

PEER GROUP 04

03/31/2003

03/31/2002

12/31/2002

12/31/2001

12/31/2000

Number of BHCs in Peer Group

335

300

328

289

255

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.79	3.92	3.94	3.85	4.05
+ Non-interest Income	1.10	1.03	1.08	1.01	0.92
- Overhead Expense	3.12	3.12	3.15	3.13	3.14
- Provision for Losses	0.20	0.24	0.28	0.28	0.25
+ Securities Gains (Losses)	0.05	0.03	0.04	0.04	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.68	1.68	1.66	1.55	1.64
Net Operating Income	1.11	1.10	1.11	1.01	1.06
Net Income	1.11	1.11	1.11	1.01	1.07
Net Income (Sub S Adjusted)	1.08	1.49	1.09	1.03	1.18

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.10	6.81	6.65	7.82	8.49
Interest Expense	1.99	2.57	2.40	3.68	4.19
Net Interest Income (TE)	4.10	4.23	4.25	4.16	4.36

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.18	0.18	0.26	0.25	0.21
Earnings Coverage of Net Losses (X)	21.81	31.97	24.11	26.90	34.57
Ln&Ls Allowance/Total Loans & Leases	1.33	1.32	1.32	1.29	1.27
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.81	0.76	0.75	0.70	0.55
30-89 Days Past Due Loans and Leases	1.03	0.97	0.95	1.09	1.02

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	17.98	18.17	19.32	20.08	19.57
Net ST Noncore Funding Dependence	7.50	9.45	8.72	11.27	12.15
Net Loans and Leases/Total Assets	65.76	66.36	66.06	67.07	66.96

CAPITALIZATION:

Tier 1 Leverage Ratio	8.71	8.67	8.56	8.56	8.46
Equity Capital/Total Assets	8.60	8.51	8.50	8.50	8.53
Net Loans&Ls/Equity Capital (X)	7.95	8.12	8.06	8.27	8.19
Cash Dividends/Net Income	20.98	22.48	23.97	27.96	28.32
Cash Dividends/Net Income (Sub S Adjusted)	13.48	46.76	24.16	49.29	30.84
Retained Earnings/Avg Equity Cap	9.59	9.58	9.38	7.99	8.86

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.86	0.67	0.74	0.80	1.09
Long-Term Debt/Equity Capital	1.36	1.32	1.75	1.76	2.85
Equity Investment in Subs/Equity Cap	108.68	107.33	109.01	107.43	105.60
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	132.30	117.48	127.88	127.32	134.30

PERCENT OF AVERAGE ASSETS	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Interest Income (TE)	5.64	6.31	6.16	7.24	7.91
Less: Interest Expense	1.85	2.39	2.22	3.41	3.91
Equals: Net Interest Income (TE)	3.79	3.92	3.94	3.85	4.05
Plus: Non-Interest Income	1.10	1.03	1.08	1.01	0.92
Equals: Adj Operating Income (TE)	4.96	5.01	5.07	4.92	5.04
Less: Overhead Expense	3.12	3.12	3.15	3.13	3.14
Less: Provision for Loan and Lease Losses	0.20	0.24	0.28	0.28	0.25
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.05	0.03	0.04	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)	1.68	1.68	1.66	1.55	1.64
Less: Applicable Income Taxes (TE)	0.54	0.54	0.53	0.51	0.55
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.11	1.10	1.11	1.01	1.06
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.11	1.11	1.11	1.01	1.07
Memo: Net Income (Last Four Qtrs)	1.11	1.04	1.11	1.01	1.07
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.78	92.85	92.76	92.93	93.42
Avg Int-Bearing Funds / Avg Assets	80.21	79.76	79.84	79.93	80.10
Int Income (TE) / Avg Earning Assets	6.10	6.81	6.65	7.82	8.49
Int Expense / Avg Earning Assets	1.99	2.57	2.40	3.68	4.19
Net Int Inc (TE) / Avg Earn Assets	4.10	4.23	4.25	4.16	4.36
YIELD OR COST:					
Total Loans and Leases (TE)	6.82	7.42	7.31	8.48	9.19
Interest-Bearing Bank Balances	1.65	2.25	2.32	4.40	6.79
Fed Funds Sold & Reverse Repos	1.13	1.61	1.59	3.79	6.19
Trading Assets	2.16	11.35	10.41	3.31	3.72
Total Earning Assets	6.00	6.70	6.55	7.71	8.38
Investment Securities (TE)	4.57	5.58	5.30	6.25	6.59
U.S. Treasury & Agency Sec (excl MBS)	4.18	4.97	4.76	6.37	N/A
Mortgage-Backed Securities	4.20	5.41	5.10	5.90	N/A
All Other Securities	5.98	6.53	6.79	7.49	N/A
Interest-Bearing Deposits	2.10	2.83	2.59	4.13	4.67
Time Deposits of \$100K or More	2.98	3.89	3.54	5.36	5.84
Time Deposits < \$100K	3.16	4.17	3.76	5.58	5.80
Other Domestic Deposits	1.05	1.45	1.40	2.45	3.22
Foreign Deposits	0.33	1.55	0.71	3.98	6.25
Fed Funds Purchased and Repos	1.29	1.90	1.79	3.85	5.86
Other Borrowed Funds & Trading Liab	4.20	4.56	4.41	5.57	6.50
All Interest-Bearing Funds	2.31	3.00	2.78	4.28	4.88

