

PEER GROUP 02

12/31/2002

12/31/2001

12/31/2000

12/31/1999

12/31/1998

Number of BHCs in Peer Group

75

68

69

64

57

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.85	3.83	3.86	4.04	4.19
+ Non-interest Income	1.33	1.41	1.33	1.41	1.40
- Overhead Expense	3.00	3.24	3.03	3.25	3.48
- Provision for Losses	0.32	0.33	0.27	0.22	0.28
+ Securities Gains (Losses)	0.05	0.06	0.01	0.01	0.07
+ Other Tax Equiv Adjustments	0.01	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.91	1.84	1.89	1.96	1.93
Net Operating Income	1.21	1.16	1.17	1.22	1.22
Net Income	1.21	1.15	1.17	1.22	1.22
Net Income (Sub S Adjusted)	NA	0.84	1.11	NA	NA

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.35	7.68	8.25	7.93	8.34
Interest Expense	2.19	3.57	4.17	3.63	3.89
Net Interest Income (TE)	4.16	4.18	4.17	4.37	4.53

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.42	0.43	0.30	0.28	0.31
Earnings Coverage of Net Losses (X)	12.74	13.07	21.02	18.31	18.19
Ln&Ls Allowance/Total Loans & Leases	1.54	1.52	1.40	1.37	1.49
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.89	0.82	0.69	0.57	0.64
30-89 Days Past Due Loans and Leases	1.03	1.20	1.08	0.98	1.17

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	28.81	29.03	28.68	26.65	17.10
Net ST Noncore Funding Dependence	17.79	18.74	21.03	19.93	11.15
Net Loans and Leases/Total Assets	59.86	60.50	62.12	61.76	60.39

CAPITALIZATION:

Tier 1 Leverage Ratio	8.16	7.99	7.84	7.88	7.95
Equity Capital/Total Assets	8.40	8.34	7.93	7.79	8.04
Net Loans&Ls/Equity Capital (X)	7.27	7.36	7.92	7.94	7.51
Cash Dividends/Net Income	28.34	31.10	31.34	29.76	31.33
Cash Dividends/Net Income (Sub S Adjusted)	NA	16.32	70.73	NA	NA
Retained Earnings/Avg Equity Cap	10.17	8.89	9.76	10.04	9.86

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	1.20	1.52	2.78	4.79	4.25
Long-Term Debt/Equity Capital	3.37	4.07	4.36	5.31	4.14
Equity Investment in Subs/Equity Cap	108.42	105.54	103.43	103.55	103.14
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	156.54	173.91	156.97	184.03	171.25

PERCENT OF AVERAGE ASSETS	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Interest Income (TE)	5.89	7.09	7.67	7.31	7.76
Less: Interest Expense	2.03	3.30	3.88	3.36	3.62
Equals: Net Interest Income (TE)	3.85	3.83	3.86	4.04	4.19
Plus: Non-Interest Income	1.33	1.41	1.33	1.41	1.40
Equals: Adj Operating Income (TE)	5.21	5.30	5.19	5.51	5.66
Less: Overhead Expense	3.00	3.24	3.03	3.25	3.48
Less: Provision for Loan and Lease Losses	0.32	0.33	0.27	0.22	0.28
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.05	0.06	0.01	0.01	0.07
Plus: Other Tax Equiv Adjustments	0.01	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.91	1.84	1.89	1.96	1.93
Less: Applicable Income Taxes (TE)	0.68	0.67	0.69	0.73	0.71
Less: Minority Interest	0.01	0.01	0.01	0.00	0.00
Equals: Net Operating Income	1.21	1.16	1.17	1.22	1.22
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.21	1.15	1.17	1.22	1.22
Memo: Net Income (Last Four Qtrs)	1.21	1.14	1.18	1.23	1.21
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.89	92.38	92.93	92.36	92.43
Avg Int-Bearing Funds / Avg Assets	80.78	80.73	81.47	79.47	78.21
Int Income (TE) / Avg Earning Assets	6.35	7.68	8.25	7.93	8.34
Int Expense / Avg Earning Assets	2.19	3.57	4.17	3.63	3.89
Net Int Inc (TE) / Avg Earn Assets	4.16	4.18	4.17	4.37	4.53
YIELD OR COST:					
Total Loans and Leases (TE)	6.99	8.39	8.97	8.61	9.22
Interest-Bearing Bank Balances	2.12	4.03	5.87	4.88	8.10
Fed Funds Sold & Reverse Repos	1.67	4.02	6.40	5.31	6.27
Trading Assets	4.79	6.34	6.86	4.97	5.94
Total Earning Assets	6.23	7.54	8.13	7.79	8.23
Investment Securities (TE)	5.23	6.26	6.78	6.47	6.64
U.S. Treasury & Agency Sec (excl MBS)	4.35	6.33	NA	NA	NA
Mortgage-Backed Securities	5.07	5.89	NA	NA	NA
All Other Securities	7.01	8.41	NA	NA	NA
Interest-Bearing Deposits	2.32	3.94	4.50	4.01	4.42
Time Deposits of \$100K or More	3.11	5.21	5.87	5.06	5.58
Time Deposits < \$100K	3.60	5.41	5.65	5.12	5.84
Other Domestic Deposits	1.17	2.16	2.75	2.65	2.97
Foreign Deposits	2.81	4.66	5.97	5.28	5.77
Fed Funds Purchased and Repos	1.96	4.04	5.82	4.77	5.19
Other Borrowed Funds & Trading Liab	4.23	5.37	6.37	5.51	5.95
All Interest-Bearing Funds	2.52	4.08	4.74	4.21	4.59

