

PEER GROUP 02

03/31/2003

03/31/2002

12/31/2002

12/31/2001

12/31/2000

Number of BHCs in Peer Group

76

70

75

68

69

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.67	3.84	3.85	3.83	3.86
+ Non-interest Income	1.38	1.35	1.32	1.41	1.33
- Overhead Expense	2.99	2.92	3.00	3.24	3.03
- Provision for Losses	0.28	0.34	0.32	0.33	0.27
+ Securities Gains (Losses)	0.06	0.02	0.05	0.06	0.01
+ Other Tax Equiv Adjustments	0.00	0.00	0.01	0.00	0.00
= Pretax Net Oper Income (TE)	1.85	1.96	1.91	1.84	1.89
Net Operating Income	1.16	1.24	1.21	1.16	1.17
Net Income	1.16	1.24	1.21	1.15	1.17
Net Income (Sub S Adjusted)	N/A	N/A	N/A	0.84	1.11

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.75	6.59	6.35	7.68	8.25
Interest Expense	1.78	2.42	2.19	3.57	4.17
Net Interest Income (TE)	3.97	4.18	4.16	4.18	4.17

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.33	0.44	0.42	0.43	0.30
Earnings Coverage of Net Losses (X)	17.67	12.32	12.75	13.07	21.02
Ln&Ls Allowance/Total Loans & Leases	1.57	1.53	1.54	1.52	1.40
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.90	0.87	0.90	0.82	0.69
30-89 Days Past Due Loans and Leases	1.01	1.14	1.03	1.20	1.08

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	27.70	27.63	28.80	29.03	28.68
Net ST Noncore Funding Dependence	16.20	17.32	17.78	18.74	21.03
Net Loans and Leases/Total Assets	59.30	60.90	59.86	60.50	62.12

CAPITALIZATION:

Tier 1 Leverage Ratio	8.17	8.03	8.16	7.99	7.84
Equity Capital/Total Assets	8.43	8.38	8.40	8.34	7.93
Net Loans&Ls/Equity Capital (X)	7.18	7.37	7.27	7.36	7.92
Cash Dividends/Net Income	28.88	28.13	28.35	31.11	31.34
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	16.32	70.73
Retained Earnings/Avg Equity Cap	9.35	10.19	10.16	8.88	9.76

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	1.01	1.59	1.21	1.52	2.78
Long-Term Debt/Equity Capital	3.65	3.28	3.37	4.07	4.36
Equity Investment in Subs/Equity Cap	109.31	105.68	108.42	105.54	103.43
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	177.35	144.70	158.96	173.91	156.97

PERCENT OF AVERAGE ASSETS	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Interest Income (TE)	5.33	6.08	5.89	7.09	7.67
Less: Interest Expense	1.65	2.24	2.03	3.30	3.88
Equals: Net Interest Income (TE)	3.67	3.84	3.85	3.83	3.86
Plus: Non-Interest Income	1.38	1.35	1.32	1.41	1.33
Equals: Adj Operating Income (TE)	5.07	5.20	5.21	5.30	5.19
Less: Overhead Expense	2.99	2.92	3.00	3.24	3.03
Less: Provision for Loan and Lease Losses	0.28	0.34	0.32	0.33	0.27
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.06	0.02	0.05	0.06	0.01
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.01	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.85	1.96	1.91	1.84	1.89
Less: Applicable Income Taxes (TE)	0.66	0.71	0.68	0.67	0.69
Less: Minority Interest	0.01	0.00	0.01	0.01	0.01
Equals: Net Operating Income	1.16	1.24	1.21	1.16	1.17
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.16	1.24	1.21	1.15	1.17
Memo: Net Income (Last Four Qtrs)	1.19	1.18	1.21	1.14	1.18
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.71	92.52	92.89	92.38	92.93
Avg Int-Bearing Funds / Avg Assets	81.20	80.85	80.78	80.73	81.47
Int Income (TE) / Avg Earning Assets	5.75	6.59	6.35	7.68	8.25
Int Expense / Avg Earning Assets	1.78	2.42	2.19	3.57	4.17
Net Int Inc (TE) / Avg Earn Assets	3.97	4.18	4.16	4.18	4.17
YIELD OR COST:					
Total Loans and Leases (TE)	6.44	7.18	6.99	8.39	8.97
Interest-Bearing Bank Balances	1.76	2.11	2.12	4.03	5.87
Fed Funds Sold & Reverse Repos	1.22	1.78	1.67	4.02	6.40
Trading Assets	3.59	7.97	4.74	6.34	6.86
Total Earning Assets	5.64	6.45	6.23	7.54	8.13
Investment Securities (TE)	4.54	5.52	5.23	6.26	6.78
U.S. Treasury & Agency Sec (excl MBS)	3.60	4.70	4.35	6.33	N/A
Mortgage-Backed Securities	4.09	5.25	5.07	5.89	N/A
All Other Securities	6.27	6.70	7.01	8.41	N/A
Interest-Bearing Deposits	1.85	2.60	2.32	3.94	4.50
Time Deposits of \$100K or More	2.65	3.50	3.11	5.21	5.87
Time Deposits < \$100K	2.88	4.03	3.60	5.41	5.65
Other Domestic Deposits	0.87	1.26	1.17	2.16	2.75
Foreign Deposits	1.56	2.37	2.81	4.66	5.97
Fed Funds Purchased and Repos	1.56	2.03	1.96	4.04	5.82
Other Borrowed Funds & Trading Liab	3.73	4.38	4.23	5.37	6.37
All Interest-Bearing Funds	2.04	2.77	2.51	4.08	4.74

