1137426	168,133	FMB OF S.C. BANCSHARES, INC.	HOLLY HILL, SC	
2851653	201,422	FNB BANCORP	LAYTON, UT	
1416671	193,705	FNB BANCSHARES, INC.	IRON MOUNTAIN, MI	
1084669	293,055	FNB BANKING COMPANY	GRIFFIN, GA	
1133491	193,967	FNB BANKSHARES	BAR HARBOR, ME	
2504285	196,723	FNB COMPANY	LIVINGSTON, TX	
1248144	170,968	FNB FINANCIAL CORP.	SCOTTSVILLE, KY	
1247325	233,940	FNB FINANCIAL CORPORATION	SHELBY, OH	
1141227	189,100	FNB FINANCIAL SERVICES, INC.	DURANT, OK	
2052601	201,995	FNBR HOLDING CORPORATION	MEEKER, CO	
2511322	215,572	FNC., INC.	STORM LAKE, IA	

BHCPR Reporters for Quarter Ending 06/30/2002
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
1137462	244,946	FORBES FIRST FINANCIAL CORPORA	SAINT LOUIS, MO	
1128134	193,026	FORSTROM BANCORPORATION, INC.	CLARA CITY, MN	
2461623	212,955	FORTRESS BANCSHARES, INC.	WESTBY, WI	
2938349	278,586	FOSTER BANKSHARES, INC.	CHICAGO, IL	
2658197	161,237	FOUNDERS FINANCIAL CORPORATION	GRAND RAPIDS, MI	
1098152	184,306	FRANKLIN BANCORP, INC.	FRANKLIN, KY	
1139103	208,794	FRANKLIN BANCORP, INC. DBA SUN	ST PAUL, MN	
2600730	280,635	FRONTIER NATIONAL CORPORATION	SYLACAUGA, AL	
2596758	280,178	FSB BANCORP, MHC	FARMINGTON, ME	
1417379	157,918	FULTON BANCSHARES CORPORATION	MCCONNELLSBURG, PA	
2222495	246,575	FUTURA BANC CORPORATION	URBANA, OH	
1107885	155,930	G-6 CORPORATION	MESQUITE, TX	New Y-9C/BHCPR reporter
1079067	167,250	GADSDEN CORPORATION, THE	ALTOONA, AL	
2973591	194,585	GATEWAY FINANCIAL HOLDINGS, IN	ELIZABETH CITY, NC	
2512589	160,443	GATEWAY HOLDING COMPANY, INC.	DALLAS, TX	
1907106	174,174	GATO HOLDINGS, INC.	THIEF RIVER FALLS, MN	
1246944	160,608	GENBEACH CO., INC.	BEATTYVILLE, KY	
2589385	196,799	GEORGE WASHINGTON BANCORP, INC	OAK LAWN, IL	
1245581	218,726	GEORGIA COMMUNITY BANCORP, INC	REYNOLDS, GA	
2540292	201,491	GEORGIA-CAROLINA BANCSHARES	AUGUSTA, GA	
1098741	244,839	GERMANTOWN BANC CORP.	GERMANTOWN, IL	
2994260	166,596	GIANT HOLDINGS, INC.	FORT LAUDERDALE, FL	
2257620	269,869	GILLMOR FINANCIAL SERVICES, IN	OLD FORT, OH	
2839969	160,657	GILMER NATIONAL BANCSHARES, IN	GILMER, TX	
2571755	176,128	GLB BANCORP, INC.	MENTOR, OH	
2001328	268,946	GLEN BURNIE BANCORP	GLEN BURNIE, MD	
1064915	259,515	GN BANKSHARES, INC.	GIRARD, KS	
1205950	196,904	GNB BANCORPORATION	GRUNDY CENTER, IA	
1840267	198,435	GNB BANCSHARES, INC.	GAINESVILLE, TX	
2630193	211,093	GNB BANKSHARES CORPORATION	GRUNDY, VA	
2846275	164,314	GRAFF FAMILY, INC.	MCCOOK, NE	
1115406	209,474	GRAND BANK CORPORATION	MARBLEHEAD, MA	
1132216	241,625	GRANGE NATIONAL BANC CORP.	TUNKHANNOCK, PA	
1974470	223,123	GRAYSON BANKSHARES, INC.	INDEPENDENCE, VA	
1060355	164,311	GREAT PLAINS BANCSHARES, INC.	HOLLIS, OK	
1947102	222,741	GREAT RIVER FINANCIAL GROUP	BURLINGTON, IA	
1080568	229,098	GREAT SOUTHERN CAPITAL CORPORA	MERIDIAN, MS	
1143641	207,127	GREATER CHICAGO FINANCIAL CORP	CHICAGO, IL	
1141384	216,179	GREATER SOUTHWEST BANCSHARES,	IRVING, TX	
1205996	242,787	GREENFIELD BANCSHARES, INC.	GREENFIELD, IN	
1071566	274,862	GREENVILLE NATIONAL BANCORP	GREENVILLE, OH	
3025648	181,921	GREER BANCSHARES INCORPORATED	GREER, SC	
2637820	225,219	GUARANTY BANCORP, INC.	WOODSVILLE, NH	
1209444	212,612	GUARANTY BANKSHARES, LTD.	CEDAR RAPIDS, IA	
1096952	235,330	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
1121993	269,071	GUARANTY DEVELOPMENT COMPANY	LIVINGSTON, MT	
2521406	211,495	GUARANTY FINANCIAL CORPORATION	CHARLOTTESVILLE, VA	
1103391	233,984	HALECO BANCSHARES, INC.	PLAINVIEW, TX	
3012554	270,678	HAMPTON ROADS BANKSHARES, INC.	CHESAPEAKE, VA	
