

## PEER GROUP 05

	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Number of BHCs in Peer Group	443	388	424	395	350
<b>EARNINGS AND PROFITABILITY</b>					
<b>PERCENT OF AVERAGE ASSETS:</b>					
Net Interest Income (TE)	3.84	3.96	4.02	3.91	4.08
+ Non-interest Income	1.08	0.92	0.97	0.94	0.87
- Overhead Expense	3.16	3.07	3.15	3.11	3.14
- Provision for Losses	0.22	0.21	0.26	0.24	0.21
+ Securities Gains (Losses)	0.04	0.03	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)	1.63	1.65	1.63	1.56	1.62
Net Operating Income	1.10	1.10	1.09	1.03	1.05
Net Income	1.10	1.10	1.09	1.03	1.05
Net Income (Sub S Adjusted)	1.11	1.13	1.11	1.11	1.04
<b>PERCENT OF AVG EARNING ASSETS:</b>					
Interest Income (TE)	6.11	6.83	6.75	7.85	8.41
Interest Expense	1.95	2.56	2.41	3.65	4.03
Net Interest Income (TE)	4.16	4.27	4.34	4.22	4.38
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>					
Net Ln&Ls Losses/Avg Loans & Leases	0.18	0.17	0.22	0.22	0.18
Earnings Coverage of Net Losses (X)	26.65	30.10	26.75	24.29	27.19
Ln&Ls Allowance/Total Loans & Leases	1.33	1.30	1.33	1.28	1.25
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.77	0.76	0.76	0.73	0.53
30-89 Days Past Due Loans and Leases	0.93	0.92	1.03	1.14	1.05
<b>LIQUIDITY AND FUNDING:</b>					
Net Noncore Funding Dependence	17.14	16.64	16.37	17.33	15.59
Net ST Noncore Funding Dependence	6.71	7.90	6.72	8.90	9.08
Net Loans and Leases/Total Assets	65.00	65.70	65.14	65.52	65.75
<b>CAPITALIZATION:</b>					
Tier 1 Leverage Ratio	8.71	8.78	8.68	8.57	8.63
Equity Capital/Total Assets	8.63	8.81	8.71	8.62	8.68
Net Loans&Ls/Equity Capital (X)	7.93	7.84	7.88	7.99	7.95
Cash Dividends/Net Income	25.01	23.15	24.63	26.20	25.95
Cash Dividends/Net Income (Sub S Adjusted)	40.05	28.18	26.07	30.78	36.89
Retained Earnings/Avg Equity Cap	8.95	9.13	8.93	8.16	8.73
<b>PARENT COMPANY RATIOS:</b>					
Short-Term Debt/Equity Capital	0.46	0.58	0.48	0.49	0.85
Long-Term Debt/Equity Capital	1.41	1.74	1.72	2.10	2.03
Equity Investment in Subs/Equity Cap	108.39	105.66	107.11	104.58	102.96
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	108.07	121.66	126.52	149.86	145.33

PERCENT OF AVERAGE ASSETS	PEER GROUP 05				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Interest Income (TE)	5.65	6.35	6.26	7.29	7.84
Less: Interest Expense	1.81	2.38	2.24	3.39	3.75
Equals: Net Interest Income (TE)	3.84	3.96	4.02	3.91	4.08
Plus: Non-Interest Income	1.08	0.92	0.97	0.94	0.87
Equals: Adj Operating Income (TE)	4.96	4.92	5.02	4.88	4.98
Less: Overhead Expense	3.16	3.07	3.15	3.11	3.14
Less: Provision for Loan and Lease Losses	0.22	0.21	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	0.03	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)	1.63	1.65	1.63	1.56	1.62
Less: Applicable Income Taxes (TE)	0.50	0.52	0.51	0.50	0.54
Less: Minority Interest	0.01	0.01	0.01	0.01	0.00
Equals: Net Operating Income	1.10	1.10	1.09	1.03	1.05
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.10	1.10	1.09	1.03	1.05
Memo: Net Income (Last Four Qtrs)	1.08	1.06	1.08	1.03	1.06
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.68	93.02	92.87	92.97	93.19
Avg Int-Bearing Funds / Avg Assets	78.97	79.03	78.73	78.83	78.49
Int Income (TE) / Avg Earning Assets	6.11	6.83	6.75	7.85	8.41
Int Expense / Avg Earning Assets	1.95	2.56	2.41	3.65	4.03
Net Int Inc (TE) / Avg Earn Assets	4.16	4.27	4.34	4.22	4.38
YIELD OR COST:					
Total Loans and Leases (TE)	6.95	7.56	7.50	8.64	9.16
Interest-Bearing Bank Balances	1.48	1.99	2.20	4.70	6.90
Fed Funds Sold & Reverse Repos	1.15	1.63	1.57	3.78	6.18
Trading Assets	3.12	1.06	1.56	1.21	2.00
Total Earning Assets	5.98	6.71	6.61	7.72	8.27
Investment Securities (TE)	4.42	5.54	5.31	6.22	6.55
U.S. Treasury & Agency Sec (excl MBS)	3.83	5.03	4.72	6.35	N/A
Mortgage-Backed Securities	3.95	5.40	5.05	5.77	N/A
All Other Securities	6.31	6.83	6.94	7.32	N/A
Interest-Bearing Deposits	2.12	2.86	2.68	4.18	4.63
Time Deposits of \$100K or More	2.92	3.79	3.54	5.38	5.74
Time Deposits < \$100K	3.09	4.04	3.78	5.55	5.69
Other Domestic Deposits	1.03	1.50	1.44	2.40	3.15
Foreign Deposits	0.16	N/A	N/A	3.17	5.23
Fed Funds Purchased and Repos	1.40	1.98	1.87	3.96	5.78
Other Borrowed Funds & Trading Liab	4.17	4.59	4.54	5.58	6.51
All Interest-Bearing Funds	2.28	3.00	2.83	4.29	4.78

## PEER GROUP 05

06/30/2003

06/30/2002

12/31/2002

12/31/2001

12/31/2000

Avg Personnel Exp Per Employee (\$000)

25

23

47

44

42

Avg Assets per Employee (\$000)

