

PEER GROUP 06

12/31/2002

12/31/2001

12/31/2000

12/31/1999

12/31/1998

Number of BHCs in Peer Group

876

826

790

758

715

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.99	3.97	4.14	4.15	4.21
+ Non-interest Income	0.87	0.85	0.80	0.80	0.83
- Overhead Expense	3.05	3.10	3.12	3.13	3.13
- Provision for Losses	0.26	0.24	0.21	0.20	0.19
+ Securities Gains (Losses)	0.03	0.03	0.00	0.00	0.02
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.60	1.51	1.60	1.65	1.76
Net Operating Income	1.10	1.02	1.06	1.09	1.14
Net Income	1.10	1.02	1.06	1.09	1.14
Net Income (Sub S Adjusted)	1.13	1.07	1.14	1.15	1.13

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.71	7.89	8.44	8.01	8.27
Interest Expense	2.37	3.61	3.99	3.51	3.73
Net Interest Income (TE)	4.31	4.29	4.47	4.50	4.55

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.24	0.24	0.19	0.18	0.19
Earnings Coverage of Net Losses (X)	23.79	21.41	25.21	24.45	25.69
Ln&Ls Allowance/Total Loans & Leases	1.29	1.26	1.24	1.27	1.30
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.77	0.73	0.64	0.62	0.66
30-89 Days Past Due Loans and Leases	1.28	1.42	1.33	1.15	1.35

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	14.24	15.48	15.39	14.22	6.44
Net ST Noncore Funding Dependence	5.66	7.85	9.02	8.68	0.77
Net Loans and Leases/Total Assets	64.32	64.42	65.01	63.26	60.58

CAPITALIZATION:

Tier 1 Leverage Ratio	9.10	8.92	8.99	9.10	9.13
Equity Capital/Total Assets	9.30	9.07	9.05	8.91	9.40
Net Loans&Ls/Equity Capital (X)	7.37	7.60	7.64	7.55	6.79
Cash Dividends/Net Income	25.16	27.00	25.90	27.16	24.57
Cash Dividends/Net Income (Sub S Adjusted)	33.46	32.68	31.62	36.58	33.91
Retained Earnings/Avg Equity Cap	8.21	7.46	8.28	8.14	8.58

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.39	0.42	0.58	0.66	0.39
Long-Term Debt/Equity Capital	2.01	3.17	2.88	3.29	2.88
Equity Investment in Subs/Equity Cap	105.01	103.76	102.36	101.87	100.27
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	141.27	144.20	157.10	160.28	163.05

PERCENT OF AVERAGE ASSETS	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Interest Income (TE)	6.21	7.31	7.82	7.39	7.66
Less: Interest Expense	2.20	3.35	3.69	3.24	3.46
Equals: Net Interest Income (TE)	3.99	3.97	4.14	4.15	4.21
Plus: Non-Interest Income	0.87	0.85	0.80	0.80	0.83
Equals: Adj Operating Income (TE)	4.90	4.84	4.96	4.98	5.07
Less: Overhead Expense	3.05	3.10	3.12	3.13	3.13
Less: Provision for Loan and Lease Losses	0.26	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	0.03	0.00	0.00	0.02
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.60	1.51	1.60	1.65	1.76
Less: Applicable Income Taxes (TE)	0.46	0.45	0.50	0.53	0.59
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.10	1.02	1.06	1.09	1.14
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.10	1.02	1.06	1.09	1.14
Memo: Net Income (Last Four Qtrs)	1.14	1.03	1.07	1.12	1.18
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.93	92.95	92.92	92.61	92.83
Avg Int-Bearing Funds / Avg Assets	77.69	77.68	77.77	77.32	77.23
Int Income (TE) / Avg Earning Assets	6.71	7.89	8.44	8.01	8.27
Int Expense / Avg Earning Assets	2.37	3.61	3.99	3.51	3.73
Net Int Inc (TE) / Avg Earn Assets	4.31	4.29	4.47	4.50	4.55
YIELD OR COST:					
Total Loans and Leases (TE)	7.56	8.75	9.26	8.94	9.32
Interest-Bearing Bank Balances	1.98	4.55	6.61	5.69	5.94
Fed Funds Sold & Reverse Repos	1.57	3.77	6.16	5.00	5.29
Trading Assets	2.17	2.63	1.24	2.55	4.83
Total Earning Assets	6.58	7.76	8.30	7.87	8.13
Investment Securities (TE)	5.25	6.19	6.52	6.19	6.37
U.S. Treasury & Agency Sec (excl MBS)	4.83	6.26	NA	NA	NA
Mortgage-Backed Securities	5.03	5.71	NA	NA	NA
All Other Securities	6.60	7.15	NA	NA	NA
Interest-Bearing Deposits	2.73	4.25	4.63	4.13	4.45
Time Deposits of \$100K or More	3.50	5.32	5.61	4.92	5.30
Time Deposits < \$100K	3.76	5.54	5.66	5.17	5.55
Other Domestic Deposits	1.47	2.44	3.11	2.80	2.93
Foreign Deposits	0.00	NA	0.00	5.06	0.00
Fed Funds Purchased and Repos	1.92	3.90	5.79	4.65	5.03
Other Borrowed Funds & Trading Liab	4.57	5.52	6.54	5.84	5.91
All Interest-Bearing Funds	2.83	4.31	4.74	4.19	4.47

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	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Avg Personnel Exp Per Employee (\$000)	45	43	41	39	37
Avg Assets per Employee (\$000)	2,791	2,631	2,515	2,385	2,297
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.01	1.00	1.55	1.49	1.20
Overhead Exp / NII + Non-Int Income	63.85	65.77	64.76	64.65	63.45
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.05	3.10	3.12	3.13	3.13
Personnel Expense	1.67	1.68	1.67	1.67	1.67
Net Occupancy Expense	0.43	0.45	0.47	0.47	0.46
Other Operating Expenses	0.93	0.95	0.97	0.99	1.00
Overhead Less Non-Interest Income	2.14	2.22	2.30	2.31	2.27
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	62.42	64.11	63.01	62.91	61.77
Personnel Expense	34.17	34.71	33.76	33.54	32.87
Net Occupancy Expense	8.80	9.30	9.40	9.30	8.98
Other Operating Expenses	19.09	19.69	19.64	19.80	19.59
Total Non-Interest Income	17.46	17.25	15.77	15.72	15.82
Fiduciary Activities Income	0.39	0.55	0.61	0.62	0.66
Serv Charges on Deposit Accts - Domestic	8.29	8.35	7.86	7.66	7.42
Trading Revenue	0.00	0.00	NA	NA	NA
Investment Banking Fees & Commissions	0.23	0.25	NA	NA	NA
Venture Capital Revenue	0.00	0.00	NA	NA	NA
Net Servicing Fees	0.20	0.21	NA	NA	NA
Net Securitization Income	0.00	0.00	NA	NA	NA
Insurance Comm & Fees (Incl Premiums)	0.37	0.39	NA	NA	NA
Net Gain (Loss) - Sales Loans, OREO, Oth	0.95	0.66	NA	NA	NA
Other Non-Interest Income	4.64	4.55	6.29	6.39	6.70
Overhead Less Non-Interest Income	44.45	46.33	46.78	46.75	45.26
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	21.85	23.67	24.53	24.79	26.84
Appl Inc Tax+TE/Pretax NOI+TE	29.65	31.03	33.00	33.24	34.59

PERCENT OF TOTAL ASSETS	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Real Estate Loans	44.20	43.01	42.65	40.81	38.65
Commercial and Industrial Loans	10.20	10.62	10.99	10.65	10.08
Loans to Individuals	5.39	6.11	6.84	7.09	7.31
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.97	1.97	1.96	1.97	1.98
Other Loans and Leases	0.69	0.68	0.69	0.70	0.71
Net Loans and Leases	64.32	64.42	65.01	63.26	60.58
Debt Securities Over 1 Year	19.04	15.56	19.54	21.52	20.54
Mutual Funds and Equity Securities	0.14	0.16	0.64	0.60	0.59
Subtotal	84.29	82.44	85.82	85.87	82.45
Interest-Bearing Bank Balances	0.60	0.52	0.33	0.34	0.55
Federal Funds Sold & Reverse Repos	2.69	2.63	1.95	1.54	3.58
Debt Securities 1 Year or Less	2.74	2.36	2.99	2.90	4.20
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.58	91.50	92.02	91.52	92.13
Non-Int Cash and Due From Dep Inst	3.62	3.74	3.59	4.00	3.72
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.11	0.09	0.07	0.08	0.08
All Other Assets	4.70	4.67	4.30	4.38	4.05

MEMORANDA:

Short-Term Investments	7.02	6.43	5.92	5.37	9.41
U.S. Treasury Securities	0.30	0.45	0.76	1.49	2.71
U.S. Agency Securities (excl MBS)	7.86	7.91	NA	NA	NA
Municipal Securities	4.17	4.27	4.78	4.54	5.08
Mortgage-Backed Securities	6.01	5.70	NA	NA	NA
Asset-Backed Securities	0.00	0.00	NA	NA	NA
Other Debt Securities	0.76	0.80	0.88	0.94	0.97
RE Loans Secured by 1-4 Family	18.32	18.76	19.63	19.16	19.23
Revolving	1.36	1.20	1.17	1.09	1.03
Closed-End, Sec by First Liens	15.26	15.70	16.46	16.20	16.36
Closed-End, Sec by Junior Liens	1.13	1.28	1.41	1.27	1.26
Commercial Real Estate Loans	21.67	20.50	18.95	17.66	15.89
Construction and Land Dev	4.23	3.87	3.35	3.05	2.78
Multifamily	0.86	0.78	0.71	0.72	0.69
Nonfarm Nonresidential	15.73	14.95	14.01	13.13	11.70
RE Loans Secured by Farmland	2.14	2.00	2.00	1.93	1.68
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	68.68	66.65	65.32	64.25	63.54
RE Loans Secured by 1-4 Family	28.78	29.35	30.27	30.46	31.68
Revolving	2.07	1.82	1.76	1.67	1.65
Closed-End	26.12	26.96	27.96	28.16	29.43
Commercial Real Estate Loans	33.38	31.46	29.01	27.73	26.12
Construction and Land Dev	6.41	5.86	5.09	4.75	4.57
Multifamily	1.31	1.17	1.09	1.14	1.13
Nonfarm Nonresidential	24.34	23.03	21.52	20.68	19.25
RE Loans Secured by Farmland	3.41	3.13	3.10	3.06	2.76
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	15.74	16.55	16.91	16.81	16.62
Loans to Individuals	8.68	9.76	10.74	11.40	12.24
Credit Card Loans	0.15	0.19	0.37	0.40	0.45
Agricultural Loans	3.18	3.12	3.06	3.18	3.30
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.12	1.10	1.08	1.12	1.19

PERCENT OF TOTAL ASSETS -----	PEER GROUP 06				
	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Short-Term Investments	7.02	6.43	5.92	5.37	9.41
Liquid Assets	24.09	23.84	23.30	24.77	27.50
Investment Securities	22.61	22.66	23.81	25.53	26.03
Net Loans and Leases	64.32	64.42	65.01	63.26	60.58
Net Lns, Ls & Stdbdy Ltrs of Credit	64.74	64.84	65.43	63.68	61.01
Core Deposits	69.72	70.12	70.13	71.96	74.15
Noncore Funding	19.40	19.31	19.47	17.98	15.16
Time Deposits of \$100K or More	12.79	12.71	12.47	11.16	10.40
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.97	1.22	1.38	1.50	0.97
Net Fed Funds Purchased (Sold)	-1.75	-1.43	-0.57	-0.02	-2.69
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.86	0.72	1.38	1.41	0.46
Earning Assets Repr in 1 Year	36.65	36.28	36.23	34.51	39.35
Int-Bearing Liab Repr in 1 Year	33.99	36.94	34.23	32.98	33.33
Long-Term Debt Repr in 1 Year	0.30	0.35	0.22	0.22	0.18
Net Assets Repriceable in 1 Year	2.08	-1.36	1.29	1.05	5.37
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	14.24	15.48	15.39	14.22	6.44
Net ST Noncore Funding Dependence	5.66	7.85	9.02	8.68	0.77
Short-Term Inv/ST Noncore Funding	74.11	61.88	52.15	52.08	115.62
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.48	15.51	13.31	16.83	25.14
Net Loans and Leases/Total Deposits	77.60	77.45	78.30	75.89	71.37
Net Loans and Leases/Core Deposits	93.04	92.58	93.29	88.43	82.16
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.23	0.70	0.15	-1.18	1.24
Avail-For-Sale Sec Appr(Depr)/Eq Cap	5.15	2.36	0.07	-5.90	2.31
Struct Notes Appr(Depr)/Eq Cap	0.15	-0.01	-0.16	-0.23	-0.05
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.00	9.31	11.64	15.05	18.79
Available-For-Sale Securities	92.00	90.69	88.36	84.95	81.21
U.S. Treasury Securities	1.51	2.20	3.61	6.33	11.18
U.S. Agency Securities (excl MBS)	37.39	37.75	NA	NA	NA
Municipal Securities	18.33	18.72	20.16	17.91	19.46
Mortgage-Backed Securities	26.81	25.00	NA	NA	NA
Asset-Backed Securities	0.01	0.00	NA	NA	NA
Other Debt Securities	3.55	3.58	3.78	3.78	3.87
Mutual Funds and Equity Securities	0.65	0.78	3.21	2.80	2.73
Debt Securities 1 Year or Less	13.38	11.39	13.83	12.08	17.10
Debt Securities 1 To 5 Years	41.17	32.82	40.49	41.84	38.81
Debt Securities Over 5 Years	40.76	33.85	38.91	40.00	37.58
Pledged Securities	41.82	41.85	45.61	41.85	35.25
Structured Notes, Fair Value	0.88	0.17	0.19	0.30	0.40