2008130	199,046	HARBOR BANKSHARES CORPORATION	BALTIMORE, MD	
1208102	234,383	HARBOR SPRINGS FINANCIAL CORPO	HARBOR SPRINGS, MI	

BHCPR Reporters for Quarter Ending 06/30/2002
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
1119075	228,112	HARDEMAN COUNTY INVESTMENT COM	BOLIVAR, TN	
1097838	184,838	HARDIN COUNTY BANCSHARES, INC.	SAVANNAH, TN	
1209604	157,815	HARVARD BANCORP, INC.	HARVARD, IL	Moved from Peer 7
1863659	185,955	HAYWARD BANCSHARES, INC.	EAU CLAIRE, WI	
1357082	213,165	HAZARD BANCORP	HAZARD, KY	
1136287	220,716	HCB FINANCIAL CORP.	HASTINGS, MI	
2595881	170,465	HEARTLAND BANCSHARES, INC.	FRANKLIN, IN	
1427079	194,108	HERGET FINANCIAL CORP.	PEKIN, IL	
2144739	215,457	HERITAGE BANCSHARES GROUP, INC	MINNEAPOLIS, MN	
2856340	210,735	HERITAGE BANCSHARES, INC.	LUCAMA, NC	
1143717	196,512	HERITAGE CAPITAL CORPORATION	JONESBORO, AR	
1200795	225,155	HERITAGE COMMUNITY BANCORPORAT	RIVERDALE, IL	
1140154	181,807	HERITAGE FINANCIAL CORPORATION	GRANBURY, TX	
2253529	282,652	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1200218	193,300	HERITAGEBANC, INC.	CHICAGO HEIGHTS, IL	
1109496	285,705	HERRING BANCORP, INC.	VERNON, TX	
3066977	246,414	HFB FINANCIAL CORPORATION	MIDDLESBORO, KY	
3048674	165,212	HIGH STREET CORPORATION	ASHEVILLE, NC	
1124659	287,281	HIGHLAND BANCSHARES, INC.	BLOOMINGTON, MN	Moved from Peer 5
1131750	278,691	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
2170868	158,958	HOCKING VALLEY BANCSHARES, INC	ATHENS, OH	
1144107	274,716	HONAT BANCORP, INC.	HONESDALE, PA	
1881680	164,206	HONOR BANCORP, INC.	HONOR, MI	
1200496	199,300	HOW-WIN DEVELOPMENT CO.	CRESKO, IA	
1138049	227,835	HPK FINANCIAL CORPORATION	CHICAGO, IL	
2876544	180,741	HSB BANCORP, INC.	HEBRON, MD	
1416608	159,179	HURON COMMUNITY FINANCIAL SERV	EAST TAWAS, MI	
1142774	226,997	ICNB FINANCIAL CORPORATION	IONIA, MI	
1209761	287,374	ILLINI CORPORATION	SPRINGFIELD, IL	
1208054	194,089	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
1118854	291,569	INDEPENDENCE BANCSHARES, INC.	LIVERMORE, KY	
2002893	161,823	INDEPENDENT BANKSHARES CORPORA	GALLATIN, TN	
2112439	270,838	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2634490	246,571	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
2849388	196,310	INTERMOUNTAIN FIRST BANCORP	LAS VEGAS, NV	
1139792	219,232	IOWA STATE BANK HOLDING COMPAN	DES MOINES, IA	
1246850	274,327	IRON AND GLASS BANCORP, INC.	PITTSBURGH, PA	
1247295	209,555	IXONIA BANCSHARES, INC.	IXONIA, WI	
1053713	182,732	J. R. MONTGOMERY BANCORPORATIO	LAWTON, OK	New Y-9C/BHCPR reporter
1119347	168,591	JACKSON FINANCIAL CORPORATION	MAYFIELD, KY	
1132766	228,770	JBC BANCSHARES, INC.	JASPER, GA	
2267665	225,778	JEFFERSON BANCSHARES, INC.	PINE BLUFF, AR	
1061156	157,997	JONES NATIONAL CORPORATION	SEWARD, NE	
1122057	219,921	JORGENSEN HOLDING COMPANY	KENMARE, ND	
1050075	273,393	KANSAS BANK CORPORATION	JOHNSON, KS	
1140127	270,639	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1206050	174,101	KENBANCORP	KENTLAND, IN	
3030192	272,801	KENSINGTON BANKSHARES, INC.	TAMPA, FL	
1495854	272,351	KEWEENAW FINANCIAL CORPORATION	HANCOCK, MI	
2010759	279,934	KILLBUCK BANCSHARES, INC.	KILLBUCK, OH	
1104325	165,073	KLEBERG AND COMPANY BANKERS	KINGSVILLE, TX	

BHCPR Reporters for Quarter Ending 06/30/2002
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
1056657	205,299	KREY CO. LTD.	PRATT, KS	
2155276	177,211	KS BANCORP, INC.	KENLY, NC	
1086506	160,948	LAFOLLETTE FIRST NATIONAL CORP	LA FOLLETTE, TN	
2360043	213,443	LAKE ELMO BANCSHARES, INC.	LAKE ELMO, MN	
