

BHCPR PEER GROUP DATA  
PEER GROUP 6

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	SUMMARY RATIOS				
	MAR 2002	MAR 2001	2001	2000	1999
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Number of BHCs in Peer Group	867	812	827	790	758
<b>EARNINGS AND PROFITABILITY</b>					
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PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.99	3.96	3.97	4.14	4.15
+ Non-interest Income	0.83	0.80	0.85	0.80	0.80
- Overhead Expense	3.05	3.09	3.10	3.12	3.13
- Provision for Losses	0.19	0.17	0.24	0.21	0.20
+ Securities Gains (Losses)	0.02	0.02	0.03	0.00	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.62	1.54	1.51	1.60	1.65
Net Operating Income	1.10	1.03	1.02	1.06	1.09
Net Income	1.10	1.03	1.02	1.06	1.09
Net Income (Sub S Adjusted)	0.99	0.92	0.92	0.96	0.98
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.92	8.40	7.89	8.44	8.01
Interest Expense	2.61	4.14	3.61	3.99	3.51
Net Interest Income (TE)	4.31	4.28	4.29	4.47	4.50
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.12	0.13	0.24	0.19	0.18
Earnings Coverage of Net Losses (X)	19.52	21.25	21.65	25.21	24.45
Ln&Ls Allowance/Total Loans & Leases	1.28	1.24	1.26	1.24	1.27
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.74	0.66	0.73	0.64	0.62
30-89 Days Past Due Loans and Leases	1.36	1.41	1.42	1.33	1.15
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	14.10	14.43	15.51	15.39	14.22
Net ST Noncore Funding Dependence	6.61	7.03	7.89	9.02	8.68
Net Loans and Leases/Total Assets	64.42	64.77	64.43	65.01	63.26
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.97	9.04	8.93	8.99	9.10
Equity Capital/Total Assets	9.05	9.17	9.08	9.05	8.91
Net Loans&Ls/Equity Capital (X)	7.57	7.52	7.59	7.64	7.55
Cash Dividends/Net Income	18.60	20.16	26.99	25.90	27.16
Cash Dividends/Net Income (Sub S Adjusted)	40.24	43.61	36.60	33.96	43.76
Retained Earnings/Avg Equity Cap	9.13	8.25	7.50	8.28	8.14
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.45	0.40	0.42	0.58	0.66
Long-Term Debt/Equity Capital	2.71	3.22	3.16	2.88	3.29
Equity Investment in Subs/Equity Cap	103.72	102.44	103.75	102.36	101.87
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	117.69	155.66	144.20	156.18	160.28

RELATIVE INCOME STATEMENT AND MARGIN ANALYSIS

PERCENT OF AVERAGE ASSETS	MAR 2002	MAR 2001	2001	2000	1999
Interest Income (TE)	6.42	7.78	7.31	7.82	7.39
Less: Interest Expense	2.42	3.83	3.34	3.69	3.24
Equals: Net Interest Income (TE)	3.99	3.96	3.97	4.14	4.15
Plus: Non-Interest Income	0.83	0.80	0.85	0.80	0.80
Equals: Adj Operating Income (TE)	4.86	4.79	4.85	4.96	4.98
Less: Overhead Expense	3.05	3.09	3.10	3.12	3.13
Less: Provision for Loan and Lease Losses	0.19	0.17	0.24	0.21	0.20
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.02	0.03	0.00	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.62	1.54	1.51	1.60	1.65
Less: Applicable Income Taxes (TE)	0.48	0.47	0.45	0.50	0.53
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.10	1.03	1.02	1.06	1.09
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.10	1.03	1.02	1.06	1.09
Memo: Net Income (Last Four Qtrs)	1.07	1.08	1.03	1.07	1.12
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.95	92.95	92.94	92.92	92.61
Avg Int-Bearing Funds / Avg Assets	77.77	78.10	77.66	77.77	77.32
Int Income (TE) / Avg Earning Assets	6.92	8.40	7.89	8.44	8.01
Int Expense / Avg Earning Assets	2.61	4.14	3.61	3.99	3.51
Net Int Inc (TE) / Avg Earn Assets	4.31	4.28	4.29	4.47	4.50
YIELD OR COST:					
Total Loans and Leases (TE)	7.76	9.19	8.75	9.26	8.94
Interest-Bearing Bank Balances	1.96	4.91	4.55	6.61	5.69
Fed Funds Sold & Reverse Repos	1.62	5.41	3.77	6.16	5.00
Trading Assets	1.57	3.92	2.63	1.24	2.55
Total Earning Assets	6.79	8.26	7.76	8.30	7.87
Investment Securities (TE)	5.60	6.56	6.19	6.52	6.19
U.S. Treasury & Agency Sec (excl MBS)	5.13	7.14	6.26	NA	NA
Mortgage-Backed Securities	3.95	4.37	4.29	NA	NA
All Other Securities	6.53	7.18	7.16	NA	NA
Interest-Bearing Deposits	3.02	4.84	4.25	4.63	4.13
Time Deposits of \$100K or More	3.93	5.97	5.32	5.61	4.92
Time Deposits < \$100K	4.22	6.00	5.54	5.66	5.17
Other Domestic Deposits	1.55	3.03	2.44	3.11	2.80
Foreign Deposits	NA	NA	NA	0.00	5.06
Fed Funds Purchased and Repos	2.01	5.17	3.91	5.79	4.65
Other Borrowed Funds & Trading Liab	4.66	6.28	5.51	6.54	5.84
All Interest-Bearing Funds	3.11	4.90	4.30	4.74	4.19

NON-INTEREST INCOME AND EXPENSES

	MAR 2002	MAR 2001	2001	2000	1999
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Avg Personnel Exp Per Employee (\$000)	11	11	43	41	39
Avg Assets per Employee (\$000)	2,760	2,626	2,633	2,515	2,385
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.99	0.88	1.00	1.55	1.49
Overhead Exp / NII + Non-Int Income	64.33	66.64	65.71	64.76	64.65
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.05	3.09	3.10	3.12	3.13
Personnel Expense	1.68	1.68	1.68	1.67	1.67
Net Occupancy Expense	0.44	0.46	0.45	0.47	0.47
Other Operating Expenses	0.91	0.93	0.95	0.97	0.99
Overhead Less Non-Interest Income	2.18	2.26	2.21	2.30	2.31
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	62.85	64.78	64.03	63.01	62.91
Personnel Expense	34.76	35.29	34.69	33.76	33.54
Net Occupancy Expense	8.97	9.72	9.29	9.40	9.30
Other Operating Expenses	18.78	19.47	19.68	19.64	19.80
Total Non-Interest Income	16.80	16.36	17.26	15.77	15.72
Fiduciary Activities Income	0.51	0.60	0.55	0.61	0.62
Serv Charges on Deposit Accts - Domestic	7.72	7.95	8.35	7.86	7.66
Trading Revenue	0.00	0.00	0.00	NA	NA
Investment Banking Fees & Commissions	0.24	0.24	0.25	NA	NA
Venture Capital Revenue	0.00	0.00	0.00	NA	NA
Net Servicing Fees	0.21	0.25	0.21	NA	NA
Net Securitization Income	0.00	0.00	0.00	NA	NA
Insurance Comm & Fees (Incl Premiums)	0.39	0.29	0.39	NA	NA
Net Gain (Loss) - Sales Loans, OREO, Oth	0.65	0.45	0.66	NA	NA
Other Non-Interest Income	4.65	4.38	4.56	6.29	6.39
Overhead Less Non-Interest Income	45.53	47.81	46.24	46.78	46.75
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	22.06	24.27	22.55	24.53	24.79
Appl Inc Tax+TE/Pretax NOI+TE	30.39	31.99	31.06	33.00	33.24

PERCENT COMPOSITION OF ASSETS AND LOAN MIX

PERCENT OF TOTAL ASSETS	MAR 2002	MAR 2001	2001	2000	1999
Real Estate Loans	43.42	42.82	43.01	42.65	40.81
Commercial and Industrial Loans	10.55	10.99	10.62	10.99	10.65
Loans to Individuals	5.89	6.46	6.11	6.84	7.09
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.90	1.96	1.97	1.96	1.97
Other Loans and Leases	0.71	0.70	0.69	0.69	0.70
Net Loans and Leases	64.42	64.77	64.43	65.01	63.26
Debt Securities Over 1 Year	19.51	14.10	15.54	19.54	21.52
Mutual Funds and Equity Securities	0.16	0.15	0.16	0.64	0.60
Subtotal	84.83	81.14	82.43	85.82	85.87
Interest-Bearing Bank Balances	0.58	0.59	0.52	0.33	0.34
Federal Funds Sold & Reverse Repos	2.92	3.63	2.65	1.95	1.54
Debt Securities 1 Year or Less	2.44	2.64	2.36	2.99	2.90
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.99	92.03	91.50	92.02	91.52
Non-Int Cash and Due From Dep Inst	3.18	3.24	3.74	3.59	4.00
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.10	0.08	0.09	0.07	0.08
All Other Assets	4.71	4.64	4.66	4.30	4.38
MEMORANDA:					
Short-Term Investments	6.98	7.68	6.45	5.92	5.37
U.S. Treasury Securities	0.43	0.64	0.45	0.76	1.49
U.S. Agency Securities (excl MBS)	8.10	8.48	7.90	NA	NA
Municipal Securities	4.28	4.22	4.27	4.78	4.54
Mortgage-Backed Securities	5.65	4.82	5.69	NA	NA
Asset-Backed Securities	0.00	0.00	0.00	NA	NA
Other Debt Securities	0.78	0.67	0.80	0.88	0.94
RE Loans Secured by 1-4 Family	18.60	19.49	18.74	19.63	19.16
Revolving	1.25	1.19	1.20	1.17	1.09
Closed-End, Sec by First Liens	15.50	16.37	15.69	16.46	16.20
Closed-End, Sec by Junior Liens	1.27	1.35	1.28	1.41	1.27
Commercial Real Estate Loans	20.84	19.28	20.52	18.95	17.66
Construction and Land Dev	3.80	3.59	3.88	3.35	3.05
Multifamily	0.80	0.76	0.77	0.71	0.72
Nonfarm Nonresidential	15.35	14.02	14.95	14.01	13.13
RE Loans Secured by Farmland	2.04	2.04	1.99	2.00	1.93
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	67.30	65.88	66.63	65.32	64.25
RE Loans Secured by 1-4 Family	29.16	30.21	29.32	30.27	30.46
Revolving	1.89	1.80	1.82	1.76	1.67
Closed-End	26.71	27.87	26.93	27.96	28.16
Commercial Real Estate Loans	32.04	29.58	31.49	29.01	27.73
Construction and Land Dev	5.78	5.45	5.88	5.09	4.75
Multifamily	1.22	1.15	1.17	1.09	1.14
Nonfarm Nonresidential	23.68	21.61	23.04	21.52	20.68
RE Loans Secured by Farmland	3.23	3.20	3.13	3.10	3.06
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	16.37	16.94	16.55	16.91	16.81
Loans to Individuals	9.41	10.19	9.74	10.74	11.40
Credit Card Loans	0.16	0.19	0.19	0.37	0.40
Agricultural Loans	3.04	3.07	3.12	3.06	3.18
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.14	1.11	1.10	1.08	1.12

LIQUIDITY AND FUNDING

PERCENT OF TOTAL ASSETS	MAR 2002	MAR 2001	2001	2000	1999
Short-Term Investments	6.98	7.68	6.45	5.92	5.37
Liquid Assets	23.78	23.91	23.84	23.30	24.77
Investment Securities	22.79	21.79	22.63	23.81	25.53
Net Loans and Leases	64.42	64.77	64.43	65.01	63.26
Net Lns, Ls & Stdbly Ltrs of Credit	64.85	65.19	64.85	65.43	63.68
Core Deposits	70.25	69.78	70.10	70.13	71.96
Noncore Funding	19.30	19.64	19.33	19.47	17.98
Time Deposits of \$100K or More	12.65	13.02	12.70	12.47	11.16
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.02	1.09	1.23	1.38	1.50
Net Fed Funds Purchased (Sold)	-1.95	-2.60	-1.41	-0.57	-0.02
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.84	0.98	0.72	1.38	1.41
Earning Assets Repr in 1 Year	36.14	36.64	36.31	36.23	34.51
Int-Bearing Liab Repr in 1 Year	36.54	37.95	36.91	34.23	32.98
Long-Term Debt Repr in 1 Year	0.32	0.67	0.35	0.22	0.22
Net Assets Repriceable in 1 Year	-1.23	-2.54	-1.32	1.29	1.05
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	14.10	14.43	15.51	15.39	14.22
Net ST Noncore Funding Dependence	6.61	7.03	7.89	9.02	8.68
Short-Term Inv/ST Noncore Funding	66.58	70.92	61.81	52.15	52.08
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.65	14.59	15.46	13.31	16.83
Net Loans and Leases/Total Deposits	77.45	77.77	77.49	78.30	75.89
Net Loans and Leases/Core Deposits	92.54	93.33	92.66	93.29	88.43
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.44	0.78	0.69	0.15	-1.18
Avail-For-Sale Sec Appr(Depr)/Eq Cap	1.07	2.71	2.36	0.07	-5.90
Struct Notes Appr(Depr)/Eq Cap	-0.13	-0.02	-0.01	-0.16	-0.23
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.33	10.79	9.41	11.64	15.05
Available-For-Sale Securities	90.67	89.21	90.59	88.36	84.95
U.S. Treasury Securities	2.12	3.25	2.23	3.61	6.33
U.S. Agency Securities (excl MBS)	38.26	41.50	37.70	NA	NA
Municipal Securities	18.71	18.93	18.70	20.16	17.91
Mortgage-Backed Securities	24.70	21.41	24.97	NA	NA
Asset-Backed Securities	0.00	0.00	0.00	NA	NA
Other Debt Securities	3.43	3.13	3.58	3.78	3.78
Mutual Funds and Equity Securities	0.74	0.73	0.78	3.21	2.80
Debt Securities 1 Year or Less	11.77	13.47	11.39	13.83	12.08
Debt Securities 1 To 5 Years	41.23	30.21	32.88	40.49	41.84
Debt Securities Over 5 Years	42.01	32.03	33.81	38.91	40.00
Pledged Securities	42.23	45.97	41.91	45.61	41.85
Structured Notes, Fair Value	0.34	0.19	0.17	0.19	0.30

