

## PEER GROUP 05

12/31/2002

12/31/2001

12/31/2000

12/31/1999

12/31/1998

Number of BHCs in Peer Group

424

395

350

334

320

## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	4.01	3.91	4.08	4.15	4.18
+ Non-interest Income	0.97	0.94	0.87	0.87	0.91
- Overhead Expense	3.14	3.11	3.14	3.20	3.20
- Provision for Losses	0.25	0.24	0.21	0.20	0.19
+ Securities Gains (Losses)	0.03	0.04	0.00	0.01	0.03
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.63	1.56	1.62	1.69	1.82
Net Operating Income	1.09	1.03	1.05	1.08	1.16
Net Income	1.09	1.03	1.05	1.08	1.17
Net Income (Sub S Adjusted)	1.11	1.11	1.04	1.11	1.27

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.74	7.85	8.41	8.02	8.29
Interest Expense	2.41	3.65	4.03	3.56	3.78
Net Interest Income (TE)	4.33	4.22	4.38	4.48	4.52

## LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.22	0.22	0.18	0.17	0.18
Earnings Coverage of Net Losses (X)	26.74	24.29	27.19	24.64	33.41
Ln&Ls Allowance/Total Loans & Leases	1.32	1.28	1.25	1.27	1.32
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.76	0.73	0.53	0.53	0.59
30-89 Days Past Due Loans and Leases	1.04	1.14	1.05	0.93	1.14

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	16.36	17.33	15.59	16.25	8.88
Net ST Noncore Funding Dependence	6.71	8.90	9.08	10.48	2.81
Net Loans and Leases/Total Assets	65.14	65.52	65.75	64.15	60.83

## CAPITALIZATION:

Tier 1 Leverage Ratio	8.69	8.57	8.63	8.78	8.74
Equity Capital/Total Assets	8.71	8.62	8.68	8.59	9.00
Net Loans&Ls/Equity Capital (X)	7.88	7.99	7.95	7.83	7.05
Cash Dividends/Net Income	24.48	26.19	25.95	24.48	23.64
Cash Dividends/Net Income (Sub S Adjusted)	26.06	30.72	36.89	21.15	33.19
Retained Earnings/Avg Equity Cap	8.91	8.16	8.73	8.96	9.49

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.48	0.49	0.85	0.72	0.50
Long-Term Debt/Equity Capital	1.71	2.10	2.03	1.68	2.88
Equity Investment in Subs/Equity Cap	107.09	104.58	102.96	101.33	100.52
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	126.14	149.47	145.33	145.72	155.52

PERCENT OF AVERAGE ASSETS	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Interest Income (TE)	6.25	7.29	7.84	7.44	7.67
Less: Interest Expense	2.24	3.39	3.75	3.30	3.51
Equals: Net Interest Income (TE)	4.01	3.91	4.08	4.15	4.18
Plus: Non-Interest Income	0.97	0.94	0.87	0.87	0.91
Equals: Adj Operating Income (TE)	5.01	4.88	4.98	5.07	5.16
Less: Overhead Expense	3.14	3.11	3.14	3.20	3.20
Less: Provision for Loan and Lease Losses	0.25	0.24	0.21	0.20	0.19
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	0.00	0.01	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.63	1.56	1.62	1.69	1.82
Less: Applicable Income Taxes (TE)	0.50	0.50	0.54	0.59	0.63
Less: Minority Interest	0.01	0.01	0.00	0.00	0.00
Equals: Net Operating Income	1.09	1.03	1.05	1.08	1.16
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.09	1.03	1.05	1.08	1.17
Memo: Net Income (Last Four Qtrs)	1.09	1.03	1.06	1.09	1.18
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.87	92.97	93.19	92.88	92.72
Avg Int-Bearing Funds / Avg Assets	78.73	78.83	78.49	78.20	77.34
Int Income (TE) / Avg Earning Assets	6.74	7.85	8.41	8.02	8.29
Int Expense / Avg Earning Assets	2.41	3.65	4.03	3.56	3.78
Net Int Inc (TE) / Avg Earn Assets	4.33	4.22	4.38	4.48	4.52
YIELD OR COST:					
Total Loans and Leases (TE)	7.50	8.64	9.16	8.89	9.30
Interest-Bearing Bank Balances	2.21	4.70	6.90	5.55	6.31
Fed Funds Sold & Reverse Repos	1.57	3.78	6.18	4.96	5.36
Trading Assets	1.56	1.21	2.00	3.33	2.79
Total Earning Assets	6.61	7.72	8.27	7.88	8.16
Investment Securities (TE)	5.30	6.22	6.55	6.28	6.38
U.S. Treasury & Agency Sec (excl MBS)	4.72	6.35	NA	NA	NA
Mortgage-Backed Securities	5.04	5.77	NA	NA	NA
All Other Securities	6.93	7.32	NA	NA	NA
Interest-Bearing Deposits	2.68	4.18	4.63	4.13	4.45
Time Deposits of \$100K or More	3.54	5.38	5.74	5.00	5.43
Time Deposits < \$100K	3.78	5.55	5.69	5.22	5.59
Other Domestic Deposits	1.44	2.40	3.15	2.82	3.02
Foreign Deposits	NA	3.17	5.23	4.19	5.07
Fed Funds Purchased and Repos	1.87	3.96	5.78	4.89	4.85
Other Borrowed Funds & Trading Liab	4.53	5.58	6.51	5.75	6.14
All Interest-Bearing Funds	2.83	4.29	4.78	4.23	4.53

## PEER GROUP 05

	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Avg Personnel Exp Per Employee (\$000)	47	44	42	40	38
Avg Assets per Employee (\$000)	2,846	2,697	2,554	2,458	2,336
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.64	1.49	2.07	1.46	1.14
Overhead Exp / NII + Non-Int Income	64.07	65.25	64.67	64.12	62.97
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.14	3.11	3.14	3.20	3.20
Personnel Expense	1.72	1.68	1.68	1.69	1.69
Net Occupancy Expense	0.45	0.46	0.46	0.47	0.47
Other Operating Expenses	0.96	0.96	0.97	1.01	1.01
Overhead Less Non-Interest Income	2.12	2.12	2.22	2.25	2.21
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	62.62	63.68	62.99	62.46	61.53
Personnel Expense	34.26	34.32	33.80	33.09	32.59
Net Occupancy Expense	8.81	9.30	9.28	9.15	9.03
Other Operating Expenses	19.16	19.68	19.56	19.68	19.61
Total Non-Interest Income	18.91	18.72	17.18	16.79	17.11
Fiduciary Activities Income	0.79	0.87	1.06	1.10	1.13
Serv Charges on Deposit Accts - Domestic	7.58	7.82	7.35	6.83	6.91
Trading Revenue	0.00	0.00	NA	NA	NA
Investment Banking Fees & Commissions	0.39	0.39	NA	NA	NA
Venture Capital Revenue	0.00	0.00	NA	NA	NA
Net Servicing Fees	0.23	0.30	NA	NA	NA
Net Securitization Income	0.00	0.00	NA	NA	NA
Insurance Comm & Fees (Incl Premiums)	0.40	0.35	NA	NA	NA
Net Gain (Loss) - Sales Loans, OREO, Oth	1.58	1.11	NA	NA	NA
Other Non-Interest Income	5.29	5.30	7.54	7.52	7.57
Overhead Less Non-Interest Income	43.02	44.12	45.22	44.71	43.69
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	24.91	25.51	25.21	27.25	28.79
Appl Inc Tax+TE/Pretax NOI+TE	31.80	33.39	34.03	35.45	35.70