ANALYSIS RATIOS	PEER GROUP 06				
	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Provision for Ln&Ls Losses/Avg Assets	0.26	0.24	0.21	0.20	0.19
Provision for Ln&Ls Losses/Avg Lns&Ls	0.39	0.37	0.33	0.31	0.31
Provision for Ln&Ls Losses/Net Losses	232.70	196.66	238.80	199.22	188.90
Ln&Ls Allowance/Total Loans & Leases	1.29	1.26	1.24	1.27	1.30
Ln&Ls Allowance/Net Ln&Ls Losses (X)	12.54	11.26	14.84	13.83	13.20
ALLL/Nonaccrual Assets	511.38	488.46	617.50	626.17	590.19
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	320.06	274.44	348.77	347.98	302.24
Gross Ln&Ls Losses/Avg Loans & Leases	0.32	0.32	0.26	0.26	0.27
Recoveries/Avg Loans and Leases	0.07	0.06	0.07	0.07	0.08
Net Losses/Avg Loans and Leases	0.24	0.24	0.19	0.18	0.19
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	NA	NA	NA	NA
Recoveries/Prior Year-End Losses	29.33	34.38	35.88	37.29	35.56
Earnings Coverage of Net Losses (X)	23.79	21.41	25.21	24.45	25.69
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	0.05	0.04	0.03	0.03	0.03
Revolving	0.00	0.00	0.00	0.00	0.00
Closed-End	0.05	0.04	0.03	0.03	0.03
Commercial Real Estate Loans	0.05	0.04	0.02	0.02	0.02
Construction and Land Dev	0.01	0.01	0.00	0.00	0.00
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.04	0.03	0.02	0.01	0.01
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.54	0.53	0.45	0.40	0.41
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.81	0.75	0.60	0.65	0.65
Credit Card Loans	2.16	1.88	1.10	1.22	1.32
Agricultural Loans	0.02	0.03	0.01	0.01	0.01
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.24	0.16	0.00	0.00	0.00

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
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PERCENT OF LOANS AND LEASES	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
30-89 Days PD Loans and Leases	1.28	1.42	1.33	1.15	1.35
90+ Days PD Loans and Leases	0.19	0.22	0.17	0.19	0.24
Nonaccrual Loans and Leases	0.60	0.59	0.51	0.47	0.52
90+ Days PD and Nonaccrual Loans and Leases	0.84	0.87	0.72	0.70	0.79
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	1.28	1.42	1.33	1.15	1.35
90+ Days Past Due Assets	0.19	0.22	0.17	0.19	0.24
Nonaccrual Assets	0.60	0.59	0.51	0.47	0.52
30+ Days PD & Nonaccrual Assets	2.20	2.35	2.10	1.90	2.19
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.54	0.56	0.47	0.45	0.48
90+ PD & Nonaccrual Assets + OREO	0.68	0.69	0.57	0.55	0.59
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.53	0.51	0.46	0.44	0.46
Allowance for Loan & Lease Losses	64.31	63.05	57.46	55.99	59.67
Equity Cap + ALLL	5.57	5.50	4.88	4.74	4.68
Tier 1 Cap + ALLL	5.70	5.63	4.98	4.73	4.94
Loans & Leases + RE Acquired	0.83	0.80	0.71	0.69	0.75

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	1.17	1.31	1.15	0.99	1.12
- 90+ Days Past Due	0.17	0.18	0.13	0.14	0.17
- Nonaccrual	0.47	0.47	0.37	0.36	0.37
Coml & Indl - 30-89 Days PD	1.23	1.29	1.78	1.33	1.73
- 90+ Days Past Due	0.18	0.21	0.24	0.23	0.35
- Nonaccrual	0.75	0.74	0.78	0.74	0.85
Individuals - 30-89 Days PD	2.00	2.15	1.96	1.74	1.89
- 90+ Days Past Due	0.22	0.24	0.19	0.19	0.23
- Nonaccrual	0.24	0.24	0.22	0.22	0.23
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	0.28	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.16	0.19	0.12	0.10	0.17
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.01
- Nonaccrual	0.12	0.12	0.06	0.08	0.11
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	0.64	0.83	0.03	0.02	0.03
- 90+ Days Past Due	0.03	0.05	0.00	0.00	0.00
- Nonaccrual	0.08	0.14	0.00	0.00	0.00
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.45	1.61	1.30	1.16	1.43
- 90+ Days Past Due	0.18	0.18	0.13	0.15	0.19
- Nonaccrual	0.38	0.31	0.29	0.27	0.31
Revolving - 30-89 Days PD	0.31	0.49	0.36	0.25	0.44
- 90+ Days Past Due	0.01	0.02	0.00	0.01	0.02
- Nonaccrual	0.04	0.04	0.02	0.01	0.01
Closed-End - 30-89 Days PD	1.52	1.71	1.34	1.20	1.33
- 90+ Days Past Due	0.18	0.18	0.13	0.15	0.19
- Nonaccrual	0.40	0.32	0.30	0.28	0.31
- Jr Lien 30-89 Days PD	0.06	NA	NA	NA	NA
- Jr Lien 90+ Days PD	0.01	NA	NA	NA	NA
- Jr Lien Nonaccrual	0.02	NA	NA	NA	NA
Commercial RE - 30-89 Days PD	0.78	0.92	0.76	0.55	0.64
- 90+ Days Past Due	0.09	0.12	0.08	0.08	0.09
- Nonaccrual	0.49	0.53	0.35	0.31	0.32
Const & Dev - 30-89 Days PD	0.59	0.70	0.48	0.25	0.44
- 90+ Days Past Due	0.01	0.02	0.00	0.00	0.00
- Nonaccrual	0.18	0.18	0.05	0.04	0.05
Multifamily - 30-89 Days PD	0.02	0.09	0.04	0.01	0.03
- 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	0.73	0.84	0.72	0.53	0.60
- 90+ Days Past Due	0.09	0.11	0.06	0.07	0.08
- Nonaccrual	0.49	0.48	0.33	0.33	0.30
Farmland - 30-89 Days PD	0.41	0.48	0.32	0.29	0.45
- 90+ Days Past Due	0.05	0.04	0.01	0.03	0.03
- Nonaccrual	0.19	0.22	0.17	0.20	0.25
Credit Card - 30-89 Days PD	1.43	1.59	1.23	1.11	1.08
- 90+ Days Past Due	0.59	0.63	0.33	0.32	0.39
- Nonaccrual	0.00	0.00	0.01	0.01	0.02

CAPITAL RATIOS	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Tier 1 Leverage Ratio	9.10	8.92	8.99	9.10	9.13
Tier 1 RBC Ratio	13.43	13.15	13.32	13.94	14.48
Total Risk-Based Capital Ratio	14.78	14.42	14.46	15.06	15.67
Tangible Tier 1 Leverage Ratio	9.07	8.90	8.96	9.07	9.10
Tangible Common Eq Cap/Tan Assets	8.92	8.69	8.65	8.50	8.98
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	9.41	9.43	9.66	10.02	9.56
Standby Letters of Credit	0.32	0.31	0.32	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	15.17	15.17	15.64	16.84	16.50

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 06				
	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Interest Rate Contracts	78.32	100.00	100.00	93.75	89.47
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	21.62	0.00	0.00	6.25	10.53
Futures and Forwards	8.17	12.50	13.33	6.25	21.70
Written Options	11.43	0.00	1.48	12.50	0.00
Exchange-Traded	0.00	0.00	0.00	6.25	0.00
Over-The-Counter	11.43	0.00	0.00	6.25	0.00
Purchased Options	25.93	35.42	26.90	25.00	32.41
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	25.93	35.42	26.90	25.00	31.68
Swaps	52.08	52.08	55.00	56.25	40.63
Held for Trading	0.00	8.33	0.00	0.00	1.05
Interest Rate Contracts	0.00	8.33	0.00	0.00	1.05
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	100.00	91.67	100.00	100.00	93.74
Interest Rate Contracts	72.91	87.50	100.00	93.75	83.22
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	21.62	0.00	0.00	6.25	10.53
Deriv Contr (Excl Fut & FX LE 14 Days)	87.41	100.00	81.68	93.75	94.09
One Year or Less	24.13	16.67	17.26	47.38	49.49
Over 1 Year to 5 Years	47.97	72.22	52.93	35.77	39.43
Over 5 Years	12.93	2.90	5.16	10.60	1.75
Gross Negative Fair Value (Abs Val)	2.73	0.00	0.11	0.91	0.18
Gross Positive Fair Value	1.72	1.02	1.07	1.72	2.14
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 ACTIVITIES	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	NA	NA	NA	NA
Ins Under Assets (P/C)/Tot Ins Und Ast	53.21	NA	NA	NA	NA
Ins Under Assets (L/H)/Tot Ins Und Ast	46.79	NA	NA	NA	NA
Sep Acct Assets (L/H)/Total Life Ast	13.23	NA	NA	NA	NA
Ins Comm&Fees (incl Prem)/Adj Oper Inc	0.37	NA	NA	NA	NA
Premium Inc/Ins Comm&Fees (incl Prem)	1.82	NA	NA	NA	NA
Credit Rel Prem Inc/Tot Prem Inc	70.69	NA	NA	NA	NA
Other Prem Inc/Total Prem Inc	29.31	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)	91.36	NA	NA	NA	NA
Ins Net Inc (L/H)/Equity (L/H)	-56.52	NA	NA	NA	NA
Insur Ben, Losses, Exp/Insur Premiums	0.00	NA	NA	NA	NA
Reinsurance Recov (P/C)/Tot Assets (P/C)	0.00	NA	NA	NA	NA
Reinsurance Recov (L/H)/Tot Assets (L/H)	1.05	NA	NA	NA	NA
Net Assets Ins Under Subs/Cons Assets	0.00	NA	NA	NA	NA
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	NA	NA	NA	NA
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.00	NA	0.00	5.06	0.00
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	NA	NA	NA	NA	NA
Commercial and Industrial Loans	NA	NA	2.95	3.61	NA
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
Leases	NA	NA	NA	NA	NA
GROWTH RATES:					
Net Loans and Leases	-53.87	-47.40	-66.16	-51.11	67.97
Total Selected Assets	-31.92	-47.57	-34.33	-45.94	-0.03
Deposits	NA	NA	NA	NA	-100.00

PROFITABILITY:	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Net Income/Avg Equity Capital	11.20	10.55	11.52	11.44	12.20
Bank Net Inc/Avg Eq Inv in Banks	12.26	11.75	12.90	12.76	12.65
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.68	4.23	0.23	1.89	5.42
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.42	8.90	10.81	9.80	10.27
Bank Net Income/Parent Net Income	102.95	104.31	103.79	103.27	102.13
Nonbank Net Income/Parent Net Income	0.06	0.05	0.04	0.03	0.04
Sub BHCs Net Inc/Parent Net Income	91.96	95.76	86.44	84.84	87.79
LEVERAGE:					
Total Liabilities/Equity	10.18	8.71	7.05	7.05	5.74
Total Debt/Equity Capital	3.31	4.68	4.76	5.49	4.39
Tot Debt+NP to Subs Iss Tr Pref/Equity	8.54	NA	NA	NA	NA
Tot Debt+Lns Guaranteed for Affl/Equity	3.52	4.94	4.93	5.81	4.73
Total Debt/Eq Cap - Exc Over Fair Value	3.33	4.75	4.84	5.65	4.49
Long-Term Debt/Equity Capital	2.01	3.17	2.88	3.29	2.88
Short-Term Debt/Equity Capital	0.39	0.42	0.58	0.66	0.39
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.21	0.28	0.32	0.47	0.51
Long-Term Debt/Consolidated LT Debt	6.68	9.12	20.90	24.31	25.92
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	105.01	103.76	102.36	101.87	100.27
Total Investment in Subs/Equity	105.50	104.28	102.95	102.39	100.87
Equity Inv in Subs/Cons Eq Cap+Min Int	99.35	101.27	101.29	101.62	100.02
Total Inv in Subs/Cons Eq Cap+Min Int	99.86	101.78	101.86	102.13	100.62
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.38	0.30	0.16	0.10	-0.03
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.70	2.62	2.05	2.15	1.75
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	129.50	136.22	141.03	132.19	146.50
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	141.27	144.20	157.10	160.28	163.05
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	124.13	120.05	111.84	112.23	115.92
Pretax Oper Inc + Int Exp/Int Expense	2052.31	1555.86	1654.79	1716.41	1622.78
Div + Int From Subs/Int Exp + Div	163.77	151.81	153.13	152.26	164.13
Fees+Other Inc From Subs/Sal + Oth Exp	4.21	5.07	5.10	5.72	7.26
Net Inc/Curr Port of LT Debt+Pfd Div(X)	56.47	100.49	48.32	42.26	35.41
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.58	-0.95	-0.74	-0.87	-0.44
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	0.25	0.14	0.07	0.04	0.03
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	68.12	65.88	65.01	68.44	64.54
Dividends Paid/Net Income	25.18	27.07	26.11	27.56	24.76
Net Income - Dividends/Avg Equity	8.19	7.44	8.28	8.04	8.56