1094864	292,288	LAKE HAMILTON ENTERPRISES, INC	LITTLE ROCK, AR	
2265054	278,043	LAUREL CAPITAL GROUP, INC.	ALLISON PARK, PA	
1069273	166,729	LAWRENCE KEISTER & CO	SCOTSDALE, PA	
1099195	167,526	LBT BANCSHARES, INC.	LITCHFIELD, IL	
2148586	153,393	LEA COUNTY BANCSHARES, INC.	HOBBS, NM	New Y-9C/BHCPR reporter
1031588	256,301	LEARNER FINANCIAL CORPORATION	WALNUT CREEK, CA	
1416578	239,221	LEGEND BANCORP, INC.	BOWIE, TX	
2700500	157,161	LEMARS ACQUISITION CORPORATION	LEMARS, IA	
2061407	281,506	LENAWEE BANCORP, INC.	ADRIAN, MI	
3101784	212,460	LIBERTY BANCSHARES, INC	JONESBORO, AR	New Y-9C/BHCPR reporter
1246579	154,341	LIBERTY BANCSHARES, INC.	ADA, OH	
1130548	225,879	LIBERTY FINANCIAL SERVICES, IN	NEW ORLEANS, LA	
1086748	224,378	LIBERTY SHARES, INC.	HINESVILLE, GA	
1204775	163,750	LINCOLN S.B. CORP.	LINCOLN, IL	
1201103	227,369	LINCOLNWOOD BANCORP INC.	LINCOLNWOOD, IL	
1129618	185,248	LIZTON FINANCIAL CORPORATION	LIZTON, IN	
1133259	169,554	LOGAN COUNTY BANCSHARES, INC.	LOGAN, WV	
1204618	167,562	LONGVIEW CAPITAL CORPORATION	NEWMAN, IL	
1491614	170,423	LONOKE BANCSHARES, INC.	LONOKE, AR	
1054925	230,417	LOVELAND SECURITIES, INC.	LOVELAND, CO	
1246298	170,702	LUZERNE NATIONAL BANK CORPORAT	LUZERNE, PA	
1246476	170,288	LYONS BANCORP, INC.	LYONS, NY	
2011765	156,472	M & L HOLDING COMPANY	BRANSON, MO	
1841732	175,049	M C BANCSHARES, INC.	MORGAN CITY, LA	
2807810	179,335	M&F BANCORP, INC.	DURHAM, NC	
1491306	198,375	M&P COMMUNITY BANCSHARES, INC.	NEWPORT, AR	
2052777	229,796	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
1136577	204,010	MACON BANCTRUST, INC.	LAFAYETTE, TN	
2481443	167,554	MADDOX CORPORATION, THE	BLAKELY, GA	
1416493	192,400	MADISON BANCSHARES GROUP, LTD.	BLUE BELL, PA	
3026551	189,593	MADISON BANCSHARES, INC.	PALM HARBOR, FL	
2453936	169,691	MAGNOLIA BANKSHARES, INC.	EASTMAN, GA	
3048115	244,584	MAIN STREET BANKSHARES, INC.	STATESVILLE, NC	
2493923	205,785	MAINBANCORP, INC.	AUSTIN, TX	
2067959	193,343	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1081097	201,266	MANSURA BANCSHARES, INC.	MANSURA, LA	
2514239	278,249	MARATHON BANKING CORPORATION	ASTORIA, NY	
1139505	181,167	MARBANC FINANCIAL CORPORATION	MARKLE, IN	
1131376	223,020	MARION COUNTY BANCSHARES, INC.	HAMILTON, AL	New Y-9C/BHCPR reporter
3035647	263,836	MARYLAND BANCORP, INC.	LEXINGTON PARK, MD	
3045011	220,688	MAUCH CHUNK TRUST FINANCIAL CO	JIM THORPE, PA	
1205857	168,067	MAUSTON BANCORP, INC.	LA CROSSE, WI	
2966548	276,541	MAXIM FINANCIAL HOLDINGS, INC.	DICKINSON, TX	
2655534	178,053	MBT BANCSHARES, INC.	KANSAS CITY, MO	
2269977	200,257	MBT CORP.	FOREST CITY, IA	
1071342	195,972	MCCREARY BANCSHARES INC.	WHITLEY CITY, KY	
1871618	230,320	MCINTOSH BANCSHARES, INC.	JACKSON, GA	

BHCPR Reporters for Quarter Ending 06/30/2002
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
1127324	246,727	MCLEOD BANCSHARES, INC.	SHOREWOOD, MN	
1247183	232,578	MERCER COUNTY STATE BANCORP	SANDY LAKE, PA	
2009294	290,277	MERRILL MERCHANTS BANCSHARES,	BANGOR, ME	
1062676	234,684	METCALF BANCSHARES, INC.	OVERLAND PARK, KS	
2521899	204,939	METRO BANK FINANCIAL SERVICES,	MIAMI, FL	
3027268	228,142	METRO NORTH BANCSHARES, INC.	ELK RIVER, MN	
1248649	173,753	METROBANCORP	INDIANAPOLIS, IN	
1081136	252,006	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1207673	175,743	MID-IOWA BANCSHARES CO.	ALGONA, IA	
2300768	221,021	MID-MISSOURI HOLDING COMPANY,	SULLIVAN, MO	
1206573	263,872	MIDAMERICA NATIONAL BANCSHARES	CANTON, IL	
1136214	159,118	MIDDLEBURY NATIONAL CORPORATIO	MIDDLEBURY, VT	
