

	PEER GROUP 04 09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
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Number of BHCs in Peer Group	330	276	289	255	240
<b>EARNINGS AND PROFITABILITY</b>					
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<b>PERCENT OF AVERAGE ASSETS:</b>					
Net Interest Income (TE)	3.98	3.88	3.85	4.05	4.13
+ Non-interest Income	1.06	0.99	1.01	0.92	0.97
- Overhead Expense	3.14	3.11	3.13	3.14	3.25
- Provision for Losses	0.27	0.23	0.28	0.25	0.22
+ Securities Gains (Losses)	0.04	0.04	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)	1.71	1.61	1.55	1.64	1.70
Net Operating Income	1.14	1.04	1.01	1.06	1.10
Net Income	1.15	1.04	1.01	1.07	1.10
Net Income (Sub S Adjusted)	1.13	1.11	1.03	1.18	1.13
<b>PERCENT OF AVG EARNING ASSETS:</b>					
Interest Income (TE)	6.75	8.05	7.82	8.49	8.06
Interest Expense	2.45	3.89	3.68	4.19	3.64
Net Interest Income (TE)	4.29	4.19	4.16	4.36	4.48
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>					
Net Ln&Ls Losses/Avg Loans & Leases	0.23	0.20	0.25	0.21	0.19
Earnings Coverage of Net Losses (X)	26.52	37.69	26.90	34.57	32.81
Ln&Ls Allowance/Total Loans & Leases	1.32	1.27	1.29	1.27	1.28
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.80	0.67	0.70	0.55	0.55
30-89 Days Past Due Loans and Leases	0.87	1.08	1.09	1.02	0.89
<b>LIQUIDITY AND FUNDING:</b>					
Net Noncore Funding Dependence	19.70	19.22	20.08	19.57	19.93
Net ST Noncore Funding Dependence	9.19	10.87	11.27	12.15	12.84
Net Loans and Leases/Total Assets	66.37	67.16	67.07	66.96	65.97
<b>CAPITALIZATION:</b>					
Tier 1 Leverage Ratio	8.63	8.44	8.56	8.46	8.39
Equity Capital/Total Assets	8.59	8.64	8.51	8.53	8.31
Net Loans&Ls/Equity Capital (X)	8.04	8.12	8.27	8.19	8.33
Cash Dividends/Net Income	23.23	26.49	27.96	28.32	26.49
Cash Dividends/Net Income (Sub S Adjusted)	36.31	38.77	49.29	30.84	27.73
Retained Earnings/Avg Equity Cap	9.77	8.52	7.99	8.86	9.00
<b>PARENT COMPANY RATIOS:</b>					
Short-Term Debt/Equity Capital	0.70	1.02	0.80	1.09	1.25
Long-Term Debt/Equity Capital	1.89	1.68	1.76	2.85	3.15
Equity Investment in Subs/Equity Cap	108.75	106.93	107.42	105.60	103.61
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	121.04	119.14	127.35	134.30	132.82

PERCENT OF AVERAGE ASSETS	PEER GROUP 04				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Interest Income (TE)	6.26	7.45	7.24	7.91	7.47
Less: Interest Expense	2.28	3.61	3.41	3.91	3.38
Equals: Net Interest Income (TE)	3.98	3.88	3.85	4.05	4.13
Plus: Non-Interest Income	1.06	0.99	1.01	0.92	0.97
Equals: Adj Operating Income (TE)	5.08	4.93	4.92	5.04	5.16
Less: Overhead Expense	3.14	3.11	3.13	3.14	3.25
Less: Provision for Loan and Lease Losses	0.27	0.23	0.28	0.25	0.22
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.04	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)	1.71	1.61	1.55	1.64	1.70
Less: Applicable Income Taxes (TE)	0.54	0.54	0.51	0.55	0.57
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.14	1.04	1.01	1.06	1.10
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.15	1.04	1.01	1.07	1.10
Memo: Net Income (Last Four Qtrs)	1.12	1.02	1.01	1.07	1.10
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.84	92.95	92.93	93.42	92.87
Avg Int-Bearing Funds / Avg Assets	79.94	80.13	79.93	80.10	78.91
Int Income (TE) / Avg Earning Assets	6.75	8.05	7.82	8.49	8.06
Int Expense / Avg Earning Assets	2.45	3.89	3.68	4.19	3.64
Net Int Inc (TE) / Avg Earn Assets	4.29	4.19	4.16	4.36	4.48
YIELD OR COST:					
Total Loans and Leases (TE)	7.37	8.71	8.48	9.19	8.84
Interest-Bearing Bank Balances	2.42	4.61	4.40	6.79	6.27
Fed Funds Sold & Reverse Repos	1.65	4.31	3.79	6.19	5.02
Trading Assets	12.15	4.38	3.31	3.72	3.75
Total Earning Assets	6.65	7.92	7.71	8.38	7.95
Investment Securities (TE)	5.47	6.40	6.25	6.59	6.25
U.S. Treasury & Agency Sec (excl MBS)	4.92	6.69	6.37	NA	NA
Mortgage-Backed Securities	5.28	5.96	5.90	NA	NA
All Other Securities	6.89	7.78	7.49	NA	NA
Interest-Bearing Deposits	2.66	4.39	4.13	4.67	4.11
Time Deposits of \$100K or More	3.62	5.61	5.36	5.84	5.08
Time Deposits < \$100K	3.86	5.78	5.58	5.80	5.26
Other Domestic Deposits	1.45	2.68	2.45	3.22	2.86
Foreign Deposits	2.17	4.74	3.98	6.25	4.99
Fed Funds Purchased and Repos	1.85	4.40	3.85	5.86	4.69
Other Borrowed Funds & Trading Liab	4.44	5.77	5.57	6.50	5.80
All Interest-Bearing Funds	2.85	4.52	4.28	4.88	4.28

