

Data Screen: R-Squared EPS Growth >= 0.80

As at 15-Aug-03

Company	Ticker	Yield	5 Yr Avg Yld	R-Squared EPS Growth	R-Squared Sales Growth	R-Squared Div Growth	5 Yr Div Growth	5 Yr EPS Growth	5 Yr Sales Growth	Debt/Cap	5 Yr Debt/Cap	Change in Debt/Cap	Payout Ratio	5 Yr Payout Ratio	Annual Div	Price 15-Aug-03	
s&P 500	SPAL	1.65	1.41	N/A	N/A	0.30	(0.80)	N/A	N/A	34.94	N/A	N/A	0.52	0.45	16.32	990.67	
dow Jones Indl	INDU	2.30	1.82	N/A	N/A	0.94	5.41	N/A	N/A	N/A	N/A	N/A	0.46	0.42	214.76	9321.69	
Anworth Mtge	REAL ESTATE	ANH	12.17	11.49	0.88	0.54	0.79	51.27	54.03	111.47	16.12	7.17	8.95	0.91	0.95	1.80	14.79
Hanover Cap Mtg	REAL ESTATE	HCM	11.89	11.88	0.95	0.76	0.52	15.71	62.44	96.74	56.84	76.65	(19.81)	0.74	1.40	1.20	10.09
Getty Realty Cp	REAL ESTATE	GTY	6.88	5.38	0.84	0.04	0.85	49.64	55.26	1.53	0.38	9.85	(9.47)	1.15	1.30	1.70	24.70
Kinder Morg Eng	OIL&GAS PRODUCTI	KMP	6.44	6.76	0.99	0.96	0.97	18.99	16.10	103.22	51.65	42.34	9.31	1.31	1.28	2.60	40.39
Capital Automtv	REAL ESTATE	CARS	5.81	7.98	0.83	0.88	0.64	16.01	24.37	31.74	71.90	63.53	8.36	0.60	1.16	1.64	28.32
Kimco Realty Co	REAL ESTATE	KIM	5.33	6.67	0.90	0.54	0.59	11.89	12.51	6.44	9.58	33.33	(23.75)	1.01	1.05	2.16	40.50
Genl Grwth Pty	REAL ESTATE	GGP	4.33	5.78	0.96	0.90	0.87	10.27	15.77	19.19	79.06	73.31	5.74	0.89	1.03	2.88	66.45
Fsf Finl Corp	BANKS & THRIFTS	FFHH	4.08	4.13	0.92	0.69	0.83	24.86	35.51	9.25	64.89	68.37	(3.49)	0.42	0.42	1.20	29.45
Wash Mutual Inc	BANKS & THRIFTS	WM	4.03	2.82	0.97	0.86	0.64	19.06	20.27	16.38	74.28	78.60	(4.32)	0.38	0.31	1.60	39.74
Bb&T Corp	BANKS-MAJOR	BBT	3.56	2.68	1.00	0.86	0.97	13.67	12.62	20.01	62.49	64.30	(1.81)	0.45	0.42	1.28	36.00
Wells Fargo-New	BANKS-MAJOR	WFC	3.56	2.12	0.98	0.89	0.86	14.51	15.46	11.75	65.73	57.05	8.68	0.52	0.39	1.80	50.52
First Bcp-Nc	BANKS & THRIFTS	FBNC	3.52	3.31	0.96	0.86	0.84	23.58	9.63	20.76	18.64	9.73	8.91	0.47	0.43	0.92	26.16
First Fin Bk-Tx	BANKS & THRIFTS	FFIN	3.40	3.73	0.98	0.47	0.97	14.46	9.13	2.16	0.00	0.00	0.00	0.55	0.54	1.24	36.50
Exelon Corp	UTILITY-ELEC PWR	EXC	3.38	2.82	0.90	0.90	0.58	19.37	19.01	35.99	61.12	64.48	(3.36)	0.34	0.36	2.00	59.15
Charter One Fin	BANKS & THRIFTS	CF	3.33	2.65	0.97	0.84	0.99	18.38	11.88	8.94	77.05	77.42	(0.37)	0.40	0.34	1.04	31.20
Natl Comm Finl	BANKS-MAJOR	NCF	3.31	2.19	0.96	0.77	0.96	19.47	15.49	34.61	45.51	51.86	(6.34)	0.49	0.43	0.80	24.18
Amer Home Mtg	FINANCE	AHMH	3.24	0.85	0.91	0.99	0.70	132.76	87.62	114.65	83.36	41.21	42.16	0.13	0.06	0.52	16.07
North Fork Bcp	BANKS & THRIFTS	NFB	3.20	2.97	0.97	0.91	0.97	18.93	16.37	11.78	32.79	42.85	(10.05)	0.41	0.41	1.08	33.78
Arrow Finl Corp	BANKS & THRIFTS	AROW	3.18	3.58	0.99	0.76	0.97	12.58	14.27	4.98	59.69	50.75	8.94	0.44	0.45	1.04	32.75
Oceanfirst Finl	BANKS & THRIFTS	OCFC	3.14	3.38	0.97	0.47	0.97	22.27	20.94	3.13	66.37	41.42	24.95	0.53	0.49	0.80	25.51
Fulton Finl	BANKS & THRIFTS	FULT	3.11	3.05	0.99	0.91	0.97	11.60	8.15	6.73	38.20	35.32	2.88	0.50	0.45	0.64	20.59
River Valley Bc	BANKS & THRIFTS	RIVR	3.02	2.55	0.97	0.85	0.97	43.05	39.05	13.78	68.48	38.27	30.21	0.30	0.25	1.20	39.68
Astoria Finl Cp	BANKS & THRIFTS	AF	3.00	4.25	0.97	0.15	0.94	18.09	12.57	4.17	62.78	57.15	5.63	0.32	0.43	0.88	29.30
