

	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Number of BHCs in Peer Group	328	289	255	240	200
EARNINGS AND PROFITABILITY					

PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.93	3.85	4.05	4.13	4.20
+ Non-interest Income	1.08	1.01	0.92	0.97	1.04
- Overhead Expense	3.14	3.13	3.14	3.25	3.23
- Provision for Losses	0.28	0.28	0.25	0.22	0.20
+ Securities Gains (Losses)	0.04	0.04	0.00	0.01	0.04
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.66	1.55	1.64	1.70	1.86
Net Operating Income	1.11	1.01	1.06	1.10	1.18
Net Income	1.11	1.01	1.07	1.10	1.18
Net Income (Sub S Adjusted)	1.09	1.03	1.18	1.13	1.47
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.65	7.82	8.49	8.06	8.29
Interest Expense	2.40	3.68	4.19	3.64	3.80
Net Interest Income (TE)	4.25	4.16	4.36	4.48	4.55
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.26	0.25	0.21	0.19	0.20
Earnings Coverage of Net Losses (X)	24.11	26.90	34.57	32.81	35.91
Ln&Ls Allowance/Total Loans & Leases	1.32	1.29	1.27	1.28	1.35
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.75	0.70	0.55	0.55	0.62
30-89 Days Past Due Loans and Leases	0.95	1.09	1.02	0.89	1.16
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	19.32	20.08	19.57	19.93	12.47
Net ST Noncore Funding Dependence	8.71	11.27	12.15	12.84	6.20
Net Loans and Leases/Total Assets	66.07	67.07	66.96	65.97	61.64
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.56	8.56	8.46	8.39	8.60
Equity Capital/Total Assets	8.51	8.51	8.53	8.31	9.00
Net Loans&Ls/Equity Capital (X)	8.05	8.27	8.19	8.33	7.07
Cash Dividends/Net Income	23.92	27.96	28.32	26.49	26.04
Cash Dividends/Net Income (Sub S Adjusted)	24.18	49.29	30.84	27.73	21.37
Retained Earnings/Avg Equity Cap	9.40	7.99	8.86	9.00	9.42
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.74	0.80	1.09	1.25	0.50
Long-Term Debt/Equity Capital	1.76	1.76	2.85	3.15	2.31
Equity Investment in Subs/Equity Cap	109.01	107.42	105.60	103.61	99.55
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	127.63	127.32	134.30	132.82	149.32

PERCENT OF AVERAGE ASSETS	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Interest Income (TE)	6.16	7.24	7.91	7.47	7.67
Less: Interest Expense	2.22	3.41	3.91	3.38	3.52
Equals: Net Interest Income (TE)	3.93	3.85	4.05	4.13	4.20
Plus: Non-Interest Income	1.08	1.01	0.92	0.97	1.04
Equals: Adj Operating Income (TE)	5.06	4.92	5.04	5.16	5.27
Less: Overhead Expense	3.14	3.13	3.14	3.25	3.23
Less: Provision for Loan and Lease Losses	0.28	0.28	0.25	0.22	0.20
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.04	0.04	0.00	0.01	0.04
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.66	1.55	1.64	1.70	1.86
Less: Applicable Income Taxes (TE)	0.53	0.51	0.55	0.57	0.66
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.11	1.01	1.06	1.10	1.18
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.11	1.01	1.07	1.10	1.18
Memo: Net Income (Last Four Qtrs)	1.11	1.01	1.07	1.10	1.19
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.76	92.93	93.42	92.87	92.65
Avg Int-Bearing Funds / Avg Assets	79.84	79.93	80.10	78.91	77.81
Int Income (TE) / Avg Earning Assets	6.65	7.82	8.49	8.06	8.29
Int Expense / Avg Earning Assets	2.40	3.68	4.19	3.64	3.80
Net Int Inc (TE) / Avg Earn Assets	4.25	4.16	4.36	4.48	4.55
YIELD OR COST:					
Total Loans and Leases (TE)	7.31	8.48	9.19	8.84	9.21
Interest-Bearing Bank Balances	2.32	4.40	6.79	6.27	7.15
Fed Funds Sold & Reverse Repos	1.59	3.79	6.19	5.02	5.41
Trading Assets	10.41	3.31	3.72	3.75	5.40
Total Earning Assets	6.55	7.71	8.38	7.95	8.15
Investment Securities (TE)	5.30	6.25	6.59	6.25	6.49
U.S. Treasury & Agency Sec (excl MBS)	4.76	6.37	NA	NA	NA
Mortgage-Backed Securities	5.10	5.90	NA	NA	NA
All Other Securities	6.81	7.49	NA	NA	NA
Interest-Bearing Deposits	2.59	4.13	4.67	4.11	4.38
Time Deposits of \$100K or More	3.54	5.36	5.84	5.08	5.51
Time Deposits < \$100K	3.76	5.58	5.80	5.26	5.59
Other Domestic Deposits	1.40	2.45	3.22	2.86	2.95
Foreign Deposits	0.71	3.98	6.25	4.99	5.74
Fed Funds Purchased and Repos	1.79	3.85	5.86	4.69	4.93
Other Borrowed Funds & Trading Liab	4.41	5.57	6.50	5.80	6.03
All Interest-Bearing Funds	2.78	4.28	4.88	4.28	4.51

PEER GROUP 04

	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Avg Personnel Exp Per Employee (\$000)	49	47	44	42	39
Avg Assets per Employee (\$000)	2,965	2,895	2,787	2,523	2,399
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.47	1.37	1.86	1.64	1.58
Overhead Exp / NII + Non-Int Income	62.98	64.58	63.38	64.18	63.02
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.14	3.13	3.14	3.25	3.23
Personnel Expense	1.71	1.68	1.66	1.70	1.68
Net Occupancy Expense	0.45	0.46	0.47	0.48	0.48
Other Operating Expenses	0.95	0.97	0.99	1.06	1.05
Overhead Less Non-Interest Income	2.02	2.06	2.16	2.23	2.15
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	61.75	63.27	62.04	62.74	61.42
Personnel Expense	33.68	33.80	32.78	32.92	31.98
Net Occupancy Expense	8.85	9.22	9.20	9.17	9.02
Other Operating Expenses	18.77	19.68	19.66	20.29	19.83
Total Non-Interest Income	20.74	20.18	17.90	18.40	19.32
Fiduciary Activities Income	1.15	1.39	1.45	1.74	2.01
Serv Charges on Deposit Accts - Domestic	7.62	7.29	7.17	6.94	7.17
Trading Revenue	0.00	0.00	NA	NA	NA
Investment Banking Fees & Commissions	0.42	0.41	NA	NA	NA
Venture Capital Revenue	0.00	0.00	NA	NA	NA
Net Servicing Fees	0.26	0.36	NA	NA	NA
Net Securitization Income	0.00	0.00	NA	NA	NA
Insurance Comm & Fees (Incl Premiums)	0.41	0.41	NA	NA	NA
Net Gain (Loss) - Sales Loans, OREO, Oth	1.86	1.41	NA	NA	NA
Other Non-Interest Income	6.13	6.04	8.01	8.33	8.77
Overhead Less Non-Interest Income	40.53	42.31	43.66	43.89	41.44
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	27.00	26.51	27.19	27.39	28.88
Appl Inc Tax+TE/Pretax NOI+TE	32.83	33.81	34.44	34.90	36.04