PERCENT OF TOTAL ASSETS	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Real Estate Loans	47.04	46.39	45.34	43.78	40.79
Commercial and Industrial Loans	10.09	10.41	10.50	10.26	9.55
Loans to Individuals	4.58	5.29	6.07	6.13	6.36
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.24	1.32	1.29	1.20	1.15
Other Loans and Leases	0.81	0.83	0.87	0.82	0.78
Net Loans and Leases	65.14	65.52	65.75	64.15	60.83
Debt Securities Over 1 Year	18.82	17.44	18.74	21.13	21.16
Mutual Funds and Equity Securities	0.34	0.28	0.82	0.79	0.71
Subtotal	85.20	83.97	86.01	86.73	83.37
Interest-Bearing Bank Balances	0.66	0.54	0.25	0.27	0.48
Federal Funds Sold & Reverse Repos	2.11	2.11	1.86	1.18	2.90
Debt Securities 1 Year or Less	2.43	2.24	2.84	2.49	4.15
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.52	91.48	91.91	91.61	91.95
Non-Int Cash and Due From Dep Inst	3.49	3.58	3.68	3.92	3.77
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.09	0.08	0.06	0.06	0.08
All Other Assets	4.91	4.87	4.32	4.39	4.15

## MEMORANDA:

Short-Term Investments	6.13	5.59	5.64	4.52	8.32
U.S. Treasury Securities	0.33	0.50	0.94	1.47	2.66
U.S. Agency Securities (excl MBS)	6.64	7.04	NA	NA	NA
Municipal Securities	3.93	3.79	4.09	4.40	4.16
Mortgage-Backed Securities	6.94	6.32	NA	NA	NA
Asset-Backed Securities	0.01	0.01	NA	NA	NA
Other Debt Securities	0.83	0.98	1.24	1.05	0.99
RE Loans Secured by 1-4 Family	18.76	19.89	20.49	20.30	19.34
Revolving	2.08	1.58	1.32	1.36	1.25
Closed-End, Sec by First Liens	15.02	16.22	16.93	16.93	15.98
Closed-End, Sec by Junior Liens	1.25	1.42	1.60	1.40	1.44
Commercial Real Estate Loans	24.66	22.80	21.53	20.41	18.64
Construction and Land Dev	5.02	4.76	4.07	3.99	3.72
Multifamily	1.04	1.07	1.15	1.07	0.92
Nonfarm Nonresidential	17.81	16.12	15.54	14.55	13.08
RE Loans Secured by Farmland	1.45	1.53	1.42	1.21	1.05

## LOAN MIX, % OF GROSS LOANS &amp; LEASES:

Real Estate Loans	71.97	70.45	68.83	68.25	67.04
RE Loans Secured by 1-4 Family	29.21	30.49	31.25	31.69	31.88
Revolving	3.15	2.34	1.95	2.08	2.03
Closed-End	25.81	27.61	28.76	29.08	29.32
Commercial Real Estate Loans	37.60	34.59	32.53	31.79	30.54
Construction and Land Dev	7.50	7.10	6.09	6.16	6.02
Multifamily	1.58	1.62	1.72	1.63	1.51
Nonfarm Nonresidential	27.22	24.49	23.53	22.79	21.60
RE Loans Secured by Farmland	2.21	2.33	2.14	1.87	1.73
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	15.49	15.81	15.88	15.89	15.82
Loans to Individuals	7.09	8.20	9.41	9.85	10.82
Credit Card Loans	0.18	0.19	0.39	0.46	0.50
Agricultural Loans	1.90	1.98	1.92	1.83	1.92
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.25	1.28	1.34	1.32	1.30

PERCENT OF TOTAL ASSETS -----	PEER GROUP 05				
	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998 -----
Short-Term Investments	6.13	5.59	5.64	4.52	8.32
Liquid Assets	23.03	22.53	22.56	23.85	27.71
Investment Securities	22.32	22.29	23.15	25.16	26.85
Net Loans and Leases	65.14	65.52	65.75	64.15	60.83
Net Lns, Ls & Stdbly Ltrs of Credit	65.70	66.07	66.29	64.68	61.39
Core Deposits	68.79	69.36	70.26	70.95	73.24
Noncore Funding	20.57	20.43	19.53	19.13	16.44
Time Deposits of \$100K or More	12.08	12.10	11.86	10.63	10.21
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.27	1.53	1.63	1.82	1.45
Net Fed Funds Purchased (Sold)	-0.82	-0.64	-0.24	0.67	-1.48
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.20	1.01	1.39	2.05	0.59
Earning Assets Repr in 1 Year	37.76	36.91	36.11	33.40	39.46
Int-Bearing Liab Repr in 1 Year	30.76	35.20	32.76	31.81	32.36
Long-Term Debt Repr in 1 Year	0.42	0.51	0.28	0.19	0.22
Net Assets Repriceable in 1 Year	6.07	0.44	2.57	0.64	6.17
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	16.36	17.33	15.59	16.25	8.88
Net ST Noncore Funding Dependence	6.71	8.90	9.08	10.48	2.81
Short-Term Inv/ST Noncore Funding	62.14	51.66	50.32	39.63	91.82
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.30	12.93	12.15	13.99	24.08
Net Loans and Leases/Total Deposits	79.93	80.12	79.90	78.68	73.19
Net Loans and Leases/Core Deposits	95.21	95.22	94.84	91.77	84.25
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.39	0.69	0.11	-1.60	1.12
Avail-For-Sale Sec Appr(Depr)/Eq Cap	5.17	2.43	0.30	-6.11	2.15
Struct Notes Appr(Depr)/Eq Cap	0.11	0.01	-0.07	-0.17	-0.03
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.27	11.72	14.69	18.37	20.91
Available-For-Sale Securities	90.73	88.28	85.31	81.63	79.09
U.S. Treasury Securities	1.74	2.49	4.63	6.36	10.58
U.S. Agency Securities (excl MBS)	32.69	34.85	NA	NA	NA
Municipal Securities	18.56	17.34	17.98	17.67	15.85
Mortgage-Backed Securities	32.91	27.23	NA	NA	NA
Asset-Backed Securities	0.02	0.07	NA	NA	NA
Other Debt Securities	3.69	4.49	5.24	4.18	3.65
Mutual Funds and Equity Securities	1.52	1.31	4.17	3.74	3.21
Debt Securities 1 Year or Less	11.99	11.60	14.11	10.83	16.61
Debt Securities 1 To 5 Years	38.58	34.94	39.23	37.94	36.19
Debt Securities Over 5 Years	43.71	37.36	38.83	43.59	40.40
Pledged Securities	41.33	42.81	45.72	41.02	35.53
Structured Notes, Fair Value	0.56	0.16	0.14	0.31	0.37