ALLOWANCE AND NET LOAN AND LEASE LOSSES

ANALYSIS RATIOS	MAR 2002	MAR 2001	2001	2000	1999
Provision for Ln&Ls Losses/Avg Assets	0.19	0.17	0.24	0.21	0.20
Provision for Ln&Ls Losses/Avg Lns&Ls	0.28	0.25	0.36	0.33	0.31
Provision for Ln&Ls Losses/Net Losses	193.73	207.99	197.36	238.80	199.22
Ln&Ls Allowance/Total Loans & Leases	1.28	1.24	1.26	1.24	1.27
Ln&Ls Allowance/Net Ln&Ls Losses (X)	22.37	22.15	11.39	14.84	13.83
ALLL/Nonaccrual Assets	499.51	563.10	487.75	617.50	626.17
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	301.08	327.78	274.45	348.77	347.98
Gross Ln&Ls Losses/Avg Loans & Leases	0.20	0.18	0.31	0.26	0.26
Recoveries/Avg Loans and Leases	0.06	0.06	0.06	0.07	0.07
Net Losses/Avg Loans and Leases	0.12	0.13	0.24	0.19	0.18
Recoveries/Prior Year-End Losses	6.37	7.39	34.33	35.88	37.29
Earnings Coverage of Net Losses (X)	19.52	21.25	21.65	25.21	24.45
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.02	0.02	0.05	0.03	0.03
RE Loans Secured By 1-4 Family	0.02	0.02	0.04	0.03	0.03
Revolving	0.00	0.00	0.00	0.00	0.00
Closed-End	0.02	0.02	0.04	0.03	0.03
Commercial Real Estate Loans	0.01	0.01	0.04	0.02	0.02
Construction and Land Dev	0.00	0.00	0.01	0.00	0.00
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.00	0.00	0.03	0.02	0.01
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.17	0.19	0.53	0.45	0.40
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.72	0.68	0.75	0.60	0.65
Credit Card Loans	1.46	1.56	1.88	1.10	1.22
Agricultural Loans	0.00	0.00	0.03	0.01	0.01
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.02	0.03	0.16	0.00	0.00

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PAST DUE AND NONACCRUAL ASSETS

PERCENT OF LOANS AND LEASES	MAR 2002	MAR 2001	2001	2000	1999
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30-89 Days PD Loans and Leases	1.36	1.41	1.42	1.33	1.15
90+ Days PD Loans and Leases	0.20	0.19	0.22	0.17	0.19
Nonaccrual Loans and Leases	0.60	0.55	0.59	0.51	0.47
90+ Days PD and Nonaccrual Loans and Leases	0.86	0.78	0.87	0.72	0.70
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
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30-89 Days Past Due Assets	1.36	1.41	1.42	1.33	1.15
90+ Days Past Due Assets	0.20	0.19	0.22	0.17	0.19
Nonaccrual Assets	0.61	0.55	0.59	0.51	0.47
30+ Days PD & Nonaccrual Assets	2.28	2.26	2.35	2.10	1.90
PERCENT OF TOTAL ASSETS					
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90+ Days PD and Nonaccrual Assets	0.55	0.51	0.56	0.47	0.45
90+ PD & Nonaccrual Assets + OREO	0.69	0.62	0.69	0.57	0.55
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
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Total Assets	0.51	0.48	0.51	0.46	0.44
Allowance for Loan & Lease Losses	61.83	58.93	63.16	57.46	55.99
Equity Cap + ALLL	5.46	5.01	5.49	4.88	4.74
Tier 1 Cap + ALLL	5.54	5.19	5.63	4.98	4.73
Loans & Leases + RE Acquired	0.80	0.73	0.79	0.71	0.69

PAST DUE AND NONACCRUAL LOANS AND LEASES

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	MAR 2002	MAR 2001	2001	2000	1999
Real Estate - 30-89 Days PD	1.18	1.24	1.31	1.15	0.99
- 90+ Days Past Due	0.17	0.15	0.18	0.13	0.14
- Nonaccrual	0.48	0.43	0.47	0.37	0.36
Coml & Indl - 30-89 Days PD	1.40	1.39	1.29	1.78	1.33
- 90+ Days Past Due	0.18	0.21	0.21	0.24	0.23
- Nonaccrual	0.72	0.70	0.74	0.78	0.74
Individuals - 30-89 Days PD	1.73	1.75	2.15	1.96	1.74
- 90+ Days Past Due	0.20	0.17	0.24	0.19	0.19
- Nonaccrual	0.25	0.22	0.24	0.22	0.22
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	0.27	0.00	0.00
Agricultural - 30-89 Days PD	0.35	0.40	0.19	0.12	0.10
- 90+ Days Past Due	0.03	0.04	0.01	0.01	0.01
- Nonaccrual	0.11	0.11	0.12	0.06	0.08
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	0.77	1.46	0.83	0.03	0.02
- 90+ Days Past Due	0.05	0.07	0.05	0.00	0.00
- Nonaccrual	0.13	0.25	0.14	0.00	0.00
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	1.19	1.38	1.61	1.30	1.16
- 90+ Days Past Due	0.15	0.14	0.18	0.13	0.15
- Nonaccrual	0.31	0.33	0.31	0.29	0.27
Revolving - 30-89 Days PD	0.36	0.49	0.49	0.36	0.25
- 90+ Days Past Due	0.02	0.01	0.02	0.00	0.01
- Nonaccrual	0.05	0.04	0.04	0.02	0.01
Closed-End - 30-89 Days PD	1.24	1.28	1.71	1.34	1.20
- 90+ Days Past Due	0.15	0.14	0.18	0.13	0.15
- Nonaccrual	0.31	0.34	0.32	0.30	0.28
Commercial RE - 30-89 Days PD	0.91	1.00	0.92	0.76	0.55
- 90+ Days Past Due	0.12	0.10	0.12	0.08	0.08
- Nonaccrual	0.55	0.45	0.53	0.35	0.31
Const & Dev - 30-89 Days PD	0.66	0.79	0.70	0.48	0.25
- 90+ Days Past Due	0.02	0.01	0.02	0.00	0.00
- Nonaccrual	0.21	0.15	0.18	0.05	0.04
Multifamily - 30-89 Days PD	0.05	0.12	0.09	0.04	0.01
- 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
Nonfarm Nres- 30-89 Days PD	0.83	0.92	0.83	0.72	0.53
- 90+ Days Past Due	0.10	0.08	0.11	0.06	0.07
- Nonaccrual	0.51	0.42	0.48	0.33	0.33
Farmland - 30-89 Days PD	0.74	0.63	0.48	0.32	0.29
- 90+ Days Past Due	0.09	0.06	0.04	0.01	0.03
- Nonaccrual	0.24	0.21	0.22	0.17	0.20
Credit Card - 30-89 Days PD	1.46	1.46	1.58	1.23	1.11
- 90+ Days Past Due	0.68	0.60	0.63	0.33	0.32
- Nonaccrual	0.01	0.01	0.00	0.01	0.01



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

CAPITAL RATIOS	MAR 2002	MAR 2001	2001	2000	1999
-----	-----	-----	-----	-----	-----
Tier 1 Leverage Ratio	8.97	9.04	8.93	8.99	9.10
Tier 1 RBC Ratio	13.25	13.23	13.16	13.32	13.94
Total Risk-Based Capital Ratio	14.52	14.44	14.42	14.46	15.06
Tangible Tier 1 Leverage Ratio	8.94	8.99	8.90	8.96	9.07
Tangible Common Eq Cap/Tan Assets	8.68	8.77	8.70	8.65	8.50
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
-----					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	9.80	9.71	9.44	9.66	10.02
Standby Letters of Credit	0.31	0.31	0.31	0.32	0.32
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	0.00	0.00	0.00	0.00	0.00
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	15.28	15.18	15.19	15.64	16.84

DERIVATIVES ANALYSIS

PERCENT OF NOTIONAL AMOUNT	MAR 2002	MAR 2001	2001	2000	1999
Interest Rate Contracts	100.00	100.00	100.00	100.00	93.75
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	6.25
Futures and Forwards	15.63	17.95	12.50	13.33	6.25
Written Options	0.00	1.34	0.00	1.48	12.50
Exchange-Traded	0.00	1.34	0.00	0.00	6.25
Over-The-Counter	0.00	0.00	0.00	0.00	6.25
Purchased Options	26.56	27.72	35.42	26.90	25.00
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	26.56	25.99	35.42	26.90	25.00
Swaps	54.69	50.00	52.08	55.00	56.25
Held for Trading	12.50	0.00	8.33	0.00	0.00
Interest Rate Contracts	12.50	0.00	8.33	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	87.50	100.00	91.67	100.00	100.00
Interest Rate Contracts	81.25	100.00	87.50	100.00	93.75
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	6.25
Deriv Contr (Excl Fut & FX LE 14 Days)	90.62	86.58	100.00	81.68	93.75
One Year or Less	14.65	11.58	16.67	17.26	47.38
Over 1 Year to 5 Years	70.99	69.49	72.22	52.93	35.77
Over 5 Years	2.80	3.60	2.90	5.16	10.60
Gross Negative Fair Value (Abs Val)	0.40	0.02	0.00	0.11	0.91
Gross Positive Fair Value	0.50	1.03	1.02	1.07	1.72
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.00	0.00	0.00	0.00	0.00

INSURANCE AND FOREIGN ACTIVITIES

INSURANCE ACTIVITIES	MAR 2002	MAR 2001	2001		
-----	-----	-----	-----		
<b>ANALYSIS RATIOS:</b>					
Ins Underwriting Assets/Consol Assets	0.00	NA	NA		
Ins Under Assets(P/C)/Tot Ins Und Ast	58.61	NA	NA		
Ins Under Assets(L/H)/Tot Ins Und Ast	41.39	NA	NA		
Sep Acct Assets(L/H)/Total Life Ast	11.84	NA	NA		
Ins Comm&Fees(incl Prem)/Adj Oper Inc	0.39	NA	NA		
Premium Inc/Ins Comm&Fees (incl Prem)	1.80	NA	NA		
Credit Rel Prem Inc/Tot Prem Inc	71.60	NA	NA		
Other Prem Inc/Total Prem Inc	28.40	NA	NA		
Ins Under Net Income/Consol Net Income	0.00	NA	NA		
Ins Net Inc (P/C)/Equity (P/C)	73.06	NA	NA		
Ins Net Inc (L/H)/Equity (L/H)	-136.31	NA	NA		
Insur Ben, Losses, Exp/Insur Premiums	3.73	NA	NA		
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	NA	NA		
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.66	NA	NA		
Net Assets Ins Under Subs/Cons Assets	0.00	NA	NA		
=====					
FOREIGN ACTIVITIES	MAR 2002	MAR 2001	2001	2000	1999
-----	-----	-----	-----	-----	-----
<b>ANALYSIS RATIOS:</b>					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	NA	NA	NA	0.00	5.06
<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	2.95	3.61
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
Leases	NA	NA	NA	NA	NA
<b>GROWTH RATES:</b>					
Net Loans and Leases	9.80	-83.02	-47.40	-66.16	-51.11
Total Selected Assets	-16.97	-57.75	-47.57	-34.33	-45.94
Deposits	NA	NA	NA	NA	NA

PARENT COMPANY ANALYSIS - PART I

PROFITABILITY:	MAR 2002	MAR 2001	2001	2000	1999
Net Income/Avg Equity Capital	11.08	10.44	10.27	11.21	11.18
Bank Net Inc/Avg Eq Inv in Banks	12.75	12.05	11.78	12.91	12.76
Nonbk Net Inc/Avg Eq Inv in Nonbanks	9.42	4.30	4.23	0.23	1.89
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.11	10.32	8.90	10.81	9.80
Bank Net Income/Parent Net Income	103.00	103.54	104.25	103.79	103.27
Nonbank Net Income/Parent Net Income	0.07	0.04	0.04	0.04	0.03
Sub BHCs Net Inc/Parent Net Income	98.25	94.01	95.76	86.44	84.84
LEVERAGE:					
Total Liabilities/Equity	8.41	7.04	8.69	7.05	7.05
Total Debt/Equity Capital	4.25	4.71	4.67	4.76	5.49
Total Debt/Eq Cap - Exc Over Fair Value	4.31	4.79	4.74	4.84	5.65
Long-Term Debt/Equity Capital	2.71	3.22	3.16	2.88	3.29
Short-Term Debt/Equity Capital	0.45	0.40	0.42	0.58	0.66
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	0.30	0.28	0.32	0.47
Long-Term Debt/Consolidated LT Debt	7.92	19.62	9.16	20.90	24.31
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	103.72	102.44	103.75	102.36	101.87
Total Investment in Subs/Equity	104.23	103.03	104.27	102.95	102.39
Equity Inv in Subs/Cons Eq Cap+Min Int	100.72	101.49	101.25	101.29	101.62
Total Inv in Subs/Cons Eq Cap+Min Int	101.20	102.06	101.77	101.86	102.13
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.27	0.17	0.30	0.16	0.10
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.21	2.10	2.61	2.05	2.15
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	119.15	148.56	135.62	141.03	132.19
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	117.69	155.66	144.20	156.18	160.28
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	97.75	126.55	120.08	111.80	112.23
Pretax Oper Inc + Int Exp/Int Expense	1381.49	854.74	1557.16	1654.79	1716.41
Div + Int From Subs/Int Exp + Div	137.46	127.04	150.87	153.13	152.26
Fees+Other Inc From Subs/Sal + Oth Exp	4.99	5.07	4.95	5.10	5.72
Net Inc/Curr Port of LT Debt+Pfd Div(X)	21.69	23.46	100.49	48.32	42.26
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-1.10	-0.72	-0.95	-0.74	-0.87
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	0.15	0.08	0.14	0.07	0.04
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PARENT COMPANY ANALYSIS - PART II