Suntrust Bks	BANKS-MAJOR	STI	2.99	2.44	0.89	0.02	0.80	10.65	8.60	0.63	56.64	53.47	3.17	0.38	0.35	1.80	60.29
New York Cmnty	BANKS & THRIFTS	NYB	2.96	3.06	0.96	0.91	0.78	26.76	40.11	57.69	81.60	78.34	3.26	0.48	0.52	0.92	31.05
Mentor Corp	MEDICAL PRODUCT	MNT	2.94	0.46	0.94	0.94	0.76	10.40	23.67	12.92	0.00	0.29	(0.29)	0.07	0.09	0.60	20.38
Park National	BANKS & THRIFTS	PRK	2.92	2.87	1.00	0.85	0.90	10.54	9.88	14.15	40.15	26.22	13.93	0.51	0.53	3.32	113.90
Popular Inc	BANKS-MAJOR	BPOP	2.91	2.36	0.96	0.37	0.86	13.27	12.43	2.55	8.77	41.39	(32.62)	0.36	0.34	1.08	37.11
Southtrust Corp	BANKS-MAJOR	SOTR	2.91	2.66	0.99	0.18	0.94	17.79	12.57	2.90	59.15	58.86	0.29	0.43	0.38	0.84	28.91
First Tenn Natl	BANKS & THRIFTS	FTN	2.89	2.88	0.85	0.45	0.89	10.97	15.08	4.49	49.08	31.21	17.88	0.36	0.43	1.20	41.51
Fannie Mae	FINANCE	FNM	2.89	1.71	0.99	0.25	0.85	10.58	18.45	9.38	96.39	95.50	0.89	0.26	0.27	1.80	62.37
Greater Bay Bcp	BANKS & THRIFTS	GBBK	2.87	1.71	0.92	0.93	0.87	27.35	21.26	47.62	67.12	56.82	10.30	0.27	0.23	0.54	18.83
Glacier Bancorp	BANKS & THRIFTS	GBCI	2.86	3.22	0.92	0.93	0.87	12.12	15.13	29.49	74.51	69.56	4.95	0.41	0.44	0.76	26.62
Greene Cnty Bc	BANKS & THRIFTS	GCBC	2.85	2.09	0.86	0.99	0.85	61.12	35.55	11.73	21.55	20.86	0.70	0.66	0.56	0.72	25.25
Amer Natl Bnsh	BANKS & THRIFTS	AMNB	2.84	3.35	0.94	0.08	0.96	10.84	8.15	1.81	23.42	23.91	(0.48)	0.46	0.44	0.76	26.73
Efc Bancorp	BANKS & THRIFTS	EFC	2.82	3.27	0.95	0.92	0.37	19.30	24.25	16.75	73.28	57.63	15.65	0.38	0.49	0.56	19.71
Harleysville Pa	BANKS & THRIFTS	HNBC	2.82	2.94	0.97	0.88	0.55	12.21	10.24	11.55	41.49	41.45	0.05	0.44	0.40	0.76	26.97
Tcf Finl Corp	BANKS & THRIFTS	TCB	2.82	2.61	0.99	0.59	0.97	17.26	15.90	3.07	67.31	70.34	(3.04)	0.39	0.39	1.30	46.09
Greenpoint Finl	BANKS & THRIFTS	GPT	2.80	2.86	0.92	0.80	0.73	11.53	30.19	7.35	73.29	50.45	22.84	0.25	0.32	1.44	51.43
Synovus Finl Cp	BANKS & THRIFTS	SNV	2.76	2.07	1.00	0.80	0.95	18.09	14.64	15.70	47.29	32.95	14.33	0.52	0.49	0.66	23.88
First Finl Hldg	BANKS & THRIFTS	FFCH	2.75	2.85	0.96	0.60	0.95	12.19	12.36	5.36	77.84	81.17	(3.33)	0.37	0.37	0.76	27.64
Dime Comm Bncsh	BANKS & THRIFTS	DCOM	2.73	2.69	0.97	0.86	0.82	27.25	29.71	11.23	68.60	67.00	1.60	0.34	0.36	0.68	24.93

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First Bcp Ind	BANKS & THRIFTS	FBEI	2.73	1.48	0.92	0.48	0.98	48.35	19.60	10.22	57.33	25.78	31.55	0.50	0.41	0.54	19.80
First Fed Cap	BANKS & THRIFTS	FTFC	2.72	2.75	0.98	0.93	0.91	15.66	15.15	10.92	64.01	69.85	(5.84)	0.31	0.32	0.56	20.60
Financial Inst	BANKS & THRIFTS	FISI	2.70	2.37	0.95	0.83	0.95	20.18	16.06	14.11	32.43	24.23	8.20	0.31	0.28	0.64	23.75
Firstfed Amer	BANKS & THRIFTS	FAB	2.67	2.24	0.99	0.95	0.95	37.37	27.25	14.06	81.60	85.85	(4.25)	0.36	0.24	0.52	19.45
Princeton Natl	BANKS & THRIFTS	PNBC	2.67	2.65	0.93	0.25	0.94	16.36	17.72	2.81	9.54	19.73	(10.20)	0.33	0.31	0.64	24.00
Roslyn Bancorp	BANKS & THRIFTS	RSLN	2.67	2.80	0.95	0.92	0.87	18.11	21.09	7.05	75.46	38.83	36.63	0.32	0.37	0.62	23.19
Savannah Bancrp	BANKS & THRIFTS	SAVB	2.67	2.63	0.88	0.46	0.93	16.49	9.60	9.40	36.39	35.66	0.74	0.46	0.41	0.64	23.93