2,939

2,832

2,846

2,697

2,554

## ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

1.43

1.74

1.65

1.49

2.07

Overhead Exp / NII + Non-Int Income

65.00

63.72

64.08

65.25

64.67

## PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.16

3.07

3.15

3.11

3.14

Personnel Expense

1.74

1.69

1.72

1.68

1.68

Net Occupancy Expense

Other Operating Expenses

0.44

0.44

0.45

0.46

0.46

0.95

0.92

0.96

0.96

0.97

Overhead Less Non-Interest Income

2.02

2.10

2.12

2.12

2.22

## PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

63.52

62.29

62.63

63.68

62.99

Personnel Expense

35.11

34.32

34.26

34.33

33.80

Net Occupancy Expense

8.87

8.95

8.80

9.30

9.28

Other Operating Expenses

19.02

18.70

19.17

19.69

19.56

Total Non-Interest Income

21.08

18.12

18.89

18.72

17.18

Fiduciary Activities Income

0.69

0.78

0.79

0.87

1.06

Serv Charges on Deposit Accts - Domestic

7.78

7.58

7.58

7.82

7.35

Trading Revenue

0.00

0.00

0.00

0.00

N/A

Investment Banking Fees &amp; Commissions

0.35

0.43

0.39

0.39

N/A

Venture Capital Revenue

0.00

0.00

0.00

0.00

N/A

Net Servicing Fees

0.25

0.25

0.23

0.30

N/A

Net Securitization Income

0.00

0.00

0.00

0.00

N/A

Insurance Activities Revenue

0.43

0.36

0.39

0.35

N/A

Net Gain (Loss) - Sales Loans, OREO, Oth

2.61

1.12

1.56

1.11

N/A

Other Non-Interest Income

5.66

5.00

5.30

5.30

7.54

Overhead Less Non-Interest Income

41.81

43.55

43.04

44.12

45.22

## TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

24.48

25.52

24.85

25.51

25.21

Appl Inc Tax+TE/Pretax NOI+TE

31.41

32.33

31.83

33.39

34.03

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate Loans	46.71	47.08	47.04	46.39	45.34
Commercial and Industrial Loans	10.23	10.12	10.09	10.41	10.50
Loans to Individuals	4.38	4.90	4.58	5.29	6.07
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.32	1.35	1.24	1.32	1.29
Other Loans and Leases	0.82	0.83	0.81	0.83	0.87
Net Loans and Leases	65.00	65.70	65.14	65.52	65.75
Debt Securities Over 1 Year	18.81	18.84	18.83	17.44	18.74
Mutual Funds and Equity Securities	0.33	0.33	0.34	0.28	0.82
Subtotal	85.20	85.77	85.20	83.97	86.01
Interest-Bearing Bank Balances	0.64	0.58	0.66	0.54	0.25
Federal Funds Sold & Reverse Repos	2.02	1.98	2.11	2.11	1.86
Debt Securities 1 Year or Less	2.34	2.32	2.42	2.24	2.84
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.36	91.70	91.52	91.48	91.91
Non-Int Cash and Due From Dep Inst	3.63	3.34	3.49	3.58	3.68
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.10	0.09	0.09	0.08	0.06
All Other Assets	4.94	4.90	4.91	4.87	4.32
MEMORANDA:					
Short-Term Investments	5.87	5.67	6.13	5.59	5.64
U. S. Treasury Securities	0.23	0.38	0.33	0.50	0.94
U. S. Agency Securities (excl MBS)	6.63	6.89	6.64	7.04	N/A
Municipal Securities	4.16	3.90	3.92	3.79	4.09
Mortgage-Backed Securities	6.94	6.61	6.94	6.32	N/A
Asset-Backed Securities	0.00	0.01	0.01	0.01	N/A
Other Debt Securities	0.74	0.93	0.83	0.98	1.24
RE Loans Secured by 1-4 Family	18.09	19.67	18.76	19.89	20.49
Revolving	2.19	1.75	2.08	1.58	1.32
Closed-End, Sec by First Liens	14.38	15.95	15.02	16.22	16.93
Closed-End, Sec by Junior Liens	1.14	1.32	1.25	1.42	1.60
Commercial Real Estate Loans	25.07	23.66	24.66	22.80	21.53
Construction and Land Dev	5.08	4.62	5.01	4.76	4.07
Multifamily	1.09	1.11	1.04	1.07	1.15
Nonfarm Nonresidential	18.05	17.12	17.82	16.12	15.54
RE Loans Secured by Farmland	1.46	1.55	1.45	1.53	1.42
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	71.81	71.39	71.97	70.45	68.83
RE Loans Secured by 1-4 Family	28.19	30.32	29.21	30.49	31.25
Revolving	3.33	2.63	3.15	2.34	1.95
Closed-End	24.56	27.13	25.81	27.61	28.76
Commercial Real Estate Loans	38.35	35.71	37.59	34.59	32.53
Construction and Land Dev	7.67	6.86	7.49	7.10	6.09
Multifamily	1.65	1.67	1.58	1.62	1.72
Nonfarm Nonresidential	27.68	25.93	27.22	24.49	23.53
RE Loans Secured by Farmland	2.21	2.32	2.21	2.33	2.14
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	15.66	15.37	15.49	15.81	15.88
Loans to Individuals	6.83	7.54	7.09	8.20	9.41
Credit Card Loans	0.17	0.17	0.18	0.19	0.39
Agricultural Loans	2.00	2.00	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	1.27	1.28	1.25	1.28	1.34

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Short-Term Investments	5.87	5.67	6.13	5.59	5.64
Liquid Assets	22.89	22.41	23.04	22.53	22.56
Investment Securities	22.36	22.20	22.31	22.29	23.15
Net Loans and Leases	65.00	65.70	65.14	65.52	65.75
Net Lns, Ls & Stdby Ltrs of Credit	65.59	66.24	65.70	66.07	66.29
Core Deposits	68.48	68.98	68.79	69.36	70.26
Noncore Funding	20.96	20.47	20.57	20.43	19.53
Time Deposits of \$100K or More	12.35	12.04	12.09	12.10	11.86
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.24	1.32	1.27	1.53	1.63
Net Fed Funds Purchased (Sold)	-0.79	-0.63	-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	1.25	1.19	1.20	1.01	1.39
Earning Assets Repr in 1 Year	38.35	37.22	37.76	36.91	36.11
Int-Bearing Liab Repr in 1 Year	29.48	32.83	30.76	35.20	32.76
Long-Term Debt Repr in 1 Year	0.52	0.50	0.41	0.51	0.28
Net Assets Repriceable in 1 Year	7.73	3.18	6.08	0.44	2.57
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	17.14	16.64	16.37	17.33	15.59
Net ST Noncore Funding Dependence	6.71	7.90	6.72	8.90	9.08
Short-Term Inv/ST Noncore Funding	61.46	53.95	62.09	51.66	50.32
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.71	13.69	15.30	12.93	12.15
Net Loans and Leases/Total Deposits	79.72	80.55	79.92	80.12	79.90
Net Loans and Leases/Core Deposits	95.48	95.64	95.20	95.22	94.84
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.52	0.99	1.38	0.69	0.11
Avail-For-Sale Sec Appr(Depr)/Eq Cap	5.31	4.13	5.17	2.43	0.30
Struct Notes Appr(Depr)/Eq Cap	0.12	0.07	0.11	0.01	-0.07
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.08	10.35	9.27	11.72	14.69
Available-For-Sale Securities	91.92	89.65	90.73	88.28	85.31
U. S. Treasury Securities	1.36	1.98	1.74	2.49	4.63
U. S. Agency Securities (excl MBS)	33.06	34.00	32.71	34.85	N/A
Municipal Securities	19.45	18.04	18.46	17.34	17.98
Mortgage-Backed Securities	33.29	28.13	32.91	27.23	N/A
Asset-Backed Securities	0.01	0.03	0.03	0.07	N/A
Other Debt Securities	3.25	4.06	3.69	4.49	5.24
Mutual Funds and Equity Securities	1.51	1.40	1.52	1.31	4.17
Debt Securities 1 Year or Less	12.21	11.20	11.98	11.60	14.11
Debt Securities 1 To 5 Years	36.23	39.74	38.60	34.94	39.23
Debt Securities Over 5 Years	45.41	43.34	43.70	37.36	38.83
Pledged Securities	41.28	42.58	41.33	42.81	45.72
Structured Notes, Fair Value	1.36	0.46	0.55	0.16	0.14