PERCENT OF TOTAL ASSETS	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Real Estate Loans	47.31	46.57	45.15	44.18	40.19
Commercial and Industrial Loans	10.55	11.29	11.27	10.65	10.34
Loans to Individuals	4.57	4.99	5.95	6.65	7.08
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.89	0.95	1.09	1.02	1.13
Other Loans and Leases	0.85	0.92	1.01	1.04	1.02
Net Loans and Leases	66.07	67.07	66.96	65.97	61.64
Debt Securities Over 1 Year	18.34	16.48	19.04	19.81	21.26
Mutual Funds and Equity Securities	0.33	0.34	0.83	0.89	0.86
Subtotal	85.56	84.69	87.13	87.16	84.63
Interest-Bearing Bank Balances	0.51	0.45	0.31	0.24	0.22
Federal Funds Sold & Reverse Repos	1.82	1.73	1.49	0.86	2.14
Debt Securities 1 Year or Less	2.51	1.99	2.36	2.44	3.94
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.31	91.40	91.98	91.53	91.82
Non-Int Cash and Due From Dep Inst	3.42	3.43	3.49	3.78	3.78
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.10	0.10	0.07	0.07	0.08
All Other Assets	5.17	5.06	4.45	4.58	4.27

MEMORANDA:

Short-Term Investments	5.53	4.80	4.54	4.02	7.02
U.S. Treasury Securities	0.42	0.46	0.85	1.41	2.79
U.S. Agency Securities (excl MBS)	6.32	6.00	NA	NA	NA
Municipal Securities	3.12	2.88	3.36	3.55	4.27
Mortgage-Backed Securities	8.21	7.78	NA	NA	NA
Asset-Backed Securities	0.02	0.01	NA	NA	NA
Other Debt Securities	0.97	1.10	1.42	1.45	1.28
RE Loans Secured by 1-4 Family	17.70	19.07	20.19	20.26	20.09
Revolving	2.26	1.93	1.88	1.71	1.66
Closed-End, Sec by First Liens	13.80	15.26	16.19	16.42	16.45
Closed-End, Sec by Junior Liens	1.28	1.45	1.62	1.52	1.46
Commercial Real Estate Loans	27.01	24.90	22.42	21.16	17.70
Construction and Land Dev	5.97	5.40	4.54	3.95	2.90
Multifamily	1.48	1.35	1.24	1.39	1.09
Nonfarm Nonresidential	18.40	17.10	15.64	14.92	12.95
RE Loans Secured by Farmland	0.99	0.94	1.06	1.04	1.01

LOAN MIX, % OF GROSS LOANS & LEASES:

Real Estate Loans	71.96	69.90	68.06	67.66	65.66
RE Loans Secured by 1-4 Family	27.42	29.00	30.67	31.28	32.81
Revolving	3.41	2.88	2.81	2.61	2.69
Closed-End	23.79	25.85	27.51	28.41	29.77
Commercial Real Estate Loans	40.52	36.58	33.28	32.11	29.03
Construction and Land Dev	8.69	7.72	6.66	5.93	4.65
Multifamily	2.23	1.99	1.86	2.10	1.82
Nonfarm Nonresidential	27.74	25.32	23.39	22.85	21.48
RE Loans Secured by Farmland	1.45	1.38	1.58	1.58	1.62
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	15.82	16.67	16.78	16.20	16.70
Loans to Individuals	7.01	7.52	8.97	10.17	11.39
Credit Card Loans	0.15	0.18	0.46	0.40	0.56
Agricultural Loans	1.34	1.40	1.63	1.55	1.80
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.29	1.39	1.52	1.57	1.65

PERCENT OF TOTAL ASSETS -----	PEER GROUP 04				
	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998 -----
Short-Term Investments	5.53	4.80	4.54	4.02	7.02
Liquid Assets	22.71	21.42	21.96	22.19	26.19
Investment Securities	21.95	21.24	22.69	23.76	26.79
Net Loans and Leases	66.07	67.07	66.96	65.97	61.64
Net Lns, Ls & Stdbly Ltrs of Credit	66.81	67.75	67.62	66.61	62.27
Core Deposits	66.85	67.54	67.81	68.18	71.38
Noncore Funding	22.42	22.11	22.01	21.74	17.91
Time Deposits of \$100K or More	11.91	11.92	12.23	11.07	9.79
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.93	2.47	2.42	2.76	2.50
Net Fed Funds Purchased (Sold)	0.09	0.78	1.02	1.99	0.39
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.50	1.27	1.80	2.31	0.79
Earning Assets Repr in 1 Year	38.59	36.99	36.42	34.70	37.79
Int-Bearing Liab Repr in 1 Year	31.35	34.87	34.03	32.70	32.74
Long-Term Debt Repr in 1 Year	0.51	0.49	0.37	0.30	0.24
Net Assets Repriceable in 1 Year	6.14	1.10	1.26	1.58	4.20
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	19.32	20.08	19.57	19.93	12.47
Net ST Noncore Funding Dependence	8.71	11.27	12.15	12.84	6.20
Short-Term Inv/ST Noncore Funding	52.52	39.76	36.38	32.40	69.44
Liq Asts-ST Noncore Fndg/Nonliq Asts	13.59	9.31	8.85	9.14	19.41
Net Loans and Leases/Total Deposits	83.62	84.21	83.36	83.12	76.07
Net Loans and Leases/Core Deposits	100.84	101.22	99.90	98.54	87.68
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.41	0.64	0.20	-1.13	1.07
Avail-For-Sale Sec Appr(Depr)/Eq Cap	5.26	2.44	0.32	-6.24	2.92
Struct Notes Appr(Depr)/Eq Cap	0.16	-0.01	-0.10	-0.17	-0.01
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.74	10.23	12.83	13.90	15.26
Available-For-Sale Securities	91.26	89.77	87.17	86.10	84.74
U.S. Treasury Securities	2.05	2.23	3.90	6.13	10.66
U.S. Agency Securities (excl MBS)	32.21	32.02	NA	NA	NA
Municipal Securities	14.80	14.02	15.02	14.69	15.84
Mortgage-Backed Securities	37.43	36.41	NA	NA	NA
Asset-Backed Securities	0.07	0.06	NA	NA	NA
Other Debt Securities	4.30	5.01	6.11	6.29	4.97
Mutual Funds and Equity Securities	1.59	1.68	4.13	4.23	3.54
Debt Securities 1 Year or Less	12.69	10.26	11.51	11.26	15.91
Debt Securities 1 To 5 Years	36.45	32.88	36.63	38.83	36.01
Debt Securities Over 5 Years	45.04	43.38	44.55	41.97	40.10
Pledged Securities	49.37	48.72	50.14	49.98	42.04
Structured Notes, Fair Value	0.70	0.07	0.17	0.21	0.24

