

BHCPR PEER GROUP DATA  
PEER GROUP 5

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	SUMMARY RATIOS				
	MAR 2002	MAR 2001	2001	2000	1999
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Number of BHCs in Peer Group	384	357	395	350	334
<b>EARNINGS AND PROFITABILITY</b>					
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PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.95	3.91	3.91	4.08	4.15
+ Non-interest Income	0.92	0.91	0.94	0.87	0.87
- Overhead Expense	3.08	3.14	3.11	3.14	3.20
- Provision for Losses	0.19	0.19	0.24	0.21	0.20
+ Securities Gains (Losses)	0.02	0.02	0.04	0.00	0.01
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.64	1.55	1.56	1.62	1.69
Net Operating Income	1.08	1.00	1.03	1.05	1.08
Net Income	1.09	1.00	1.03	1.05	1.08
Net Income (Sub S Adjusted)	0.91	0.88	0.96	0.91	0.97
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.88	8.34	7.85	8.41	8.02
Interest Expense	2.62	4.14	3.65	4.03	3.56
Net Interest Income (TE)	4.26	4.22	4.22	4.38	4.48
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.13	0.14	0.22	0.18	0.17
Earnings Coverage of Net Losses (X)	33.31	20.57	24.29	27.19	24.64
Ln&Ls Allowance/Total Loans & Leases	1.31	1.27	1.28	1.25	1.27
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.81	0.59	0.72	0.53	0.53
30-89 Days Past Due Loans and Leases	1.04	1.20	1.14	1.05	0.93
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	16.35	15.55	17.34	15.59	16.25
Net ST Noncore Funding Dependence	7.97	7.52	8.90	9.08	10.48
Net Loans and Leases/Total Assets	65.35	65.61	65.52	65.75	64.15
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.62	8.69	8.58	8.63	8.78
Equity Capital/Total Assets	8.62	8.75	8.62	8.68	8.59
Net Loans&Ls/Equity Capital (X)	7.98	7.87	8.00	7.95	7.83
Cash Dividends/Net Income	21.65	22.01	26.19	25.95	24.48
Cash Dividends/Net Income (Sub S Adjusted)	32.90	21.82	34.01	40.84	21.42
Retained Earnings/Avg Equity Cap	9.25	8.41	8.16	8.73	8.96
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.47	0.78	0.49	0.85	0.72
Long-Term Debt/Equity Capital	2.06	2.23	2.12	2.03	1.68
Equity Investment in Subs/Equity Cap	105.30	103.69	104.58	102.96	101.33
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	121.12	138.11	149.46	145.33	145.72

RELATIVE INCOME STATEMENT AND MARGIN ANALYSIS

PERCENT OF AVERAGE ASSETS	MAR 2002	MAR 2001	2001	2000	1999
Interest Income (TE)	6.39	7.76	7.29	7.84	7.44
Less: Interest Expense	2.44	3.85	3.39	3.75	3.30
Equals: Net Interest Income (TE)	3.95	3.91	3.91	4.08	4.15
Plus: Non-Interest Income	0.92	0.91	0.94	0.87	0.87
Equals: Adj Operating Income (TE)	4.91	4.85	4.88	4.98	5.07
Less: Overhead Expense	3.08	3.14	3.11	3.14	3.20
Less: Provision for Loan and Lease Losses	0.19	0.19	0.24	0.21	0.20
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.02	0.04	0.00	0.01
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.64	1.55	1.56	1.62	1.69
Less: Applicable Income Taxes (TE)	0.53	0.51	0.50	0.54	0.59
Less: Minority Interest	0.01	0.01	0.01	0.00	0.00
Equals: Net Operating Income	1.08	1.00	1.03	1.05	1.08
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.09	1.00	1.03	1.05	1.08
Memo: Net Income (Last Four Qtrs)	1.05	1.04	1.03	1.06	1.09
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.05	93.06	92.97	93.19	92.88
Avg Int-Bearing Funds / Avg Assets	79.08	78.94	78.82	78.49	78.20
Int Income (TE) / Avg Earning Assets	6.88	8.34	7.85	8.41	8.02
Int Expense / Avg Earning Assets	2.62	4.14	3.65	4.03	3.56
Net Int Inc (TE) / Avg Earn Assets	4.26	4.22	4.22	4.38	4.48
YIELD OR COST:					
Total Loans and Leases (TE)	7.60	9.09	8.64	9.16	8.89
Interest-Bearing Bank Balances	2.00	5.00	4.70	6.90	5.55
Fed Funds Sold & Reverse Repos	1.64	5.39	3.78	6.18	4.96
Trading Assets	1.17	1.75	1.21	2.00	3.33
Total Earning Assets	6.75	8.21	7.72	8.27	7.88
Investment Securities (TE)	5.63	6.53	6.22	6.55	6.28
U.S. Treasury & Agency Sec (excl MBS)	5.08	7.22	6.35	NA	NA
Mortgage-Backed Securities	4.03	4.43	4.37	NA	NA
All Other Securities	6.61	7.16	7.33	NA	NA
Interest-Bearing Deposits	2.93	4.77	4.18	4.63	4.13
Time Deposits of \$100K or More	3.95	6.04	5.38	5.74	5.00
Time Deposits < \$100K	4.21	6.01	5.56	5.69	5.22
Other Domestic Deposits	1.47	3.01	2.40	3.15	2.82
Foreign Deposits	NA	3.29	3.17	5.23	4.19
Fed Funds Purchased and Repos	1.96	5.23	3.96	5.78	4.89
Other Borrowed Funds & Trading Liab	4.64	6.14	5.58	6.51	5.75
All Interest-Bearing Funds	3.07	4.88	4.30	4.78	4.23

NON-INTEREST INCOME AND EXPENSES

	MAR 2002	MAR 2001	2001	2000	1999
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Avg Personnel Exp Per Employee (\$000)	12	11	44	42	40
Avg Assets per Employee (\$000)	2,835	2,656	2,699	2,554	2,458
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.50	0.99	1.49	2.07	1.46
Overhead Exp / NII + Non-Int Income	64.13	66.54	65.25	64.67	64.12
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.08	3.14	3.11	3.14	3.20
Personnel Expense	1.71	1.71	1.68	1.68	1.69
Net Occupancy Expense	0.45	0.47	0.46	0.46	0.47
Other Operating Expenses	0.91	0.94	0.96	0.97	1.01
Overhead Less Non-Interest Income	2.12	2.18	2.12	2.22	2.25
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	62.62	64.82	63.68	62.99	62.46
Personnel Expense	34.76	35.27	34.32	33.80	33.09
Net Occupancy Expense	9.09	9.60	9.30	9.28	9.15
Other Operating Expenses	18.53	19.53	19.68	19.56	19.68
Total Non-Interest Income	18.27	18.29	18.72	17.18	16.79
Fiduciary Activities Income	0.84	0.96	0.87	1.06	1.10
Serv Charges on Deposit Accts - Domestic	7.51	7.57	7.82	7.35	6.83
Trading Revenue	0.00	0.00	0.00	NA	NA
Investment Banking Fees & Commissions	0.42	0.35	0.39	NA	NA
Venture Capital Revenue	0.00	0.00	0.00	NA	NA
Net Servicing Fees	0.26	0.34	0.30	NA	NA
Net Securitization Income	0.00	0.00	0.00	NA	NA
Insurance Comm & Fees (Incl Premiums)	0.33	0.35	0.35	NA	NA
Net Gain (Loss) - Sales Loans, OREO, Oth	1.14	0.74	1.11	NA	NA
Other Non-Interest Income	5.22	5.15	5.30	7.54	7.52
Overhead Less Non-Interest Income	43.92	45.81	44.12	45.22	44.71
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	26.23	26.54	25.51	25.21	27.25
Appl Inc Tax+TE/Pretax NOI+TE	32.85	34.09	33.39	34.03	35.45