ANALYSIS RATIOS	PEER GROUP 05				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Provision for Ln&Ls Losses/Avg Assets	0.22	0.21	0.26	0.24	0.21
Provision for Ln&Ls Losses/Avg Lns&Ls	0.33	0.31	0.38	0.36	0.32
Provision for Ln&Ls Losses/Net Losses	226.33	237.01	225.45	203.95	243.47
Ln&Ls Allowance/Total Loans & Leases	1.33	1.30	1.33	1.28	1.25
Ln&Ls Allowance/Net Ln&Ls Losses (X)	16.59	19.42	13.31	13.01	16.78
ALL/Nonaccrual Assets	435.08	457.23	467.79	427.57	550.03
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	299.82	294.16	321.75	262.02	297.87
Gross Ln&Ls Losses/Avg Loans & Leases	0.24	0.23	0.29	0.29	0.24
Recoveries/Avg Loans and Leases	0.06	0.06	0.06	0.05	0.06
Net Losses/Avg Loans and Leases	0.18	0.17	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	12.37	13.25	30.40	33.02	34.33
Earnings Coverage of Net Losses (X)	26.65	30.10	26.75	24.29	27.19
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.04	0.05	0.05	0.03
RE Loans Secured By 1-4 Family	0.05	0.04	0.06	0.05	0.03
Revolving	0.00	0.00	0.01	0.01	0.01
Closed-End	0.05	0.04	0.06	0.05	0.03
Commercial Real Estate Loans	0.02	0.03	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	0.02	0.03	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	0.35	0.36	0.52	0.49	0.42
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.83	0.75	0.88	0.80	0.61
Credit Card Loans	2.32	2.25	2.39	2.64	1.38
Agricultural Loans	0.02	0.01	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	0.12	0.11	0.21	0.14	0.06

PERCENT OF LOANS AND LEASES	PEER GROUP 05				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
30-89 Days PD Loans and Leases	0.93	0.92	1.03	1.14	1.05
90+ Days PD Loans and Leases	0.14	0.15	0.13	0.18	0.16
Nonaccrual Loans and Leases	0.61	0.61	0.62	0.60	0.43
90+ Days PD and Nonaccrual Loans and Leases	0.80	0.82	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	0.93	0.93	1.03	1.14	1.05
90+ Days Past Due Assets	0.14	0.15	0.13	0.18	0.16
Nonaccrual Assets	0.62	0.61	0.62	0.60	0.43
30+ Days PD & Nonaccrual Assets	1.81	1.83	1.90	2.04	1.76
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.53	0.54	0.53	0.55	0.43
90+ PD & Nonaccrual Assets + OREO	0.66	0.66	0.65	0.66	0.51
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.55	0.55	0.55	0.52	0.40
Allowance for Loan & Lease Losses	62.75	63.63	63.34	61.96	49.36
Equity Cap + ALLL	6.00	5.88	6.06	5.73	4.37
Tier 1 Cap + ALLL	5.96	5.93	6.00	5.71	4.39
Loans & Leases + RE Acquired	0.84	0.82	0.83	0.78	0.60

30+ DAYS PAST DUE AND NONACCRUAL  
LNS&LS AS A PERCENT OF LOAN TYPE

	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate - 30-89 Days PD	0.80	0.79	0.88	1.03	0.89
- 90+ Days Past Due	0.12	0.12	0.11	0.15	0.13
- Nonaccrual	0.52	0.50	0.51	0.52	0.35
Coml & Indl - 30-89 Days PD	1.13	1.13	1.10	1.17	1.25
- 90+ Days Past Due	0.12	0.13	0.12	0.18	0.19
- Nonaccrual	0.80	0.86	0.87	0.76	0.61
Individuals - 30-89 Days PD	1.67	1.56	1.85	1.89	1.70
- 90+ Days Past Due	0.17	0.15	0.18	0.21	0.19
- Nonaccrual	0.27	0.23	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	0.20	0.26	0.20	0.22	0.19
- 90+ Days Past Due	0.03	0.04	0.01	0.01	0.01
- Nonaccrual	0.13	0.16	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	0.62	0.54	0.69	0.75	0.11
- 90+ Days Past Due	0.04	0.04	0.03	0.04	0.01
- Nonaccrual	0.15	0.07	0.11	0.14	0.00
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	1.03	1.00	1.23	1.26	1.12
- 90+ Days Past Due	0.16	0.11	0.12	0.15	0.11
- Nonaccrual	0.38	0.39	0.36	0.39	0.28
Revolving - 30-89 Days PD	0.31	0.30	0.34	0.36	0.41
- 90+ Days Past Due	0.02	0.01	0.01	0.03	0.03
- Nonaccrual	0.05	0.05	0.04	0.09	0.06
Closed-End - 30-89 Days PD	0.98	0.97	1.16	1.34	1.04
- 90+ Days Past Due	0.17	0.12	0.12	0.15	0.11
- Nonaccrual	0.42	0.43	0.40	0.41	0.30
- Jr Lien 30-89 Days PD	0.06	0.06	0.07	N/A	N/A
- Jr Lien 90+ Days PD	0.01	0.01	0.00	N/A	N/A
- Jr Lien Nonaccrual	0.03	0.03	0.03	N/A	N/A
Commercial RE - 30-89 Days PD	0.61	0.61	0.58	0.77	0.60
- 90+ Days Past Due	0.06	0.09	0.07	0.10	0.09
- Nonaccrual	0.56	0.55	0.57	0.57	0.34
Const & Dev - 30-89 Days PD	0.63	0.51	0.49	0.60	0.56
- 90+ Days Past Due	0.01	0.02	0.03	0.05	0.02
- Nonaccrual	0.28	0.27	0.28	0.29	0.17
Multi family - 30-89 Days PD	0.01	0.09	0.10	0.11	0.13
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.01	0.02	0.01	0.02	0.03
Nonfarm Nres- 30-89 Days PD	0.54	0.51	0.51	0.70	0.53
- 90+ Days Past Due	0.06	0.08	0.04	0.08	0.08
- Nonaccrual	0.54	0.54	0.57	0.56	0.29
Farmland - 30-89 Days PD	0.31	0.34	0.36	0.37	0.23
- 90+ Days Past Due	0.05	0.06	0.03	0.07	0.01
- Nonaccrual	0.35	0.32	0.45	0.33	0.15
Credit Card - 30-89 Days PD	1.69	1.65	1.70	1.94	1.24
- 90+ Days Past Due	0.44	0.65	0.47	0.74	0.38
- Nonaccrual	0.01	0.02	0.01	0.02	0.02



CAPITAL RATIOS	PEER GROUP 05				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Tier 1 Leverage Ratio	8.71	8.78	8.68	8.57	8.63
Tier 1 RBC Ratio	12.45	12.58	12.49	12.36	12.61
Total Risk-Based Capital Ratio	13.86	13.91	13.89	13.61	13.84
Tangible Tier 1 Leverage Ratio	8.68	8.72	8.65	8.53	8.60
Tangible Common Eq Cap/Tan Assets	8.19	8.35	8.26	8.17	8.22
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	12.56	11.86	11.78	11.60	11.20
Standby Letters of Credit	0.50	0.47	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	0.15	0.04	0.07	0.07	0.01
Interest Rate Contracts	0.12	0.02	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	19.69	18.52	19.00	18.65	18.01