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	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Avg Personnel Exp Per Employee (\$000)	13	12	49	47	44
Avg Assets per Employee (\$000)	3,084	3,002	2,956	2,895	2,787
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.22	1.38	1.47	1.37	1.86
Overhead Exp / NII + Non-Int Income	63.93	63.09	62.95	64.58	63.38
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.12	3.12	3.15	3.13	3.14
Personnel Expense	1.74	1.72	1.72	1.68	1.66
Net Occupancy Expense	0.45	0.45	0.45	0.46	0.47
Other Operating Expenses	0.90	0.93	0.95	0.97	0.99
Overhead Less Non-Interest Income	1.98	2.02	2.02	2.06	2.16
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	62.83	61.86	61.72	63.27	62.04
Personnel Expense	35.04	34.03	33.68	33.80	32.78
Net Occupancy Expense	9.03	8.93	8.85	9.21	9.20
Other Operating Expenses	18.26	18.46	18.75	19.68	19.66
Total Non-Interest Income	21.60	20.01	20.73	20.18	17.90
Fiduciary Activities Income	1.17	1.33	1.15	1.39	1.45
Serv Charges on Deposit Accts - Domestic	7.58	7.17	7.62	7.29	7.17
Trading Revenue	0.00	0.00	0.00	0.00	N/A
Investment Banking Fees & Commissions	0.38	0.41	0.42	0.41	N/A
Venture Capital Revenue	0.00	0.00	0.00	0.00	N/A
Net Servicing Fees	0.27	0.31	0.26	0.36	N/A
Net Securitization Income	0.00	0.00	0.00	0.00	N/A
Insurance Activities Revenue	0.42	0.38	0.41	0.41	N/A
Net Gain (Loss) - Sales Loans, OREO, Oth	2.57	1.45	1.89	1.41	N/A
Other Non-Interest Income	6.11	5.90	6.13	6.04	8.01
Overhead Less Non-Interest Income	40.48	41.26	40.51	42.31	43.66
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	27.73	27.48	26.85	26.51	27.19
Appl Inc Tax+TE/Pretax NOI+TE	32.76	33.38	32.70	33.81	34.44

PERCENT OF TOTAL ASSETS	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate Loans	47.44	46.51	47.31	46.57	45.15
Commercial and Industrial Loans	10.42	11.06	10.55	11.29	11.27
Loans to Individuals	4.53	4.77	4.57	4.99	5.95
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.89	0.88	0.89	0.95	1.09
Other Loans and Leases	0.81	0.90	0.85	0.92	1.01
Net Loans and Leases	65.76	66.36	66.06	67.07	66.96
Debt Securities Over 1 Year	18.34	18.59	18.34	16.48	19.04
Mutual Funds and Equity Securities	0.31	0.32	0.33	0.34	0.83
Subtotal	85.34	85.93	85.55	84.69	87.13
Interest-Bearing Bank Balances	0.65	0.50	0.51	0.45	0.31
Federal Funds Sold & Reverse Repos	2.27	2.36	1.82	1.73	1.49
Debt Securities 1 Year or Less	2.26	2.02	2.51	1.99	2.36
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.52	91.77	91.30	91.40	91.98
Non-Int Cash and Due From Dep Inst	3.31	2.98	3.43	3.43	3.49
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.10	0.09	0.10	0.10	0.07
All Other Assets	5.13	5.15	5.17	5.06	4.45

MEMORANDA:

Short-Term Investments	5.92	5.58	5.53	4.80	4.54
U.S. Treasury Securities	0.42	0.54	0.41	0.46	0.85
U.S. Agency Securities (excl MBS)	6.38	6.45	6.30	6.00	N/A
Municipal Securities	3.14	2.76	3.15	2.88	3.36
Mortgage-Backed Securities	7.93	7.89	8.21	7.78	N/A
Asset-Backed Securities	0.01	0.01	0.02	0.01	N/A
Other Debt Securities	0.91	0.99	0.97	1.10	1.42
RE Loans Secured by 1-4 Family	17.52	17.84	17.70	19.07	20.19
Revolving	2.35	2.04	2.26	1.93	1.88
Closed-End, Sec by First Liens	13.59	13.95	13.80	15.26	16.19
Closed-End, Sec by Junior Liens	1.24	1.41	1.28	1.45	1.62
Commercial Real Estate Loans	27.29	26.11	27.01	24.90	22.42
Construction and Land Dev	6.04	5.60	5.97	5.40	4.54
Multifamily	1.52	1.46	1.48	1.35	1.24
Nonfarm Nonresidential	18.60	17.92	18.40	17.10	15.64
RE Loans Secured by Farmland	1.07	0.95	0.99	0.94	1.06
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	72.36	70.53	71.96	69.90	68.06
RE Loans Secured by 1-4 Family	27.28	27.37	27.42	29.00	30.67
Revolving	3.56	3.05	3.41	2.88	2.81
Closed-End	23.50	24.03	23.79	25.85	27.51
Commercial Real Estate Loans	40.98	38.85	40.52	36.58	33.28
Construction and Land Dev	8.84	8.10	8.69	7.72	6.66
Multifamily	2.30	2.17	2.23	1.99	1.86
Nonfarm Nonresidential	28.05	26.80	27.74	25.32	23.39
RE Loans Secured by Farmland	1.57	1.41	1.46	1.38	1.58
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	15.63	16.49	15.82	16.67	16.78
Loans to Individuals	6.97	7.33	7.01	7.52	8.97
Credit Card Loans	0.14	0.16	0.15	0.18	0.46
Agricultural Loans	1.34	1.33	1.34	1.40	1.63
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.25	1.36	1.29	1.39	1.52

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Short-Term Investments	5.92	5.58	5.53	4.80	4.54
Liquid Assets	23.13	22.25	22.65	21.42	21.96
Investment Securities	21.78	21.65	21.95	21.24	22.69
Net Loans and Leases	65.76	66.36	66.06	67.07	66.96
Net Lns, Ls & Stdbly Ltrs of Credit	66.49	67.03	66.80	67.76	67.62
Core Deposits	67.49	67.82	66.86	67.54	67.81
Noncore Funding	21.69	21.69	22.42	22.11	22.01
Time Deposits of \$100K or More	11.96	12.02	11.92	11.92	12.23
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.85	2.06	1.93	2.47	2.42
Net Fed Funds Purchased (Sold)	-0.41	-0.23	0.09	0.78	1.02
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.28	1.28	1.50	1.27	1.80
Earning Assets Repr in 1 Year	38.68	36.87	38.53	36.99	36.42
Int-Bearing Liab Repr in 1 Year	30.59	32.77	31.45	34.87	34.03
Long-Term Debt Repr in 1 Year	0.49	0.54	0.51	0.49	0.37
Net Assets Repriceable in 1 Year	6.98	3.08	6.01	1.10	1.26
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	17.98	18.17	19.32	20.08	19.57
Net ST Noncore Funding Dependence	7.50	9.45	8.72	11.27	12.15
Short-Term Inv/ST Noncore Funding	60.72	48.07	52.50	39.76	36.38
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.90	11.51	13.49	9.31	8.85
Net Loans and Leases/Total Deposits	82.65	83.28	83.60	84.21	83.36
Net Loans and Leases/Core Deposits	99.37	99.96	100.81	101.22	99.90
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.25	0.36	1.41	0.64	0.20
Avail-For-Sale Sec Appr(Depr)/Eq Cap	4.53	1.18	5.26	2.44	0.32
Struct Notes Appr(Depr)/Eq Cap	0.11	-0.08	0.16	-0.01	-0.10
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.16	10.20	8.74	10.23	12.83
Available-For-Sale Securities	91.84	89.80	91.26	89.77	87.17
U.S. Treasury Securities	2.02	2.53	1.98	2.23	3.90
U.S. Agency Securities (excl MBS)	32.35	33.47	32.14	32.02	N/A
Municipal Securities	15.50	12.86	14.95	14.02	15.02
Mortgage-Backed Securities	36.68	36.38	37.43	36.41	N/A
Asset-Backed Securities	0.03	0.05	0.07	0.06	N/A
Other Debt Securities	4.21	4.36	4.30	5.01	6.11
Mutual Funds and Equity Securities	1.53	1.58	1.59	1.68	4.13
Debt Securities 1 Year or Less	12.03	10.23	12.68	10.26	11.51
Debt Securities 1 To 5 Years	37.72	37.84	36.45	32.88	36.63
Debt Securities Over 5 Years	44.59	46.24	45.04	43.38	44.55
Pledged Securities	47.99	49.16	49.37	48.72	50.14
Structured Notes, Fair Value	0.85	0.21	0.70	0.07	0.17

