

NOTE: Peer Group ratios are not computed for the second-tier and atypical bank holding companies that make up Peer Group 9.

BHCFR Reporters for Quarter Ending 03/31/2003
Peer Group 9 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
1023220	2,039,971	B.N.Y. HOLDINGS (DELAWARE) COR	NEWARK, DE	2nd Tier BHC
1021628	1,955,732	BANAMEX USA BANCORP	CENTURY CITY, CA	2nd Tier BHC
1417276	242,837	BANKERS' BANCORPORATION OF FLO	LAKE MARY, FL	Atypical BHC
2249401	207,609	BANKERS' BANK OF THE WEST BANC	DENVER, CO	Atypical BHC
1246159	962,488	BESSEMER GROUP, INCORPORATED,	WOODBIDGE, NJ	Atypical BHC
1202511	4,863,346	BLACKHAWK BANCORPORATION	MINNEAPOLIS, MN	2nd Tier BHC
1248078	1,934,115	BOSTON PRIVATE FINANCIAL HOLDI	BOSTON, MA	Atypical BHC
1098648	570,967	CASS INFORMATION SYSTEMS, INC.	BRIDGETON, MO	Atypical BHC
1056835	12,445,891	CBI-KANSAS, INC.	KANSAS CITY, MO	2nd Tier BHC
1026632	40,440,345	CHARLES SCHWAB CORPORATION, TH	SAN FRANCISCO, CA	Atypical BHC
2399164	10,576,981	CHARTER HOLDINGS, INC.	LAS VEGAS, NV	2nd Tier BHC
1042351	742,254,000	CITICORP	NEW YORK, NY	2nd Tier BHC
2879844	742,254,000	CITIGROUP HOLDINGS COMPANY	WILMINGTON, DE	2nd Tier BHC
1022924	33,578,074	CMC HOLDING DELAWARE INC.	WILMINGTON, DE	2nd Tier BHC
1029259	25,492,603	COMERICA HOLDINGS INCORPORATED	DETROIT, MI	2nd Tier BHC
1137211	1,264,827	COMMUNITY FINANCIAL SERVICES,	ATLANTA, GA	Atypical BHC
2014971	2,930,300	CONCORD EFS, INC.	MEMPHIS, TN	Atypical BHC
2549857	73,614,939	COUNTRYWIDE FINANCIAL CORPORAT	CALABASAS, CA	Atypical BHC
1958827	568,904	CRESCENT BANKING COMPANY	JASPER, GA	Moved from Peer 4; Atypical BHC
1201112	936,381	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	Atypical BHC
1032473	56,400,000	DEUTSCHE BANK TRUST CORPORATIO	NEW YORK, NY	2nd Tier BHC
1399484	3,283,049	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	2nd Tier BHC
2184164	8,766,837	DORAL FINANCIAL CORPORATION	SAN JUAN, PR	Atypical BHC
1204805	2,276,877	F & M BANCORPORATION, INC.	KAUKAUNA, WI	2nd Tier BHC
1053580	1,328,540	FARMERS & MERCHANTS INVESTMENT	MILFORD, NE	Atypical BHC
2990244	84,108,950	FIFTH THIRD FINANCIAL CORPORAT	CINCINNATI, OH	2nd Tier BHC
1134993	3,942,292	FIRST COMMERCE BANCSHARES, INC	MINNEAPOLIS, MN	2nd Tier BHC
1086131	285,057	FIRST NATIONAL BANKERS BANKSHA	BATON ROUGE, LA	Atypical BHC
2181341	2,297,012	FIRST NATIONAL OF COLORADO, IN	FORT COLLINS, CO	2nd Tier BHC
1066982	5,011,075	FIRST PLACE FINANCIAL CORPORAT	MINNEAPOLIS, MN	2nd Tier BHC
1024058	18,843,008	FIRST SECURITY CORPORATION	MINNEAPOLIS, MN	2nd Tier BHC
1246216	6,530,028	FRANKLIN RESOURCES, INC.	SAN MATEO, CA	Atypical BHC
2926636	5,501,107	FRIEDMAN, BILLINGS, RAMSEY GRO	ARLINGTON, VA	Moved from Peer 5; Atypical BHC
1134685	2,459,596	GEORGE MASON BANKSHARES, INC.	FAIRFAX, VA	2nd Tier BHC
1020340	30,673,657	HARRIS BANCORP, INC.	CHICAGO, IL	2nd Tier BHC
1020201	88,739,480	HSBC USA INC.	NEW YORK, NY	2nd Tier BHC
2367556	14,913,505	HUDSON CITY BANCORP, INC.	PARAMUS, NJ	2nd Tier BHC
1832851	6,371,088	IBC SUBSIDIARY CORPORATION	WILMINGTON, DE	2nd Tier BHC
1837379	24,196,952	IBID, INC.	MINNEAPOLIS, MN	2nd Tier BHC
1109094	1,078,091	INDEPENDENT BANKERS FINANCIAL	IRVING, TX	Atypical BHC
2476869	5,550,908	INVESTORS BANCORP, INC.	MILLBURN, NJ	2nd Tier BHC
2337045	7,700,012	INVESTORS FINANCIAL SERVICES	BOSTON, MA	Atypical BHC
1832132	35,247,000	J.P. MORGAN EQUITY HOLDINGS	WILMINGTON, DE	2nd Tier BHC
1051513	195,781	KANSAS NATURAL GAS, INC.	HAYS, KS	Atypical BHC
1199769	107,730,450	LASALLE BANK CORPORATION	CHICAGO, IL	Name change from ABN AMRO NORTH AMERICA, INC.; 2nd Tier B
1031467	224,827	MARIN NATIONAL BANCORP	LAS VEGAS, NV	Atypical BHC
1871159	54,570,404	MBNA CORPORATION	WILMINGTON, DE	Atypical BHC
1030161	2,294,173	MELLON 1ST BUSINESS CORPORATIO	LOS ANGELES, CA	2nd Tier BHC