PEER GROUP 02

03/31/2003

03/31/2002

12/31/2002

12/31/2001

12/31/2000

	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Avg Personnel Exp Per Employee (\$000)	14	13	53	51	48
Avg Assets per Employee (\$000)	3,809	3,591	3,542	3,294	3,364
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.76	3.18	3.24	3.42	3.08
Overhead Exp / NII + Non-Int Income	59.28	56.68	58.32	60.92	58.87
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.99	2.92	3.00	3.24	3.03
Personnel Expense	1.63	1.54	1.58	1.61	1.54
Net Occupancy Expense	0.43	0.43	0.44	0.47	0.45
Other Operating Expenses	0.90	0.92	0.97	1.13	1.01
Overhead Less Non-Interest Income	1.55	1.55	1.64	1.72	1.71
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	58.18	55.45	57.19	59.64	57.56
Personnel Expense	32.08	29.58	30.34	30.06	29.57
Net Occupancy Expense	8.47	8.16	8.35	8.50	8.56
Other Operating Expenses	17.32	17.30	18.40	20.67	19.31
Total Non-Interest Income	26.29	25.14	24.73	26.17	24.62
Fiduciary Activities Income	1.90	2.20	1.98	2.35	2.59
Serv Charges on Deposit Accts - Domestic	7.60	7.06	7.42	7.21	6.79
Trading Revenue	0.34	0.26	0.26	0.34	N/A
Investment Banking Fees & Commissions	1.22	1.16	1.13	1.19	N/A
Venture Capital Revenue	0.00	-0.01	-0.02	0.00	N/A
Net Servicing Fees	0.21	0.81	0.22	0.86	N/A
Net Securitization Income	0.01	0.11	0.04	0.11	N/A
Insurance Activities Revenue	1.07	0.93	0.88	0.85	N/A
Net Gain (Loss) - Sales Loans, OREO, Oth	2.59	1.41	1.88	1.62	N/A
Other Non-Interest Income	7.37	7.28	7.34	7.53	13.05
Overhead Less Non-Interest Income	31.44	30.60	32.26	33.06	33.40
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	29.77	29.57	29.02	29.15	30.06
Appl Inc Tax+TE/Pretax NOI+TE	35.07	36.00	35.87	35.98	37.20

PERCENT OF TOTAL ASSETS	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate Loans	38.78	38.10	38.93	37.41	38.13
Commercial and Industrial Loans	11.67	12.32	11.73	11.99	12.34
Loans to Individuals	5.78	7.05	6.08	7.12	7.48
Loans to Depository Institutions	0.05	0.02	0.05	0.02	0.02
Agricultural Loans	0.48	0.50	0.52	0.58	0.43
Other Loans and Leases	1.73	1.86	1.76	2.02	2.06
Net Loans and Leases	59.30	60.90	59.86	60.50	62.12
Debt Securities Over 1 Year	24.81	23.28	23.85	20.42	21.37
Mutual Funds and Equity Securities	0.29	0.32	0.30	0.35	0.95
Subtotal	85.28	85.47	85.09	82.52	85.58
Interest-Bearing Bank Balances	0.36	0.35	0.39	0.44	0.30
Federal Funds Sold & Reverse Repos	1.40	1.18	1.04	1.17	1.04
Debt Securities 1 Year or Less	2.99	3.42	3.43	3.04	3.15
Trading Assets	0.07	0.03	0.05	0.04	0.05
Total Earning Assets	90.89	91.39	90.77	90.72	91.55
Non-Int Cash and Due From Dep Inst	2.90	2.54	3.17	3.28	3.39
Acceptances	0.02	0.01	0.02	0.01	0.02
Other Real Estate Owned	0.07	0.07	0.07	0.07	0.06
All Other Assets	6.05	5.82	5.89	5.80	4.96

MEMORANDA:

Short-Term Investments	5.36	5.43	5.36	5.29	5.30
U.S. Treasury Securities	0.70	1.39	0.75	1.34	1.34
U.S. Agency Securities (excl MBS)	5.72	5.55	5.95	5.14	6.34
Municipal Securities	2.75	2.69	2.66	2.62	2.33
Mortgage-Backed Securities	15.98	13.52	14.94	13.05	11.13
Asset-Backed Securities	0.08	0.10	0.10	0.07	N/A
Other Debt Securities	1.14	1.20	1.14	1.26	2.14
RE Loans Secured by 1-4 Family	15.02	14.86	15.13	15.58	16.86
Revolving	2.32	1.83	2.25	1.86	1.44
Closed-End, Sec by First Liens	10.95	10.95	11.07	11.35	13.06
Closed-End, Sec by Junior Liens	1.28	1.42	1.29	1.60	1.72
Commercial Real Estate Loans	20.78	20.27	20.36	18.57	17.34
Construction and Land Dev	4.89	4.05	4.84	3.81	3.62
Multifamily	1.39	1.38	1.32	0.96	1.17
Nonfarm Nonresidential	14.20	13.51	13.91	12.48	11.75
RE Loans Secured by Farmland	0.57	0.54	0.58	0.60	0.46
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	64.60	61.95	63.95	60.73	60.87
RE Loans Secured by 1-4 Family	25.30	24.16	24.86	25.19	26.36
Revolving	3.79	2.88	3.61	2.93	2.19
Closed-End	20.83	20.69	20.60	21.60	23.76
Commercial Real Estate Loans	33.86	31.63	32.58	29.02	26.75
Construction and Land Dev	7.94	6.27	7.71	5.96	5.55
Multifamily	2.29	2.14	2.15	1.51	1.77
Nonfarm Nonresidential	23.13	21.13	22.21	19.49	18.00
RE Loans Secured by Farmland	0.96	0.86	0.95	0.94	0.69
Loans to Depository Institutions	0.08	0.03	0.09	0.03	0.03
Commercial and Industrial Loans	19.81	20.41	19.95	20.23	20.51
Loans to Individuals	9.76	11.53	10.15	11.90	11.64
Credit Card Loans	0.26	0.39	0.32	0.44	0.87
Agricultural Loans	0.80	0.81	0.85	0.91	0.67
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.92	3.05	2.96	3.44	3.42

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Short-Term Investments	5.36	5.43	5.36	5.29	5.30
Liquid Assets	28.44	25.80	27.65	26.10	25.84
Investment Securities	29.03	28.16	28.70	27.29	26.26
Net Loans and Leases	59.30	60.90	59.86	60.50	62.12
Net Lns, Ls & Stdbdy Ltrs of Credit	60.87	62.32	61.37	61.87	63.41
Core Deposits	58.89	59.48	58.49	58.53	59.41
Noncore Funding	29.28	29.34	30.21	29.50	30.30
Time Deposits of \$100K or More	12.39	12.24	12.68	11.47	12.37
Foreign Deposits	0.62	0.43	0.58	0.35	0.32
Fed Funds Purchased and Repos	5.93	7.07	6.14	6.61	7.37
Net Fed Funds Purchased (Sold)	4.73	5.36	5.30	5.47	6.18
Commercial Paper	0.02	0.02	0.02	0.02	0.01
Oth Borrowings W/Rem Mat 1 Yr or Less	1.94	1.76	2.40	2.00	3.03
Earning Assets Repr in 1 Year	39.26	37.43	40.42	36.90	36.44
Int-Bearing Liab Repr in 1 Year	27.44	28.42	27.82	27.46	26.59
Long-Term Debt Repr in 1 Year	0.66	0.42	0.57	0.39	0.20
Net Assets Repriceable in 1 Year	10.86	7.95	11.02	8.38	8.66
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	27.70	27.63	28.80	29.03	28.68
Net ST Noncore Funding Dependence	16.20	17.32	17.78	18.74	21.03
Short-Term Inv/ST Noncore Funding	35.38	33.93	32.87	30.79	27.26
Liq Asts-ST Noncore Fndg/Nonliq Asts	13.11	7.14	10.32	7.40	4.33
Net Loans and Leases/Total Deposits	80.78	82.53	81.61	82.87	84.47
Net Loans and Leases/Core Deposits	104.83	107.90	107.41	107.70	112.97
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.39	0.43	1.38	0.64	0.00
Avail-For-Sale Sec Appr(Depr)/Eq Cap	5.32	0.82	5.90	2.33	0.04
Struct Notes Appr(Depr)/Eq Cap	0.03	-0.06	0.15	-0.04	-0.03
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.48	11.64	9.52	10.70	22.62
Available-For-Sale Securities	90.52	88.36	90.48	89.30	77.38
U.S. Treasury Securities	2.94	6.11	3.41	5.97	5.79
U.S. Agency Securities (excl MBS)	22.52	21.19	22.99	20.63	25.63
Municipal Securities	10.75	11.10	10.77	11.17	9.91
Mortgage-Backed Securities	53.72	47.76	51.99	47.31	41.82
Asset-Backed Securities	0.26	0.38	0.29	0.29	N/A
Other Debt Securities	3.97	4.54	4.11	4.82	8.72
Mutual Funds and Equity Securities	1.23	1.41	1.28	1.52	4.21
Debt Securities 1 Year or Less	11.80	13.31	13.67	12.72	13.45
Debt Securities 1 To 5 Years	29.50	30.95	31.06	29.18	27.57
Debt Securities Over 5 Years	55.15	52.06	51.24	46.09	52.34
Pledged Securities	52.74	56.73	54.76	58.63	55.47
Structured Notes, Fair Value	0.15	0.14	0.11	0.12	0.21