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	129.34	140.54	143.03	130.52	146.04
Dividends From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Dividends From Subsidiary BHCs	2.89	2.47	1.16	1.65	1.94
Dividends From All Subsidiaries	155.81	175.49	175.10	148.37	180.98

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	36.45	40.63	40.59	38.36	40.64
Interest Income From Bank Subs	0.10	0.16	0.19	0.15	0.14
Mgt & Service Fees From Bank Subs	0.04	0.07	0.04	0.09	0.15
Other Income From Bank Subs	0.04	0.06	0.05	0.06	0.05
Operating Income From Bank Subs	38.19	47.44	47.92	40.88	47.50

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	35.94	31.81	25.01	19.84	19.08
Interest Income From Nonbank Subs	0.46	5.16	11.38	4.79	1.01
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.16	0.28
Other Income From Nonbank Subs	0.03	0.01	0.00	0.00	0.00
Operating Inc From Nonbank Subs	42.91	46.29	45.92	45.12	34.44

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	41.33	43.77	36.44	44.08	44.45
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	0.01	0.00	0.00	0.00
Operating Income From Sub BHCs	41.93	43.99	38.92	45.69	48.04

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	75.02	75.56	76.80	73.97	75.81
Interest Income From Bank Subs	0.46	0.59	0.71	0.76	0.46
Mgt & Serv Fees From Bank Subs	0.07	0.10	0.08	0.18	0.22
Other Income From Bank Subs	0.08	0.13	0.15	0.17	0.10
Operating Income From Bank Subs	82.67	83.99	84.35	83.02	83.44

Dividends From Nonbank Subs	0.01	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	0.11	0.05	0.01	0.03	0.01

Dividends From Subsidiary BHCs	2.94	1.84	1.59	1.99	1.57
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	3.31	2.04	1.75	2.04	2.00

Loans and Adv From Subs/ST Debt	154.91	14.37	0.18	0.00	0.00
Loans and Adv From Subs/Total Debt	51.07	4.46	0.09	0.00	0.00

BHCPR Reporters for Quarter Ending 12/31/2002
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$'000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
2342085	165,482	A. E. BANCORP, INC.	BUFFALO GROVE, IL	New Y-9C/BHCPR reporter
1079731	181,175	A. WILBERT'S SONS LUMBER AND	PLAQUEMINE, LA	
1075500	204,950	ABIGAIL ADAMS NATIONAL BANCORP	WASHINGTON, DC	
3109904	240,348	ACCESS NATIONAL CORPORATION	CHANTILLY, VA	
2467474	238,046	ADIRONDACK BANCORP	SARANAC LAKE, NY	
1107821	226,899	ALAMO CORPORATION OF TEXAS	ALAMO, TX	
2022444	246,760	ALBANY BANCORP, INC.	ALBANY, KY	
1246926	191,520	ALBANY BANCSHARES, INC.	ALBANY, TX	
1247419	288,908	ALLEGHENY VALLEY BANCORP, INC.	PITTSBURGH, PA	
3047154	202,095	ALLIANCE BANCSHARES CALIFORNIA	CULVER CITY, CA	
3123638	280,684	ALLIANCE BANKSHARES CORPORATIO	FAIRFAX, VA	
1203693	184,010	ALPHA FINANCIAL GROUP, INC.	MINONK, IL	
1136595	276,996	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
1105078	215,644	AMADOR BANCSHARES, INC.	LAS CRUCES, NM	
2550657	278,288	AMB FINANCIAL SERVICES CORPORA	BAINBRIDGE ISLAND, WA	
2507183	243,087	AMERIBANCSHARES, INC.	WICHITA FALLS, TX	
1136269	231,736	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
3047172	235,462	AMERICAN BANCORPORATION OF MIN	BRAINERD, MN	
1095414	234,598	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
1207703	152,477	AMERICAN CENTRAL FINANCIAL GRO	SPRINGFIELD, IL	
2900784	215,178	AMERICAN COMMUNITY BANCSHARES,	MONROE, NC	
3035049	223,329	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
2693796	238,466	AMERICAN HORIZONS BANCORP, INC	MONROE, LA	New Y-9C/BHCPR reporter
1110045	239,253	AMERICAN NATIONAL BANCSHARES,	WACO, TX	
2632571	189,264	AMERICAN STATE BANK HOLDING CO	WILLISTON, ND	
1840687	162,216	AMERIWEST CORPORATION	OMAHA, NE	
1131899	204,928	AMTEX BANCSHARES, INC.	ORANGE, TX	
1138197	206,792	ANDERSON BANCSHARES, INC.	MULLINS, SC	
1071913	238,396	ANDOVER BANCORP, INC.	ANDOVER, OH	
1083185	181,339	ANDREW JOHNSON BANCSHARES, INC	GREENEVILLE, TN	
1472257	200,116	ANNAPOLIS BANCORP, INC.	ANNAPOLIS, MD	
1491650	174,826	ARKANSAS BANKERS' BANCORPORATI	LITTLE ROCK, AR	
1057980	207,189	ARKANSAS VALLEY BANCSHARES, IN	BROKEN ARROW, OK	
2293516	270,112	ARMSTRONG BANCSHARES, INC.	VIAN, OK	
1840221	172,979	ARNESON BANCSHARES, INC.	CLEAR LAKE, IA	
1140024	204,670	ARTHUR STATE BANCSHARES, INC.	UNION, SC	
2356886	239,376	ASB CORPORATION	JONESBORO, AR	
2863946	226,236	ASSOCIATED COMMUNITY BANCORP,	GREENWICH, CT	
1130829	161,389	AUSTIN COLONY, INC.	LAKE JACKSON, TX	New Y-9C/BHCPR reporter
3033746	278,443	BAC FINANCIAL INC.	STOCKTON, CA	
1491333	175,831	BAINUM BANCORP II	MURFREESBORO, AR	
1129029	207,694	BAKKEN SECURITIES, INC.	SAINT LOUIS PARK, MN	
1048728	264,258	BALLSTON SPA BANCORP, INC.	BALLSTON SPA, NY	
1142831	212,834	BANC SERVICES CORP.	ORRVILLE, OH	
1126028	260,399	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
2848710	208,006	BANCO PORTUGUES DO ATLANTICO	NEWARK, NJ	
1128460	219,190	BANCOMMUNITY SERVICE CORPORATI	ST PETER, MN	
2468275	172,972	BANCORP OF LUCEDALE, INC.	LUCEDALE, MS	
2858951	232,845	BANCORP, INC., THE	WILMINGTON, DE	
1099449	234,155	BANCSHARES OF EASTERN ARKANSAS	FORREST CITY, AR	
1895397	238,630	BANCSHARES OF JACKSON HOLE, IN	JACKSON, WY	

BHCPR Reporters for Quarter Ending 12/31/2002
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
1099823	161,623	BANCSHARES OF RIPLEY, INC.	RIPLEY, TN	
1101735	296,579	BANCSHARES, INC.	HOUSTON, TX	
1084061	219,365	BANCSOUTH CORPORATION	DOTHAN, AL	
1097445	264,876	BANCSTAR, INC.	SAINT LOUIS, MO	
2561671	160,893	BANK OF IDAHO HOLDING CO.	IDAHO FALLS, ID	New Y-9C/BHCPR reporter
2297701	169,480	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
3109968	187,761	BANKFIRST BANCORP, INC.	WINTER PARK, FL	New Y-9C/BHCPR reporter
1247455	284,283	BANKFIRST CAPITAL CORPORATION	MACON, MS	
2516970	231,967	BANKSHARES OF FAYETTEVILLE, IN	FAYETTEVILLE, AR	
1084780	256,131	BARTOW BANCSHARES, INC.	CARTERSVILLE, GA	
2410304	242,540	BASTROP BANCSHARES, INC.	BASTROP, TX	
2755162	151,127	BAUER INVESTMENTS, LTD.	PORT LAVACA, TX	New Y-9C/BHCPR reporter
2560665	263,101	BAY BANKS OF VIRGINIA, INC.	KILMARNOCK, VA	
1104307	188,323	BAYLOR BANCSHARES, INC.	SEYMOUR, TX	
1143511	295,187	BELLE FOURCHE BANCSHARES, INC.	BELLE FOURCHE, SD	
1071379	289,468	BELMONT BANCORP	BRIDGEPORT, OH	
1141441	261,319	BENCHMARK BANKSHARES INC.	KENBRIDGE, VA	
1051906	253,175	BERCO, INC.	BENNINGTON, KS	
3110366	270,270	BERKSHIRE FINANCIAL HOLDINGS,	READING, PA	New Y-9C/BHCPR reporter
1985131	255,975	BERKSHIRE FINANCIAL SERVICES,	LEE, MA	
1137248	213,441	BIG LAKE FINANCIAL CORPORATION	OKEECHOBEE, FL	
1919770	213,253	BIG SANDY HOLDING COMPANY	LIMON, CO	
1427677	219,353	BLOOMFIELD HILLS BANCORP, INC.	BLOOMFIELD HILLS, MI	
1398973	171,975	BNB FINANCIAL SERVICES CORPORA	NEW YORK, NY	
2905734	228,111	BOE FINANCIAL SERVICES OF VIRG	TAPPAHANNOCK, VA	
1119329	181,263	BOOTHEEL BANCORP, INC.	POPLAR BLUFF, MO	
2238544	207,584	BORDER BANCSHARES, INC.	GREENBUSH, MN	
1124163	282,921	BOSSHARD BANCO, LTD.	LACROSSE, WI	
2577506	180,871	BOTETOURT BANKSHARES, INC.	BUCHANAN, VA	
3043222	165,031	BOTH, INC.	KERRVILLE, TX	New Y-9C/BHCPR reporter
2456919	176,436	BRADFORD BANCORP, INC.	GREENVILLE, IL	
1399774	167,352	BRADLEY COUNTY FINANCIAL CORPO	CLEVELAND, TN	
1097016	174,281	BREMEN BANCORP, INC.	SAINT LOUIS, MO	
2447935	179,470	BRICKYARD BANCORP, INC.	LINCOLNWOOD, IL	
2508425	281,566	BRIDGE VIEW BANCORP	ENGLEWOOD CLIFFS, NJ	
1027947	174,379	BRIGHTON BANCORP	SALT LAKE CITY, UT	New Y-9C/BHCPR reporter
1132382	185,327	BSJ BANCSHARES, INC.	SAINT JOSEPH, LA	
1135075	165,860	BUCHANAN COUNTY BANCSHARES, IN	SAINT JOSEPH, MO	
1060346	259,732	BUERGE BANCSHARES, INC.	JOPLIN, MO	
2752796	234,734	BUSINESS BANK CORPORATION	LAS VEGAS, NV	
1138786	176,397	C.S. BANCSHARES, INC.	CHILLICOTHE, MO	
2100089	166,564	C.S.B. BANCSHARES, INC.	SOMERVILLE, TX	
1203901	271,556	C&F BANC SHARES CORPORATION	KENDALLVILLE, IN	
1201448	183,873	C-B-G, INC.	WEST LIBERTY, IA	
1889510	206,109	CALEDONIA FINANCIAL CORPORATIO	CALEDONIA, MI	
2907381	236,025	CALIFORNIA FIRST NATIONAL BANC	SANTA ANA, CA	
1097098	214,627	CALLAWAY SECURITY BANKS, INC.	FULTON, MO	
2839567	219,682	CAMBANK, INC.	LAKE ZURICH, IL	
2297448	216,109	CAMPELLO BANCORP	BROCKTON, MA	
1248603	196,444	CAPAC BANCORP, INC.	CAPAC, MI	
3019964	239,405	CAPITAL BANCORP, INC.	NASHVILLE, TN	