	PEER GROUP 04				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
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Avg Personnel Exp Per Employee (\$000)	37	35	47	44	42
Avg Assets per Employee (\$000)	2,966	2,875	2,895	2,787	2,523
ANALYSIS RATIOS					
-----					
Mutual Fund Fee Inc / Non-Int Income	1.48	1.49	1.37	1.86	1.64
Overhead Exp / NII + Non-Int Income	62.35	64.72	64.58	63.38	64.18
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.14	3.11	3.13	3.14	3.25
Personnel Expense	1.72	1.68	1.68	1.66	1.70
Net Occupancy Expense	0.45	0.46	0.46	0.47	0.48
Other Operating Expenses	0.95	0.96	0.97	0.99	1.06
Overhead Less Non-Interest Income	2.02	2.07	2.06	2.16	2.23
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	61.23	63.23	63.27	62.04	62.74
Personnel Expense	33.49	33.92	33.80	32.78	32.92
Net Occupancy Expense	8.80	9.24	9.22	9.20	9.17
Other Operating Expenses	18.49	19.50	19.68	19.66	20.29
Total Non-Interest Income	20.22	19.80	20.18	17.90	18.40
Fiduciary Activities Income	1.18	1.42	1.39	1.45	1.74
Serv Charges on Deposit Accts - Domestic	7.45	7.49	7.29	7.17	6.94
Trading Revenue	0.00	0.00	0.00	NA	NA
Investment Banking Fees & Commissions	0.43	0.43	0.41	NA	NA
Venture Capital Revenue	0.00	0.00	0.00	NA	NA
Net Servicing Fees	0.26	0.37	0.36	NA	NA
Net Securitization Income	0.00	0.00	0.00	NA	NA
Insurance Comm & Fees (Incl Premiums)	0.40	0.40	0.41	NA	NA
Net Gain (Loss) - Sales Loans, OREO, Oth	1.51	1.15	1.41	NA	NA
Other Non-Interest Income	6.06	5.77	6.04	8.01	8.33
Overhead Less Non-Interest Income	40.37	42.80	42.31	43.66	43.89
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	27.08	27.49	26.51	27.19	27.39
Appl Inc Tax+TE/Pretax NOI+TE	32.80	34.49	33.81	34.44	34.90

PERCENT OF TOTAL ASSETS -----	PEER GROUP 04				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Real Estate Loans	47.09	46.10	46.55	45.15	44.18
Commercial and Industrial Loans	10.61	11.32	11.31	11.27	10.65
Loans to Individuals	4.68	5.40	4.99	5.95	6.65
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.91	1.01	0.95	1.09	1.02
Other Loans and Leases	0.90	0.98	0.92	1.01	1.04
Net Loans and Leases	66.37	67.16	67.07	66.96	65.97
Debt Securities Over 1 Year	18.54	16.53	16.48	19.04	19.81
Mutual Funds and Equity Securities	0.27	0.32	0.34	0.83	0.89
Subtotal	85.80	84.26	84.69	87.13	87.16
Interest-Bearing Bank Balances	0.48	0.70	0.45	0.31	0.24
Federal Funds Sold & Reverse Repos	1.99	2.23	1.73	1.49	0.86
Debt Securities 1 Year or Less	2.30	1.99	1.99	2.36	2.44
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.43	91.73	91.40	91.98	91.53
Non-Int Cash and Due From Dep Inst	3.40	3.15	3.43	3.49	3.78
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.09	0.08	0.10	0.07	0.07
All Other Assets	5.07	5.02	5.06	4.45	4.58

## MEMORANDA:

Short-Term Investments	5.42	5.56	4.80	4.54	4.02
U.S. Treasury Securities	0.45	0.47	0.46	0.85	1.41
U.S. Agency Securities (excl MBS)	6.26	5.97	6.00	NA	NA
Municipal Securities	3.16	3.26	2.88	3.36	3.55
Mortgage-Backed Securities	8.31	7.44	7.78	NA	NA
Asset-Backed Securities	0.01	0.02	0.01	NA	NA
Other Debt Securities	0.94	1.05	1.10	1.42	1.45
RE Loans Secured by 1-4 Family	17.84	19.44	19.06	20.19	20.26
Revolving	2.18	1.93	1.93	1.88	1.71
Closed-End, Sec by First Liens	13.91	15.49	15.25	16.19	16.42
Closed-End, Sec by Junior Liens	1.36	1.58	1.45	1.62	1.52
Commercial Real Estate Loans	26.59	24.31	24.89	22.42	21.16
Construction and Land Dev	5.89	5.38	5.40	4.54	3.95
Multifamily	1.43	1.31	1.35	1.24	1.39
Nonfarm Nonresidential	18.10	16.62	17.09	15.64	14.92
RE Loans Secured by Farmland	1.00	1.00	0.94	1.06	1.04
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	71.48	69.14	69.88	68.06	67.66
RE Loans Secured by 1-4 Family	27.56	29.41	29.00	30.67	31.28
Revolving	3.29	2.88	2.88	2.81	2.61
Closed-End	24.06	26.26	25.84	27.51	28.41
Commercial Real Estate Loans	39.71	35.80	36.56	33.28	32.11
Construction and Land Dev	8.58	7.78	7.72	6.66	5.93
Multifamily	2.15	1.92	1.99	1.86	2.10
Nonfarm Nonresidential	27.21	24.67	25.31	23.39	22.85
RE Loans Secured by Farmland	1.46	1.45	1.38	1.58	1.58
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	15.81	16.75	16.69	16.78	16.20
Loans to Individuals	7.15	8.16	7.52	8.97	10.17
Credit Card Loans	0.16	0.20	0.18	0.46	0.40
Agricultural Loans	1.37	1.49	1.40	1.63	1.55
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.37	1.46	1.39	1.52	1.57