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Interest Rate Contracts	82.92	86.66	81.30	85.71	81.82
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	15.41	10.11	16.37	11.43	13.64
Futures and Forwards	14.29	17.16	13.95	18.37	27.27
Written Options	29.78	0.13	11.02	4.29	15.91
Exchange-Traded	0.00	0.00	0.00	0.00	0.09
Over-The-Counter	24.78	0.13	9.79	4.29	2.38
Purchased Options	15.93	38.65	23.76	33.06	31.49
Exchange-Traded	0.00	2.27	0.00	0.00	0.00
Over-The-Counter	15.93	33.22	23.76	30.21	31.49
Swaps	40.01	40.85	47.13	44.29	25.33
Held for Trading	0.00	12.90	1.63	0.00	0.00
Interest Rate Contracts	0.00	9.68	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	87.10	98.37	100.00	100.00
Interest Rate Contracts	79.92	76.98	75.10	85.71	77.27
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	13.74	0.46	16.37	8.57	13.64
Deriv Contr (Excl Fut & FX LE 14 Days)	69.27	98.04	88.98	85.76	83.79
One Year or Less	23.84	37.12	26.42	24.14	36.78
Over 1 Year to 5 Years	39.05	36.25	50.53	55.79	40.20
Over 5 Years	1.46	18.35	0.98	3.05	2.37
Gross Negative Fair Value (Abs Val)	1.56	0.59	1.69	0.58	0.24
Gross Positive Fair Value	1.15	0.85	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	0.05	0.00	0.01	0.00	0.00

INSURANCE ACTIVITIES	06/30/2003	06/30/2002	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	38.08	31.60	38.37	N/A	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	61.92	68.40	61.63	N/A	N/A
Sep Acct Assets(L/H)/Total Life Ast	10.24	8.17	8.52	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	0.43	0.36	0.39	N/A	N/A
Premium Inc/Ins Activities Revenue	0.27	3.90	3.35	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	66.05	70.78	72.24	N/A	N/A
Other Prem Inc/Total Prem Inc	33.95	29.22	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)	79.51	3.16	-82.97	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	5.09	13.40	16.71	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	38.67	29.63	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)	7.35	6.29	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	4.91	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	0.16	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	-2.06	54.21	-24.73	-57.17	-25.65
Total Selected Assets	0.58	-4.43	-15.71	-44.08	-11.57
Deposits	52.21	N/A	N/A	-66.13	9.65

## PEER GROUP 05

PROFITABILITY:	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Net Income/Avg Equity Capital	12.16	12.16	12.02	11.25	12.02
Bank Net Inc/Avg Eq Inv in Banks	13.01	13.19	12.92	12.18	13.07
Nonbk Net Inc/Avg Eq Inv in Nonbanks	8.91	5.53	6.07	0.81	-2.36
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.34	10.52	8.74	10.82	12.12
Bank Net Income/Parent Net Income	104.55	103.31	104.28	104.93	105.05
Nonbank Net Income/Parent Net Income	0.34	0.20	0.23	0.14	0.05
Sub BHCs Net Inc/Parent Net Income	81.96	76.59	79.32	81.33	88.65
LEVERAGE:					
Total Liabilities/Equity	14.18	11.67	13.63	10.32	8.58
Total Debt/Equity Capital	2.60	3.09	2.90	3.51	4.11
Tot Debt+NP to Subs Iss Tr Pref/Equity	12.12	9.93	11.25	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	2.83	3.45	3.03	3.89	4.31
Total Debt/Eq Cap - Exc Over Fair Value	2.64	3.15	2.95	3.59	4.22
Long-Term Debt/Equity Capital	1.41	1.74	1.72	2.10	2.03
Short-Term Debt/Equity Capital	0.46	0.58	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	0.28	0.29	0.25	0.28	0.27
Long-Term Debt/Consolidated LT Debt	4.14	6.92	5.86	7.26	18.10
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	108.39	105.66	107.11	104.58	102.96
Total Investment in Subs/Equity	108.90	106.21	107.71	105.38	103.56
Equity Inv in Subs/Cons Eq Cap+Min Int	98.30	98.63	98.38	99.53	100.10
Total Inv in Subs/Cons Eq Cap+Min Int	98.75	99.13	98.93	100.17	100.68
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.57	0.40	0.50	0.33	0.23
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.28	2.15	2.33	2.25	2.09
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	104.17	116.08	116.61	133.29	134.79
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	108.07	121.66	126.52	149.86	145.33
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	97.09	118.37	120.20	110.68	110.05
Pretax Oper Inc + Int Exp/Int Expense	2006.59	2100.50	3412.68	1853.01	1862.51
Div + Int From Subs/Int Exp + Div	149.31	134.11	167.03	150.84	160.00
Fees+Other Inc From Subs/Sal + Oth Exp	6.26	7.99	7.66	8.65	7.52
Net Inc/Curr Port of LT Debt+Pfd Div(X)	87.68	26.82	65.79	37.94	27.63
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.36	-0.68	-0.30	-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	0.37	0.09	0.29	0.07	0.01
Total	0.40	0.34	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	0.54	0.39	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	PEER GROUP 05				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Div Paid/Inc Before Undist Inc	79.76	77.69	77.01	67.76	66.99
Dividends Paid/Net Income	25.01	23.16	24.62	26.50	25.91
Net Income - Dividends/Avg Equity	8.95	9.12	8.92	8.07	8.78
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	107.65	111.98	134.55	134.38	141.24
Dividends From Nonbank Subs	0.11	0.09	0.22	0.08	0.00
Dividends From Subsidiary BHCs	0.00	0.00	0.08	0.74	2.74
Dividends From All Subsidiaries	115.20	118.95	146.20	147.17	172.12
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	30.61	29.52	33.66	40.26	40.58
Interest Income From Bank Subs	0.11	0.11	0.11	0.21	0.24
Mgt & Service Fees From Bank Subs	0.41	0.65	0.69	0.57	0.75
Other Income From Bank Subs	0.02	0.04	0.07	0.08	0.09
Operating Income From Bank Subs	33.41	32.79	36.58	48.97	48.32
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	31.34	46.57	37.73	36.15	34.76
Interest Income From Nonbank Subs	0.37	2.78	1.75	6.77	11.55
Mgt & Serv Fees From Nonbank Subs	0.33	0.90	1.40	0.29	0.00
Other Income From Nonbank Subs	0.00	0.00	0.01	0.00	0.00
Operating Inc From Nonbank Subs	37.30	56.75	49.77	57.58	70.77
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	22.73	22.09	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	0.01	1.37	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	25.85	26.14	37.46	23.72	28.38
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	66.45	66.67	70.98	71.01	71.88
Interest Income From Bank Subs	1.88	0.79	0.64	1.24	0.82
Mgt & Serv Fees From Bank Subs	1.00	1.40	1.30	0.78	1.20
Other Income From Bank Subs	0.07	0.25	0.21	0.19	0.14
Operating Income From Bank Subs	79.62	79.70	82.41	81.64	81.38
Dividends From Nonbank Subs	0.10	0.17	0.15	0.04	0.00
Interest Income From Nonbank Subs	0.01	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	0.68	0.67	0.50	0.30	0.03
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	0.04	0.09	0.11	0.88	3.45
Loans and Adv From Subs/ST Debt	610.64	256.54	494.48	44.41	7.40
Loans and Adv From Subs/Total Debt	268.32	99.58	120.88	33.96	5.08

