

PEER GROUP 02

06/30/2003

06/30/2002

12/31/2002

12/31/2001

12/31/2000

Number of BHCs in Peer Group

78

73

75

68

69

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.64	3.86	3.85	3.83	3.86
+ Non-interest Income	1.35	1.34	1.32	1.41	1.33
- Overhead Expense	2.97	3.01	3.00	3.24	3.03
- Provision for Losses	0.30	0.32	0.32	0.33	0.27
+ Securities Gains (Losses)	0.09	0.03	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)	1.81	1.91	1.91	1.84	1.89
Net Operating Income	1.15	1.21	1.21	1.16	1.17
Net Income	1.15	1.22	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)	5.68	6.53	6.35	7.68	8.25
Interest Expense	1.74	2.35	2.19	3.57	4.17
Net Interest Income (TE)	3.94	4.18	4.16	4.18	4.17

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.34	0.39	0.42	0.43	0.30
Earnings Coverage of Net Losses (X)	17.28	13.72	12.75	13.07	21.02
Ln&Ls Allowance/Total Loans & Leases	1.55	1.54	1.54	1.52	1.40
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.88	0.88	0.90	0.82	0.69
30-89 Days Past Due Loans and Leases	0.90	1.07	1.03	1.20	1.08

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	28.75	28.46	28.80	29.03	28.68
Net ST Noncore Funding Dependence	17.52	17.39	17.78	18.74	21.03
Net Loans and Leases/Total Assets	59.49	61.06	59.86	60.50	62.12

CAPITALIZATION:

Tier 1 Leverage Ratio	8.08	8.21	8.16	7.99	7.84
Equity Capital/Total Assets	8.43	8.49	8.40	8.34	7.93
Net Loans&Ls/Equity Capital (X)	7.16	7.33	7.27	7.36	7.92
Cash Dividends/Net Income	32.19	28.57	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	9.23	10.09	10.16	8.88	9.76

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	1.09	1.35	1.21	1.52	2.78
Long-Term Debt/Equity Capital	4.08	4.14	3.37	4.07	4.36
Equity Investment in Subs/Equity Cap	109.39	106.76	108.42	105.54	103.43
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	194.44	146.36	158.96	173.91	156.97

PEER GROUP 02

PERCENT OF AVERAGE ASSETS	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Interest Income (TE)	5.26	6.05	5.89	7.09	7.67
Less: Interest Expense	1.62	2.18	2.03	3.30	3.88
Equals: Net Interest Income (TE)	3.64	3.86	3.85	3.83	3.86
Plus: Non-Interest Income	1.35	1.34	1.32	1.41	1.33
Equals: Adj Operating Income (TE)	5.03	5.23	5.21	5.30	5.19
Less: Overhead Expense	2.97	3.01	3.00	3.24	3.03
Less: Provision for Loan and Lease Losses	0.30	0.32	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	0.09	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)	1.81	1.91	1.91	1.84	1.89
Less: Applicable Income Taxes (TE)	0.64	0.68	0.68	0.67	0.69
Less: Minority Interest	0.01	0.01	0.01	0.01	0.01
Equals: Net Operating Income	1.15	1.21	1.21	1.16	1.17
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.15	1.22	1.21	1.15	1.17
Memo: Net Income (Last Four Qtrs)	1.18	1.17	1.21	1.14	1.18
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.72	92.79	92.89	92.38	92.93
Avg Int-Bearing Funds / Avg Assets	81.00	81.14	80.79	80.73	81.47
Int Income (TE) / Avg Earning Assets	5.68	6.53	6.35	7.68	8.25
Int Expense / Avg Earning Assets	1.74	2.35	2.19	3.57	4.17
Net Int Inc (TE) / Avg Earn Assets	3.94	4.18	4.16	4.18	4.17
YIELD OR COST:					
Total Loans and Leases (TE)	6.41	7.12	6.99	8.39	8.97
Interest-Bearing Bank Balances	1.99	2.11	2.12	4.03	5.87
Fed Funds Sold & Reverse Repos	1.21	1.78	1.67	4.02	6.40
Trading Assets	3.58	6.06	4.74	6.34	6.86
Total Earning Assets	5.55	6.41	6.23	7.54	8.13
Investment Securities (TE)	4.38	5.50	5.23	6.26	6.78
U.S. Treasury & Agency Sec (excl MBS)	3.44	4.68	4.35	6.33	N/A
Mortgage-Backed Securities	3.90	5.35	5.07	5.89	N/A
All Other Securities	6.60	6.99	7.01	8.41	N/A
Interest-Bearing Deposits	1.79	2.51	2.32	3.94	4.50
Time Deposits of \$100K or More	2.58	3.35	3.11	5.21	5.87
Time Deposits < \$100K	2.84	3.80	3.60	5.41	5.65
Other Domestic Deposits	0.83	1.25	1.17	2.16	2.75
Foreign Deposits	1.51	2.28	2.81	4.66	5.97
Fed Funds Purchased and Repos	1.55	2.01	1.96	4.04	5.82
Other Borrowed Funds & Trading Liab	3.72	4.40	4.23	5.37	6.37
All Interest-Bearing Funds	2.00	2.69	2.51	4.08	4.74