1398740	214,616	MIDDLEFIELD BANC CORP.	MIDDLEFIELD, OH	
1071539	170,229	MIDDLEFORK FINANCIAL GROUP INC	HYDEN, KY	
1054840	295,691	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1491351	282,825	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1063888	162,393	MIDLANDS FINANCIAL SERVICES	OMAHA, NE	
1054091	274,801	MIDSTATE BANCORP, INC.	HINTON, OK	
1825367	235,424	MIDSTATES BANCSHARES, INC.	HARLAN, IA	
1064652	213,066	MIDWEST BANC HOLDING CO.	PIERCE, NE	
2575249	186,484	MIDWEST BANCORPORATION, INC.	POPLAR BLUFF, MO	
2603450	225,690	MIDWEST COMMUNITY BANCSHARES,	MARION, IL	
1399729	180,498	MIDWEST GUARANTY BANCORP, INC.	TROY, MI	
1137042	223,504	MIFFLINBURG BANCORP, INC.	MIFFLINBURG, PA	
2848073	162,346	MILES BANCSHARES, INC.	ADVANCE, MO	
1201952	197,356	MILFORD BANCORPORATION	MILFORD, IA	Moved from Peer 7
2767660	281,948	MILLENNIUM BANKSHARES CORPORAT	RESTON, VA	
2795702	214,772	MINSTER FINANCIAL CORP.	MINSTER, OH	
2651581	235,838	MNB BANCORP	MILFORD, MA	
2298904	229,799	MNB CORPORATION	BANGOR, PA	
2910055	152,875	MONMOUTH COMMUNITY BANCORP	LONG BRANCH, NJ	New Y-9C/BHCPR reporter
1889967	183,160	MONONA BANKSHARES, INC.	MONONA, WI	
2351274	211,516	MONTANA SECURITY, INC.	HAVRE, MT	
1205325	169,237	MONTFORT BANCORPORATION, INC.	PLATTEVILLE, WI	
1097922	273,895	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	
2510428	180,321	MOUND CITY FINANCIAL SERVICES,	PLATTEVILLE, WI	
1098367	199,635	MOUNTAIN BANCSHARES, INC.	YELLVILLE, AR	
1098415	273,832	MOUNTAIN HOME BANCSHARES, INC.	MOUNTAIN HOME, AR	
1061213	274,404	MOUNTAIN STATES BANCORPORATION	DENVER, CO	
2107789	167,119	MYERS BANCSHARES, INC.	ALVA, OK	
1107595	288,765	NACOGDOCHES COMMERCIAL BANCSHA	NACOGDOCHES, TX	
1134050	168,333	NASHVILLE HOLDING COMPANY, THE	NASHVILLE, GA	
2665739	261,366	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
1137985	294,130	NATIONAL BANCSHARES CORPORATIO	ORRVILLE, OH	
2947882	252,768	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
3059773	287,938	NATIONAL UNITED BANCSHARES, IN	GATESVILLE, TX	
1082816	215,320	NBANK.CORP	COMMERCE, GA	
1066003	289,231	NBC CORP. OF OKLAHOMA	OKLAHOMA CITY, OK	
1056684	282,843	NBM CORPORATION	MCALESTER, OK	
1085880	247,225	NBN CORPORATION	NEWPORT, TN	
2925406	156,354	NCAL BANCORP	LOS ANGELES, CA	New Y-9C/BHCPR reporter

BHCPR Reporters for Quarter Ending 06/30/2002
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
1140097	168,350	NEFFS BANCORP, INC.	NEFFS, PA	
2098412	224,423	NETEX BANCORPORATION	PITTSBURG, TX	
2500027	177,383	NEW ASIA BANCORP, INC.	CHICAGO, IL	
1119628	209,959	NEW ERA BANCORPORATION, INC.	FREDERICKTOWN, MO	
3047109	256,786	NEW FRONTIER BANCORP	GRELEY, CO	New Y-9C/BHCPR reporter
2257228	166,942	NEW INDEPENDENT BANCSHARES, IN	NEW WASHINGTON, IN	
3049617	233,409	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1138106	191,655	NEW TRIPOLI BANCORP, INC.	NEW TRIPOLI, PA	
1118621	162,626	NEWBURG INSURANCE AGENCY, INC.	ROLLA, MO	
1048791	297,968	NEWTON FINANCIAL CORPORATION	NEWTON, NJ	
3103603	207,840	NICOLET BANKSHARES, INC.	GREEN BAY, WI	New Y-9C/BHCPR reporter
1889574	212,795	NORTH BANCORP, INC.	GAYLORD, MI	
1832824	209,914	NORTH CASCADES BANCSHARES, INC	CHELAN, WA	
2834076	206,167	NORTH CENTRAL BANCORP	NORFOLK, NE	
2621182	296,862	NORTH SHORE BANCORP	PEABODY, MA	
1136540	153,929	NORTH SHORE FINANCIAL CORPORAT	DULUTH, MN	
3109070	164,495	NORTH STATE BANCORP	RALEIGH, NC	New Y-9C/BHCPR reporter
1122422	242,742	NORTHEAST SECURITIES CORPORATI	MINNEAPOLIS, MN	
1246935	290,199	NORTHERN BANCORP, INC.	WOBURN, MA	