ANALYSIS RATIOS	PEER GROUP 04				
	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Provision for Ln&Ls Losses/Avg Assets	0.20	0.24	0.28	0.28	0.25
Provision for Ln&Ls Losses/Avg Lns&Ls	0.30	0.35	0.41	0.41	0.36
Provision for Ln&Ls Losses/Net Losses	221.35	294.07	212.30	245.23	254.10
Ln&Ls Allowance/Total Loans & Leases	1.33	1.32	1.32	1.29	1.27
Ln&Ls Allowance/Net Ln&Ls Losses (X)	18.45	18.11	11.31	14.24	18.48
ALLL/Nonaccrual Assets	381.71	391.34	400.14	364.32	487.56
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	280.74	287.06	278.24	255.43	318.25
Gross Ln&Ls Losses/Avg Loans & Leases	0.23	0.24	0.33	0.31	0.27
Recoveries/Avg Loans and Leases	0.06	0.06	0.06	0.06	0.06
Net Losses/Avg Loans and Leases	0.18	0.18	0.26	0.25	0.21
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	N/A	N/A
Recoveries/Prior Year-End Losses	5.21	6.07	27.14	33.85	35.04
Earnings Coverage of Net Losses (X)	21.81	31.97	24.11	26.90	34.57
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.03	0.06	0.05	0.03
RE Loans Secured By 1-4 Family	0.05	0.04	0.07	0.05	0.03
Revolving	0.00	0.00	0.02	0.03	0.01
Closed-End	0.05	0.04	0.07	0.05	0.04
Commercial Real Estate Loans	0.02	0.02	0.06	0.04	0.03
Construction and Land Dev	0.00	0.00	0.02	0.03	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.02	0.02	0.05	0.03	0.03
RE Loans Secured by Farmland	0.00	0.00	0.01	0.01	0.00
Commercial and Industrial Loans	0.31	0.27	0.64	0.47	0.36
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.94	0.93	0.94	0.88	0.68
Credit Card Loans	2.26	2.48	3.04	2.61	1.35
Agricultural Loans	0.01	0.02	0.08	0.03	0.06
Loans to Foreign Governments & Inst	N/A	0.00	N/A	0.00	0.00
Other Loans and Leases	0.15	0.17	0.46	0.45	0.12

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 04

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PERCENT OF LOANS AND LEASES	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
30-89 Days PD Loans and Leases	1.03	0.97	0.95	1.09	1.02
90+ Days PD Loans and Leases	0.14	0.14	0.13	0.17	0.14
Nonaccrual Loans and Leases	0.65	0.63	0.60	0.57	0.45
90+ Days PD and Nonaccrual Loans and Leases	0.84	0.82	0.79	0.79	0.62
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	1.03	0.97	0.95	1.09	1.02
90+ Days Past Due Assets	0.14	0.14	0.13	0.17	0.14
Nonaccrual Assets	0.65	0.63	0.60	0.58	0.45
30+ Days PD & Nonaccrual Assets	1.94	1.85	1.78	1.93	1.67
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.57	0.55	0.53	0.54	0.42
90+ PD & Nonaccrual Assets + OREO	0.69	0.67	0.66	0.66	0.51
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.57	0.54	0.54	0.51	0.40
Allowance for Loan & Lease Losses	63.32	63.17	60.50	61.09	48.64
Equity Cap + ALLL	6.07	5.91	5.81	5.65	4.44
Tier 1 Cap + ALLL	6.09	5.83	5.82	5.64	4.55
Loans & Leases + RE Acquired	0.85	0.81	0.81	0.75	0.59