PERCENT COMPOSITION OF ASSETS AND LOAN MIX

PERCENT OF TOTAL ASSETS	MAR 2002	MAR 2001	2001	2000	1999
Real Estate Loans	46.55	45.79	46.39	45.34	43.78
Commercial and Industrial Loans	10.35	10.42	10.41	10.50	10.26
Loans to Individuals	5.10	5.90	5.29	6.07	6.13
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.29	1.27	1.32	1.29	1.20
Other Loans and Leases	0.81	0.80	0.83	0.87	0.82
Net Loans and Leases	65.35	65.61	65.52	65.75	64.15
Debt Securities Over 1 Year	19.18	14.09	17.44	18.74	21.13
Mutual Funds and Equity Securities	0.30	0.26	0.28	0.82	0.79
Subtotal	85.75	82.20	83.96	86.01	86.73
Interest-Bearing Bank Balances	0.58	0.60	0.54	0.25	0.27
Federal Funds Sold & Reverse Repos	2.24	3.16	2.11	1.86	1.18
Debt Securities 1 Year or Less	2.28	2.65	2.24	2.84	2.49
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.89	91.92	91.48	91.91	91.61
Non-Int Cash and Due From Dep Inst	3.14	3.20	3.58	3.68	3.92
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.09	0.07	0.08	0.06	0.06
All Other Assets	4.93	4.80	4.87	4.32	4.39
MEMORANDA:					
Short-Term Investments	5.90	7.20	5.59	5.64	4.52
U.S. Treasury Securities	0.45	0.80	0.50	0.94	1.47
U.S. Agency Securities (excl MBS)	7.15	7.37	7.04	NA	NA
Municipal Securities	3.92	4.21	3.79	4.09	4.40
Mortgage-Backed Securities	6.59	5.16	6.32	NA	NA
Asset-Backed Securities	0.01	0.01	0.01	NA	NA
Other Debt Securities	0.91	0.94	0.98	1.24	1.05
RE Loans Secured by 1-4 Family	19.56	20.38	19.88	20.49	20.30
Revolving	1.62	1.37	1.58	1.32	1.36
Closed-End, Sec by First Liens	15.91	16.75	16.22	16.93	16.93
Closed-End, Sec by Junior Liens	1.38	1.59	1.42	1.60	1.40
Commercial Real Estate Loans	23.31	22.16	22.80	21.53	20.41
Construction and Land Dev	4.69	4.41	4.76	4.07	3.99
Multifamily	1.12	1.12	1.07	1.15	1.07
Nonfarm Nonresidential	16.67	15.74	16.12	15.54	14.55
RE Loans Secured by Farmland	1.55	1.40	1.53	1.42	1.21
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	70.94	69.40	70.45	68.83	68.25
RE Loans Secured by 1-4 Family	30.18	31.07	30.49	31.25	31.69
Revolving	2.44	2.03	2.34	1.95	2.08
Closed-End	27.20	28.50	27.61	28.76	29.08
Commercial Real Estate Loans	35.35	33.40	34.59	32.53	31.79
Construction and Land Dev	7.00	6.57	7.10	6.09	6.16
Multifamily	1.70	1.69	1.62	1.72	1.63
Nonfarm Nonresidential	25.31	23.73	24.49	23.53	22.79
RE Loans Secured by Farmland	2.34	2.11	2.33	2.14	1.87
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	15.70	15.81	15.81	15.88	15.89
Loans to Individuals	7.90	9.23	8.20	9.41	9.85
Credit Card Loans	0.18	0.20	0.19	0.39	0.46
Agricultural Loans	1.91	1.88	1.98	1.92	1.83
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.25	1.23	1.28	1.34	1.32

LIQUIDITY AND FUNDING

PERCENT OF TOTAL ASSETS	MAR 2002	MAR 2001	2001	2000	1999
Short-Term Investments	5.90	7.20	5.59	5.64	4.52
Liquid Assets	22.77	22.77	22.53	22.56	23.85
Investment Securities	22.56	21.55	22.29	23.15	25.16
Net Loans and Leases	65.35	65.61	65.52	65.75	64.15
Net Lns, Ls & Stdbys Ltrs of Credit	65.90	66.12	66.07	66.29	64.68
Core Deposits	69.23	69.37	69.36	70.26	70.95
Noncore Funding	20.54	20.25	20.43	19.53	19.13
Time Deposits of \$100K or More	12.27	12.57	12.10	11.86	10.63
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.29	1.28	1.53	1.63	1.82
Net Fed Funds Purchased (Sold)	-0.96	-1.91	-0.64	-0.24	0.67
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.09	1.11	1.01	1.39	2.05
Earning Assets Repr in 1 Year	36.23	37.29	36.91	36.11	33.40
Int-Bearing Liab Repr in 1 Year	34.77	36.13	35.20	32.76	31.81
Long-Term Debt Repr in 1 Year	0.46	0.63	0.51	0.28	0.19
Net Assets Repriceable in 1 Year	0.41	-0.01	0.44	2.57	0.64
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	16.35	15.55	17.34	15.59	16.25
Net ST Noncore Funding Dependence	7.97	7.52	8.90	9.08	10.48
Short-Term Inv/ST Noncore Funding	55.25	63.85	51.66	50.32	39.63
Liq Asts-ST Noncore Fndg/Nonliq Asts	13.72	12.60	12.93	12.15	13.99
Net Loans and Leases/Total Deposits	79.86	79.70	80.12	79.90	78.68
Net Loans and Leases/Core Deposits	95.02	95.99	95.22	94.84	91.77
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.49	0.72	0.69	0.11	-1.60
Avail-For-Sale Sec Appr(Depr)/Eq Cap	1.03	2.81	2.43	0.30	-6.11
Struct Notes Appr(Depr)/Eq Cap	-0.05	-0.06	0.01	-0.07	-0.17
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.28	12.96	11.72	14.69	18.37
Available-For-Sale Securities	89.72	87.04	88.28	85.31	81.63
U.S. Treasury Securities	2.37	4.24	2.49	4.63	6.36
U.S. Agency Securities (excl MBS)	34.69	37.05	34.85	NA	NA
Municipal Securities	17.82	20.03	17.34	17.98	17.67
Mortgage-Backed Securities	27.84	23.25	27.23	NA	NA
Asset-Backed Securities	0.04	0.05	0.07	NA	NA
Other Debt Securities	4.00	4.29	4.49	5.24	4.18
Mutual Funds and Equity Securities	1.35	1.24	1.31	4.17	3.74
Debt Securities 1 Year or Less	11.44	14.01	11.60	14.11	10.83
Debt Securities 1 To 5 Years	39.11	30.06	34.94	39.23	37.94
Debt Securities Over 5 Years	43.95	34.88	37.36	38.83	43.59
Pledged Securities	43.12	45.39	42.82	45.72	41.02
Structured Notes, Fair Value	0.28	0.12	0.16	0.14	0.31