PEER GROUP 02

06/30/2003

06/30/2002

12/31/2002

12/31/2001

12/31/2000

Avg Personnel Exp Per Employee (\$000)

28

26

53

51

48

Avg Assets per Employee (\$000)

3,805

3,513

3,542

3,294

3,364

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

2.82

3.44

3.24

3.42

3.08

Overhead Exp / NII + Non-Int Income

60.44

58.00

58.32

60.92

58.87

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

2.97

3.01

3.00

3.24

3.03

Personnel Expense

1.59

1.58

1.58

1.61

1.54

Net Occupancy Expense

0.43

0.44

0.44

0.47

0.45

Other Operating Expenses

0.95

0.97

0.97

1.13

1.01

Overhead Less Non-Interest Income

1.58

1.63

1.64

1.72

1.71

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

59.10

56.89

57.19

59.64

57.56

Personnel Expense

31.76

30.24

30.34

30.06

29.57

Net Occupancy Expense

8.54

8.24

8.35

8.50

8.56

Other Operating Expenses

18.46

18.20

18.40

20.67

19.31

Total Non-Interest Income

26.22

24.92

24.73

26.17

24.62

Fiduciary Activities Income

1.95

2.13

1.98

2.35

2.59

Serv Charges on Deposit Accts - Domestic

7.58

7.09

7.42

7.21

6.79

Trading Revenue

0.31

0.22

0.26

0.34

N/A

Investment Banking Fees & Commissions

1.25

1.38

1.13

1.19

N/A

Venture Capital Revenue

-0.01

-0.02

-0.02

0.00

N/A

Net Servicing Fees

0.08

0.51

0.22

0.86

N/A

Net Securitization Income

0.01

0.05

0.04

0.11

N/A

Insurance Activities Revenue

0.98

0.89

0.88

0.85

N/A

Net Gain (Loss) - Sales Loans, OREO, Oth

2.78

1.32

1.88

1.62

N/A

Other Non-Interest Income

7.74

7.47

7.34

7.53

13.05

Overhead Less Non-Interest Income

32.39

32.27

32.26

33.06

33.40

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

28.52

29.76

29.02

29.15

30.06

Appl Inc Tax+TE/Pretax NOI+TE

34.93

35.61

35.87

35.98

37.20

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate Loans	39.02	38.81	38.93	37.41	38.13
Commercial and Industrial Loans	11.54	12.46	11.73	11.99	12.34
Loans to Individuals	5.70	6.70	6.08	7.12	7.48
Loans to Depository Institutions	0.05	0.03	0.05	0.02	0.02
Agricultural Loans	0.50	0.45	0.52	0.58	0.43
Other Loans and Leases	1.81	1.91	1.76	2.02	2.06
Net Loans and Leases	59.49	61.06	59.86	60.50	62.12
Debt Securities Over 1 Year	25.15	22.91	23.85	20.42	21.37
Mutual Funds and Equity Securities	0.29	0.29	0.30	0.35	0.95
Subtotal	86.00	85.28	85.09	82.52	85.58
Interest-Bearing Bank Balances	0.32	0.31	0.39	0.44	0.30
Federal Funds Sold & Reverse Repos	1.15	1.24	1.04	1.17	1.04
Debt Securities 1 Year or Less	2.78	3.45	3.43	3.04	3.15
Trading Assets	0.05	0.05	0.05	0.04	0.05
Total Earning Assets	90.87	91.20	90.77	90.72	91.55
Non-Int Cash and Due From Dep Inst	2.98	2.81	3.17	3.28	3.39
Acceptances	0.02	0.02	0.02	0.01	0.02
Other Real Estate Owned	0.08	0.07	0.07	0.07	0.06
All Other Assets	5.99	5.83	5.89	5.80	4.96
MEMORANDA:					
Short-Term Investments	4.75	5.48	5.36	5.29	5.30
U. S. Treasury Securities	0.65	0.94	0.75	1.34	1.34
U. S. Agency Securities (excl MBS)	5.54	5.69	5.95	5.14	6.34
Municipal Securities	2.84	2.72	2.66	2.62	2.33
Mortgage-Backed Securities	16.33	13.79	14.94	13.05	11.13
Asset-Backed Securities	0.07	0.12	0.10	0.07	N/A
Other Debt Securities	1.03	1.13	1.14	1.26	2.14
RE Loans Secured by 1-4 Family	15.02	15.39	15.13	15.58	16.86
Revolving	2.41	2.17	2.25	1.86	1.44
Closed-End, Sec by First Liens	11.04	11.09	11.07	11.35	13.06
Closed-End, Sec by Junior Liens	1.13	1.52	1.29	1.60	1.72