ANALYSIS RATIOS	PEER GROUP 04				
	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Provision for Ln&Ls Losses/Avg Assets	0.28	0.28	0.25	0.22	0.20
Provision for Ln&Ls Losses/Avg Lns&Ls	0.41	0.41	0.36	0.34	0.32
Provision for Ln&Ls Losses/Net Losses	211.96	245.23	254.10	238.96	204.97
Ln&Ls Allowance/Total Loans & Leases	1.32	1.29	1.27	1.28	1.35
Ln&Ls Allowance/Net Ln&Ls Losses (X)	11.31	14.24	18.48	15.82	15.78
ALLL/Nonaccrual Assets	400.09	364.32	487.56	540.21	457.18
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	278.07	255.43	318.25	354.34	273.78
Gross Ln&Ls Losses/Avg Loans & Leases	0.33	0.31	0.27	0.26	0.30
Recoveries/Avg Loans and Leases	0.06	0.06	0.06	0.07	0.09
Net Losses/Avg Loans and Leases	0.26	0.25	0.21	0.19	0.20
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	NA	NA	NA	NA
Recoveries/Prior Year-End Losses	27.14	33.85	35.04	34.74	38.01
Earnings Coverage of Net Losses (X)	24.11	26.90	34.57	32.81	35.91
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.06	0.05	0.03	0.04	0.04
RE Loans Secured By 1-4 Family	0.07	0.05	0.03	0.05	0.04
Revolving	0.02	0.03	0.01	0.02	0.05
Closed-End	0.07	0.05	0.04	0.05	0.04
Commercial Real Estate Loans	0.06	0.04	0.03	0.03	0.04
Construction and Land Dev	0.02	0.03	0.01	0.01	0.02
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.05	0.03	0.03	0.02	0.03
RE Loans Secured by Farmland	0.01	0.01	0.00	0.00	0.00
Commercial and Industrial Loans	0.64	0.47	0.36	0.36	0.31
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.94	0.88	0.68	0.65	0.75
Credit Card Loans	3.04	2.61	1.35	1.61	1.95
Agricultural Loans	0.08	0.03	0.06	0.04	0.03
Loans to Foreign Governments & Inst	NA	0.00	0.00	0.00	0.00
Other Loans and Leases	0.46	0.45	0.12	0.04	0.11

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 04

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PERCENT OF LOANS AND LEASES	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
30-89 Days PD Loans and Leases	0.95	1.09	1.02	0.89	1.16
90+ Days PD Loans and Leases	0.13	0.17	0.14	0.12	0.19
Nonaccrual Loans and Leases	0.60	0.57	0.45	0.43	0.50
90+ Days PD and Nonaccrual Loans and Leases	0.79	0.79	0.62	0.59	0.72
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	0.01
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.95	1.09	1.02	0.89	1.16
90+ Days Past Due Assets	0.13	0.17	0.14	0.12	0.19
Nonaccrual Assets	0.60	0.58	0.45	0.43	0.50
30+ Days PD & Nonaccrual Assets	1.78	1.93	1.67	1.50	1.91
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.53	0.54	0.42	0.39	0.44
90+ PD & Nonaccrual Assets + OREO	0.66	0.66	0.51	0.48	0.54
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.54	0.51	0.40	0.39	0.42
Allowance for Loan & Lease Losses	60.32	61.09	48.64	48.78	53.20
Equity Cap + ALLL	5.78	5.65	4.44	4.42	4.45
Tier 1 Cap + ALLL	5.79	5.64	4.55	4.44	4.73
Loans & Leases + RE Acquired	0.81	0.75	0.59	0.60	0.70