BHCPR Reporters for Quarter Ending 12/31/2002
Peer Group 6 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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2242970	170,297	CAPITAL COMMERCE BANCORP, INC.	MILWAUKEE, WI	
1248368	190,539	CARDINAL BANCORP II, INC.	SAINT LOUIS, MO	
2434467	189,378	CARDINAL BANKSHARES CORPORATIO	FLOYD, VA	
1245460	274,627	CARLINVILLE NATIONAL BANK SHAR	CARLINVILLE, IL	
1131527	175,206	CARLSBAD BANCORPORATION, INC.	CARLSBAD, NM	
1491641	196,671	CARLSON BANCSHARES, INC.	WEST MEMPHIS, AR	
2943473	189,870	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
2507790	269,317	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1203451	283,131	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
1848825	151,590	CARROLL FINANCIAL SERVICES, IN	HUNTINGDON, TN	Moved from Peer 7
1082870	185,219	CARTER COUNTY BANCORP	ELIZABETHTON, TN	
2767512	294,853	CARTHAGE STATE BANCSHARES, INC	CARTHAGE, TX	
2254508	279,642	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
1106628	176,836	CBC, INC.	CLOVIS, NM	
2435594	182,964	CBR HOLDINGS, INC.	WINNETKA, IL	
2708159	261,987	CCF HOLDING COMPANY	JONESBORO, GA	
1118283	229,032	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
2847357	207,858	CENTENNIAL FIRST FINANCIAL SER	REDLANDS, CA	
2856498	266,236	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
1492273	227,441	CENTRAL BANC, INC.	GENESE0, IL	
1250035	294,595	CENTRAL BANCORP, INC.	GARLAND, TX	
1106468	281,278	CENTRAL BANCSHARES, INC.	HOUSTON, TX	
1250295	239,936	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
1246805	190,018	CENTRAL BANK CORPORATION	SAULT SAINTE MARIE, MI	
3150278	172,311	CENTRAL MISSOURI SHARES, INC.	LEBANON, MO	New Y-9C/BHCPR reporter
3137729	219,124	CENTRAL TEXAS FINANCIAL CORP.	CAMERON, TX	New Y-9C/BHCPR reporter
1020920	167,706	CENTRAL TRUST COMPANY	EDINA, MN	
2918574	288,509	CENTRAL VALLEY BANCORP	MODESTO, CA	
2935405	283,006	CENTRAL VALLEY COMMUNITY BANCO	CLOVIS, CA	
1140677	285,172	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	
2560508	236,942	CENTURY BANCORP MHC	BRIDGETON, NJ	
1491856	228,322	CENTURY FINANCIAL CORPORATION	COLDWATER, MI	
3071122	165,942	CGD USA HOLDING COMPANY, INC.	BRICK, NJ	New Y-9C/BHCPR reporter
2948825	165,860	CHARTER FINANCIAL CORPORATION	BELLEVUE, WA	New Y-9C/BHCPR reporter
2349404	206,853	CHATUGE BANK SHARES, INC.	HIAWASSEE, GA	
1128228	230,201	CHEROKEE BANCSHARES, INC.	SAINT PAUL, MN	
1075881	293,125	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
2868110	175,413	CHESTATEE BANCSHARES, INC.	DAWSONVILLE, GA	New Y-9C/BHCPR reporter
2485076	203,476	CHICAGO SHORE CORPORATION (F.K	CHICAGO, IL	
1125030	183,894	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
1139297	212,324	CHOICEONE FINANCIAL SERVICES,	SPARTA, MI	
1207208	246,491	CITBA FINANCIAL CORPORATION	MOORESVILLE, IN	
2509990	164,474	CITIZENS BANCORP, INC.	NEWPORT, KY	New Y-9C/BHCPR reporter
1135114	193,097	CITIZENS BANCORPORATION OF NEW	NEW ULM, MN	
1078958	277,244	CITIZENS BANCSHARES CORPORATIO	ATLANTA, GA	
1357121	185,034	CITIZENS BANCSHARES CORPORATIO	OLANTA, SC	
2718354	211,277	CITIZENS BANCSHARES, INC.	EDMOND, OK	
1084575	298,599	CITIZENS CAPITAL CORPORATION	MAGEE, MS	
1208492	209,671	CITIZENS CENTRAL BANCORP, INC.	MACOMB, IL	
1246681	266,391	CITIZENS CORPORATION	COLUMBIA, MS	
1142970	182,400	CITIZENS FINANCIAL CORP.	ELKINS, WV	

BHCPR Reporters for Quarter Ending 12/31/2002
Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
1839207	216,048	CITIZENS NATIONAL BANCORP, INC	PUTNAM, CT	
1999718	193,851	CITIZENS NATIONAL BANCORP, INC	SPRINGFIELD, MO	
2344856	188,189	CITIZENS NATIONAL BANCSHARES	BOSSIER CITY, LA	New Y-9C/BHCPR reporter
2568595	262,328	CITY BANCORP	SPRINGFIELD, MO	
2625283	176,131	CITY BANCSHARES, INC.	NATCHITOCHE, LA	
1048849	215,106	CITY NATIONAL BANCSHARES CORPO	NEWARK, NJ	
1135646	263,792	CLAIBORNE HOLDING COMPANY, INC	TAZEWELL, TN	
2469245	236,626	CLASSIC BANCSHARES, INC.	ASHLAND, KY	
1913684	182,741	CLEVELAND STATE BANCORP, INC.	CLEVELAND, MS	
1135422	245,782	CNB CORPORATION	CHEBOYGAN, MI	
1109825	166,578	CNB FINANCIAL CORPORATION, INC	TAYLOR, TX	
2909200	191,587	CNB FINANCIAL SERVICES, INC.	BERKELEY SPRINGS, WV	
2705943	160,972	CNLBANCSHARES, INC.	ORLANDO, FL	New Y-9C/BHCPR reporter
2184043	202,760	COASTAL BANCSHARES, INC.	PEARLAND, TX	
1083671	199,784	COASTAL BANKSHARES, INC.	SAVANNAH, GA	
2146359	258,773	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1070840	162,881	COLONIAL BANC CORP.	EATON, OH	
1117772	216,405	COLUMBIA FINANCIAL CORPORATION	BLOOMSBURG, PA	
1132122	186,080	COLUMBIAN FINANCIAL CORPORATIO	OVERLAND PARK, KS	
1085826	221,676	COLUMBIANA BANCSHARES, INC.	COLUMBIANA, AL	
2693705	218,030	COMBANC, INC.	DELPHOS, OH	
1398834	297,236	COMMERCSOUTH, INC.	EUFAULA, AL	
1118818	150,746	COMMERCIAL BANCSHARES, INC.	TEXARKANA, AR	New Y-9C/BHCPR reporter
2300012	256,935	COMMERCIAL BANCSHARES, INC.	UPPER SANDUSKY, OH	
3101560	156,257	COMMERCIAL BANCSHARES, INC.	MARYLAND HEIGHTS, MO	
1978674	224,788	COMMERCIAL FINANCIAL CORP	STORM LAKE, IA	
1249299	238,251	COMMERCIAL NATIONAL FINANCIAL	ITHACA, MI	
1250606	256,514	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
2332536	205,096	COMMONWEALTH HOLDINGS, L.L.C.	BURLINGTON, KY	
1977154	225,079	COMMUNITY BANCORP OF LOUISIANA	RACELAND, LA	
2180223	207,657	COMMUNITY BANCSHARES OF MARYSV	MARYSVILLE, KS	
1061624	280,890	COMMUNITY BANCSHARES, INC.	NEOSHO, MO	
1889480	165,352	COMMUNITY BANCSHARES, INC.	NOBLESVILLE, IN	
2247612	221,183	COMMUNITY BANCSHARES, INC.	JOSEPH, OR	
2536857	160,739	COMMUNITY BANK CORP.	PARK RIDGE, IL	
1104017	265,867	COMMUNITY BANK HOLDINGS OF TEX	CORSICANA, TX	
1138928	175,177	COMMUNITY BANKERS' CORPORATION	MARION CENTER, PA	
1479144	160,746	COMMUNITY BANKSHARES, INC.	PARKERSBURG, WV	
2443526	287,636	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
1102200	252,288	COMMUNITY COMPANY, THE	WACO, TX	
1131488	193,978	COMMUNITY FINANCIAL CORP.	EDGEWOOD, IA	
3101010	169,111	COMMUNITY FINANCIAL HOLDING CO	DULUTH, GA	New Y-9C/BHCPR reporter
2936103	203,966	COMMUNITY FINANCIAL SHARES, IN	GLEN ELLYN, IL	
2593083	232,857	COMMUNITY FIRST BANCORPORATION	WALHALLA, SC	
2754585	236,961	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
3108194	173,955	COMMUNITY FIRST, INC.	COLUMBIA, TN	
1493793	252,813	COMMUNITY NATIONAL BANCORPORAT	ASHBURN, GA	
2576965	235,251	COMMUNITY NATIONAL BANCORPORAT	WATERLOO, IA	
2735333	173,467	COMMUNITY SHORES BANK CORPORAT	MUSKEGON, MI	New Y-9C/BHCPR reporter
2513157	170,945	COMUNIBANC CORP.	NAPOLEON, OH	
1114502	191,900	CONNECTICUT RIVER BANCORP, INC	CHARLESTOWN, NH	

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Peer Group 6 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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2168922	208,713	CONSOLIDATED EQUITY CORPORATIO	PURCELL, OK	
2286228	180,014	CONSUMERS BANCORP, INC.	MINERVA, OH	
1129681	178,218	CONTINENTAL BANCORP	MIAMI, FL	
1201569	193,517	CONTINENTAL MORTGAGE CORPORATI	AURORA, IL	
1059975	164,264	CONVERSE COUNTY CAPITAL CORPOR	DOUGLAS, WY	
1064269	189,621	CORNERSTONE ALLIANCE, LTD.	WINFIELD, KS	
2746254	212,193	CORNERSTONE BANCORP, INC.	STAMFORD, CT	
1142372	246,661	CORNERSTONE FINANCIAL SERVICES	OTTUMWA, IA	
2022529	228,214	CORNHUSKER GROWTH CORPORATION	LINCOLN, NE	
1098581	220,695	COUNTRY BANCORP, INC.	HILLSBORO, IL	
1416831	194,788	COUNTRY BANK SHARES, INC.	MILFORD, NE	
2524788	224,677	COUNTY BANCORP, INC.	MANITOWOC, WI	
1363681	240,382	COUNTY BANK CORP	LAPEER, MI	
3027709	182,007	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1207543	282,959	CRETE BANCORPORATION, INC.	CRETE, IL	
1131611	158,932	CROSS COUNTY BANCSHARES, INC.	WYNNE, AR	
1126149	183,207	CROSSTOWN HOLDING COMPANY	BLAINE, MN	
1210244	267,073	CRYSTAL VALLEY FINANCIAL CORPO	MIDDLEBURY, IN	
2184575	175,064	CSB, INC.	BIXBY, OK	
2029368	164,844	DAIRYLAND BANK HOLDING CORPORA	LA CROSSE, WI	
1250026	182,520	DB HOLDING COMPANY, INC.	OMAHA, NE	
1139176	166,841	DBT FINANCIAL CORPORATION	DEWITT, AR	
3059746	237,676	DELLS BANCSHARES, INC.	WISCONSIN DELLS, WI	
1249918	215,621	DELMAR BANCORP	DELMAR, MD	
2706726	196,382	DELMARVA BANCSHARES, INC.	CAMBRIDGE, MD	
2834115	163,571	DELTA TRUST AND BANKING CORPOR	LITTLE ROCK, AR	New Y-9C/BHCPR reporter
1130164	245,573	DEMOTTE BANCORP	DE MOTTE, IN	
1989241	165,769	DENALI BANCORPORATION, INC.	FAIRBANKS, AK	
1133615	197,419	DENTEL BANCORPORATION	VICTOR, IA	
2209058	161,253	DENVER BANKSHARES, INC.	DENVER, CO	
1131602	253,228	DEVON BANCORP, INC.	CHICAGO, IL	
1139617	217,154	DG BANCORP, INC.	DOWNERS GROVE, IL	
1085899	163,198	DICKSON FINANCIAL CORPORATION	DICKSON, TN	
2065432	280,952	DIMECO, INC	HONESDALE, PA	
1098198	156,650	DREW BANCSHARES, INC.	MONTICELLO, AR	New Y-9C/BHCPR reporter
2558484	210,112	DUNN INVESTMENT CO.	MANCHESTER, IA	
1951770	292,568	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
1021879	279,846	EAGLE NATIONAL HOLDING COMPANY	MIAMI, FL	
3023466	204,255	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
1139224	249,692	EAST SIDE BANCORPORATION, INC.	CHICAGO, IL	
1427556	255,917	EAST TEXAS FINANCIAL CORPORATI	KILGORE, TX	
1200777	175,183	EASTER ENTERPRISES, INC.	SPENCER, IA	
1129467	219,337	EASTERN MICHIGAN FINANCIAL COR	CROSWELL, MI	
1122851	234,768	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
2577766	151,928	EDGAR COUNTY BANC SHARES, INC.	PARIS, IL	Moved from Peer 7
1098031	255,846	EDMONTON BANCSHARES, INC.	EDMONTON, KY	
1206153	242,165	EDVILLE BANCORP, INC.	VILLA PARK, IL	
1207329	227,773	ELGIN STATE BANCORP, INC.	ELGIN, IL	
1206676	182,114	ELLETTSVILLE BANCSHARES, INC.	ELLETTSVILLE, IN	
2947985	168,523	ELMER BANCORP, INC.	ELMER, NJ	
1204869	245,535	ELMWOOD FINANCIAL CORPORATION	RACINE, WI	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
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1480944	238,577	EMCLAIRE FINANCIAL CORP	EMLENTON, PA	
2466208	272,684	ENTERPRISE BANCSHARES, INC.	MEMPHIS, TN	
1401190	288,711	EVANS BANCORP, INC.	ANGOLA, NY	
3001129	169,999	EVERGREENBANCORP, INC.	SEATTLE, WA	
1096176	241,566	EXCHANGE BANCSHARES, INC.	MAYFIELD, KY	
1054000	244,786	EXCHANGE BANKSHARES CORPORATIO	ATCHISON, KS	
1085862	157,972	EXCHANGE BANCSHARES, INC.	MILLEDGEVILLE, GA	New Y-9C/BHCPR reporter
1061893	205,230	EXCHANGE COMPANY	GIBBON, NE	
1082731	232,625	EXECUTIVE BANKING CORPORATION	MIAMI, FL	
1416907	165,581	F.B.H. CORPORATION	FAYETTE, AL	
1130089	291,530	FACTORY POINT BANCORP, INC.	MANCHESTER CENTER, VT	
2107305	232,684	FAIRFIELD BANCSHARES, INC.	FAIRFIELD, IL	
2270254	266,240	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
2568867	153,207	FALMOUTH BANCORP, INC.	FALMOUTH, MA	
1842083	294,894	FAR WEST BANCORPORATION	PROVO, UT	
1053357	157,801	FARM AND HOME INSURANCE AGENCY	LYONS, NE	
2178631	249,546	FARMERS AND MERCHANTS BANCSHAR	BURLINGTON, IA	
1099672	225,534	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1247615	177,170	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
2142306	275,481	FARMERS BANCORPORATION, INC.	BUHL, ID	
1095638	156,027	FARMERS BANCSHARES, INC.	HARDINSBURG, KY	
1109320	166,826	FARMERS BANCSHARES, INC.	CENTER, TX	
1071511	164,496	FARMERS NATIONAL BANCORP OF CY	CYNTHIANA, KY	
2108227	214,448	FARMERS STATE FINANCIAL CORP.	VICTOR, MT	
2900355	236,037	FCB BANCORP, INC.	LOUISVILLE, KY	
1085488	207,391	FCB CORPORATION	MANCHESTER, TN	
3104860	195,132	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	
1134069	198,224	FCN BANC CORP.	BROOKVILLE, IN	
2348274	252,700	FCT BANCSHARES, INC.	WACO, TX	
1891979	212,440	FEO INVESTMENTS, INC.	NORFOLK, NE	
2527024	182,845	FGH BANCORP, INC.	HERRIN, IL	
1204337	295,994	FIDELITY BAN CORPORATION	INDEPENDENCE, IA	Moved from Peer 5
1121788	202,217	FIDELITY CORPORATION	BURKE, SD	
1199787	264,305	FIDELITY FINANCIAL CORPORATION	BIRMINGHAM, MI	
1925968	250,142	FINANCIAL INVESTORS OF THE SOU	BIRMINGHAM, AL	
1126037	216,825	FINLAYSON BANCSHARES, INC.	FINLAYSON, MN	
1115330	250,373	FIRST & OCEAN BANCORP	NEWBURYPORT, MA	
1363935	202,245	FIRST & PEOPLES BANCSHARES, IN	RUSSELL, KY	
1064737	298,097	FIRST ADA BANCSHARES, INC.	ADA, OK	
1083840	202,840	FIRST ALACHUA BANKING CORPORAT	ALACHUA, FL	
2522337	234,401	FIRST ALAMOGORDO BANCORP OF NE	RENO, NV	
1056134	202,393	FIRST ALTUS BANCORP, INC.	ALTUS, OK	
1138188	200,009	FIRST AMERICAN BANCORP	ATHENS, GA	
1141629	212,423	FIRST AMERICAN BANCSHARES, INC	FORT ATKINSON, WI	
1143052	181,297	FIRST APPLE RIVER CORPORATION	APPLE RIVER, IL	
1096550	244,237	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1108967	284,631	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1105751	299,907	FIRST BAIRD BANCSHARES, INC.	BAIRD, TX	
1838590	229,628	FIRST BANCORP. OF DURANGO, INC	DURANGO, CO	
1099140	234,162	FIRST BANCORP, INC.	RUSSELL SPRINGS, KY	
1416701	289,125	FIRST BANCORP, INC.	KETCHIKAN, AK	Moved from Peer 5