1249495	244,528	NORTHERN MISSOURI BANCSHARES,	UNIONVILLE, MO	
1109898	184,383	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	New Y-9C/BHCPR reporter
2088329	194,559	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
1246542	236,825	NW BANCSHARES, INC.	CHIPPEWA FALLS, WI	
2729499	225,050	OCONEE FINANCIAL CORPORATION	WATKINSVILLE, GA	
2320618	260,282	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2321428	248,086	OGDEN BANCSHARES, INC.	OGDEN, IA	
1206537	181,523	OGLE COUNTY BANCSHARES, INC.	ROCHELLE, IL	
1097221	158,403	OHIO VALLEY BANCORP, INC.	HENDERSON, KY	
1135981	167,267	ONAGA BANCSHARES, INC.	MERRIAM, KS	
2571269	205,390	ONEFINANCIAL CORPORATION	LITTLE ROCK, AR	
1210048	199,584	ORION BANCORPORATION, INC.	ORION, IL	
2950257	204,500	OSB FINANCIAL SERVICES, INC.	ORANGE, TX	
1124770	227,289	OSCEOLA BANCORPORATION, INC.	OSCEOLA, WI	
2454586	184,253	OUACHITA BANCSHARES CORP.	MONROE, LA	
1207954	190,933	OWEN FINANCIAL CORPORATION	SPENCER, IN	
1203200	237,844	P.N.B. FINANCIAL CORP.	CHICAGO, IL	
2560236	249,773	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
2961888	162,097	PACIFICA BANCORP, INC.	BELLEVUE, WA	
1480663	187,541	PALM DESERT INVESTMENTS	PALM DESERT, CA	
1076329	193,007	PALMETTO STATE BANKSHARES, INC	HAMPTON, SC	
2496335	250,335	PARADIGM BANCORPORATION, INC.	HOUSTON, TX	
3021800	195,629	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
2465283	240,716	PARIS BANCSHARES, INC.	PARIS, TX	
1209716	262,640	PARK BANCORPORATION, INC.	MADISON, WI	
2384508	158,724	PATAPSCO BANCORP, INC.	DUNDALK, MD	
2840479	221,788	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	
1494343	184,011	PAWNEE HOLDING COMPANY, INC.	PAWNEE, OK	
1248658	175,821	PBT BANCSHARES, INC.	MCPHERSON, KS	
2168959	193,764	PEAK BANKS OF COLORADO, INC.	NEDERLAND, CO	
1132757	165,359	PENN BANCSHARES, INC.	PENNSVILLE, NJ	
1140622	179,615	PENN LAUREL FINANCIAL CORP.	CURWENSVILLE, PA	

BHCPR Reporters for Quarter Ending 06/30/2002
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
1823587	172,444	PEOPLES BANCORP INC. OF BULLIT	SHEPHERDSVILLE, KY	
1209499	222,148	PEOPLES BANCORP, INC.	PRAIRIE DU CHIEN, WI	
2531049	160,503	PEOPLES BANCORP, INC.	CHESTERTOWN, MD	
2237293	198,119	PEOPLES BANCORPORATION OF NORT	CRESTVIEW HILLS, KY	
1097061	271,604	PEOPLES CORPORATION, THE	RIPLEY, MS	
1491801	194,000	PEOPLES FINANCIAL CORP. OF ILL	KEWANEE, IL	
2833949	194,197	PEOPLES FLORIDA BANKING CORPOR	PALM HARBOR, FL	
1085611	206,467	PEOPLES HOLDING COMPANY	WINDER, GA	
2684543	240,141	PEOPLES HOLDING COMPANY, INC.,	COLDWATER, OH	
2700368	214,702	PEOPLES SERVICE COMPANY	NIXA, MO	
1095759	175,812	PEOPLES COUNTY BANCSHARES, INC.	ROLLA, MO	
1208885	177,314	PILOT BANCORP, INC.	PILOT GROVE, IA	
1135691	158,893	PILOT POINT BANCORP, INC.	PILOT POINT, TX	
2520605	224,418	PINNACLE BANCSHARES, INC.	JASPER, AL	
2534406	201,409	PINNACLE BANKSHARES CORPORATIO	ALTAVISTA, VA	
2925657	229,763	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
1059407	235,073	PIONEER BANCSHARES, INC.	PONCA CITY, OK	
1108163	227,212	PLAINS BANCORP, INC.	LUBBOCK, TX	
1103793	155,584	PLANTERS & MERCHANTS BANCSHARE	HEARNE, TX	
1057618	157,076	PLATTE COUNTY BANCSHARES, INC.	PLATTE CITY, MO	New Y-9C/BHCPR reporter
3098576	286,280	PLUMAS BANCORP	QUINCY, CA	New Y-9C/BHCPR reporter
1839823	216,553	PNB HOLDING CO.	PONTIAC, IL	
2152734	188,629	POCA VALLEY BANKSHARES, INC.,	WALTON, WV	
1207712	252,191	PONTIAC BANCORP, INC.	PONTIAC, IL	
2524911	198,532	PONTOTOC BANCSHARES CORP.	PONTOTOC, MS	
1208577	216,757	PORT BANCSHARES, INC.	PORT WASHINGTON, WI	