Commercial Real Estate Loans	21.28	20.11	20.36	18.57	17.34
Construction and Land Dev	4.87	4.24	4.84	3.81	3.62
Multifamily	1.45	1.38	1.32	0.96	1.17
Nonfarm Nonresidential	14.56	13.67	13.91	12.48	11.75
RE Loans Secured by Farmland	0.59	0.55	0.58	0.60	0.46
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	65.22	62.63	63.95	60.73	60.87
RE Loans Secured by 1-4 Family	25.09	24.92	24.86	25.19	26.36
Revolving	3.91	3.42	3.61	2.93	2.19
Closed-End	20.58	20.85	20.60	21.60	23.76
Commercial Real Estate Loans	34.35	31.47	32.58	29.02	26.75
Construction and Land Dev	7.84	6.57	7.71	5.96	5.55
Multifamily	2.34	2.15	2.15	1.51	1.77
Nonfarm Nonresidential	23.48	21.45	22.21	19.49	18.00
RE Loans Secured by Farmland	0.97	0.87	0.95	0.94	0.69
Loans to Depository Institutions	0.08	0.05	0.09	0.03	0.03
Commercial and Industrial Loans	19.27	20.55	19.95	20.23	20.51
Loans to Individuals	9.48	10.97	10.15	11.90	11.64
Credit Card Loans	0.27	0.32	0.32	0.44	0.87
Agricultural Loans	0.82	0.74	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	3.06	3.18	2.96	3.44	3.42

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Short-Term Investments	4.75	5.48	5.36	5.29	5.30
Liquid Assets	28.16	26.37	27.65	26.10	25.84
Investment Securities	29.19	27.58	28.70	27.29	26.26
Net Loans and Leases	59.49	61.06	59.86	60.50	62.12
Net Lns, Ls & Stdby Ltrs of Credit	61.02	62.47	61.37	61.87	63.41
Core Deposits	58.45	58.56	58.49	58.53	59.41
Noncore Funding	29.81	29.99	30.21	29.50	30.30
Time Deposits of \$100K or More	12.29	13.08	12.68	11.47	12.37
Foreign Deposits	0.61	0.53	0.58	0.35	0.32
Fed Funds Purchased and Repos	6.49	6.24	6.14	6.61	7.37
Net Fed Funds Purchased (Sold)	5.03	5.17	5.30	5.47	6.18
Commercial Paper	0.01	0.01	0.02	0.02	0.01
Oth Borrowings W/Rem Mat 1 Yr or Less	2.61	1.84	2.40	2.00	3.03
Earning Assets Repr in 1 Year	39.67	38.36	40.42	36.90	36.44
Int-Bearing Liab Repr in 1 Year	26.73	28.92	27.82	27.46	26.59
Long-Term Debt Repr in 1 Year	0.60	0.29	0.56	0.39	0.20
Net Assets Repriceable in 1 Year	12.20	8.92	11.03	8.38	8.66
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	28.75	28.46	28.80	29.03	28.68
Net ST Noncore Funding Dependence	17.52	17.39	17.78	18.74	21.03
Short-Term Inv/ST Noncore Funding	30.01	32.57	32.87	30.79	27.26
Liq Asts-ST Noncore Fndg/Nonliq Asts	11.49	7.85	10.32	7.40	4.33
Net Loans and Leases/Total Deposits	81.51	82.43	81.61	82.87	84.47
Net Loans and Leases/Core Deposits	105.64	109.28	107.41	107.70	112.97
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.52	1.08	1.38	0.64	0.00
Avail-For-Sale Sec Appr(Depr)/Eq Cap	5.68	4.34	5.90	2.33	0.04
Struct Notes Appr(Depr)/Eq Cap	0.02	-0.14	0.15	-0.04	-0.03
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.19	11.36	9.52	10.70	22.62
Available-For-Sale Securities	90.81	88.64	90.48	89.30	77.38
U.S. Treasury Securities	2.64	4.27	3.41	5.97	5.79
U.S. Agency Securities (excl MBS)	21.68	22.33	22.99	20.63	25.63
Municipal Securities	11.01	11.21	10.77	11.17	9.91
Mortgage-Backed Securities	54.67	50.07	51.99	47.31	41.82
Asset-Backed Securities	0.24	0.39	0.29	0.29	N/A
Other Debt Securities	3.78	4.34	4.11	4.82	8.72
Mutual Funds and Equity Securities	1.24	1.26	1.28	1.52	4.21
Debt Securities 1 Year or Less	11.49	14.14	13.67	12.72	13.45
Debt Securities 1 To 5 Years	27.42	31.86	31.06	29.18	27.57
Debt Securities Over 5 Years	57.97	50.86	51.24	46.09	52.34
Pledged Securities	54.00	57.52	54.76	58.63	55.47
Structured Notes, Fair Value	0.29	0.15	0.11	0.12	0.21