BHCPR Reporters for Quarter Ending 06/30/2003  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2003 and Other Notes
1055623	322,831	ADBANC, INC.	OGALLALA, NE	
1208933	424,749	ALBANK CORPORATION	CHICAGO, IL	
2533100	397,241	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
1247419	300,188	ALLEGHENY VALLEY BANCORP, INC.	PITTSBURGH, PA	Moved from Peer 6
2539232	429,181	ALLIANCE BANCORP OF NEW ENGLAN	VERNON, CT	
3123638	375,374	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	
1201457	417,807	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	449,520	AMBANK HOLDINGS, INC.	ROCK ISLAND, IL	
3017326	471,672	AMERIANA BANCORP	NEW CASTLE, IN	
1052220	441,742	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
3008753	477,031	AMERICAN BANK INCORPORATED	ALLEN TOWN, PA	
2312837	356,421	AMERICAN RIVER HOLDINGS	SACRAMENTO, CA	
1107193	390,069	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
2710796	474,951	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
1204878	413,426	ANTIOCH HOLDING COMPANY	ANTIOCH, IL	
2468293	398,281	APPALACHIAN BANCSHARES, INC.	ELLI JAY, GA	
2454380	366,163	ARBOR BANCORP, INC.	ANN ARBOR, MI	
2366821	495,942	ARKANSAS NATIONAL BANCSHARES,	BENTONVILLE, AR	
1144125	335,416	ASIA BANCSHARES, INC.	FLUSHING, NY	
2465528	498,816	ASSABET VALLEY BANCORP	HUDSON, MA	
1081613	360,961	B. P. C. CORPORATION	COOKEVILLE, TN	
1141870	388,665	BAKER BOYER BANCORP	WALLA WALLA, WA	
1082209	406,877	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1126028	300,381	BANCMIDWEST CORPORATION	SAINT PAUL, MN	Moved from Peer 6
1098590	317,650	BANCORP OF SOUTHERN INDIANA	SEYMOUR, IN	
1101735	306,871	BANCSHARES, INC.	HOUSTON, TX	
1135002	383,745	BANCTENN CORPORATION	KINGSPORT, TN	
1076105	443,373	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
1139215	369,259	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	
1247455	308,206	BANKFIRST CAPITAL CORPORATION	MACON, MS	Moved from Peer 6
2339571	380,976	BB&T BANCSHARES CORP.	BLOOMINGDALE, IL	
2333654	479,237	BENJAMIN FRANKLIN BANCORP, MHC	FRANKLIN, MA	
3110366	330,672	BERKSHIRE FINANCIAL HOLDINGS,	READING, PA	
1115433	344,328	BEVERLY NATIONAL CORPORATION	BEVERLY, MA	
1919770	333,367	BIG SANDY HOLDING COMPANY	LIMON, CO	Moved from Peer 6
1491913	343,084	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1083680	327,893	BLOSSMAN BANCSHARES, INC.	LACOMBE, LA	Name change from CENTRAL PROGRESSIVE BANCSHARES, INC.
1891317	446,794	BLUE RIDGE BANCSHARES, INC.	KANSAS CITY, MO	
3141650	331,143	BNC BANCORP	THOMASVILLE, NC	
1070831	405,085	BOURBON BANCSHARES, INC.	PARIS, KY	
1119244	325,041	BOYLE BANCORP, INC.	DANVILLE, KY	
1082375	467,059	BRANNEN BANKS OF FLORIDA, INC.	INVERNESS, FL	
1084212	343,179	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
1471960	401,895	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
2595939	420,239	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
1029576	453,079	BWC FINANCIAL CORP.	WALNUT CREEK, CA	
2672483	367,035	CAB HOLDING, LLC	WILMINGTON, DE	
2299125	377,552	CALIFORNIA INDEPENDENT BANCORP	YUBA CITY, CA	
2391300	383,824	CALVIN B. TAYLOR BANKSHARES	BERLIN, MD	
1083336	367,486	CAMERON BANCSHARES, INC.	CAMERON, LA	
1055427	328,244	CAPITAL CITY BANCSHARES, INC.	TOPEKA, KS	

BHCPR Reporters for Quarter Ending 06/30/2003  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2003 and Other Notes
1127294	361,069	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
1140930	319,833	CARDINAL BANCORP, INC.	SAINT LOUIS, MO	
2507790	335,508	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1469800	339,092	CARROLLTON BANCORP	BALTIMORE, MD	
3072923	474,301	CAVALRY BANCORP, INC.	MURFREESBORO, TN	
1860863	416,119	CBX CORPORATION	CARROLLTON, IL	
1053496	498,830	CCB CORPORATION	KANSAS CITY, MO	
1207815	311,260	CEDAR VALLEY BANKSHARES, LTD.	CHARLES CITY, IA	
2856498	306,945	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	Moved from Peer 6
1106132	379,649	CENTRABANC CORPORATION	WACO, TX	
2746049	478,057	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	390,554	CENTRAL BANCORPORATION	PROVO, UT	
1106468	386,919	CENTRAL BANCSHARES, INC.	HOUSTON, TX	
1832048	494,152	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1051465	370,385	CENTRAL SERVICE CORPORATION	ENID, OK	
2918574	304,598	CENTRAL VALLEY BANCORP	MODESTO, CA	Moved from Peer 6
2935405	311,914	CENTRAL VALLEY COMMUNITY BANCO	CLOVIS, CA	Moved from Peer 6
1140677	329,812	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	Moved from Peer 6
1109946	404,633	CENTURY BANCSHARES, INC.	NEW BOSTON, TX	
1124538	327,574	CHARTER 95 CORPORATION	SAINT PAUL, MN	
1075881	313,556	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
2519038	318,328	CITIZENS BANCORP	CORVALLIS, OR	
1140239	366,281	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1078958	364,390	CITIZENS BANCSHARES CORPORATIO	ATLANTA, GA	
1131077	412,799	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
1070484	320,660	CITIZENS BANCSHARES, INC.	SOMERSET, KY	
1207132	421,685	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	374,630	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1122084	392,192	CITIZENS DEVELOPMENT COMPANY	BILLINGS, MT	
1118368	446,449	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1070569	451,780	CITIZENS INCORPORATED	EVANS CITY, PA	
1249589	360,644	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
1071623	338,392	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
2469245	329,619	CLASSIC BANCSHARES, INC.	ASHLAND, KY	Moved from Peer 6
1399747	396,862	CNB BANCORP, INC.	GLOVERSVILLE, NY	
1086270	427,683	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
2809560	383,802	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	365,750	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1052903	304,961	COLORADO FUNDING COMPANY	DENVER, CO	
1250905	407,314	COMMERCE BANCORP, INC.	BERKELEY, IL	
1838974	379,751	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1398834	321,481	COMMERCESOUTH, INC.	EUFULA, AL	
1099382	379,253	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1823738	368,100	COMMERCIAL NATIONAL FINANCIAL	LATROBE, PA	
2227687	383,312	COMMONWEALTH COMMUNITY BANCORP	GRUNDY, VA	
1125843	305,854	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
3124381	453,750	COMMUNITY BANCORP	LAS VEGAS, NV	
2801050	438,804	COMMUNITY BANCORP INC.	ESCONDIDO, CA	
2826389	389,516	COMMUNITY BANCORP OF NEW JERSE	FREEHOLD, NJ	
1115358	457,270	COMMUNITY BANCORP, INC.	HUDSON, MA	
1247398	423,377	COMMUNITY BANCORP, INC.	CHANUTE, KS	