ANALYSIS RATIOS	PEER GROUP 05				
	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Provision for Ln&Ls Losses/Avg Assets	0.25	0.24	0.21	0.20	0.19
Provision for Ln&Ls Losses/Avg Lns&Ls	0.38	0.36	0.32	0.32	0.30
Provision for Ln&Ls Losses/Net Losses	224.64	203.95	243.47	225.01	234.64
Ln&Ls Allowance/Total Loans & Leases	1.32	1.28	1.25	1.27	1.32
Ln&Ls Allowance/Net Ln&Ls Losses (X)	13.39	13.01	16.78	15.31	15.12
ALLL/Nonaccrual Assets	469.65	427.57	550.03	615.42	709.53
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	323.64	262.03	297.87	342.04	328.46
Gross Ln&Ls Losses/Avg Loans & Leases	0.29	0.29	0.24	0.25	0.26
Recoveries/Avg Loans and Leases	0.06	0.05	0.06	0.07	0.08
Net Losses/Avg Loans and Leases	0.22	0.22	0.18	0.17	0.18
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	NA	NA	NA	NA
Recoveries/Prior Year-End Losses	30.40	33.02	34.33	33.85	38.00
Earnings Coverage of Net Losses (X)	26.74	24.29	27.19	24.64	33.41
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.05	0.05	0.03	0.03	0.03
RE Loans Secured By 1-4 Family	0.06	0.05	0.03	0.04	0.04
Revolving	0.01	0.01	0.01	0.01	0.02
Closed-End	0.06	0.05	0.03	0.03	0.04
Commercial Real Estate Loans	0.05	0.04	0.02	0.02	0.02
Construction and Land Dev	0.02	0.01	0.00	0.01	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.04	0.04	0.02	0.01	0.02
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.52	0.49	0.42	0.36	0.34
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.88	0.80	0.61	0.65	0.67
Credit Card Loans	2.39	2.64	1.38	1.59	1.78
Agricultural Loans	0.03	0.05	0.02	0.02	0.03
Loans to Foreign Governments & Inst	0.00	0.00	NA	0.00	NA
Other Loans and Leases	0.21	0.14	0.06	0.04	0.02

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 05

PAGE 7

## PERCENT OF LOANS AND LEASES

12/31/2002

12/31/2001

12/31/2000

12/31/1999

12/31/1998

30-89 Days PD Loans and Leases	1.04	1.14	1.05	0.93	1.14
90+ Days PD Loans and Leases	0.13	0.18	0.16	0.15	0.18
Nonaccrual Loans and Leases	0.62	0.60	0.43	0.41	0.42
90+ Days PD and Nonaccrual Loans and Leases	0.80	0.84	0.65	0.61	0.66
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&amp;LS + OTHER ASSETS

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	1.04	1.14	1.05	0.93	1.14
90+ Days Past Due Assets	0.13	0.18	0.16	0.15	0.18
Nonaccrual Assets	0.62	0.60	0.43	0.41	0.42
30+ Days PD & Nonaccrual Assets	1.90	2.04	1.76	1.58	1.86

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.53	0.55	0.43	0.39	0.40
90+ PD & Nonaccrual Assets + OREO	0.65	0.66	0.51	0.47	0.51

## RESTRUCTURED &amp; NONACCRUAL LNS&amp;LS

## + REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.55	0.52	0.40	0.38	0.41
Allowance for Loan & Lease Losses	63.32	61.96	49.36	48.93	52.82
Equity Cap + ALLL	6.03	5.73	4.37	4.32	4.30
Tier 1 Cap + ALLL	5.98	5.71	4.39	4.23	4.54
Loans & Leases + RE Acquired	0.82	0.78	0.60	0.60	0.67

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Real Estate - 30-89 Days PD	0.88	1.03	0.89	0.78	0.96
- 90+ Days Past Due	0.11	0.15	0.13	0.11	0.13
- Nonaccrual	0.51	0.52	0.35	0.36	0.37
Coml & Indl - 30-89 Days PD	1.10	1.17	1.25	0.96	1.25
- 90+ Days Past Due	0.12	0.18	0.19	0.15	0.22
- Nonaccrual	0.85	0.76	0.61	0.51	0.53
Individuals - 30-89 Days PD	1.85	1.89	1.70	1.45	1.76
- 90+ Days Past Due	0.18	0.21	0.19	0.19	0.24
- Nonaccrual	0.27	0.26	0.20	0.18	0.19
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.20	0.22	0.19	0.20	0.30
- 90+ Days Past Due	0.01	0.01	0.01	0.04	0.02
- Nonaccrual	0.12	0.14	0.09	0.17	0.10
Foreign Govts- 30-89 Days PD	0.00	0.00	NA	0.00	NA
- 90+ Days Past Due	0.00	0.00	NA	0.00	NA
- Nonaccrual	0.00	0.00	NA	0.00	NA
Other Lns&Ls - 30-89 Days PD	0.69	0.75	0.11	0.06	0.09
- 90+ Days Past Due	0.03	0.04	0.01	0.01	0.00
- Nonaccrual	0.11	0.14	0.00	0.00	0.01
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	1.23	1.26	1.12	1.04	1.20
- 90+ Days Past Due	0.12	0.15	0.11	0.12	0.15
- Nonaccrual	0.36	0.39	0.28	0.32	0.33
Revolving - 30-89 Days PD	0.34	0.36	0.41	0.37	0.46
- 90+ Days Past Due	0.01	0.03	0.03	0.02	0.02
- Nonaccrual	0.04	0.09	0.06	0.07	0.08
Closed-End - 30-89 Days PD	1.17	1.34	1.04	1.07	1.26
- 90+ Days Past Due	0.12	0.15	0.11	0.12	0.15
- Nonaccrual	0.40	0.41	0.30	0.33	0.35
- Jr Lien 30-89 Days PD	0.07	NA	NA	NA	NA
- Jr Lien 90+ Days PD	0.00	NA	NA	NA	NA
- Jr Lien Nonaccrual	0.03	NA	NA	NA	NA
Commercial RE - 30-89 Days PD	0.58	0.77	0.60	0.51	0.63
- 90+ Days Past Due	0.07	0.10	0.09	0.08	0.07
- Nonaccrual	0.57	0.57	0.34	0.34	0.37
Const & Dev - 30-89 Days PD	0.49	0.60	0.56	0.40	0.61
- 90+ Days Past Due	0.03	0.05	0.02	0.01	0.03
- Nonaccrual	0.28	0.29	0.17	0.11	0.13
Multifamily - 30-89 Days PD	0.11	0.11	0.13	0.06	0.08
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.01	0.02	0.03	0.07	0.05
Nonfarm Nres- 30-89 Days PD	0.50	0.70	0.53	0.48	0.53
- 90+ Days Past Due	0.04	0.08	0.08	0.07	0.05
- Nonaccrual	0.57	0.56	0.29	0.31	0.35
Farmland - 30-89 Days PD	0.36	0.37	0.23	0.25	0.37
- 90+ Days Past Due	0.03	0.07	0.01	0.03	0.02
- Nonaccrual	0.45	0.33	0.15	0.26	0.18
Credit Card - 30-89 Days PD	1.70	1.94	1.24	1.08	1.22
- 90+ Days Past Due	0.47	0.74	0.38	0.32	0.43
- Nonaccrual	0.01	0.02	0.02	0.03	0.02



CAPITAL RATIOS	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Tier 1 Leverage Ratio	8.69	8.57	8.63	8.78	8.74
Tier 1 RBC Ratio	12.50	12.36	12.61	13.27	13.61
Total Risk-Based Capital Ratio	13.89	13.61	13.84	14.47	14.89
Tangible Tier 1 Leverage Ratio	8.65	8.53	8.60	8.74	8.70
Tangible Common Eq Cap/Tan Assets	8.26	8.17	8.22	8.12	8.50
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	11.78	11.60	11.20	11.96	11.55
Standby Letters of Credit	0.48	0.47	0.45	0.46	0.48
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	0.07	0.07	0.01	0.00	0.01
Interest Rate Contracts	0.05	0.05	0.00	0.00	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	0.00	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	18.99	18.65	18.01	20.31	20.45