ANALYSIS RATIOS	PEER GROUP 02				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Provision for Ln&Ls Losses/Avg Assets	0.30	0.32	0.32	0.33	0.27
Provision for Ln&Ls Losses/Avg Lns&Ls	0.48	0.50	0.52	0.55	0.42
Provision for Ln&Ls Losses/Net Losses	164.40	150.90	135.31	142.47	190.54
Ln&Ls Allowance/Total Loans & Leases	1.55	1.54	1.54	1.52	1.40
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.81	5.87	5.31	5.57	9.35
ALL/Nonaccrual Assets	270.14	269.88	284.48	289.94	320.37
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	212.71	201.00	207.03	199.48	229.94
Gross Ln&Ls Losses/Avg Loans & Leases	0.47	0.52	0.54	0.55	0.40
Recoveries/Avg Loans and Leases	0.11	0.11	0.10	0.10	0.10
Net Losses/Avg Loans and Leases	0.34	0.39	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	11.65	11.88	25.77	30.41	31.49
Earnings Coverage of Net Losses (X)	17.28	13.72	12.75	13.07	21.02
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.08	0.07	0.10	0.06	0.03
RE Loans Secured By 1-4 Family	0.09	0.07	0.08	0.07	0.04
Revolving	0.04	0.05	0.04	0.07	0.02
Closed-End	0.09	0.07	0.09	0.07	0.05
Commercial Real Estate Loans	0.07	0.06	0.10	0.05	0.02
Construction and Land Dev	0.08	0.09	0.10	0.02	0.02
Multifamily	0.01	0.02	0.03	0.01	0.00
Nonfarm Nonresidential	0.06	0.05	0.08	0.06	0.02
RE Loans Secured by Farmland	0.01	0.03	0.08	0.02	0.02
Commercial and Industrial Loans	0.60	0.76	0.80	0.75	0.55
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.04	1.16	1.05	1.07	0.93
Credit Card Loans	3.45	3.07	2.91	4.60	2.37
Agricultural Loans	0.28	0.07	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	0.64	0.89	0.97	0.74	0.48

PERCENT OF LOANS AND LEASES	PEER GROUP 02				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
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30-89 Days PD Loans and Leases	0.90	1.07	1.03	1.20	1.08
90+ Days PD Loans and Leases	0.13	0.16	0.14	0.19	0.17
Nonaccrual Loans and Leases	0.77	0.78	0.79	0.73	0.61
90+ Days PD and Nonaccrual Loans and Leases	0.95	0.95	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	0.90	1.07	1.03	1.20	1.08
90+ Days Past Due Assets	0.13	0.16	0.14	0.19	0.17
Nonaccrual Assets	0.77	0.79	0.79	0.74	0.61
30+ Days PD & Nonaccrual Assets	1.85	2.02	1.98	2.14	1.96
PERCENT OF TOTAL ASSETS					

90+ Days PD and Nonaccrual Assets	0.57	0.58	0.57	0.59	0.52
90+ PD & Nonaccrual Assets + OREO	0.66	0.67	0.66	0.67	0.59
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					

Total Assets	0.56	0.57	0.58	0.54	0.45
Allowance for Loan & Lease Losses	60.73	61.19	63.63	59.83	54.30
Equity Cap + ALLL	5.96	5.96	6.22	5.93	5.27
Tier 1 Cap + ALLL	6.45	6.26	6.55	6.21	5.42
Loans & Leases + RE Acquired	0.93	0.93	0.96	0.88	0.73