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Real Estate - 30-89 Days PD	0.86	0.98	0.86	0.77	1.03
- 90+ Days Past Due	0.11	0.14	0.11	0.10	0.15
- Nonaccrual	0.55	0.49	0.35	0.33	0.42
Coml & Indl - 30-89 Days PD	1.01	0.98	1.10	0.95	1.15
- 90+ Days Past Due	0.12	0.16	0.15	0.13	0.20
- Nonaccrual	0.83	0.78	0.67	0.66	0.77
Individuals - 30-89 Days PD	1.58	1.68	1.70	1.45	1.75
- 90+ Days Past Due	0.17	0.21	0.17	0.16	0.23
- Nonaccrual	0.25	0.23	0.22	0.21	0.19
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	0.22	0.27	0.34	0.24	0.48
- 90+ Days Past Due	0.01	0.03	0.03	0.03	0.04
- Nonaccrual	0.21	0.16	0.19	0.21	0.21
Foreign Govts- 30-89 Days PD	NA	0.00	0.00	0.00	0.00
- 90+ Days Past Due	NA	0.00	0.00	0.00	0.00
- Nonaccrual	NA	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.34	1.07	0.42	0.19	0.16
- 90+ Days Past Due	0.03	0.11	0.03	0.02	0.03
- Nonaccrual	0.15	0.32	0.07	0.01	0.00
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.09	1.24	1.11	1.01	1.22
- 90+ Days Past Due	0.14	0.15	0.11	0.13	0.18
- Nonaccrual	0.41	0.33	0.29	0.30	0.34
Revolving - 30-89 Days PD	0.32	0.52	0.57	0.41	0.65
- 90+ Days Past Due	0.02	0.04	0.05	0.04	0.09
- Nonaccrual	0.07	0.11	0.11	0.12	0.12
Closed-End - 30-89 Days PD	1.19	1.31	1.17	1.05	1.22
- 90+ Days Past Due	0.15	0.16	0.12	0.13	0.18
- Nonaccrual	0.45	0.35	0.30	0.31	0.36
- Jr Lien 30-89 Days PD	0.08	NA	NA	NA	NA
- Jr Lien 90+ Days PD	0.01	NA	NA	NA	NA
- Jr Lien Nonaccrual	0.05	NA	NA	NA	NA
Commercial RE - 30-89 Days PD	0.63	0.69	0.57	0.50	0.76
- 90+ Days Past Due	0.06	0.10	0.08	0.05	0.10
- Nonaccrual	0.51	0.47	0.35	0.32	0.40
Const & Dev - 30-89 Days PD	0.55	0.66	0.56	0.47	0.77
- 90+ Days Past Due	0.03	0.04	0.06	0.02	0.06
- Nonaccrual	0.27	0.32	0.18	0.19	0.19
Multifamily - 30-89 Days PD	0.19	0.24	0.19	0.24	0.16
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.10	0.06	0.07	0.04	0.07
Nonfarm Nres- 30-89 Days PD	0.57	0.59	0.51	0.43	0.68
- 90+ Days Past Due	0.06	0.10	0.06	0.04	0.09
- Nonaccrual	0.55	0.45	0.34	0.32	0.37
Farmland - 30-89 Days PD	0.52	0.54	0.40	0.28	0.28
- 90+ Days Past Due	0.03	0.02	0.04	0.04	0.02
- Nonaccrual	0.48	0.33	0.32	0.27	0.32
Credit Card - 30-89 Days PD	1.42	1.74	1.08	1.02	1.05
- 90+ Days Past Due	0.58	0.58	0.31	0.30	0.39
- Nonaccrual	0.01	0.01	0.02	0.03	0.02

CAPITAL RATIOS	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Tier 1 Leverage Ratio	8.56	8.56	8.46	8.39	8.60
Tier 1 RBC Ratio	12.00	11.96	12.01	12.25	13.02
Total Risk-Based Capital Ratio	13.40	13.26	13.28	13.50	14.35
Tangible Tier 1 Leverage Ratio	8.50	8.51	8.41	8.31	8.52
Tangible Common Eq Cap/Tan Assets	7.86	7.90	7.90	7.59	8.33
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	13.20	12.98	12.39	12.59	12.17
Standby Letters of Credit	0.62	0.56	0.57	0.53	0.53
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.01	0.02
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	0.32	0.09	0.05	0.01	0.08
Interest Rate Contracts	0.29	0.08	0.05	0.01	0.08
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	0.00	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	20.88	20.57	19.90	20.98	21.10

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Interest Rate Contracts	89.92	82.01	86.96	90.00	100.00
Foreign Exchange Contracts	0.00	0.68	8.70	0.00	0.00
Equity, Comm, & Other Contracts	9.92	10.46	0.00	0.00	0.00
Futures and Forwards	19.00	30.84	29.81	38.49	23.88
Written Options	7.58	1.54	0.00	1.32	0.00
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	7.43	0.06	0.00	0.00	0.00
Purchased Options	4.03	25.72	38.83	25.26	41.12
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.85	25.72	38.83	25.26	41.12
Swaps	56.68	35.11	27.01	30.00	30.00
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	93.10	100.00	100.00	100.00
Interest Rate Contracts	89.92	75.12	86.96	90.00	100.00
Foreign Exchange Contracts	0.00	0.68	8.70	0.00	0.00
Equity, Comm, & Other Contracts	9.92	10.46	0.00	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	90.03	84.78	72.68	79.41	90.00
One Year or Less	26.37	43.66	42.40	37.07	30.00
Over 1 Year to 5 Years	45.11	39.90	26.17	35.47	49.85
Over 5 Years	8.06	0.11	1.52	1.97	10.15
Gross Negative Fair Value (Abs Val)	1.84	0.27	0.17	0.15	0.27
Gross Positive Fair Value	1.29	0.69	0.33	2.16	0.32
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	0.03	0.00	0.00	0.00

INSURANCE ACTIVITIES	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	NA	NA	NA	NA
Ins Under Assets (P/C)/Tot Ins Und Ast	37.50	NA	NA	NA	NA
Ins Under Assets (L/H)/Tot Ins Und Ast	62.50	NA	NA	NA	NA
Sep Acct Assets (L/H)/Total Life Ast	59.01	NA	NA	NA	NA
Ins Comm&Fees (incl Prem)/Adj Oper Inc	0.41	NA	NA	NA	NA
Premium Inc/Ins Comm&Fees (incl Prem)	4.98	NA	NA	NA	NA
Credit Rel Prem Inc/Tot Prem Inc	68.71	NA	NA	NA	NA
Other Prem Inc/Total Prem Inc	31.29	NA	NA	NA	NA
Ins Under Net Income/Consol Net Income	0.00	NA	NA	NA	NA
Ins Net Inc (P/C)/Equity (P/C)	27.33	NA	NA	NA	NA
Ins Net Inc (L/H)/Equity (L/H)	23.26	NA	NA	NA	NA
Insur Ben, Losses, Exp/Insur Premiums	14.00	NA	NA	NA	NA
Reinsurance Recov (P/C)/Tot Assets (P/C)	0.00	NA	NA	NA	NA
Reinsurance Recov (L/H)/Tot Assets (L/H)	0.99	NA	NA	NA	NA
Net Assets Ins Under Subs/Cons Assets	0.00	NA	NA	NA	NA
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	NA	NA	NA	NA
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.71	3.98	6.25	4.99	5.74
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	NA	NA	NA	NA	NA
Commercial and Industrial Loans	49.57	NA	NA	NA	NA
Foreign Governments and Inst	NA	0.00	0.00	0.00	0.00
Leases	NA	NA	NA	NA	NA
GROWTH RATES:					
Net Loans and Leases	33.62	-66.36	-40.07	1147.52	-57.55
Total Selected Assets	7.03	-45.52	-23.11	45.37	-33.18
Deposits	5.03	76.17	19.09	42.06	NA