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate - 30-89 Days PD	0.93	0.81	0.86	0.98	0.86
- 90+ Days Past Due	0.11	0.11	0.11	0.14	0.11
- Nonaccrual	0.60	0.55	0.55	0.49	0.35
Coml & Indl - 30-89 Days PD	1.16	1.11	1.01	0.98	1.10
- 90+ Days Past Due	0.16	0.16	0.12	0.16	0.15
- Nonaccrual	0.87	0.83	0.83	0.78	0.67
Individuals - 30-89 Days PD	1.44	1.31	1.58	1.68	1.70
- 90+ Days Past Due	0.15	0.17	0.17	0.21	0.17
- Nonaccrual	0.27	0.23	0.25	0.23	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	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.51	0.56	0.22	0.27	0.34
- 90+ Days Past Due	0.02	0.05	0.01	0.03	0.03
- Nonaccrual	0.27	0.18	0.21	0.16	0.19
Foreign Govts- 30-89 Days PD	N/A	0.00	N/A	0.00	0.00
- 90+ Days Past Due	N/A	0.00	N/A	0.00	0.00
- Nonaccrual	N/A	0.00	N/A	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.33	0.65	0.34	1.07	0.42
- 90+ Days Past Due	0.02	0.04	0.03	0.11	0.03
- Nonaccrual	0.22	0.17	0.15	0.32	0.07
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.07	0.96	1.09	1.24	1.11
- 90+ Days Past Due	0.12	0.12	0.14	0.15	0.11
- Nonaccrual	0.42	0.33	0.41	0.33	0.29
Revolving - 30-89 Days PD	0.36	0.35	0.32	0.52	0.57
- 90+ Days Past Due	0.02	0.03	0.02	0.04	0.05
- Nonaccrual	0.07	0.08	0.07	0.11	0.11
Closed-End - 30-89 Days PD	1.19	1.07	1.19	1.31	1.17
- 90+ Days Past Due	0.12	0.12	0.15	0.16	0.12
- Nonaccrual	0.47	0.36	0.45	0.35	0.30
- Jr Lien 30-89 Days PD	0.08	0.06	0.08	N/A	N/A
- Jr Lien 90+ Days PD	0.01	0.01	0.01	N/A	N/A
- Jr Lien Nonaccrual	0.06	0.04	0.05	N/A	N/A
Commercial RE - 30-89 Days PD	0.72	0.59	0.63	0.69	0.57
- 90+ Days Past Due	0.07	0.07	0.06	0.10	0.08
- Nonaccrual	0.58	0.58	0.51	0.47	0.35
Const & Dev - 30-89 Days PD	0.83	0.57	0.55	0.66	0.56
- 90+ Days Past Due	0.03	0.03	0.03	0.04	0.06
- Nonaccrual	0.28	0.42	0.28	0.32	0.18
Multifamily - 30-89 Days PD	0.27	0.15	0.19	0.24	0.19
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.10	0.06	0.10	0.06	0.07
Nonfarm Nres- 30-89 Days PD	0.63	0.52	0.57	0.59	0.51
- 90+ Days Past Due	0.06	0.06	0.06	0.10	0.06
- Nonaccrual	0.62	0.56	0.54	0.45	0.34
Farmland - 30-89 Days PD	0.72	0.93	0.52	0.54	0.40
- 90+ Days Past Due	0.05	0.07	0.03	0.02	0.04
- Nonaccrual	0.40	0.34	0.48	0.33	0.32
Credit Card - 30-89 Days PD	1.49	1.66	1.42	1.74	1.08
- 90+ Days Past Due	0.63	0.68	0.58	0.58	0.31
- Nonaccrual	0.01	0.01	0.01	0.01	0.02

CAPITAL RATIOS	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Tier 1 Leverage Ratio	8.71	8.67	8.56	8.56	8.46
Tier 1 RBC Ratio	12.17	12.14	12.00	11.96	12.01
Total Risk-Based Capital Ratio	13.58	13.46	13.40	13.25	13.28
Tangible Tier 1 Leverage Ratio	8.65	8.61	8.50	8.51	8.41
Tangible Common Eq Cap/Tan Assets	7.95	7.88	7.85	7.89	7.90
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	13.52	13.40	13.27	12.98	12.39
Standby Letters of Credit	0.63	0.56	0.62	0.56	0.57
Commercial & Similar Letters of Credit	0.02	0.02	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	0.37	0.13	0.35	0.09	0.05
Interest Rate Contracts	0.34	0.12	0.32	0.08	0.05
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	0.07	0.01	0.07	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	20.54	20.27	21.00	20.57	19.90

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Interest Rate Contracts	86.98	85.19	89.36	82.01	86.96
Foreign Exchange Contracts	0.00	1.24	0.04	0.68	8.70
Equity, Comm, & Other Contracts	11.41	10.90	9.73	10.46	0.00
Futures and Forwards	8.78	19.43	20.52	30.84	29.81
Written Options	10.33	9.23	7.43	1.54	0.00
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	10.12	1.15	7.28	0.06	0.00
Purchased Options	5.10	23.38	3.94	25.72	38.83
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	4.97	23.38	3.77	25.72	38.83
Swaps	55.37	47.96	55.61	35.11	27.01
Held for Trading	0.00	0.00	0.00	0.00	0.00
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	100.00	100.00	100.00	93.10	100.00
Interest Rate Contracts	86.73	82.49	88.22	75.12	86.96
Foreign Exchange Contracts	0.00	1.24	0.00	0.68	8.70
Equity, Comm, & Other Contracts	11.41	8.20	9.73	10.46	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	87.46	88.07	91.25	84.78	72.68
One Year or Less	23.61	31.60	27.01	43.66	42.40
Over 1 Year to 5 Years	44.18	46.19	45.22	39.90	26.17
Over 5 Years	6.24	5.14	8.68	0.11	1.52
Gross Negative Fair Value (Abs Val)	1.75	0.67	1.81	0.27	0.17
Gross Positive Fair Value	1.23	0.77	1.42	0.69	0.33
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	0.12	0.00	0.11	0.03	0.00

INSURANCE ACTIVITIES	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets (P/C)/Tot Ins Und Ast	28.57	28.57	28.57	N/A	N/A
Ins Under Assets (L/H)/Tot Ins Und Ast	71.43	71.43	71.43	N/A	N/A
Sep Acct Assets (L/H)/Total Life Ast	20.00	38.72	20.00	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	0.42	0.38	0.41	N/A	N/A
Premium Inc/Ins Activities Revenue	4.04	2.89	4.86	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	63.33	52.71	73.29	N/A	N/A
Other Prem Inc/Total Prem Inc	36.67	47.29	26.71	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)	19.05	136.01	28.72	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	6.70	27.31	23.26	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	23.22	7.61	14.96	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)	0.00	1.28	0.99	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	4.10	N/A	N/A	N/A	N/A
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	N/A	N/A
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.22	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.33	1.55	0.71	3.98	6.25
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	49.57	N/A	N/A
Foreign Governments and Inst	N/A	0.00	N/A	0.00	0.00
Leases	N/A	N/A	N/A	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	-21.49	-31.35	33.62	-66.36	-40.07
Total Selected Assets	-1.02	-27.83	7.03	-45.52	-23.11
Deposits	42.66	39.67	5.03	76.17	19.09