PERCENT OF NOTIONAL AMOUNT -----	PEER GROUP 05				
	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
-----	-----	-----	-----	-----	-----
Interest Rate Contracts	83.24	85.71	81.82	100.00	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	14.38	11.43	13.64	0.00	0.00
Futures and Forwards	14.28	18.37	27.27	17.79	29.41
Written Options	10.04	4.29	15.91	5.88	0.00
Exchange-Traded	0.00	0.00	9.09	0.00	0.00
Over-The-Counter	8.79	4.29	2.38	5.88	0.00
Purchased Options	24.33	33.06	31.49	42.47	50.56
Exchange-Traded	0.00	0.00	0.00	5.88	0.00
Over-The-Counter	24.33	30.21	31.49	36.59	50.56
Swaps	47.07	44.29	25.33	33.86	20.03
Held for Trading	1.67	0.00	0.00	5.88	7.19
Interest Rate Contracts	1.67	0.00	0.00	5.88	7.19
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	98.33	100.00	100.00	94.12	92.81
Interest Rate Contracts	76.89	85.71	77.27	94.12	92.81
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	14.38	8.57	13.64	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	89.96	85.76	83.79	85.84	88.24
One Year or Less	27.05	24.14	36.78	28.30	37.52
Over 1 Year to 5 Years	50.55	55.79	40.20	50.75	50.71
Over 5 Years	1.00	3.05	2.37	6.79	0.00
Gross Negative Fair Value (Abs Val)	1.58	0.58	0.24	0.22	0.20
Gross Positive Fair Value	1.70	0.62	0.74	1.46	0.49
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	0.01	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
<b>ANALYSIS RATIOS:</b>					
Ins Underwriting Assets/Consol Assets	0.00	NA	NA	NA	NA
Ins Under Assets (P/C)/Tot Ins Und Ast	34.88	NA	NA	NA	NA
Ins Under Assets (L/H)/Tot Ins Und Ast	65.12	NA	NA	NA	NA
Sep Acct Assets (L/H)/Total Life Ast	7.45	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)	4.43	NA	NA	NA	NA
Credit Rel Prem Inc/Tot Prem Inc	71.73	NA	NA	NA	NA
Other Prem Inc/Total Prem Inc	28.27	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)	-82.97	NA	NA	NA	NA
Ins Net Inc (L/H)/Equity (L/H)	7.96	NA	NA	NA	NA
Insur Ben, Losses, Exp/Insur Premiums	20.11	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)	5.05	NA	NA	NA	NA
Net Assets Ins Under Subs/Cons Assets	0.00	NA	NA	NA	NA
<b>BROKER-DEALER ACTIVITIES</b>					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	NA	NA	NA	NA
<b>FOREIGN ACTIVITIES</b>					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	NA	3.17	5.23	4.19	5.07
<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	0.10	10.11
Foreign Governments and Inst	0.00	0.00	NA	0.00	NA
Leases	NA	NA	NA	NA	NA
<b>GROWTH RATES:</b>					
Net Loans and Leases	-24.73	-57.17	-25.65	-28.05	2387.39
Total Selected Assets	-15.71	-44.08	-11.57	-4.62	-27.39
Deposits	NA	-66.13	9.65	-7.11	-30.98

PROFITABILITY:	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Net Income/Avg Equity Capital	12.00	11.26	12.02	12.15	13.09
Bank Net Inc/Avg Eq Inv in Banks	12.94	12.19	13.07	12.96	13.63
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.14	0.81	-2.36	0.00	1.65
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.52	10.82	12.12	14.13	13.10
Bank Net Income/Parent Net Income	104.38	104.93	105.05	102.37	101.46
Nonbank Net Income/Parent Net Income	0.24	0.14	0.05	0.10	0.13
Sub BHCs Net Inc/Parent Net Income	81.55	81.33	88.65	82.96	78.76
LEVERAGE:					
Total Liabilities/Equity	13.61	10.32	8.58	6.97	6.97
Total Debt/Equity Capital	2.88	3.51	4.11	3.71	4.61
Tot Debt+NP to Subs Iss Tr Pref/Equity	10.92	NA	NA	NA	NA
Tot Debt+Lns Guaranteed for Affl/Equity	3.01	3.89	4.31	3.88	4.98
Total Debt/Equ Cap - Exc Over Fair Value	2.93	3.59	4.22	3.77	4.72
Long-Term Debt/Equity Capital	1.71	2.10	2.03	1.68	2.88
Short-Term Debt/Equity Capital	0.48	0.49	0.85	0.72	0.50
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.25	0.28	0.27	0.25	0.40
Long-Term Debt/Consolidated LT Debt	5.49	7.26	18.10	17.29	20.89
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	107.09	104.58	102.96	101.33	100.52
Total Investment in Subs/Equity	107.69	105.38	103.56	101.95	101.34
Equity Inv in Subs/Cons Eq Cap+Min Int	98.32	99.53	100.10	99.32	99.47
Total Inv in Subs/Cons Eq Cap+Min Int	98.87	100.17	100.68	99.89	100.30
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.52	0.33	0.23	0.05	0.01
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.39	2.25	2.09	1.61	1.65
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	116.50	132.86	134.79	136.42	152.35
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	126.14	149.47	145.33	145.72	155.52
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	120.28	110.65	110.05	103.47	113.63
Pretax Oper Inc + Int Exp/Int Expense	3395.89	1848.73	1862.51	2134.37	2227.06
Div + Int From Subs/Int Exp + Div	165.49	150.47	160.00	159.48	175.56
Fees+Other Inc From Subs/Sal + Oth Exp	7.54	8.68	7.52	9.42	9.28
Net Inc/Curr Port of LT Debt+Pfd Div(X)	63.61	37.94	27.63	26.64	35.22
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.31	-0.64	-0.69	-0.02	-0.24
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.12
Nonaccrual	0.29	0.07	0.01	0.00	0.11
Total	0.29	0.15	0.14	0.00	0.47
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	0.49	0.29	0.17	0.12	0.10
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

## PAYOUT RATIOS - PARENT

	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Div Paid/Inc Before Undist Inc	76.64	67.95	66.99	69.66	63.43
Dividends Paid/Net Income	24.46	26.50	25.91	24.48	23.56
Net Income - Dividends/Avg Equity	8.90	8.07	8.78	8.96	9.55

## PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	134.39	133.94	141.24	130.10	140.26
Dividends From Nonbank Subs	0.22	0.08	0.00	0.00	0.00
Dividends From Subsidiary BHCs	0.08	0.74	2.74	4.53	4.16
Dividends From All Subsidiaries	146.04	146.73	172.12	162.38	162.35

## PAYOUT RATIOS - SUBSIDIARIES:

## PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	33.54	40.07	40.58	39.26	40.77
Interest Income From Bank Subs	0.11	0.21	0.24	0.24	0.34
Mgt & Service Fees From Bank Subs	0.69	0.57	0.75	0.68	0.86
Other Income From Bank Subs	0.07	0.08	0.09	0.13	0.11
Operating Income From Bank Subs	36.45	48.73	48.32	47.85	48.94

## PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	37.73	36.15	34.76	17.46	14.60
Interest Income From Nonbank Subs	1.75	6.77	11.55	1.59	11.38
Mgt & Serv Fees From Nonbank Subs	1.40	0.29	0.00	2.14	1.60
Other Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	49.77	57.58	70.77	37.97	39.38

## PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	34.63	20.81	26.70	32.19	31.92
Interest Inc From Subsidiary BHCs	0.00	0.01	0.00	0.01	0.00
Mgt & Serv Fees From Sub BHCs	1.76	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	66.69	23.72	28.38	33.78	34.50