PAYOUT RATIOS - PARENT	MAR 2002	MAR 2001	2001	2000	1999
Div Paid/Inc Before Undist Inc	57.86	55.07	66.10	65.02	68.44
Dividends Paid/Net Income	18.58	20.12	27.06	26.11	27.56
Net Income - Dividends/Avg Equity	9.13	8.26	7.48	8.28	8.04
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	112.31	110.06	139.52	143.03	130.52
Dividends From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Dividends From Subsidiary BHCs	3.05	0.97	2.47	1.16	1.65
Dividends From All Subsidiaries	127.30	124.32	174.08	175.09	148.37
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	27.14	32.20	40.54	40.59	38.36
Interest Income From Bank Subs	0.08	0.20	0.16	0.19	0.15
Mgt & Service Fees From Bank Subs	0.08	0.07	0.07	0.04	0.09
Other Income From Bank Subs	0.04	0.03	0.06	0.05	0.06
Operating Income From Bank Subs	29.22	35.11	47.45	47.92	40.88
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	20.23	10.38	32.20	25.01	19.84
Interest Income From Nonbank Subs	0.65	8.58	5.23	11.38	4.79
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.16
Other Income From Nonbank Subs	0.00	0.00	0.01	0.00	0.00
Operating Inc From Nonbank Subs	26.59	42.52	46.87	45.92	45.12
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	28.76	30.89	43.77	36.44	44.08
Interest Inc From Subsidiary BHCs	0.00	0.01	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	0.01	0.00	0.00
Operating Income From Sub BHCs	29.07	35.71	43.99	38.92	45.69
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	61.26	61.64	75.48	76.80	73.97
Interest Income From Bank Subs	2.32	3.17	0.59	0.71	0.76
Mgt & Serv Fees From Bank Subs	0.33	0.27	0.10	0.08	0.18
Other Income From Bank Subs	0.26	0.12	0.14	0.15	0.17
Operating Income From Bank Subs	75.66	77.94	84.00	84.35	83.02
Dividends From Nonbank Subs	0.00	0.00	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	0.10	0.04	0.05	0.01	0.03
Dividends From Subsidiary BHCs	1.17	0.97	1.83	1.59	1.99
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	1.18	1.30	2.04	1.75	2.04
Loans and Adv From Subs/ST Debt	41.72	1.18	14.37	0.18	0.00
Loans and Adv From Subs/Total Debt	19.89	0.00	4.46	0.09	0.00

BHCPR Reporters for Quarter Ending 03/31/2002  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
-----	-----	-----	-----	-----
1079731	175,827	A. WILBERT'S SONS LUMBER AND	PLAQUEMINE, LA	
1075500	180,543	ABIGAIL ADAMS NATIONAL BANCORP	WASHINGTON, DC	
1055623	264,121	ADBANC, INC.	OGALLALA, NE	
2467474	222,409	ADIRONDACK BANCORP	SARANAC LAKE, NY	
1107821	203,165	ALAMO CORPORATION OF TEXAS	ALAMO, TX	
2022444	235,199	ALBANY BANCORP, INC.	ALBANY, KY	
1246926	187,775	ALBANY BANCSHARES, INC.	ALBANY, TX	
1247419	256,215	ALLEGHENY VALLEY BANCORP, INC.	PITTSBURGH, PA	
1203693	164,649	ALPHA FINANCIAL GROUP, INC.	MINONK, IL	
1136595	200,470	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
1105078	201,343	AMADOR BANCSHARES, INC.	LAS CRUCES, NM	
2550657	259,888	AMB FINANCIAL SERVICES CORPORA	BAINBRIDGE ISLAND, WA	
1138610	284,252	AMBANK HOLDINGS, INC.	ROCK ISLAND, IL	
2507183	235,536	AMERIBANCSHARES, INC.	WICHITA FALLS, TX	
1136269	285,795	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
3047172	259,850	AMERICAN BANCORPORATION OF MIN	BRAINERD, MN	
1095414	221,425	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
2900784	193,788	AMERICAN COMMUNITY BANCSHARES,	MONROE, NC	
3035049	180,461	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	New Y-9C/BHCPR reporter
1110045	218,295	AMERICAN NATIONAL BANCSHARES,	WACO, TX	
2312837	282,713	AMERICAN RIVER HOLDINGS	SACRAMENTO, CA	
2632571	166,150	AMERICAN STATE BANK HOLDING CO	WILLISTON, ND	
1131899	200,437	AMTEX BANCSHARES, INC.	ORANGE, TX	
1138197	208,579	ANDERSON BANCSHARES, INC.	MULLINS, SC	
1071913	221,387	ANDOVER BANCORP, INC.	ANDOVER, OH	
1083185	177,442	ANDREW JOHNSON BANCSHARES, INC	GREENEVILLE, TN	
1472257	175,502	ANNAPOLIS BANCORP, INC.	ANNAPOLIS, MD	
2454380	229,875	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1491650	186,890	ARKANSAS BANKERS' BANCORPORATI	LITTLE ROCK, AR	New Y-9C/BHCPR reporter
1057980	207,509	ARKANSAS VALLEY BANCSHARES, IN	BROKEN ARROW, OK	
2293516	260,491	ARMSTRONG BANCSHARES, INC.	VIAN, OK	
1840221	170,888	ARNESON BANCSHARES, INC.	CLEAR LAKE, IA	
1140024	195,968	ARTHUR STATE BANCSHARES, INC.	UNION, SC	
2356886	215,263	ASB CORPORATION	JONESBORO, AR	
2863946	154,825	ASSOCIATED COMMUNITY BANCORP,	GREENWICH, CT	
3033746	218,291	BAC FINANCIAL INC.	STOCKTON, CA	
1491333	159,636	BAINUM BANCORP II	MURFREESBORO, AR	
1129029	203,677	BAKKEN SECURITIES, INC.	SAINT LOUIS PARK, MN	
1048728	244,763	BALLSTON SPA BANCORP, INC.	BALLSTON SPA, NY	
1142831	191,676	BANC SERVICES CORP.	ORRVILLE, OH	
1126028	221,674	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
2848710	165,124	BANCO PORTUGUES DO ATLANTICO	NEWARK, NJ	New Y-9C/BHCPR reporter
1128460	219,302	BANCOMMUNITY SERVICE CORPORATI	ST PETER, MN	
1099449	229,125	BANCSHARES OF EASTERN ARKANSAS	FORREST CITY, AR	
1895397	214,464	BANCSHARES OF JACKSON HOLE, IN	JACKSON, WY	
1099823	156,100	BANCSHARES OF RIPLEY, INC.	RIPLEY, TN	
1101735	295,040	BANCSHARES, INC.	HOUSTON, TX	
1084061	206,437	BANCSOUTH CORPORATION	DOTHAN, AL	
1097445	270,218	BANCSTAR, INC.	SAINT LOUIS, MO	
2297701	163,591	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
1139215	269,579	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	

BHCPR Reporters for Quarter Ending 03/31/2002  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
-----	-----	-----	-----	-----
1247455	282,116	BANKFIRST CAPITAL CORPORATION	MACON, MS	
2516970	218,766	BANKSHARES OF FAYETTEVILLE, IN	FAYETTEVILLE, AR	
1084780	242,467	BARTOW BANCSHARES, INC.	CARTERSVILLE, GA	
2410304	214,575	BASTROP BANCSHARES, INC.	BASTROP, TX	
2560665	249,075	BAY BANKS OF VIRGINIA, INC.	KILMARNOCK, VA	
1104307	185,364	BAYLOR BANCSHARES, INC.	SEYMOUR, TX	New Y-9C/BHCPR reporter
2339571	279,100	BB&T BANCSHARES CORP.	BLOOMINGDALE, IL	
1143511	278,834	BELLE FOURCHE BANCSHARES, INC.	BELLE FOURCHE, SD	
1071379	285,224	BELMONT BANCORP	BRIDGEPORT, OH	
1141441	238,855	BENCHMARK BANKSHARES INC.	KENBRIDGE, VA	
1051906	230,780	BERCO, INC.	BENNINGTON, KS	
1985131	235,028	BERKSHIRE FINANCIAL SERVICES,	LEE, MA	
1137248	206,731	BIG LAKE FINANCIAL CORPORATION	OKEECHOBEE, FL	
1398973	167,231	BNB FINANCIAL SERVICES CORPORA	NEW YORK, NY	
2905734	219,948	BOE FINANCIAL SERVICES OF VIRG	TAPPAHANNOCK, VA	
1119329	173,392	BOOTHEEL BANCORP, INC.	POPLAR BLUFF, MO	
1124163	265,141	BOSSHARD BANCO, LTD.	LACROSSE, WI	
2577506	171,233	BOTETOURT BANKSHARES, INC.	BUCHANAN, VA	
1399774	168,416	BRADLEY COUNTY FINANCIAL CORPO	CLEVELAND, TN	
1097016	164,340	BREMEN BANCORP, INC.	SAINT LOUIS, MO	
2447935	198,938	BRICKYARD BANCORP, INC.	LINCOLNWOOD, IL	
2508425	249,899	BRIDGE VIEW BANCORP	ENGLEWOOD CLIFFS, NJ	
1084212	297,450	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
1132382	182,549	BSJ BANCSHARES, INC.	SAINT JOSEPH, LA	
2752796	202,478	BUSINESS BANK CORPORATION	LAS VEGAS, NV	
1138786	159,937	C.S. BANCSHARES, INC.	CHILLICOTHE, MO	
2100089	160,035	C.S.B. BANCSHARES, INC.	SOMERVILLE, TX	New Y-9C/BHCPR reporter
1203901	229,245	C&F BANC SHARES CORPORATION	KENDALLVILLE, IN	
1201448	167,180	C-B-G, INC.	WEST LIBERTY, IA	
1889510	189,549	CALEDONIA FINANCIAL CORPORATIO	CALEDONIA, MI	
2907381	226,217	CALIFORNIA FIRST NATIONAL BANC	SANTA ANA, CA	
1097098	197,120	CALLAWAY SECURITY BANKS, INC.	FULTON, MO	
2839567	184,528	CAMBANK, INC.	LAKE ZURICH, IL	
2297448	211,223	CAMPELLO BANCORP	BROCKTON, MA	
1248603	180,574	CAPAC BANCORP, INC.	CAPAC, MI	
3019964	192,846	CAPITAL BANCORP, INC.	NASHVILLE, TN	
2242970	161,928	CAPITAL COMMERCE BANCORP, INC.	MILWAUKEE, WI	
1127294	217,344	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
1248368	189,446	CARDINAL BANCORP II, INC.	SAINT LOUIS, MO	
2434467	185,755	CARDINAL BANKSHARES CORPORATIO	FLOYD, VA	
1245460	279,539	CARLINVILLE NATIONAL BANK SHAR	CARLINVILLE, IL	
1131527	174,448	CARLSBAD BANCORPORATION, INC.	CARLSBAD, NM	
1491641	172,631	CARLSON BANCSHARES, INC.	WEST MEMPHIS, AR	
2943473	151,646	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	New Y-9C/BHCPR reporter
2507790	198,016	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	New Y-9C/BHCPR reporter
1203451	264,698	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
1082870	184,995	CARTER COUNTY BANCORP	ELIZABETHTON, TN	
2767512	282,024	CARTHAGE STATE BANCSHARES, INC	CARTHAGE, TX	
2254508	254,756	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
3074673	197,620	CBA BANCSHARES, INC.	MINNEAPOLIS, MN	New Y-9C/BHCPR reporter
1106628	170,618	CBC, INC.	CLOVIS, NM	