PEER GROUP 02

	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Avg Personnel Exp Per Employee (\$000)	53	51	48	47	46
Avg Assets per Employee (\$000)	3,542	3,294	3,364	3,009	2,837
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.24	3.42	3.08	2.79	2.88
Overhead Exp / NII + Non-Int Income	58.34	60.90	58.87	59.92	61.92
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.00	3.24	3.03	3.25	3.48
Personnel Expense	1.58	1.61	1.54	1.62	1.71
Net Occupancy Expense	0.44	0.47	0.45	0.48	0.51
Other Operating Expenses	0.97	1.13	1.01	1.14	1.25
Overhead Less Non-Interest Income	1.64	1.72	1.71	1.78	2.00
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	57.22	59.62	57.56	58.58	60.72
Personnel Expense	30.36	30.06	29.57	29.28	30.21
Net Occupancy Expense	8.35	8.50	8.56	8.49	8.79
Other Operating Expenses	18.42	20.65	19.31	20.03	21.31
Total Non-Interest Income	24.76	26.17	24.62	24.87	23.88
Fiduciary Activities Income	1.98	2.35	2.59	3.05	3.36
Serv Charges on Deposit Accts - Domestic	7.42	7.21	6.79	6.39	6.68
Trading Revenue	0.26	0.34	NA	NA	NA
Investment Banking Fees & Commissions	1.13	1.19	NA	NA	NA
Venture Capital Revenue	-0.02	0.00	NA	NA	NA
Net Servicing Fees	0.22	0.86	NA	NA	NA
Net Securitization Income	0.04	0.11	NA	NA	NA
Insurance Comm & Fees (Incl Premiums)	0.88	0.85	NA	NA	NA
Net Gain (Loss) - Sales Loans, OREO, Oth	1.88	1.62	NA	NA	NA
Other Non-Interest Income	7.34	7.53	13.05	12.63	11.65
Overhead Less Non-Interest Income	32.26	33.04	33.40	33.49	36.25
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	29.00	29.18	30.06	31.44	31.70
Appl Inc Tax+TE/Pretax NOI+TE	35.82	35.92	37.20	37.50	37.00

PERCENT OF TOTAL ASSETS	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Real Estate Loans	38.93	37.41	38.13	37.57	35.51
Commercial and Industrial Loans	11.73	11.99	12.34	11.68	11.67
Loans to Individuals	6.08	7.12	7.48	8.27	8.78
Loans to Depository Institutions	0.05	0.02	0.02	0.02	0.07
Agricultural Loans	0.52	0.58	0.43	0.39	0.47
Other Loans and Leases	1.76	2.02	2.06	2.13	2.13
Net Loans and Leases	59.86	60.50	62.12	61.76	60.39
Debt Securities Over 1 Year	23.84	20.42	21.37	22.56	22.05
Mutual Funds and Equity Securities	0.30	0.35	0.95	1.11	1.22
Subtotal	85.09	82.52	85.58	86.29	84.16
Interest-Bearing Bank Balances	0.39	0.44	0.30	0.28	0.27
Federal Funds Sold & Reverse Repos	1.04	1.17	1.04	0.87	1.35
Debt Securities 1 Year or Less	3.42	3.04	3.15	2.23	4.51
Trading Assets	0.05	0.04	0.05	0.05	0.06
Total Earning Assets	90.77	90.72	91.55	91.20	91.75
Non-Int Cash and Due From Dep Inst	3.17	3.28	3.39	3.41	3.36
Acceptances	0.02	0.01	0.02	0.01	0.01
Other Real Estate Owned	0.07	0.07	0.06	0.05	0.06
All Other Assets	5.89	5.80	4.96	5.15	4.72

MEMORANDA:

Short-Term Investments	5.35	5.29	5.30	4.17	7.08
U.S. Treasury Securities	0.75	1.34	1.34	1.64	2.63
U.S. Agency Securities (excl MBS)	5.95	5.14	6.34	5.65	5.02
Municipal Securities	2.66	2.62	2.33	2.17	2.55
Mortgage-Backed Securities	14.94	13.05	11.13	12.24	14.07
Asset-Backed Securities	0.10	0.07	NA	NA	NA
Other Debt Securities	1.13	1.26	2.14	2.34	2.36
RE Loans Secured by 1-4 Family	15.13	15.58	16.86	19.68	19.51
Revolving	2.25	1.86	1.44	1.58	1.75
Closed-End, Sec by First Liens	11.07	11.35	13.06	15.17	14.94
Closed-End, Sec by Junior Liens	1.29	1.60	1.72	2.06	1.84
Commercial Real Estate Loans	20.36	18.57	17.34	15.64	14.55
Construction and Land Dev	4.84	3.81	3.62	3.05	3.04
Multifamily	1.32	0.96	1.17	0.92	0.88
Nonfarm Nonresidential	13.91	12.48	11.75	10.91	10.22
RE Loans Secured by Farmland	0.58	0.60	0.46	0.45	0.44

LOAN MIX, % OF GROSS LOANS & LEASES:

Real Estate Loans	63.95	60.73	60.87	60.48	58.40
RE Loans Secured by 1-4 Family	24.86	25.19	26.36	31.30	32.05
Revolving	3.61	2.93	2.19	2.43	2.80
Closed-End	20.60	21.60	23.76	28.35	28.92
Commercial Real Estate Loans	32.58	29.02	26.75	24.60	23.56
Construction and Land Dev	7.71	5.96	5.55	4.82	4.96
Multifamily	2.15	1.51	1.77	1.54	1.41
Nonfarm Nonresidential	22.21	19.49	18.00	16.93	16.48
RE Loans Secured by Farmland	0.95	0.94	0.69	0.69	0.71
Loans to Depository Institutions	0.09	0.03	0.03	0.04	0.12
Commercial and Industrial Loans	19.95	20.23	20.51	19.30	19.93
Loans to Individuals	10.15	11.90	11.64	12.96	14.31
Credit Card Loans	0.32	0.44	0.87	1.05	1.47
Agricultural Loans	0.85	0.91	0.67	0.60	0.77
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.96	3.44	3.42	3.52	3.49

PERCENT OF TOTAL ASSETS	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Short-Term Investments	5.35	5.29	5.30	4.17	7.08
Liquid Assets	27.65	26.10	25.84	26.15	27.31
Investment Securities	28.70	27.29	26.26	26.56	28.42
Net Loans and Leases	59.86	60.50	62.12	61.76	60.39
Net Lns, Ls & Stdbdy Ltrs of Credit	61.37	61.87	63.41	62.86	61.49
Core Deposits	58.49	58.53	59.41	61.84	66.61
Noncore Funding	30.21	29.50	30.30	27.97	22.63
Time Deposits of \$100K or More	12.68	11.47	12.37	10.12	8.71
Foreign Deposits	0.58	0.35	0.32	0.19	0.24
Fed Funds Purchased and Repos	6.14	6.61	7.37	6.99	5.57
Net Fed Funds Purchased (Sold)	5.30	5.47	6.18	6.08	4.18
Commercial Paper	0.02	0.02	0.01	0.02	0.07
Oth Borrowings W/Rem Mat 1 Yr or Less	2.40	2.00	3.03	3.76	2.12
Earning Assets Repr in 1 Year	40.12	36.90	36.44	35.46	40.21
Int-Bearing Liab Repr in 1 Year	27.82	27.46	26.59	25.61	26.10
Long-Term Debt Repr in 1 Year	0.57	0.39	0.20	0.33	0.28
Net Assets Repriceable in 1 Year	10.58	8.38	8.66	9.49	13.29
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	28.81	29.03	28.68	26.65	17.10
Net ST Noncore Funding Dependence	17.79	18.74	21.03	19.93	11.15
Short-Term Inv/ST Noncore Funding	32.84	30.79	27.26	24.39	51.92
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.33	7.40	4.33	6.63	16.79
Net Loans and Leases/Total Deposits	81.61	82.87	84.47	84.34	79.22
Net Loans and Leases/Core Deposits	107.41	107.70	112.97	104.41	92.46
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.38	0.64	0.00	-2.75	1.11
Avail-For-Sale Sec Appr(Depr)/Eq Cap	5.87	2.33	0.04	-5.85	2.19
Struct Notes Appr(Depr)/Eq Cap	0.15	-0.04	-0.03	-0.09	0.00
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.53	10.70	22.62	22.29	20.74
Available-For-Sale Securities	90.47	89.30	77.38	77.71	79.26
U.S. Treasury Securities	3.41	5.97	5.79	7.06	10.37
U.S. Agency Securities (excl MBS)	22.99	20.63	25.63	22.78	18.47
Municipal Securities	10.79	11.17	9.91	8.85	9.28
Mortgage-Backed Securities	52.04	47.31	41.82	45.79	46.98
Asset-Backed Securities	0.29	0.29	NA	NA	NA
Other Debt Securities	4.03	4.82	8.72	8.54	8.63
Mutual Funds and Equity Securities	1.29	1.52	4.21	4.83	5.00
Debt Securities 1 Year or Less	13.61	12.72	13.45	9.36	15.85
Debt Securities 1 To 5 Years	31.09	29.18	27.57	25.59	24.82
Debt Securities Over 5 Years	51.27	46.09	52.34	57.53	52.14
Pledged Securities	54.83	58.63	55.47	57.66	46.06
Structured Notes, Fair Value	0.11	0.12	0.21	0.27	0.58