ALLOWANCE AND NET LOAN AND LEASE LOSSES

ANALYSIS RATIOS	MAR 2002	MAR 2001	2001	2000	1999
Provision for Ln&Ls Losses/Avg Assets	0.19	0.19	0.24	0.21	0.20
Provision for Ln&Ls Losses/Avg Lns&Ls	0.28	0.28	0.36	0.32	0.32
Provision for Ln&Ls Losses/Net Losses	284.35	205.75	203.89	243.47	225.01
Ln&Ls Allowance/Total Loans & Leases	1.31	1.27	1.28	1.25	1.27
Ln&Ls Allowance/Net Ln&Ls Losses (X)	25.80	21.25	12.98	16.78	15.31
ALLL/Nonaccrual Assets	383.52	470.35	427.70	550.03	615.42
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	244.82	300.06	262.18	297.87	342.04
Gross Ln&Ls Losses/Avg Loans & Leases	0.19	0.20	0.29	0.24	0.25
Recoveries/Avg Loans and Leases	0.05	0.06	0.05	0.06	0.07
Net Losses/Avg Loans and Leases	0.13	0.14	0.22	0.18	0.17
Recoveries/Prior Year-End Losses	6.18	6.77	33.02	34.33	33.85
Earnings Coverage of Net Losses (X)	33.31	20.57	24.29	27.19	24.64
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.02	0.02	0.05	0.03	0.03
RE Loans Secured By 1-4 Family	0.03	0.02	0.05	0.03	0.04
Revolving	0.00	0.00	0.01	0.01	0.01
Closed-End	0.03	0.02	0.05	0.03	0.03
Commercial Real Estate Loans	0.01	0.01	0.04	0.02	0.02
Construction and Land Dev	0.00	0.00	0.01	0.00	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.01	0.01	0.04	0.02	0.01
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.23	0.26	0.49	0.42	0.36
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.88	0.71	0.80	0.61	0.65
Credit Card Loans	2.39	1.89	2.62	1.38	1.59
Agricultural Loans	0.00	0.00	0.05	0.02	0.02
Loans to Foreign Governments & Inst	0.00	0.00	0.00	NA	0.00
Other Loans and Leases	0.07	0.04	0.14	0.06	0.04

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PAST DUE AND NONACCRUAL ASSETS

PERCENT OF LOANS AND LEASES	MAR 2002	MAR 2001	2001	2000	1999
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30-89 Days PD Loans and Leases	1.04	1.20	1.14	1.05	0.93
90+ Days PD Loans and Leases	0.17	0.17	0.18	0.16	0.15
Nonaccrual Loans and Leases	0.66	0.49	0.59	0.43	0.41
90+ Days PD and Nonaccrual Loans and Leases	0.91	0.70	0.83	0.65	0.61
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					
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30-89 Days Past Due Assets	1.04	1.20	1.14	1.05	0.93
90+ Days Past Due Assets	0.17	0.17	0.18	0.16	0.15
Nonaccrual Assets	0.67	0.49	0.60	0.43	0.41
30+ Days PD & Nonaccrual Assets	2.02	1.94	2.03	1.76	1.58
PERCENT OF TOTAL ASSETS					
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90+ Days PD and Nonaccrual Assets	0.59	0.46	0.54	0.43	0.39
90+ PD & Nonaccrual Assets + OREO	0.71	0.56	0.66	0.51	0.47
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
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Total Assets	0.58	0.43	0.51	0.40	0.38
Allowance for Loan & Lease Losses	67.46	52.73	61.72	49.36	48.93
Equity Cap + ALLL	6.46	4.65	5.70	4.37	4.32
Tier 1 Cap + ALLL	6.37	4.72	5.68	4.39	4.23
Loans & Leases + RE Acquired	0.88	0.65	0.78	0.60	0.60

PAST DUE AND NONACCRUAL LOANS AND LEASES

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	MAR 2002	MAR 2001	2001	2000	1999
Real Estate - 30-89 Days PD	0.89	1.07	1.03	0.89	0.78
- 90+ Days Past Due	0.14	0.13	0.15	0.13	0.11
- Nonaccrual	0.57	0.42	0.52	0.35	0.36
Coml & Indl - 30-89 Days PD	1.27	1.32	1.17	1.25	0.96
- 90+ Days Past Due	0.16	0.18	0.18	0.19	0.15
- Nonaccrual	0.84	0.55	0.75	0.61	0.51
Individuals - 30-89 Days PD	1.50	1.55	1.89	1.70	1.45
- 90+ Days Past Due	0.19	0.19	0.21	0.19	0.19
- Nonaccrual	0.27	0.26	0.26	0.20	0.18
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	0.44	0.56	0.22	0.19	0.20
- 90+ Days Past Due	0.03	0.04	0.01	0.01	0.04
- Nonaccrual	0.19	0.11	0.14	0.09	0.17
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	NA	0.00
- 90+ Days Past Due	0.00	0.00	0.00	NA	0.00
- Nonaccrual	0.00	0.00	0.00	NA	0.00
Other Lns&Ls - 30-89 Days PD	0.68	1.42	0.75	0.11	0.06
- 90+ Days Past Due	0.04	0.11	0.04	0.01	0.01
- Nonaccrual	0.11	0.21	0.14	0.00	0.00
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	1.03	1.13	1.26	1.12	1.04
- 90+ Days Past Due	0.13	0.11	0.15	0.11	0.12
- Nonaccrual	0.41	0.35	0.38	0.28	0.32
Revolving - 30-89 Days PD	0.31	0.57	0.36	0.41	0.37
- 90+ Days Past Due	0.03	0.03	0.03	0.03	0.02
- Nonaccrual	0.07	0.09	0.09	0.06	0.07
Closed-End - 30-89 Days PD	0.98	1.17	1.34	1.04	1.07
- 90+ Days Past Due	0.13	0.11	0.15	0.11	0.12
- Nonaccrual	0.44	0.37	0.41	0.30	0.33
Commercial RE - 30-89 Days PD	0.70	0.84	0.77	0.60	0.51
- 90+ Days Past Due	0.09	0.10	0.10	0.09	0.08
- Nonaccrual	0.64	0.41	0.57	0.34	0.34
Const & Dev - 30-89 Days PD	0.57	0.88	0.60	0.56	0.40
- 90+ Days Past Due	0.03	0.05	0.05	0.02	0.01
- Nonaccrual	0.30	0.29	0.29	0.17	0.11
Multifamily - 30-89 Days PD	0.10	0.26	0.11	0.13	0.06
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.02	0.02	0.02	0.03	0.07
Nonfarm Nres- 30-89 Days PD	0.60	0.71	0.70	0.53	0.48
- 90+ Days Past Due	0.08	0.08	0.08	0.08	0.07
- Nonaccrual	0.64	0.38	0.56	0.29	0.31
Farmland - 30-89 Days PD	0.59	0.69	0.37	0.23	0.25
- 90+ Days Past Due	0.06	0.03	0.07	0.01	0.03
- Nonaccrual	0.46	0.27	0.33	0.15	0.26
Credit Card - 30-89 Days PD	1.67	1.71	1.93	1.24	1.08
- 90+ Days Past Due	0.79	0.75	0.74	0.38	0.32
- Nonaccrual	0.04	0.01	0.02	0.02	0.03