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate - 30-89 Days PD	0.77	0.90	0.84	0.94	0.88
- 90+ Days Past Due	0.11	0.11	0.11	0.13	0.13
- Nonaccrual	0.71	0.68	0.77	0.63	0.51
Coml & Indl - 30-89 Days PD	1.03	1.16	1.04	1.16	1.06
- 90+ Days Past Due	0.12	0.15	0.13	0.15	0.15
- Nonaccrual	1.23	1.13	1.13	1.24	1.06
Individuals - 30-89 Days PD	1.39	1.64	1.67	2.13	1.95
- 90+ Days Past Due	0.15	0.19	0.17	0.25	0.24
- Nonaccrual	0.23	0.19	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	0.48	0.43	0.67	0.47	0.48
- 90+ Days Past Due	0.05	0.05	0.03	0.03	0.07
- Nonaccrual	0.49	0.51	1.12	0.91	0.48
Foreign Govts- 30-89 Days PD	0.41	0.21	2.04	2.33	2.59
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00
- Nonaccrual	19.58	0.00	16.67	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.97	1.45	1.03	0.99	0.71
- 90+ Days Past Due	0.12	0.23	0.06	0.17	0.13
- Nonaccrual	0.73	0.38	0.39	0.43	0.27
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.93	1.00	1.09	1.14	1.05
- 90+ Days Past Due	0.12	0.14	0.15	0.16	0.16
- Nonaccrual	0.54	0.52	0.56	0.48	0.35
Revolving - 30-89 Days PD	0.39	0.44	0.45	0.67	0.71
- 90+ Days Past Due	0.03	0.03	0.03	0.08	0.12
- Nonaccrual	0.12	0.16	0.11	0.23	0.21
Closed-End - 30-89 Days PD	1.05	1.10	1.23	1.21	1.09
- 90+ Days Past Due	0.14	0.15	0.17	0.17	0.17
- Nonaccrual	0.66	0.60	0.60	0.52	0.36
- Jr Lien 30-89 Days PD	0.09	0.09	0.11	N/A	N/A
- Jr Lien 90+ Days PD	0.01	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	0.61	0.74	0.62	0.73	0.57
- 90+ Days Past Due	0.07	0.07	0.08	0.09	0.09
- Nonaccrual	0.82	0.76	0.85	0.60	0.47
Const & Dev - 30-89 Days PD	0.68	0.78	0.66	1.08	0.67
- 90+ Days Past Due	0.07	0.03	0.07	0.09	0.06
- Nonaccrual	0.46	0.61	0.61	0.42	0.43
Multi family - 30-89 Days PD	0.21	0.39	0.33	0.14	0.36
- 90+ Days Past Due	0.03	0.04	0.01	0.07	0.06
- Nonaccrual	0.27	0.30	0.43	0.37	0.14
Nonfarm Nres- 30-89 Days PD	0.59	0.69	0.63	0.58	0.53
- 90+ Days Past Due	0.05	0.06	0.07	0.07	0.08
- Nonaccrual	0.79	0.68	0.75	0.55	0.50
Farmland - 30-89 Days PD	0.54	1.02	0.96	0.59	0.94
- 90+ Days Past Due	0.11	0.16	0.03	0.13	0.10
- Nonaccrual	0.69	0.96	0.88	0.82	1.02
Credit Card - 30-89 Days PD	1.56	1.68	1.56	1.82	1.65
- 90+ Days Past Due	0.61	0.72	0.78	0.86	0.51
- Nonaccrual	0.11	0.10	0.15	0.13	0.11

CAPITAL RATIOS	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Tier 1 Leverage Ratio	8.08	8.21	8.16	7.99	7.84
Tier 1 RBC Ratio	11.65	11.84	11.73	11.45	11.14
Total Risk-Based Capital Ratio	13.41	13.47	13.42	13.02	12.58
Tangible Tier 1 Leverage Ratio	7.96	8.02	8.01	7.82	7.65
Tangible Common Eq Cap/Tan Assets	7.08	7.30	7.18	7.11	6.87
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	16.43	15.73	15.78	15.72	16.30
Standby Letters of Credit	1.21	1.17	1.18	1.05	1.06
Commercial & Similar Letters of Credit	0.16	0.13	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	3.98	3.13	3.50	3.18	4.09
Interest Rate Contracts	3.45	2.78	3.09	2.81	3.65
Interest Rate Futures & Forward Contr	0.45	0.17	0.31	0.23	0.08
Written Options Contr (Int Rate)	0.15	0.01	0.05	0.00	0.01
Purchased Options Contr (Int Rate)	0.15	0.46	0.23	0.33	1.26
Interest Rate Swaps	1.58	1.46	1.60	1.33	1.58
Foreign Exchange Contracts	0.08	0.06	0.08	0.06	0.08
Futures & Forward Foreign Exch Contr	0.03	0.05	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	0.05	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)	0.02	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	27.93	25.91	27.15	27.43	27.70