Gallagher Arthu	INSURANCE	AJG	2.67	2.52	0.97	0.98	0.58	14.59	20.51	20.16	18.12	5.12	13.00	0.45	0.48	0.72	26.98
St Francis Cap	BANKS & THRIFTS	STFR	2.66	2.21	0.96	0.02	0.89	24.69	12.02	1.24	16.11	42.40	(26.29)	0.32	0.24	0.80	30.13
Genl Electric	CONGLOMERATES	GE	2.64	1.68	0.92	0.78	0.94	14.11	12.46	6.34	70.80	64.62	6.18	0.54	0.48	0.76	28.78
Staten Isl Bc	BANKS & THRIFTS	SIB	2.64	2.36	0.97	0.99	0.97	30.48	34.43	31.89	81.37	77.46	3.90	0.28	0.33	0.56	21.18
Commnty Bks Pa	BANKS & THRIFTS	CMTY	2.62	2.81	0.98	0.94	0.92	10.38	11.57	17.09	72.21	70.82	1.39	0.40	0.39	0.80	30.50
Sterling Bancrp	BANKS & THRIFTS	STL	2.57	2.63	0.99	0.83	0.96	24.31	15.15	8.26	50.56	31.02	19.55	0.42	0.35	0.76	29.60
Cato Corp A	NONFOOD RETAIL-W	CTR	2.56	2.68	0.90	0.98	0.91	31.31	19.01	8.31	0.00	0.00	0.00	0.37	0.30	0.64	25.00
Heritage Fin Cp	BANKS & THRIFTS	HFWA	2.56	2.87	0.84	0.64	0.98	28.62	26.75	9.02	6.34	8.33	(1.99)	0.43	0.46	0.56	21.90
Lincoln Bancorp	BANKS & THRIFTS	LNCB	2.55	2.51	0.87	0.47	0.48	27.14	13.54	6.14	68.77	43.90	24.87	0.47	0.47	0.48	18.82
Merrill Mercht	BANKS & THRIFTS	MERB	2.54	2.26	0.92	0.88	0.64	39.33	15.44	7.71	44.64	19.87	24.77	0.41	0.30	0.48	18.90
First Sentinel	BANKS & THRIFTS	FSLA	2.53	2.54	0.80	0.07	0.95	19.89	11.31	2.26	74.29	65.45	8.84	0.44	0.40	0.42	16.61
Greater Com Bcp	BANKS & THRIFTS	GFLS	2.52	2.67	0.93	0.20	0.96	18.65	19.09	6.12	67.23	62.22	5.02	0.50	0.40	0.43	17.00
First Security	BANKS & THRIFTS	FSFF	2.50	2.67	0.98	0.22	0.70	13.07	23.24	3.83	54.10	51.34	2.76	0.29	0.34	0.64	25.56
Pacific Capital	BANKS & THRIFTS	PCBC	2.50	2.73	0.91	0.79	0.90	10.36	14.26	13.56	50.61	33.26	17.36	0.37	0.39	0.84	33.55
Seacoast Finl	BANKS & THRIFTS	SCFS	2.50	1.92	0.95	0.79	0.98	27.66	19.60	17.27	73.39	61.62	11.77	0.33	0.28	0.52	20.80
Lakeland Bancrp	BANKS & THRIFTS	LBAI	2.48	2.40	0.93	0.68	0.88	10.63	20.07	15.52	38.93	15.49	23.45	0.38	0.40	0.40	16.10
Trustmark Cp	BANKS & THRIFTS	TRMK	2.48	2.36	0.98	0.25	0.91	12.69	13.49	2.44	40.79	19.36	21.43	0.33	0.34	0.66	26.60
Student Loan Cp	FINANCE	STU	2.48	3.62	0.97	0.32	0.58	28.87	25.42	7.82	91.11	75.37	15.74	0.32	0.40	3.08	124.30
Abbott Labs	DRUGS	ABT	2.47	1.75	0.97	0.81	0.97	11.76	8.02	21.79	26.63	22.13	4.50	0.48	0.44	0.98	39.68
Clark Inc	BANKS & THRIFTS	CLBK	2.47	3.20	0.92	0.85	0.87	16.94	18.33	7.58	0.00	0.00	0.00	0.38	0.45	0.76	30.73
North Cent Bncs	BANKS & THRIFTS	FFFD	2.45	2.58	0.98	0.86	0.96	21.91	25.41	4.97	71.28	65.15	6.13	0.23	0.26	0.84	34.25
Woronoco Bancrp	BANKS & THRIFTS	WRO	2.45	1.52	0.99	0.76	0.85	93.80	21.34	11.41	74.69	68.51	6.18	0.43	0.32	0.68	27.75
Lakeland Finl	BANKS & THRIFTS	LKFN	2.43	2.97	0.95	0.15	0.96	17.28	11.29	1.50	36.07	36.07	0.00	0.33	0.32	0.76	31.27
Northwest Bncrp	BANKS & THRIFTS	NWSB	2.43	1.92	0.94	0.91	0.76	20.35	15.94	10.40	61.27	55.87	5.41	0.48	0.35	0.40	16.45
Pennrock Finl	BANKS & THRIFTS	PRFS	2.43	3.60	0.81	0.57	0.95	12.90	8.91	5.34	52.29	58.53	(6.24)	0.41	0.42	0.73	29.88
Cvb Finl	BANKS & THRIFTS	CVBF	2.39	2.40	0.98	0.87	0.93	27.28	17.12	13.22	56.71	29.34	27.37	0.44	0.39	0.48	20.10
Cb Bancshares	BANKS & THRIFTS	CBBI	2.38	1.01	0.84	0.01	0.73	32.84	15.74	0.52	65.38	63.37	2.01	0.36	0.13	1.44	60.51