BHCPR Reporters for Quarter Ending 06/30/2003  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2003 and Other Notes
1084511	372,074	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
1134014	337,084	COMMUNITY BANKERS, INC.	GRANBURY, TX	
2074407	460,046	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	
1398937	404,215	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
2443526	323,314	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
1097799	311,560	COMMUNITY FINANCIAL GROUP, INC	CABOT, AR	
1097986	312,205	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
3108091	369,300	COMMUNITY VALLEY BANCORP	CHICO, CA	
2557414	375,881	CONCORDIA CAPITAL CORPORATION	VIDALIA, LA	
2937100	426,399	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
1130931	440,178	CORTLAND BANCORP	CORTLAND, OH	
1053339	458,685	COUNTRY AGENCIES & INVESTMENTS	ODESSA, MO	
1207543	307,895	CRETE BANCORPORATION, INC.	CRETE, IL	Moved from Peer 6
1071726	390,745	CROGHAN BANCSHARES, INC.	FREMONT, OH	
1967865	305,091	CSB BANCORP, INC.	MILLERSBURG, OH	
1885307	345,762	CTB FINANCIAL CORPORATION	RUSTON, LA	
1102581	404,284	CU BANK SHARES, INC.	FARMERS BRANCH, TX	
1071463	462,871	CUMBERLAND VALLEY FINANCIAL CO	LONDON, KY	
2242523	344,805	D. L. EVANS BANCORP	BURLEY, ID	
1493720	429,652	DBT HOLDING COMPANY	VIDALIA, GA	
2193906	393,060	DEARBORN BANCORP, INC.	DEARBORN, MI	
1135468	445,595	DELTA INVESTMENT COMPANY (CAYM	GEORGE TOWN, ZZ	
1209789	364,894	DENMARK BANCSHARES, INC.	DENMARK, WI	
2489234	354,729	DESTIN BANCSHARES, INC.	DESTIN, FL	
2294812	329,867	DIAMOND BANCORP, INC	WASHINGTON, MO	
1117455	400,367	DNB FINANCIAL CORPORATION	DOWNTOWN, PA	
1127913	432,857	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
1398786	341,675	E. N. B. HOLDING COMPANY, INC.	ELLENVILLE, NY	
2652104	420,636	EAGLE BANCORP, INC.	BETHESDA, MD	
1951770	322,835	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
1135909	406,917	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
2686659	414,392	ECB BANCORP, INC.	ENGELHARD, NC	
1133165	404,939	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	331,893	EVANS BANCORP, INC.	ANGOLA, NY	
1125777	416,000	EXCEL BANK CORPORATION	EDINA, MN	
1076495	308,174	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	364,488	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1028038	342,153	F & M HOLDING COMPANY	BOISE, ID	
1201532	373,370	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1245479	314,803	F. S. BANCORP	LAGRANGE, IN	Moved from Peer 6
1138450	404,018	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
1130089	306,367	FACTORY POINT BANCORP, INC.	MANCHESTER CENTER, VT	Moved from Peer 6
1842083	307,177	FAR WEST BANCORPORATION	PROVO, UT	
1127146	362,911	FARMERS & MERCHANTS FINANCIAL	ST PAUL, MN	
1209538	463,241	FARMERS BANCORP, FRANKFORT, IN	FRANKFORT, IN	
1055155	325,055	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	394,907	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	368,467	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
1248818	396,977	FENTURA BANCORP, INC.	FENTON, MI	
1204337	302,044	FIDELITY BAN CORPORATION	INDEPENDENCE, IA	Moved from Peer 6
1203778	407,558	FIDELITY COMPANY	DUBUQUE, IA	



BHCPR Reporters for Quarter Ending 06/30/2003  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2003 and Other Notes
1064737	304,650	FIRST ADA BANCSHARES, INC.	ADA, OK	
1105751	305,770	FIRST BAIRD BANCSHARES, INC.	BEDFORD, TX	
2791898	306,526	FIRST BANCSHARES, INC.	SAN LUIS OBISPO, CA	Moved from Peer 6
1404632	318,295	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
1123876	345,597	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1133008	354,411	FIRST BERNE FINANCIAL CORPORAT	BERNE, IN	
2069850	403,459	FIRST CAPITAL BANCORP, INC.	NORCROSS, GA	
1076365	367,321	FIRST CENTURY BANKSHARES, INC.	BLUEFIELD, WV	
1105470	342,293	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
1983977	325,992	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
1100176	356,728	FIRST COMMUNITY BANKING CORPOR	HOT SPRINGS, AR	
2949019	439,472	FIRST COMMUNITY CAPITAL CORPOR	HOUSTON, TX	
1404687	451,549	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
2339656	334,282	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1249039	391,901	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	465,714	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
1095889	328,417	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
1247204	310,851	FIRST IPSWICH BANCORP	IPSWICH, MA	
1139354	430,050	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	464,350	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1209510	324,253	FIRST LANSING BANCORP, INC.	LANSING, IL	
1363757	337,780	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	
2031455	428,097	FIRST MAINSTREET FINANCIAL, LT	LONGMONT, CO	
1086449	309,989	FIRST MCMINNVILLE CORPORATION	MCMINNVILLE, TN	
1250370	339,526	FIRST MIAMI BANCORP, INC.	SOUTH MIAMI, FL	
1063619	310,062	FIRST MIDWEST ACQUISITION CORP	MIDWEST CITY, OK	
1492219	347,105	FIRST MUTUAL BANCORP OF ILLINO	HARVEY, IL	
1065378	305,010	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1076123	320,443	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1125357	426,934	FIRST NATIONAL FINANCIAL SERVI	ELK RIVER, MN	
1426755	482,039	FIRST NATIONAL SECURITY COMPAN	DEQUEEN, AR	
1055762	429,662	FIRST OF MCALESTER CORPORATION	MCALESTER, OK	
1119383	429,881	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	404,053	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
1126729	368,684	FIRST SOUTHWEST BANCORPORATION	BISMARCK, ND	
2161165	490,931	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	499,536	FIRST STATE BANCSHARES INC	FARMINGTON, MO	
1070998	342,458	FIRST STATE BANCSHARES, INC.	MIDDLESBORO, KY	
1902754	313,081	FIRST STAUNTON BANCSHARES, INC	STAUNTON, IL	
1081716	463,265	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
2693488	416,513	FIRST WASHINGTON FINANCIALCORP	WINDSOR, NJ	
1050646	461,908	FIRST YORK BAN CORP.	YORK, NE	
1108707	407,927	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3047743	410,542	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1084669	313,478	FNB BANKING COMPANY	GRIFFIN, GA	
1398795	429,041	FNBH BANCORP, INC.	HOWELL, MI	
1137828	307,165	FNS BANCSHARES, INC.	SCOTTSBORO, AL	
1137453	488,250	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2938349	307,721	FOSTER BANKSHARES, INC.	CHICAGO, IL	
2557405	333,337	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1066067	359,249	FREMONT BANK CORPORATION	CANON CITY, CO	