ANALYSIS RATIOS	PEER GROUP 02				
	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Provision for Ln&Ls Losses/Avg Assets	0.28	0.34	0.32	0.33	0.27
Provision for Ln&Ls Losses/Avg Lns&Ls	0.46	0.55	0.52	0.55	0.42
Provision for Ln&Ls Losses/Net Losses	153.46	132.96	135.31	142.47	190.54
Ln&Ls Allowance/Total Loans & Leases	1.57	1.53	1.54	1.52	1.40
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.73	5.42	5.31	5.57	9.35
ALLL/Nonaccrual Assets	261.62	285.27	284.48	289.94	320.37
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	205.18	198.75	207.03	199.48	229.94
Gross Ln&Ls Losses/Avg Loans & Leases	0.45	0.56	0.54	0.55	0.40
Recoveries/Avg Loans and Leases	0.10	0.11	0.10	0.10	0.10
Net Losses/Avg Loans and Leases	0.33	0.44	0.42	0.43	0.30
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	N/A	N/A
Recoveries/Prior Year-End Losses	5.36	5.58	25.77	30.41	31.49
Earnings Coverage of Net Losses (X)	17.67	12.32	12.75	13.07	21.02
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.06	0.07	0.10	0.06	0.03
RE Loans Secured By 1-4 Family	0.08	0.06	0.08	0.07	0.04
Revolving	0.03	0.06	0.04	0.07	0.02
Closed-End	0.08	0.05	0.09	0.07	0.05
Commercial Real Estate Loans	0.05	0.05	0.10	0.05	0.02
Construction and Land Dev	0.05	0.08	0.10	0.02	0.02
Multifamily	0.01	0.01	0.03	0.01	0.00
Nonfarm Nonresidential	0.04	0.05	0.08	0.06	0.02
RE Loans Secured by Farmland	0.01	0.02	0.08	0.02	0.02
Commercial and Industrial Loans	0.63	0.71	0.80	0.75	0.55
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.00	1.29	1.05	1.07	0.93
Credit Card Loans	2.83	3.11	2.91	4.60	2.37
Agricultural Loans	0.14	0.14	0.17	0.12	0.12
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	2.47
Other Loans and Leases	0.41	1.00	0.97	0.74	0.48

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 02

PAGE 7

PERCENT OF LOANS AND LEASES	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
30-89 Days PD Loans and Leases	1.01	1.14	1.03	1.20	1.08
90+ Days PD Loans and Leases	0.14	0.17	0.14	0.19	0.17
Nonaccrual Loans and Leases	0.79	0.77	0.79	0.73	0.61
90+ Days PD and Nonaccrual Loans and Leases	0.95	0.99	0.94	0.94	0.83
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	1.02	1.14	1.03	1.20	1.08
90+ Days Past Due Assets	0.14	0.17	0.14	0.19	0.17
Nonaccrual Assets	0.80	0.78	0.79	0.74	0.61
30+ Days PD & Nonaccrual Assets	1.97	2.13	1.98	2.14	1.96
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.57	0.60	0.57	0.59	0.52
90+ PD & Nonaccrual Assets + OREO	0.66	0.68	0.66	0.67	0.59
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.57	0.56	0.58	0.54	0.45
Allowance for Loan & Lease Losses	61.92	61.11	63.63	59.83	54.30
Equity Cap + ALLL	6.10	6.08	6.22	5.93	5.27
Tier 1 Cap + ALLL	6.49	6.32	6.55	6.21	5.42
Loans & Leases + RE Acquired	0.94	0.93	0.96	0.88	0.73