2234920	180,920	POTOMAC BANCSHARES, INC.	CHARLES TOWN, WV	
1249271	183,052	POWELL VALLEY BANKSHARES, INC.	JONESVILLE, VA	
1067626	262,055	PRAIRIE CAPITAL, INC.	AUGUSTA, KS	
2291389	297,744	PRAIRIE FINANCIAL CORPORATION	BRIDGEVIEW, IL	
2306649	157,865	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	New Y-9C/BHCPR reporter
1108659	224,081	PROGRESSIVE BANCORP, INC.	MONROE, LA	
2198563	226,842	PROPHETSTOWN BANKING CO.	PROPHETSTOWN, IL	
2838159	201,635	PROVIDENT BANCORP	AMESBURY, MA	
1109263	221,982	PSB FINANCIAL CORPORATION	MANY, LA	
1404735	263,781	PTB CORPORATION	SALEM, OR	
1246252	299,167	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
1057962	246,365	QUAIL CREEK BANCSHARES, INC.	OKLAHOMA CITY, OK	
2618614	246,591	QUEENSTOWN BANCORP OF MARYLAND	QUEENSTOWN, MD	
2003108	205,352	RATON CAPITAL CORPORATION	RATON, NM	
2526755	203,756	RBC, INC.	DEMOPOLIS, AL	
1132243	209,877	RED RIVER BANCORP, INC.	GAINESVILLE, TX	
2743235	215,877	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1099300	156,970	REELFOOT BANCSHARES, INC.	UNION CITY, TN	
1416439	239,712	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
2787118	167,028	RELiance BANCSHARES, INC.	DES PERES, MO	New Y-9C/BHCPR reporter
2789466	189,785	RENASANT BANCSHARES INC	GERMANTOWN, TN	Name change from COMMUNITY COMMERCIAL BANCSHARES, INC
1054073	183,000	REPUBLIC CORPORATION, THE	HOUSTON, TX	
1131451	267,007	REPUBLIC FINANCIAL CORPORATION	WICHITA, KS	
1207945	208,222	RESOURCE BANCSHARES, INC.	DEKALB, IL	
1104147	186,631	REUNION BANCSHARES, INC.	DALLAS, TX	

BHCPR Reporters for Quarter Ending 06/30/2002
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
2803036	250,578	RHBT FINANCIAL CORPORATION	ROCK HILL, SC	
2486813	179,589	RIVER HOLDING COMPANY	STODDARD, WI	
2114938	251,509	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
2020824	265,452	ROCKWOOD BANCSHARES, INC.	EUREKA, MO	
2823351	249,252	ROME, MHC	ROME, NY	
1417324	163,824	ROMNEY BANKSHARES, INC.	ROMNEY, WV	
1885594	264,014	ROYAL AMERICAN CORPORATION	INVERNESS, IL	
1096372	260,706	ROYAL BANCSHARES, INC.	SAINT LOUIS, MO	
2718167	225,414	RSNB BANCORP	ROCK SPRINGS, WY	
2336806	254,133	S.B.C.P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	298,236	SABINE BANCSHARES, INC.	MANY, LA	
2603928	291,827	SAEHAN BANCORP	LOS ANGELES, CA	
1417203	226,133	SAINT LANDRY BANCSHARES, INC.	OPELOUSAS, LA	
2693273	286,126	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
2950716	180,372	SAVINGS BANCORP, INC.	CIRCLEVILLE, OH	
1129869	234,324	SCB BANCORP, INC.	DECATUR, IL	
1204029	299,946	SEAWAY BANCSHARES, INC.	CHICAGO, IL	Moved from Peer 5
1201738	160,885	SECURITY AGENCY, INC.	DECORAH, IA	
1124789	262,777	SECURITY BANCSHARES CO.	GLENCOE, MN	
1098509	287,435	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
2848804	171,606	SECURITY FINANCIAL SERVICES CO	DURAND, WI	
1248573	214,267	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
1124257	177,480	SECURITY STATE BANK HOLDING CO	NEW ROCKFORD, ND	
2572024	230,039	SECURITY STATE CORPORATION	CENTRALIA, WA	
1085330	240,668	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
2472423	276,902	SERVICE BANCORP, MHC	MEDWAY, MA	
1086458	259,139	SEVIER COUNTY BANCSHARES, INC.	SEVIERVILLE, TN	
2687852	225,599	SIGNATURE BANCSHARES, INC.	SPRINGFIELD, MO	
3065970	212,940	SIUSLAW FINANCIAL GROUP, INC.	FLORENCE, OR	
1207589	180,290	SOMONAUK FSB BANCORP, INC.	SOMONAUK, IL	
2925394	154,133	SONOMA VALLEY BANCORP	SONOMA, CA	
2411619	202,955	SOONER SOUTHWEST BANKSHARES	TULSA, OK	