## DEPENDENCE ON SUBSIDIARIES:

## PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	70.75	71.01	71.88	70.95	71.70
Interest Income From Bank Subs	0.63	1.24	0.82	0.83	0.96
Mgt & Serv Fees From Bank Subs	1.30	0.78	1.20	1.20	1.36
Other Income From Bank Subs	0.20	0.19	0.14	0.30	0.20
Operating Income From Bank Subs	82.16	81.64	81.38	79.52	82.09

Dividends From Nonbank Subs	0.15	0.04	0.00	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	0.50	0.30	0.03	0.08	0.05

Dividends From Subsidiary BHCs	0.02	0.65	3.09	3.70	3.20
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	0.11	0.88	3.45	3.43	3.93

Loans and Adv From Subs/ST Debt	494.48	44.41	7.40	0.00	2.31
Loans and Adv From Subs/Total Debt	120.88	33.96	5.08	0.02	0.22

BHCPR Reporters for Quarter Ending 12/31/2002  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
-----	-----	-----	-----	-----
2412559	305,760	ACADIANA BANCSHARES, INC.	LAFAYETTE, LA	
1055623	335,389	ADBANC, INC.	OGALLALA, NE	Moved from Peer 6
1208933	401,975	ALBANK CORPORATION	CHICAGO, IL	
2533100	382,575	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
2539232	414,514	ALLIANCE BANCORP OF NEW ENGLAN	VERNON, CT	
1201457	412,095	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	351,505	AMBANK HOLDINGS, INC.	ROCK ISLAND, IL	
3017326	456,807	AMERIANA BANCORP	NEW CASTLE, IN	
1052220	430,991	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	497,707	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
3008753	452,832	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
2312837	342,563	AMERICAN RIVER HOLDINGS	SACRAMENTO, CA	
1107193	388,728	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
2710796	462,529	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
1204878	390,918	ANTIOCH HOLDING COMPANY	ANTIOCH, IL	
2468293	384,024	APPALACHIAN BANCSHARES, INC.	ELLIJAY, GA	
2454380	325,081	ARBOR BANCORP, INC.	ANN ARBOR, MI	Moved from Peer 6
2366821	493,627	ARKANSAS NATIONAL BANCSHARES,	BENTONVILLE, AR	Moved from Peer 4
1144125	322,799	ASIA BANCSHARES, INC.	FLUSHING, NY	
2465528	468,685	ASSABET VALLEY BANCORP	HUDSON, MA	
1081613	347,341	B.P.C. CORPORATION	COOKEVILLE, TN	
1141870	385,612	BAKER BOYER BANCORP	WALLA WALLA, WA	
1082209	412,795	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1098590	307,642	BANCORP OF SOUTHERN INDIANA	SEYMOUR, IN	
1135002	369,664	BANCTENN CORPORATION	KINGSPORT, TN	
1076105	420,972	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
1139215	343,729	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	
2339571	342,804	BB&T BANCSHARES CORP.	BLOOMINGDALE, IL	
2333654	453,318	BENJAMIN FRANKLIN BANCORP, M.H	FRANKLIN, MA	
1115433	310,733	BEVERLY NATIONAL CORPORATION	BEVERLY, MA	
1491913	350,841	BLACKHAWK BANCORP, INC.	BELoit, WI	
1891317	426,572	BLUE RIDGE BANCSHARES, INC.	KANSAS CITY, MO	
3141650	306,716	BNC BANCORP	THOMASVILLE, NC	New Y-9C/BHCPR reporter
1070831	419,772	BOURBON BANCSHARES, INC.	PARIS, KY	
1119244	325,521	BOYLE BANCORP, INC.	DANVILLE, KY	
1082375	454,494	BRANNEN BANKS OF FLORIDA, INC.	INVERNESS, FL	
1416523	463,985	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1084212	308,421	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
1471960	407,318	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
2595939	481,354	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	Moved from Peer 4
1029576	408,947	BWC FINANCIAL CORP.	WALNUT CREEK, CA	
2672483	349,457	CAB HOLDING, LLC	WILMINGTON, DE	
2299125	367,083	CALIFORNIA INDEPENDENT BANCORP	YUBA CITY, CA	
2391300	369,243	CALVIN B. TAYLOR BANKSHARES	BERLIN, MD	
1083336	360,891	CAMERON BANCSHARES, INC.	CAMERON, LA	
1055427	315,716	CAPITAL CITY BANCSHARES, INC.	TOPEKA, KS	
1127294	355,808	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
1140930	318,342	CARDINAL BANCORP, INC.	SAINT LOUIS, MO	
2682996	486,323	CARDINAL FINANCIAL CORPORATION	FAIRFAX, VA	
1469800	325,030	CARROLLTON BANCORP	BALTIMORE, MD	
3072923	464,365	CAVALRY BANCORP, INC.	MURFREESBORO, TN	

BHCPR Reporters for Quarter Ending 12/31/2002  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
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1493654	434,278	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	406,584	CBX CORPORATION	CARROLLTON, IL	
1053496	480,859	CCB CORPORATION	KANSAS CITY, MO	
1207815	308,981	CEDAR VALLEY BANKSHARES, LTD.	CHARLES CITY, IA	
2868129	494,800	CENTERSTATE BANKS OF FLORIDA,	WINTER HAVEN, FL	
1106132	388,095	CENTRABANC CORPORATION	WACO, TX	
2746049	488,047	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	375,439	CENTRAL BANCORPORATION	PROVO, UT	
1832048	491,659	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1963120	404,229	CENTRAL FINANCIAL CORPORATION	HUTCHINSON, KS	
1083680	313,431	CENTRAL PROGRESSIVE BANCSHARES	LACOMBE, LA	Moved from Peer 6
1051465	363,975	CENTRAL SERVICE CORPORATION	ENID, OK	
1209042	435,884	CENTRE I BANCORP, INC.	BELOIT, WI	
1109946	369,289	CENTURY BANCSHARES, INC.	NEW BOSTON, TX	
1124538	319,557	CHARTER 95 CORPORATION	SAINT PAUL, MN	
2519038	312,639	CITIZENS BANCORP	CORVALLIS, OR	
1140239	364,461	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1131077	401,354	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
1070484	311,800	CITIZENS BANCSHARES, INC.	SOMERSET, KY	
1207132	406,963	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	364,176	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1122084	400,641	CITIZENS DEVELOPMENT COMPANY	BILLINGS, MT	
1118368	432,658	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1070569	440,070	CITIZENS INCORPORATED	EVANS CITY, PA	
1249589	341,695	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
1071623	329,637	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	460,160	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1399747	391,804	CNB BANCORP, INC.	GLOVERSVILLE, NY	
1086270	403,180	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
2501798	331,745	CNBC BANCORP	COLUMBUS, OH	
2809560	370,924	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	349,897	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1052903	303,273	COLORADO FUNDING COMPANY	DENVER, CO	Moved from Peer 6
1118229	486,418	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
1250905	370,460	COMMERCE BANCORP, INC.	BERKELEY, IL	
1838974	353,900	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	379,041	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1823738	380,338	COMMERCIAL NATIONAL FINANCIAL	LATROBE, PA	
2227687	362,032	COMMONWEALTH COMMUNITY BANCORP	GRUNDY, VA	
1125843	308,739	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	Moved from Peer 6
3124381	400,340	COMMUNITY BANCORP	LAS VEGAS, NV	
2801050	415,698	COMMUNITY BANCORP INC.	FALLBROOK, CA	
2826389	332,219	COMMUNITY BANCORP OF NEW JERSE	FREEHOLD, NJ	
1115040	309,228	COMMUNITY BANCORP.	DERBY, VT	
1115358	435,780	COMMUNITY BANCORP, INC.	HUDSON, MA	
1247398	397,376	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1084511	344,922	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2356073	465,592	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1134014	320,338	COMMUNITY BANKERS, INC.	GRANBURY, TX	
2074407	437,320	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	
1398937	380,771	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	