BHCPR Reporters for Quarter Ending 03/31/2002  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
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2435594	173,931	CBR HOLDINGS, INC.	WINNETKA, IL	
2708159	252,731	CCF HOLDING COMPANY	JONESBORO, GA	
1118283	217,641	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
2847357	210,036	CENTENNIAL FIRST FINANCIAL SER	REDLANDS, CA	
2856498	175,355	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	New Y-9C/BHCPR reporter
1492273	227,834	CENTRAL BANC, INC.	GENESEO, IL	
1250035	274,820	CENTRAL BANCORP, INC.	GARLAND, TX	
1106468	212,983	CENTRAL BANCSHARES, INC.	HOUSTON, TX	
1250295	188,404	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
1246805	176,735	CENTRAL BANK CORPORATION	SAULT SAINTE MARIE, MI	
3015612	157,684	CENTRAL OHIO BANCORP	WAVERLY, OH	
1083680	248,632	CENTRAL PROGRESSIVE BANCSHARES	LACOMBE, LA	
1099047	180,810	CENTRAL SHARES, INC.	LEBANON, MO	
2918574	218,492	CENTRAL VALLEY BANCORP	MODESTO, CA	
2935405	237,754	CENTRAL VALLEY COMMUNITY BANCO	CLOVIS, CA	
1140677	259,588	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	
2560508	223,387	CENTURY BANCORP MHC	BRIDGETON, NJ	
1491856	221,270	CENTURY FINANCIAL CORPORATION	COLDWATER, MI	
1140471	268,799	CHARTER NATIONAL BANCORP, INC.	TAYLOR, MI	
1124538	284,052	CHARTER 95 CORPORATION	SAINT PAUL, MN	Moved from Peer 5
2349404	181,631	CHATUGE BANK SHARES, INC.	HIWASSEE, GA	
1128228	213,251	CHEROKEE BANCSHARES, INC.	SAINT PAUL, MN	
1075881	259,459	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
2485076	183,903	CHICAGO SHORE CORPORATION (F.K	CHICAGO, IL	
1125030	165,508	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	New Y-9C/BHCPR reporter
1139297	202,343	CHOICEONE FINANCIAL SERVICES,	SPARTA, MI	
1207208	228,732	CITBA FINANCIAL CORPORATION	MOORESVILLE, IN	
2519038	287,622	CITIZENS BANCORP	CORVALLIS, OR	
1135114	184,197	CITIZENS BANCORPORATION OF NEW	NEW ULM, MN	
1078958	292,099	CITIZENS BANCSHARES CORPORATIO	ATLANTA, GA	
1357121	177,658	CITIZENS BANCSHARES CORPORATIO	OLANTA, SC	New Y-9C/BHCPR reporter
2718354	195,823	CITIZENS BANCSHARES, INC.	EDMOND, OK	
1084575	279,915	CITIZENS CAPITAL CORPORATION	MAGEE, MS	
1208492	200,448	CITIZENS CENTRAL BANCORP, INC.	MACOMB, IL	
1246681	274,591	CITIZENS CORPORATION	COLUMBIA, MS	
1142970	167,096	CITIZENS FINANCIAL CORP.	ELKINS, WV	
1839207	181,419	CITIZENS NATIONAL BANCORP, INC	PUTNAM, CT	
1999718	175,940	CITIZENS NATIONAL BANCORP, INC	SPRINGFIELD, MO	
2568595	225,158	CITY BANCORP	SPRINGFIELD, MO	
2625283	160,077	CITY BANCSHARES, INC.	NATCHITOCHES, LA	
1048849	215,625	CITY NATIONAL BANCSHARES CORPO	NEWARK, NJ	
1135646	250,012	CLAIBORNE HOLDING COMPANY, INC	TAZEWELL, TN	
2469245	215,398	CLASSIC BANCSHARES, INC.	ASHLAND, KY	
1913684	180,969	CLEVELAND STATE BANCORP, INC.	CLEVELAND, MS	
1135422	233,066	CNB CORPORATION	CHEBOYGAN, MI	
1109825	158,067	CNB FINANCIAL CORPORATION, INC	TAYLOR, TX	
2909200	177,198	CNB FINANCIAL SERVICES, INC.	BERKELEY SPRINGS, WV	
2501798	294,006	CNBC BANCORP	WORTHINGTON, OH	
2184043	219,330	COASTAL BANCSHARES, INC.	PEARLAND, TX	
2146359	264,058	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1070840	157,629	COLONIAL BANC CORP.	EATON, OH	New Y-9C/BHCPR reporter



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Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
1052903	252,214	COLORADO FUNDING COMPANY	DENVER, CO	
1117772	200,153	COLUMBIA FINANCIAL CORPORATION	BLOOMSBURG, PA	
1132122	162,900	COLUMBIAN FINANCIAL CORPORATIO	OVERLAND PARK, KS	
1085826	214,400	COLUMBIANA BANCSHARES, INC.	COLUMBIANA, AL	
2693705	219,917	COMBANC, INC.	DELPHOS, OH	
2300012	240,108	COMMERCIAL BANCSHARES, INC.	UPPER SANDUSKY, OH	
1978674	230,674	COMMERCIAL FINANCIAL CORP	STORM LAKE, IA	
1249299	217,013	COMMERCIAL NATIONAL FINANCIAL	ITHACA, MI	
1250606	233,694	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
2332536	189,010	COMMONWEALTH HOLDINGS, L.L.C.	BURLINGTON, KY	
1125843	284,634	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1977154	217,970	COMMUNITY BANCORP OF LOUISIANA	RACELAND, LA	
2826389	247,740	COMMUNITY BANCORP OF NEW JERSE	FREEHOLD, NJ	
1115040	288,768	COMMUNITY BANCORP.	DERBY, VT	
2180223	199,987	COMMUNITY BANCSHARES OF MARYSV	MARYSVILLE, KS	
1061624	279,911	COMMUNITY BANCSHARES, INC.	NEOSHO, MO	
1889480	158,767	COMMUNITY BANCSHARES, INC.	NOBLESVILLE, IN	
2247612	199,927	COMMUNITY BANCSHARES, INC.	JOSEPH, OR	
1104017	266,712	COMMUNITY BANK HOLDINGS OF TEX	CORSICANA, TX	
1138928	163,368	COMMUNITY BANKERS' CORPORATION	MARION CENTER, PA	New Y-9C/BHCPR reporter
1479144	157,004	COMMUNITY BANKSHARES, INC.	PARKERSBURG, WV	New Y-9C/BHCPR reporter
2443526	235,809	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
2789466	179,229	COMMUNITY COMMERCIAL BANCSHARE	GERMANTOWN, TN	New Y-9C/BHCPR reporter
1102200	243,035	COMMUNITY COMPANY, THE	WACO, TX	
1131488	174,063	COMMUNITY FINANCIAL CORP.	EDGEWOOD, IA	
2936103	180,874	COMMUNITY FINANCIAL SHARES, IN	GLEN ELLYN, IL	
2593083	221,408	COMMUNITY FIRST BANCORPORATION	WALHALLA, SC	
2754585	209,977	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
1493793	258,657	COMMUNITY NATIONAL BANCORPORAT	ASHBURN, GA	
2576965	235,600	COMMUNITY NATIONAL BANCORPORAT	WATERLOO, IA	
2513157	162,256	COMUNIBANC CORP.	NAPOLEON, OH	
1114502	176,722	CONNECTICUT RIVER BANCORP, INC	CHARLESTOWN, NH	
2168922	191,299	CONSOLIDATED EQUITY CORPORATIO	PURCELL, OK	
2286228	183,270	CONSUMERS BANCORP, INC.	MINERVA, OH	
1129681	174,666	CONTINENTAL BANCORP	MIAMI, FL	
1201569	210,114	CONTINENTAL MORTGAGE CORPORATI	AURORA, IL	
1059975	158,131	CONVERSE COUNTY CAPITAL CORPOR	DOUGLAS, WY	
1064269	175,377	CORNERSTONE ALLIANCE, LTD.	WINFIELD, KS	
2746254	179,861	CORNERSTONE BANCORP, INC.	STAMFORD, CT	
1142372	231,318	CORNERSTONE FINANCIAL SERVICES	OTTUMWA, IA	
2022529	235,936	CORNHUSKER GROWTH CORPORATION	LINCOLN, NE	
1098581	225,230	COUNTRY BANCORP, INC.	HILLSBORO, IL	
1416831	195,502	COUNTRY BANK SHARES, INC.	MILFORD, NE	
2524788	182,986	COUNTY BANCORP, INC.	MANITOWOC, WI	
1363681	235,562	COUNTY BANK CORP	LAPEER, MI	
1207543	266,319	CRETE BANCORPORATION, INC.	CRETE, IL	
1131611	166,252	CROSS COUNTY BANCSHARES, INC.	WYNNE, AR	
1126149	158,678	CROSSTOWN HOLDING COMPANY	BLAINE, MN	
1210244	246,414	CRYSTAL VALLEY FINANCIAL CORPO	MIDDLEBURY, IN	
1967865	288,154	CSB BANCORP, INC.	MILLERSBURG, OH	Moved from Peer 5
2184575	181,681	CSB, INC.	BIXBY, OK	

BHCPR Reporters for Quarter Ending 03/31/2002  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
1885307	294,423	CTB FINANCIAL CORPORATION	RUSTON, LA	Moved from Peer 5
1102581	274,764	CU BANK SHARES, INC.	FARMERS BRANCH, TX	
2242523	276,631	D. L. EVANS BANCORP	BURLEY, ID	
2029368	158,848	DAIRYLAND BANK HOLDING CORPORA	LA CROSSE, WI	
1250026	201,571	DB HOLDING COMPANY, INC.	OMAHA, NE	
1139176	154,219	DBT FINANCIAL CORPORATION	DEWITT, AR	New Y-9C/BHCPR reporter
2193906	285,625	DEARBORN BANCORP, INC.	DEARBORN, MI	
1845619	265,552	DECATUR BANCSHARES, INC.	DECATUR, AR	
3059746	215,710	DELLS BANCSHARES, INC.	WISCONSIN DELLS, WI	New Y-9C/BHCPR reporter
1249918	205,114	DELMAR BANCORP	DELMAR, MD	
2706726	183,421	DELMARVA BANCSHARES, INC.	CAMBRIDGE, MD	
1130164	241,868	DEMOTTE BANCORP	DE MOTTE, IN	
1989241	155,321	DENALI BANCORPORATION, INC.	FAIRBANKS, AK	
1133615	194,911	DENTEL BANCORPORATION	VICTOR, IA	
2209058	152,044	DENVER BANKSHARES, INC.	DENVER, CO	
2489234	262,554	DESTIN BANCSHARES, INC.	DESTIN, FL	
1131602	246,835	DEVON BANCORP, INC.	CHICAGO, IL	
1139617	203,487	DG BANCORP, INC.	DOWNERS GROVE, IL	
1085899	157,229	DICKSON FINANCIAL CORPORATION	DICKSON, TN	
2065432	247,587	DIMECO, INC	HONESDALE, PA	
2558484	195,050	DUNN INVESTMENT CO.	MANCHESTER, IA	
1398786	288,900	E.N.B. HOLDING COMPANY, INC.	ELLENVILLE, NY	
2652104	262,352	EAGLE BANCORP, INC.	BETHESDA, MD	
1951770	257,535	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
1021879	219,774	EAGLE NATIONAL HOLDING COMPANY	MIAMI, FL	
3023466	188,030	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
1139224	219,601	EAST SIDE BANCORPORATION, INC.	CHICAGO, IL	
1427556	273,308	EAST TEXAS FINANCIAL CORPORATI	KILGORE, TX	
1200777	153,271	EASTER ENTERPRISES, INC.	SPENCER, IA	
1129467	195,626	EASTERN MICHIGAN FINANCIAL COR	CROSWELL, MI	
1122851	214,047	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
2577766	154,460	EDGAR COUNTY BANC SHARES, INC.	PARIS, IL	
1098031	244,058	EDMONTON BANCSHARES, INC.	EDMONTON, KY	
1206153	220,784	EDVILLE BANCORP, INC.	VILLA PARK, IL	
1207329	229,067	ELGIN STATE BANCORP, INC.	ELGIN, IL	
1206676	187,811	ELLETTTSVILLE BANCSHARES, INC.	ELLETTTSVILLE, IN	
2947985	154,143	ELMER BANCORP, INC.	ELMER, NJ	New Y-9C/BHCPR reporter
1204869	245,074	ELMWOOD FINANCIAL CORPORATION	RACINE, WI	
1480944	220,542	EMCLAIRE FINANCIAL CORP.	EMLENTON, PA	
2466208	253,243	ENTERPRISE BANCSHARES, INC.	MEMPHIS, TN	
1398834	270,467	EUFULA BANCCORP, INC.	EUFULA, AL	
1401190	257,972	EVANS BANCORP, INC.	ANGOLA, NY	
3001129	169,404	EVERGREENBANCORP, INC.	SEATTLE, WA	
1125777	270,317	EXCEL BANK CORPORATION	EDINA, MN	
1096176	242,567	EXCHANGE BANCSHARES, INC.	MAYFIELD, KY	
1054000	251,948	EXCHANGE BANKSHARES CORPORATIO	ATCHISON, KS	
1061893	179,941	EXCHANGE COMPANY	GIBBON, NE	
1082731	239,066	EXECUTIVE BANKING CORPORATION	MIAMI, FL	
1076495	286,558	F & M BANK CORP.	TIMBERVILLE, VA	
1028038	260,232	F & M HOLDING COMPANY	BOISE, ID	
1416907	163,431	F.B.H. CORPORATION	FAYETTE, AL	