## BHCPR PEER GROUP DATA

## LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Short-Term Investments	5.42	5.56	4.80	4.54	4.02
Liquid Assets	22.57	21.69	21.42	21.96	22.19
Investment Securities	21.75	20.75	21.24	22.69	23.76
Net Loans and Leases	66.37	67.16	67.07	66.96	65.97
Net Lns, Ls & Stdbly Ltrs of Credit	67.08	67.83	67.75	67.62	66.61
Core Deposits	66.56	67.69	67.54	67.81	68.18
Noncore Funding	22.71	21.91	22.11	22.01	21.74
Time Deposits of \$100K or More	12.12	12.33	11.92	12.23	11.07
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.17	2.19	2.47	2.42	2.76
Net Fed Funds Purchased (Sold)	0.19	0.00	0.78	1.02	1.99
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.42	1.19	1.27	1.80	2.31
Earning Assets Repr in 1 Year	37.91	38.22	36.99	36.42	34.70
Int-Bearing Liab Repr in 1 Year	31.59	37.58	34.87	34.03	32.70
Long-Term Debt Repr in 1 Year	0.59	0.64	0.49	0.37	0.30
Net Assets Repriceable in 1 Year	5.18	-0.41	1.10	1.26	1.58
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	19.70	19.22	20.08	19.57	19.93
Net ST Noncore Funding Dependence	9.19	10.87	11.27	12.15	12.84
Short-Term Inv/ST Noncore Funding	48.58	42.43	39.76	36.38	32.40
Liq Asts-ST Noncore Fndg/Nonliq Asts	12.89	9.11	9.31	8.85	9.14
Net Loans and Leases/Total Deposits	83.90	83.75	84.21	83.36	83.12
Net Loans and Leases/Core Deposits	101.78	100.79	101.22	99.90	98.54
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.67	1.10	0.64	0.20	-1.13
Avail-For-Sale Sec Appr(Depr)/Eq Cap	5.59	4.81	2.44	0.32	-6.24
Struct Notes Appr(Depr)/Eq Cap	0.16	0.05	-0.01	-0.10	-0.17
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.15	10.43	10.23	12.83	13.90
Available-For-Sale Securities	90.85	89.57	89.77	87.17	86.10
U.S. Treasury Securities	2.14	2.46	2.23	3.90	6.13
U.S. Agency Securities (excl MBS)	32.11	32.55	32.02	NA	NA
Municipal Securities	15.21	16.15	14.02	15.02	14.69
Mortgage-Backed Securities	37.89	35.61	36.41	NA	NA
Asset-Backed Securities	0.04	0.07	0.06	NA	NA
Other Debt Securities	4.07	4.77	5.01	6.11	6.29
Mutual Funds and Equity Securities	1.31	1.51	1.68	4.13	4.23
Debt Securities 1 Year or Less	11.76	10.88	10.26	11.51	11.26
Debt Securities 1 To 5 Years	37.80	33.10	32.88	36.63	38.83
Debt Securities Over 5 Years	45.33	39.93	43.38	44.55	41.97
Pledged Securities	49.92	48.96	48.72	50.14	49.98
Structured Notes, Fair Value	0.53	0.13	0.07	0.17	0.21

ANALYSIS RATIOS	PEER GROUP 04				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Provision for Ln&Ls Losses/Avg Assets	0.27	0.23	0.28	0.25	0.22
Provision for Ln&Ls Losses/Avg Lns&Ls	0.40	0.33	0.41	0.36	0.34
Provision for Ln&Ls Losses/Net Losses	230.01	274.69	245.23	254.10	238.96
Ln&Ls Allowance/Total Loans & Leases	1.32	1.27	1.29	1.27	1.28
Ln&Ls Allowance/Net Ln&Ls Losses (X)	13.05	19.70	14.24	18.48	15.82
ALLL/Nonaccrual Assets	401.16	356.89	364.32	487.56	540.21
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	247.23	243.94	255.43	318.25	354.34
Gross Ln&Ls Losses/Avg Loans & Leases	0.29	0.26	0.31	0.27	0.26
Recoveries/Avg Loans and Leases	0.06	0.06	0.06	0.06	0.07
Net Losses/Avg Loans and Leases	0.23	0.20	0.25	0.21	0.19
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	NA	NA	NA	NA
Recoveries/Prior Year-End Losses	19.32	24.65	33.85	35.04	34.74
Earnings Coverage of Net Losses (X)	26.52	37.69	26.90	34.57	32.81
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.05	0.04	0.05	0.03	0.04
RE Loans Secured By 1-4 Family	0.06	0.04	0.06	0.03	0.05
Revolving	0.02	0.02	0.03	0.01	0.02
Closed-End	0.06	0.04	0.05	0.04	0.05
Commercial Real Estate Loans	0.04	0.02	0.04	0.03	0.03
Construction and Land Dev	0.02	0.01	0.03	0.01	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.04	0.02	0.03	0.03	0.02
RE Loans Secured by Farmland	0.00	0.00	0.01	0.00	0.00
Commercial and Industrial Loans	0.51	0.35	0.47	0.36	0.36
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.90	0.81	0.88	0.68	0.65
Credit Card Loans	3.19	2.28	2.61	1.35	1.61
Agricultural Loans	0.04	0.01	0.03	0.06	0.04
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.40	0.31	0.45	0.12	0.04

## BHCPR PEER GROUP DATA

## PAST DUE AND NONACCRUAL ASSETS

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PERCENT OF LOANS AND LEASES	PEER GROUP 04 09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
30-89 Days PD Loans and Leases	0.87	1.08	1.09	1.02	0.89
90+ Days PD Loans and Leases	0.16	0.17	0.17	0.14	0.12
Nonaccrual Loans and Leases	0.66	0.58	0.57	0.45	0.43
90+ Days PD and Nonaccrual Loans and Leases	0.87	0.80	0.79	0.62	0.59
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.87	1.08	1.09	1.02	0.89
90+ Days Past Due Assets	0.16	0.17	0.17	0.14	0.12
Nonaccrual Assets	0.66	0.58	0.58	0.45	0.43
30+ Days PD & Nonaccrual Assets	1.79	1.92	1.93	1.67	1.50
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.58	0.55	0.54	0.42	0.39
90+ PD & Nonaccrual Assets + OREO	0.71	0.65	0.66	0.51	0.48
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.57	0.49	0.51	0.40	0.39
Allowance for Loan & Lease Losses	65.26	58.87	61.09	48.64	48.78
Equity Cap + ALLL	6.14	5.26	5.65	4.44	4.42
Tier 1 Cap + ALLL	6.18	5.44	5.64	4.55	4.44
Loans & Leases + RE Acquired	0.85	0.72	0.75	0.59	0.60