BHCPR Reporters for Quarter Ending 06/30/2003  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2003 and Other Notes
1142055	384,400	FRONT RANGE CAPITAL CORPORATIO	LOUISVILLE, CO	
2600730	302,940	FRONTIER NATIONAL CORPORATION	SYLACAUGA, AL	Moved from Peer 6
2540292	305,014	GEORGIA-CAROLINA BANCSHARES	AUGUSTA, GA	Moved from Peer 6
1203714	377,550	GOODENOW BANCORPORATION	OKOBOJI, IA	
2734064	431,722	GRABILL BANCORP	GRABILL, IN	
2298883	385,395	GREATER DELAWARE VALLEY HOLDIN	BROOMALL, PA	
1121993	320,779	GUARANTY DEVELOPMENT COMPANY	LIVINGSTON, MI	
2618940	390,151	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	New Y-9C/BHCPR reporter
1086766	401,820	HABERSHAM BANCORP	CORNELIA, GA	
3012554	305,487	HAMPTON ROADS BANKSHARES, INC.	CHESAPEAKE, VA	Moved from Peer 6
1142439	401,845	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
1399073	337,800	HEARTLAND BANCCORP	GAHANNA, OH	
3058057	301,381	HEMET BANCORP	RIVERSIDE, CA	Moved from Peer 6
1055089	441,145	HERITAGE GROUP, INC.	AURORA, NE	
2253529	349,753	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1245741	344,717	HERKY HAWK FINANCIAL CORP.	MONTICELLO, IA	
1109496	331,025	HERRING BANCORP, INC.	VERNON, TX	
1124659	341,862	HIGHLAND BANCSHARES, INC.	BLOOMINGTON, MN	
1131750	308,945	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
2008158	394,236	HINSBROOK BANCSHARES, INC.	WILLOWBROOK, IL	
1209088	375,305	HOMESTAR FINANCIAL GROUP, INC.	MANTENO, IL	
2482196	420,026	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1144107	328,551	HONAT BANCORP, INC.	HONESDALE, PA	
1125740	358,951	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
2326179	303,004	IBW FINANCIAL CORPORATION	WASHINGTON, DC	
1118854	345,081	INDEPENDENCE BANCSHARES, INC.	LIVERMORE, KY	
3121193	363,958	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
2112439	325,014	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1122075	374,603	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
2634490	384,387	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
1245385	394,078	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1209695	334,843	ITASCA BANCORP INC.	ITASCA, IL	
1833997	358,750	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
2040288	495,055	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
1048504	332,766	JEFFERSONVILLE BANCORP	JEFFERSONVILLE, NY	
1117512	394,109	JUNIATA VALLEY FINANCIAL CORP.	MIFFLINTOWN, PA	
1140127	300,700	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	Moved from Peer 6
1137109	345,450	KAW VALLEY BANCORP, INC.	TOPEKA, KS	
1495854	346,085	KEWEENAW FINANCIAL CORPORATION	HANCOCK, MI	
2472928	451,009	KEY CAPITAL CORPORATION	OWINGS MILLS, MD	
1141889	341,158	KISH BANCORP, INC.	BELLEVILLE, PA	
2721112	391,267	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
2128917	499,336	LAKESIDE BANCORP, INC.	CHICAGO, IL	
3030307	327,707	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2265054	322,139	LAUREL CAPITAL GROUP, INC.	ALLISON PARK, PA	
2352226	447,610	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
1134331	402,933	LIBERTY BANCSHARES, INC.	SAINT PAUL, MN	
3143784	492,416	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	
1210169	326,452	LINCOLN BANCORP	REINBECK, IA	
1097173	466,612	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
3019674	428,991	LSB CORPORATION	NORTH ANDOVER, MA	

BHCPR Reporters for Quarter Ending 06/30/2003  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2003 and Other Notes
2728577	397,070	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	409,023	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1139363	357,616	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	311,851	MARATHON BANKING CORPORATION	ASTORIA, NY	
1099814	370,246	MARIES COUNTY BANCORP., INC.	VIENNA, MO	
1250437	428,427	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1095254	459,185	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
2966548	312,108	MAXIM FINANCIAL HOLDINGS, INC.	DICKINSON, TX	
1127324	300,393	MCLEOD BANCSHARES, INC.	SHOREWOOD, MN	Moved from Peer 6
2395326	318,783	MECHANICS FINANCIAL CORPORATIO	MANSFIELD, OH	
2485487	342,621	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
2009294	321,805	MERRILL MERCHANTS BANCSHARES,	BANGOR, ME	
2217503	327,050	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
1208513	461,327	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	362,042	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	334,118	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1139185	369,657	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
2176413	481,633	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
2868950	300,457	MIDLAND BANCSHARES, INC.	MIDLAND, TX	Moved from Peer 6
1054840	308,146	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1491351	300,139	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	Moved from Peer 6
1086654	402,240	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
1054091	305,480	MIDSTATE BANCORP, INC.	HINTON, OK	Moved from Peer 6
2767660	316,141	MILLENNIUM BANKSHARES CORPORAT	RESTON, VA	
1099980	376,415	MNB BANCSHARES, INC.	MALVERN, AR	
1097922	309,983	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	Moved from Peer 6
1058165	378,567	MORRILL BANCSHARES, INC.	MERRIAM, KS	
2256539	463,597	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	489,237	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	456,489	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2628529	429,316	MYSTIC FINANCIAL, INC.	MEDFORD, MA	
1086001	396,084	N W SERVICES CORPORATION	RINGGOLD, GA	
1947045	431,313	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
2947882	301,935	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	Moved from Peer 6
1031681	366,303	NATIONAL MERCANTILE BANCORP	LOS ANGELES, CA	
3059773	300,879	NATIONAL UNITED BANCSHARES, IN	GATESVILLE, TX	Moved from Peer 6
1082816	304,393	NBANK. CORP	COMMERCE, GA	Moved from Peer 6
1056684	302,171	NBM CORPORATION	MCALESTER, OK	Moved from Peer 6
1200124	422,015	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3047109	340,884	NEW FRONTIER BANCORP	GREELEY, CO	
1023154	425,443	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	328,161	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1830361	433,141	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
1048791	320,160	NEWTON FINANCIAL CORPORATION	NEWTON, NJ	
1827893	425,904	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	301,335	NICOLET BANKSHARES, INC.	GREEN BAY, WI	Moved from Peer 6
2845175	435,444	NORTH BAY BANCORP	NAPA, CA	
1123933	475,938	NORTH COUNTRY FINANCIAL CORPOR	TRAVERSE CITY, MI	Moved from Peer 4
2621182	343,658	NORTH SHORE BANCORP	PEABODY, MA	
1246935	332,073	NORTHERN BANCORP, INC.	WOBURN, MA	
2934305	412,429	NORTHFIELD MHC	NORTHFIELD, VT	

BHCPR Reporters for Quarter Ending 06/30/2003  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2003 and Other Notes
2056298	335, 638	NORTHVIEW FINANCIAL CORPORATIO	NORTHFIELD, IL	
2237118	496, 543	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2578718	398, 138	NORTHWEST SUBURBAN BANCORP, IN	MOUNT PROSPECT, IL	
2365356	382, 866	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
2320618	303, 133	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2321428	312, 027	OGDEN BANCSHARES, INC.	OGDEN, IA	Moved from Peer 6
2233950	480, 225	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
2485807	384, 162	OMNI BANCSHARES, INC.	METAIRIE, LA	
1083729	435, 370	ONE AMERICAN CORP.	VACHERIE, LA	
1028533	498, 727	ORIENT BANCORPORATION	SAN FRANCISCO, CA	Moved from Peer 4
1248153	449, 762	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1056769	351, 133	OTTAWA BANCSHARES, INC.	SALINA, KS	
1249383	461, 177	OXFORD BANK CORPORATION	OXFORD, MI	
1248032	401, 709	OXFORD FINANCIAL CORPORATION	ADDISON, IL	
2762973	410, 845	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
1099908	349, 151	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	443, 453	PALM BANCORP	PALMERTON, PA	
1205932	381, 985	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
1209716	305, 234	PARK BANCORPORATION, INC.	MADISON, WI	Moved from Peer 6
2337081	346, 861	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
2840479	302, 075	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	Moved from Peer 6
2061407	308, 331	PAVILION BANCORP, INC.	ADRIAN, MI	Moved from Peer 6
1974443	431, 800	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1866155	333, 104	PEOPLES COMMUNITY BANCSHARES,	COLQUITT, GA	
1097061	300, 939	PEOPLES CORPORATION, THE	RIPLEY, MS	Moved from Peer 6
1139541	363, 720	PEOPLES FINANCIAL SERVICES COR	HALLSTEAD, PA	
2905480	451, 813	PEOPLES FIRST, INC.	OXFORD, PA	
1081314	395, 705	PERSONS BANKING CO., INC.	LITHONIA, GA	
3051188	320, 797	PHSB FINANCIAL CORPORATION	BEAVER FALLS, PA	
3145966	348, 148	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
2925657	403, 229	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
2392923	376, 609	PITTSBURGH FINANCIAL CORP.	WEXFORD, PA	
1096484	404, 942	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	353, 083	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3098576	325, 682	PLUMAS BANCORP	QUINCY, CA	
2224257	328, 779	POINTE FINANCIAL CORPORATION	BOCA RATON, FL	
1067626	334, 253	PRAIRIE CAPITAL, INC.	AUGUSTA, KS	
2291389	328, 037	PRAIRIE FINANCIAL CORPORATION	BRIDGEVIEW, IL	
1826047	431, 428	PREMIER COMMUNITY BANKSHARES,	WINCHESTER, VA	
2625489	489, 028	PSB BANCORP, INC.	PHILADELPHIA, PA	Moved from Peer 4
3176607	416, 903	PSB GROUP, INC.	MADISON HEIGHTS, MI	New Y-9C/BHCPR reporter
2321419	379, 936	PSB HOLDINGS, INC.	WAUSAU, WI	
1022997	341, 784	PUEBLO BANCORPORATION	PUEBLO, CO	
1095423	405, 441	PULASKI INVESTMENT CORPORATION	LITTLE ROCK, AR	
1139804	475, 833	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
1246252	386, 113	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
1130904	443, 591	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
3122846	324, 838	RANDOLPH BANCORP	STOUGHTON, MA	
1030040	386, 768	REDDING BANCORP	REDDING, CA	
1416439	310, 292	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	Moved from Peer 6
3023680	443, 323	REPUBLIC BANCSHARES OF TEXAS,	HOUSTON, TX	