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Interest Rate Contracts	95.02	95.99	92.70	95.41	95.52
Foreign Exchange Contracts	4.48	2.97	6.25	3.55	4.37
Equity, Comm, & Other Contracts	1.51	0.37	0.50	0.18	0.00
Futures and Forwards	27.20	27.42	33.10	36.48	24.21
Written Options	9.15	3.21	5.50	0.79	0.74
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	9.02	1.01	5.48	0.37	0.33
Purchased Options	4.78	13.59	5.67	10.02	20.68
Exchange-Traded	0.62	0.05	0.04	0.00	1.19
Over-The-Counter	3.22	12.13	5.27	8.56	15.68
Swaps	53.25	50.79	50.05	47.13	47.02
Held for Trading	8.57	10.67	10.27	9.25	6.79
Interest Rate Contracts	4.88	7.89	5.78	5.09	4.36
Foreign Exchange Contracts	1.78	0.78	1.86	0.00	0.03
Equity, Comm, & Other Contracts	0.03	0.10	0.07	0.03	0.00
Non-Traded	91.43	89.33	89.73	90.75	93.21
Interest Rate Contracts	79.96	81.14	77.77	88.41	82.51
Foreign Exchange Contracts	0.97	0.42	1.93	1.46	2.77
Equity, Comm, & Other Contracts	0.95	0.00	0.00	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	85.33	90.62	89.93	82.67	91.04
One Year or Less	33.01	37.50	37.91	32.05	38.75
Over 1 Year to 5 Years	23.50	24.62	23.58	36.01	37.39
Over 5 Years	23.05	13.94	15.63	10.97	6.51
Gross Negative Fair Value (Abs Val)	1.08	0.76	1.30	0.76	0.47
Gross Positive Fair Value	1.49	0.61	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)	0.01	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	0.05	0.03	0.04	0.02	0.04
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.08	-0.10	0.00	-0.02	-0.05
Decr (Incr) in Int Expense/Net Income	1.52	0.26	0.75	0.25	0.12
Net Incr (Decr) Nonint Alloc/Net Income	0.28	0.09	0.17	0.02	0.00
Incr (Decr) in Net Income/Net Income	3.57	0.89	2.34	0.36	0.19

INSURANCE ACTIVITIES	06/30/2003	06/30/2002	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	33.99	36.39	33.82	N/A	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	66.01	63.61	66.18	N/A	N/A
Sep Acct Assets(L/H)/Total Life Ast	8.23	7.88	9.98	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	0.98	0.89	0.88	N/A	N/A
Premium Inc/Ins Activities Revenue	4.57	4.80	5.15	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	80.01	64.58	66.69	N/A	N/A
Other Prem Inc/Total Prem Inc	19.99	35.42	33.31	N/A	N/A
Ins Under Net Income/Consol Net Income	0.08	0.03	0.03	N/A	N/A
Ins Net Inc (P/C)/Equity (P/C)	12.85	6.07	1.62	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	15.59	11.55	16.07	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	54.65	61.59	70.49	N/A	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	553.29	0.12	N/A	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.43	3.98	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	6.76	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	74.37	855.41	110.63	651.18	43.59
Cost: Interest-Bearing Deposits	1.51	2.28	2.81	4.66	5.97
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	9.28	14.39	11.72	1.03	N/A
Commercial and Industrial Loans	0.46	0.92	0.92	0.67	2.41
Foreign Governments and Inst	0.00	0.00	0.00	0.00	2.47
Leases	2.38	3.37	144.08	37.91	1.30
GROWTH RATES:					
Net Loans and Leases	-17.84	-15.76	-12.08	-0.10	62.09
Total Selected Assets	-23.78	136.71	64.19	18.57	12.53
Deposits	8.07	24.82	42.21	78.42	31.19