RISK-BASED CAPITAL AND DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS

CAPITAL RATIOS	MAR 2002	MAR 2001	2001	2000	1999
Tier 1 Leverage Ratio	8.62	8.69	8.58	8.63	8.78
Tier 1 RBC Ratio	12.45	12.56	12.36	12.61	13.27
Total Risk-Based Capital Ratio	13.77	13.82	13.62	13.84	14.47
Tangible Tier 1 Leverage Ratio	8.57	8.63	8.52	8.60	8.74
Tangible Common Eq Cap/Tan Assets	8.16	8.28	8.17	8.22	8.12
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	11.82	11.32	11.60	11.20	11.96
Standby Letters of Credit	0.46	0.44	0.47	0.45	0.46
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.05	0.02	0.07	0.01	0.00
Interest Rate Contracts	0.03	0.01	0.05	0.00	0.00
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	18.05	17.34	18.65	18.01	20.31

DERIVATIVES ANALYSIS

PERCENT OF NOTIONAL AMOUNT	MAR 2002	MAR 2001	2001	2000	1999
Interest Rate Contracts	83.79	72.44	85.71	81.82	100.00
Foreign Exchange Contracts	0.00	8.33	0.00	0.00	0.00
Equity, Comm, & Other Contracts	12.99	19.23	11.43	13.64	0.00
Futures and Forwards	13.75	26.92	18.37	27.27	17.79
Written Options	4.84	17.31	4.29	15.91	5.88
Exchange-Traded	0.00	7.69	0.00	9.09	0.00
Over-The-Counter	4.84	9.62	4.29	2.38	5.88
Purchased Options	34.21	34.28	33.06	31.49	42.47
Exchange-Traded	2.46	1.35	0.00	0.00	5.88
Over-The-Counter	28.60	29.13	30.21	31.49	36.59
Swaps	47.21	21.49	44.29	25.33	33.86
Held for Trading	0.00	7.69	0.00	0.00	5.88
Interest Rate Contracts	0.00	0.00	0.00	0.00	5.88
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	7.69	0.00	0.00	0.00
Non-Traded	100.00	92.31	100.00	100.00	94.12
Interest Rate Contracts	83.79	72.44	85.71	77.27	94.12
Foreign Exchange Contracts	0.00	8.33	0.00	0.00	0.00
Equity, Comm, & Other Contracts	9.76	11.54	8.57	13.64	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	93.30	86.51	85.76	83.79	85.84
One Year or Less	30.09	46.36	24.14	36.78	28.30
Over 1 Year to 5 Years	51.11	35.49	55.79	40.20	50.75
Over 5 Years	2.81	0.85	3.05	2.37	6.79
Gross Negative Fair Value (Abs Val)	0.74	0.29	0.58	0.24	0.22
Gross Positive Fair Value	0.91	1.06	0.62	0.74	1.46
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.00	0.00	0.00	0.00	0.00

INSURANCE AND FOREIGN ACTIVITIES

INSURANCE ACTIVITIES	MAR 2002	MAR 2001	2001		
-----	-----	-----	-----		
<b>ANALYSIS RATIOS:</b>					
Ins Underwriting Assets/Consol Assets	0.00	NA	NA		
Ins Under Assets(P/C)/Tot Ins Und Ast	42.78	NA	NA		
Ins Under Assets(L/H)/Tot Ins Und Ast	57.22	NA	NA		
Sep Acct Assets(L/H)/Total Life Ast	9.52	NA	NA		
Ins Comm&Fees(incl Prem)/Adj Oper Inc	0.33	NA	NA		
Premium Inc/Ins Comm&Fees (incl Prem)	13.50	NA	NA		
Credit Rel Prem Inc/Tot Prem Inc	65.25	NA	NA		
Other Prem Inc/Total Prem Inc	34.75	NA	NA		
Ins Under Net Income/Consol Net Income	0.00	NA	NA		
Ins Net Inc (P/C)/Equity (P/C)	21.69	NA	NA		
Ins Net Inc (L/H)/Equity (L/H)	18.84	NA	NA		
Insur Ben, Losses, Exp/Insur Premiums	10.91	NA	NA		
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	NA	NA		
Reinsurance Recov(L/H)/Tot Assets(L/H)	7.27	NA	NA		
Net Assets Ins Under Subs/Cons Assets	0.00	NA	NA		
=====					
FOREIGN ACTIVITIES	MAR 2002	MAR 2001	2001	2000	1999
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<b>ANALYSIS RATIOS:</b>					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	NA	3.29	3.17	5.23	4.19
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>					
Real Estate Loans	NA	NA	NA	NA	NA
Commercial and Industrial Loans	NA	NA	NA	NA	0.10
Foreign Governments and Inst	0.00	0.00	0.00	NA	0.00
Leases	NA	NA	NA	NA	NA
<b>GROWTH RATES:</b>					
Net Loans and Leases	26.90	-48.32	-57.17	-25.65	-28.05
Total Selected Assets	-18.54	-38.59	-44.08	-11.57	-4.62
Deposits	NA	-58.62	-66.13	9.65	-7.11

PARENT COMPANY ANALYSIS - PART I

PROFITABILITY:	MAR 2002	MAR 2001	2001	2000	1999
Net Income/Avg Equity Capital	11.71	10.88	11.04	11.87	12.05
Bank Net Inc/Avg Eq Inv in Banks	13.09	12.04	12.18	13.07	12.96
Nonbk Net Inc/Avg Eq Inv in Nonbanks	8.02	0.54	1.00	-2.36	0.00
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.07	10.64	10.51	12.12	14.13
Bank Net Income/Parent Net Income	103.41	105.71	104.87	105.05	102.37
Nonbank Net Income/Parent Net Income	0.24	0.18	0.16	0.05	0.10
Sub BHCs Net Inc/Parent Net Income	74.86	87.45	82.81	88.65	82.96
LEVERAGE:					
Total Liabilities/Equity	10.91	9.21	10.32	8.58	6.97
Total Debt/Equity Capital	3.26	4.17	3.55	4.11	3.71
Total Debt/Eq Cap - Exc Over Fair Value	3.34	4.25	3.62	4.22	3.77
Long-Term Debt/Equity Capital	2.06	2.23	2.12	2.03	1.68
Short-Term Debt/Equity Capital	0.47	0.78	0.49	0.85	0.72
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.30	0.33	0.28	0.27	0.25
Long-Term Debt/Consolidated LT Debt	6.98	8.93	7.30	18.10	17.29
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	105.30	103.69	104.58	102.96	101.33
Total Investment in Subs/Equity	105.92	104.17	105.38	103.56	101.95
Equity Inv in Subs/Cons Eq Cap+Min Int	99.42	100.82	99.60	100.10	99.32
Total Inv in Subs/Cons Eq Cap+Min Int	100.00	101.27	100.24	100.68	99.89
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.33	0.30	0.33	0.23	0.05
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.19	2.20	2.25	2.09	1.61
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	124.26	147.97	132.86	134.83	136.42
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	121.12	138.11	149.46	145.33	145.72
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	116.87	103.40	110.72	110.05	103.47
Pretax Oper Inc + Int Exp/Int Expense	1491.47	1596.70	1849.71	1862.51	2134.37
Div + Int From Subs/Int Exp + Div	144.15	158.67	150.46	160.04	159.48
Fees+Other Inc From Subs/Sal + Oth Exp	7.97	7.99	8.78	7.52	9.42
Net Inc/Curr Port of LT Debt+Pfd Div(X)	14.53	11.76	37.92	27.63	26.64
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.37	-0.65	-0.64	-0.69	-0.02
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.85	0.00	0.00	0.00
Nonaccrual	0.07	0.01	0.08	0.01	0.00
Total	0.33	0.98	0.15	0.14	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	0.32	0.22	0.28	0.17	0.12
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