BHCPR Reporters for Quarter Ending 06/30/2003  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2003 and Other Notes
1126121	341,407	RICE LAKE BANCORP. , INC.	RICE LAKE, WI	
2114938	339,618	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	360,413	RIVER VALLEY BANCORPORATION	MERRILL, WI	
1364101	449,378	RIVERSIDE BANCSHARES, INC.	MARIETTA, GA	
2492485	368,419	ROBERTSON HOLDING COMPANY, L. P	HARROGATE, TN	
2352280	319,029	ROCKHOLD BANCORP	KIRKSVILLE, MO	
1125227	361,361	ROCKY MOUNTAIN BANCORPORATION,	BILLINGS, MT	
1885594	321,121	ROYAL AMERICAN CORPORATION	INVERNESS, IL	
2702232	430,441	RSI BANCORP, MHC	RAHWAY, NJ	
1071454	494,405	RURBAN FINANCIAL CORP.	DEFIANCE, OH	Moved from Peer 4
2336806	384,970	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1121733	341,271	S&C BANCO, INC.	NEW RICHMOND, WI	
1108042	338,395	SABINE BANCSHARES, INC.	MANY, LA	
2693273	305,110	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1493560	452,358	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1204029	304,731	SEAWAY BANCSHARES, INC.	CHICAGO, IL	Moved from Peer 6
1135374	331,074	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
1248836	310,187	SECURITY BANCSHARES, INC.	SCOTT CITY, KS	
1098509	336,379	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1107308	470,972	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	406,328	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1085330	303,892	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	Moved from Peer 6
2366997	406,037	SHREWSBURY BANCORP	SHREWSBURY, NJ	
2687852	305,321	SIGNATURE BANCSHARES, INC.	SPRINGFIELD, MO	Moved from Peer 6
2777614	429,854	SILVER STATE BANCORP	HENDERSON, NV	
1820700	421,529	SLADE' S FERRY BANCORP	SOMERSET, MA	
1982055	343,181	SLIPPERY ROCK FINANCIAL CORPOR	SLIPPERY ROCK, PA	
1143342	428,955	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	396,175	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
1124060	394,897	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
2640615	349,091	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
1082058	370,180	SOUTHEASTERN BANKING CORPORATI	DARIEN, GA	
1099074	492,460	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
1248939	404,001	SOUTHERN DEVELOPMENT BANCORPOR	ARCADELPHIA, AR	
1207824	316,298	SOUTHERN MICHIGAN BANCORP, INC	COLDWATER, MI	
1129823	350,231	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
2169871	332,926	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	412,488	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1132391	314,385	SOUTHWEST VIRGINIA BANKSHARES,	MARION, VA	
1247361	329,317	SPRING BANCORP, INC.	SPRINGFIELD, IL	
1123410	317,588	STERLING FINANCIAL GROUP, INC.	ROCHESTER, MN	
2290560	357,125	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	435,994	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
1247660	421,395	SUMMIT BANK CORPORATION	ATLANTA, GA	
1479180	323,300	SUMMIT FINANCIAL CORPORATION	GREENVILLE, SC	
2473484	424,732	SVB FINANCIAL SERVICES, INC.	SOMERVILLE, NJ	
1202883	312,935	SWORD FINANCIAL CORPORATION	HORICON, WI	
3102585	387,839	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	
1142242	429,241	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	470,488	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2127068	426,074	TEXAS SECURITY FIRST BANCSHARE	SULPHUR SPRINGS, TX	

BHCPR Reporters for Quarter Ending 06/30/2003  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2003 and Other Notes
2621548	444, 153	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
2745604	407, 010	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1208531	331, 087	TOWN & COUNTRY BANCORP, INC.	SPRINGFIELD, IL	
1200405	340, 098	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
2523389	301, 192	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	Moved from Peer 6
1080139	432, 309	TRUST NO. 3 UNDER THE WILL OF	TRROY, AL	
1115424	402, 582	UNION BANKSHARES COMPANY	ELLSWORTH, ME	
1114940	336, 114	UNION BANKSHARES, INC.	MORRISVILLE, VT	
1141106	335, 071	UNION NATIONAL FINANCIAL CORPO	MOUNT JOY, PA	
1133781	350, 913	UNITED BANCOR, LTD.	DICKINSON, ND	
1071502	385, 185	UNITED BANCORP, INC.	MARTINS FERRY, OH	
2235598	336, 219	UNITED BANCORPORATION	BILLINGS, MT	
1136009	496, 638	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
3125098	309, 372	UNITED COMMUNITY BANKSHARES OF	ORLANDO, FL	Moved from Peer 6
1207392	338, 540	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
2713715	383, 673	UNITED FINANCIAL CORP.	GREAT FALLS, MT	
2181426	448, 769	UNITY BANCORP, INC.	CLINTON, NJ	
1032099	476, 088	VENTURE FINANCIAL GROUP, INC.	LACEY, WA	Name change from FIRST COMMUNITY FINANCIAL GROUP, INC.
2012315	497, 841	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2721596	364, 255	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
2685054	431, 701	WARREN BANCORP, INC.	WARREN, MI	
3021659	432, 189	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1204104	396, 459	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
1085255	347, 257	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
2560281	415, 495	WEST POINTE BANCORP, INC.	BELLEVILLE, IL	
1097249	441, 606	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1124891	341, 556	WESTERN BANCSHARES, INC.	SAINT PAUL, MN	
1134911	386, 280	WGNB CORP.	CARROLLTON, GA	
1051979	497, 886	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
1399671	406, 586	WNB BANCSHARES, INC.	ODESSA, TX	
1058558	332, 052	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
2140115	367, 869	WWS FINANCIAL CORP.	PITTSBURGH, PA	
2776813	355, 159	1ST STATE BANCORP, INC.	BURLINGTON, NC	
1830240	332, 160	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
1247576	327, 475	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 443 bank holding companies.