PROFITABILITY:	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Net Income/Avg Equity Capital	12.36	12.56	12.57	11.46	12.50
Bank Net Inc/Avg Eq Inv in Banks	13.42	13.46	13.44	12.58	13.51
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.45	3.90	4.29	3.09	3.61
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.33	11.43	10.78	9.13	9.96
Bank Net Income/Parent Net Income	104.33	103.82	103.81	105.08	104.05
Nonbank Net Income/Parent Net Income	0.58	0.39	0.40	0.47	0.61
Sub BHCs Net Inc/Parent Net Income	73.00	75.51	76.72	65.59	63.74
LEVERAGE:					
Total Liabilities/Equity	17.37	14.22	17.61	16.25	12.68
Total Debt/Equity Capital	3.04	2.84	3.35	3.50	5.16
Tot Debt+NP to Subs Iss Tr Pref/Equity	12.51	10.72	13.03	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	3.49	3.13	3.79	3.85	5.91
Total Debt/Equ Cap - Exc Over Fair Value	3.08	2.89	3.39	3.55	5.24
Long-Term Debt/Equity Capital	1.36	1.32	1.75	1.76	2.85
Short-Term Debt/Equity Capital	0.86	0.67	0.74	0.80	1.09
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	0.33	0.24	0.31	0.55
Long-Term Debt/Consolidated LT Debt	3.51	3.26	4.79	3.84	10.77
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	108.68	107.33	109.01	107.43	105.60
Total Investment in Subs/Equity	110.05	108.86	110.31	108.83	106.84
Equity Inv in Subs/Cons Eq Cap+Min Int	97.72	98.70	98.31	99.61	100.47
Total Inv in Subs/Cons Eq Cap+Min Int	98.75	99.88	99.34	100.68	101.65
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.64	0.55	0.68	0.61	0.44
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.32	2.33	2.30	2.77	2.64
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	132.44	138.55	125.26	123.68	129.46
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	132.30	117.48	127.88	127.32	134.30
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	90.74	95.99	110.04	114.69	104.92
Pretax Oper Inc + Int Exp/Int Expense	3229.87	3343.11	4686.35	3016.75	2360.63
Div + Int From Subs/Int Exp + Div	226.39	203.74	207.15	166.68	159.82
Fees+Other Inc From Subs/Sal + Oth Exp	9.17	9.54	8.32	10.01	10.04
Net Inc/Curr Port of LT Debt+Pfd Div(X)	60.40	51.53	64.97	70.50	128.97
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.68	-0.33	-0.36	-0.58	-1.22
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	0.00	0.00	0.00	0.00
Total	0.00	0.00	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	0.81	0.58	0.77	0.58	0.43
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT

	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Div Paid/Inc Before Undist Inc	60.73	56.02	70.05	66.79	70.19
Dividends Paid/Net Income	20.98	22.48	23.97	27.96	28.32
Net Income - Dividends/Avg Equity	9.59	9.58	9.35	7.99	8.87

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	131.61	139.20	137.05	139.73	147.00
Dividends From Nonbank Subs	0.11	0.15	0.49	0.38	0.64
Dividends From Subsidiary BHCs	2.14	1.77	3.10	1.64	2.27
Dividends From All Subsidiaries	145.91	156.14	169.48	173.19	175.49

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	33.96	38.65	38.48	43.23	44.34
Interest Income From Bank Subs	0.14	0.18	0.17	0.28	0.40
Mgt & Service Fees From Bank Subs	1.98	2.36	1.72	2.18	2.69
Other Income From Bank Subs	0.01	0.01	0.03	0.01	0.09
Operating Income From Bank Subs	40.56	45.87	48.82	49.67	57.83

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	29.04	23.27	45.11	36.37	37.92
Interest Income From Nonbank Subs	1.70	0.68	0.72	3.18	0.77
Mgt & Serv Fees From Nonbank Subs	0.84	3.96	1.09	1.94	0.45
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	45.40	38.57	65.97	53.07	56.43

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	28.11	21.96	28.71	39.21	30.78
Interest Inc From Subsidiary BHCs	0.06	0.17	0.06	1.60	0.01
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.01	0.11
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	28.42	24.62	28.86	43.51	36.01

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	58.95	61.51	69.03	66.96	69.08
Interest Income From Bank Subs	1.41	1.46	0.44	1.03	0.90
Mgt & Serv Fees From Bank Subs	3.95	4.93	2.67	3.89	3.02
Other Income From Bank Subs	0.04	0.02	0.04	0.03	0.09
Operating Income From Bank Subs	73.58	77.20	79.71	79.84	80.16
Dividends From Nonbank Subs	0.46	0.10	0.30	0.16	0.21
Interest Income From Nonbank Subs	0.07	0.02	0.02	0.07	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	3.04	1.14	1.04	1.09	0.77
Dividends From Subsidiary BHCs	1.12	0.75	2.21	1.01	0.75
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	1.24	1.40	2.52	1.22	0.78

Loans and Adv From Subs/ST Debt	296.34	199.68	332.08	56.11	16.83
Loans and Adv From Subs/Total Debt	167.30	109.61	146.35	46.85	11.43