Suffolk Bcp	BANKS & THRIFTS	SUBK	2.36	2.68	0.90	0.82	0.96	17.17	20.22	5.08	0.00	5.93	(5.93)	0.41	0.37	0.76	32.16
First Oak Bcs A	BANKS & THRIFTS	FOBB	2.35	2.10	0.95	0.85	0.79	13.62	16.65	9.73	48.83	48.43	0.41	0.33	0.25	0.84	35.82
Oneida Finl Cp	BANKS & THRIFTS	ONFC	2.33	2.35	0.91	0.87	0.86	41.50	10.07	16.09	58.68	55.82	2.87	0.79	0.67	0.56	23.99
Frontier Finl	BANKS & THRIFTS	FTBK	2.32	1.70	0.91	0.81	0.89	29.96	11.80	13.04	42.99	36.09	6.90	0.35	0.25	0.70	30.15
Marshall&Isley	BANKS & THRIFTS	MI	2.31	1.96	0.97	0.64	0.96	10.77	11.41	4.92	41.20	33.22	7.97	0.32	0.32	0.72	31.13
Peopl Bncp-Ohio	BANKS & THRIFTS	PEBO	2.30	2.74	0.90	0.81	0.95	12.85	15.47	11.46	73.13	67.79	5.34	0.29	0.33	0.64	27.85
Alabama Natl	BANKS & THRIFTS	ALAB	2.28	2.95	0.98	0.91	0.94	13.57	12.87	13.13	50.47	39.62	10.85	0.38	0.39	1.14	49.99
Bcp Rhode Isl	BANKS & THRIFTS	BARI	2.28	2.09	0.91	0.90	0.65	24.41	17.91	10.09	71.70	60.99	10.71	0.31	0.23	0.56	24.55
Indep Bk Mich	BANKS & THRIFTS	IBCP	2.24	2.89	0.97	0.77	0.90	17.77	22.15	12.42	71.86	60.68	11.19	0.35	0.36	0.64	28.53
Usb Holding Inc	BANKS & THRIFTS	UBH	2.24	2.09	0.96	0.72	0.96	16.56	18.67	9.42	48.87	45.48	3.39	0.24	0.28	0.40	17.90
Webster Finl Cp	BANKS & THRIFTS	WBS	2.23	2.06	0.94	0.74	0.94	15.35	10.57	7.35	82.15	73.87	8.28	0.25	0.24	0.84	37.62
Nuveen Invstmnt	INVEST BKRS-MGRS	JNC	2.22	2.45	0.98	0.90	0.95	10.04	11.46	6.30	9.76	3.88	5.89	0.38	0.41	0.60	27.07
First South Bcp	BANKS & THRIFTS	FSBK	2.19	2.12	0.98	0.52	0.97	39.72	50.08	12.13	27.49	10.53	16.96	0.34	0.37	0.80	36.60
Lsb Finl Corp	BANKS & THRIFTS	LSBI	2.19	2.33	0.90	0.77	0.95	13.30	12.65	5.46	72.31	74.34	(2.04)	0.26	0.25	0.50	22.85

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Firstbank Nw Cp	BANKS & THRIFTS	FBNW	2.17	2.62	0.90	0.11	0.88	12.17	16.26	2.72	71.61	70.52	1.10	0.27	0.30	0.60	27.65
Harbor FI Bncsh	BANKS & THRIFTS	HARB	2.15	2.41	0.98	0.99	0.96	16.51	22.00	10.18	62.69	52.58	10.12	0.37	0.40	0.58	26.93
Hemlock Fed Fin	BANKS & THRIFTS	HMLK	2.13	2.52	0.85	0.43	0.97	16.77	24.96	9.77	79.16	71.78	7.38	0.33	0.32	0.64	30.00
Commnty Capital	BANKS & THRIFTS	CYL	2.11	0.45	0.88	0.16	0.93	62.52	44.88	5.08	39.83	45.21	(5.38)	0.20	0.05	0.36	17.10
Sandy Spring	BANKS & THRIFTS	SASR	2.09	2.64	0.92	0.89	0.97	11.10	17.93	12.36	39.47	30.51	8.96	0.31	0.40	0.72	34.39
Independence Bk	BANKS & THRIFTS	ICBC	2.08	1.54	0.98	0.92	0.77	56.62	38.28	13.16	73.37	62.48	10.89	0.28	0.25	0.68	32.65
Warwick Comm Bc	BANKS & THRIFTS	WSBI	2.08	1.95	0.94	0.65	0.96	32.15	47.11	9.75	75.51	73.99	1.52	0.34	0.33	0.60	28.88
Fifth Third Bk	BANKS-MAJOR	FITB	2.07	1.44	0.96	0.82	0.97	19.29	16.46	24.17	63.15	44.37	18.78	0.40	0.37	1.16	55.98
Procter & Gamble	SOAPS-COSMETICS	PG	2.04	1.72	0.92	0.77	0.96	10.17	8.88	2.38	41.48	40.99	0.50	0.45	0.44	1.82	89.12
Main St Banks	BANKS & THRIFTS	MSBK	2.03	1.97	0.98	0.80	0.88	34.90	16.45	51.62	53.33	31.02	22.30	0.36	0.30	0.48	23.66
Hudson City Bcp	BANKS & THRIFTS	HCBK	2.01	1.65	0.97	0.82	0.98	57.25	37.76	9.26	74.94	44.06	30.87	0.51	0.39	0.56	27.82
Northrim Bcp	BANKS & THRIFTS	NRIM	2.01	1.78	0.88	0.82	0.51	12.12	14.16	13.08	10.24	7.13	3.11	0.24	0.19	0.38	18.90