PROFITABILITY:	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Net Income/Avg Equity Capital	12.59	11.46	12.50	12.45	13.12
Bank Net Inc/Avg Eq Inv in Banks	13.45	12.58	13.51	13.75	14.31
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.27	3.09	3.61	4.23	7.81
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.78	9.13	9.96	11.89	12.13
Bank Net Income/Parent Net Income	103.75	105.08	104.05	100.01	101.02
Nonbank Net Income/Parent Net Income	0.39	0.47	0.61	1.08	0.98
Sub BHCs Net Inc/Parent Net Income	76.71	65.59	63.74	76.58	65.98
LEVERAGE:					
Total Liabilities/Equity	17.61	16.24	12.68	12.09	8.29
Total Debt/Equity Capital	3.38	3.50	5.16	5.68	3.79
Tot Debt+NP to Subs Iss Tr Pref/Equity	13.06	NA	NA	NA	NA
Tot Debt+Lns Guaranteed for Affl/Equity	3.83	3.85	5.91	6.27	3.81
Total Debt/Equ Cap - Exc Over Fair Value	3.43	3.55	5.24	5.77	3.91
Long-Term Debt/Equity Capital	1.76	1.76	2.85	3.15	2.31
Short-Term Debt/Equity Capital	0.74	0.80	1.09	1.25	0.50
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.24	0.31	0.55	0.65	0.73
Long-Term Debt/Consolidated LT Debt	4.79	3.84	10.77	10.79	17.73
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	109.01	107.42	105.60	103.61	99.55
Total Investment in Subs/Equity	110.32	108.82	106.84	105.09	100.86
Equity Inv in Subs/Cons Eq Cap+Min Int	98.30	99.61	100.47	99.98	97.34
Total Inv in Subs/Cons Eq Cap+Min Int	99.35	100.68	101.65	101.46	98.61
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.68	0.61	0.44	0.23	-0.11
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.30	2.77	2.64	2.32	1.68
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	125.36	123.68	129.46	129.20	153.01
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	127.63	127.32	134.30	132.82	149.32
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	110.04	114.69	104.92	93.92	121.10
Pretax Oper Inc + Int Exp/Int Expense	4830.16	3016.75	2360.63	2411.11	5307.64
Div + Int From Subs/Int Exp + Div	207.15	166.68	159.82	161.90	186.64
Fees+Other Inc From Subs/Sal + Oth Exp	8.32	10.01	10.04	10.41	12.22
Net Inc/Curr Port of LT Debt+Pfd Div(X)	66.86	70.50	128.97	35.50	32.12
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.40	-0.58	-1.22	-1.48	-0.07
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	0.78	0.58	0.43	0.48	0.35
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

	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Div Paid/Inc Before Undist Inc	70.01	66.79	70.19	64.83	58.93
Dividends Paid/Net Income	23.92	27.96	28.32	26.59	26.04
Net Income - Dividends/Avg Equity	9.37	7.99	8.87	8.93	9.38

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	137.05	139.73	147.00	142.94	166.40
Dividends From Nonbank Subs	0.49	0.38	0.64	0.95	1.04
Dividends From Subsidiary BHCs	3.10	1.64	2.27	2.54	2.86
Dividends From All Subsidiaries	169.48	173.19	175.49	165.81	201.53

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	38.32	43.23	44.34	41.09	47.35
Interest Income From Bank Subs	0.18	0.28	0.40	0.51	0.54
Mgt & Service Fees From Bank Subs	1.78	2.14	2.69	3.15	3.54
Other Income From Bank Subs	0.03	0.01	0.09	0.15	0.09
Operating Income From Bank Subs	48.70	49.60	57.83	54.35	59.84

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	46.25	36.37	37.92	32.23	41.70
Interest Income From Nonbank Subs	1.10	3.18	0.77	8.83	3.65
Mgt & Serv Fees From Nonbank Subs	1.09	1.94	0.45	3.08	5.27
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	67.50	53.07	56.43	64.59	67.39

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	28.71	39.21	30.78	42.78	33.18
Interest Inc From Subsidiary BHCs	0.06	1.60	0.01	0.02	0.53
Mgt & Serv Fees From Sub BHCs	0.00	0.01	0.11	1.67	1.95
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	28.86	43.51	36.01	51.09	37.58

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	69.08	66.96	69.08	64.15	69.63
Interest Income From Bank Subs	0.44	1.03	0.90	1.80	1.19
Mgt & Serv Fees From Bank Subs	2.66	3.89	3.02	3.87	3.94
Other Income From Bank Subs	0.04	0.03	0.09	0.23	0.17
Operating Income From Bank Subs	79.77	79.84	80.16	78.66	82.30

Dividends From Nonbank Subs	0.30	0.16	0.21	0.30	0.25
Interest Income From Nonbank Subs	0.02	0.07	0.00	0.05	0.04
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.01	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.04	1.09	0.77	0.97	0.78

Dividends From Subsidiary BHCs	2.21	1.01	0.75	2.16	1.37
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	2.52	1.22	0.78	2.46	1.51

Loans and Adv From Subs/ST Debt	332.08	56.11	16.83	3.88	4.39
Loans and Adv From Subs/Total Debt	146.35	46.85	11.43	0.96	1.21