BHCPR Reporters for Quarter Ending 12/31/2002  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
1097799	304,472	COMMUNITY FINANCIAL GROUP, INC	CABOT, AR	
1097986	319,780	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
3108091	335,819	COMMUNITY VALLEY BANCORP	CHICO, CA	Moved from Peer 6
2626299	306,238	COMMUNITY WEST BANCSHARES	GOLETA, CA	Moved from Peer 6
2557414	377,193	CONCORDIA CAPITAL CORPORATION	VIDALIA, LA	
2937100	413,696	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
1130931	437,598	CORTLAND BANCORP	CORTLAND, OH	
1053339	447,848	COUNTRY AGENCIES & INVESTMENTS	ODESSA, MO	
1984040	345,164	COWLITZ BANCORPORATION	LONGVIEW, WA	
1081239	474,077	CREWS BANKING CORPORATION	WAUCHULA, FL	
1071726	387,330	CROGHAN BANCSHARES, INC.	FREMONT, OH	
1967865	304,713	CSB BANCORP, INC.	MILLERSBURG, OH	Moved from Peer 6
1885307	340,208	CTB FINANCIAL CORPORATION	RUSTON, LA	
1102581	323,793	CU BANK SHARES, INC.	FARMERS BRANCH, TX	
1071463	475,959	CUMBERLAND VALLEY FINANCIAL CO	LONDON, KY	
2242523	330,207	D. L. EVANS BANCORP	BURLEY, ID	
1493720	366,719	DBT HOLDING COMPANY	VIDALIA, GA	
2193906	325,100	DEARBORN BANCORP, INC.	DEARBORN, MI	Moved from Peer 6
1135468	495,197	DELTA INVESTMENT COMPANY (CAYM	GEORGE TOWN, ZZ	
1209789	346,153	DENMARK BANCSHARES, INC.	DENMARK, WI	
2489234	314,413	DESTIN BANCSHARES, INC.	DESTIN, FL	
2294812	363,389	DIAMOND BANCORP, INC	WASHINGTON, MO	
1117455	384,368	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1127913	432,146	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
1398786	310,203	E.N.B. HOLDING COMPANY, INC.	ELLENVILLE, NY	
2652104	347,829	EAGLE BANCORP, INC.	BETHESDA, MD	
1135909	390,816	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
2686659	385,995	ECB BANCORP, INC.	ENGELHARD, NC	
1133165	388,621	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1125777	387,965	EXCEL BANK CORPORATION	EDINA, MN	
1076495	303,149	F & M BANK CORP.	TIMBERVILLE, VA	Moved from Peer 6
1076619	363,807	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1028038	306,869	F & M HOLDING COMPANY	BOISE, ID	
1201532	349,050	F.N.B.C. OF LA GRANGE, INC.	LA GRANGE, IL	
1245479	306,455	F.S. BANCORP	LAGRANGE, IN	
1138450	382,515	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	Name change from FARMERS AND MERCHANTS BANCORP, INC.
1127146	345,925	FARMERS & MERCHANTS FINANCIAL	ST PAUL, MN	
1209538	498,575	FARMERS BANCORP, FRANKFORT, IN	FRANKFORT, IN	
1055155	316,475	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	394,985	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	321,500	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
1248818	340,440	FENTURA BANCORP, INC.	FENTON, MI	
1203778	402,464	FIDELITY COMPANY	DYERSVILLE, IA	
1988646	487,126	FIRST BANCORP, INC.	LEBANON, VA	
2791898	300,866	FIRST BANCSHARES, INC.	SAN LUIS OBISPO, CA	Moved from Peer 6
1404632	311,920	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
1123876	332,145	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1133008	347,269	FIRST BERNE FINANCIAL CORPORAT	BERNE, IN	
1247428	480,603	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
2069850	377,878	FIRST CAPITAL BANCORP, INC.	NORCROSS, GA	
1076365	361,264	FIRST CENTURY BANKSHARES, INC.	BLUEFIELD, WV	



BHCPR Reporters for Quarter Ending 12/31/2002  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
1105470	335,293	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
1249507	324,263	FIRST COLONY BANCSHARES, INC.	ALPHARETTA, GA	
1983977	300,579	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	Moved from Peer 6
1100176	331,471	FIRST COMMUNITY BANKING CORPOR	HOT SPRINGS, AR	
2949019	421,434	FIRST COMMUNITY CAPITAL CORPOR	HOUSTON, TX	
1032099	474,450	FIRST COMMUNITY FINANCIAL GROU	LACEY, WA	
1404687	442,849	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
2339656	312,519	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1249039	371,732	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	442,650	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
1095889	327,031	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
1247204	303,869	FIRST IPSWICH BANCORP	IPSWICH, MA	Moved from Peer 6
1139354	441,293	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	439,526	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1209510	302,686	FIRST LANSING BANCORP, INC.	LANSING, IL	
1363757	307,488	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	
1086449	304,760	FIRST MCMINNVILLE CORPORATION	MCMINNVILLE, TN	Moved from Peer 6
1250370	332,738	FIRST MIAMI BANCORP, INC.	SOUTH MIAMI, FL	
1065378	331,967	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
2031455	416,146	FIRST NATIONAL BANK HOLDING CO	LONGMONT, CO	
1125357	429,250	FIRST NATIONAL FINANCIAL SERVI	ELK RIVER, MN	
1133932	494,069	FIRST NATIONAL LINCOLN CORPORA	DAMARISCOTTA, ME	
1426755	464,817	FIRST NATIONAL SECURITY COMPAN	DEQUEEN, AR	
2880626	495,221	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1055762	442,488	FIRST OF MCALESTER CORPORATION	MCALESTER, OK	
1119383	419,388	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	382,030	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
1029428	467,688	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
2836801	472,924	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1247987	398,837	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
1126729	350,161	FIRST SOUTHWEST BANCORPORATION	BISMARCK, ND	
2161165	483,856	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	470,656	FIRST STATE BANCSHARES INC	FARMINGTON, MO	
1070998	342,537	FIRST STATE BANCSHARES, INC.	MIDDLESBORO, KY	
1081716	447,764	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
2693488	384,899	FIRST WASHINGTON FINANCIALCORP	WINDSOR, NJ	
1108707	410,981	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3047743	401,834	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1084669	301,877	FNB BANKING COMPANY	GRIFFIN, GA	Moved from Peer 6
1086832	345,720	FNB NEWTON BANKSHARES, INC.	COVINGTON, GA	
1398795	421,036	FNBH BANCORP, INC.	HOWELL, MI	
1137828	307,945	FNS BANCSHARES, INC.	SCOTTSBORO, AL	
1137453	464,443	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2557405	318,001	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1066067	345,995	FREMONT BANK CORPORATION	CANON CITY, CO	
2926636	406,185	FRIEDMAN, BILLINGS, RAMSEY GRO	ARLINGTON, VA	
1142055	387,230	FRONT RANGE CAPITAL CORPORATIO	LOUISVILLE, CO	
1203714	381,557	GOODENOW BANCORPORATION	OKOBOJI, IA	
2734064	407,511	GRABILL BANCORP	GRABILL, IN	
2298883	369,133	GREATER DELAWARE VALLEY HOLDIN	BROOMALL, PA	
1086766	430,933	HABERSHAM BANCORP	CORNELIA, GA	Moved from Peer 4