PARENT COMPANY ANALYSIS - PART II

PAYOUT RATIOS - PARENT	MAR 2002	MAR 2001	2001	2000	1999
Div Paid/Inc Before Undist Inc	67.75	61.40	67.92	66.95	69.66
Dividends Paid/Net Income	21.65	22.01	26.50	25.90	24.48
Net Income - Dividends/Avg Equity	9.25	8.41	8.07	8.80	8.96
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	105.51	128.13	133.94	141.29	130.10
Dividends From Nonbank Subs	0.01	0.00	0.08	0.00	0.00
Dividends From Subsidiary BHCs	0.12	2.02	0.74	2.74	4.53
Dividends From All Subsidiaries	114.86	139.55	146.73	172.17	162.38
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	29.05	34.77	40.12	40.58	39.26
Interest Income From Bank Subs	0.15	0.22	0.21	0.24	0.24
Mgt & Service Fees From Bank Subs	0.67	0.56	0.57	0.75	0.68
Other Income From Bank Subs	0.03	0.06	0.08	0.09	0.13
Operating Income From Bank Subs	32.72	38.55	48.79	48.32	47.85
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	22.68	16.05	35.52	34.76	17.46
Interest Income From Nonbank Subs	6.48	14.97	6.66	11.55	1.59
Mgt & Serv Fees From Nonbank Subs	1.25	0.41	0.28	0.00	2.14
Other Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	45.95	52.05	56.59	70.77	37.97
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	18.12	23.91	21.36	26.70	32.19
Interest Inc From Subsidiary BHCs	0.00	0.00	0.01	0.00	0.01
Mgt & Serv Fees From Sub BHCs	0.09	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	21.15	25.31	24.35	28.38	33.78
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	61.20	60.88	71.01	71.88	70.95
Interest Income From Bank Subs	2.22	1.91	1.24	0.82	0.83
Mgt & Serv Fees From Bank Subs	2.02	1.00	0.78	1.20	1.20
Other Income From Bank Subs	0.15	0.41	0.19	0.14	0.30
Operating Income From Bank Subs	77.16	75.19	81.64	81.38	79.52
Dividends From Nonbank Subs	0.08	0.00	0.04	0.00	0.00
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	0.79	0.29	0.30	0.03	0.08
Dividends From Subsidiary BHCs	0.00	1.15	0.65	3.09	3.70
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.23	1.18	0.88	3.45	3.43
Loans and Adv From Subs/ST Debt	500.03	13.53	44.41	7.40	0.00
Loans and Adv From Subs/Total Debt	106.40	13.74	33.40	5.08	0.02

BHCPR Reporters for Quarter Ending 03/31/2002  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
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2412559	312,475	ACADIANA BANCSHARES, INC.	LAFAYETTE, LA	
1208933	399,782	ALBANK CORPORATION	CHICAGO, IL	
2067007	463,037	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2533100	331,614	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
2539232	396,916	ALLIANCE BANCORP OF NEW ENGLAN	VERNON, CT	
1201457	380,961	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1052220	401,441	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	461,669	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
3008753	393,641	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	New Y-9C/BHCPR reporter
1107193	343,432	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
2710796	450,668	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
1204878	367,412	ANTIOCH HOLDING COMPANY	ANTIOCH, IL	
2468293	338,177	APPALACHIAN BANCSHARES, INC.	ELLIJAY, GA	
2366821	487,672	ARKANSAS NATIONAL BANCSHARES,	BENTONVILLE, AR	
1144125	319,143	ASIA BANCSHARES, INC.	FLUSHING, NY	
2465528	422,090	ASSABET VALLEY BANCORP	HUDSON, MA	
1129533	474,634	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1081613	327,402	B.P.C. CORPORATION	COOKEVILLE, TN	
1141870	381,650	BAKER BOYER BANCORP	WALLA WALLA, WA	
1082209	370,349	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1098590	304,406	BANCORP OF SOUTHERN INDIANA	SEYMOUR, IN	
1135002	350,030	BANCTENN CORPORATION	KINGSPORT, TN	
1076105	399,684	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
2985718	481,094	BANNISTER BANCSHARES, INC.	KANSAS CITY, MO	
1115385	498,684	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1209248	439,693	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
2325891	478,669	BARNES BANCORPORATION	KAYSVILLE, UT	
2333654	426,017	BENJAMIN FRANKLIN BANCORP, M.H	FRANKLIN, MA	
1115433	300,893	BEVERLY NATIONAL CORPORATION	BEVERLY, MA	
1491913	316,967	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1823345	464,651	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1891317	405,991	BLUE RIDGE BANCSHARES, INC.	KANSAS CITY, MO	
2935142	482,498	BOU BANCORP, INC.	OGDEN, UT	
1070831	393,701	BOURBON BANCSHARES, INC.	PARIS, KY	
1119244	305,094	BOYLE BANCORP, INC.	DANVILLE, KY	
1082375	451,123	BRANNEN BANKS OF FLORIDA, INC.	INVERNESS, FL	
1416523	413,449	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1471960	393,953	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
1140994	498,485	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1029576	397,661	BWC FINANCIAL CORP.	WALNUT CREEK, CA	
2183493	415,833	C&F FINANCIAL CORPORATION	WEST POINT, VA	
2672483	312,045	CAB HOLDING, LLC	WILMINGTON, DE	
2299125	310,450	CALIFORNIA INDEPENDENT BANCORP	YUBA CITY, CA	
2391300	337,527	CALVIN B. TAYLOR BANKSHARES	BERLIN, MD	
1083336	323,838	CAMERON BANCSHARES, INC.	CAMERON, LA	
1055427	305,655	CAPITAL CITY BANCSHARES, INC.	TOPEKA, KS	
1140930	317,782	CARDINAL BANCORP, INC.	SAINT LOUIS, MO	
2682996	328,401	CARDINAL FINANCIAL CORPORATION	FAIRFAX, VA	Moved from Peer 6
1469800	353,596	CARROLLTON BANCORP	BALTIMORE, MD	
3072923	420,973	CAVALRY BANCORP, INC.	MURFREESBORO, TN	New Y-9C/BHCPR reporter
1493654	431,149	CBS BANC-CORP.	RUSSELLVILLE, AL	