ANALYSIS RATIOS	PEER GROUP 02				
	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Provision for Ln&Ls Losses/Avg Assets	0.32	0.33	0.27	0.22	0.28
Provision for Ln&Ls Losses/Avg Lns&Ls	0.51	0.55	0.42	0.36	0.46
Provision for Ln&Ls Losses/Net Losses	135.20	142.47	190.54	150.21	156.20
Ln&Ls Allowance/Total Loans & Leases	1.54	1.52	1.40	1.37	1.49
Ln&Ls Allowance/Net Ln&Ls Losses (X)	5.31	5.57	9.35	7.53	8.39
ALLL/Nonaccrual Assets	284.43	289.94	320.37	364.49	363.63
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	206.98	199.48	229.94	261.07	232.60
Gross Ln&Ls Losses/Avg Loans & Leases	0.54	0.55	0.40	0.38	0.43
Recoveries/Avg Loans and Leases	0.10	0.10	0.10	0.11	0.13
Net Losses/Avg Loans and Leases	0.42	0.43	0.30	0.28	0.31
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	NA	NA	NA	NA
Recoveries/Prior Year-End Losses	25.77	30.41	31.49	36.65	40.23
Earnings Coverage of Net Losses (X)	12.74	13.07	21.02	18.31	18.19
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.10	0.06	0.03	0.04	0.03
RE Loans Secured By 1-4 Family	0.08	0.07	0.04	0.06	0.06
Revolving	0.04	0.07	0.02	0.06	0.05
Closed-End	0.09	0.07	0.05	0.05	0.05
Commercial Real Estate Loans	0.10	0.05	0.02	0.03	0.02
Construction and Land Dev	0.10	0.02	0.02	0.02	0.00
Multifamily	0.03	0.01	0.00	0.01	0.05
Nonfarm Nonresidential	0.08	0.06	0.02	0.03	0.02
RE Loans Secured by Farmland	0.08	0.02	0.02	0.01	-0.02
Commercial and Industrial Loans	0.80	0.75	0.55	0.35	0.21
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.05	1.07	0.93	0.99	1.14
Credit Card Loans	2.91	4.60	2.37	2.67	2.67
Agricultural Loans	0.17	0.12	0.12	0.23	0.04
Loans to Foreign Governments & Inst	0.00	0.00	2.47	0.00	-0.04
Other Loans and Leases	0.97	0.74	0.48	0.28	0.29

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 02

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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	1.03	1.20	1.08	0.98	1.17
90+ Days PD Loans and Leases	0.14	0.19	0.17	0.15	0.20
Nonaccrual Loans and Leases	0.79	0.73	0.61	0.48	0.53
90+ Days PD and Nonaccrual Loans and Leases	0.94	0.94	0.83	0.68	0.76
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	0.01
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	1.03	1.20	1.08	0.98	1.17
90+ Days Past Due Assets	0.14	0.19	0.17	0.15	0.20
Nonaccrual Assets	0.79	0.74	0.61	0.48	0.53
30+ Days PD & Nonaccrual Assets	1.98	2.14	1.96	1.65	1.94
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.57	0.59	0.52	0.42	0.46
90+ PD & Nonaccrual Assets + OREO	0.66	0.67	0.59	0.49	0.53
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.58	0.54	0.45	0.36	0.40
Allowance for Loan & Lease Losses	63.44	59.83	54.30	44.56	46.44
Equity Cap + ALLL	6.19	5.93	5.27	4.24	4.55
Tier 1 Cap + ALLL	6.52	6.20	5.42	4.26	4.62
Loans & Leases + RE Acquired	0.95	0.88	0.73	0.59	0.68