BHCPR Reporters for Quarter Ending 12/31/2002
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
2521741	905,749	ABINGTON BANCORP INC.	ABINGTON, MA	
1117464	734,645	ACNB CORPORATION	GETTYSBURG, PA	
2142548	604,899	ADMIRALTY BANCORP, INC.	PALM BEACH GARDENS, FL	
1137060	632,603	ADVANCE BANCORP, INC.	HOMEWOOD, IL	
2067007	501,009	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	Moved from Peer 5
2757531	688,022	ALIANAT FINANCIAL CORPORATION	ALEXANDER CITY, AL	
1140510	775,433	ALLIANCE FINANCIAL CORPORATION	CORTLAND, NY	
1020676	599,768	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
2173720	645,522	AMERICAN BANCORPORATION	SAINT PAUL, MN	
1076691	605,859	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1031627	916,831	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1058594	650,901	AMERICREST BANCSHARES, INC.	OKLAHOMA CITY, OK	
1202258	677,497	AMES NATIONAL CORPORATION	AMES, IA	
1134694	703,311	AMTRUST, INC.	DUBUQUE, IA	
1126475	906,518	ANCHOR BANCORP, INC.	WAYZATA, MN	
1129533	505,393	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1108350	580,267	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	958,615	BANC ED CORP., THE	EDWARDSVILLE, IL	
1138012	665,810	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
1143481	742,015	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1205398	595,072	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	779,080	BANK OF KENTUCKY FINANCIAL COR	FLORENCE, KY	
1125236	873,130	BANKFIRST CORPORATION, INC	SIOUX FALLS, SD	
1201363	559,793	BANKMANAGERS CORP.	MILWAUKEE, WI	
2985718	509,872	BANNISTER BANCSHARES, INC.	KANSAS CITY, MO	
1097007	977,935	BANTERRA CORP	ELDORADO, IL	
1115385	553,818	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1209248	545,973	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
2325891	501,375	BARNES BANCORPORATION	KAYSVILLE, UT	
2736282	875,504	BAY VIEW CAPITAL CORPORATION	SAN MATEO, CA	Moved from Peer 2
1202708	906,966	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	750,158	BEACON BANCORP	TAUNTON, MA	
2728157	684,553	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1823345	511,142	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1471849	605,183	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	602,228	BNCCORP, INC.	BISMARCK, ND	
2935142	514,060	BOU BANCORP, INC.	OGDEN, UT	
1209145	545,782	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1140994	577,427	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
2853666	630,710	BUSINESS BANCORP	SAN RAFAEL, CA	
2183493	544,366	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	667,775	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1133503	825,703	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
2741156	840,471	CAPITAL BANK CORPORATION	RALEIGH, NC	
1848003	578,359	CASCADE BANCORP	BEND, OR	
2568362	804,153	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
1989634	744,958	CENTENNIAL BANK HOLDINGS, INC.	FORT COLLINS, CO	
1048764	823,436	CENTER BANCORP, INC.	UNION, NJ	
3003178	818,535	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	New Y-9C/BHCPR reporter
1203899	528,735	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
2263407	919,131	CENTRAL COAST BANCORP	SALINAS, CA	

BHCPR Reporters for Quarter Ending 12/31/2002
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
1064429	602,172	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1141487	640,263	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
1130650	679,059	CHARTER BANKING CORP.	TAMPA, FL	
2509413	685,305	CHARTER OAK COMMUNITY BANK COR	ROCKVILLE, CT	
1133594	751,171	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
2844495	592,503	CHESTER VALLEY BANCORP, INC.	DOWNINGTOWN, PA	
2244545	537,084	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1050909	930,438	CITIZENS BANCSHARES CO.	CHILlicothe, MO	
1083475	518,455	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1081079	577,919	CITRUS & CHEMICAL BANCORPORATI	BARTOW, FL	
1055007	537,689	CITYWIDE BANKS OF COLORADO, IN	AURORA, CO	
1134108	569,490	CNB CORPORATION	CONWAY, SC	
1118340	668,518	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
1143016	730,674	CNB FLORIDA BANCSHARES, INC.	JACKSONVILLE, FL	
1085170	780,589	COLONY BANKCORP, INC.	FITZGERALD, GA	
1249543	982,002	COLUMBIA BANCORP	COLUMBIA, MD	
2378440	545,880	COLUMBIA BANCORP	THE DALLES, OR	
2467689	859,680	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	897,462	COMMERCE FINANCIAL CORPORATION	TOPEKA, KS	
1250839	696,112	COMMERCIAL BANKSHARES, INC.	MIAMI, FL	
1118948	565,560	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1070765	508,575	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1129430	566,671	COMMUNITY BANCSHARES, INC.	BLOUNTSVILLE, AL	
1081873	700,246	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
1427501	719,993	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	601,670	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1099766	502,902	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	Moved from Peer 5
2241937	504,210	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	Moved from Peer 5
2570187	608,921	COVEST BANCSHARES, INC.	DES PLAINES, IL	
1958827	561,042	CRESCENT BANKING COMPANY	JASPER, GA	Moved from Peer 5
1493832	719,713	CUMBERLAND BANCORP, INCORPORAT	NASHVILLE, TN	
1121229	906,789	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	803,249	DANVERS BANCORP, INC.	DANVERS, MA	
2497462	527,660	DCB FINANCIAL CORP	DELAWARE, OH	
1094613	643,119	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
1104660	505,531	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1058398	896,772	DURANT BANCORP, INC.	DURANT, OK	
2626691	540,290	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	763,992	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2461016	720,930	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	876,215	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
2115757	706,040	EVERTRUST FINANCIAL GROUP, INC	EVERETT, WA	
2038409	794,418	EXCHANGE NATIONAL BANCSHARES,	JEFFERSON CITY, MO	
1104923	836,005	EXTRACO CORPORATION	WACO, TX	
1055315	945,357	F & M BANCORPORATION	TULSA, OK	
1134630	726,485	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1071191	748,145	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
2121552	630,464	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
1137864	615,891	FIDELITY BANCSHARES, INC.	EDINA, MN	
2858773	577,243	FIDELITY D& D BANCORP, INC.	DUNMORE, PA	
1201859	577,968	FINA BANCORP, INC.	VALPARAISO, IN	