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Real Estate - 30-89 Days PD	0.73	0.91	0.98	0.86	0.77
- 90+ Days Past Due	0.12	0.14	0.14	0.11	0.10
- Nonaccrual	0.58	0.49	0.49	0.35	0.33
Coml & Indl - 30-89 Days PD	1.07	1.21	0.98	1.10	0.95
- 90+ Days Past Due	0.12	0.18	0.16	0.15	0.13
- Nonaccrual	0.93	0.84	0.78	0.67	0.66
Individuals - 30-89 Days PD	1.52	1.57	1.68	1.70	1.45
- 90+ Days Past Due	0.18	0.23	0.21	0.17	0.16
- Nonaccrual	0.25	0.24	0.23	0.22	0.21
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	0.23	0.26	0.27	0.34	0.24
- 90+ Days Past Due	0.05	0.03	0.03	0.03	0.03
- Nonaccrual	0.24	0.25	0.16	0.19	0.21
Foreign Govts- 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
Other Lns&Ls - 30-89 Days PD	0.38	0.65	1.07	0.42	0.19
- 90+ Days Past Due	0.06	0.12	0.11	0.03	0.02
- Nonaccrual	0.21	0.31	0.32	0.07	0.01
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.87	1.02	1.24	1.11	1.01
- 90+ Days Past Due	0.13	0.13	0.15	0.11	0.13
- Nonaccrual	0.39	0.35	0.33	0.29	0.30
Revolving - 30-89 Days PD	0.33	0.60	0.52	0.57	0.41
- 90+ Days Past Due	0.01	0.05	0.04	0.05	0.04
- Nonaccrual	0.06	0.12	0.11	0.11	0.12
Closed-End - 30-89 Days PD	0.94	1.05	1.31	1.17	1.05
- 90+ Days Past Due	0.13	0.13	0.16	0.12	0.13
- Nonaccrual	0.43	0.37	0.36	0.30	0.31
- Jr Lien 30-89 Days PD	0.07	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	0.58	0.75	0.69	0.57	0.50
- 90+ Days Past Due	0.10	0.12	0.10	0.08	0.05
- Nonaccrual	0.55	0.48	0.47	0.35	0.32
Const & Dev - 30-89 Days PD	0.60	0.78	0.66	0.56	0.47
- 90+ Days Past Due	0.06	0.06	0.04	0.06	0.02
- Nonaccrual	0.30	0.35	0.32	0.18	0.19
Multifamily - 30-89 Days PD	0.16	0.18	0.24	0.19	0.24
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.06	0.08	0.06	0.07	0.04
Nonfarm Nres- 30-89 Days PD	0.52	0.64	0.59	0.51	0.43
- 90+ Days Past Due	0.07	0.10	0.10	0.06	0.04
- Nonaccrual	0.58	0.46	0.45	0.34	0.32
Farmland - 30-89 Days PD	0.38	0.48	0.54	0.40	0.28
- 90+ Days Past Due	0.06	0.08	0.02	0.04	0.04
- Nonaccrual	0.47	0.43	0.33	0.32	0.27
Credit Card - 30-89 Days PD	1.53	1.98	1.74	1.08	1.02
- 90+ Days Past Due	0.70	0.69	0.58	0.31	0.30
- Nonaccrual	0.01	0.01	0.01	0.02	0.03



CAPITAL RATIOS	PEER GROUP 04				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Tier 1 Leverage Ratio	8.63	8.44	8.56	8.46	8.39
Tier 1 RBC Ratio	12.09	11.80	11.96	12.01	12.25
Total Risk-Based Capital Ratio	13.50	13.10	13.26	13.28	13.50
Tangible Tier 1 Leverage Ratio	8.57	8.39	8.51	8.41	8.31
Tangible Common Eq Cap/Tan Assets	7.96	8.02	7.90	7.90	7.59
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	13.43	13.19	12.98	12.39	12.59
Standby Letters of Credit	0.60	0.57	0.56	0.57	0.53
Commercial & Similar Letters of Credit	0.02	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	0.24	0.10	0.09	0.05	0.01
Interest Rate Contracts	0.21	0.09	0.08	0.05	0.01
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	0.05	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	21.08	20.48	20.57	19.90	20.98

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Interest Rate Contracts	83.40	80.67	82.01	86.96	90.00
Foreign Exchange Contracts	0.21	0.00	0.68	8.70	0.00
Equity, Comm, & Other Contracts	12.65	15.48	10.46	0.00	0.00
Futures and Forwards	19.93	27.13	30.84	29.81	38.49
Written Options	5.90	13.51	1.54	0.00	1.32
Exchange-Traded	0.00	7.69	0.00	0.00	0.00
Over-The-Counter	3.61	2.05	0.06	0.00	0.00
Purchased Options	5.52	37.36	25.72	38.83	25.26
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	5.35	37.36	25.72	38.83	25.26
Swaps	57.09	22.00	35.11	27.01	30.00
Held for Trading	0.00	11.54	0.00	0.00	0.00
Interest Rate Contracts	0.00	7.69	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	88.46	93.10	100.00	100.00
Interest Rate Contracts	83.40	72.98	75.12	86.96	90.00
Foreign Exchange Contracts	0.21	0.00	0.68	8.70	0.00
Equity, Comm, & Other Contracts	12.65	11.64	10.46	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	84.42	82.82	84.78	72.68	79.41
One Year or Less	28.30	37.95	43.66	42.40	37.07
Over 1 Year to 5 Years	45.39	43.45	39.90	26.17	35.47
Over 5 Years	4.89	0.15	0.11	1.52	1.97
Gross Negative Fair Value (Abs Val)	2.09	0.44	0.27	0.17	0.15
Gross Positive Fair Value	1.26	0.45	0.69	0.33	2.16
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	0.04	0.01	0.03	0.00	0.00

## INSURANCE ACTIVITIES

09/30/2002

09/30/2001

12/31/2001

12/31/2000

12/31/1999

## 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	58.94	NA	NA	NA	NA
Ins Comm&Fees (incl Prem)/Adj Oper Inc	0.40	NA	NA	NA	NA
Premium Inc/Ins Comm&Fees (incl Prem)	5.53	NA	NA	NA	NA
Credit Rel Prem Inc/Tot Prem Inc	66.24	NA	NA	NA	NA
Other Prem Inc/Total Prem Inc	33.76	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)	49.52	NA	NA	NA	NA
Ins Net Inc (L/H)/Equity (L/H)	33.73	NA	NA	NA	NA
Insur Ben, Losses, Exp/Insur Premiums	12.78	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)	1.06	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	0.13	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	2.17	4.74	3.98	6.25	4.99
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	NA	NA	NA	NA	NA
Commercial and Industrial Loans	25.38	NA	NA	NA	NA
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
Leases	NA	NA	NA	NA	NA
GROWTH RATES:					
Net Loans and Leases	131.35	10.93	-66.36	-40.07	1147.52
Total Selected Assets	23.06	-24.73	-45.52	-23.11	45.37
Deposits	11.47	27.63	76.17	19.09	42.06