BHCPR Reporters for Quarter Ending 03/31/2002  
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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
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1245479	294,609	F.S. BANCORP	LAGRANGE, IN	
1130089	270,685	FACTORY POINT BANCORP, INC.	MANCHESTER CENTER, VT	
2107305	215,201	FAIRFIELD BANCSHARES, INC.	FAIRFIELD, IL	
2270254	228,119	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1842083	261,424	FAR WEST BANCORPORATION	PROVO, UT	
1053357	159,153	FARM AND HOME INSURANCE AGENCY	LYONS, NE	
2178631	180,267	FARMERS AND MERCHANTS BANCSHAR	BURLINGTON, IA	
1099672	206,138	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1247615	178,758	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
2142306	257,557	FARMERS BANCORPORATION, INC.	BUHL, ID	
1095638	155,644	FARMERS BANCSHARES, INC.	HARDINSBURG, KY	
1109320	163,278	FARMERS BANCSHARES, INC.	CENTER, TX	
1055155	298,795	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	Moved from Peer 5
2108227	188,939	FARMERS STATE FINANCIAL CORP.	VICTOR, MT	
1076600	295,165	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
2900355	236,595	FCB BANCORP, INC.	LOUISVILLE, KY	
1085488	203,412	FCB CORPORATION	MANCHESTER, TN	
1134069	183,533	FCN BANC CORP.	BROOKVILLE, IN	
2348274	221,216	FCT BANCSHARES, INC.	WACO, TX	
1248818	298,573	FENTURA BANCORP, INC.	FENTON, MI	Moved from Peer 5
1891979	203,993	FEO INVESTMENTS, INC.	NORFOLK, NE	
2527024	185,225	FGH BANCORP, INC.	HERRIN, IL	
1137864	288,934	FIDELITY BANCSHARES, INC.	EDINA, MN	Moved from Peer 5
1121788	198,271	FIDELITY CORPORATION	BURKE, SD	
1199787	254,841	FIDELITY FINANCIAL CORPORATION	BIRMINGHAM, MI	
1925968	219,730	FINANCIAL INVESTORS OF THE SOU	BIRMINGHAM, AL	
1126037	179,011	FINLAYSON BANCSHARES, INC.	FINLAYSON, MN	
1115330	233,524	FIRST & OCEAN BANCORP	NEWBURYPORT, MA	
1363935	201,048	FIRST & PEOPLES BANCSHARES, IN	RUSSELL, KY	
1064737	287,257	FIRST ADA BANCSHARES, INC.	ADA, OK	
1083840	190,358	FIRST ALACHUA BANKING CORPORAT	ALACHUA, FL	
2522337	233,184	FIRST ALAMOGORDO BANCORP OF NE	RENO, NV	
1056134	194,698	FIRST ALTUS BANCORP, INC.	ALTUS, OK	
1138188	182,260	FIRST AMERICAN BANCORP	ATHENS, GA	
1141629	179,909	FIRST AMERICAN BANKSHARES, INC	FORT ATKINSON, WI	
1143052	168,460	FIRST APPLE RIVER CORPORATION	APPLE RIVER, IL	
1096550	237,053	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	New Y-9C/BHCPR reporter
1108967	260,166	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1105751	273,492	FIRST BAIRD BANCSHARES, INC.	BAIRD, TX	
1838590	216,054	FIRST BANCORP. OF DURANGO, INC	DURANGO, CO	
1099140	216,057	FIRST BANCORP, INC.	RUSSELL SPRINGS, KY	
1416701	269,793	FIRST BANCORP, INC.	KETCHIKAN, AK	
1842935	280,686	FIRST BANCORPORATION, INC.	LA CROSSE, WI	
2791898	275,506	FIRST BANCSHARES, INC.	SAN LUIS OBISPO, CA	
2971261	196,177	FIRST BANCTRUST CORPORATION	PARIS, IL	
1134041	187,064	FIRST BANK SHARES OF THE SOUTH	ALMA, GA	
1404632	298,938	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	Moved from Peer 5
1081921	244,933	FIRST BANKS, INC.	CARNESVILLE, GA	
2349468	182,201	FIRST BANKSHARES, INC.	WINTER PARK, FL	
1062050	172,617	FIRST BROKEN ARROW CORPORATION	BROKEN ARROW, OK	
2069850	296,664	FIRST CAPITAL BANCORP, INC.	NORCROSS, GA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
2389839	180,787	FIRST CAPITAL BANKSHARES, INC.	PEORIA, IL	
1417360	198,959	FIRST CAPITAL CORPORATION	FORT SCOTT, KS	
1076525	215,014	FIRST CAROLINA BANCSHARES CORP	DARLINGTON, SC	
1022166	173,323	FIRST CARTHAGE CORPORATION	CARTHAGE, MS	
1928633	245,441	FIRST CECILIAN BANCORP, INC.	CECILIA, KY	
1427293	186,680	FIRST CHEROKEE BANCSHARES, INC	WOODSTOCK, GA	
1105470	295,688	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
1142130	181,643	FIRST CITIZENS OF PARIS, INC.	PARIS, IL	
1249507	270,212	FIRST COLONY BANCSHARES, INC.	ALPHARETTA, GA	
2016340	166,348	FIRST COMMUNITY BANCORP, INC.	SHELBYVILLE, TN	
1983977	255,668	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2341547	151,428	FIRST COMMUNITY BANCSHARES, IN	KANSAS CITY, KS	
2641694	226,346	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2398587	158,765	FIRST COMMUNITY BANK HOLDING	DEBARY, FL	
2949019	289,590	FIRST COMMUNITY CAPITAL CORP	HOUSTON, TX	
2337401	168,801	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	New Y-9C/BHCPR reporter
1132896	184,845	FIRST COMMUNITY FINANCIAL CORP	MIFFLINTOWN, PA	
1056479	214,531	FIRST COMPANY	POWELL, WY	
1097388	194,712	FIRST DELTA BANKSHARES, INC.	BLYTHEVILLE, AR	
1492956	242,436	FIRST EAGLE BANCSHARES, INC.	HANOVER PARK, IL	
2339656	288,276	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1250398	214,240	FIRST EXPRESS OF NEBRASKA, INC	GERING, NE	
1104642	179,710	FIRST FABENS BANCORPORATION	FABENS, TX	
1086122	243,909	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	
1100112	208,879	FIRST FARMERS BANK HOLDING COM	BARDSTOWN, KY	
1030451	230,954	FIRST FINANCIAL BANCORP	LODI, CA	
1114799	181,929	FIRST FINANCIAL CORP.	PROVIDENCE, RI	
1246515	299,358	FIRST GILMER BANKSHARES, INC.	GILMER, TX	
1107700	171,737	FIRST GRAHAM BANCORP, INC.	GRAHAM, TX	
1105528	236,112	FIRST GRANBURY BANCORPORATION	GRANBURY, TX	
1086243	165,201	FIRST HARALSON CORPORATION	BUCHANAN, GA	
1134564	165,805	FIRST INDEPENDENCE CORPORATION	DETROIT, MI	
1065163	165,262	FIRST INDEPENDENT BANCORP, INC	CHICKASHA, OK	
1247204	238,944	FIRST IPSWICH BANCORP	IPSWICH, MA	
1209510	293,702	FIRST LANSING BANCORP, INC.	LANSING, IL	Moved from Peer 5
1233627	176,375	FIRST LIBERTY NATIONAL BANCSHA	LIBERTY, TX	
1205334	227,528	FIRST LINCOLNWOOD CORP.	LINCOLNWOOD, IL	
1363757	292,684	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	
1889855	194,918	FIRST MARENGO FINANCIAL CORPOR	MARENGO, IL	
1086449	283,012	FIRST MCMINNVILLE CORPORATION	MCMINNVILLE, TN	
1980846	210,551	FIRST METRO BANCORP	MUSCLE SHOALS, AL	
2577159	216,816	FIRST NATIONAL BANCORP OF RIVE	RIVER FALLS, WI	
1134845	159,342	FIRST NATIONAL BANCORP, INC.	LIBBY, MT	New Y-9C/BHCPR reporter
2619349	233,456	FIRST NATIONAL BANCORP, INC.	GREEN FOREST, AR	
1889529	159,505	FIRST NATIONAL BANCORPORATION	STOUGHTON, WI	New Y-9C/BHCPR reporter
1100224	166,656	FIRST NATIONAL BANCSHARES OF	HOPE, AR	
3018958	211,840	FIRST NATIONAL BANCSHARES OF	HUNTSVILLE, TX	
1097575	220,039	FIRST NATIONAL BANCSHARES, INC	CAMDENTON, MO	
2720067	207,929	FIRST NATIONAL BANCSHARES, INC	BRADENTON, FL	
1137529	210,663	FIRST NATIONAL BANK CORP	CLOVERDALE, IN	
1057908	198,316	FIRST NATIONAL BANK OF GILLETT	GILLETTE, WY	

BHCPR Reporters for Quarter Ending 03/31/2002  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
1417007	175,970	FIRST NATIONAL BANKS-WEST CO.	EVANSTON, WY	
1076123	252,599	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1055726	256,924	FIRST NATIONAL CORPORATION OF	ARDMORE, OK	
1132159	169,774	FIRST NATIONAL CORPORATION OF	WYNNE, AR	
1097070	181,328	FIRST NATIONAL HOLDING COMPANY	OXFORD, MS	
1071409	201,407	FIRST NATIONAL LONDON BANKSHAR	LONDON, KY	
1135356	219,817	FIRST NATIONAL TALLADEGA CORPO	TALLADEGA, AL	
1051081	230,456	FIRST NEBRASKA BANCS, INC.	SIDNEY, NE	
1881934	173,558	FIRST NEIGHBORHOOD BANCSHARES,	TOLEDO, IL	
1107830	184,781	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
2449331	190,877	FIRST NORTHWEST BANCORP, INC.	ARLINGTON HEIGHTS, IL	
1085844	210,305	FIRST OF HOMESTEAD, INC.	HOMESTEAD, FL	
1205633	214,196	FIRST OF HURON CORP.	BAD AXE, MI	
1206395	184,878	FIRST OF WAVERLY CORPORATION	WAVERLY, IA	
2791816	226,216	FIRST OTTAWA BANCSHARES, INC.	OTTAWA, IL	
1062528	172,466	FIRST PIONEER BANK CORP.	BRUSH, CO	
1071043	154,408	FIRST PRESTONSBURG BANCSHARES,	PRESTONSBURG, KY	
2224408	183,805	FIRST PRYOR BANCORP, INC.	PRYOR, OK	
2125523	263,322	FIRST SECURITY BANCORP, INC.	ELMWOOD PARK, IL	
2899851	215,975	FIRST SECURITY BANCORP, INC.	LEXINGTON, KY	
1085572	239,853	FIRST SECURITY BANCSHARES, INC	LAVONIA, GA	
3065774	158,128	FIRST SENTRY BANCSHARES, INC.	HUNTINGTON, WV	New Y-9C/BHCPR reporter
1099690	221,182	FIRST SHARP COUNTY BANCSHARES,	ASH FLAT, AR	
1123401	166,170	FIRST SLEEPY EYE BANCORPORATIO	SIOUX FALLS, SD	
2349486	203,663	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1082692	234,185	FIRST SOUTHWEST CORPORATION	MCCOMB, MS	
1209471	212,531	FIRST STATE BANCORP OF MONTICE	MONTICELLO, IL	
1098705	284,443	FIRST STATE BANCORP, INC.	CARUTHERSVILLE, MO	
1057850	276,392	FIRST STATE BANCSHARES, INC.	SCOTTSBLUFF, NE	
1070998	292,526	FIRST STATE BANCSHARES, INC.	MIDDLESBORO, KY	
1975459	268,609	FIRST STATE BANCSHARES, INC.	NEW LONDON, WI	
1096448	183,020	FIRST STATE BANKING CORP	RUSSELLVILLE, AR	
1083587	277,498	FIRST STATE CORPORATION	WAYNESBORO, MS	
1902754	237,326	FIRST STAUNTON BANCSHARES, INC	STAUNTON, IL	
1098880	169,956	FIRST UNION FINANCIAL CORPORAT	MONTICELLO, AR	
1097100	162,064	FIRST VALLEY NATIONAL CORP.	CLARKSDALE, MS	
1099654	154,790	FIRST VANDALIA CORP.	VANDALIA, IL	
1135404	215,501	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1070336	252,167	FIRST WEST VIRGINIA BANCORP	WHEELING, WV	
1100091	182,967	FIRST WESTERN BANCSHARES, INC.	BOONEVILLE, AR	
1109834	275,165	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
2376567	181,844	FIRSTFED BANCORP, INC.	BESSEMER, AL	
1129515	174,341	FIVE FLAGS BANKS, INC.	PENSACOLA, FL	
1246382	182,847	FLORIDA FIRST CITY BANKS, INC.	FORT WALTON BEACH, FL	
1086814	185,388	FMB BANCSHARES, INC.	LAKELAND, GA	
1084128	208,580	FMB BANKING CORPORATION	MONTICELLO, FL	
1137426	172,569	FMB OF S.C. BANCSHARES, INC.	HOLLY HILL, SC	
2851653	191,468	FNB BANCORP	LAYTON, UT	
1416671	191,302	FNB BANCSHARES, INC.	IRON MOUNTAIN, MI	
1084669	244,088	FNB BANKING COMPANY	GRIFFIN, GA	
1133491	192,034	FNB BANKSHARES	BAR HARBOR, ME	