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate - 30-89 Days PD	0.90	0.92	0.84	0.94	0.88
- 90+ Days Past Due	0.11	0.11	0.11	0.13	0.13
- Nonaccrual	0.75	0.64	0.77	0.63	0.51
Coml & Indl - 30-89 Days PD	1.04	1.19	1.04	1.16	1.06
- 90+ Days Past Due	0.13	0.14	0.13	0.15	0.15
- Nonaccrual	1.23	1.25	1.13	1.24	1.06
Individuals - 30-89 Days PD	1.46	1.63	1.67	2.13	1.95
- 90+ Days Past Due	0.15	0.23	0.17	0.25	0.24
- Nonaccrual	0.23	0.24	0.21	0.23	0.21
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.31	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	1.11	0.61	0.67	0.47	0.48
- 90+ Days Past Due	0.06	0.04	0.03	0.03	0.07
- Nonaccrual	0.92	0.55	1.12	0.91	0.48
Foreign Govts- 30-89 Days PD	1.56	0.63	2.04	2.33	2.59
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	19.01	0.00	16.67	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.92	1.34	1.03	0.99	0.71
- 90+ Days Past Due	0.08	0.11	0.06	0.17	0.13
- Nonaccrual	0.63	0.47	0.39	0.43	0.27
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.03	1.02	1.09	1.14	1.05
- 90+ Days Past Due	0.12	0.15	0.15	0.16	0.16
- Nonaccrual	0.59	0.54	0.56	0.48	0.35
Revolving - 30-89 Days PD	0.36	0.44	0.45	0.67	0.71
- 90+ Days Past Due	0.03	0.04	0.03	0.08	0.12
- Nonaccrual	0.12	0.22	0.11	0.23	0.21
Closed-End - 30-89 Days PD	1.16	1.11	1.23	1.21	1.09
- 90+ Days Past Due	0.14	0.17	0.17	0.17	0.17
- Nonaccrual	0.65	0.54	0.60	0.52	0.36
- Jr Lien 30-89 Days PD	0.11	0.10	0.11	N/A	N/A
- Jr Lien 90+ Days PD	0.02	0.01	0.02	N/A	N/A
- Jr Lien Nonaccrual	0.08	0.05	0.06	N/A	N/A
Commercial RE - 30-89 Days PD	0.76	0.77	0.62	0.73	0.57
- 90+ Days Past Due	0.08	0.07	0.08	0.09	0.09
- Nonaccrual	0.83	0.65	0.85	0.60	0.47
Const & Dev - 30-89 Days PD	0.81	0.93	0.66	1.08	0.67
- 90+ Days Past Due	0.06	0.05	0.07	0.09	0.06
- Nonaccrual	0.57	0.54	0.61	0.42	0.43
Multifamily - 30-89 Days PD	0.41	0.35	0.33	0.14	0.36
- 90+ Days Past Due	0.04	0.04	0.01	0.07	0.06
- Nonaccrual	0.51	0.42	0.43	0.37	0.14
Nonfarm Nres- 30-89 Days PD	0.66	0.60	0.63	0.58	0.53
- 90+ Days Past Due	0.08	0.08	0.07	0.07	0.08
- Nonaccrual	0.75	0.58	0.75	0.55	0.50
Farmland - 30-89 Days PD	0.70	1.40	0.96	0.59	0.94
- 90+ Days Past Due	0.08	0.22	0.03	0.13	0.10
- Nonaccrual	0.76	0.80	0.88	0.82	1.02
Credit Card - 30-89 Days PD	1.32	1.61	1.56	1.82	1.65
- 90+ Days Past Due	0.70	0.85	0.78	0.86	0.51
- Nonaccrual	0.08	0.10	0.15	0.13	0.11

CAPITAL RATIOS	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Tier 1 Leverage Ratio	8.17	8.03	8.16	7.99	7.84
Tier 1 RBC Ratio	11.72	11.59	11.73	11.45	11.14
Total Risk-Based Capital Ratio	13.45	13.16	13.42	13.02	12.58
Tangible Tier 1 Leverage Ratio	8.04	7.82	8.01	7.82	7.65
Tangible Common Eq Cap/Tan Assets	7.20	7.00	7.18	7.11	6.87
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	16.24	16.37	15.78	15.72	16.30
Standby Letters of Credit	1.20	1.16	1.18	1.05	1.06
Commercial & Similar Letters of Credit	0.14	0.11	0.14	0.10	0.10
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	3.45	3.05	3.50	3.18	4.09
Interest Rate Contracts	3.15	2.74	3.09	2.81	3.65
Interest Rate Futures & Forward Contr	0.33	0.16	0.31	0.23	0.08
Written Options Contr (Int Rate)	0.09	0.00	0.05	0.00	0.01
Purchased Options Contr (Int Rate)	0.19	0.47	0.23	0.33	1.26
Interest Rate Swaps	1.59	1.21	1.60	1.33	1.58
Foreign Exchange Contracts	0.07	0.04	0.08	0.06	0.08
Futures & Forward Foreign Exch Contr	0.06	0.04	0.06	0.06	0.06
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	0.01	0.00	0.01	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	27.53	26.76	27.15	27.43	27.70