BHCPR Reporters for Quarter Ending 03/31/2002  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
1860863	387,164	CBX CORPORATION	CARROLLTON, IL	
1053496	417,186	CCB CORPORATION	KANSAS CITY, MO	
1207815	311,501	CEDAR VALLEY BANKSHARES, LTD.	CHARLES CITY, IA	
2868129	364,544	CENTERSTATE BANKS OF FLORIDA,	WINTER HAVEN, FL	
1106132	359,332	CENTRABANC CORPORATION	WACO, TX	
2746049	468,221	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	357,024	CENTRAL BANCORPORATION	PROVO, UT	
1832048	373,603	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1963120	318,701	CENTRAL FINANCIAL CORPORATION	HUTCHINSON, KS	
1051465	358,312	CENTRAL SERVICE CORPORATION	ENID, OK	
1209042	417,193	CENTRE I BANCORP, INC.	BELOIT, WI	
1109946	315,959	CENTURY BANCSHARES, INC.	NEW BOSTON, TX	
1140239	357,103	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1131077	362,332	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
1070484	318,009	CITIZENS BANCSHARES, INC.	SOMERSET, KY	
1207132	352,463	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	354,762	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1122084	368,267	CITIZENS DEVELOPMENT COMPANY	BILLINGS, MT	
1118368	419,326	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	459,824	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1070569	422,171	CITIZENS INCORPORATED	EVANS CITY, PA	
1249589	332,740	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
1071623	332,413	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	446,687	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1399747	371,263	CNB BANCORP, INC.	GLOVERSVILLE, NY	
1086270	379,843	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
2809560	321,311	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	342,812	CODORUS VALLEY BANCORP, INC.	YORK, PA	
2378440	491,284	COLUMBIA BANCORP	THE DALLES, OR	
1118229	459,020	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
1250905	319,815	COMMERCE BANCORP, INC.	BERKELEY, IL	Moved from Peer 6
1838974	307,100	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	362,063	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1823738	352,516	COMMERCIAL NATIONAL FINANCIAL	LATROBE, PA	
2227687	356,554	COMMONWEALTH COMMUNITY BANCORP	GRUNDY, VA	
2801050	410,162	COMMUNITY BANCORP INC.	FALLBROOK, CA	
1115358	416,965	COMMUNITY BANCORP, INC.	HUDSON, MA	
1247398	318,333	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1070765	468,840	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1084511	314,353	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2356073	443,645	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1134014	310,388	COMMUNITY BANKERS, INC.	GRANBURY, TX	
2074407	331,725	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	
1398937	346,810	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
1097799	309,327	COMMUNITY FINANCIAL GROUP, INC	CABOT, AR	
2398608	490,547	COMMUNITY FINANCIAL GROUP, INC	NASHVILLE, TN	
1097986	314,719	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
1099766	443,625	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
2626299	313,011	COMMUNITY WEST BANCSHARES	GOLETA, CA	
2557414	364,670	CONCORDIA CAPITAL CORPORATION	VIDALIA, LA	
2937100	389,281	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
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2241937	462,846	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	
1130931	439,120	CORTLAND BANCORP	CORTLAND, OH	
1053339	415,425	COUNTRY AGENCIES & INVESTMENTS	ODESSA, MO	
1984040	360,146	COWLITZ BANCORPORATION	LONGVIEW, WA	
1958827	401,916	CRESCENT BANKING COMPANY	JASPER, GA	
1081239	446,410	CREWS BANKING CORPORATION	WAUCHULA, FL	
1071726	366,126	CROGHAN BANCSHARES, INC.	FREMONT, OH	
1071463	465,985	CUMBERLAND VALLEY FINANCIAL CO	LONDON, KY	
1493720	304,258	DBT HOLDING COMPANY	VIDALIA, GA	Moved from Peer 6
1135468	394,998	DELTA INVESTMENT COMPANY (CAYM	GEORGE TOWN, ZZ	
1209789	340,368	DENMARK BANCSHARES, INC.	DENMARK, WI	
2294812	340,558	DIAMOND BANCORP, INC	WASHINGTON, MO	
1117455	376,373	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1127913	403,109	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
1135909	395,000	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
2626691	483,889	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
2686659	315,835	ECB BANCORP, INC.	ENGELHARD, NC	
1133165	364,127	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1076619	344,118	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1201532	350,502	F.N.B.C. OF LA GRANGE, INC.	LA GRANGE, IL	
1127146	315,171	FARMERS & MERCHANTS FINANCIAL	ST PAUL, MN	
1138450	342,211	FARMERS AND MERCHANTS BANCORP,	CLARKSVILLE, TN	
1209538	450,931	FARMERS BANCORP, FRANKFORT, IN	FRANKFORT, IN	
1123885	385,737	FARMERS STATE CORPORATION	MANKATO, MN	
1204337	304,638	FIDELITY BAN CORPORATION	INDEPENDENCE, IA	
1203778	335,635	FIDELITY COMPANY	DYERSVILLE, IA	
1988646	432,457	FIRST BANCORP, INC.	LEBANON, VA	
1206715	454,118	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1123876	316,703	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1133008	326,535	FIRST BERNE FINANCIAL CORPORAT	BERNE, IN	
1119404	492,746	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1247428	433,256	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1076365	373,957	FIRST CENTURY BANKSHARES, INC.	BLUEFIELD, WV	
1246533	490,051	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1081060	483,841	FIRST CITIZENS BANCORP.	CLEVELAND, TN	
1117482	488,688	FIRST COLONIAL GROUP, INC.	NAZARETH, PA	
1100176	325,196	FIRST COMMUNITY BANKING CORPOR	HOT SPRINGS, AR	
1032099	372,101	FIRST COMMUNITY FINANCIAL GROU	LACEY, WA	
1404687	391,140	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
1249039	333,671	FIRST FARMERS FINANCIAL CORPORA	CONVERSE, IN	
2568102	383,469	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
1132467	312,589	FIRST HOLDING COMPANY	LIVINGSTON, TN	
1095889	311,899	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
1139354	377,978	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	395,280	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1250370	332,419	FIRST MIAMI BANCORP, INC.	SOUTH MIAMI, FL	
1063619	302,411	FIRST MIDWEST BANCORP, INC.	MIDWEST CITY, OK	Moved from Peer 6
1065378	337,010	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
2031455	393,992	FIRST NATIONAL BANK HOLDING CO	LONGMONT, CO	
1125357	414,890	FIRST NATIONAL FINANCIAL SERVI	ELK RIVER, MN	
1133932	436,375	FIRST NATIONAL LINCOLN CORPORA	DAMARISCOTTA, ME	