BHCPR Reporters for Quarter Ending 12/31/2002
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
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1207431	824,484	FIRST AMERICAN BANK GROUP, LTD	FORT DODGE, IA	
1491360	943,663	FIRST BANK CORP	FORT SMITH, AR	
1206715	518,157	FIRST BANKING CENTER, INC.	BURLINGTON, WI	Moved from Peer 5
1119404	533,382	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1118425	640,010	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
1246533	651,213	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1081060	529,755	FIRST CITIZENS BANCORP	CLEVELAND, TN	
1098796	694,198	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	760,541	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	604,569	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1117482	611,592	FIRST COLONIAL GROUP, INC.	NAZARETH, PA	
1108097	535,315	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	
1083783	898,896	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1064728	566,025	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
3104280	655,327	FIRST FINANCIAL HOLDINGS, MHC	RENTON, WA	New Y-9C/BHCPR reporter
1134078	725,080	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1208009	566,022	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
2322304	870,254	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	776,240	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2390013	672,848	FIRST MIDWEST FINANCIAL, INC.	STORM LAKE, IA	
2833604	745,295	FIRST MUTUAL BANCSHARES, INC.	BELLEVUE, WA	
2624398	682,198	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
1206313	606,751	FIRST NATIONAL BANCSHARES, INC	EAST LANSING, MI	
2560263	735,327	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1048894	792,342	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1063262	505,404	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	Moved from Peer 5
1132104	890,742	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
2521509	628,077	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1204177	679,557	FIRST STATE FINANCIAL CORPORAT	EASTPONTE, MI	
1100813	647,599	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
1132672	953,677	FIRST UNITED CORPORATION	OAKLAND, MD	
1122123	689,484	FIRST WESTERN BANCORP, INC.	HURON, SD	
1050646	534,273	FIRST YORK BAN CORP.	YORK, NE	
1134322	769,030	FIRSTBANK CORPORATION	ALMA, MI	
2127657	574,255	FIRSTTRUST CORPORATION	NEW ORLEANS, LA	
1123072	744,522	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
2650315	634,995	FLAG FINANCIAL CORPORATION	ATLANTA, GA	
2693219	755,419	FLORIDA BANKS, INC.	JACKSONVILLE, FL	
3100358	521,359	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	Moved from Peer 5
1117491	572,127	FNB BANCORP, INC.	NEWTOWN, PA	
1133473	754,370	FNB CORP.	ASHEBORO, NC	
2432614	992,431	FNB CORPORATION	CHRISTIANSBURG, VA	
1130696	734,032	FNB FINANCIAL SERVICES CORPORA	REIDSVILLE, NC	
1031430	604,570	FOOTHILL INDEPENDENT BANCORP	GLENDORA, CA	
1143762	768,306	FOUNDERS GROUP, INC.	WORTH, IL	
1128358	902,015	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
3103818	542,755	FRANKLIN BANCORP, INC.	SOUTHFIELD, MI	New Y-9C/BHCPR reporter
1495229	891,709	FRANKLIN FINANCIAL CORPORATION	FRANKLIN, TN	
1118238	532,291	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
2697347	801,247	FVNB CORP.	VICTORIA, TX	
2670573	741,727	GB&T BANCSHARES, INC.	GAINESVILLE, GA	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
1938865	572,373	GEORGIA BANK FINANCIAL CORPORA	AUGUSTA, GA	
1098620	957,005	GERMAN AMERICAN BANCORP	JASPER, IN	Moved from Peer 3
1206733	686,054	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1204346	857,525	GREATBANC, INC.	AURORA, IL	
1134023	719,867	GREATER COMMUNITY BANCORP	TOTOWA, NJ	
1133277	899,396	GREENE COUNTY BANCSHARES, INC.	GREENEVILLE, TN	
1862036	517,968	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2861492	618,479	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1208120	643,191	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	555,062	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
2634874	958,752	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	594,587	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
2918529	592,941	HERITAGE FINANCIAL HOLDING COR	DECATUR, AL	
1202986	761,854	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1472220	592,491	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
1067804	986,117	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
1052378	718,418	HNB CORPORATION	ARKANSAS CITY, KS	
1491409	599,907	HOME BANCSHARES, INC.	CONWAY, AR	
3059504	886,056	HOME FEDERAL BANCORP	COLUMBUS, IN	
1209181	516,414	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2592714	864,663	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	720,132	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	811,221	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1141674	584,035	IBT BANCORP, INC.	IRWIN, PA	
1401118	652,717	IBT BANCORP, INC.	MOUNT PLEASANT, MI	
1363690	642,679	INB FINANCIAL CORPORATION	MCALLEN, TX	
1100000	547,753	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	Moved from Peer 5
1138535	936,335	INTERCHANGE FINANCIAL SERVICES	SADDLE BROOK, NJ	
2049302	685,979	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	700,865	INWOOD BANCSHARES, INC.	DALLAS, TX	
1245228	574,457	ISB FINANCIAL CORP.	IOWA CITY, IA	
1109290	560,007	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
1085004	756,731	KISLAK FINANCIAL CORPORATION	MIAMI LAKES, FL	
1110036	519,359	KLEIN BANCSHARES, INC.	HOUSTON, TX	
1130098	728,332	LANDMARK FINANCIAL GROUP, INC.	BELVIDERE, IL	
1054514	875,450	LANDRUM COMPANY	COLUMBIA, MO	
2759900	506,751	LCNB CORP.	LEBANON, OH	
1136139	562,770	LEESPORT FINANCIAL CORP.	WYOMISSING, PA	
2345068	828,817	LEGACY TEXAS GROUP, INC.	PLANO, TX	
1071669	715,399	LNB BANCORP INC.	LORAIN, OH	
2325350	590,125	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	
1103766	568,085	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
1076002	851,793	LSB BANCSHARES, INC.	LEXINGTON, NC	
2545831	743,788	LSB FINANCIAL	LACONIA, NH	
2427665	519,009	MACON BANCORP	FRANKLIN, NC	
1205053	537,361	MAHASKA INVESTMENT COMPANY	OSKALOOSA, IA	
1823608	636,983	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1123193	840,174	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1099328	833,359	MERCANTILE BANCORP, INC.	QUINCY, IL	
1208755	745,818	MERCANTILE BANCORP, INC.	HAMMOND, IN	
2608763	921,856	MERCANTILE BANK CORPORATION	WYOMING, MI	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
1208308	908,115	MERCHANTS & MANUFACTURERS BANC	BROOKFIELD, WI	
1023239	854,385	MERCHANTS BANCSHARES, INC.	BURLINGTON, VT	
1128769	578,745	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	718,943	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2344799	841,131	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1201916	564,959	METROCORP, INC.	EAST MOLINE, IL	
2803719	897,257	MIDWEST BANKCENTRE, INC.	LEMAY, MO	
1126354	766,399	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	850,977	MINNWEST CORPORATION	MINNETONKA, MN	
1210299	533,317	MONROE BANCORP	BLOOMINGTON, IN	
1119495	584,751	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	602,121	MOODY BANCSHARES, INC.	GALVESTON, TX	
2983394	841,140	MOUNTAINBANK FINANCIAL CORPORA	HENDERSONVILLE, NC	
2603067	592,934	MUTUAL BANCORP OF THE BERKSHIR	PITTSFIELD, MA	
2961879	979,249	NARA BANCORP, INC.	LOS ANGELES, CA	
1947045	507,108	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
2149622	726,514	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	684,935	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	665,051	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1202052	926,529	NEB CORPORATION	FOND DU LAC, WI	
1206359	920,683	NEW LENOX HOLDING COMPANY	NEW LENOX, IL	
1247110	661,619	NEWMIL BANCORP, INC.	NEW MILFORD, CT	
1109991	867,980	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1123933	576,074	NORTH COUNTRY FINANCIAL CORPORA	TRAVERSE CITY, MI	
1029334	655,770	NORTH VALLEY BANCORP	REDDING, CA	
1129887	689,380	NORTHERN EMPIRE BANCSHARES	SANTA ROSA, CA	
1210589	636,099	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
3025385	704,249	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
2582827	598,318	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
1978713	807,090	NORTHWEST FINANCIAL CORP.	SPENCER, IA	
2835475	617,548	NORWAY BANCORP, MHC	NORWAY, ME	
2123958	510,448	NSD BANCORP, INC.	PITTSBURGH, PA	Moved from Peer 5
2460569	577,173	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	537,472	O.A.K. FINANCIAL CORPORATION	BYRON CENTER, MI	
1070747	833,629	OAK HILL FINANCIAL, INC.	JACKSON, OH	
2012436	696,356	OHIO VALLEY BANC CORP.	GALLIPOLIS, OH	
1076673	576,902	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
1028533	513,620	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1249598	757,859	ORION BANCORP, INC.	NAPLES, FL	
1399550	624,547	P.C.B. BANCORP, INC.	CLEARWATER, FL	
1083934	747,911	PAB BANKSHARES, INC.	VALDOSTA, GA	
2850656	603,744	PACIFIC CREST CAPITAL, INC.	AGOURA HILLS, CA	
2869733	573,934	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	Moved from Peer 5
1075984	825,505	PALMETTO BANCSHARES, INC.	LAURENS, SC	
1202762	555,826	PANHANDLE AVIATION, INC.	CLARINDA, IA	
2410283	995,568	PATRIOT BANK CORP.	POTTSTOWN, PA	
2651590	860,387	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
2807614	786,598	PENNSYLVANIA COMMERCE BANCORP,	CAMP HILL, PA	
2818245	644,742	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1132298	740,314	PEOPLES BANCTRUST COMPANY, INC	SELMA, AL	
1133174	551,203	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	