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Interest Rate Contracts	93.63	95.15	92.70	95.41	95.52
Foreign Exchange Contracts	5.29	3.89	6.25	3.55	4.37
Equity, Comm, & Other Contracts	0.54	0.30	0.50	0.18	0.00
Futures and Forwards	30.20	33.69	33.10	36.48	24.21
Written Options	7.20	0.74	5.50	0.79	0.74
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	7.19	0.26	5.48	0.37	0.33
Purchased Options	4.45	11.27	5.67	10.02	20.68
Exchange-Traded	0.09	0.25	0.04	0.00	1.19
Over-The-Counter	3.56	8.40	5.27	8.56	15.68
Swaps	52.55	47.90	50.05	47.13	47.02
Held for Trading	10.04	7.84	10.27	9.25	6.79
Interest Rate Contracts	5.90	6.03	5.78	5.09	4.36
Foreign Exchange Contracts	1.77	0.01	1.86	0.00	0.03
Equity, Comm, & Other Contracts	0.07	0.07	0.07	0.03	0.00
Non-Traded	89.96	92.16	89.73	90.75	93.21
Interest Rate Contracts	78.73	80.11	77.77	88.41	82.51
Foreign Exchange Contracts	1.49	1.38	1.93	1.46	2.77
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	88.24	91.95	89.93	82.67	91.04
One Year or Less	37.22	32.47	37.91	32.05	38.75
Over 1 Year to 5 Years	20.80	32.12	23.58	36.01	37.39
Over 5 Years	23.94	16.82	15.63	10.97	6.51
Gross Negative Fair Value (Abs Val)	0.99	0.75	1.30	0.76	0.47
Gross Positive Fair Value	1.14	0.45	0.96	0.44	0.51
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)	0.01	0.00	0.01	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	0.04	0.02	0.04	0.02	0.04
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.04	-0.13	0.00	-0.02	-0.05
Decr (Incr) in Int Expense/Net Income	1.49	0.26	0.75	0.25	0.12
Net Incr (Decr) Nonint Alloc/Net Income	0.19	0.02	0.17	0.02	0.00
Incr (Decr) in Net Income/Net Income	3.03	0.14	2.34	0.36	0.19

INSURANCE ACTIVITIES	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.01	N/A	N/A	N/A	N/A
Ins Under Assets (P/C)/Tot Ins Und Ast	29.02	33.59	33.82	N/A	N/A
Ins Under Assets (L/H)/Tot Ins Und Ast	70.98	66.41	66.18	N/A	N/A
Sep Acct Assets (L/H)/Total Life Ast	8.12	7.28	9.98	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	1.07	0.93	0.88	N/A	N/A
Premium Inc/Ins Activities Revenue	4.87	7.42	5.15	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	64.04	71.00	66.69	N/A	N/A
Other Prem Inc/Total Prem Inc	35.96	29.00	33.31	N/A	N/A
Ins Under Net Income/Consol Net Income	0.07	0.06	0.03	N/A	N/A
Ins Net Inc (P/C)/Equity (P/C)	28.59	27.08	1.62	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	15.38	32.58	16.07	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	54.71	54.76	70.49	N/A	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.10	0.16	0.12	N/A	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	3.02	3.49	3.99	N/A	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	N/A	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	6.39	N/A	N/A	N/A	N/A
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	N/A	N/A
FOREIGN ACTIVITIES					
Yield: Foreign Loans	74.32	938.45	110.63	651.18	43.59
Cost: Interest-Bearing Deposits	1.56	2.37	2.81	4.66	5.97
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	7.47	46.51	11.72	1.03	N/A
Commercial and Industrial Loans	0.67	0.65	0.92	0.67	2.41
Foreign Governments and Inst	0.00	0.00	0.00	0.00	2.47
Leases	1.24	1.76	144.08	37.91	1.30
GROWTH RATES:					
Net Loans and Leases	-14.59	-13.72	-12.08	-0.10	62.09
Total Selected Assets	-19.91	41.50	64.19	18.57	12.53
Deposits	2.25	1100.70	42.21	78.42	31.19