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ID_RSSD	Consolidated Assets(\$'000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
1426755	456,010	FIRST NATIONAL SECURITY COMPAN	DEQUEEN, AR	
2880626	436,303	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1055762	450,067	FIRST OF MCALESTER CORPORATION	MCALESTER, OK	
1063262	469,108	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1119383	399,481	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	374,615	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
1029428	364,617	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
2836801	372,291	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1247987	400,723	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
1126729	335,494	FIRST SOUTHWEST BANCORPORATION	BISMARCK, ND	
2161165	481,517	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	445,393	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1081716	444,175	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
2693488	332,973	FIRST WASHINGTON FINANCIALCORP	WINDSOR, NJ	
1050646	479,748	FIRST YORK BAN CORP.	YORK, NE	
1108707	397,331	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3047743	411,975	FNB BANCORP	SOUTH SAN FRANCISCO, CA	New Y-9C/BHCPR reporter
1086832	340,793	FNB NEWTON BANKSHARES, INC.	COVINGTON, GA	
1398795	394,128	FNBH BANCORP, INC.	HOWELL, MI	
1137453	443,176	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2557405	309,157	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	Moved from Peer 6
1066067	331,480	FREMONT BANK CORPORATION	CANON CITY, CO	
1142055	320,253	FRONT RANGE CAPITAL CORPORATIO	LOUISVILLE, CO	Moved from Peer 6
1203714	344,729	GOODENOW BANCORPORATION	OKOBOJI, IA	
2734064	347,795	GRABILL BANCORP	GRABILL, IN	
2298883	376,078	GREATER DELAWARE VALLEY HOLDIN	BROOMALL, PA	
1862036	471,929	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
1142439	331,994	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
3058057	305,980	HEMET BANCORP	RIVERSIDE, CA	
1084623	461,458	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
1055089	422,667	HERITAGE GROUP, INC.	AURORA, NE	
1048689	325,126	HERKIMER TRUST CORPORATION, IN	LITTLE FALLS, NY	
1124659	301,544	HIGHLAND BANCSHARES, INC.	BLOOMINGTON, MN	Moved from Peer 6
2391270	462,753	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
2008158	308,858	HINSBROOK BANCSHARES, INC.	WILLOWBROOK, IL	
1491409	480,364	HOME BANCSHARES, INC.	CONWAY, AR	
1209181	471,158	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
1209088	314,837	HOMESTAR FINANCIAL GROUP, INC.	MANTENO, IL	
2482196	384,436	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1125740	331,540	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
2326179	302,384	IBW FINANCIAL CORPORATION	WASHINGTON, DC	Moved from Peer 6
1205183	466,305	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
2176413	361,039	INDEPENDENT COMMUNITY BANKSHAR	MIDDLEBURG, VA	
1100000	489,067	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	Moved from Peer 4
1416653	410,819	INDIAN RIVER BANKING COMPANY	VERO BEACH, FL	
1122075	362,440	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
1245385	387,496	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
2803063	324,498	IPSWICH BANCSHARES, INC.	IPSWICH, MA	
1209695	300,704	ITASCA BANCORP INC.	ITASCA, IL	Moved from Peer 6
1833997	323,807	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
1109290	479,446	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	

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Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
2040288	420,012	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
1048504	302,324	JEFFERSONVILLE BANCORP	JEFFERSONVILLE, NY	Moved from Peer 6
1117512	358,208	JUNIATA VALLEY FINANCIAL CORP.	MIFFLINTOWN, PA	
1137109	341,756	KAW VALLEY BANCORP, INC.	TOPEKA, KS	
2472928	386,010	KEY CAPITAL CORPORATION	OWINGS MILLS, MD	
2128917	366,563	LAKESIDE BANCORP, INC.	CHICAGO, IL	
3030307	338,891	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	483,616	LCNB CORP.	LEBANON, OH	
2352226	383,323	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
1134331	369,885	LIBERTY BANCSHARES, INC.	SAINT PAUL, MN	
1210169	315,458	LINCOLN BANCORP	REINBECK, IA	
1097173	433,763	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
2325350	464,937	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
2745752	375,333	LONG ISLAND FINANCIAL CORP.	ISLANDIA, NY	
3019674	439,024	LSB CORPORATION	NORTH ANDOVER, MA	
2728577	347,689	MACHIAS BANCORP, MHC	MACHIAS, ME	
2427665	479,458	MACON BANCORP	FRANKLIN, NC	
1135413	386,443	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1099814	319,232	MARIES COUNTY BANCORP., INC.	VIENNA, MO	
1250437	365,853	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1095254	439,652	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
2395326	304,309	MECHANICS FINANCIAL CORPORATIO	MANSFIELD, OH	
2485487	302,122	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
1208513	410,563	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	333,259	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1139185	335,027	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
2868950	315,125	MIDLAND BANCSHARES, INC.	MIDLAND, TX	New Y-9C/BHCPR reporter
1086654	360,608	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
1099980	343,534	MNB BANCSHARES, INC.	MALVERN, AR	
1138919	468,657	MONTECITO BANCORP	SANTA BARBARA, CA	
2256539	425,432	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2589714	350,528	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1951109	424,303	MSB SHARES, INC.	JONESBORO, AR	
2628529	325,627	MYSTIC FINANCIAL, INC.	MEDFORD, MA	
1086001	360,730	N W SERVICES CORPORATION	RINGGOLD, GA	
2623430	456,709	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
1947045	437,931	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1031681	360,235	NATIONAL MERCANTILE BANCORP	LOS ANGELES, CA	
1200124	384,826	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
1023154	364,050	NEW MEXICO BANQUEST INVESTORS	SANTA FE, NM	
1830361	363,860	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
2836883	364,351	NEXITY FINANCIAL CORPORATION	BIRMINGHAM, AL	
1827893	358,816	NI BANCSHARES CORPORATION	SYCAMORE, IL	
1066414	348,813	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
2845175	337,998	NORTH BAY BANCORP	NAPA, CA	
2934305	390,137	NORTHFIELD MHC	NORTHFIELD, VT	
2056298	304,469	NORTHVIEW FINANCIAL CORPORATIO	NORTHFIELD, IL	
2237118	450,268	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2578718	316,811	NORTHWEST SUBURBAN BANCORP, IN	MOUNT PROSPECT, IL	
2365356	348,378	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
2123958	483,633	NSD BANCORP, INC.	PITTSBURGH, PA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
1200311	439,498	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
2233950	489,941	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	Moved from Peer 4
2603991	452,163	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
2485807	317,065	OMNI BANCSHARES, INC.	METAIRIE, LA	
1083729	424,619	ONE AMERICAN CORP.	VACHERIE, LA	
1248153	375,961	ORRSTOWN FINANCIAL SERVICES	ORRSTOWN, PA	
1056769	371,872	OTTAWA BANCSHARES, INC.	SALINA, KS	
1249383	418,209	OXFORD BANK CORPORATION	OXFORD, MI	
1248032	369,229	OXFORD FINANCIAL CORPORATION	ADDISON, IL	
1399550	477,267	P.C.B. BANCORP, INC.	LARGO, FL	
2762973	309,886	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	303,670	PACIFIC MERCANTILE BANCORP	NEWPORT BEACH, CA	Moved from Peer 6
1099908	335,091	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	364,071	PALM BANCORP	PALMERTON, PA	
2442949	344,478	PALM BEACH NATIONAL HOLDING CO	PALM BEACH, FL	
1205932	330,777	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
2337081	316,143	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
1117688	428,716	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	483,747	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	419,717	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	416,898	PEOPLES BANCORP	LYNDEN, WA	
1974443	327,683	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1130315	333,905	PEOPLES FINANCIAL CORP., INC.	FORD CITY, PA	
1139541	320,317	PEOPLES FINANCIAL SERVICES COR	HALLSTEAD, PA	
2905480	370,535	PEOPLES FIRST, INC.	OXFORD, PA	
1081314	374,818	PERSONS BANKING CO., INC.	LITHONIA, GA	
3051188	330,031	PHSB FINANCIAL CORPORATION	BEAVER FALLS, PA	
1084959	313,102	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
2392923	416,277	PITTSBURGH FINANCIAL CORP.	WEXFORD, PA	
1096484	388,065	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	326,973	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
2224257	312,513	POINTE FINANCIAL CORPORATION	BOCA RATON, FL	
2614634	487,657	PREMIER BANCORP, INC	DOYLESTOWN, PA	
1826047	321,907	PREMIER COMMUNITY BANKSHARES,	WINCHESTER, VA	Moved from Peer 6
2867542	488,261	PREMIERWEST BANCORP	MEDFORD, OR	
2293329	387,156	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2625489	484,918	PSB BANCORP, INC.	PHILADELPHIA, PA	
2321419	333,061	PSB HOLDINGS, INC.	WAUSAU, WI	
1022997	339,808	PUEBLO BANCORPORATION	PUEBLO, CO	
1095423	334,305	PULASKI INVESTMENT CORPORATION	LITTLE ROCK, AR	
2125813	495,505	QCR HOLDINGS, INC.	MOLINE, IL	
1118434	476,853	QNB CORP.	QUAKERTOWN, PA	
1130904	361,780	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
1030040	317,340	REDDING BANCORP	REDDING, CA	
1426997	489,107	REDWOOD EMPIRE BANCORP	SANTA ROSA, CA	
1201194	432,558	REPUBLIC BANCORP CO.	ORLAND PARK, IL	
3023680	327,431	REPUBLIC BANCSHARES OF TEXAS,	HOUSTON, TX	
1364101	357,299	RIVERSIDE BANCSHARES, INC.	MARIETTA, GA	
2492485	357,338	ROBERTSON HOLDING COMPANY, L.P	HARROGATE, TN	
2352280	325,502	ROCKHOLD BANCORP	KIRKSVILLE, MO	
1125227	316,416	ROCKY MOUNTAIN BANCORPORATION,	BILLINGS, MT	