1081622	231,307	SOUTH BANKING COMPANY	ALMA, GA	
3083303	200,381	SOUTH COASTAL HOLDINGS MHC, IN	ROCKLAND, MA	New Y-9C/BHCPR reporter
2764977	156,395	SOUTH GEORGIA BANK HOLDING COM	OMEGA, GA	
1086298	177,037	SOUTH LOUISIANA FINANCIAL CORP	HOUMA, LA	
2465313	213,139	SOUTH STREET FINANCIAL CORP.	ALBEMARLE, NC	
2640615	297,224	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
2124795	227,913	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1107184	206,081	SOUTHERN BANCSHARES, INC.	HOUSTON, TX	
1020395	200,321	SOUTHERN NATIONAL CORPORATION	ANDALUSIA, AL	
1132403	232,692	SOUTHWEST BANCSHARES, INC.	CHATOM, AL	
1081538	231,832	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
1132391	285,463	SOUTHWEST VIRGINIA BANKSHARES,	MARION, VA	
1247361	298,999	SPRING BANCORP, INC.	SPRINGFIELD, IL	
1119365	170,114	SPRINGFIELD BANKSHARES, INC.	SPRINGFIELD, KY	
2474931	250,786	ST. JOSEPH CAPITAL CORPORATION	MISHAWAKA, IN	
2645973	271,569	STANDARD MUTUAL HOLDING COMPAN	MURRYSVILLE, PA	
1076150	225,008	STATE BANCORP, INC.	BRUCETON MILLS, WV	
1100046	181,314	STATE HOLDING COMPANY	LITTLE ROCK, AR	
2623588	264,787	STATE OF FRANKLIN BANCSHARES,	JOHNSON CITY, TN	

BHCPR Reporters for Quarter Ending 06/30/2002
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
1245509	173,276	STEPHENSON NATIONAL BANCORP	MARINETTE, WI	
1123410	293,898	STERLING FINANCIAL GROUP, INC.	ROCHESTER, MN	
1486665	295,180	STEUBEN TRUST CORPORATION	HORNELL, NY	
1210646	266,830	STILLMAN BANCCORP, INC.	STILLMAN VALLEY, IL	
2728791	204,730	STOCKMANS FINANCIAL GROUP	ELK GROVE, CA	
1131666	175,186	SULPHUR SPRINGS BANCSHARES, IN	SULPHUR SPRINGS, TX	
1029295	152,397	SUMMIT BANCSHARES, INC.	OAKLAND, CA	
2267937	175,109	SUMMIT BANCSHARES, LTD.	OLNEY, IL	
1479180	288,771	SUMMIT FINANCIAL CORPORATION	GREENVILLE, SC	
1846634	212,098	SUN FINANCIAL CORPORATION	SAINT PETERS, MO	
2461463	211,217	SUSSEX BANCORP	FRANKLIN, NJ	
1134500	222,006	SUTTON BANCSHARES, INC.	ATTICA, OH	
1098385	256,751	SVB&T CORPORATION	FRENCH LICK, IN	
2614894	222,558	SWB BANCSHARES, INC.	FORT WORTH, TX	
1095816	186,235	T & C BANCORP, INC.	QUINCY, IL	
1076516	168,868	TCB CORPORATION	GREENWOOD, SC	
3102585	256,800	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	New Y-9C/BHCPR reporter
1140341	225,207	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	
1101726	206,503	TEXAS GULF BANCSHARES, INC.	CLUTE, TX	
2858951	202,696	THEBANCORP.COM, INC.	WILMINGTON, DE	
2346010	171,106	THOMASVILLE BANCSHARES, INC	THOMASVILLE, GA	New Y-9C/BHCPR reporter
1082852	182,922	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
1059340	177,115	TONGANOXIE BANKSHARES, INC.	TONGANOXIE, KS	
1118292	261,016	TOWER BANCORP INC.	GREENCASTLE, PA	
1095722	236,702	TOWN & COUNTRY BANCSHARES, INC	SALEM, MO	
2730383	235,522	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	
1969506	167,157	TRI-COUNTY BANCORP, INC.	BROWN CITY, MI	
2523389	270,397	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1139345	206,599	TRI-COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	
1133848	202,167	TRIVOLI BANCORP, INC.	TRIVOLI, IL	
2246053	175,436	TRUMAN BANCORP, INC.	SAINT LOUIS, MO	
1128527	190,298	TRUMAN BANCSHARES, INC.	TRUMAN, MN	
1048858	198,860	TSB SERVICES, INC.	SPENCER, NY	
1471803	157,491	TULSA NATIONAL BANCSHARES, INC	TULSA, OK	
1082478	294,895	TWIN CITIES FINANCIAL SERVICES	MARYVILLE, TN	
1125085	226,333	TYSAN CORPORATION, THE	MINNEAPOLIS, MN	
1202098	199,124	UNION BANCORPORATION, INC.	UNION GROVE, WI	
1133530	250,346	UNION BANCSHARES OF BENTON, IN	BENTON, AR	