BHCPR Reporters for Quarter Ending 03/31/2003
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
1117464	791,991	ACNB CORPORATION	GETTYSBURG, PA	
1137060	629,313	ADVANCE BANCORP, INC.	HOMEWOOD, IL	
2067007	504,198	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	689,111	ALIANF FINANCIAL CORPORATION	ALEXANDER CITY, AL	
1140510	779,433	ALLIANCE FINANCIAL CORPORATION	CORTLAND, NY	
1020676	582,210	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
2173720	616,097	AMERICAN BANCORPORATION	SAINT PAUL, MN	
1076691	614,177	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1031627	917,760	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1058594	648,600	AMERICREST BANCSHARES, INC.	OKLAHOMA CITY, OK	
1202258	737,515	AMES NATIONAL CORPORATION	AMES, IA	
1134694	677,516	AMTRUST, INC.	DUBUQUE, IA	
1126475	933,676	ANCHOR BANCORP, INC.	WAYZATA, MN	
1129533	509,630	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1108350	583,836	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	960,830	BANC ED CORP., THE	EDWARDSVILLE, IL	
1138012	688,542	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
1143481	762,299	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1205398	639,168	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	778,126	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
1125236	851,511	BANKFIRST CORPORATION, INC	SIOUX FALLS, SD	
1201363	565,900	BANKMANAGERS CORP.	MILWAUKEE, WI	
2985718	528,878	BANNISTER BANCSHARES, INC.	KANSAS CITY, MO	
1115385	540,722	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1209248	558,904	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
2325891	518,558	BARNES BANCORPORATION	KAYSVILLE, UT	
2736282	595,160	BAY VIEW CAPITAL CORPORATION	SAN MATEO, CA	
1202708	909,245	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	783,176	BEACON BANCORP	TAUNTON, MA	
2728157	718,453	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1823345	519,803	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1471849	591,409	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	593,733	BNCCORP, INC.	BISMARCK, ND	
2935142	527,916	BOU BANCORP, INC.	OGDEN, UT	
1209145	572,072	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1140994	584,366	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
2853666	626,554	BUSINESS BANCORP	SAN RAFAEL, CA	
2183493	531,757	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	656,945	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1133503	835,697	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
2741156	855,854	CAPITAL BANK CORPORATION	RALEIGH, NC	
1848003	597,464	CASCADE BANCORP	BEND, OR	
2568362	831,630	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
1989634	741,753	CENTENNIAL BANK HOLDINGS, INC.	FORT COLLINS, CO	
1048764	875,911	CENTER BANCORP, INC.	UNION, NJ	
3003178	841,960	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2868129	525,896	CENTERSTATE BANKS OF FLORIDA,	WINTER HAVEN, FL	Moved from Peer 5
1203899	539,099	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
2263407	934,667	CENTRAL COAST BANCORP	SALINAS, CA	
1064429	571,812	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1141487	647,369	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
2509413	701,744	CHARTER OAK COMMUNITY BANK COR	ROCKVILLE, CT	
1133594	752,995	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
2844495	588,404	CHESTER VALLEY BANCORP, INC.	DOWNINGTOWN, PA	
2244545	548,218	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1050909	974,550	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1083475	549,417	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1081079	585,685	CITRUS & CHEMICAL BANCORPORATI	BARTOW, FL	
1055007	559,942	CITYWIDE BANKS OF COLORADO, IN	AURORA, CO	
1134108	574,662	CNB CORPORATION	CONWAY, SC	
1118340	680,951	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
1143016	774,205	CNB FLORIDA BANCSHARES, INC.	JACKSONVILLE, FL	
1085170	801,409	COLONY BANCORP, INC.	FITZGERALD, GA	
1249543	993,570	COLUMBIA BANCORP	COLUMBIA, MD	
2378440	570,437	COLUMBIA BANCORP	THE DALLES, OR	
2467689	877,689	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	865,010	COMMERCE FINANCIAL CORPORATION	TOPEKA, KS	
1250839	735,369	COMMERCIAL BANKSHARES, INC.	MIAMI, FL	
1118948	558,798	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1070765	518,955	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1129430	566,243	COMMUNITY BANCSHARES, INC.	BLOUNTSVILLE, AL	
1081873	727,243	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
1427501	781,895	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	589,613	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1099766	500,211	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
2241937	512,578	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	
2570187	603,499	COVEST BANCSHARES, INC.	DES PLAINES, IL	
1493832	766,922	CUMBERLAND BANCORP, INCORPORAT	FRANKLIN, TN	
1121229	912,795	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	820,242	DANVERS BANCORP, INC.	DANVERS, MA	
2497462	514,361	DCB FINANCIAL CORP	LEWIS CENTER, OH	
1094613	658,614	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
1104660	500,891	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1058398	923,175	DURANT BANCORP, INC.	DURANT, OK	
2626691	546,501	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	762,936	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2461016	732,741	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	902,077	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
2115757	709,698	EVERTRUST FINANCIAL GROUP, INC	EVERETT, WA	
2038409	809,153	EXCHANGE NATIONAL BANCSHARES,	JEFFERSON CITY, MO	
1104923	838,649	EXTRACO CORPORATION	WACO, TX	
1055315	928,827	F & M BANCORPORATION	TULSA, OK	
1134630	713,972	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1071191	783,997	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
2121552	630,388	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
1137864	514,599	FIDELITY BANCSHARES, INC.	EDINA, MN	
2858773	577,887	FIDELITY D& D BANCORP, INC.	DUNMORE, PA	
1201859	597,448	FINA BANCORP, INC.	VALPARAISO, IN	
1207431	842,654	FIRST AMERICAN BANK GROUP, LTD	FORT DODGE, IA	
1988646	509,087	FIRST BANCORP, INC.	LEBANON, VA	Moved from Peer 5
1491360	961,813	FIRST BANK CORP	FORT SMITH, AR	
1206715	502,208	FIRST BANKING CENTER, INC.	BURLINGTON, WI	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
1119404	546,806	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1118425	658,926	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
1246533	650,327	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1081060	537,351	FIRST CITIZENS BANCORP	CLEVELAND, TN	
1098796	694,216	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	776,266	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	623,842	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1117482	620,718	FIRST COLONIAL GROUP, INC.	NAZARETH, PA	
1108097	601,756	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	
1083783	879,770	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
3150997	678,222	FIRST FEDERAL FINANCIAL CORPOR	ELIZABETHTOWN, KY	New Y-9C/BHCPR reporter
1064728	580,304	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
3104280	685,964	FIRST FINANCIAL HOLDINGS, MHC	RENTON, WA	
1134078	721,426	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1208009	573,767	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
2322304	911,465	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	767,789	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2390013	739,355	FIRST MIDWEST FINANCIAL, INC.	STORM LAKE, IA	
2833604	790,181	FIRST MUTUAL BANCSHARES, INC.	BELLEVUE, WA	
2624398	686,243	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
1206313	585,756	FIRST NATIONAL BANCSHARES, INC	EAST LANSING, MI	
2560263	764,114	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1133932	503,240	FIRST NATIONAL LINCOLN CORPORA	DAMARISCOTA, ME	Moved from Peer 5
1048894	803,691	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
2836801	597,530	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	Moved from Peer 5
1132104	926,566	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
2521509	634,036	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	733,005	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	Moved from Peer 5
1204177	699,525	FIRST STATE FINANCIAL CORPORAT	EASTPOINTE, MI	
1100813	653,554	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
1132672	984,977	FIRST UNITED CORPORATION	OAKLAND, MD	
1122123	679,885	FIRST WESTERN BANCORP, INC.	HURON, SD	
1134322	766,108	FIRSTBANK CORPORATION	ALMA, MI	
2127657	550,503	FIRSTTRUST CORPORATION	NEW ORLEANS, LA	
1123072	727,212	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
2650315	647,363	FLAG FINANCIAL CORPORATION	ATLANTA, GA	
2693219	840,057	FLORIDA BANKS, INC.	JACKSONVILLE, FL	
3100358	516,981	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	
1117491	600,009	FNB BANCORP, INC.	NEWTOWN, PA	
1133473	769,666	FNB CORP.	ASHEBORO, NC	
2432614	998,026	FNB CORPORATION	CHRISTIANSBURG, VA	
1130696	744,864	FNB FINANCIAL SERVICES CORPORA	REIDSVILLE, NC	
1031430	629,045	FOOTHILL INDEPENDENT BANCORP	GLENDORA, CA	
1143762	767,488	FOUNDERS GROUP, INC.	WORTH, IL	
1128358	860,346	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
3103818	530,275	FRANKLIN BANCORP, INC.	SOUTHFIELD, MI	
1495229	887,923	FRANKLIN FINANCIAL CORPORATION	FRANKLIN, TN	
1118238	528,491	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
2697347	797,246	FVNB CORP.	VICTORIA, TX	
2670573	757,953	GB&T BANCSHARES, INC.	GAINESVILLE, GA	
1938865	594,881	GEORGIA BANK FINANCIAL CORPORA	AUGUSTA, GA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
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1098620	938,267	GERMAN AMERICAN BANCORP	JASPER, IN	
1206733	673,513	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1204346	870,642	GREATBANC, INC.	AURORA, IL	
1134023	736,173	GREATER COMMUNITY BANCORP	TOTOWA, NJ	
1133277	905,916	GREENE COUNTY BANCSHARES, INC.	GREENEVILLE, TN	
1862036	528,218	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2861492	659,318	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1208120	641,350	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	576,346	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
2634874	949,349	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	590,009	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
2918529	556,022	HERITAGE FINANCIAL HOLDING COR	DECATUR, AL	
1202986	732,848	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1472220	613,838	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	505,986	HIGHLANDS BANCSHARES, INC.	ABINGDON, VA	Moved from Peer 5
1067804	994,330	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
1052378	743,806	HNB CORPORATION	ARKANSAS CITY, KS	
1491409	658,499	HOME BANCSHARES, INC.	CONWAY, AR	
3059504	889,033	HOME FEDERAL BANCORP	COLUMBUS, IN	
1209181	508,278	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2592714	911,171	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	697,681	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	820,473	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1141674	599,564	IBT BANCORP, INC.	IRWIN, PA	
1401118	657,228	IBT BANCORP, INC.	MOUNT PLEASANT, MI	
1205183	529,844	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	Moved from Peer 5
1363690	694,819	INB FINANCIAL CORPORATION	MCALLEN, TX	
1100000	534,151	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1416653	502,573	INDIAN RIVER BANKING COMPANY	VERO BEACH, FL	Moved from Peer 5
1138535	962,867	INTERCHANGE FINANCIAL SERVICES	SADDLE BROOK, NJ	
2049302	727,945	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	687,550	INWOOD BANCSHARES, INC.	DALLAS, TX	
1245228	587,089	ISB FINANCIAL CORP.	IOWA CITY, IA	
1109290	557,007	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
1085004	823,791	KISLAK FINANCIAL CORPORATION	MIAMI LAKES, FL	
1110036	536,616	KLEIN BANCSHARES, INC.	HOUSTON, TX	
1130098	730,113	LANDMARK FINANCIAL GROUP, INC.	BELVIDERE, IL	
1054514	870,071	LANDRUM COMPANY	COLUMBIA, MO	
2759900	509,172	LCNB CORP.	LEBANON, OH	
1136139	571,857	LEESPORT FINANCIAL CORP.	WYOMISSING, PA	
2345068	836,772	LEGACY TEXAS GROUP, INC.	PLANO, TX	
1071669	722,048	LNB BANCORP INC.	LORAIN, OH	
2325350	661,118	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	
1103766	586,824	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
1076002	894,076	LSB BANCSHARES, INC.	LEXINGTON, NC	
2545831	760,375	LSB FINANCIAL	LACONIA, NH	
2427665	532,546	MACON BANCORP	FRANKLIN, NC	
1205053	618,026	MAHASKA INVESTMENT COMPANY	OSKALOOSA, IA	
1823608	642,397	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1123193	864,359	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1099328	848,699	MERCANTILE BANCORP, INC.	QUINCY, IL	