PEER GROUP 02

PROFITABILITY:	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Net Income/Avg Equity Capital	13.71	14.59	14.46	13.39	14.97
Bank Net Inc/Avg Eq Inv in Banks	14.07	15.32	15.05	13.87	16.11
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.62	7.79	4.39	13.60	5.98
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.54	10.94	11.52	14.21	13.23
Bank Net Income/Parent Net Income	88.36	85.92	85.84	86.58	86.17
Nonbank Net Income/Parent Net Income	1.75	1.99	1.85	4.03	2.20
Sub BHCs Net Inc/Parent Net Income	83.79	82.85	89.23	67.07	56.60
LEVERAGE:					
Total Liabilities/Equity	21.03	19.24	19.41	17.72	16.56
Total Debt/Equity Capital	5.69	5.88	4.92	6.21	7.55
Tot Debt+NP to Subs Iss Tr Pref/Equity	14.62	14.80	14.12	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	5.94	5.94	5.15	6.43	7.76
Total Debt/Eq Cap - Exc Over Fair Value	5.75	5.90	4.95	6.25	7.64
Long-Term Debt/Equity Capital	4.08	4.14	3.37	4.07	4.36
Short-Term Debt/Equity Capital	1.09	1.35	1.21	1.52	2.78
Current Portion of LT Debt/Equity	0.07	0.02	0.02	0.01	0.00
Exc Cost Over Fair Value/Equity Cap	0.20	0.23	0.23	0.19	0.79
Long-Term Debt/Consolidated LT Debt	8.09	9.85	9.41	12.85	17.76
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	109.39	106.76	108.42	105.54	103.43
Total Investment in Subs/Equity	111.84	110.41	111.05	109.65	107.37
Equity Inv in Subs/Cons Eq Cap+Min Int	97.33	96.53	97.32	97.89	97.45
Total Inv in Subs/Cons Eq Cap+Min Int	99.61	99.86	99.86	101.82	101.31
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.82	0.54	0.67	0.44	0.29
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.36	1.95	1.98	1.66	1.67
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	148.28	144.29	153.00	177.80	156.41
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	194.44	146.36	158.96	173.91	156.97
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	124.73	110.51	104.77	111.65	102.17
Pretax Oper Inc + Int Exp/Int Expense	7830.67	4408.86	6513.60	1696.22	5864.35
Div + Int From Subs/Int Exp + Div	338.65	191.18	233.52	203.20	171.59
Fees+Other Inc From Subs/Sal + Oth Exp	16.32	15.37	16.69	17.88	22.88
Net Inc/Curr Port of LT Debt+Pfd Div(X)	259.39	1915.92	1032.61	4127.39	7342.53
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	1.11	0.71	0.64	0.96	0.62
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.09	0.63	0.00	0.92
Nonaccrual	7.69	4.26	12.92	4.90	0.42
Total	7.69	4.36	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	1.53	1.50	1.45	1.65	1.49
Combined Thrift Assets	0.03	0.08	0.07	0.03	0.08
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 02 06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Div Paid/Inc Before Undist Inc	119.79	68.90	53.70	49.79	64.83
Dividends Paid/Net Income	31.23	28.60	28.34	31.10	31.34
Net Income - Dividends/Avg Equity	9.20	10.11	10.17	8.89	9.76
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	147.73	148.34	158.52	179.35	178.46
Dividends From Nonbank Subs	2.17	1.79	2.44	5.80	2.60
Dividends From Subsidiary BHCs	5.57	7.93	14.80	12.53	7.17
Dividends From All Subsidiaries	176.54	189.31	221.85	222.69	202.99
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	57.40	50.62	54.76	72.64	59.60
Interest Income From Bank Subs	0.42	0.61	0.47	0.63	0.51
Mgt & Service Fees From Bank Subs	3.90	3.94	3.85	5.73	5.62
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.01
Operating Income From Bank Subs	72.38	59.76	68.72	88.37	74.99
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	41.87	38.64	56.33	33.73	103.95
Interest Income From Nonbank Subs	11.10	28.85	35.70	10.51	32.43
Mgt & Serv Fees From Nonbank Subs	2.31	1.39	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	71.24	116.59	157.48	58.17	145.90
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	47.59	31.14	35.40	52.62	55.50
Interest Inc From Subsidiary BHCs	0.10	1.37	1.16	2.42	1.02
Mgt & Serv Fees From Sub BHCs	9.06	8.16	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	56.75	40.66	42.20	60.14	59.63
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	60.00	56.45	62.86	60.71	61.17
Interest Income From Bank Subs	1.32	1.02	0.48	0.69	0.90
Mgt & Serv Fees From Bank Subs	5.56	3.96	3.65	3.91	4.77
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.01
Operating Income From Bank Subs	74.75	66.93	70.73	77.06	73.06
Dividends From Nonbank Subs	1.03	0.76	0.94	1.13	0.87
Interest Income From Nonbank Subs	0.14	0.21	0.20	0.43	0.52
Mgt & Serv Fees From Nonbank Subs	0.07	0.07	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	1.71	1.44	1.71	2.69	2.93
Dividends From Subsidiary BHCs	6.29	7.06	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	0.16	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	7.10	8.81	10.91	5.37	7.19
Loans and Adv From Subs/ST Debt	282.30	590.92	416.57	370.77	83.88
Loans and Adv From Subs/Total Debt	194.26	196.74	156.97	98.04	60.56