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1842935	285,179	FIRST BANCORPORATION, INC.	LA CROSSE, WI	
2971261	202,999	FIRST BANCTRUST CORPORATION	PARIS, IL	
1134041	216,928	FIRST BANK SHARES OF THE SOUTH	ALMA, GA	
1081921	257,157	FIRST BANKS, INC.	CARNESVILLE, GA	
2349468	221,340	FIRST BANKSHARES, INC.	WINTER PARK, FL	
1062050	169,835	FIRST BROKEN ARROW CORPORATION	BROKEN ARROW, OK	
2389839	204,673	FIRST CAPITAL BANKSHARES, INC.	PEORIA, IL	
1417360	234,521	FIRST CAPITAL CORPORATION	FORT SCOTT, KS	
1076525	223,502	FIRST CAROLINA BANCSHARES CORP	DARLINGTON, SC	
1022166	157,146	FIRST CARTHAGE CORPORATION	CARTHAGE, MS	
1928633	237,558	FIRST CECILIAN BANCORP, INC.	CECILIA, KY	
1427293	188,788	FIRST CHEROKEE BANCSHARES, INC	WOODSTOCK, GA	
1142130	195,350	FIRST CITIZENS OF PARIS, INC.	PARIS, IL	
3010037	171,716	FIRST COMMERCE CORPORATION	CHARLOTTE, NC	
2016340	180,760	FIRST COMMUNITY BANCORP, INC.	SHELBYVILLE, TN	
2341547	155,334	FIRST COMMUNITY BANCSHARES, IN	KANSAS CITY, KS	
2641694	260,977	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2398587	181,965	FIRST COMMUNITY BANK HOLDING	DEBARY, FL	
2224239	166,370	FIRST COMMUNITY CORPORATION	ROGERSVILLE, TN	
2337401	195,201	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
1132896	201,770	FIRST COMMUNITY FINANCIAL CORP	MIFFLINTOWN, PA	
1056479	216,714	FIRST COMPANY	POWELL, WY	
1097388	279,555	FIRST DELTA BANKSHARES, INC.	BLYTHEVILLE, AR	
1492956	217,836	FIRST EAGLE BANCSHARES, INC.	HANOVER PARK, IL	
1250398	236,487	FIRST EXPRESS OF NEBRASKA, INC	GERING, NE	
1104642	185,761	FIRST FABENS BANCORPORATION	FABENS, TX	
1086122	270,793	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	
1100112	211,787	FIRST FARMERS BANK HOLDING COM	BARDSTOWN, KY	
1030451	255,309	FIRST FINANCIAL BANCORP	LODI, CA	
2180232	155,662	FIRST FINANCIAL BANCSHARES, IN	ROLAND, OK	
3114805	257,840	FIRST GEORGIA HOLDING, INC.	BRUNSWICK, GA	
1246515	283,312	FIRST GILMER BANKSHARES, INC.	GILMER, TX	
1107700	195,824	FIRST GRAHAM BANCORP, INC.	GRAHAM, TX	
1105528	253,410	FIRST GRANBURY BANCORPORATION	GRANBURY, TX	
1086243	179,054	FIRST HARALSON CORPORATION	BUCHANAN, GA	
1134564	166,478	FIRST INDEPENDENCE CORPORATION	DETROIT, MI	Moved from Peer 7
1065163	169,171	FIRST INDEPENDENT BANCORP, INC	CHICKASHA, OK	
2265429	162,389	FIRST INTERNATIONAL BANCORP TE	PLANO, TX	New Y-9C/BHCPR reporter
1233627	192,881	FIRST LIBERTY NATIONAL BANCSHA	LIBERTY, TX	
1889855	216,871	FIRST MARENGO FINANCIAL CORPOR	MARENGO, IL	
1980846	231,944	FIRST METRO BANCORP	MUSCLE SHOALS, AL	
1063619	288,425	FIRST MIDWEST ACQUISITION CORP	MIDWEST CITY, OK	
1492219	194,910	FIRST MUTUAL BANCORP OF ILLINO	HARVEY, IL	New Y-9C/BHCPR reporter
2577159	228,607	FIRST NATIONAL BANCORP OF RIVE	RIVER FALLS, WI	
1134845	171,441	FIRST NATIONAL BANCORP, INC.	LIBBY, MT	
2619349	247,306	FIRST NATIONAL BANCORP, INC.	GREEN FOREST, AR	
1889529	178,097	FIRST NATIONAL BANCORPORATION	STOUGHTON, WI	
1100224	167,547	FIRST NATIONAL BANCSHARES OF	HOPE, AR	
3018958	223,326	FIRST NATIONAL BANCSHARES OF	HUNTSVILLE, TX	
1097575	231,184	FIRST NATIONAL BANCSHARES, INC	CAMDENTON, MO	
2720067	222,161	FIRST NATIONAL BANCSHARES, INC	BRADENTON, FL	

BHCPR Reporters for Quarter Ending 12/31/2002
Peer Group 6 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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1137529	212,983	FIRST NATIONAL BANK CORP	CLOVERDALE, IN	
1057908	198,582	FIRST NATIONAL BANK OF GILLETT	GILLETTE, WY	
1417007	200,814	FIRST NATIONAL BANKS-WEST CO.	EVANSTON, WY	
1076123	296,415	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1055726	272,742	FIRST NATIONAL CORPORATION OF	ARDMORE, OK	
1132159	172,432	FIRST NATIONAL CORPORATION OF	WYNNE, AR	
1427220	150,320	FIRST NATIONAL FINANCIAL CORPO	MANCHESTER, KY	New Y-9C/BHCPR reporter
1097070	179,461	FIRST NATIONAL HOLDING COMPANY	OXFORD, MS	
1071409	220,383	FIRST NATIONAL LONDON BANKSHAR	LONDON, KY	
1135356	239,609	FIRST NATIONAL TALLADEGA CORPO	TALLADEGA, AL	
1051081	261,965	FIRST NEBRASKA BANCS, INC.	SIDNEY, NE	
1881934	182,576	FIRST NEIGHBORHOOD BANCSHARES,	TOLEDO, IL	
1107830	205,128	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
2449331	230,694	FIRST NORTHWEST BANCORP, INC.	ARLINGTON HEIGHTS, IL	
1085844	225,135	FIRST OF HOMESTEAD, INC.	HOMESTEAD, FL	
1205633	234,826	FIRST OF HURON CORP.	BAD AXE, MI	
1206395	188,633	FIRST OF WAVERLY CORPORATION	WAVERLY, IA	
2791816	240,662	FIRST OTTAWA BANCSHARES, INC.	OTTAWA, IL	
1062528	188,599	FIRST PIONEER BANK CORP.	BRUSH, CO	
1071043	160,383	FIRST PRESTONSBURG BANCSHARES,	PRESTONSBURG, KY	
2224408	182,799	FIRST PRYOR BANCORP, INC.	PRYOR, OK	
2125523	289,161	FIRST SECURITY BANCORP, INC.	ELMWOOD PARK, IL	Moved from Peer 5
2899851	231,861	FIRST SECURITY BANCORP, INC.	LEXINGTON, KY	
1085572	240,488	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
3065774	163,597	FIRST SENTRY BANCSHARES, INC.	HUNTINGTON, WV	
1099690	238,088	FIRST SHARP COUNTY BANCSHARES,	ASH FLAT, AR	
1123401	203,655	FIRST SLEEPY EYE BANCORPORATIO	SIOUX FALLS, SD	
2817314	185,148	FIRST SOUTH BANCORP, INC.	SPARTANBURG, SC	
2349486	230,591	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1082692	223,959	FIRST SOUTHWEST CORPORATION	MCCOMB, MS	
1209471	237,056	FIRST STATE BANCORP OF MONTICE	MONTICELLO, IL	
1098705	284,133	FIRST STATE BANCORP, INC.	CARUTHERSVILLE, MO	
1057850	280,240	FIRST STATE BANCSHARES, INC.	SCOTTSBLUFF, NE	
1975459	274,081	FIRST STATE BANCSHARES, INC.	NEW LONDON, WI	
1096448	211,478	FIRST STATE BANKING CORP	RUSSELLVILLE, AR	
1083587	282,797	FIRST STATE CORPORATION	WAYNESBORO, MS	
2621267	153,405	FIRST STATE FINANCIAL CORPORAT	SARASOTA, FL	
1902754	298,005	FIRST STAUNTON BANCSHARES, INC	STAUNTON, IL	
1098880	172,194	FIRST UNION FINANCIAL CORPORAT	MONTICELLO, AR	
1097100	178,854	FIRST VALLEY NATIONAL CORP.	CLARKSDALE, MS	
1099654	174,436	FIRST VANDALIA CORP.	VANDALIA, IL	
1135404	256,889	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1070336	264,354	FIRST WEST VIRGINIA BANCORP	WHEELING, WV	
1100091	206,091	FIRST WESTERN BANCSHARES, INC.	BOONEVILLE, AR	
1109834	297,012	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
2376567	177,785	FIRSTFED BANCORP, INC.	BESSEMER, AL	
1129515	172,599	FIVE FLAGS BANKS, INC.	PENSACOLA, FL	
2902005	166,217	FLORIDA COMMUNITY BANKSHARES,	OCALA, FL	New Y-9C/BHCPR reporter
1246382	179,389	FLORIDA FIRST CITY BANKS, INC.	FORT WALTON BEACH, FL	
1086814	180,423	FMB BANCSHARES, INC.	LAKELAND, GA	
1084128	240,069	FMB BANKING CORPORATION	MONTICELLO, FL	