PROFITABILITY:	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Net Income/Avg Equity Capital	13.91	14.66	14.46	13.39	14.97
Bank Net Inc/Avg Eq Inv in Banks	14.08	15.56	15.05	13.87	16.11
Nonbk Net Inc/Avg Eq Inv in Nonbanks	8.74	8.54	4.39	13.60	5.98
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.63	12.76	11.52	14.21	13.23
Bank Net Income/Parent Net Income	85.42	84.17	85.84	86.58	86.17
Nonbank Net Income/Parent Net Income	1.78	2.14	1.85	4.03	2.20
Sub BHCs Net Inc/Parent Net Income	85.26	78.87	89.23	67.07	56.60
LEVERAGE:					
Total Liabilities/Equity	20.30	17.74	19.41	17.72	16.56
Total Debt/Equity Capital	4.97	5.37	4.92	6.21	7.55
Tot Debt+NP to Subs Iss Tr Pref/Equity	13.52	11.92	13.86	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	5.23	5.50	5.15	6.43	7.76
Total Debt/Equ Cap - Exc Over Fair Value	5.00	5.39	4.95	6.25	7.64
Long-Term Debt/Equity Capital	3.65	3.28	3.37	4.07	4.36
Short-Term Debt/Equity Capital	1.01	1.59	1.21	1.52	2.78
Current Portion of LT Debt/Equity	0.03	0.01	0.02	0.01	0.00
Exc Cost Over Fair Value/Equity Cap	0.22	0.17	0.23	0.19	0.79
Long-Term Debt/Consolidated LT Debt	8.84	9.00	9.41	12.85	17.76
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	109.31	105.68	108.42	105.54	103.43
Total Investment in Subs/Equity	111.79	109.77	111.05	109.65	107.37
Equity Inv in Subs/Cons Eq Cap+Min Int	97.62	97.17	97.56	97.89	97.45
Total Inv in Subs/Cons Eq Cap+Min Int	100.08	100.73	100.11	101.82	101.31
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.71	0.40	0.67	0.44	0.29
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.16	1.48	1.98	1.66	1.67
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	135.66	152.03	153.00	177.80	156.41
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	177.35	144.70	158.96	173.91	156.97
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	106.80	90.03	104.77	111.65	102.17
Pretax Oper Inc + Int Exp/Int Expense	4225.31	4766.29	6513.60	1696.22	5864.35
Div + Int From Subs/Int Exp + Div	260.75	194.90	233.52	203.20	171.59
Fees+Other Inc From Subs/Sal + Oth Exp	14.12	16.69	16.69	17.88	22.88
Net Inc/Curr Port of LT Debt+Pfd Div(X)	865.56	1481.67	1032.61	4127.39	7342.53
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	1.53	0.79	0.64	0.96	0.62
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.28	0.63	0.00	0.92
Nonaccrual	8.42	5.71	12.92	4.90	0.42
Total	8.42	5.99	13.55	4.90	1.34
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	0.04
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.04
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	1.47	1.40	1.45	1.65	1.49
Combined Thrift Assets	0.03	0.03	0.07	0.03	0.08
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT

	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Div Paid/Inc Before Undist Inc	111.27	102.63	53.70	49.79	64.83
Dividends Paid/Net Income	28.56	28.16	28.34	31.10	31.34
Net Income - Dividends/Avg Equity	9.43	10.18	10.17	8.89	9.76

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	140.08	179.13	158.52	179.35	178.46
Dividends From Nonbank Subs	1.86	2.71	2.44	5.80	2.60
Dividends From Subsidiary BHCs	5.42	11.54	14.80	12.53	7.17
Dividends From All Subsidiaries	176.72	213.27	221.85	222.69	202.99

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	51.43	53.03	54.76	72.64	59.60
Interest Income From Bank Subs	0.29	0.56	0.47	0.63	0.51
Mgt & Service Fees From Bank Subs	3.02	4.33	3.85	5.73	5.62
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.01
Operating Income From Bank Subs	60.52	62.17	68.72	88.37	74.99

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	45.45	46.51	56.33	33.73	103.95
Interest Income From Nonbank Subs	9.45	11.56	35.70	10.51	32.43
Mgt & Serv Fees From Nonbank Subs	2.69	2.19	2.83	2.03	2.80
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	93.09	111.50	157.48	58.17	145.90

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	56.85	36.49	35.40	52.62	55.50
Interest Inc From Subsidiary BHCs	0.09	1.48	1.16	2.42	1.02
Mgt & Serv Fees From Sub BHCs	6.01	8.18	5.63	5.10	3.11
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	62.95	46.16	42.20	60.14	59.63

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	54.13	54.65	62.86	60.71	61.17
Interest Income From Bank Subs	0.78	1.65	0.48	0.69	0.90
Mgt & Serv Fees From Bank Subs	4.97	4.55	3.65	3.91	4.77
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.01
Operating Income From Bank Subs	68.55	67.37	70.73	77.06	73.06
Dividends From Nonbank Subs	2.21	0.73	0.94	1.13	0.87
Interest Income From Nonbank Subs	0.21	0.26	0.20	0.43	0.52
Mgt & Serv Fees From Nonbank Subs	0.07	0.10	0.08	0.10	0.05
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	4.20	1.68	1.71	2.69	2.93
Dividends From Subsidiary BHCs	5.32	5.88	9.29	4.94	6.73
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.03	0.02
Mgt & Serv Fees From Sub BHCs	0.00	0.25	0.01	0.01	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	6.29	7.74	10.91	5.37	7.19

Loans and Adv From Subs/ST Debt	316.75	284.66	416.57	370.77	83.88
Loans and Adv From Subs/Total Debt	196.15	171.71	156.97	98.04	60.56