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1208755	748,350	MERCANTILE BANCORP, INC.	HAMMOND, IN	
2608763	967,787	MERCANTILE BANK CORPORATION	WYOMING, MI	
1208308	925,650	MERCHANTS & MANUFACTURERS BANC	BROOKFIELD, WI	
1023239	867,411	MERCHANTS BANCSHARES, INC.	BURLINGTON, VT	
1128769	576,525	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	737,763	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2344799	845,799	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1201916	562,815	METROCORP, INC.	EAST MOLINE, IL	
2803719	926,983	MIDWEST BANKCENTRE, INC.	LEMAY, MO	
1126354	785,153	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	842,136	MINNWEST CORPORATION	MINNETONKA, MN	
1210299	553,420	MONROE BANCORP	BLOOMINGTON, IN	
1138919	530,369	MONTECITO BANCORP	SANTA BARBARA, CA	Moved from Peer 5
1119495	578,354	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	676,481	MOODY BANCSHARES, INC.	GALVESTON, TX	
2983394	847,328	MOUNTAINBANK FINANCIAL CORPORA	HENDERSONVILLE, NC	
2603067	593,727	MUTUAL BANCORP OF THE BERKSHIR	PITTSFIELD, MA	
2623430	504,077	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	Moved from Peer 5
2149622	759,547	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	699,689	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	706,346	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1202052	976,358	NEB CORPORATION	FOND DU LAC, WI	
1206359	954,082	NEW LENOX HOLDING COMPANY	NEW LENOX, IL	
1247110	685,288	NEWMIL BANCORP, INC.	NEW MILFORD, CT	
1066414	545,789	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	Moved from Peer 5
1109991	881,374	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1123933	521,767	NORTH COUNTRY FINANCIAL CORPOR	TRAVERSE CITY, MI	
1029334	658,406	NORTH VALLEY BANCORP	REDDING, CA	
1129887	695,394	NORTHERN EMPIRE BANCSHARES	SANTA ROSA, CA	
1210589	651,053	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
3025385	675,575	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
2582827	590,022	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
1978713	815,693	NORTHWEST FINANCIAL CORP.	SPENCER, IA	
2835475	612,045	NORWAY BANCORP, MHC	NORWAY, ME	
2123958	523,628	NSD BANCORP, INC.	PITTSBURGH, PA	
2460569	586,196	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	528,424	O.A.K. FINANCIAL CORPORATION	BYRON CENTER, MI	
1070747	837,864	OAK HILL FINANCIAL, INC.	JACKSON, OH	
2012436	694,833	OHIO VALLEY BANC CORP.	GALLIPOLIS, OH	
1200311	504,192	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	Moved from Peer 5
1076673	592,203	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	501,910	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	Moved from Peer 5
1028533	511,468	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1249598	797,165	ORION BANCORP, INC.	NAPLES, FL	
1399550	651,260	P.C.B. BANCORP, INC.	CLEARWATER, FL	
1083934	716,758	PAB BANKSHARES, INC.	VALDOSTA, GA	
2850656	604,983	PACIFIC CREST CAPITAL, INC.	AGOURA HILLS, CA	
2869733	619,919	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	852,895	PALMETTO BANCSHARES, INC.	LAURENS, SC	
1202762	564,996	PANHANDLE AVIATION, INC.	CLARINDA, IA	
2651590	897,280	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	