PROFITABILITY:	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Net Income/Avg Equity Capital	12.93	11.96	11.46	12.50	12.45
Bank Net Inc/Avg Eq Inv in Banks	13.72	13.00	12.58	13.51	13.75
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.60	8.03	3.09	3.61	4.23
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.73	9.23	9.13	9.96	11.89
Bank Net Income/Parent Net Income	103.09	104.64	105.08	104.05	100.01
Nonbank Net Income/Parent Net Income	0.44	0.63	0.47	0.61	1.08
Sub BHCs Net Inc/Parent Net Income	77.24	65.12	65.59	63.74	76.58
LEVERAGE:					
Total Liabilities/Equity	17.15	13.53	16.24	12.68	12.09
Total Debt/Equity Capital	3.42	3.65	3.50	5.16	5.68
Tot Debt+NP to Subs Iss Tr Pref/Equity	12.81	NA	NA	NA	NA
Tot Debt+Lns Guaranteed for Affl/Equity	3.75	4.28	3.85	5.91	6.27
Total Debt/Eq Cap - Exc Over Fair Value	3.47	3.70	3.55	5.24	5.77
Long-Term Debt/Equity Capital	1.89	1.68	1.76	2.85	3.15
Short-Term Debt/Equity Capital	0.70	1.02	0.80	1.09	1.25
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.27	0.31	0.31	0.55	0.65
Long-Term Debt/Consolidated LT Debt	4.22	5.26	3.84	10.77	10.79
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	108.75	106.93	107.42	105.60	103.61
Total Investment in Subs/Equity	110.08	108.49	108.82	106.84	105.09
Equity Inv in Subs/Cons Eq Cap+Min Int	98.86	100.30	99.60	100.47	99.98
Total Inv in Subs/Cons Eq Cap+Min Int	99.91	101.51	100.68	101.65	101.46
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.64	0.58	0.61	0.44	0.23
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.14	2.83	2.77	2.64	2.32
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	124.22	122.78	123.68	129.46	129.20
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	121.04	119.14	127.35	134.30	132.82
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	105.18	106.35	114.69	104.92	93.92
Pretax Oper Inc + Int Exp/Int Expense	4516.87	1766.19	3016.74	2360.63	2411.11
Div + Int From Subs/Int Exp + Div	200.27	159.76	166.68	159.82	161.90
Fees+Other Inc From Subs/Sal + Oth Exp	8.20	9.92	10.01	10.04	10.41
Net Inc/Curr Port of LT Debt+Pfd Div(X)	169.58	54.17	70.50	128.97	35.50
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.53	-0.83	-0.58	-1.22	-1.48
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	0.68	0.57	0.58	0.43	0.48
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 04				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Div Paid/Inc Before Undist Inc	67.27	72.57	66.79	70.19	64.83
Dividends Paid/Net Income	23.30	26.59	27.96	28.32	26.59
Net Income - Dividends/Avg Equity	9.74	8.52	7.99	8.87	8.93
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	136.03	133.33	139.73	147.00	142.94
Dividends From Nonbank Subs	0.41	0.48	0.38	0.64	0.95
Dividends From Subsidiary BHCs	3.73	2.26	1.64	2.27	2.54
Dividends From All Subsidiaries	169.34	166.77	173.19	175.49	165.81
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	36.96	40.16	43.23	44.34	41.09
Interest Income From Bank Subs	0.16	0.31	0.28	0.40	0.51
Mgt & Service Fees From Bank Subs	1.69	2.16	2.14	2.69	3.15
Other Income From Bank Subs	0.03	0.04	0.01	0.09	0.15
Operating Income From Bank Subs	47.91	46.19	49.60	57.83	54.35
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	41.45	40.00	36.37	37.92	32.23
Interest Income From Nonbank Subs	0.52	6.96	3.18	0.77	8.83
Mgt & Serv Fees From Nonbank Subs	1.02	0.97	1.94	0.45	3.08
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	60.57	75.10	53.07	56.43	64.59
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	25.36	40.84	39.21	30.78	42.78
Interest Inc From Subsidiary BHCs	0.16	0.21	1.60	0.01	0.02
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.01	0.11	1.67
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	27.99	44.54	43.51	36.01	51.09
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	66.65	65.55	66.96	69.08	64.15
Interest Income From Bank Subs	0.70	1.13	1.03	0.90	1.80
Mgt & Serv Fees From Bank Subs	2.94	3.88	3.89	3.02	3.87
Other Income From Bank Subs	0.05	0.05	0.03	0.09	0.23
Operating Income From Bank Subs	78.61	78.89	79.84	80.16	78.66
Dividends From Nonbank Subs	0.49	0.19	0.16	0.21	0.30
Interest Income From Nonbank Subs	0.02	0.07	0.07	0.00	0.05
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.01
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.69	1.16	1.09	0.77	0.97
Dividends From Subsidiary BHCs	2.04	1.04	1.01	0.75	2.16
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	2.47	1.07	1.22	0.78	2.46
Loans and Adv From Subs/ST Debt	327.61	24.06	56.11	16.83	3.88
Loans and Adv From Subs/Total Debt	114.81	20.38	46.85	11.43	0.96

BHCPR Reporters for Quarter Ending 09/30/2002  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 06/30/2002 and Other Notes
-----	-----	-----	-----	-----
2521741	938,555	ABINGTON BANCORP INC.	ABINGTON, MA	
1117464	716,680	ACNB CORPORATION	GETTYSBURG, PA	
2142548	595,542	ADMIRALTY BANCORP, INC.	PALM BEACH GARDENS, FL	
1137060	646,267	ADVANCE BANCORP, INC.	HOMEWOOD, IL	
2757531	681,734	ALIAN T FINANCIAL CORPORATION	ALEXANDER CITY, AL	
1140510	766,232	ALLIANCE FINANCIAL CORPORATION	CORTLAND, NY	
1020676	548,132	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
2173720	605,708	AMERICAN BANCORPORATION	SAINT PAUL, MN	Name change from DAKOTA BANCSHARES, INC.
1401109	909,449	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1076691	606,613	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1031627	898,791	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1058594	652,989	AMERICREST BANCSHARES, INC.	OKLAHOMA CITY, OK	
1202258	659,906	AMES NATIONAL CORPORATION	AMES, IA	
1134694	668,868	AMTRUST, INC.	DUBUQUE, IA	
1126475	846,717	ANCHOR BANCORP, INC.	WAYZATA, MN	
2366821	505,453	ARKANSAS NATIONAL BANCSHARES,	BENTONVILLE, AR	
1129533	506,042	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	Moved from Peer 5
1108350	579,246	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	935,196	BANC ED CORP., THE	EDWARDSVILLE, IL	
2896458	986,459	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
1138012	659,138	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
1137798	988,530	BANK CALUMET, INC.	HAMMOND, IN	Moved from Peer 3
1143481	732,288	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1205398	592,706	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	553,673	BANK OF KENTUCKY FINANCIAL COR	FLORENCE, KY	
1097089	965,008	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
1125236	889,445	BANKFIRST CORPORATION, INC	SIOUX FALLS, SD	
1201363	553,787	BANKMANAGERS CORP.	MILWAUKEE, WI	
2349815	759,415	BANKWEST NEVADA CORPORATION	LAS VEGAS, NV	
2985718	509,127	BANNISTER BANCSHARES, INC.	KANSAS CITY, MO	
1097007	969,499	BANTERRA CORP	ELDORADO, IL	
1115385	548,403	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1209248	535,536	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
2325891	506,703	BARNES BANCORPORATION	KAYSVILLE, UT	Moved from Peer 5
1202708	907,970	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	728,624	BEACON BANCORP	TAUNTON, MA	
2728157	655,962	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1823345	512,488	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	Moved from Peer 5
1471849	559,105	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	591,744	BNCCORP, INC.	BISMARCK, ND	
2935142	516,701	BOU BANCORP, INC.	OGDEN, UT	Moved from Peer 5
1209145	549,734	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1140994	525,404	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
2595939	533,470	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2853666	617,944	BUSINESS BANCORP	SAN RAFAEL, CA	
2183493	503,314	C&F FINANCIAL CORPORATION	WEST POINT, VA	Moved from Peer 5
1115013	639,412	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1133503	811,682	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
2741156	660,858	CAPITAL BANK CORPORATION	RALEIGH, NC	
1848003	588,144	CASCADE BANCORP	BEND, OR	
2568362	772,780	CASCADE FINANCIAL CORPORATION	EVERETT, WA	