Hudson River Bc	BANKS & THRIFTS	HRBT	1.95	1.24	1.00	0.98	0.85	80.45	44.33	29.05	60.08	34.99	25.09	0.30	0.25	0.60	30.75
Bryn Mawr Bk Cp	BANKS & THRIFTS	BMTC	1.94	2.46	0.99	0.94	0.84	10.18	10.59	6.65	0.00	12.76	(12.76)	0.33	0.36	0.80	41.20
Fla Rock Inds	BUILDING PRODUCT	FRK	1.93	1.08	0.95	0.88	0.78	22.55	12.51	7.83	7.33	18.01	(10.68)	0.16	0.17	1.00	51.75
Pfizer Inc	DRUGS	PFE	1.91	1.10	0.99	0.85	0.97	20.55	24.05	26.18	13.00	8.97	4.03	0.37	0.39	0.60	31.42
Block H & R	BUSINESS SERVICE	HRB	1.90	2.11	0.91	0.93	0.91	10.73	32.18	25.87	33.08	37.48	(4.40)	0.23	0.41	0.80	42.14
First Essex Bcp	BANKS & THRIFTS	FESX	1.89	3.51	0.99	0.58	0.96	11.07	15.26	4.56	62.30	59.47	2.84	0.38	0.40	0.96	50.84
Johnson & Johns	DRUGS	JNJ	1.88	1.33	1.00	0.99	0.96	14.50	14.57	10.48	11.46	9.50	1.97	0.39	0.38	0.96	51.05
Columbia Bcp-Md	BANKS & THRIFTS	CBMD	1.88	2.61	0.81	0.58	0.95	11.58	9.84	9.93	19.90	24.88	(4.98)	0.33	0.35	0.50	26.65
Midwest Banc	BANKS & THRIFTS	MBHI	1.87	2.38	0.98	0.89	0.61	36.96	25.25	12.12	64.75	71.01	(6.27)	0.25	0.33	0.40	21.45
Cdn Natl Ry Co	TRANSPORTATION	CNI	1.87	1.45	0.88	0.79	0.77	20.83	12.06	8.25	36.14	37.91	(1.77)	0.30	0.19	1.00	53.45
Ffllc Bancorp	BANKS & THRIFTS	FFLC	1.86	2.53	0.94	0.94	0.88	11.86	19.12	14.84	64.95	65.97	(1.02)	0.31	0.32	0.52	28.00
Erie Indemnity	INSURANCE	ERIE	1.86	1.72	0.88	0.93	0.96	13.03	8.11	16.24	0.00	2.07	(2.07)	0.30	0.28	0.76	40.90
Maf Bancorp Inc	BANKS & THRIFTS	MAFB	1.85	1.64	0.99	0.77	0.95	22.88	16.31	8.50	73.67	70.37	3.30	0.22	0.19	0.72	39.01
Flushing Finl	BANKS & THRIFTS	FFIC	1.82	2.07	0.96	0.93	0.95	20.59	20.91	6.44	79.47	78.40	1.07	0.24	0.27	0.40	22.03
Troy Finl Corp	BANKS & THRIFTS	TRYF	1.81	1.66	0.95	0.00	0.97	43.28	31.37	0.09	47.68	30.72	16.97	0.42	0.39	0.64	35.30
Mbna Corp	FINANCE	KRB	1.77	1.18	0.99	0.92	0.93	16.78	23.59	15.63	51.68	54.49	(2.82)	0.25	0.23	0.40	22.57
Colgate Palmolive	SOAPS-COSMETICS	CL	1.75	1.26	1.00	0.76	0.82	11.50	14.10	1.16	90.40	69.16	21.24	0.41	0.40	0.96	54.99
Cascade Bancorp	BANKS & THRIFTS	CACB	1.75	2.21	0.97	0.95	0.66	14.78	19.49	14.33	31.26	20.53	10.74	0.31	0.35	0.32	18.28
Nokia Cp-Adr A	TELECOMMUNICAT	NOK	1.74	0.89	0.81	0.89	0.75	23.96	15.82	17.39	1.04	4.32	(3.28)	0.33	0.30	0.26	14.79
Mine Safety App	INDUSTRIAL PRODU	MSA	1.72	2.12	0.83	0.84	0.29	11.23	25.34	5.19	17.55	15.87	1.68	0.25	0.32	0.80	46.40
Commerce Bcp-Nj	BANKS & THRIFTS	CBH	1.72	1.73	0.97	0.99	0.95	13.89	21.29	24.36	41.20	21.82	19.38	0.28	0.38	0.66	38.34
Allegiant Bcp	BANKS & THRIFTS	ALLE	1.69	1.87	0.91	0.94	0.81	16.11	13.91	24.84	69.64	57.39	12.25	0.26	0.22	0.36	21.30
Slm Corp	FINANCE	SLM	1.67	1.19	0.84	0.09	0.64	16.96	12.45	2.08	91.84	90.15	1.69	0.40	0.22	0.68	40.85
Wrigley (Wm) Jr	FOOD	WWY	1.64	1.47	0.97	0.93	0.81	18.75	9.56	8.18	0.00	0.00	0.00	0.45	0.45	0.88	53.60
Pier 1 Imports	NONFOOD RETAIL-W	PIR	1.64	1.29	0.89	0.99	0.84	19.46	15.72	11.26	2.87	9.41	(6.53)	0.24	0.17	0.32	19.51
Mystic Finl Inc	BANKS & THRIFTS	MYST	1.64	2.00	0.92	0.95	0.92	14.94	16.69	12.21	66.97	59.90	7.07	0.33	0.33	0.38	23.26
Polaris Indus	OTHER CONSUMER	PII	1.62	2.18	1.00	0.92	0.97	12.54	12.82	6.54	15.73	20.64	(4.92)	0.27	0.27	1.24	76.42