BHCPR Reporters for Quarter Ending 12/31/2002  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
1142439	384,807	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
1399073	313,455	HEARTLAND BANCCORP	GAHANNA, OH	
1084623	487,235	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
1055089	431,963	HERITAGE GROUP, INC.	AURORA, NE	
2253529	337,263	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1109496	309,680	HERRING BANCORP, INC.	VERNON, TX	Moved from Peer 6
1124659	322,463	HIGHLAND BANCSHARES, INC.	BLOOMINGTON, MN	Moved from Peer 6
2391270	486,708	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
2008158	336,970	HINSBROOK BANCSHARES, INC.	WILLOWBROOK, IL	
1209088	352,564	HOMESTAR FINANCIAL GROUP, INC.	MANTENO, IL	
2482196	418,366	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1125740	342,640	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
1205183	481,432	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	326,255	INDEPENDENCE BANCSHARES, INC.	LIVERMORE, KY	
2176413	424,974	INDEPENDENT COMMUNITY BANKSHAR	MIDDLEBURG, VA	
1416653	458,412	INDIAN RIVER BANKING COMPANY	VERO BEACH, FL	
2112439	307,470	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	Moved from Peer 6
1122075	399,463	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
1245385	378,705	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1246850	302,515	IRON AND GLASS BANCORP, INC.	PITTSBURGH, PA	Moved from Peer 6
1209695	325,446	ITASCA BANCORP INC.	ITASCA, IL	
1833997	346,045	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
2040288	456,972	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
1048504	324,792	JEFFERSONVILLE BANCORP	JEFFERSONVILLE, NY	
1117512	375,735	JUNIATA VALLEY FINANCIAL CORP.	MIFFLINTOWN, PA	
1137109	354,156	KAW VALLEY BANCORP, INC.	TOPEKA, KS	
1495854	303,518	KEWEENAW FINANCIAL CORPORATION	HANCOCK, MI	Moved from Peer 6
2472928	412,546	KEY CAPITAL CORPORATION	OWINGS MILLS, MD	
1141889	320,125	KISH BANCORP, INC.	BELLEVILLE, PA	
2721112	356,346	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
2128917	445,743	LAKESIDE BANCORP, INC.	CHICAGO, IL	
3030307	341,341	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2352226	418,229	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
1134331	396,728	LIBERTY BANCSHARES, INC.	SAINT PAUL, MN	
1210169	316,014	LINCOLN BANCORP	REINBECK, IA	
1097173	446,527	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
2745752	491,951	LONG ISLAND FINANCIAL CORP.	ISLANDIA, NY	
3019674	439,134	LSB CORPORATION	NORTH ANDOVER, MA	
2728577	387,491	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	401,357	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1139363	344,177	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	311,284	MARATHON BANKING CORPORATION	ASTORIA, NY	
1099814	349,593	MARIES COUNTY BANCORP., INC.	VIENNA, MO	
1250437	416,911	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1095254	459,929	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
2966548	315,840	MAXIM FINANCIAL HOLDINGS, INC.	DICKINSON, TX	
2395326	313,685	MECHANICS FINANCIAL CORPORATIO	MANSFIELD, OH	
2485487	319,654	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
2009294	307,316	MERRILL MERCHANTS BANCSHARES,	BANGOR, ME	
2217503	312,862	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
1208513	443,263	MID ILLINOIS BANCORP, INC.	PEORIA, IL	

BHCPR Reporters for Quarter Ending 12/31/2002  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$'000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
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1944204	363,284	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	492,885	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1139185	368,040	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
2868950	300,255	MIDLAND BANCSHARES, INC.	MIDLAND, TX	Moved from Peer 6
1054840	310,782	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1491351	300,525	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	Moved from Peer 6
1086654	382,687	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2767660	306,390	MILLENNIUM BANKSHARES CORPORAT	RESTON, VA	
1099980	365,482	MNB BANCSHARES, INC.	MALVERN, AR	
1138919	499,048	MONTECITO BANCORP	SANTA BARBARA, CA	Moved from Peer 4
1058165	367,653	MORRILL BANCSHARES, INC.	SABETHA, KS	New Y-9C/BHCPR reporter
2256539	450,182	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	461,832	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	421,178	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1951109	323,554	MSB SHARES, INC.	JONESBORO, AR	
2628529	398,038	MYSTIC FINANCIAL, INC.	MEDFORD, MA	
1086001	376,703	N W SERVICES CORPORATION	RINGGOLD, GA	
2623430	489,842	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
1031681	356,109	NATIONAL MERCANTILE BANCORP	LOS ANGELES, CA	
1082816	335,550	NBANK.CORP	COMMERCE, GA	
1200124	415,695	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3047109	325,906	NEW FRONTIER BANCORP	GREELEY, CO	
1023154	406,835	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
1830361	411,015	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
1048791	305,697	NEWTON FINANCIAL CORPORATION	NEWTON, NJ	
2836883	458,480	NEXITY FINANCIAL CORPORATION	BIRMINGHAM, AL	
1827893	381,327	NI BANCSHARES CORPORATION	SYCAMORE, IL	
1066414	380,768	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
2845175	416,458	NORTH BAY BANCORP	NAPA, CA	
2621182	317,063	NORTH SHORE BANCORP	PEABODY, MA	
1246935	308,480	NORTHERN BANCORP, INC.	WOBBURN, MA	
2934305	394,926	NORTHFIELD MHC	NORTHFIELD, VT	
2056298	328,066	NORTHVIEW FINANCIAL CORPORATIO	NORTHFIELD, IL	
2237118	488,002	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2578718	344,582	NORTHWEST SUBURBAN BANCORP, IN	MOUNT PROSPECT, IL	
2365356	367,528	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
2320618	300,068	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	Moved from Peer 6
1200311	476,189	OHNEWARD BANCSHARES, INC.	MAQUOKETA, IA	
2233950	495,842	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
2603991	490,374	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
2485807	354,383	OMNI BANCSHARES, INC.	METAIRIE, LA	
1083729	427,802	ONE AMERICAN CORP.	VACHERIE, LA	
1248153	410,298	ORRSTOWN FINANCIAL SERVICES	ORRSTOWN, PA	
1056769	371,441	OTTAWA BANCSHARES, INC.	SALINA, KS	
1249383	449,993	OXFORD BANK CORPORATION	OXFORD, MI	
1248032	394,731	OXFORD FINANCIAL CORPORATION	ADDISON, IL	
2762973	381,017	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
1099908	348,431	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	421,293	PALM BANCORP	PALMERTON, PA	
1205932	356,091	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
2337081	335,508	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	