BHCPR Reporters for Quarter Ending 03/31/2002  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
2504285	203,987	FNB COMPANY	LIVINGSTON, TX	
1248144	170,444	FNB FINANCIAL CORP.	SCOTTSVILLE, KY	
1247325	235,466	FNB FINANCIAL CORPORATION	SHELBY, OH	
1141227	182,604	FNB FINANCIAL SERVICES, INC.	DURANT, OK	
2052601	192,121	FNBR HOLDING CORPORATION	MEEKER, CO	
2511322	213,475	FNC., INC.	STORM LAKE, IA	
1137828	296,840	FNS BANCSHARES, INC.	SCOTTSBORO, AL	
1137462	233,532	FORBES FIRST FINANCIAL CORPORA	SAINT LOUIS, MO	
1128134	191,189	FORSTROM BANCORPORATION, INC.	CLARA CITY, MN	
2461623	206,635	FORTRESS BANCSHARES, INC.	WESTBY, WI	
2938349	258,050	FOSTER BANCSHARES, INC.	CHICAGO, IL	
2658197	154,837	FOUNDERS FINANCIAL CORPORATION	GRAND RAPIDS, MI	New Y-9C/BHCPR reporter
1098152	186,320	FRANKLIN BANCORP, INC.	FRANKLIN, KY	
1139103	205,943	FRANKLIN BANCORP, INC. DBA SUN	ST PAUL, MN	
2926636	284,419	FRIEDMAN, BILLINGS, RAMSEY GRO	ARLINGTON, VA	
2600730	276,360	FRONTIER NATIONAL CORPORATION	SYLACAUGA, AL	
2596758	276,877	FSB BANCORP, MHC	FARMINGTON, ME	
1417379	150,127	FULTON BANCSHARES CORPORATION	MCCONNELLSBURG, PA	New Y-9C/BHCPR reporter
2222495	238,431	FUTURA BANC CORPORATION	URBANA, OH	
1079067	165,585	GADSDEN CORPORATION, THE	ALTOONA, AL	
2973591	171,196	GATEWAY FINANCIAL HOLDINGS, IN	ELIZABETH CITY, NC	
2512589	157,510	GATEWAY HOLDING COMPANY, INC.	DALLAS, TX	
1907106	175,910	GATO HOLDINGS, INC.	THIEF RIVER FALLS, MN	
1246944	153,206	GENBEACH CO., INC.	BEATTYVILLE, KY	New Y-9C/BHCPR reporter
2589385	196,193	GEORGE WASHINGTON BANCORP, INC	OAK LAWN, IL	
1245581	220,527	GEORGIA COMMUNITY BANCORP, INC	REYNOLDS, GA	
2540292	202,290	GEORGIA-CAROLINA BANCSHARES	AUGUSTA, GA	
1098741	238,109	GERMANTOWN BANC CORP.	GERMANTOWN, IL	
2994260	155,967	GIANT HOLDINGS, INC.	FORT LAUDERDALE, FL	New Y-9C/BHCPR reporter
2257620	260,271	GILLMOR FINANCIAL SERVICES, IN	OLD FORT, OH	
2839969	158,192	GILMER NATIONAL BANCSHARES, IN	GILMER, TX	
2571755	168,526	GLB BANCORP, INC.	MENTOR, OH	
2001328	263,008	GLEN BURNIE BANCORP	GLEN BURNIE, MD	
1064915	259,116	GN BANCSHARES, INC.	GIRARD, KS	
1205950	198,615	GNB BANCORPORATION	GRUNDY CENTER, IA	
1840267	186,341	GNB BANCSHARES, INC.	GAINESVILLE, TX	
2630193	213,104	GNB BANCSHARES CORPORATION	GRUNDY, VA	
2846275	160,479	GRAFF FAMILY, INC.	MCCOOK, NE	
1115406	212,946	GRAND BANK CORPORATION	MARBLEHEAD, MA	
1357028	286,655	GRAND BANK FINANCIAL CORPORATI	GRAND RAPIDS, MI	
1132216	234,220	GRANGE NATIONAL BANC CORP.	TUNKHANNOCK, PA	
1974470	218,721	GRAYSON BANCSHARES, INC.	INDEPENDENCE, VA	
1060355	155,086	GREAT PLAINS BANCSHARES, INC.	HOLLIS, OK	
1947102	226,326	GREAT RIVER FINANCIAL GROUP	BURLINGTON, IA	
1080568	238,709	GREAT SOUTHERN CAPITAL CORPORA	MERIDIAN, MS	
1143641	208,933	GREATER CHICAGO FINANCIAL CORP	CHICAGO, IL	
1141384	210,918	GREATER SOUTHWEST BANCSHARES,	IRVING, TX	
1205996	244,224	GREENFIELD BANCSHARES, INC.	GREENFIELD, IN	
1071566	274,645	GREENVILLE NATIONAL BANCORP	GREENVILLE, OH	
3025648	182,368	GREER BANCSHARES INCORPORATED	GREER, SC	
2637820	213,932	GUARANTY BANCORP, INC.	WOODSVILLE, NH	

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Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
1209444	211,113	GUARANTY BANKSHARES, LTD.	CEDAR RAPIDS, IA	
1096952	236,300	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
1121993	278,767	GUARANTY DEVELOPMENT COMPANY	LIVINGSTON, MT	
2521406	217,798	GUARANTY FINANCIAL CORPORATION	CHARLOTTESVILLE, VA	
1103391	239,640	HALECO BANCSHARES, INC.	PLAINVIEW, TX	
3012554	240,873	HAMPTON ROADS BANKSHARES, INC.	CHESAPEAKE, VA	
2008130	184,199	HARBOR BANKSHARES CORPORATION	BALTIMORE, MD	
1208102	232,535	HARBOR SPRINGS FINANCIAL CORPO	HARBOR SPRINGS, MI	
1119075	221,500	HARDEMAN COUNTY INVESTMENT COM	BOLIVAR, TN	
1097838	174,906	HARDIN COUNTY BANCSHARES, INC.	SAVANNAH, TN	
1863659	175,710	HAYWARD BANCSHARES, INC.	EAU CLAIRE, WI	
1357082	211,714	HAZARD BANCORP	HAZARD, KY	
1136287	229,547	HCB FINANCIAL CORP.	HASTINGS, MI	
1399073	290,966	HEARTLAND BANCCORP	GAHANNA, OH	
2595881	188,633	HEARTLAND BANCSHARES, INC.	FRANKLIN, IN	
1427079	193,135	HERGET FINANCIAL CORP.	PEKIN, IL	
2144739	211,692	HERITAGE BANCSHARES GROUP, INC	MINNEAPOLIS, MN	
2856340	212,187	HERITAGE BANCSHARES, INC.	LUCAMA, NC	
1143717	206,138	HERITAGE CAPITAL CORPORATION	JONESBORO, AR	
1200795	227,327	HERITAGE COMMUNITY BANCORPORAT	RIVERDALE, IL	
1140154	171,165	HERITAGE FINANCIAL CORPORATION	GRANBURY, TX	
2253529	236,077	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1200218	185,106	HERITAGEBANC, INC.	CHICAGO HEIGHTS, IL	
1109496	284,489	HERRING BANCORP, INC.	VERNON, TX	
3066977	240,433	HFB FINANCIAL CORPORATION	MIDDLESBORO, KY	
3048674	164,361	HIGH STREET CORPORATION	ASHEVILLE, NC	
1131750	280,334	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
2170868	156,207	HOCKING VALLEY BANCSHARES, INC	ATHENS, OH	New Y-9C/BHCPR reporter
1144107	263,611	HONAT BANCORP, INC.	HONESDALE, PA	
1881680	159,157	HONOR BANCORP, INC.	HONOR, MI	
2634212	279,116	HOOSAC FINANCIAL SERVICES, INC	NORTH ADAMS, MA	
1200496	196,847	HOW-WIN DEVELOPMENT CO.	CRESCO, IA	
1138049	215,089	HPK FINANCIAL CORPORATION	CHICAGO, IL	
2876544	174,070	HSB BANCORP, INC.	HEBRON, MD	
1416608	164,380	HURON COMMUNITY FINANCIAL SERV	EAST TAWAS, MI	New Y-9C/BHCPR reporter
1142774	218,656	ICNB FINANCIAL CORPORATION	IONIA, MI	
1209761	282,782	ILLINI CORPORATION	SPRINGFIELD, IL	
1208054	186,914	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	New Y-9C/BHCPR reporter
1118854	284,056	INDEPENDENCE BANCSHARES, INC.	LIVERMORE, KY	
2002893	161,963	INDEPENDENT BANKSHARES CORPORA	GALLATIN, TN	New Y-9C/BHCPR reporter
2112439	268,616	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2634490	236,735	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
2849388	187,099	INTERMOUNTAIN FIRST BANCORP	LAS VEGAS, NV	
1139792	215,280	IOWA STATE BANK HOLDING COMPAN	DES MOINES, IA	
1246850	260,680	IRON AND GLASS BANCORP, INC.	PITTSBURGH, PA	
1247295	201,578	IXONIA BANCSHARES, INC.	IXONIA, WI	
1119347	166,800	JACKSON FINANCIAL CORPORATION	MAYFIELD, KY	
1132766	231,736	JBC BANCSHARES, INC.	JASPER, GA	
2267665	213,157	JEFFERSON BANCSHARES, INC.	PINE BLUFF, AR	
1061156	155,861	JONES NATIONAL CORPORATION	SEWARD, NE	
1122057	216,679	JORGENSON HOLDING COMPANY	KENMARE, ND	

BHCPR Reporters for Quarter Ending 03/31/2002  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
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1050075	273,380	KANSAS BANK CORPORATION	JOHNSON, KS	
1140127	261,933	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1206050	163,076	KENBANCORP	KENTLAND, IN	
3030192	257,345	KENSINGTON BANKSHARES, INC.	TAMPA, FL	New Y-9C/BHCPR reporter
1495854	265,006	KEWEENAW FINANCIAL CORPORATION	HANCOCK, MI	
2010759	282,206	KILLBUCK BANCSHARES, INC.	KILLBUCK, OH	
1141889	298,302	KISH BANCORP, INC.	BELLEVILLE, PA	
1104325	164,083	KLEBERG AND COMPANY BANKERS	KINGSVILLE, TX	
1056657	201,453	KREY CO. LTD.	PRATT, KS	
2155276	165,273	KS BANCORP, INC.	KENLY, NC	
1086506	156,473	LAFOLLETTE FIRST NATIONAL CORP	LA FOLLETTE, TN	
2360043	208,307	LAKE ELMO BANCSHARES, INC.	LAKE ELMO, MN	
1094864	288,762	LAKE HAMILTON ENTERPRISES, INC	LITTLE ROCK, AR	
2721112	292,861	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
2265054	260,557	LAUREL CAPITAL GROUP, INC.	ALLISON PARK, PA	
1069273	162,874	LAWRENCE KEISTER & CO	SCOTTDALE, PA	
1099195	168,149	LBT BANCSHARES, INC.	LITCHFIELD, IL	
1031588	251,758	LEARNER FINANCIAL CORPORATION	WALNUT CREEK, CA	
1416578	238,948	LEGEND BANCORP, INC.	BOWIE, TX	
2700500	156,379	LEMARS ACQUISITION CORPORATION	LEMARS, IA	
2061407	278,126	LENAWEE BANCORP, INC.	ADRIAN, MI	
1246579	153,361	LIBERTY BANCSHARES, INC.	ADA, OH	
1130548	212,869	LIBERTY FINANCIAL SERVICES, IN	NEW ORLEANS, LA	
1086748	227,046	LIBERTY SHARES, INC.	HINESVILLE, GA	
1204775	164,875	LINCOLN S.B. CORP.	LINCOLN, IL	
1201103	229,704	LINCOLNWOOD BANCORP INC.	LINCOLNWOOD, IL	
1129618	186,340	LIZTON FINANCIAL CORPORATION	LIZTON, IN	
1133259	177,588	LOGAN COUNTY BANCSHARES, INC.	LOGAN, WV	
1204618	169,141	LONGVIEW CAPITAL CORPORATION	NEWMAN, IL	
1491614	163,923	LONOKE BANCSHARES, INC.	LONOKE, AR	
1054925	224,458	LOVELAND SECURITIES, INC.	LOVELAND, CO	
1246298	164,893	LUZERNE NATIONAL BANK CORPORAT	LUZERNE, PA	New Y-9C/BHCPR reporter
1246476	162,622	LYONS BANCORP, INC.	LYONS, NY	
2011765	151,746	M & L HOLDING COMPANY	ALTON, IL	
1841732	174,805	M C BANCSHARES, INC.	MORGAN CITY, LA	
2807810	175,970	M&F BANCORP, INC.	DURHAM, NC	
1491306	197,900	M&P COMMUNITY BANCSHARES, INC.	NEWPORT, AR	
2052777	230,534	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
1136577	205,418	MACON BANCTRUST, INC.	LAFAYETTE, TN	
2481443	168,507	MADDOX CORPORATION, THE	BLAKELY, GA	
1416493	188,753	MADISON BANCSHARES GROUP, LTD.	BLUE BELL, PA	
3026551	181,765	MADISON BANCSHARES, INC.	PALM HARBOR, FL	
2453936	163,384	MAGNOLIA BANKSHARES, INC.	EASTMAN, GA	
3048115	241,018	MAIN STREET BANCSHARES, INC.	STATESVILLE, NC	New Y-9C/BHCPR reporter
2493923	208,518	MAINBANCORP, INC.	AUSTIN, TX	
2067959	188,664	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1139363	296,151	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1081097	200,320	MANSURA BANCSHARES, INC.	MANSURA, LA	
2514239	251,382	MARATHON BANKING CORPORATION	ASTORIA, NY	
1139505	179,977	MARBANC FINANCIAL CORPORATION	MARKLE, IN	
3035647	257,530	MARYLAND BANCORP, INC.	LEXINGTON PARK, MD	