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	0.84	0.94	0.88	0.80	1.00
- 90+ Days Past Due	0.11	0.13	0.13	0.14	0.16
- Nonaccrual	0.77	0.63	0.51	0.43	0.52
Coml & Indl - 30-89 Days PD	1.04	1.16	1.06	0.84	1.03
- 90+ Days Past Due	0.13	0.15	0.15	0.11	0.18
- Nonaccrual	1.13	1.24	1.06	0.69	0.72
Individuals - 30-89 Days PD	1.67	2.13	1.95	1.60	1.84
- 90+ Days Past Due	0.17	0.25	0.24	0.20	0.29
- Nonaccrual	0.21	0.23	0.21	0.16	0.20
Dep Inst Lns - 30-89 Days PD	0.00	0.31	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
Agricultural - 30-89 Days PD	0.67	0.47	0.48	0.80	0.68
- 90+ Days Past Due	0.03	0.03	0.07	0.07	0.08
- Nonaccrual	1.09	0.91	0.48	0.63	0.60
Foreign Govts- 30-89 Days PD	2.04	2.33	2.59	9.02	1.40
- 90+ Days Past Due	0.00	0.00	0.00	0.00	3.32
- Nonaccrual	16.67	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	1.03	0.99	0.71	0.54	1.05
- 90+ Days Past Due	0.06	0.17	0.13	0.08	0.20
- Nonaccrual	0.39	0.43	0.27	0.10	0.14
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.09	1.14	1.05	1.00	1.19
- 90+ Days Past Due	0.15	0.16	0.16	0.18	0.19
- Nonaccrual	0.56	0.48	0.35	0.39	0.49
Revolving - 30-89 Days PD	0.45	0.67	0.71	0.65	0.72
- 90+ Days Past Due	0.03	0.08	0.12	0.10	0.14
- Nonaccrual	0.11	0.23	0.21	0.21	0.22
Closed-End - 30-89 Days PD	1.23	1.21	1.09	1.04	1.24
- 90+ Days Past Due	0.17	0.17	0.17	0.19	0.20
- Nonaccrual	0.60	0.52	0.36	0.37	0.53
- Jr Lien 30-89 Days PD	0.11	NA	NA	NA	NA
- Jr Lien 90+ Days PD	0.02	NA	NA	NA	NA
- Jr Lien Nonaccrual	0.06	NA	NA	NA	NA
Commercial RE - 30-89 Days PD	0.62	0.73	0.57	0.45	0.79
- 90+ Days Past Due	0.08	0.09	0.09	0.08	0.11
- Nonaccrual	0.85	0.60	0.47	0.40	0.56
Const & Dev - 30-89 Days PD	0.66	1.08	0.67	0.57	0.84
- 90+ Days Past Due	0.07	0.09	0.06	0.05	0.09
- Nonaccrual	0.61	0.42	0.43	0.24	0.31
Multifamily - 30-89 Days PD	0.33	0.14	0.36	0.23	0.37
- 90+ Days Past Due	0.01	0.07	0.06	0.05	0.11
- Nonaccrual	0.43	0.37	0.14	0.31	0.54
Nonfarm Nres- 30-89 Days PD	0.63	0.58	0.53	0.42	0.64
- 90+ Days Past Due	0.07	0.07	0.08	0.07	0.10
- Nonaccrual	0.75	0.55	0.50	0.41	0.56
Farmland - 30-89 Days PD	0.96	0.59	0.94	0.47	0.78
- 90+ Days Past Due	0.03	0.13	0.10	0.06	0.09
- Nonaccrual	0.88	0.82	1.02	0.44	0.92
Credit Card - 30-89 Days PD	1.56	1.82	1.65	1.50	1.68
- 90+ Days Past Due	0.78	0.86	0.51	0.47	0.70
- Nonaccrual	0.15	0.13	0.11	0.03	0.07

CAPITAL RATIOS	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Tier 1 Leverage Ratio	8.16	7.99	7.84	7.88	7.95
Tier 1 RBC Ratio	11.74	11.45	11.14	11.41	11.78
Total Risk-Based Capital Ratio	13.42	13.02	12.58	13.05	13.52
Tangible Tier 1 Leverage Ratio	8.01	7.82	7.65	7.69	7.85
Tangible Common Eq Cap/Tan Assets	7.19	7.11	6.87	6.69	7.26
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.70	15.72	16.30	17.13	19.32
Standby Letters of Credit	1.18	1.05	1.06	0.94	1.00
Commercial & Similar Letters of Credit	0.14	0.10	0.10	0.08	0.11
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	3.39	3.18	4.09	4.28	4.78
Interest Rate Contracts	2.98	2.81	3.65	4.07	4.61
Interest Rate Futures & Forward Contr	0.31	0.23	0.08	0.12	0.31
Written Options Contr (Int Rate)	0.01	0.00	0.01	0.05	0.13
Purchased Options Contr (Int Rate)	0.25	0.33	1.26	0.56	1.14
Interest Rate Swaps	1.60	1.33	1.58	2.54	2.05
Foreign Exchange Contracts	0.08	0.06	0.08	0.06	0.13
Futures & Forward Foreign Exch Contr	0.06	0.06	0.06	0.06	0.10
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	0.00	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)	0.06	0.06	0.06	0.06	0.10
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	27.04	27.43	27.70	29.78	36.75