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1029071	869,269	CENTENNIAL BANCORP	PORTLAND, OR	
1989634	749,291	CENTENNIAL BANK HOLDINGS, INC.	FORT COLLINS, CO	
1048764	763,467	CENTER BANCORP, INC.	UNION, NJ	
1203899	531,760	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
2263407	871,315	CENTRAL COAST BANCORP	SALINAS, CA	
1064429	546,053	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1141487	639,550	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
1130650	645,578	CHARTER BANKING CORP.	TAMPA, FL	
2509413	687,842	CHARTER OAK COMMUNITY BANK COR	ROCKVILLE, CT	
1133594	753,238	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
2844495	585,133	CHESTER VALLEY BANCORP, INC.	DOWNINGTOWN, PA	
2244545	537,242	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1143623	984,812	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1050909	902,655	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1083475	549,981	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1081079	567,663	CITRUS & CHEMICAL BANCORPORATI	BARTOW, FL	
1055007	539,538	CITYWIDE BANKS OF COLORADO, IN	AURORA, CO	
1134108	565,789	CNB CORPORATION	CONWAY, SC	
1118340	660,599	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
1143016	686,860	CNB FLORIDA BANCSHARES, INC.	JACKSONVILLE, FL	
1085170	744,572	COLONY BANCORP, INC.	FITZGERALD, GA	
1249543	990,902	COLUMBIA BANCORP	COLUMBIA, MD	
2378440	552,677	COLUMBIA BANCORP	THE DALLES, OR	
2467689	772,881	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	820,226	COMMERCE FINANCIAL CORPORATION	TOPEKA, KS	
1250839	685,015	COMMERCIAL BANKSHARES, INC.	MIAMI, FL	
1118948	571,290	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1070765	504,256	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	Moved from Peer 5
1129430	579,316	COMMUNITY BANCSHARES, INC.	BLOUNTSVILLE, AL	
1081873	680,113	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
1427501	685,074	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	587,229	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
2570187	600,470	COVEST BANCSHARES, INC.	DES PLAINES, IL	
1493832	701,307	CUMBERLAND BANCORP, INCORPORAT	NASHVILLE, TN	
1121229	892,726	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	760,053	DANVERS BANCORP, INC.	DANVERS, MA	
2497462	538,867	DCB FINANCIAL CORP	DELAWARE, OH	
1094613	644,535	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
1104660	513,179	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1058398	877,257	DURANT BANCORP, INC.	DURANT, OK	
2626691	527,277	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	763,647	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2461016	709,152	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	864,819	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
3106864	848,147	EUROBANCSHARES, INC.	HATO REY, PR	New Y-9C/BHCPR reporter
2115757	688,629	EVERTRUST FINANCIAL GROUP, INC	EVERETT, WA	
2038409	796,672	EXCHANGE NATIONAL BANCSHARES,	JEFFERSON CITY, MO	
1104923	760,870	EXTRACO CORPORATION	WACO, TX	
1055315	926,465	F & M BANCORPORATION	TULSA, OK	
2781910	956,867	FARMERS & MERCHANTS BANCORP	LODI, CA	
1134630	696,621	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	

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ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 06/30/2002 and Other Notes
1071191	750,796	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
2121552	615,846	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
1137864	545,220	FIDELITY BANCSHARES, INC.	EDINA, MN	Moved from Peer 5
2858773	591,666	FIDELITY D& D BANCORP, INC.	DUNMORE, PA	
1201859	549,963	FINA BANCORP, INC.	VALPARAISO, IN	
1207431	799,085	FIRST AMERICAN BANK GROUP, LTD	FORT DODGE, IA	
1491360	944,049	FIRST BANK CORP	FORT SMITH, AR	
1119404	525,461	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	Moved from Peer 5
1118425	608,668	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
1246533	660,245	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1081060	522,070	FIRST CITIZENS BANCORP.	CLEVELAND, TN	
1098796	679,301	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	748,554	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	582,075	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1117482	552,731	FIRST COLONIAL GROUP, INC.	NAZARETH, PA	
1108097	552,241	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	
1083783	906,912	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1064728	561,402	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1134078	713,250	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1208009	547,418	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
2322304	856,756	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	769,594	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2390013	607,648	FIRST MIDWEST FINANCIAL, INC.	STORM LAKE, IA	
2833604	707,714	FIRST MUTUAL BANCSHARES, INC.	BELLEVUE, WA	
2624398	678,499	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
1206313	645,375	FIRST NATIONAL BANCSHARES, INC	EAST LANSING, MI	
2641201	848,793	FIRST NATIONAL BANK HOLDING CO	SCOTTSDALE, AZ	
2560263	727,298	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1048894	787,126	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1132104	875,618	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
2521509	600,756	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1204177	686,375	FIRST STATE FINANCIAL CORPORAT	EASTPOINTE, MI	
1100813	617,898	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
1132672	916,881	FIRST UNITED CORPORATION	OAKLAND, MD	
1122123	686,376	FIRST WESTERN BANCORP, INC.	HURON, SD	
1050646	519,187	FIRST YORK BAN CORP.	YORK, NE	
1134322	766,384	FIRSTBANK CORPORATION	ALMA, MI	
2127657	599,569	FIRSTTRUST CORPORATION	NEW ORLEANS, LA	
1123072	708,534	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
2650315	557,568	FLAG FINANCIAL CORPORATION	LAGRANGE, GA	
2693219	681,870	FLORIDA BANKS, INC.	JACKSONVILLE, FL	
1117491	560,165	FNB BANCORP, INC.	NEWTOWN, PA	
1133473	742,590	FNB CORP.	ASHEBORO, NC	
2432614	992,961	FNB CORPORATION	CHRISTIANSBURG, VA	
1130696	720,408	FNB FINANCIAL SERVICES CORPORA	REIDSVILLE, NC	
1031430	593,940	FOOTHILL INDEPENDENT BANCORP	GLENDORA, CA	
1143762	748,446	FOUNDERS GROUP, INC.	WORTH, IL	
1128358	876,015	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1495229	821,138	FRANKLIN FINANCIAL CORPORATION	FRANKLIN, TN	
1118238	542,945	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
2697347	804,082	FVNB CORP.	VICTORIA, TX	