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2807614	835,099	PENNSYLVANIA COMMERCE BANCORP,	CAMP HILL, PA	
2623524	581,390	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	Moved from Peer 5
1030947	507,719	PEOPLES BANCORP	LYNDEN, WA	Moved from Peer 5
2818245	661,332	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1132298	759,417	PEOPLES BANCTRUST COMPANY, INC	SELMA, AL	
1133174	595,584	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1057702	663,443	PEOPLES, INC.	COLORADO SPRINGS, CO	
1249712	740,450	PORTER BANCORP, INC.	SHEPHERDSVILLE, KY	
2614634	597,045	PREMIER BANCORP, INC	DOYLESTOWN, PA	
2007647	683,332	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	528,633	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	597,600	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2625489	501,700	PSB BANCORP, INC.	PHILADELPHIA, PA	Moved from Peer 5
2125813	623,017	QCR HOLDINGS, INC.	MOLINE, IL	
1118434	518,495	QNB CORP.	QUAKERTOWN, PA	
1029482	676,337	RCB CORPORATION	SACRAMENTO, CA	
1130584	664,959	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1426997	540,616	REDWOOD EMPIRE BANCORP	SANTA ROSA, CA	
1201194	502,385	REPUBLIC BANCORP CO.	ORLAND PARK, IL	Moved from Peer 5
1398807	694,350	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
2693358	737,343	RESOURCE BANKSHARES CORPORATIO	VIRGINIA BEACH, VA	
2066886	813,468	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
1071454	646,364	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
1139466	877,019	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
1204814	687,138	SBC, INCORPORATED	COUNTRYSIDE, IL	
1200348	820,703	SECURITY NATIONAL CORPORATION	SIOUX CITY, IA	
1426924	547,009	SEQUOIA BANCSHARES, INC.	BETHESDA, MD	
2429838	663,651	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	691,050	SIERRA BANCORP	PORTERVILLE, CA	
2244358	567,514	SNB BANCSHARES, INC.	MACON, GA	
2345077	653,831	SNB BANCSHARES, INC.	SUGAR LAND, TX	
2810285	732,884	SOUTH CENTRAL BANCSHARES OF KE	HORSE CAVE, KY	
2033226	619,289	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	939,858	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2815477	707,206	SOUTHERN COMMUNITY BANCORP	ORLANDO, FL	
2981831	614,663	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1062135	522,979	SPIRIT BANKCORP, INC.	BRISTOW, OK	
1245590	970,006	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1417333	906,262	STATE BANKSHARES, INC.	FARGO, ND	
1097771	593,595	STATE CAPITAL CORPORATION	GREENWOOD, MS	
1427275	916,422	STEARNS FINANCIAL SERVICES, IN	ST CLOUD, MN	
1126046	846,141	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
1135598	687,732	STOCKMEN'S BANCORP, INC., THE	KINGMAN, AZ	
2618388	505,892	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	Moved from Peer 5
1104080	698,736	SUMMIT BANCSHARES, INC.	FORT WORTH, TX	
1247679	710,763	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	961,062	SUNFLOWER BANKS, INC.	SALINA, KS	
1246467	578,284	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1138795	656,857	TEAM FINANCIAL, INC.	PAOLA, KS	
2663838	592,831	TEXAS UNITED BANCSHARES, INC.	LA GRANGE, TX	
2457943	621,667	TIB FINANCIAL CORP.	KEY LARGO, FL	

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1203974	617,621	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1056161	928,895	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
2571906	563,806	TRUSTCORP FINANCIAL INC	SAINT LOUIS, MO	
2936037	776,624	UB FINANCIAL CORPORATION	SUNRISE, FL	
2465519	615,903	UFS BANCORP	WHITINSVILLE, MA	
1206591	780,112	UNIONBANCORP, INC.	OTTAWA, IL	
1135516	579,040	UNITED BANCORP, INC.	TECUMSEH, MI	
1062649	761,365	UNITED BANCORPORATION OF WYOMI	JACKSON, WY	
1082777	527,345	UNITED BANK CORPORATION	BARNESVILLE, GA	Moved from Peer 5
2803474	576,736	UNITED COMMUNITY BANCORP	HICKORY, NC	
1097182	541,542	UNITED COMMUNITY BANCORP, INCO	CHATHAM, IL	
1064326	541,424	UNITED NEBRASKA FINANCIAL CO.	GRAND ISLAND, NE	
3015975	515,711	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	546,861	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2141028	593,054	VAIL BANKS, INC.	VAIL, CO	
1205026	593,884	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
2856377	720,902	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
2615770	831,770	WARWICK COMMUNITY BANCORP, INC	WARWICK, NY	
2406174	559,171	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
1135048	537,035	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1137592	619,457	WAYNE BANCORP, INC.	WOOSTER, OH	
1210066	852,385	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1115367	653,423	WESTBANK CORPORATION	WEST SPRINGFIELD, MA	
2349815	988,760	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	
2508788	723,173	WESTERN SIERRA BANCORP	CAMERON PARK, CA	
2338471	814,450	WESTFIELD MUTUAL HOLDING COMPA	WESTFIELD, MA	
1048670	724,541	WILBER CORPORATION, THE	ONEONTA, NY	
2004141	847,249	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1035157	566,335	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 335 bank holding companies.