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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
3045011	211,311	MAUCH CHUNK TRUST FINANCIAL CO	JIM THORPE, PA	New Y-9C/BHCPR reporter
1205857	168,968	MAUSTON BANCORP, INC.	LA CROSSE, WI	
2966548	267,737	MAXIM FINANCIAL HOLDINGS, INC.	DICKINSON, TX	
2655534	177,239	MBT BANCSHARES, INC.	KANSAS CITY, MO	New Y-9C/BHCPR reporter
2269977	197,090	MBT CORP.	FOREST CITY, IA	New Y-9C/BHCPR reporter
1071342	196,053	MCCREARY BANCSHARES INC.	WHITLEY CITY, KY	
1871618	233,678	MCINTOSH BANCSHARES, INC.	JACKSON, GA	
1127324	231,388	MCLEOD BANCSHARES, INC.	SHOREWOOD, MN	
1247183	228,530	MERCER COUNTY STATE BANCORP	SANDY LAKE, PA	
2009294	279,604	MERRILL MERCHANTS BANCSHARES,	BANGOR, ME	
2217503	298,327	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
1062676	219,286	METCALF BANCSHARES, INC.	OVERLAND PARK, KS	
2521899	203,959	METRO BANK FINANCIAL SERVICES,	MIAMI, FL	
3027268	221,323	METRO NORTH BANCSHARES, INC.	ELK RIVER, MN	
1248649	177,249	METROBANCORP	INDIANAPOLIS, IN	
1081136	254,492	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1207673	176,433	MID-IOWA BANCSHARES CO.	ALGONA, IA	
1133455	298,055	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	Moved from Peer 5
2300768	224,426	MID-MISSOURI HOLDING COMPANY,	SULLIVAN, MO	
1206573	264,178	MIDAMERICA NATIONAL BANCSHARES	CANTON, IL	
1136214	163,380	MIDDLEBURY NATIONAL CORPORATIO	MIDDLEBURY, VT	
1398740	203,843	MIDDLEFIELD BANC CORP.	MIDDLEFIELD, OH	
1071539	172,600	MIDDLEFORK FINANCIAL GROUP INC	HYDEN, KY	
1054840	289,730	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1491351	271,938	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1063888	156,788	MIDLANDS FINANCIAL SERVICES	OMAHA, NE	New Y-9C/BHCPR reporter
1054091	269,013	MIDSTATE BANCORP, INC.	HINTON, OK	
1825367	232,098	MIDSTATES BANCSHARES, INC.	HARLAN, IA	
1064652	215,102	MIDWEST BANC HOLDING CO.	PIERCE, NE	
2575249	186,968	MIDWEST BANCORPORATION, INC.	POPLAR BLUFF, MO	
2603450	223,398	MIDWEST COMMUNITY BANCSHARES,	MARION, IL	
1399729	171,337	MIDWEST GUARANTY BANCORP, INC.	TROY, MI	
1137042	215,918	MIFFLINBURG BANCORP, INC.	MIFFLINBURG, PA	
2848073	158,391	MILES BANCSHARES, INC.	ADVANCE, MO	
2767660	233,064	MILLENNIUM BANKSHARES CORPORAT	RESTON, VA	New Y-9C/BHCPR reporter
2795702	212,959	MINSTER FINANCIAL CORP.	MINSTER, OH	
2651581	230,687	MNB BANCORP	MILFORD, MA	
2298904	225,050	MNB CORPORATION	BANGOR, PA	
1889967	180,431	MONONA BANKSHARES, INC.	MONONA, WI	
2351274	204,503	MONTANA SECURITY, INC.	HAVRE, MT	
1205325	164,286	MONTFORT BANCORPORATION, INC.	PLATTEVILLE, WI	New Y-9C/BHCPR reporter
1097922	273,103	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	
2510428	173,215	MOUND CITY FINANCIAL SERVICES,	PLATTEVILLE, WI	
1098367	198,531	MOUNTAIN BANCSHARES, INC.	YELLVILLE, AR	
1098415	271,649	MOUNTAIN HOME BANCSHARES, INC.	MOUNTAIN HOME, AR	
1061213	275,267	MOUNTAIN STATES BANCORPORATION	DENVER, CO	
2107789	170,527	MYERS BANCSHARES, INC.	ALVA, OK	
1107595	294,614	NACOGDOCHES COMMERCIAL BANCSHA	NACOGDOCHES, TX	
1134050	162,080	NASHVILLE HOLDING COMPANY, THE	NASHVILLE, GA	
2665739	248,563	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
1137985	198,382	NATIONAL BANCSHARES CORPORATIO	ORRVILLE, OH	

BHCPR Reporters for Quarter Ending 03/31/2002  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
2947882	229,820	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
3059773	282,758	NATIONAL UNITED BANCSHARES, IN	GATESVILLE, TX	New Y-9C/BHCPR reporter
1082816	225,647	NBANK.CORP	COMMERCE, GA	
1066003	288,623	NBC CORP. OF OKLAHOMA	OKLAHOMA CITY, OK	
1056684	279,190	NBM CORPORATION	MCALESTER, OK	
1085880	241,496	NBN CORPORATION	NEWPORT, TN	
1140097	162,597	NEFFS BANCORP, INC.	NEFFS, PA	
1204074	151,003	NEKOOSA PORT EDWARDS BANCORPOR	NEKOOSA, WI	New Y-9C/BHCPR reporter
2098412	214,170	NETEX BANCORPORATION	PITTSBURG, TX	
2500027	157,798	NEW ASIA BANCORP, INC.	CHICAGO, IL	
1119628	208,119	NEW ERA BANCORPORATION, INC.	FREDERICKTOWN, MO	
2257228	163,124	NEW INDEPENDENT BANCSHARES, IN	NEW WASHINGTON, IN	
3049617	226,413	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1138106	184,964	NEW TRIPOLI BANCORP, INC.	NEW TRIPOLI, PA	
1118621	153,106	NEWBURG INSURANCE AGENCY, INC.	ROLLA, MO	New Y-9C/BHCPR reporter
1048791	289,903	NEWTON FINANCIAL CORPORATION	NEWTON, NJ	
1889574	198,005	NORTH BANCORP, INC.	GAYLORD, MI	
1832824	210,544	NORTH CASCADES BANCSHARES, INC	CHELAN, WA	
2834076	217,969	NORTH CENTRAL BANCORP	NORFOLK, NE	
2621182	276,636	NORTH SHORE BANCORP	PEABODY, MA	
1136540	155,394	NORTH SHORE FINANCIAL CORPORAT	DULUTH, MN	
1122422	234,022	NORTHEAST SECURITIES CORPORATI	MINNEAPOLIS, MN	
1246935	279,951	NORTHERN BANCORP, INC.	WOBURN, MA	
1249495	247,006	NORTHERN MISSOURI BANCSHARES,	UNIONVILLE, MO	
2088329	191,360	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
1246542	230,223	NW BANCSHARES, INC.	CHIPPEWA FALLS, WI	
2729499	212,725	OCONEE FINANCIAL CORPORATION	WATKINSVILLE, GA	
2320618	262,698	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2321428	222,871	OGDEN BANCSHARES, INC.	OGDEN, IA	
1206537	173,312	OGLE COUNTY BANCSHARES, INC.	ROCHELLE, IL	
1097221	154,653	OHIO VALLEY BANCORP, INC.	HENDERSON, KY	
1135981	158,736	ONAGA BANCSHARES, INC.	MERRIAM, KS	New Y-9C/BHCPR reporter
2571269	193,587	ONEFINANCIAL CORPORATION	LITTLE ROCK, AR	
1210048	192,827	ORION BANCORPORATION, INC.	ORION, IL	
2950257	199,663	OSB FINANCIAL SERVICES, INC.	ORANGE, TX	
1124770	220,810	OSCEOLA BANCORPORATION, INC.	OSCEOLA, WI	
2454586	184,290	OUACHITA BANCSHARES CORP.	MONROE, LA	
1207954	185,509	OWEN FINANCIAL CORPORATION	SPENCER, IN	
1203200	245,080	P.N.B. FINANCIAL CORP.	CHICAGO, IL	
2560236	249,440	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
2961888	165,469	PACIFICA BANCORP, INC.	BELLEVUE, WA	
1480663	179,970	PALM DESERT INVESTMENTS	PALM DESERT, CA	
1076329	185,268	PALMETTO STATE BANKSHARES, INC	HAMPTON, SC	
2496335	256,737	PARADIGM BANCORPORATION, INC.	HOUSTON, TX	
3021800	198,360	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	New Y-9C/BHCPR reporter
2465283	240,610	PARIS BANCSHARES, INC.	PARIS, TX	
1209716	250,345	PARK BANCORPORATION, INC.	MADISON, WI	
2384508	153,428	PATAPSCO BANCORP, INC.	DUNDALK, MD	
2840479	202,932	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	
1494343	179,434	PAWNEE HOLDING COMPANY, INC.	PAWNEE, OK	
1248658	174,726	PBT BANCSHARES, INC.	MCPHERSON, KS	

BHCPR Reporters for Quarter Ending 03/31/2002  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
2168959	177,147	PEAK BANKS OF COLORADO, INC.	NEDERLAND, CO	
1132757	166,244	PENN BANCSHARES, INC.	PENNSVILLE, NJ	
1140622	180,368	PENN LAUREL FINANCIAL CORP.	CURWENSVILLE, PA	New Y-9C/BHCPR reporter
1823587	169,665	PEOPLES BANCORP INC. OF BULLIT	SHEPHERDSVILLE, KY	
1209499	219,330	PEOPLES BANCORP, INC.	PRAIRIE DU CHIEN, WI	
2531049	156,287	PEOPLES BANCORP, INC.	CHESTERTOWN, MD	New Y-9C/BHCPR reporter
2237293	207,073	PEOPLES BANCORPORATION OF NORT	CRESTVIEW HILLS, KY	
1866155	279,069	PEOPLES COMMUNITY BANCSHARES,	COLQUITT, GA	
1097061	274,356	PEOPLES CORPORATION, THE	RIPLEY, MS	
1491801	189,815	PEOPLES FINANCIAL CORP. OF ILL	KEWANEE, IL	
2833949	206,313	PEOPLES FLORIDA BANKING CORPOR	PALM HARBOR, FL	
1085611	207,795	PEOPLES HOLDING COMPANY	WINDER, GA	
2684543	234,328	PEOPLES HOLDING COMPANY, INC.,	COLDWATER, OH	
2700368	204,712	PEOPLES SERVICE COMPANY	NIXA, MO	
1095759	176,851	PHELPS COUNTY BANCSHARES, INC.	ROLLA, MO	
1208885	179,769	PILOT BANCORP, INC.	PILOT GROVE, IA	
1135691	152,566	PILOT POINT BANCORP, INC.	PILOT POINT, TX	New Y-9C/BHCPR reporter
2520605	217,708	PINNACLE BANCSHARES, INC.	JASPER, AL	
2534406	200,103	PINNACLE BANCSHARES CORPORATIO	ALTAVISTA, VA	
2925657	192,476	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	New Y-9C/BHCPR reporter
1059407	232,787	PIONEER BANCSHARES, INC.	PONCA CITY, OK	
1108163	226,044	PLAINS BANCORP, INC.	LUBBOCK, TX	
1103793	152,349	PLANTERS & MERCHANTS BANCSHARE	HEARNE, TX	
1839823	214,779	PNB HOLDING CO.	PONTIAC, IL	
2152734	183,997	POCA VALLEY BANCSHARES, INC.,	WALTON, WV	New Y-9C/BHCPR reporter
1207712	249,241	PONTIAC BANCORP, INC.	PONTIAC, IL	
2524911	200,500	PONTOTOC BANCSHARES CORP.	PONTOTOC, MS	
1208577	213,710	PORT BANCSHARES, INC.	PORT WASHINGTON, WI	
2234920	174,537	POTOMAC BANCSHARES, INC.	CHARLES TOWN, WV	
1249271	172,535	POWELL VALLEY BANCSHARES, INC.	JONESVILLE, VA	
1067626	255,095	PRAIRIE CAPITAL, INC.	AUGUSTA, KS	
2291389	289,866	PRAIRIE FINANCIAL CORPORATION	BRIDGEVIEW, IL	
1108659	221,600	PROGRESSIVE BANCORP, INC.	MONROE, LA	
2198563	218,003	PROPHETSTOWN BANKING CO.	PROPHETSTOWN, IL	
2838159	200,285	PROVIDENT BANCORP	AMESBURY, MA	
1109263	211,460	PSB FINANCIAL CORPORATION	MANY, LA	
1404735	261,969	PTB CORPORATION	SALEM, OR	
1246252	294,627	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
1057962	244,329	QUAIL CREEK BANCSHARES, INC.	OKLAHOMA CITY, OK	
2618614	233,105	QUEENSTOWN BANCORP OF MARYLAND	QUEENSTOWN, MD	
1126868	150,514	RAMSEY FINANCIAL CORPORATION	DEVILS LAKE, ND	
2003108	206,287	RATON CAPITAL CORPORATION	RATON, NM	
2526755	201,683	RBC, INC.	DEMOPOLIS, AL	
1132243	205,697	RED RIVER BANCORP, INC.	GAINESVILLE, TX	
2743235	202,685	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1099300	159,325	REELFOOT BANCSHARES, INC.	UNION CITY, TN	
1416439	228,068	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
1054073	183,850	REPUBLIC CORPORATION, THE	HOUSTON, TX	
1131451	267,263	REPUBLIC FINANCIAL CORPORATION	WICHITA, KS	
1207945	204,725	RESOURCE BANCSHARES, INC.	DEKALB, IL	
1104147	172,402	REUNION BANCSHARES, INC.	DALLAS, TX	