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2702232	415,430	RSI BANCORP, MHC	RAHWAY, NJ	
1121733	312,529	S&C BANCO, INC.	NEW RICHMOND, WI	
1493560	379,772	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1204029	342,367	SEAWAY BANCSHARES, INC.	CHICAGO, IL	Moved from Peer 6
1135374	314,842	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
1248836	308,757	SECURITY BANCSHARES, INC.	SCOTT CITY, KS	
1107308	448,811	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	360,784	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1426924	408,170	SEQUOIA BANCSHARES, INC.	BETHESDA, MD	
2366997	366,047	SHREWSBURY BANCORP	SHREWSBURY, NJ	
2901183	431,072	SI BANCORP, INC.	WILLIMANTIC, CT	
1820700	393,006	SLADE'S FERRY BANCORP	SOMERSET, MA	
1982055	326,859	SLIPPERY ROCK FINANCIAL CORPOR	SLIPPERY ROCK, PA	
1048997	408,157	SMITHTOWN BANCORP, INC.	SMITHTOWN, NY	
2244358	481,020	SNB BANCSHARES, INC.	MACON, GA	Moved from Peer 4
2345077	473,298	SNB BANCSHARES, INC.	SUGAR LAND, TX	
1143342	377,933	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	355,698	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
1098527	326,707	SOUTH CENTRAL BANCSHARES, INC.	RUSSELLVILLE, KY	
1124060	318,704	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
2033226	462,562	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1082058	372,310	SOUTHEASTERN BANKING CORPORATI	DARIEN, GA	
1099074	467,767	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
1248939	354,072	SOUTHERN DEVELOPMENT BANCORPOR	ARKADELPHIA, AR	
1207824	310,838	SOUTHERN MICHIGAN BANCORP, INC	COLDWATER, MI	
1129823	326,497	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
2169871	303,014	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	Moved from Peer 6
1063552	402,398	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1062135	446,704	SPIRIT BANKCORP, INC.	BRISTOW, OK	
1097771	468,709	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2360454	451,288	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2327541	480,951	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
2618388	401,333	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1247660	363,730	SUMMIT BANK CORPORATION	ATLANTA, GA	
2473484	356,861	SVB FINANCIAL SERVICES, INC.	SOMERVILLE, NJ	
1202883	303,967	SWORD FINANCIAL CORPORATION	HORICON, WI	Moved from Peer 6
1109012	347,132	TEJAS BANCSHARES, INC.	AMARILLO, TX	
1142242	363,584	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	409,596	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2127068	375,261	TEXAS SECURITY FIRST BANCSHARE	SULPHUR SPRINGS, TX	
2663838	444,319	TEXAS UNITED BANCSHARES, INC.	LA GRANGE, TX	
2621548	398,750	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
2745604	309,657	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	Moved from Peer 6
1208531	302,435	TOWN & COUNTRY BANCORP, INC.	SPRINGFIELD, IL	Moved from Peer 6
1200405	325,278	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
1070420	451,973	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1080139	379,225	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
1115424	355,990	UNION BANKSHARES COMPANY	ELLSWORTH, ME	
1114940	334,848	UNION BANKSHARES, INC.	MORRISVILLE, VT	
1131965	444,962	UNION BANKSHARES, LTD.	DENVER, CO	
1141106	303,648	UNION NATIONAL FINANCIAL CORPO	MOUNT JOY, PA	

BHCPR Reporters for Quarter Ending 03/31/2002  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
1133781	317,359	UNITED BANCOR, LTD.	DICKINSON, ND	New Y-9C/BHCPR reporter
1071502	335,034	UNITED BANCORP, INC.	MARTINS FERRY, OH	
2235598	481,636	UNITED BANCORPORATION	BILLINGS, MT	
1136009	390,758	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
1082777	491,170	UNITED BANK CORPORATION	BARNESVILLE, GA	
2803474	340,121	UNITED COMMUNITY BANCORP	HICKORY, NC	Name Change from CATAWBA VALLEY BANCSHARES, INC.
1097182	475,655	UNITED COMMUNITY BANCORP, INCO	CHATHAM, IL	
2713715	379,693	UNITED FINANCIAL CORP.	GREAT FALLS, MT	
1083354	368,653	UNITED FINANCIAL HOLDINGS, INC	SAINT PETERSBURG, FL	
3015975	472,475	UNITED SECURITY BANCSHARES	FRESNO, CA	
2181426	394,230	UNITY BANCORP, INC.	CLINTON, NJ	
1208746	395,674	UPBANCORP, INC.	CHICAGO, IL	
1250361	460,878	WARREN BANCORP, INC.	PEABODY, MA	
2685054	312,159	WARREN BANCORP, INC.	WARREN, MI	
2406174	460,040	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3021659	384,160	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1135048	482,560	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1204104	362,311	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
1085255	321,792	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
2560281	368,988	WEST POINTE BANCORP, INC.	BELLEVILLE, IL	
1097249	456,938	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	Moved from Peer 4
1134911	348,479	WGNB CORP.	CARROLLTON, GA	
1051979	434,307	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
1399671	349,130	WNB BANCSHARES, INC.	ODESSA, TX	
1058558	318,538	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
2140115	391,454	WVS FINANCIAL CORP.	PITTSBURGH, PA	
2776813	345,577	1ST STATE BANCORP, INC.	BURLINGTON, NC	

Note: Peer Group 5 has 384 bank holding companies.