BHCPR Reporters for Quarter Ending 03/31/2003
Peer Group 9 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
2945824	286,858,018	METLIFE, INC.	NEW YORK, NY	Atypical BHC
1121779	761,268	MICHIGAN FINANCIAL CORPORATION	MINNEAPOLIS, MN	2nd Tier BHC
3142349	1,654,019	MIDAMERICA FINANCIAL CORPORATI	DES MOINES, IA	2nd Tier BHC
1030611	3,685,935	NATIONAL BANCORP OF ALASKA, IN	MINNEAPOLIS, MN	2nd Tier BHC
2173092	668,011,000	NB HOLDINGS CORPORATION	CHARLOTTE, NC	2nd Tier BHC
1022661	9,846,864	NEW GALVESTON COMPANY, THE	WILMINGTON, DE	2nd Tier BHC
2836883	471,556	NEXITY FINANCIAL CORPORATION	BIRMINGHAM, AL	Moved from Peer 5; Atypical BHC
1141423	1,141,906	NORTRUST HOLDING CORPORATION	CHICAGO, IL	2nd Tier BHC
2558167	414,788	PELICAN FINANCIAL, INC.	ANN ARBOR, MI	Atypical BHC
1469314	64,852,195	PNC BANCORP, INC.	WILMINGTON, DE	2nd Tier BHC
2006118	11,082,000	POPULAR INTERNATIONAL BANK, IN	SAN JUAN, PR	2nd Tier BHC
2138466	11,013,000	POPULAR NORTH AMERICA, INC.	MOUNT LAUREL, NJ	2nd Tier BHC
2452180	6,890,135	R&G FINANCIAL CORPORATION	SAN JUAN, PR	Moved from Peer 2; Atypical BHC
3021220	379,809	RUSSELLVILLE BANCSHARES, INC.	JONESBORO, AR	2nd Tier BHC
2577702	51,337,773	SOUTHTRUST OF ALABAMA, INC.	BIRMINGHAM, AL	2nd Tier BHC
2442837	1,121,538	STATE NATIONAL BANCSHARES OF	DOVER, DE	2nd Tier BHC
1077120	118,638,245	SUNTRUST BANK HOLDING COMPANY	ORLANDO, FL	2nd Tier BHC
1245442	3,371,435	SYNOVUS FINANCIAL CORP. OF ALA	BIRMINGHAM, AL	2nd Tier BHC
2309912	7,294,066	U.S. TRUST CORPORATION	NEW YORK, NY	2nd Tier BHC
2099464	3,415,927	UBC HOLDING COMPANY, INC.	CHARLESTON, WV	2nd Tier BHC
2467175	33,774,995	UNION PLANTERS HOLDING CORPORA	MEMPHIS, TN	2nd Tier BHC
2291727	200,403	UNITED BANKERS' BANCORPORATION	BLOOMINGTON, MN	Atypical BHC
1842421	990,141	UNITED NATIONAL CORPORATION	SIOUX FALLS, SD	Moved from Peer 3; Atypical BHC
2250313	20,636,395	WELLS FARGO FINANCIAL SERVICES	DES MOINES, IA	2nd Tier BHC
1141991	20,651,983	WELLS FARGO FINANCIAL, INC.	DES MOINES, IA	2nd Tier BHC
2741679	232,707,000	WFC HOLDINGS CORPORATION	SAN FRANCISCO, CA	2nd Tier BHC

Note: Peer Group 9 has 74 bank holding companies.