BHCPR Reporters for Quarter Ending 12/31/2002
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
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1057702	645,545	PEOPLES, INC.	COLORADO SPRINGS, CO	
1249712	714,692	PORTER BANCORP, INC.	SHEPHERDSVILLE, KY	
2614634	609,972	PREMIER BANCORP, INC	DOYLESTOWN, PA	
2007647	677,628	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	514,310	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	587,525	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2125813	604,600	QCR HOLDINGS, INC.	MOLINE, IL	
1118434	503,430	QNB CORP.	QUAKERTOWN, PA	
1029482	659,628	RCB CORPORATION	SACRAMENTO, CA	
1130584	662,925	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1426997	513,181	REDWOOD EMPIRE BANCORP	SANTA ROSA, CA	
1398807	647,658	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
2693358	715,402	RESOURCE BANKSHARES CORPORATIO	VIRGINIA BEACH, VA	
2066886	785,591	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
1071454	742,317	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
1139466	867,669	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
1204814	684,416	SBC, INCORPORATED	COUNTRYSIDE, IL	
1200348	815,344	SECURITY NATIONAL CORPORATION	SIOUX CITY, IA	
1426924	523,800	SEQUOIA BANCSHARES, INC.	BETHESDA, MD	
2429838	654,210	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	700,805	SIERRA BANCORP	PORTERVILLE, CA	
2244358	580,523	SNB BANCSHARES, INC.	MACON, GA	
2345077	577,797	SNB BANCSHARES, INC.	SUGAR LAND, TX	
2810285	723,069	SOUTH CENTRAL BANCSHARES OF KE	HORSE CAVE, KY	
1204663	532,240	SOUTH HOLLAND BANCORP, INC.	SOUTH HOLLAND, IL	
2033226	615,301	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	920,598	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2815477	658,786	SOUTHERN COMMUNITY BANCORP	ORLANDO, FL	
2981831	612,841	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
2352990	976,916	SOUTHERN FINANCIAL BANCORP, IN	WARRENTON, VA	
1062135	509,059	SPIRIT BANKCORP, INC.	BRISTOW, OK	
1245590	953,638	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1417333	775,217	STATE BANKSHARES, INC.	FARGO, ND	
1097771	567,539	STATE CAPITAL CORPORATION	GREENWOOD, MS	
1427275	863,291	STEARNS FINANCIAL SERVICES, IN	ST CLOUD, MN	
1126046	861,854	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
1135598	642,813	STOCKMEN'S BANCORP, INC., THE	KINGMAN, AZ	
1104080	687,733	SUMMIT BANCSHARES, INC.	FORT WORTH, TX	
1247679	671,628	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1117718	948,854	SUN BANCORP, INC.	SELINGSGROVE, PA	
1066713	987,180	SUNFLOWER BANKS, INC.	SALINA, KS	
1246467	578,757	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1138795	655,869	TEAM FINANCIAL, INC.	PAOLA, KS	
2663838	589,665	TEXAS UNITED BANCSHARES, INC.	LA GRANGE, TX	
2457943	567,149	TIB FINANCIAL CORP.	KEY LARGO, FL	
1203974	633,896	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1056161	912,413	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
2571906	567,117	TRUSTCORP FINANCIAL INC	SAINT LOUIS, MO	
2936037	727,393	UB FINANCIAL CORPORATION	SUNRISE, FL	
2465519	611,208	UFS BANCORP	WHITINSVILLE, MA	
1206591	791,616	UNIONBANCORP, INC.	OTTAWA, IL	

Moved from Peer 5

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
1135516	573,899	UNITED BANCORP, INC.	TECUMSEH, MI	
1062649	759,997	UNITED BANCORPORATION OF WYOMI	JACKSON, WY	
2803474	563,032	UNITED COMMUNITY BANCORP	HICKORY, NC	Moved from Peer 5
1097182	531,612	UNITED COMMUNITY BANCORP, INCO	CHATHAM, IL	
1064326	541,136	UNITED NEBRASKA FINANCIAL CO.	GRAND ISLAND, NE	
3015975	520,090	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	535,891	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2141028	554,263	VAIL BANKS, INC.	VAIL, CO	
1205026	601,619	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
2856377	662,887	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
2615770	781,776	WARWICK COMMUNITY BANCORP, INC	WARWICK, NY	
2406174	535,405	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
1135048	528,196	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1137592	623,741	WAYNE BANCORP, INC.	WOOSTER, OH	
1210066	886,115	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1115367	682,881	WESTBANK CORPORATION	WEST SPRINGFIELD, MA	
2349815	872,267	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	Name change from BANKWEST NEVADA CORPORATION
2508788	678,611	WESTERN SIERRA BANCORP	CAMERON PARK, CA	
2338471	814,273	WESTFIELD MUTUAL HOLDING COMPA	WESTFIELD, MA	
1048670	708,984	WILBER CORPORATION, THE	ONEONTA, NY	
2004141	810,277	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1035157	550,067	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 328 bank holding companies.