BHCPR Reporters for Quarter Ending 06/30/2003
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2003 and Other Notes
1141786	3,891,969	ALABAMA NATIONAL BANCORPORATIO	BIRMINGHAM, AL	
1208661	4,496,808	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
1095674	5,354,700	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1245620	4,945,931	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1025309	9,558,871	BANK OF HAWAII CORPORATION	HONOLULU, HI	
2947435	5,356,441	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
1020180	5,442,812	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1843080	3,012,630	CATHAY BANCORP, INC.	LOS ANGELES, CA	Moved from Peer 3
1094314	6,191,998	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1201934	3,587,829	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1114605	6,042,681	CHITTENDEN CORPORATION	BURLINGTON, VT	
1139532	3,596,995	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	
1205688	7,785,150	CITIZENS BANKING CORPORATION	FLINT, MI	
1135972	3,056,449	COMMERCEBANK HOLDING CORPORATI	CORAL GABLES, FL	
1048867	3,356,261	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1246766	5,586,126	COMMUNITY FIRST BANKSHARES, IN	FARGO, ND	
1029222	3,513,011	CVB FINANCIAL CORP.	ONTARIO, CA	
2107707	3,580,225	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	7,631,257	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2734233	3,602,132	EAST WEST BANCORP, INC.	SAN MARINO, CA	
1427239	4,550,342	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	8,266,396	F. N. B. CORPORATION	NAPLES, FL	
2744894	9,934,314	FIRST BANCORP	SAN JUAN, PR	
1118797	7,071,337	FIRST BANKS, INC.	SAINT LOUIS, MO	
1076132	3,988,649	FIRST CHARTER CORPORATION	CHARLOTTE, NC	
1075911	4,146,843	FIRST CITIZENS BANCORPORATION	COLUMBIA, SC	
1071306	4,841,509	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	3,912,404	FIRST FINANCIAL BANCORP	HAMILTON, OH	
1123670	3,739,137	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	3,056,961	FIRST MERCHANTS CORPORATION	MUNCIE, IN	Moved from Peer 3
1208184	6,447,638	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1060627	6,535,377	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1117129	8,619,287	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1050600	4,169,466	GOLD BANC CORPORATION, INC.	LEAWOOD, KS	
1136531	8,137,441	GREATER BAY BANCORP	PALO ALTO, CA	
1086533	4,133,052	HANCOCK HOLDING COMPANY	GULFPORT, MS	
1048625	7,988,273	HUDSON UNITED BANCORP	MAHWAH, NJ	
1104231	6,771,981	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	5,355,138	INVESTORS BANCORP, MHC	MILLBURN, NJ	
1199732	5,527,161	IRWIN FINANCIAL CORPORATION	COLUMBUS, IN	
1105162	3,541,161	LAREDO NATIONAL BANCSHARES, IN	LAREDO, TX	
1090987	4,266,391	MB FINANCIAL, INC	CHICAGO, IL	
1117026	3,371,134	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	3,917,457	NBT BANCORP INC.	NORWICH, NY	
1136661	4,218,859	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	9,738,523	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	3,039,468	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	Moved from Peer 3
1029884	4,538,463	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
2323057	3,082,923	PACIFIC NORTHWEST BANCORP	SEATTLE, WA	
1142336	5,002,480	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	3,295,536	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	

BHCPR Reporters for Quarter Ending 06/30/2003
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2003 and Other Notes
1247633	5,098,126	PROVIDENT BANKSHARES CORPORATI	BALTIMORE, MD	
3133637	4,185,149	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1135600	5,030,955	REPUBLIC BANCORP INC.	OWOSSO, MI	
1075126	7,179,957	RIGGS NATIONAL CORPORATION	WASHINGTON, DC	
2847115	6,571,193	SANTANDER BANCORP	SAN JUAN, PR	
2252858	4,476,815	SEACOAST FINANCIAL SERVICES CO	NEW BEDFORD, MA	
1031449	4,256,037	SILICON VALLEY BANCSHARES	SANTA CLARA, CA	
2368106	4,108,479	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1141599	9,255,479	SOUTH FINANCIAL GROUP, THE	GREENVILLE, SC	
2384021	5,441,908	SOUTHWEST BANCORPORATION OF TE	HOUSTON, TX	
1105425	3,447,183	STERLING BANCSHARES, INC.	HOUSTON, TX	
1117156	5,789,330	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1109656	4,074,954	TEXAS REGIONAL BANCSHARES, INC	MCALLEN, TX	
1079562	7,373,299	TRUSTMARK CORPORATION	JACKSON, MS	
2694814	5,155,420	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1049828	7,148,668	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
1076217	5,753,006	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	3,905,929	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1250259	3,031,851	UNITED NATIONAL BANCORP	BRIDGEWATER, NJ	Moved from Peer 3
1048773	9,506,570	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	9,498,936	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1070448	3,410,982	WESBANCO, INC.	WHEELING, WV	
1025541	4,566,825	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
1079740	7,288,406	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	9,038,535	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
2260406	4,131,620	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1199602	3,293,851	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 78 bank holding companies.