BHCPR Reporters for Quarter Ending 03/31/2003
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
1141786	3,575,147	ALABAMA NATIONAL BANCORPORATIO	BIRMINGHAM, AL	
1208661	4,372,102	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
1095674	4,943,012	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1245620	4,847,187	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1025309	9,423,099	BANK OF HAWAII CORPORATION	HONOLULU, HI	
2947435	5,143,082	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
1020180	5,234,910	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1094314	6,038,837	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1201934	3,613,499	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1114605	5,996,586	CHITTENDEN CORPORATION	BURLINGTON, VT	
1139532	3,594,322	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	
1205688	7,765,310	CITIZENS BANKING CORPORATION	FLINT, MI	
1135972	3,200,772	COMMERCEBANK HOLDING CORPORATI	CORAL GABLES, FL	
1048867	3,374,840	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1246766	5,743,993	COMMUNITY FIRST BANKSHARES, IN	FARGO, ND	
1102367	9,848,388	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
1029222	3,394,744	CVB FINANCIAL CORP.	ONTARIO, CA	
2107707	3,283,049	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	7,601,848	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2734233	3,519,768	EAST WEST BANCORP, INC.	SAN MARINO, CA	
1427239	4,382,024	EASTERN BANK CORPORATION	BOSTON, MA	
2089036	9,832,198	EMIGRANT BANCORP, INC.	NEW YORK, NY	
3005332	8,078,010	F.N.B. CORPORATION	NAPLES, FL	
2744894	9,767,345	FIRST BANCORP	SAN JUAN, PR	
1118797	7,193,941	FIRST BANKS, INC.	SAINT LOUIS, MO	
1076132	3,991,384	FIRST CHARTER CORPORATION	CHARLOTTE, NC	
1075911	3,884,933	FIRST CITIZENS BANCORPORATION	COLUMBIA, SC	
1071306	4,587,321	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	3,820,988	FIRST FINANCIAL BANCORP	HAMILTON, OH	
1123670	3,681,058	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208184	6,041,866	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1060627	6,371,457	FIRSTBANK HOLDING COMPANY	LAKESWOOD, CO	Name change from FIRSTBANK HOLDING COMPANY OF COLORADO
1117129	8,430,330	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1050600	3,990,964	GOLD BANC CORPORATION, INC.	LEAWOOD, KS	
1136531	8,000,863	GREATER BAY BANCORP	PALO ALTO, CA	
1086533	4,153,186	HANCOCK HOLDING COMPANY	GULFPORT, MS	
1048625	7,813,517	HUDSON UNITED BANCORP	MAHWAH, NJ	
1104231	6,386,499	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	5,550,908	INVESTORS BANCORP, MHC	MILLBURN, NJ	
1199732	5,372,367	IRWIN FINANCIAL CORPORATION	COLUMBUS, IN	
1105162	3,496,933	LAREDO NATIONAL BANCSHARES, IN	LAREDO, TX	
1090987	4,243,159	MB FINANCIAL, INC	CHICAGO, IL	
1117026	3,283,414	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	Moved from Peer 3
1139279	3,751,747	NBT BANCORP INC.	NORWICH, NY	
1136661	4,178,132	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	9,714,405	OLD NATIONAL BANCORP	EVANSVILLE, IN	
1029884	4,422,669	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
2323057	3,117,501	PACIFIC NORTHWEST BANCORP	SEATTLE, WA	
1142336	5,113,487	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	3,258,893	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
1247633	5,017,486	PROVIDENT BANKSHARES CORPORATI	BALTIMORE, MD	

BHCPR Reporters for Quarter Ending 03/31/2003
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
3133637	4,087,375	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	New Y-9C/BHCPR reporter
1135600	4,712,267	REPUBLIC BANCORP INC.	OWOSSO, MI	
1075126	7,038,176	RIGGS NATIONAL CORPORATION	WASHINGTON, DC	
2847115	6,790,839	SANTANDER BANCORP	SAN JUAN, PR	
2252858	3,776,156	SEACOAST FINANCIAL SERVICES CO	NEW BEDFORD, MA	
1031449	3,956,777	SILICON VALLEY BANCSHARES	SANTA CLARA, CA	
2368106	4,047,062	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1141599	8,969,819	SOUTH FINANCIAL GROUP, THE	GREENVILLE, SC	
2384021	5,109,868	SOUTHWEST BANCORPORATION OF TE	HOUSTON, TX	
1105425	3,243,517	STERLING BANCSHARES, INC.	HOUSTON, TX	
1117156	5,722,720	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1109656	4,026,701	TEXAS REGIONAL BANCSHARES, INC	MCALLEN, TX	
1079562	7,305,864	TRUSTMARK CORPORATION	JACKSON, MS	
2694814	4,859,883	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1049828	7,344,050	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
1076217	5,816,539	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	3,579,004	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1048773	9,456,663	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	8,848,315	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1070448	3,356,427	WESBANCO, INC.	WHEELING, WV	
1025541	4,387,944	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
1079740	7,186,989	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	8,316,505	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
2260406	3,914,995	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1199602	3,275,181	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 76 bank holding companies.