BHCPR Reporters for Quarter Ending 12/31/2002  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
1117688	472,213	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	496,956	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	Moved from Peer 4
2748995	471,613	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	488,113	PEOPLES BANCORP	LYNDEN, WA	
1974443	416,122	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1866155	325,454	PEOPLES COMMUNITY BANCSHARES,	COLQUITT, GA	
1139541	346,860	PEOPLES FINANCIAL SERVICES COR	HALLSTEAD, PA	
2905480	409,017	PEOPLES FIRST, INC.	OXFORD, PA	
1081314	398,874	PERSONS BANKING CO., INC.	LITHONIA, GA	
3051188	345,537	PHSB FINANCIAL CORPORATION	BEAVER FALLS, PA	
1084959	343,675	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
2925657	304,807	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	Moved from Peer 6
2392923	402,801	PITTSBURGH FINANCIAL CORP.	WEXFORD, PA	
1096484	399,253	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	348,338	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3098576	325,554	PLUMAS BANCORP	QUINCY, CA	
2224257	327,883	POINTE FINANCIAL CORPORATION	BOCA RATON, FL	
1067626	335,908	PRAIRIE CAPITAL, INC.	AUGUSTA, KS	
2291389	300,074	PRAIRIE FINANCIAL CORPORATION	BRIDGEVIEW, IL	
1826047	393,751	PREMIER COMMUNITY BANKSHARES,	WINCHESTER, VA	
2293329	459,374	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2625489	497,119	PSB BANCORP, INC.	PHILADELPHIA, PA	
2321419	371,468	PSB HOLDINGS, INC.	WAUSAU, WI	
1022997	355,065	PUEBLO BANCORPORATION	PUEBLO, CO	
1095423	368,514	PULASKI INVESTMENT CORPORATION	LITTLE ROCK, AR	
1139804	481,187	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
1246252	381,168	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
1130904	401,094	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
3122846	315,553	RANDOLPH BANCORP	STOUGHTON, MA	New Y-9C/BHCPR reporter
1030040	367,434	REDDING BANCORP	REDDING, CA	
1201194	475,380	REPUBLIC BANCORP CO.	ORLAND PARK, IL	
3023680	384,171	REPUBLIC BANCSHARES OF TEXAS,	HOUSTON, TX	
1126121	336,245	RICE LAKE BANCORP., INC.	RICE LAKE, WI	
1209426	325,566	RIVER VALLEY BANCORPORATION	MERRILL, WI	
1364101	433,391	RIVERSIDE BANCSHARES, INC.	MARIETTA, GA	
2492485	370,664	ROBERTSON HOLDING COMPANY, L.P	HARROGATE, TN	
2352280	315,175	ROCKHOLD BANCORP	KIRKSVILLE, MO	
1125227	344,341	ROCKY MOUNTAIN BANCORPORATION,	BILLINGS, MT	
2702232	428,867	RSI BANCORP, MHC	RAHWAY, NJ	
2336806	373,679	S.B.C.P. BANCORP, INC.	CROSS PLAINS, WI	
1121733	329,473	S&C BANCO, INC.	NEW RICHMOND, WI	
1108042	331,161	SABINE BANCSHARES, INC.	MANY, LA	
1493560	437,598	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1135374	334,253	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
1248836	316,690	SECURITY BANCSHARES, INC.	SCOTT CITY, KS	
1098509	315,596	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1107308	471,112	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	387,330	SECURITY NATIONAL CORPORATION	OMAHA, NE	
2366997	389,880	SHREWSBURY BANCORP	SHREWSBURY, NJ	
2901183	484,334	SI BANCORP, INC.	WILLIMANTIC, CT	
2777614	379,889	SILVER STATE BANCORP	HENDERSON, NV	

BHCPR Reporters for Quarter Ending 12/31/2002  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$'000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
1820700	398,844	SLADE'S FERRY BANCORP	SOMERSET, MA	
1982055	337,542	SLIPPERY ROCK FINANCIAL CORP	SLIPPERY ROCK, PA	
1048997	451,803	SMITHTOWN BANCORP, INC.	SMITHTOWN, NY	
1143342	409,925	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	375,706	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
1098527	329,996	SOUTH CENTRAL BANCSHARES, INC.	RUSSELLVILLE, KY	
1124060	368,862	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
2640615	329,462	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
1082058	378,140	SOUTHEASTERN BANKING CORPORATI	DARIEN, GA	
1099074	472,097	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
1248939	398,717	SOUTHERN DEVELOPMENT BANCORP	ARCADELPHIA, AR	
1207824	320,975	SOUTHERN MICHIGAN BANCORP, INC	COLDWATER, MI	
1129823	327,881	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
2169871	316,154	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	413,816	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1132391	302,318	SOUTHWEST VIRGINIA BANKSHARES,	MARION, VA	Moved from Peer 6
1247361	306,636	SPRING BANCORP, INC.	SPRINGFIELD, IL	Moved from Peer 6
1123410	308,067	STERLING FINANCIAL GROUP, INC.	ROCHESTER, MN	
2290560	331,868	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	451,164	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2327541	493,586	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
2618388	496,797	SUMMIT BANCORP, INC.	ARCADELPHIA, AR	
1247660	403,640	SUMMIT BANK CORPORATION	ATLANTA, GA	
1479180	302,206	SUMMIT FINANCIAL CORPORATION	GREENVILLE, SC	Moved from Peer 6
2473484	404,992	SVB FINANCIAL SERVICES, INC.	SOMERVILLE, NJ	
1202883	318,687	SWORD FINANCIAL CORPORATION	HORICON, WI	
3102585	310,289	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	Moved from Peer 6
1142242	422,177	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	455,925	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2127068	436,484	TEXAS SECURITY FIRST BANCSHARE	SULPHUR SPRINGS, TX	
2621548	433,910	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
2745604	377,311	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1208531	312,477	TOWN & COUNTRY BANCORP, INC.	SPRINGFIELD, IL	
1200405	331,261	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
1070420	483,847	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1080139	396,383	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
1115424	379,108	UNION BANKSHARES COMPANY	ELLSWORTH, ME	
1114940	343,323	UNION BANKSHARES, INC.	MORRISVILLE, VT	
1141106	320,509	UNION NATIONAL FINANCIAL CORPO	MOUNT JOY, PA	
1133781	351,974	UNITED BANCOR, LTD.	DICKINSON, ND	
1071502	361,711	UNITED BANCORP, INC.	MARTINS FERRY, OH	
2235598	332,092	UNITED BANCORPORATION	BILLINGS, MT	
1136009	425,628	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
1082777	499,152	UNITED BANK CORPORATION	BARNESVILLE, GA	Moved from Peer 4
1207392	316,074	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
2713715	378,111	UNITED FINANCIAL CORP.	GREAT FALLS, MT	
1083354	425,570	UNITED FINANCIAL HOLDINGS, INC	SAINT PETERSBURG, FL	
2181426	432,873	UNITY BANCORP, INC.	CLINTON, NJ	
1208746	407,120	UPBANCORP, INC.	CHICAGO, IL	
2012315	392,262	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
1364110	384,154	VINEYARD NATIONAL BANCORP	RANCHO CUCAMONGA, CA	

BHCPR Reporters for Quarter Ending 12/31/2002  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
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2685054	354,223	WARREN BANCORP, INC.	WARREN, MI	
3021659	407,882	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1204104	395,498	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
1085255	340,953	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
3122051	489,552	WEST FINANCIAL, INC.	EL PASO, TX	
2560281	411,819	WEST POINTE BANCORP, INC.	BELLEVILLE, IL	
1097249	454,253	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1124891	316,423	WESTERN BANCSHARES, INC.	SAINT PAUL, MN	
1134911	385,121	WGNE CORP.	CARROLLTON, GA	
1051979	461,572	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
1399671	386,863	WNB BANCSHARES, INC.	ODESSA, TX	
1058558	336,997	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
2140115	409,742	WVS FINANCIAL CORP.	PITTSBURGH, PA	
2776813	346,391	1ST STATE BANCORP, INC.	BURLINGTON, NC	
1830240	301,289	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	Moved from Peer 6
1247576	322,552	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 424 bank holding companies.