First Niagara	BANKS & THRIFTS	FNFG	1.55	1.98	0.96	0.90	0.95	38.43	19.96	20.68	33.86	50.00	(16.14)	0.49	0.39	0.24	15.45
Mutualfirst Fin	BANKS & THRIFTS	MFSF	1.55	2.00	0.92	0.27	0.44	31.82	22.05	5.73	55.31	48.42	6.89	0.23	0.27	0.39	25.25
R&G Finl Corp-B	BANKS & THRIFTS	RGF	1.54	1.42	0.84	0.95	1.00	32.27	22.67	37.81	60.30	57.06	3.25	0.13	0.14	0.46	29.65
W Hldg Company	BANKS & THRIFTS	WHI	1.54	1.39	0.98	0.96	0.17	23.07	25.51	21.17	18.14	33.73	(15.59)	0.21	0.22	0.27	17.54
Provident Bncrp	BANKS & THRIFTS	PBCP	1.53	1.10	0.97	0.79	0.87	74.98	27.45	4.48	52.86	53.94	(1.08)	0.43	0.32	0.60	39.30
Owens & Minor	MEDICAL PRODUCTS	OMI	1.52	1.78	0.97	0.95	0.92	12.16	14.87	7.12	35.43	57.05	(21.62)	0.25	0.27	0.36	23.62
Sterling Bcs-Tx	BANKS & THRIFTS	SBIB	1.48	1.34	0.94	0.99	0.78	12.09	13.99	20.57	67.05	28.35	38.70	0.23	0.22	0.18	12.14
Texas Regl Banc	BANKS & THRIFTS	TRBS	1.46	1.74	0.97	0.96	0.96	12.39	19.68	13.88	33.70	15.54	18.16	0.24	0.26	0.48	32.86
Cobiz Inc	BANKS & THRIFTS	COBZ	1.44	0.98	0.89	0.92	0.51	30.23	19.20	26.24	35.16	43.27	(8.11)	0.30	0.21	0.24	16.69

Company	Ticker	Yield	5 Yr Avg Yld	R-Squared EPS Growth	R-Squared Sales Growth	R-Squared Div Growth	5 Yr Div Growth	5 Yr EPS Growth	5 Yr Sales Growth	5 Yr Debt/Cap	Debt/Cap	5 Yr Debt/Cap	Change in Debt/Cap	Payout Ratio	5 Yr Payout Ratio	Annual Div	Price 15-Aug-03
First Bncrp P R	BANKS & THRIFTS	FBP	1.44	1.75	0.98	0.82	0.96	18.70	15.83	10.65	48.20	47.07	1.14	0.19	0.21	0.44	30.50
Sysco Corp	FOOD/DRUG-RETAIL	SYU	1.41	1.28	0.99	0.99	0.74	21.51	22.00	10.90	36.25	36.47	(0.22)	0.39	0.37	0.44	31.21
Century Bcp-A	BANKS & THRIFTS	CNBKA	1.41	1.75	0.98	0.90	0.86	14.66	13.78	8.54	57.77	64.27	(6.50)	0.18	0.19	0.44	31.15
M&T Bank Corp	BANKS & THRIFTS	MTB	1.38	1.15	0.97	0.83	0.86	32.93	12.95	11.80	55.44	53.19	2.25	0.23	0.19	1.20	87.02
Doral Finl Corp	FINANCE	DRL	1.36	1.81	0.97	0.96	0.97	31.39	36.56	29.69	52.21	54.91	(2.70)	0.16	0.20	0.56	41.11
Praxair Inc	CHEMICALS & FERTI	PX	1.35	1.39	0.94	0.70	0.96	11.94	5.62	2.48	50.55	54.98	(4.43)	0.26	0.23	0.86	63.92
First Mutl Bcs	BANKS & THRIFTS	FMSB	1.34	1.68	0.98	0.60	0.79	13.69	12.78	5.93	82.51	76.85	5.65	0.16	0.16	0.26	19.00
Shore Financial	BANKS & THRIFTS	SHBK	1.33	1.11	0.97	0.37	0.45	27.19	20.01	1.99	33.52	12.83	20.69	0.19	0.14	0.20	15.00
State St Corp	BANKS-MAJOR	STT	1.27	0.86	0.95	0.95	0.67	16.22	12.35	13.59	24.24	25.77	(1.53)	0.27	0.21	0.56	44.27
Paychex Inc	COMPUTER SOFTWA	PAYX	1.24	0.99	0.93	0.15	0.89	33.68	23.70	2.87	0.00	0.12	(0.12)	0.56	0.52	0.44	35.41
Automatic Data	COMPUTER SOFTWA	ADP	1.23	0.85	0.96	0.87	0.94	13.23	14.16	7.70	1.55	2.63	(1.07)	0.29	0.28	0.48	39.01
Intl Game Tech	LEISURE SERVICE	IGT	1.22	0.32	0.94	0.90	0.54	44.60	32.43	23.21	42.19	65.12	(22.93)	0.28	0.06	0.30	24.50
Prosperity Bcsh	BANKS & THRIFTS	PRSP	1.20	1.44	0.98	0.94	0.64	32.98	23.24	38.34	16.53	18.28	(1.74)	0.19	0.22	0.25	20.77
Cathay Bancorp	BANKS & THRIFTS	CATY	1.18	1.74	0.97	0.51	0.91	11.46	18.25	5.78	18.11	12.48	5.63	0.20	0.23	0.56	47.50
Talbots Inc	NONFOOD RETAIL-W	TLB	1.17	1.13	0.81	0.84	0.90	14.80	49.60	9.69	14.99	16.78	(1.79)	0.21	0.27	0.40	34.25