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Peer Group 6 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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1137426	186,104	FMB OF S.C. BANCSHARES, INC.	HOLLY HILL, SC	
2851653	224,058	FNB BANCORP	LAYTON, UT	
1416671	202,333	FNB BANCSHARES, INC.	IRON MOUNTAIN, MI	
1133491	195,444	FNB BANKSHARES	BAR HARBOR, ME	
2504285	199,166	FNB COMPANY	LIVINGSTON, TX	
1248144	176,286	FNB FINANCIAL CORP.	SCOTTSVILLE, KY	
1247325	237,934	FNB FINANCIAL CORPORATION	SHELBY, OH	
1141227	190,349	FNB FINANCIAL SERVICES, INC.	DURANT, OK	
2052601	217,939	FNBR HOLDING CORPORATION	MEEKER, CO	
2511322	211,566	FNC., INC.	STORM LAKE, IA	
1137462	261,137	FORBES FIRST FINANCIAL CORPORA	SAINT LOUIS, MO	
1128134	209,700	FORSTROM BANCORPORATION, INC.	CLARA CITY, MN	
2938349	299,571	FOSTER BANKSHARES, INC.	CHICAGO, IL	
2658197	197,492	FOUNDERS FINANCIAL CORPORATION	GRAND RAPIDS, MI	
1098152	191,752	FRANKLIN BANCORP, INC.	FRANKLIN, KY	
1139103	236,084	FRANKLIN BANCORP, INC. DBA SUN	ST PAUL, MN	
1136933	180,275	FREEDOM BANCORPORATION, INC.	LINDSTROM, MN	
2600730	291,804	FRONTIER NATIONAL CORPORATION	SYLACAUGA, AL	
2596758	286,964	FSB BANCORP, MHC	FARMINGTON, ME	
1417379	162,282	FULTON BANCSHARES CORPORATION	MCCONNELLSBURG, PA	
2222495	270,186	FUTURA BANC CORPORATION	URBANA, OH	
1107885	158,654	G-6 CORPORATION	MESQUITE, TX	
1079067	171,869	GADSDEN CORPORATION, THE	ALTOONA, AL	
2963190	196,882	GATEWAY BANCORP	SANTA ANA, CA	New Y-9C/BHCPR reporter
2973591	231,015	GATEWAY FINANCIAL HOLDINGS, IN	ELIZABETH CITY, NC	
2512589	162,811	GATEWAY HOLDING COMPANY, INC.	DALLAS, TX	
1907106	186,516	GATO HOLDINGS, INC.	THIEF RIVER FALLS, MN	
2530097	198,206	GBC BANCORP INC	LAWRENCEVILLE, GA	
1246944	178,462	GENBEACH CO., INC.	BEATTYVILLE, KY	
2589385	195,722	GEORGE WASHINGTON BANCORP, INC	OAK LAWN, IL	
1245581	226,961	GEORGIA COMMUNITY BANCORP, INC	REYNOLDS, GA	
2540292	257,362	GEORGIA-CAROLINA BANCSHARES	AUGUSTA, GA	
1098741	251,312	GERMANTOWN BANC CORP.	GERMANTOWN, IL	
2994260	191,390	GIANT HOLDINGS, INC.	FORT LAUDERDALE, FL	
2257620	279,916	GILLMOR FINANCIAL SERVICES, IN	OLD FORT, OH	
2839969	167,717	GILMER NATIONAL BANCSHARES, IN	GILMER, TX	
2571755	193,217	GLB BANCORP, INC.	MENTOR, OH	
2001328	279,811	GLEN BURNIE BANCORP	GLEN BURNIE, MD	
1064915	268,921	GN BANKSHARES, INC.	GIRARD, KS	
1205950	201,824	GNB BANCORPORATION	GRUNDY CENTER, IA	
1840267	213,662	GNB BANCSHARES, INC.	GAINESVILLE, TX	
2630193	215,633	GNB BANKSHARES CORPORATION	GRUNDY, VA	
2942850	235,954	GRACE INVESTMENT COMPANY, INC.	ALVA, OK	
2846275	167,481	GRAFF FAMILY, INC.	MCCOOK, NE	
1115406	219,365	GRAND BANK CORPORATION	MARBLEHEAD, MA	
1132216	271,075	GRANGE NATIONAL BANC CORP.	TUNKHANNOCK, PA	
1974470	241,208	GRAYSON BANKSHARES, INC.	INDEPENDENCE, VA	
1060355	167,391	GREAT PLAINS BANCSHARES, INC.	HOLLIS, OK	
1947102	231,293	GREAT RIVER FINANCIAL GROUP	BURLINGTON, IA	
1080568	214,634	GREAT SOUTHERN CAPITAL CORPORA	MERIDIAN, MS	
1143641	218,954	GREATER CHICAGO FINANCIAL CORP	CHICAGO, IL	

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Peer Group 6 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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1141384	197,521	GREATER SOUTHWEST BANCSHARES,	IRVING, TX	
1205996	267,430	GREENFIELD BANCSHARES, INC.	GREENFIELD, IN	
1071566	278,431	GREENVILLE NATIONAL BANCORP	GREENVILLE, OH	
3025648	192,726	GREER BANCSHARES INCORPORATED	GREER, SC	
2637820	236,263	GUARANTY BANCORP, INC.	WOODSVILLE, NH	
1209444	221,207	GUARANTY BANKSHARES, LTD.	CEDAR RAPIDS, IA	
1096952	237,570	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
1121993	295,674	GUARANTY DEVELOPMENT COMPANY	LIVINGSTON, MT	
2521406	197,061	GUARANTY FINANCIAL CORPORATION	CHARLOTTESVILLE, VA	
1085929	160,148	GULF COAST BANCSHARES, INC.	ABBEVILLE, LA	
2860057	270,669	GWINNETT COMMERCIAL GROUP, INC	LAWRENCEVILLE, GA	
1103391	263,886	HALECO BANCSHARES, INC.	PLAINVIEW, TX	
3012554	298,714	HAMPTON ROADS BANKSHARES, INC.	CHESAPEAKE, VA	
2008130	210,234	HARBOR BANKSHARES CORPORATION	BALTIMORE, MD	
1208102	258,113	HARBOR SPRINGS FINANCIAL CORPO	HARBOR SPRINGS, MI	
1119075	237,064	HARDEMAN COUNTY INVESTMENT COM	BOLIVAR, TN	
1097838	195,857	HARDIN COUNTY BANCSHARES, INC.	SAVANNAH, TN	
1209604	161,804	HARVARD BANCORP, INC.	HARVARD, IL	
1863659	205,918	HAYWARD BANCSHARES, INC.	EAU CLAIRE, WI	
1357082	221,855	HAZARD BANCORP	HAZARD, KY	
1136287	231,451	HCB FINANCIAL CORP.	HASTINGS, MI	
2805375	211,407	HCSB FINANCIAL CORPORATION	LORIS, SC	
2595881	176,849	HEARTLAND BANCSHARES, INC.	FRANKLIN, IN	
3058057	297,242	HEMET BANCORP	RIVERSIDE, CA	Moved from Peer 5
1427079	210,629	HERGET FINANCIAL CORP.	PEKIN, IL	
2144739	223,753	HERITAGE BANCSHARES GROUP, INC	WILLMAR, MN	
2856340	210,115	HERITAGE BANCSHARES, INC.	LUCAMA, NC	
1143717	220,482	HERITAGE CAPITAL CORPORATION	JONESBORO, AR	
1200795	243,090	HERITAGE COMMUNITY BANCORPORAT	RIVERDALE, IL	
1140154	196,518	HERITAGE FINANCIAL CORPORATION	GRANBURY, TX	
1200218	207,024	HERITAGEBANC, INC.	CHICAGO HEIGHTS, IL	
1245741	291,593	HERKY HAWK FINANCIAL CORP.	MONTICELLO, IA	New Y-9C/BHCPR reporter
3066977	253,737	HFB FINANCIAL CORPORATION	MIDDLESBORO, KY	
3118670	177,483	HIGH COUNTRY FINANCIAL CORPORA	BOONE, NC	
1916948	165,599	HIGH POINT FINANCIAL SERVICES,	FORRESTON, IL	
1131750	292,348	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
2170868	161,864	HOCKING VALLEY BANCSHARES, INC	ATHENS, OH	
1144107	299,536	HONAT BANCORP, INC.	HONESDALE, PA	
1881680	177,827	HONOR BANCORP, INC.	HONOR, MI	
1200496	199,300	HOW-WIN DEVELOPMENT CO.	CRESCO, IA	
1138049	238,034	HPK FINANCIAL CORPORATION	CHICAGO, IL	
2876544	197,346	HSB BANCORP, INC.	HEBRON, MD	
1416608	163,204	HURON COMMUNITY FINANCIAL SERV	EAST TAWAS, MI	
2326179	295,420	IBW FINANCIAL CORPORATION	WASHINGTON, DC	Moved from Peer 5
1142774	222,798	ICNB FINANCIAL CORPORATION	IONIA, MI	
1209761	282,659	ILLINI CORPORATION	SPRINGFIELD, IL	
1208054	272,781	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
1889565	161,696	ILLINOIS STATE BANCORP, INC.	WHEATON, IL	New Y-9C/BHCPR reporter
2002893	168,596	INDEPENDENT BANKSHARES CORPORA	GALLATIN, TN	
2634490	287,040	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
2849388	220,913	INTERMOUNTAIN FIRST BANCORP	LAS VEGAS, NV	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
1139792	229,228	IOWA STATE BANK HOLDING COMPAN	DES MOINES, IA	
1248845	152,571	IRELAND BANCORP, LTD.	MALAD CITY, ID	New Y-9C/BHCPR reporter
1247295	231,014	IXONIA BANCSHARES, INC.	IXONIA, WI	
1053713	181,223	J. R. MONTGOMERY BANCORPORATIO	LAWTON, OK	
1119347	165,576	JACKSON FINANCIAL CORPORATION	MAYFIELD, KY	
2805683	238,793	JAMES MONROE BANCORP, INC.	ARLINGTON, VA	
1132766	239,164	JBC BANCSHARES, INC.	JASPER, GA	
2267665	234,546	JEFFERSON BANCSHARES, INC.	PINE BLUFF, AR	
2135812	169,724	JONES BANCSHARES, L.P.	WAYCROSS, GA	New Y-9C/BHCPR reporter
1061156	168,157	JONES NATIONAL CORPORATION	SEWARD, NE	
1122057	228,435	JORGENSON HOLDING COMPANY	KENMARE, ND	
1050075	295,061	KANSAS BANK CORPORATION	JOHNSON, KS	
1140127	283,118	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1206050	186,698	KENBANCORP	KENTLAND, IN	
3030192	272,872	KENSINGTON BANKSHARES, INC.	TAMPA, FL	
2010759	283,926	KILLBUCK BANCSHARES, INC.	KILLBUCK, OH	
1104325	178,011	KLEBERG AND COMPANY BANKERS	KINGSVILLE, TX	
1056657	201,185	KREY CO. LTD.	PRATT, KS	
2155276	191,059	KS BANCORP, INC.	KENLY, NC	
1086506	160,325	LAFOLLETTE FIRST NATIONAL CORP	LA FOLLETTE, TN	
2360043	224,324	LAKE ELMO BANCSHARES, INC.	LAKE ELMO, MN	
1094864	292,822	LAKE HAMILTON ENTERPRISES, INC	LITTLE ROCK, AR	Moved from Peer 5
2520799	156,743	LAKELAND FINANCIAL CORPORATION	ROUND LAKE HEIGHTS, IL	New Y-9C/BHCPR reporter
2265054	271,037	LAUREL CAPITAL GROUP, INC.	ALLISON PARK, PA	
1069273	168,001	LAWRENCE KEISTER & CO	SCOTTDALE, PA	
1099195	174,681	LBT BANCSHARES, INC.	LITCHFIELD, IL	
2148586	160,421	LEA COUNTY BANCSHARES, INC.	HOBBS, NM	
1031588	263,283	LEARNER FINANCIAL CORPORATION	WALNUT CREEK, CA	
1416578	261,515	LEGEND BANCORP, INC.	BOWIE, TX	
2700500	161,252	LEMARS ACQUISITION CORPORATION	LEMARS, IA	
1085228	153,354	LIBERTY BANCORP OF GEORGIA, IN	CLAYTON, GA	
3101784	276,624	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1246579	157,004	LIBERTY BANCSHARES, INC.	ADA, OH	
1130548	231,650	LIBERTY FINANCIAL SERVICES, IN	NEW ORLEANS, LA	
1086748	231,978	LIBERTY SHARES, INC.	HINESVILLE, GA	
1204775	170,766	LINCOLN S.B. CORP.	LINCOLN, IL	
1201103	227,340	LINCOLNWOOD BANCORP INC.	LINCOLNWOOD, IL	
1119271	184,690	LINN HOLDING COMPANY	LINN, MO	New Y-9C/BHCPR reporter
1129618	190,046	LIZTON FINANCIAL CORPORATION	LIZTON, IN	
1133259	169,766	LOGAN COUNTY BANCSHARES, INC.	LOGAN, WV	
1204618	170,363	LONGVIEW CAPITAL CORPORATION	NEWMAN, IL	
1491614	177,768	LONOKE BANCSHARES, INC.	LONOKE, AR	
1209743	154,048	LUXEMBURG BANCSHARES, INC.	LUXEMBURG, WI	New Y-9C/BHCPR reporter
1246298	172,893	LUZERNE NATIONAL BANK CORPORAT	LUZERNE, PA	
1246476	188,932	LYONS BANCORP, INC.	LYONS, NY	
2011765	162,324	M & L HOLDING COMPANY	BRANSON, MO	
1841732	177,017	M C BANCSHARES, INC.	MORGAN CITY, LA	
2807810	187,201	M&F BANCORP, INC.	DURHAM, NC	
1491306	198,844	M&P COMMUNITY BANCSHARES, INC.	NEWPORT, AR	
2052777	245,578	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
1136577	204,021	MACON BANCTRUST, INC.	LAFAYETTE, TN	