BHCPR Reporters for Quarter Ending 03/31/2002  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
2803036	248,532	RHBT FINANCIAL CORPORATION	ROCK HILL, SC	
1126121	296,857	RICE LAKE BANCORP., INC.	RICE LAKE, WI	
2486813	173,087	RIVER HOLDING COMPANY	STODDARD, WI	
2114938	241,048	RIVER VALLEY BANCORP, INC.	ELDRIDGE, IA	
1209426	293,361	RIVER VALLEY BANCORPORATION	MERRILL, WI	
2020824	272,016	ROCKWOOD BANCSHARES, INC.	EUREKA, MO	
2823351	249,208	ROME, MHC	ROME, NY	
1417324	160,913	ROMNEY BANKSHARES, INC.	ROMNEY, WV	New Y-9C/BHCPR reporter
1885594	254,509	ROYAL AMERICAN CORPORATION	INVERNESS, IL	
1096372	263,241	ROYAL BANCSHARES, INC.	SAINT LOUIS, MO	
2718167	229,804	RSNB BANCORP	ROCK SPRINGS, WY	
2336806	248,790	S.B.C.P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	294,225	SABINE BANCSHARES, INC.	MANY, LA	
2603928	291,321	SAEHAN BANCORP	LOS ANGELES, CA	
1417203	230,874	SAINT LANDRY BANCSHARES, INC.	OPELOUSAS, LA	
2693273	277,500	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
2950716	179,800	SAVINGS BANCORP, INC.	CIRCLEVILLE, OH	
1129869	219,663	SCB BANCORP, INC.	DECATUR, IL	
1201738	155,039	SECURITY AGENCY, INC.	DECORAH, IA	New Y-9C/BHCPR reporter
1124789	252,494	SECURITY BANCSHARES CO.	GLENCOE, MN	
1098509	289,408	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
2848804	168,998	SECURITY FINANCIAL SERVICES CO	DURAND, WI	New Y-9C/BHCPR reporter
1248573	211,702	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
1124257	173,605	SECURITY STATE BANK HOLDING CO	NEW ROCKFORD, ND	
2572024	229,749	SECURITY STATE CORPORATION	CENTRALIA, WA	
1085330	234,872	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
2472423	275,170	SERVICE BANCORP, MHC	MEDWAY, MA	
1086458	261,979	SEVIER COUNTY BANCSHARES, INC.	SEVIERVILLE, TN	
2687852	217,272	SIGNATURE BANCSHARES, INC.	SPRINGFIELD, MO	
2777614	299,599	SILVER STATE BANCORP	HENDERSON, NV	Moved from Peer 5
3065970	209,106	SIUSLAW FINANCIAL GROUP, INC.	FLORENCE, OR	New Y-9C/BHCPR reporter
1207589	176,278	SOMONAUK FSB BANCORP, INC.	SOMONAUK, IL	
2925394	155,299	SONOMA VALLEY BANCORP	SONOMA, CA	
2411619	211,649	SOONER SOUTHWEST BANKSHARES	TULSA, OK	
1081622	231,163	SOUTH BANKING COMPANY	ALMA, GA	
2764977	159,313	SOUTH GEORGIA BANK HOLDING COM	OMEGA, GA	New Y-9C/BHCPR reporter
1086298	179,259	SOUTH LOUISIANA FINANCIAL CORP	HOUMA, LA	
2465313	212,565	SOUTH STREET FINANCIAL CORP.	ALBEMARLE, NC	
2640615	298,318	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
2124795	225,536	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1107184	209,972	SOUTHERN BANCSHARES, INC.	HOUSTON, TX	
1020395	192,935	SOUTHERN NATIONAL CORPORATION	ANDALUSIA, AL	
1132403	210,900	SOUTHWEST BANCSHARES, INC.	CHATOM, AL	
1081538	235,342	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
1132391	279,411	SOUTHWEST VIRGINIA BANKSHARES,	MARION, VA	
1247361	297,504	SPRING BANCORP, INC.	SPRINGFIELD, IL	
1250428	174,034	SPRING RIVERS BANCSHARES, INC.	IMBODEN, AR	
1119365	160,055	SPRINGFIELD BANKSHARES, INC.	SPRINGFIELD, KY	
2474931	214,142	ST. JOSEPH CAPITAL CORPORATION	MISHAWAKA, IN	
2645973	262,033	STANDARD MUTUAL HOLDING COMPAN	MURRYSVILLE, PA	
1076150	226,320	STATE BANCORP, INC.	BRUCETON MILLS, WV	

BHCPR Reporters for Quarter Ending 03/31/2002  
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
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1100046	177,190	STATE HOLDING COMPANY	LITTLE ROCK, AR	
2623588	257,359	STATE OF FRANKLIN BANCSHARES,	JOHNSON CITY, TN	
1245509	171,180	STEPHENSON NATIONAL BANCORP	MARINETTE, WI	
1123410	276,635	STERLING FINANCIAL GROUP, INC.	ROCHESTER, MN	
1486665	286,271	STEUBEN TRUST CORPORATION	HORNELL, NY	
2290560	281,747	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
1210646	262,700	STILLMAN BANCORP, INC.	STILLMAN VALLEY, IL	
2728791	198,010	STOCKMANS FINANCIAL GROUP	ELK GROVE, CA	
3051571	282,592	STURGIS BANCORP, INC.	STURGIS, MI	New Y-9C/BHCPR reporter
1131666	173,584	SULPHUR SPRINGS BANCSHARES, IN	SULPHUR SPRINGS, TX	
1029295	165,168	SUMMIT BANCSHARES, INC.	OAKLAND, CA	Moved from Peer 7
2267937	174,600	SUMMIT BANCSHARES, LTD.	OLNEY, IL	
1479180	286,965	SUMMIT FINANCIAL CORPORATION	GREENVILLE, SC	
1846634	209,335	SUN FINANCIAL CORPORATION	SAINT PETERS, MO	
2461463	205,079	SUSSEX BANCORP	FRANKLIN, NJ	
1134500	215,856	SUTTON BANCSHARES, INC.	ATTICA, OH	
1098385	245,120	SVB&T CORPORATION	FRENCH LICK, IN	
2614894	219,780	SWB BANCSHARES, INC.	FORT WORTH, TX	
1095816	190,785	T & C BANCORP, INC.	QUINCY, IL	
1076516	169,763	TCB CORPORATION	GREENWOOD, SC	
1140341	226,589	TENNESSEE CENTRAL BANCSHARES,	ADAMSVILLE, TN	
1101726	206,052	TEXAS GULF BANCSHARES, INC.	CLUTE, TX	
2858951	173,439	THEBANCORP.COM, INC.	WILMINGTON, DE	New Y-9C/BHCPR reporter
1082852	187,519	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
1059340	172,144	TONGANOXIE BANKSHARES, INC.	TONGANOXIE, KS	
1118292	255,042	TOWER BANCORP INC.	GREENCASTLE, PA	
1095722	230,667	TOWN & COUNTRY BANCSHARES, INC	SALEM, MO	
2730383	241,612	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	
1969506	165,950	TRI-COUNTY BANCORP, INC.	BROWN CITY, MI	
2523389	259,178	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1139345	200,588	TRI-COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	
1133848	193,412	TRIVOLI BANCORP, INC.	TRIVOLI, IL	
2246053	160,658	TRUMAN BANCORP, INC.	SAINT LOUIS, MO	
1128527	183,602	TRUMAN BANCSHARES, INC.	TRUMAN, MN	
1048858	183,301	TSB SERVICES, INC.	SPENCER, NY	
1471803	152,012	TULSA NATIONAL BANCSHARES, INC	TULSA, OK	New Y-9C/BHCPR reporter
1082478	292,982	TWIN CITIES FINANCIAL SERVICES	MARYVILLE, TN	
1125085	215,442	TYSAN CORPORATION, THE	MINNEAPOLIS, MN	
1202098	193,236	UNION BANCORPORATION, INC.	UNION GROVE, WI	
1133530	261,932	UNION BANCSHARES OF BENTON, IN	BENTON, AR	
1085358	259,896	UNION BANCSHARES, INC.	PELL CITY, AL	
2887296	154,919	UNION BANCSHARES, MHC	FREEPORT, IL	New Y-9C/BHCPR reporter
1134836	177,017	UNION NATIONAL BANCORP OF BARB	BARBOURVILLE, KY	
2190110	218,992	UNION STATE BANCSHARES, INC.	KILLEEN, TX	
1141601	276,116	UNISOUTH, INC.	UMATILLA, FL	
1083895	222,108	UNITED BANCORPORATION OF ALABA	ATMORE, AL	
1207392	279,251	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
2630746	288,564	UNITY BANCSHARES, L.L.C.	SAINT JOHN, MO	
1097511	293,321	UNIVERSAL BANCORP	BLOOMFIELD, IN	Moved from Peer 5
2497202	226,987	UPSON BANKSHARES, INC.	THOMASTON, GA	
2351818	242,109	USABANCSHARES.COM, INC	PHILADELPHIA, PA	

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ID_RSSD	Consolidated Assets(\$'000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
2082532	240,489	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	
1056189	184,430	VALLEY BANCORP, INC.	BRIGHTON, CO	
1057430	152,741	VALLEY BANK SHARES, INC.	VALLEY, NE	
2693385	158,199	VALLEY COMMUNITY BANCSHARES	PUYALLUP, WA	
2314327	206,891	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1399541	172,996	VALLEY RIDGE FINANCIAL CORP.	KENT CITY, MI	
1128581	230,622	VERMILLION BANCSHARES, INC.	VERMILLION, MN	
2364573	159,425	VIKING FINANCIAL SERVICES CORP	SEATTLE, WA	
2012315	279,387	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
1364110	222,269	VINEYARD NATIONAL BANCORP	RANCHO CUCAMONGA, CA	
1249703	191,348	VOGEL BANCSHARES, INC.	ORANGE CITY, IA	
1080803	152,118	VOLUNTEER STATE BANCSHARES, IN	PORTLAND, TN	New Y-9C/BHCPR reporter
2721596	219,875	VOYAGER FINANCIAL SERVICES COR	EDINA, MN	
1234491	257,072	W. J. YOUNG & CO.	CLINTON, IA	
1207468	156,209	W.S.B., INC.	WASHINGTON, IA	New Y-9C/BHCPR reporter
2524676	167,178	WAGGONER NATIONAL BANCSHARES,	VERNON, TX	
1084155	204,330	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1126318	250,222	WALKER BAN CO.	WALKER, MN	
1138393	193,652	WARREN COUNTY BANCSHARES, INC.	WARRENTON, MO	
1142989	202,785	WASECA BANCSHARES, INC.	WASECA, MN	
1119525	164,690	WASHCO BANCSHARES, INC.	POTOSI, MO	
1054813	208,182	WASHINGTON INVESTMENT COMPANY	OTIS, CO	
1137015	207,613	WASHINGTON/WILKES HOLDING COMP	WASHINGTON, GA	
2747925	154,427	WB&T BANCSHARES, INC.	DUNCANVILLE, TX	
1020582	221,156	WCN BANCORP, INC.	WISCONSIN RAPIDS, WI	
1083635	184,726	WEST BATON ROUGE BANCSHARES	PORT ALLEN, LA	
1061736	212,543	WEST GATE BANSHARES, INC.	LINCOLN, NE	
1985216	174,846	WEST MILTON BANCORP, INC.	WEST MILTON, PA	
1095852	177,511	WEST PLAINS BANCSHARES, INC.	WEST PLAINS, MO	
1057113	209,867	WEST POINT BANCORP, INC.	WEST POINT, NE	
2371807	165,751	WEST POINTE BANCSHARES, INC.	OSHKOSH, WI	
1206667	242,739	WEST SHORE BANK CORPORATION	LUDINGTON, MI	
1107997	162,216	WEST TEXAS BANCSHARES, INC.	KERMIT, TX	
2831936	231,953	WESTBOROUGH BANCORP, M.H.C.	WESTBOROUGH, MA	
1127650	295,251	WESTBRAND, INC.	MINOT, ND	
1124891	287,886	WESTERN BANCSHARES, INC.	SAINT PAUL, MN	
1109227	259,522	WESTERN COMMERCE BANCSHARES OF	CARLSBAD, NM	
1357149	159,278	WESTERN SPRINGS BANCORP, INC.	HOFFMAN ESTATES, IL	
1123223	261,400	WESTERN STATE AGENCY, INC.	DEVILS LAKE, ND	
1203536	182,607	WHITEWATER BANCORP., INC.	WHITEWATER, WI	
2142445	260,842	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
1125245	202,802	WILCOX BANCSHARES, INC.	GRAND RAPIDS, MN	
1099122	250,700	WILSON & MUIR BANCORP, INC.	BARDSTOWN, KY	
1133660	233,150	WINONA BANC HOLDING COMPANY	WINONA, MN	
1136689	184,634	WIREGRASS BANCORPORATION	ASHFORD, AL	
1108761	195,321	WORTH BANCORPORATION, INC.	LAKE WORTH, TX	
1124921	239,731	YELLOWSTONE HOLDING COMPANY	COLUMBUS, MT	
2784920	217,894	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
1830240	261,328	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
1247576	266,420	215 HOLDING CO.	MINNEAPOLIS, MN	
1053209	198,286	304 CORPORATION	OMAHA, NE	

Note: Peer Group 6 has 867 bank holding companies.