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2670573	599,446	GB&T BANCSHARES, INC.	GAINESVILLE, GA	
1938865	550,596	GEORGIA BANK FINANCIAL CORPORA	AUGUSTA, GA	
1206733	678,126	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1204346	848,000	GREATBANC, INC.	AURORA, IL	
1134023	718,957	GREATER COMMUNITY BANCORP	TOTOWA, NJ	
1133277	834,869	GREENE COUNTY BANCSHARES, INC.	GREENEVILLE, TN	
1862036	515,835	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	Moved from Peer 5
1086766	552,289	HABERSHAM BANCORP	CORNELIA, GA	
2942681	916,975	HAPOALIM U.S.A. HOLDING COMPAN	NEW YORK, NY	
2861492	620,350	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1208120	632,412	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	545,223	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
2634874	958,954	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	587,480	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
2918529	656,291	HERITAGE FINANCIAL HOLDING COR	DECATUR, AL	
1202986	812,197	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1472220	591,620	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
1067804	978,133	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
1052378	700,482	HNB CORPORATION	ARKANSAS CITY, KS	
1491409	560,221	HOME BANCSHARES, INC.	CONWAY, AR	
3059504	878,349	HOME FEDERAL BANCORP	COLUMBUS, IN	
1209181	554,663	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2592714	788,103	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	Name change from HOMETOWN INDEPENDENT BANCORP, INC.
1209136	699,373	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	803,725	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1141674	574,968	IBT BANCORP, INC.	IRWIN, PA	
1401118	637,006	IBT BANCORP, INC.	MOUNT PLEASANT, MI	
1363690	606,316	INB FINANCIAL CORPORATION	MCALLEN, TX	
1138535	920,911	INTERCHANGE FINANCIAL SERVICES	SADDLE BROOK, NJ	
1137958	999,178	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	Moved from Peer 3
2049302	661,721	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	665,004	INWOOD BANCSHARES, INC.	DALLAS, TX	
1245228	571,457	ISB FINANCIAL CORP.	IOWA CITY, IA	
1109290	534,571	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
1085004	675,231	KISLAK FINANCIAL CORPORATION	MIAMI LAKES, FL	
1110036	518,054	KLEIN BANCSHARES, INC.	HOUSTON, TX	
1130098	728,435	LANDMARK FINANCIAL GROUP, INC.	BELVIDERE, IL	
1054514	861,385	LANDRUM COMPANY	COLUMBIA, MO	
2759900	508,767	LCNB CORP.	LEBANON, OH	Moved from Peer 5
1136139	549,711	LEESPORT FINANCIAL CORP.	WYOMISSING, PA	
2345068	796,128	LEGACY TEXAS GROUP, INC.	PLANO, TX	
1071669	711,254	LNB BANCORP INC.	LORAIN, OH	
2325350	569,462	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	
1103766	568,970	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
1076002	868,564	LSB BANCSHARES, INC.	LEXINGTON, NC	
2545831	742,836	LSB FINANCIAL	LACONIA, NH	
2427665	504,041	MACON BANCORP	FRANKLIN, NC	Moved from Peer 5
1205053	540,292	MAHASKA INVESTMENT COMPANY	OSKALOOSA, IA	
1823608	636,836	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1123193	740,216	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1099328	808,119	MERCANTILE BANCORP, INC.	QUINCY, IL	

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1208755	726,671	MERCANTILE BANCORP, INC.	HAMMOND, IN	
2608763	870,382	MERCANTILE BANK CORPORATION	WYOMING, MI	
1208308	645,308	MERCHANTS & MANUFACTURERS BANC	NEW BERLIN, WI	
1023239	840,465	MERCHANTS BANCSHARES, INC.	BURLINGTON, VT	
1128769	589,965	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	690,315	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2344799	842,180	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1201916	568,030	METROCORP, INC.	EAST MOLINE, IL	
2803719	877,765	MIDWEST BANKCENTRE, INC.	LEMAY, MO	
1126354	746,675	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	833,946	MINNWEST CORPORATION	MINNETONKA, MN	
1210299	529,005	MONROE BANCORP	BLOOMINGTON, IN	
1138919	510,252	MONTECITO BANCORP	SANTA BARBARA, CA	Moved from Peer 5
1119495	544,597	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	560,760	MOODY BANCSHARES, INC.	GALVESTON, TX	
2983394	748,101	MOUNTAINBANK FINANCIAL CORPORA	HENDERSONVILLE, NC	
2603067	590,762	MUTUAL BANCORP OF THE BERKSHIR	PITTSFIELD, MA	
2961879	832,910	NARA BANCORP, INC.	LOS ANGELES, CA	
1947045	509,435	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	Moved from Peer 5
2149622	715,519	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	667,646	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	682,819	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1202052	899,312	NEB CORPORATION	FOND DU LAC, WI	
1206359	905,460	NEW LENOX HOLDING COMPANY	NEW LENOX, IL	
1247110	664,051	NEWMIL BANCORP, INC.	NEW MILFORD, CT	
1109991	837,957	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1123933	608,828	NORTH COUNTRY FINANCIAL CORPOR	TRAVERSE CITY, MI	
1029334	639,379	NORTH VALLEY BANCORP	REDDING, CA	
1129887	669,090	NORTHERN EMPIRE BANCSHARES	SANTA ROSA, CA	
1210589	623,170	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
3025385	708,751	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
2582827	542,093	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
1978713	775,934	NORTHWEST FINANCIAL CORP.	SPENCER, IA	
2835475	616,122	NORWAY BANCORP, MHC	NORWAY, ME	
2244910	964,421	NSB HOLDING CORP.	STATEN ISLAND, NY	Moved from Peer 3
2460569	578,185	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	534,819	O.A.K. FINANCIAL CORPORATION	BYRON CENTER, MI	
1070747	844,051	OAK HILL FINANCIAL, INC.	JACKSON, OH	
2012436	695,180	OHIO VALLEY BANC CORP.	GALLIPOLIS, OH	
1076673	562,291	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
1028533	511,976	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1249598	717,639	ORION BANCORP, INC.	NAPLES, FL	
1399550	530,718	P.C.B. BANCORP, INC.	CLEARWATER, FL	Moved from Peer 5
1083934	757,589	PAB BANCSHARES, INC.	VALDOSTA, GA	
2850656	560,802	PACIFIC CREST CAPITAL, INC.	AGOURA HILLS, CA	
1075984	809,613	PALMETTO BANCSHARES, INC.	LAURENS, SC	
1202762	541,106	PANHANDLE AVIATION, INC.	CLARINDA, IA	
2410283	988,873	PATRIOT BANK CORP.	POTSTOWN, PA	Moved from Peer 3
2651590	816,570	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
2807614	789,811	PENNSYLVANIA COMMERCE BANCORP,	CAMP HILL, PA	
2623524	505,625	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	Moved from Peer 5