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2481443	176,479	MADDOX CORPORATION, THE	BLAKELY, GA	
1416493	196,993	MADISON BANCSHARES GROUP, LTD.	BLUE BELL, PA	
3026551	194,140	MADISON BANCSHARES, INC.	PALM HARBOR, FL	
2453936	174,785	MAGNOLIA BANKSHARES, INC.	EASTMAN, GA	
2493923	202,679	MAINBANCORP, INC.	AUSTIN, TX	
2067959	185,641	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1081097	201,828	MANSURA BANCSHARES, INC.	MANSURA, LA	
1139505	194,850	MARBANC FINANCIAL CORPORATION	MARKLE, IN	
1131376	222,470	MARION COUNTY BANCSHARES, INC.	HAMILTON, AL	
3035647	281,356	MARYLAND BANKCORP, INC.	LEXINGTON PARK, MD	
3045011	224,945	MAUCH CHUNK TRUST FINANCIAL CO	JIM THORPE, PA	
1205857	163,417	MAUSTON BANCORP, INC.	LA CROSSE, WI	
2655534	200,903	MBT BANCSHARES, INC.	KANSAS CITY, MO	
2269977	208,837	MBT CORP.	FOREST CITY, IA	
1071342	213,952	MCCREARY BANCSHARES INC.	WHITLEY CITY, KY	
1871618	243,424	MCINTOSH BANCSHARES, INC.	JACKSON, GA	
1127324	291,990	MCLEOD BANCSHARES, INC.	SHOREWOOD, MN	
2913083	197,157	MCNB BANKS, INC.	WELCH, WV	
1247183	240,697	MERCER COUNTY STATE BANCORP	SANDY LAKE, PA	
1082469	179,066	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
1062676	237,582	METCALF BANCSHARES, INC.	OVERLAND PARK, KS	
2521899	221,866	METRO BANK FINANCIAL SERVICES,	MIAMI, FL	
3027268	247,813	METRO NORTH BANCSHARES, INC.	ELK RIVER, MN	
1248649	196,269	METROBANCORP	INDIANAPOLIS, IN	
1081136	274,998	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1207673	196,706	MID-IOWA BANCSHARES CO.	ALGONA, IA	
2300768	228,426	MID-MISSOURI HOLDING COMPANY,	SULLIVAN, MO	
1206573	275,146	MIDAMERICA NATIONAL BANCSHARES	CANTON, IL	
1136214	179,146	MIDDLEBURY NATIONAL CORPORATIO	MIDDLEBURY, VT	
1398740	226,212	MIDDLEFIELD BANC CORP.	MIDDLEFIELD, OH	
1071539	175,965	MIDDLEFORK FINANCIAL GROUP INC	HYDEN, KY	
1063888	174,624	MIDLANDS FINANCIAL SERVICES	OMAHA, NE	
1136689	200,851	MIDSOUTH BANCORPORATION	DOTHAN, AL	Name change from WIREGRASS BANCORPORATION
1054091	285,850	MIDSTATE BANCORP, INC.	HINTON, OK	
1825367	245,473	MIDSTATES BANCSHARES, INC.	HARLAN, IA	
1064652	217,606	MIDWEST BANC HOLDING CO.	PIERCE, NE	
3157343	176,836	MIDWEST BANCORPORATION	BILLINGS, MT	New Y-9C/BHCPR reporter
2575249	199,283	MIDWEST BANCORPORATION, INC.	POPLAR BLUFF, MO	
2603450	232,635	MIDWEST COMMUNITY BANCSHARES,	MARION, IL	
1399729	202,460	MIDWEST GUARANTY BANCORP, INC.	TROY, MI	
1137042	242,655	MIFFLINBURG BANCORP, INC.	MIFFLINBURG, PA	
2848073	168,785	MILES BANCSHARES, INC.	ADVANCE, MO	
1201952	188,490	MILFORD BANCORPORATION	MILFORD, IA	
2795702	217,550	MINSTER FINANCIAL CORP.	MINSTER, OH	
2651581	255,084	MNB BANCORP	MILFORD, MA	
2298904	235,587	MNB CORPORATION	BANGOR, PA	
2910055	179,537	MONMOUTH COMMUNITY BANCORP	LONG BRANCH, NJ	
1889967	211,703	MONONA BANKSHARES, INC.	MONONA, WI	
2351274	230,005	MONTANA SECURITY, INC.	HAVRE, MT	
1205325	177,429	MONTFORT BANCORPORATION, INC.	PLATTEVILLE, WI	
1097922	285,530	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	

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Peer Group 6 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
2510428	192,799	MOUND CITY FINANCIAL SERVICES,	PLATTEVILLE, WI	
1098367	212,143	MOUNTAIN BANCSHARES, INC.	YELLVILLE, AR	
1098415	276,436	MOUNTAIN HOME BANCSHARES, INC.	MOUNTAIN HOME, AR	
3114748	200,084	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	
1061213	282,404	MOUNTAIN STATES BANCORPORATION	DENVER, CO	
2317999	153,369	MOUNTAIN VIEW BANCSHARES, INC.	MOUNTAIN VIEW, AR	New Y-9C/BHCPR reporter
2107789	168,329	MYERS BANCSHARES, INC.	ALVA, OK	
1107595	287,538	NACOGDOCHES COMMERCIAL BANCSHA	NACOGDOCHES, TX	
1134050	166,871	NASHVILLE HOLDING COMPANY, THE	NASHVILLE, GA	
2665739	269,414	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
1137985	296,831	NATIONAL BANCSHARES CORPORATIO	ORRVILLE, OH	
2947882	283,652	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
3059773	289,975	NATIONAL UNITED BANCSHARES, IN	GATESVILLE, TX	
1066003	272,247	NBC CORP. OF OKLAHOMA	OKLAHOMA CITY, OK	
1056684	280,899	NBM CORPORATION	MCALESTER, OK	
1085880	250,658	NBN CORPORATION	NEWPORT, TN	
2925406	165,599	NCAL BANCORP	LOS ANGELES, CA	
1140097	180,293	NEFFS BANCORP, INC.	NEFFS, PA	
1204074	160,941	NEKOOSA PORT EDWARDS BANCORPOR	NEKOOSA, WI	
2098412	234,783	NETEX BANCORPORATION	PITTSBURG, TX	
2500027	175,261	NEW ASIA BANCORP, INC.	CHICAGO, IL	
1119628	215,477	NEW ERA BANCORPORATION, INC.	FREDERICKTOWN, MO	
2257228	166,756	NEW INDEPENDENT BANCSHARES, IN	NEW WASHINGTON, IN	
3049617	291,281	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1138106	200,803	NEW TRIPOLI BANCORP, INC.	NEW TRIPOLI, PA	
1118621	185,293	NEWBURG INSURANCE AGENCY, INC.	ROLLA, MO	
3103603	248,406	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1889574	213,483	NORTH BANCORP, INC.	GAYLORD, MI	
1832824	205,044	NORTH CASCADES BANCSHARES, INC	CHELAN, WA	
2834076	209,342	NORTH CENTRAL BANCORP	NORFOLK, NE	
1136540	160,883	NORTH SHORE FINANCIAL CORPORAT	DULUTH, MN	
3109070	195,061	NORTH STATE BANCORP	RALEIGH, NC	
1122422	269,781	NORTHEAST SECURITIES CORPORATI	MINNEAPOLIS, MN	
1249495	250,402	NORTHERN MISSOURI BANCSHARES,	UNIONVILLE, MO	
1109898	211,937	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	
2575726	193,791	NORTHUMBERLAND BANCORP	NORTHUMBERLAND, PA	
2088329	209,144	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
1246542	250,918	NW BANCSHARES, INC.	CHIPPEWA FALLS, WI	
2729499	247,377	OCONEE FINANCIAL CORPORATION	WATKINSVILLE, GA	
2321428	277,356	OGDEN BANCSHARES, INC.	OGDEN, IA	
1206537	181,012	OGLE COUNTY BANCSHARES, INC.	ROCHELLE, IL	
2347035	166,312	OHIO HERITAGE BANCORP, INC.	COSHOCOTON, OH	
1097221	162,452	OHIO VALLEY BANCORP, INC.	HENDERSON, KY	
2571269	229,480	ONEFINANCIAL CORPORATION	LITTLE ROCK, AR	
1210048	205,766	ORION BANCORPORATION, INC.	ORION, IL	
2950257	204,295	OSB FINANCIAL SERVICES, INC.	ORANGE, TX	
1124770	233,890	OSCEOLA BANCORPORATION, INC.	OSCEOLA, WI	
2454586	201,221	OUACHITA BANCSHARES CORP.	MONROE, LA	
2410854	179,706	OUTSOURCE CAPITAL GROUP, INC.	LUBBOCK, TX	
1207954	178,425	OWEN FINANCIAL CORPORATION	SPENCER, IN	
1203200	242,261	P.N.B. FINANCIAL CORP.	CHICAGO, IL	