Floridafirst Bc	BANKS & THRIFTS	FFBK	1.15	1.23	0.95	0.92	0.60	35.09	17.78	12.30	54.87	59.48	(4.62)	0.26	0.24	0.28	24.42
Federated Invst	INVEST BKRS-MGRS	FII	1.15	0.67	0.96	0.81	0.74	36.34	23.85	7.58	16.04	54.18	(38.14)	0.20	0.13	0.34	29.63
Mdc Hldgs	CONSTRUCTION-BUI	MDC	1.00	0.89	0.91	0.99	0.97	23.43	31.91	16.72	0.00	26.76	(26.76)	0.05	0.06	0.50	49.92
Aflac Inc	INSURANCE	AFL	0.99	0.69	0.98	0.85	0.94	19.36	18.20	8.66	0.00	1.11	(1.11)	0.18	0.16	0.32	32.35
D R Horton Inc	CONSTRUCTION-BUI	DHI	0.97	0.87	0.99	0.96	0.96	47.38	30.54	31.19	2.39	53.04	(50.65)	0.08	0.06	0.28	28.79
East West Bc	BANKS & THRIFTS	EWBC	0.95	0.81	0.88	0.65	0.70	34.87	23.39	8.54	31.95	43.48	(11.53)	0.19	0.12	0.40	42.18
Wiley (John) A	PUBLISHING	JW.A	0.93	0.79	0.92	0.95	0.92	13.22	21.25	12.81	36.77	36.79	(0.03)	0.21	0.19	0.26	27.89
Boston Priv Fin	BANKS & THRIFTS	BPFH	0.85	0.55	0.92	0.95	0.91	19.16	17.98	31.55	48.81	55.83	(7.02)	0.22	0.12	0.20	23.55
Ch Robinson Wwd	TRANSPORTATION	CHRW	0.85	0.81	0.99	0.95	0.96	20.11	21.03	13.18	0.00	0.09	(0.09)	0.26	0.24	0.32	37.50
Courier Corp	INDUSTRIAL PRODU	CRRC	0.84	1.50	0.98	0.82	0.96	11.86	21.62	7.26	0.56	10.68	(10.12)	0.13	0.16	0.45	53.62
Family Dollar	NONFOOD RETAIL-W	FDO	0.79	0.94	0.95	1.00	0.95	11.42	17.51	15.05	0.00	0.00	0.00	0.22	0.23	0.30	38.18
Amer Vanguard	CHEMICALS & FERTI	AVD	0.78	1.07	0.97	0.95	0.82	46.66	36.66	12.37	40.67	39.22	1.46	0.14	0.10	0.17	22.20
Donaldson Co	POLLUTION CONTRC	DCI	0.78	1.04	0.98	0.82	0.93	11.93	13.26	5.74	19.67	23.34	(3.67)	0.18	0.18	0.38	49.06
Alberto Culv B	SOAPS-COSMETICS	ACV	0.74	0.89	0.99	0.99	0.96	12.65	14.86	10.17	24.07	29.30	(5.22)	0.16	0.17	0.42	56.76
Brown & Brown	INSURANCE	BRO	0.74	0.93	0.95	0.95	0.96	19.69	31.54	33.21	9.93	13.84	(3.91)	0.16	0.23	0.23	31.09
Talx Corp	COMPUTER SOFTWA	TALX	0.73	0.39	0.91	0.85	0.74	25.65	61.03	36.00	6.77	3.46	3.31	0.16	0.13	0.16	21.82
Home Depot	NONFOOD RETAIL-W	HD	0.72	0.41	0.95	0.97	0.89	27.40	20.56	18.39	6.01	7.86	(1.86)	0.15	0.14	0.24	33.54
Stancorp Fnl Cp	INSURANCE	SFG	0.72	0.62	0.98	0.98	0.73	10.22	17.09	12.60	16.31	3.72	12.59	0.09	0.08	0.40	55.84
Cintas Corp	INDUSTRIAL PRODU	CTAS	0.70	0.48	0.93	0.93	0.95	19.26	12.92	15.09	24.52	20.68	3.84	0.19	0.17	0.27	38.80
Tjx Cos Inc New	NONFOOD RETAIL-W	TJX	0.68	0.56	0.87	0.99	0.92	18.11	11.07	10.38	32.95	25.90	7.05	0.13	0.10	0.14	20.70
Guidant Corp	MEDICAL PRODUCT	GDT	0.67	0.10	0.96	0.96	0.72	80.10	16.82	12.42	12.80	30.54	(17.74)	0.13	0.03	0.32	47.81
Ambac Finl Inc	INSURANCE	ABK	0.67	0.69	1.00	0.98	0.96	10.87	17.69	16.07	16.38	29.33	(12.95)	0.09	0.10	0.44	66.20
Harte-Hanks Inc	OTHER CONSUMER	HHS	0.63	0.43	0.97	0.55	0.96	25.21	11.67	4.57	2.08	2.76	(0.67)	0.13	0.10	0.12	19.08
Wal-Mart Stores	NONFOOD RETAIL-W	WMT	0.62	0.49	0.95	0.98	0.94	18.55	14.22	14.68	33.64	36.68	(3.05)	0.20	0.18	0.36	58.10
Medtronic	MEDICAL PRODUCT	MDT	0.57	0.44	0.89	0.97	0.93	17.44	12.58	17.43	19.49	4.51	14.98	0.18	0.19	0.29	50.99
Biomet	MEDICAL PRODUCT	BMET	0.52	0.37	1.00	1.00	0.77	24.47	17.05	16.54	8.16	8.51	(0.35)	0.14	0.11	0.15	29.08
Factset Resh	BUSINESS SERVICE	FDS	0.51	0.43	0.99	0.98	0.94	23.49	29.44	25.64	0.00	0.00	0.00	0.18	0.15	0.24	46.81