PERCENT OF NOTIONAL AMOUNT -----	PEER GROUP 02				
	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Interest Rate Contracts	92.70	95.41	95.52	96.71	97.92
Foreign Exchange Contracts	6.25	3.55	4.37	2.89	1.67
Equity, Comm, & Other Contracts	0.50	0.18	0.00	0.00	0.00
Futures and Forwards	33.10	36.48	24.21	26.60	26.46
Written Options	3.28	0.79	0.74	1.38	1.29
Exchange-Traded	0.00	0.00	0.00	0.00	0.05
Over-The-Counter	3.26	0.37	0.33	1.15	0.68
Purchased Options	6.71	10.02	20.68	14.10	23.25
Exchange-Traded	0.04	0.00	1.19	0.00	0.58
Over-The-Counter	6.32	8.56	15.68	11.81	18.87
Swaps	51.37	47.13	47.02	52.47	43.85
Held for Trading	9.12	9.25	6.79	3.25	4.98
Interest Rate Contracts	4.65	5.09	4.36	2.78	3.99
Foreign Exchange Contracts	1.86	0.00	0.03	0.01	0.04
Equity, Comm, & Other Contracts	0.07	0.03	0.00	0.00	0.00
Non-Traded	90.88	90.75	93.21	96.75	95.02
Interest Rate Contracts	78.86	88.41	82.51	85.24	92.34
Foreign Exchange Contracts	1.93	1.46	2.77	2.41	0.67
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	91.30	82.67	91.04	96.54	83.42
One Year or Less	38.55	32.05	38.75	41.66	37.87
Over 1 Year to 5 Years	23.83	36.01	37.39	36.77	30.57
Over 5 Years	16.10	10.97	6.51	7.70	8.01
Gross Negative Fair Value (Abs Val)	1.30	0.76	0.47	0.46	0.42
Gross Positive Fair Value	1.01	0.44	0.51	0.57	0.55
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	0.04	0.02	0.04	0.02	0.04
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	-0.02	-0.05	-0.02	0.03
Decr (Incr) in Int Expense/Net Income	0.76	0.25	0.12	-0.56	-0.25
Net Incr (Decr) Nonint Alloc/Net Income	0.17	0.02	0.00	0.04	-0.01
Incr (Decr) in Net Income/Net Income	2.35	0.36	0.19	-0.36	-0.16

INSURANCE ACTIVITIES	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.01	NA	NA	NA	NA
Ins Under Assets (P/C)/Tot Ins Und Ast	39.33	NA	NA	NA	NA
Ins Under Assets (L/H)/Tot Ins Und Ast	60.67	NA	NA	NA	NA
Sep Acct Assets (L/H)/Total Life Ast	9.98	NA	NA	NA	NA
Ins Comm&Fees (incl Prem)/Adj Oper Inc	0.88	NA	NA	NA	NA
Premium Inc/Ins Comm&Fees (incl Prem)	5.52	NA	NA	NA	NA
Credit Rel Prem Inc/Tot Prem Inc	61.92	NA	NA	NA	NA
Other Prem Inc/Total Prem Inc	38.08	NA	NA	NA	NA
Ins Under Net Income/Consol Net Income	0.05	NA	NA	NA	NA
Ins Net Inc (P/C)/Equity (P/C)	1.62	NA	NA	NA	NA
Ins Net Inc (L/H)/Equity (L/H)	16.07	NA	NA	NA	NA
Insur Ben, Losses, Exp/Insur Premiums	67.13	NA	NA	NA	NA
Reinsurance Recov (P/C)/Tot Assets (P/C)	0.10	NA	NA	NA	NA
Reinsurance Recov (L/H)/Tot Assets (L/H)	3.99	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	110.63	651.18	43.59	1.50	1.75
Cost: Interest-Bearing Deposits	2.81	4.66	5.97	5.28	5.77
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	11.72	1.03	NA	NA	0.03
Commercial and Industrial Loans	0.92	0.67	2.41	0.15	0.02
Foreign Governments and Inst	0.00	0.00	2.47	0.00	-0.04
Leases	144.08	37.91	1.30	2.43	0.21
GROWTH RATES:					
Net Loans and Leases	-12.08	-0.10	62.09	8.57	64.10
Total Selected Assets	64.18	18.57	12.53	7.03	118.73
Deposits	42.21	78.42	31.19	68.80	34.53