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ID_RSSD	Consolidated Assets(\$'000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
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2560236	268,534	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
3109605	180,327	PACIFIC STATE BANCORP	STOCKTON, CA	
2961888	164,688	PACIFICA BANCORP, INC.	BELLEVUE, WA	
1480663	209,130	PALM DESERT INVESTMENTS	PALM DESERT, CA	
1076329	198,001	PALMETTO STATE BANKSHARES, INC	HAMPTON, SC	
3021800	209,911	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
2465283	233,816	PARIS BANCSHARES, INC.	PARIS, TX	
1209716	272,600	PARK BANCORPORATION, INC.	MADISON, WI	
2384508	154,810	PATAPSCO BANCORP, INC.	DUNDALK, MD	
2840479	248,497	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	
2061407	288,028	PAVILION BANCORP, INC.	ADRIAN, MI	
1494343	200,935	PAWNEE HOLDING COMPANY, INC.	PAWNEE, OK	
2787912	180,274	PB FINANCIAL SERVICES CORPORAT	DULUTH, GA	New Y-9C/BHCPR reporter
1248658	186,679	PBT BANCSHARES, INC.	MCPHERSON, KS	
3120972	183,051	PDS BANCORP, INC.	PRAIRIE DU SAC, WI	
2168959	195,712	PEAK BANKS OF COLORADO, INC.	NEDERLAND, CO	
1132757	164,388	PENN BANCSHARES, INC.	PENNSVILLE, NJ	
1140622	180,580	PENN LAUREL FINANCIAL CORP.	CURWENSVILLE, PA	
1823587	162,840	PEOPLES BANCORP INC. OF BULLIT	SHEPHERDSVILLE, KY	
1209499	237,149	PEOPLES BANCORP, INC.	PRAIRIE DU CHIEN, WI	
2531049	169,120	PEOPLES BANCORP, INC.	CHESTERTOWN, MD	
1493841	150,689	PEOPLES BANKING CORPORATION	BLACKSHEAR, GA	
1097061	283,841	PEOPLES CORPORATION, THE	RIPLEY, MS	
1491801	204,385	PEOPLES FINANCIAL CORP. OF ILL	KEWANEE, IL	
2833949	223,466	PEOPLES FLORIDA BANKING CORPOR	PALM HARBOR, FL	
1085611	209,577	PEOPLES HOLDING COMPANY	WINDER, GA	
2684543	245,783	PEOPLES HOLDING COMPANY, INC.,	COLDWATER, OH	
2700368	218,332	PEOPLES SERVICE COMPANY	NIXA, MO	
1845619	277,669	PETERSON HOLDING COMPANY	DECATUR, AR	
1095759	181,829	PHELPS COUNTY BANCSHARES, INC.	ROLLA, MO	
1208885	183,361	PILOT BANCORP, INC.	PILOT GROVE, IA	
1135691	180,206	PILOT POINT BANCORP, INC.	PILOT POINT, TX	
2520605	218,290	PINNACLE BANCSHARES, INC.	JASPER, AL	
2534406	200,329	PINNACLE BANKSHARES CORPORATIO	ALTAVISTA, VA	
1059407	251,726	PIONEER BANCSHARES, INC.	PONCA CITY, OK	
1108163	271,113	PLAINS BANCORP, INC.	LUBBOCK, TX	
1103793	161,039	PLANTERS & MERCHANTS BANCSHARE	HEARNE, TX	
3013225	162,990	PLANTERS FINANCIAL GROUP, INC	HOPKINSVILLE, KY	New Y-9C/BHCPR reporter
1057618	169,392	PLATTE COUNTY BANCSHARES, INC.	PLATTE CITY, MO	
1839823	223,043	PNB HOLDING CO.	PONTIAC, IL	
2152734	199,852	POCA VALLEY BANKSHARES, INC.,	WALTON, WV	
1207712	261,702	PONTIAC BANCORP, INC.	PONTIAC, IL	
2524911	198,497	PONTOTOC BANCSHARES CORP.	PONTOTOC, MS	
1208577	220,802	PORT BANCSHARES, INC.	PORT WASHINGTON, WI	
2234920	192,787	POTOMAC BANCSHARES, INC.	CHARLES TOWN, WV	
1249271	195,201	POWELL VALLEY BANKSHARES, INC.	JONESVILLE, VA	
2306649	191,253	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	
1108659	241,414	PROGRESSIVE BANCORP, INC.	MONROE, LA	
2198563	232,580	PROPHETSTOWN BANKING CO.	PROPHETSTOWN, IL	
2838159	215,665	PROVIDENT BANCORP	AMESBURY, MA	
1109263	233,946	PSB FINANCIAL CORPORATION	MANY, LA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
1404735	240,875	PTB CORPORATION	SALEM, OR	
1057962	249,267	QUAIL CREEK BANCSHARES, INC.	OKLAHOMA CITY, OK	
2618614	258,306	QUEENSTOWN BANCORP OF MARYLAND	QUEENSTOWN, MD	
1126868	150,808	RAMSEY FINANCIAL CORPORATION	DEVILS LAKE, ND	Moved from Peer 7
2003108	214,121	RATON CAPITAL CORPORATION	RATON, NM	
2526755	206,144	RBC, INC.	DEMOPOLIS, AL	
1132243	216,718	RED RIVER BANCORP, INC.	GAINESVILLE, TX	
2743235	260,142	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1099300	150,312	REELFOOT BANCSHARES, INC.	UNION CITY, TN	
1416439	276,283	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
2787118	207,627	RELIANCE BANCSHARES, INC.	DES PERES, MO	
2789466	209,667	RENASANT BANCSHARES INC	GERMANTOWN, TN	
1054073	182,213	REPUBLIC CORPORATION, THE	HOUSTON, TX	
1131451	275,410	REPUBLIC FINANCIAL CORPORATION	WICHITA, KS	
1207945	210,816	RESOURCE BANCSHARES, INC.	DEKALB, IL	
1104147	212,627	REUNION BANCSHARES, INC.	DALLAS, TX	
2486813	200,430	RIVER HOLDING COMPANY	STODDARD, WI	
2114938	282,404	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
2616085	196,901	RIVERSIDE GULF COAST BANKING	CAPE CORAL, FL	
2020824	262,742	ROCKWOOD BANCSHARES, INC.	EUREKA, MO	
2823351	250,075	ROME, MHC	ROME, NY	
1417324	170,853	ROMNEY BANKSHARES, INC.	ROMNEY, WV	
1885594	297,273	ROYAL AMERICAN CORPORATION	INVERNESS, IL	Moved from Peer 5
1096372	276,924	ROYAL BANCSHARES, INC.	SAINT LOUIS, MO	
2718167	236,603	RSNB BANCORP	ROCK SPRINGS, WY	
2603928	263,611	SAEHAN BANCORP	LOS ANGELES, CA	
1417203	229,189	SAINT LANDRY BANCSHARES, INC.	OPELOUSAS, LA	
2693273	293,126	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
2950716	192,143	SAVINGS BANCORP, INC.	CIRCLEVILLE, OH	
1129869	211,049	SCB BANCORP, INC.	DECATUR, IL	
1204029	290,694	SEAWAY BANCSHARES, INC.	CHICAGO, IL	
1201738	175,578	SECURITY AGENCY, INC.	DECORAH, IA	
1124789	277,924	SECURITY BANCSHARES CO.	GLENCOE, MN	
2848804	197,406	SECURITY FINANCIAL SERVICES CO	DURAND, WI	
1248573	237,310	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
1124257	198,404	SECURITY STATE BANK HOLDING CO	JAMESTOWN, ND	
2572024	239,706	SECURITY STATE CORPORATION	CENTRALIA, WA	
1085330	279,155	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
2472423	282,839	SERVICE BANCORP, MHC	MEDWAY, MA	
1086458	267,427	SEVIER COUNTY BANCSHARES, INC.	SEVIERVILLE, TN	
2639011	181,094	SHORE FINANCIAL CORPORATION	ONLEY, VA	
2687852	275,705	SIGNATURE BANCSHARES, INC.	SPRINGFIELD, MO	
3065970	216,637	SIUSLAW FINANCIAL GROUP, INC.	FLORENCE, OR	
1207589	194,602	SOMONAUK FSB BANCORP, INC.	SOMONAUK, IL	
2925394	182,603	SONOMA VALLEY BANCORP	SONOMA, CA	
2411619	197,103	SOONER SOUTHWEST BANKSHARES	TULSA, OK	
1081622	230,758	SOUTH BANKING COMPANY	ALMA, GA	
3083303	215,392	SOUTH COASTAL HOLDINGS MHC, IN	ROCKLAND, MA	
2764977	173,540	SOUTH GEORGIA BANK HOLDING COM	OMEGA, GA	
1086298	188,814	SOUTH LOUISIANA FINANCIAL CORP	HOUMA, LA	
2465313	225,010	SOUTH STREET FINANCIAL CORP.	ALBEMARLE, NC	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
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2794778	181,169	SOUTHCOAST FINANCIAL CORPORATI	MOUNT PLEASANT, SC	
2124795	226,550	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1107184	217,872	SOUTHERN BANCSHARES, INC.	HOUSTON, TX	
1098929	194,349	SOUTHERN ILLINOIS BANCORP, INC	CARMI, IL	New Y-9C/BHCPR reporter
1020395	221,124	SOUTHERN NATIONAL CORPORATION	ANDALUSIA, AL	
3114056	209,245	SOUTHPORT FINANCIAL CORPORATIO	KENOSHA, WI	
1132403	240,218	SOUTHWEST BANCSHARES, INC.	CHATOM, AL	
1081538	240,467	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
1119365	180,046	SPRINGFIELD BANKSHARES, INC.	SPRINGFIELD, KY	
2474931	253,815	ST. JOSEPH CAPITAL CORPORATION	MISHAWAKA, IN	
2645973	278,711	STANDARD MUTUAL HOLDING COMPAN	EXPORT, PA	
1076150	229,542	STATE BANCORP, INC.	BRUCETON MILLS, WV	
1100046	184,745	STATE HOLDING COMPANY	LITTLE ROCK, AR	
2623588	268,032	STATE OF FRANKLIN BANCSHARES,	JOHNSON CITY, TN	
1245509	188,591	STEPHENSON NATIONAL BANCORP	MARINETTE, WI	
1486665	284,628	STEBEN TRUST CORPORATION	HORNELL, NY	
1210646	273,939	STILLMAN BANCCORP, INC.	STILLMAN VALLEY, IL	
2728791	232,226	STOCKMANS FINANCIAL GROUP	ELK GROVE, CA	
2754334	222,418	STONEBRIDGE FINANCIAL CORP.	WEST CHESTER, PA	
3051571	296,684	STURGIS BANCORP, INC.	STURGIS, MI	Moved from Peer 5
1131666	180,426	SULPHUR SPRINGS BANCSHARES, IN	SULPHUR SPRINGS, TX	
2267937	235,183	SUMMIT BANCSHARES, LTD.	OLNEY, IL	
1846634	245,042	SUN FINANCIAL CORPORATION	SAINT PETERS, MO	
2461463	225,904	SUSSEX BANCORP	FRANKLIN, NJ	
1134500	222,213	SUTTON BANCSHARES, INC.	ATTICA, OH	
1098385	242,183	SVB&T CORPORATION	FRENCH LICK, IN	
3100330	164,164	SWANN BANCSHARES, INC.	WEDOWEE, AL	New Y-9C/BHCPR reporter
2614894	244,746	SWB BANCSHARES, INC.	FORT WORTH, TX	
1095816	193,889	T & C BANCORP, INC.	QUINCY, IL	
1076516	183,734	TCB CORPORATION	GREENWOOD, SC	
1140341	227,405	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	
1841004	153,934	TESCOTT BANCSHARES, INC.	TESCOTT, KS	New Y-9C/BHCPR reporter
1101726	202,437	TEXAS GULF BANCSHARES, INC.	CLUTE, TX	
2346010	185,294	THOMASVILLE BANCSHARES, INC	THOMASVILLE, GA	
1082852	189,898	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
1059340	199,861	TONGANOXIE BANKSHARES, INC.	TONGANOXIE, KS	
1118292	264,877	TOWER BANCORP INC.	GREENCASTLE, PA	
1095722	240,656	TOWN & COUNTRY BANCSHARES, INC	SALEM, MO	
2730383	257,247	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	
1969506	170,176	TRI-COUNTY BANCORP, INC.	BROWN CITY, MI	
2523389	282,202	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1139345	244,669	TRI-COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	
1133848	226,473	TRIVOLI BANCORP, INC.	TRIVOLI, IL	
2246053	172,645	TRUMAN BANCORP, INC.	SAINT LOUIS, MO	
1128527	199,410	TRUMAN BANCSHARES, INC.	TRUMAN, MN	
1048858	222,656	TSB SERVICES, INC.	SPENCER, NY	
2856706	184,423	TWENTY-FIRST CENTURY FINANCIAL	TULSA, OK	
1082478	270,247	TWIN CITIES FINANCIAL SERVICES	MARYVILLE, TN	
1125085	245,731	TYSAN CORPORATION, THE	MINNEAPOLIS, MN	
1202098	206,984	UNION BANCORPORATION, INC.	UNION GROVE, WI	
1133530	235,022	UNION BANCSHARES OF BENTON, IN	BENTON, AR	

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1085358	265,570	UNION BANCSHARES, INC.	PELL CITY, AL	
2887296	153,551	UNION BANCSHARES, MHC	FREEMPORT, IL	
1134836	177,196	UNION NATIONAL BANCORP OF BARB	BARBOURVILLE, KY	
2190110	230,330	UNION STATE BANCSHARES, INC.	KILLEEN, TX	
1141601	289,553	UNISOUTH, INC.	UMATILLA, FL	
1083895	232,897	UNITED BANCORPORATION OF ALABA	ATMORE, AL	
2630746	288,388	UNITY BANCSHARES, L.L.C.	SAINT JOHN, MO	
1097511	292,794	UNIVERSAL BANCORP	BLOOMFIELD, IN	
2497202	244,582	UPSON BANKSHARES, INC.	THOMASTON, GA	
2082532	251,063	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	
1056189	193,681	VALLEY BANCORP, INC.	BRIGHTON, CO	
1057430	152,932	VALLEY BANK SHARES, INC.	VALLEY, NE	Moved from Peer 7
2693385	171,711	VALLEY COMMUNITY BANCSHARES	PUYALLUP, WA	
2314327	248,846	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1399541	188,679	VALLEY RIDGE FINANCIAL CORP.	KENT CITY, MI	
1128581	259,688	VERMILLION BANCSHARES, INC.	VERMILLION, MN	
2364573	215,160	VIKING FINANCIAL SERVICES CORP	SEATTLE, WA	
1076703	152,124	VIRGINIA COMMUNITY BANKSHARES,	LOUISA, VA	Moved from Peer 7
1249703	207,917	VOGEL BANCSHARES, INC.	ORANGE CITY, IA	
1080803	163,522	VOLUNTEER STATE BANCSHARES, IN	PORTLAND, TN	
2721596	296,224	VOYAGER FINANCIAL SERVICES COR	EDINA, MN	
1234491	255,743	W. J. YOUNG & CO.	CLINTON, IA	
1207468	167,752	W.S.B., INC.	WASHINGTON, IA	
3004689	161,315	WACCAMAW BANKSHARES, INC	WHITEVILLE, NC	
2524676	173,931	WAGGONER NATIONAL BANCSHARES,	VERNON, TX	
1084155	219,517	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1126318	267,080	WALKER BAN CO.	WALKER, MN	
1138393	203,820	WARREN COUNTY BANCSHARES, INC.	WARRENTON, MO	
1142989	219,990	WASECA BANCSHARES, INC.	WASECA, MN	
1119525	163,817	WASHCO BANCSHARES, INC.	POTOSI, MO	
1054813	250,313	WASHINGTON INVESTMENT COMPANY	OTIS, CO	
1137015	203,874	WASHINGTON/WILKES HOLDING COMP	WASHINGTON, GA	
2747925	154,271	WB&T BANCSHARES, INC.	DUNCANVILLE, TX	
1020582	243,153	WCN BANCORP, INC.	WISCONSIN RAPIDS, WI	
1083635	213,411	WEST BATON ROUGE BANCSHARES	PORT ALLEN, LA	
1061736	205,426	WEST GATE BANSHARES, INC.	LINCOLN, NE	
1985216	206,975	WEST MILTON BANCORP, INC.	WEST MILTON, PA	
1095852	180,680	WEST PLAINS BANCSHARES, INC.	WEST PLAINS, MO	
1057113	227,208	WEST POINT BANCORP, INC.	WEST POINT, NE	
2371807	195,442	WEST POINTE BANCSHARES, INC.	OSHKOSH, WI	
1206667	266,038	WEST SHORE BANK CORPORATION	LUDINGTON, MI	
1107997	159,738	WEST TEXAS BANCSHARES, INC.	KERMIT, TX	
2831936	249,073	WESTBOROUGH BANCORP, M.H.C.	WESTBOROUGH, MA	
1127650	276,312	WESTBRAND, INC.	MINOT, ND	
1109227	270,439	WESTERN COMMERCE BANCSHARES OF	CARLSBAD, NM	
2293507	159,852	WESTERN OKLAHOMA FINANCIAL SER	ELK CITY, OK	
1357149	176,052	WESTERN SPRINGS BANCORP, INC.	HOFFMAN ESTATES, IL	
1123223	280,114	WESTERN STATE AGENCY, INC.	DEVILS LAKE, ND	
1203536	199,370	WHITEWATER BANCORP., INC.	WHITEWATER, WI	
2142445	269,732	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
1125245	216,033	WILCOX BANCSHARES, INC.	GRAND RAPIDS, MN	

BHCPR Reporters for Quarter Ending 12/31/2002
Peer Group 6 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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1417511	165,324	WILKINSON BANKING CORPORATION	GREENWOOD, AR	
1085947	155,900	WILLISTON HOLDING COMPANY	WILLISTON, FL	New Y-9C/BHCPR reporter
1099122	287,411	WILSON & MUIR BANCORP, INC.	BARDSTOWN, KY	
1133660	240,978	WINONA BANC HOLDING COMPANY	WINONA, MN	
1108761	237,374	WORTH BANCORPORATION, INC.	LAKE WORTH, TX	
1124921	260,581	YELLOWSTONE HOLDING COMPANY	COLUMBUS, MT	
2995874	175,715	1ST CHOICE BANCORP, INC.	HOUSTON, TX	
2784920	268,708	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
1053209	204,369	304 CORPORATION	OMAHA, NE	

Note: Peer Group 6 has 876 bank holding companies.