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2818245	633,201	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1132298	735,284	PEOPLES BANCTRUST COMPANY, INC	SELMA, AL	
1133174	564,793	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1057702	675,314	PEOPLES, INC.	COLORADO SPRINGS, CO	
1249712	722,654	PORTER BANCORP, INC.	SHEPHERDSVILLE, KY	
2614634	599,376	PREMIER BANCORP, INC	DOYLESTOWN, PA	
2007647	693,822	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	519,648	PREMIERWEST BANCORP	MEDFORD, OR	Moved from Peer 5
1207600	577,242	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2125813	568,839	QCR HOLDINGS, INC.	MOLINE, IL	
1118434	505,173	QNB CORP.	QUAKERTOWN, PA	Moved from Peer 5
1029482	663,635	RCB CORPORATION	SACRAMENTO, CA	
1130584	659,295	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1426997	509,863	REDWOOD EMPIRE BANCORP	SANTA ROSA, CA	
1398807	655,075	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
2693358	647,361	RESOURCE BANKSHARES CORPORATIO	VIRGINIA BEACH, VA	
2066886	779,034	ROGERS BANKSHARES, INC.	LITTLE ROCK, AR	
1071454	789,408	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
1139466	823,454	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
1204814	669,528	SBC, INCORPORATED	COUNTRYSIDE, IL	
1200348	817,277	SECURITY NATIONAL CORPORATION	SIOUX CITY, IA	
1426924	515,556	SEQUOIA BANCSHARES, INC.	BETHESDA, MD	Moved from Peer 5
2429838	636,623	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	680,837	SIERRA BANCORP	PORTERVILLE, CA	
2244358	530,426	SNB BANCSHARES, INC.	MACON, GA	
2345077	573,033	SNB BANCSHARES, INC.	SUGAR LAND, TX	
2810285	697,003	SOUTH CENTRAL BANCSHARES OF KE	HORSE CAVE, KY	
1204663	534,682	SOUTH HOLLAND BANCORP, INC.	SOUTH HOLLAND, IL	
2033226	588,454	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	878,899	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2815477	620,889	SOUTHERN COMMUNITY BANCORP	ORLANDO, FL	
2981831	595,136	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
2352990	953,519	SOUTHERN FINANCIAL BANCORP, IN	WARRENTON, VA	
1245590	948,339	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1417333	745,309	STATE BANKSHARES, INC.	FARGO, ND	
1097771	520,590	STATE CAPITAL CORPORATION	GREENWOOD, MS	Moved from Peer 5
1427275	885,001	STEARNS FINANCIAL SERVICES, IN	ST CLOUD, MN	
1126046	830,874	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
1135598	636,708	STOCKMEN'S BANCORP, INC., THE	KINGMAN, AZ	
1104080	686,630	SUMMIT BANCSHARES, INC.	FORT WORTH, TX	
1247679	669,382	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1117718	951,735	SUN BANCORP, INC.	SELINGSGROVE, PA	
1066713	973,952	SUNFLOWER BANKS, INC.	SALINA, KS	
1246467	559,240	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1138795	646,114	TEAM FINANCIAL, INC.	PAOLA, KS	
2663838	559,514	TEXAS UNITED BANCSHARES, INC.	LA GRANGE, TX	Moved from Peer 5
2457943	544,442	TIB FINANCIAL CORP.	KEY LARGO, FL	
1203974	631,644	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1056161	892,731	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
2571906	543,044	TRUSTCORP FINANCIAL INC	SAINT LOUIS, MO	
2936037	686,089	UB FINANCIAL CORPORATION	PLANTATION, FL	

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2465519	562,890	UFS BANCORP	WHITINSVILLE, MA	
1206591	769,844	UNIONBANCORP, INC.	OTTAWA, IL	
1135516	570,860	UNITED BANCORP, INC.	TECUMSEH, MI	
1062649	733,444	UNITED BANCORPORATION OF WYOMI	JACKSON, WY	
1082777	517,413	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	529,119	UNITED COMMUNITY BANCORP, INCO	CHATHAM, IL	
1842421	868,995	UNITED NATIONAL CORPORATION	SIOUX FALLS, SD	
1064326	531,745	UNITED NEBRASKA FINANCIAL CO.	GRAND ISLAND, NE	
3015975	533,014	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	543,268	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2141028	552,070	VAIL BANKS, INC.	VAIL, CO	
1205026	641,936	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
2856377	628,218	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
2615770	766,987	WARWICK COMMUNITY BANCORP, INC	WARWICK, NY	
2406174	525,806	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	Moved from Peer 5
1135048	510,657	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	Moved from Peer 5
1137592	606,645	WAYNE BANCORP, INC.	WOOSTER, OH	
1210066	822,272	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1115367	698,458	WESTBANK CORPORATION	WEST SPRINGFIELD, MA	
2508788	659,474	WESTERN SIERRA BANCORP	CAMERON PARK, CA	
2338471	797,065	WESTFIELD MUTUAL HOLDING COMPA	WESTFIELD, MA	
1048670	712,353	WILBER CORPORATION, THE	ONEONTA, NY	
2004141	771,634	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1035157	553,398	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 330 bank holding companies.