PROFITABILITY:	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Net Income/Avg Equity Capital	14.46	13.39	14.97	14.72	14.47
Bank Net Inc/Avg Eq Inv in Banks	15.05	13.87	16.11	16.26	16.31
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.39	13.60	5.98	6.05	6.45
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.52	14.21	13.23	12.90	9.06
Bank Net Income/Parent Net Income	85.84	86.58	86.17	87.94	101.17
Nonbank Net Income/Parent Net Income	1.85	4.03	2.20	3.18	2.51
Sub BHCs Net Inc/Parent Net Income	89.23	67.07	56.60	39.95	33.88
LEVERAGE:					
Total Liabilities/Equity	19.41	17.72	16.56	22.51	20.31
Total Debt/Equity Capital	4.92	6.21	7.55	11.17	9.83
Tot Debt+NP to Subs Iss Tr Pref/Equity	13.86	NA	NA	NA	NA
Tot Debt+Lns Guaranteed for Affl/Equity	5.15	6.43	7.76	11.60	10.23
Total Debt/Equ Cap - Exc Over Fair Value	4.95	6.25	7.64	11.49	9.99
Long-Term Debt/Equity Capital	3.37	4.07	4.36	5.31	4.14
Short-Term Debt/Equity Capital	1.20	1.52	2.78	4.79	4.25
Current Portion of LT Debt/Equity	0.02	0.01	0.00	0.09	0.03
Exc Cost Over Fair Value/Equity Cap	0.23	0.19	0.79	1.23	1.19
Long-Term Debt/Consolidated LT Debt	9.41	12.85	17.76	15.84	18.37
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	108.42	105.54	103.43	103.55	103.14
Total Investment in Subs/Equity	111.05	109.65	107.37	109.69	108.71
Equity Inv in Subs/Cons Eq Cap+Min Int	97.54	98.09	97.45	96.93	96.68
Total Inv in Subs/Cons Eq Cap+Min Int	100.09	102.02	101.31	102.83	101.99
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.67	0.44	0.29	0.36	0.22
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.98	1.66	1.67	1.95	1.16
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	150.51	177.80	156.41	167.52	166.33
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	156.54	173.91	156.97	184.03	171.25
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	104.77	111.65	102.17	101.35	94.49
Pretax Oper Inc + Int Exp/Int Expense	6358.49	1696.22	5864.35	6007.19	3151.57
Div + Int From Subs/Int Exp + Div	220.35	203.20	171.59	180.25	202.23
Fees+Other Inc From Subs/Sal + Oth Exp	16.69	17.88	22.88	16.84	20.08
Net Inc/Curr Port of LT Debt+Pfd Div(X)	1033.05	4127.39	7342.53	2087.39	5554.68
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.64	0.96	0.62	0.75	1.62
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.63	0.00	0.92	0.74	0.17
Nonaccrual	12.92	4.90	0.42	0.46	0.47
Total	13.55	4.90	1.34	1.19	0.64
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	0.04	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.04	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	1.46	1.65	1.49	2.14	2.74
Combined Thrift Assets	0.07	0.03	0.08	1.04	1.66
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	54.33	49.79	64.83	54.15	49.43
Dividends Paid/Net Income	28.34	31.10	31.34	30.49	32.22
Net Income - Dividends/Avg Equity	10.17	8.89	9.76	9.79	9.53

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	148.36	179.35	178.46	210.65	207.83
Dividends From Nonbank Subs	2.44	5.80	2.60	2.76	1.15
Dividends From Subsidiary BHCs	14.80	12.53	7.17	10.26	9.87
Dividends From All Subsidiaries	209.93	222.69	202.99	246.73	241.32

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	54.37	72.64	59.60	58.97	72.18
Interest Income From Bank Subs	0.47	0.63	0.51	1.36	1.13
Mgt & Service Fees From Bank Subs	3.85	5.73	5.62	4.56	6.19
Other Income From Bank Subs	0.00	0.00	0.01	0.03	0.10
Operating Income From Bank Subs	68.31	88.37	74.99	70.83	80.70

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	56.33	33.73	103.95	51.52	21.81
Interest Income From Nonbank Subs	35.70	10.51	32.43	24.33	37.34
Mgt & Serv Fees From Nonbank Subs	2.83	2.03	2.80	13.67	4.90
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	157.48	58.17	145.90	89.51	100.55

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	35.45	52.62	55.50	55.22	73.83
Interest Inc From Subsidiary BHCs	1.16	2.42	1.02	0.50	2.43
Mgt & Serv Fees From Sub BHCs	5.63	5.10	3.11	1.04	11.21
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.19
Operating Income From Sub BHCs	42.25	60.14	59.63	60.40	87.66

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	61.53	60.71	61.17	62.61	69.83
Interest Income From Bank Subs	0.57	0.69	0.90	2.21	2.13
Mgt & Serv Fees From Bank Subs	3.65	3.91	4.77	3.96	4.64
Other Income From Bank Subs	0.00	0.00	0.01	0.02	0.08
Operating Income From Bank Subs	69.51	77.06	73.06	81.14	83.80

Dividends From Nonbank Subs	0.94	1.13	0.87	0.91	0.40
Interest Income From Nonbank Subs	0.20	0.43	0.52	0.48	0.55
Mgt & Serv Fees From Nonbank Subs	0.08	0.10	0.05	0.03	0.05
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.71	2.69	2.93	1.69	1.27

Dividends From Subsidiary BHCs	9.29	4.94	6.73	5.73	3.86
Interest Inc From Subsidiary BHCs	0.00	0.03	0.02	0.01	0.04
Mgt & Serv Fees From Sub BHCs	0.01	0.01	0.01	0.01	0.10
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	10.91	5.37	7.19	6.24	5.03

Loans and Adv From Subs/ST Debt	416.57	370.77	83.88	29.61	34.06
Loans and Adv From Subs/Total Debt	156.97	98.04	60.56	47.29	41.84