Ross Stores	NONFOOD RETAIL-W	ROST	0.49	0.64	0.93	0.99	0.96	16.12	13.62	12.03	7.07	5.30	1.77	0.09	0.09	0.23	47.42
Wintrust Finl	BANKS & THRIFTS	WTFC	0.46	0.35	0.97	0.93	0.94	36.05	30.91	22.02	56.53	38.98	17.54	0.09	0.06	0.16	34.63
Global Payments	COMPUTER SOFTWA	GNP	0.44	0.42	0.81	0.96	0.30	44.73	9.60	20.68	6.90	11.16	(4.26)	0.11	0.10	0.16	36.82
Privatebancorp	BANKS & THRIFTS	PVTB	0.43	0.58	0.88	0.80	0.75	22.47	34.37	24.06	65.49	54.49	11.00	0.09	0.09	0.16	36.92
Ucbh Hldgs Inc	BANKS & THRIFTS	UCBH	0.43	0.38	0.98	0.93	0.80	39.27	32.10	13.00	62.62	63.20	(0.58)	0.11	0.07	0.13	30.35
Expeditors Intl	TRANSPORTATION	EXPD	0.43	0.33	0.97	0.92	0.96	38.44	23.62	17.80	0.00	0.00	0.00	0.15	0.11	0.16	37.41

Company	Ticker	Yield	5 Yr Avg Yld	R-Squared EPS Growth	R-Squared Sales Growth	R-Squared Div Growth	5 Yr Div Growth	5 Yr EPS Growth	5 Yr Sales Growth	Debt/ Cap	5 Yr Debt/Cap	Change in Debt/Cap	Payout Ratio	5 Yr Payout Ratio	Annual Div	Price 15-Aug-03	
Sei Investments	INVEST BKRS-MGRS	SEIC	0.41	0.34	0.94	0.78	0.96	21.63	32.79	13.89	8.49	18.76	(10.27)	0.11	0.11	0.14	34.18
D&K Hlthcr Res	FOOD/DRUG-RETAIL	DKHR	0.40	0.16	0.83	0.93	0.76	11.68	19.40	33.84	53.00	56.00	(3.00)	0.05	0.02	0.06	14.92
Golden West Fin	BANKS & THRIFTS	GDW	0.40	0.50	0.97	0.50	0.96	16.18	26.72	7.69	79.60	78.56	1.04	0.05	0.06	0.34	84.99
Teva Pharm Adr	DRUGS	TEVA	0.37	0.51	0.99	0.98	0.62	23.87	40.70	23.76	26.99	33.75	(6.76)	0.10	0.16	0.21	57.27
Balchem Cp Cl-B	CHEMICALS & FERTI	BCP	0.34	0.41	0.93	0.89	0.90	22.29	26.36	21.74	18.99	14.88	4.11	0.06	0.06	0.08	23.45
Harley-Davidson	OTHER CONSUMER	HDI	0.33	0.29	1.00	1.00	0.96	16.23	29.78	18.50	13.01	18.18	(5.17)	0.07	0.10	0.16	49.12
Total Sys Svc	COMPUTER SOFTWA	TSS	0.33	0.28	0.99	0.96	0.94	17.96	21.61	20.92	3.48	0.50	2.98	0.12	0.12	0.08	24.42
Pmi Group	INSURANCE	PMI	0.29	0.34	0.96	0.97	0.30	13.20	19.84	16.66	16.25	16.54	(0.29)	0.03	0.03	0.10	34.65
Investors Finl	FINANCE	IFIN	0.21	0.17	1.00	0.98	0.96	35.59	40.43	32.71	4.54	10.98	(6.44)	0.05	0.06	0.06	28.42
Cardinal Health	FOOD/DRUG-RETAIL	CAH	0.20	0.16	1.00	0.90	0.84	14.14	23.28	22.68	24.16	26.35	(2.18)	0.04	0.04	0.12	60.02
First Data Corp	COMPUTER SOFTWA	FDC	0.20	0.18	0.99	0.91	0.63	19.14	20.96	9.99	0.00	20.84	(20.84)	0.05	0.05	0.08	40.03
Applebees Intl	FOOD/DRUG-RETAIL	APPB	0.19	0.30	1.00	0.88	0.96	10.59	18.40	6.83	7.33	21.65	(14.33)	0.04	0.05	0.06	31.29
Cooper Cos	MEDICAL PRODUCT	COO	0.17	0.23	0.92	0.96	0.66	36.25	23.22	21.68	28.67	24.04	4.63	0.03	0.04	0.06	34.98
Stryker Corp	MEDICAL PRODUCT	SYK	0.16	0.19	0.98	0.87	0.94	18.99	24.83	22.70	16.48	45.45	(28.97)	0.06	0.07	0.12	75.95
Fair Isaac Inc	BUSINESS SERVICE	FIC	0.14	0.18	0.95	0.83	0.72	12.44	21.28	15.51	13.46	2.78	10.68	0.04	0.04	0.08	56.56
Danaher Corp	MACHINERY	DHR	0.13	0.13	0.94	0.94	0.87	13.43	14.16	11.58	27.62	26.33	1.29	0.03	0.04	0.10	75.71
Engineered Supp	AEROSPACE-DEFEN	EASI	0.08	0.16	0.97	0.85	0.73	18.54	32.28	41.75	0.00	31.97	(31.97)	0.02	0.02	0.04	45.29
Unitedhealth Gp	MEDICAL CARE	UNH	0.03	0.05	0.99	0.98	0.75	23.18	35.47	10.00	23.05	13.92	9.14	0.01	0.01	0.02	51.21
Average			2.03	1.94	0.94	0.77	0.84	22.97	21.00	15.42	40.69	38.49	2.24	0.31	0.30	1.78	84.73