1085358	258,988	UNION BANCSHARES, INC.	PELL CITY, AL	
2887296	152,255	UNION BANCSHARES, MHC	FREEPORT, IL	
1134836	178,265	UNION NATIONAL BANCORP OF BARB	BARBOURVILLE, KY	
2190110	211,894	UNION STATE BANCSHARES, INC.	KILLEEN, TX	
1141601	271,259	UNISOUTH, INC.	UMATILLA, FL	
1083895	223,874	UNITED BANCORPORATION OF ALABA	ATMORE, AL	
1207392	294,665	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
2630746	290,862	UNITY BANCSHARES, L.L.C.	SAINT JOHN, MO	
1097511	290,989	UNIVERSAL BANCORP	BLOOMFIELD, IN	
2497202	229,552	UPSON BANKSHARES, INC.	THOMASTON, GA	
2351818	231,834	USABANCSHARES.COM, INC	PHILADELPHIA, PA	
2082532	237,972	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	
1056189	190,220	VALLEY BANCORP, INC.	BRIGHTON, CO	

BHCPR Reporters for Quarter Ending 06/30/2002
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
2693385	164,730	VALLEY COMMUNITY BANCSHARES	PUYALLUP, WA	
2314327	220,908	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1399541	177,989	VALLEY RIDGE FINANCIAL CORP.	KENT CITY, MI	
1128581	235,340	VERMILLION BANCSHARES, INC.	VERMILLION, MN	
2364573	184,909	VIKING FINANCIAL SERVICES CORP	SEATTLE, WA	
1364110	268,059	VINEYARD NATIONAL BANCORP	RANCHO CUCAMONGA, CA	
1249703	192,798	VOGEL BANCSHARES, INC.	ORANGE CITY, IA	
2721596	236,960	VOYAGER FINANCIAL SERVICES COR	EDINA, MN	
1234491	245,245	W. J. YOUNG & CO.	CLINTON, IA	
1207468	157,830	W.S.B., INC.	WASHINGTON, IA	
2524676	165,979	WAGGONER NATIONAL BANCSHARES,	VERNON, TX	
1084155	205,641	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1126318	258,206	WALKER BAN CO.	WALKER, MN	
1138393	195,639	WARREN COUNTY BANCSHARES, INC.	WARRENTON, MO	
1142989	210,806	WASECA BANCSHARES, INC.	WASECA, MN	
1119525	158,237	WASHCO BANCSHARES, INC.	POTOSI, MO	
1054813	219,975	WASHINGTON INVESTMENT COMPANY	OTIS, CO	
1137015	207,521	WASHINGTON/WILKES HOLDING COMP	WASHINGTON, GA	
2747925	152,994	WB&T BANCSHARES, INC.	DUNCANVILLE, TX	
1020582	222,734	WCN BANCORP, INC.	WISCONSIN RAPIDS, WI	
1083635	193,255	WEST BATON ROUGE BANCSHARES	PORT ALLEN, LA	
1061736	200,181	WEST GATE BANSHARES, INC.	LINCOLN, NE	
1985216	184,174	WEST MILTON BANCORP, INC.	WEST MILTON, PA	
1095852	179,912	WEST PLAINS BANCSHARES, INC.	WEST PLAINS, MO	
1057113	218,554	WEST POINT BANCORP, INC.	WEST POINT, NE	
2371807	171,480	WEST POINTE BANCSHARES, INC.	OSHKOSH, WI	
1206667	252,011	WEST SHORE BANK CORPORATION	LUDINGTON, MI	
1107997	172,587	WEST TEXAS BANCSHARES, INC.	KERMIT, TX	
2831936	237,523	WESTBOROUGH BANCORP, M.H.C.	WESTBOROUGH, MA	
1127650	287,347	WESTBRAND, INC.	MINOT, ND	
1124891	298,916	WESTERN BANCSHARES, INC.	SAINT PAUL, MN	
1109227	257,650	WESTERN COMMERCE BANCSHARES OF	CARLSBAD, NM	
1357149	165,269	WESTERN SPRINGS BANCORP, INC.	HOFFMAN ESTATES, IL	
1123223	262,046	WESTERN STATE AGENCY, INC.	DEVILS LAKE, ND	
1203536	186,467	WHITEWATER BANCORP., INC.	WHITEWATER, WI	
2142445	289,541	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
1125245	207,083	WILCOX BANCSHARES, INC.	GRAND RAPIDS, MN	
1099122	254,038	WILSON & MUIR BANCORP, INC.	BARDSTOWN, KY	
1133660	239,805	WINONA BANC HOLDING COMPANY	WINONA, MN	
1136689	182,411	WIREGRASS BANCORPORATION	ASHFORD, AL	
1108761	216,084	WORTH BANCORPORATION, INC.	LAKE WORTH, TX	
1124921	242,377	YELLOWSTONE HOLDING COMPANY	COLUMBUS, MT	
2784920	235,454	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
1830240	286,739	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
1053209	200,867	304 CORPORATION	OMAHA, NE	

Note: Peer Group 6 has 861 bank holding companies.