BHCPR Reporters for Quarter Ending 12/31/2002
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
1141786	3,316,168	ALABAMA NATIONAL BANCORPORATIO	BIRMINGHAM, AL	
1208661	4,529,838	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
1095674	4,830,475	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1245620	4,862,316	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1025309	9,524,997	BANK OF HAWAII CORPORATION	HONOLULU, HI	
2947435	5,141,793	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
1020180	5,258,178	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1094314	6,055,058	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1201934	3,568,893	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1114605	4,920,544	CHITTENDEN CORPORATION	BURLINGTON, VT	
1139532	3,668,754	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	
1205688	7,554,441	CITIZENS BANKING CORPORATION	FLINT, MI	
1135972	3,181,865	COMMERCEBANK HOLDING CORPORATI	CORAL GABLES, FL	Moved from Peer 3
1048867	3,434,204	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1246766	5,827,170	COMMUNITY FIRST BANKSHARES, IN	FARGO, ND	
1102367	9,611,770	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
1029222	3,123,411	CVB FINANCIAL CORP.	ONTARIO, CA	Moved from Peer 3
2107707	3,264,880	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	7,077,838	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2734233	3,321,489	EAST WEST BANCORP, INC.	SAN MARINO, CA	
1427239	4,417,685	EASTERN BANK CORPORATION	BOSTON, MA	
2089036	9,729,700	EMIGRANT BANCORP, INC.	NEW YORK, NY	
3005332	7,090,232	F.N.B. CORPORATION	NAPLES, FL	
2744894	9,643,852	FIRST BANCORP	SAN JUAN, PR	
1118797	7,297,369	FIRST BANKS, INC.	SAINT LOUIS, MO	
1076132	3,746,066	FIRST CHARTER CORPORATION	CHARLOTTE, NC	
1075911	3,787,876	FIRST CITIZENS BANCORPORATION	COLUMBIA, SC	
1071306	4,537,459	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	3,729,952	FIRST FINANCIAL BANCORP	HAMILTON, OH	
1123670	3,557,250	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208184	5,975,334	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1060627	6,106,195	FIRSTBANK HOLDING COMPANY OF	LAKWOOD, CO	
1117129	8,387,778	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1050600	3,816,137	GOLD BANC CORPORATION, INC.	LEAWOOD, KS	
1136531	8,130,580	GREATER BAY BANCORP	PALO ALTO, CA	
1086533	3,973,147	HANCOCK HOLDING COMPANY	GULFPORT, MS	
1048625	7,670,920	HUDSON UNITED BANCORP	MAHWAH, NJ	
1104231	6,495,635	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	5,491,176	INVESTORS BANCORP, MHC	MILLBURN, NJ	
1199732	4,882,244	IRWIN FINANCIAL CORPORATION	COLUMBUS, IN	
1105162	3,122,138	LAREDO NATIONAL BANCSHARES, IN	LAREDO, TX	
1090987	3,759,581	MB FINANCIAL, INC	CHICAGO, IL	
1139279	3,723,726	NBT BANCORP INC.	NORWICH, NY	
1136661	4,147,372	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	9,609,705	OLD NATIONAL BANCORP	EVANSVILLE, IN	
1029884	4,219,213	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
2323057	3,125,380	PACIFIC NORTHWEST BANCORP	SEATTLE, WA	Moved from Peer 3
1142336	4,446,625	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	3,264,739	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
1247633	4,894,179	PROVIDENT BANKSHARES CORPORATI	BALTIMORE, MD	
2452180	6,277,246	R&G FINANCIAL CORPORATION	SAN JUAN, PR	

BHCPR Reporters for Quarter Ending 12/31/2002
Peer Group 2 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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1135600	4,778,195	REPUBLIC BANCORP INC.	OWOSSO, MI	
1075126	6,825,880	RIGGS NATIONAL CORPORATION	WASHINGTON, DC	
2847115	7,063,554	SANTANDER BANCORP	SAN JUAN, PR	
2252858	3,701,045	SEACOAST FINANCIAL SERVICES CO	NEW BEDFORD, MA	
1031449	4,151,470	SILICON VALLEY BANCSHARES	SANTA CLARA, CA	
2368106	5,143,679	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1141599	7,942,854	SOUTH FINANCIAL GROUP, THE	GREENVILLE, SC	
2384021	5,176,043	SOUTHWEST BANCORPORATION OF TE	HOUSTON, TX	
1105425	3,585,018	STERLING BANCSHARES, INC.	HOUSTON, TX	
1117156	5,544,648	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1109656	3,835,187	TEXAS REGIONAL BANCSHARES, INC	MCALLEN, TX	
1079562	7,138,706	TRUSTMARK CORPORATION	JACKSON, MS	
2694814	4,853,636	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1049828	8,035,559	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
1076217	5,792,019	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	3,211,344	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1048773	9,100,210	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	8,205,135	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1070448	3,297,231	WESBANCO, INC.	WHEELING, WV	
1025541	4,229,695	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
1079740	7,135,849	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	8,157,987	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
2260406	3,721,555	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1199602	3,406,706	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 75 bank holding companies.