

BHCPR PEER GROUP DATA  
PEER GROUP 4

PAGE 1

	SUMMARY RATIOS				
	MAR 2002	MAR 2001	2001	2000	1999
	-----	-----	-----	-----	-----
Number of BHCs in Peer Group	299	270	289	255	240
<b>EARNINGS AND PROFITABILITY</b>					
-----					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.91	3.85	3.85	4.05	4.13
+ Non-interest Income	1.03	0.91	1.01	0.92	0.97
- Overhead Expense	3.11	3.06	3.13	3.14	3.25
- Provision for Losses	0.24	0.20	0.28	0.25	0.22
+ Securities Gains (Losses)	0.02	0.03	0.04	0.00	0.01
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.68	1.57	1.55	1.64	1.70
Net Operating Income	1.10	1.02	1.01	1.06	1.10
Net Income	1.11	1.02	1.01	1.07	1.10
Net Income (Sub S Adjusted)	1.36	0.99	0.92	1.05	0.99
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.81	8.34	7.82	8.49	8.06
Interest Expense	2.56	4.21	3.68	4.19	3.64
Net Interest Income (TE)	4.23	4.16	4.16	4.36	4.48
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.17	0.14	0.25	0.21	0.19
Earnings Coverage of Net Losses (X)	31.96	24.45	26.92	34.57	32.81
Ln&Ls Allowance/Total Loans & Leases	1.32	1.28	1.29	1.27	1.28
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.75	0.58	0.70	0.55	0.55
30-89 Days Past Due Loans and Leases	0.96	1.13	1.09	1.02	0.89
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	18.00	19.28	20.08	19.57	19.93
Net ST Noncore Funding Dependence	9.34	10.85	11.27	12.15	12.84
Net Loans and Leases/Total Assets	66.25	66.75	67.07	66.96	65.97
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.66	8.55	8.56	8.46	8.39
Equity Capital/Total Assets	8.48	8.67	8.51	8.53	8.31
Net Loans&Ls/Equity Capital (X)	8.12	8.02	8.27	8.19	8.33
Cash Dividends/Net Income	22.56	25.57	27.96	28.32	26.49
Cash Dividends/Net Income (Sub S Adjusted)	78.12	27.87	56.79	32.09	32.89
Retained Earnings/Avg Equity Cap	9.56	8.38	7.99	8.86	9.00
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.64	1.09	0.80	1.09	1.25
Long-Term Debt/Equity Capital	1.32	1.94	1.76	2.85	3.15
Equity Investment in Subs/Equity Cap	107.33	105.21	107.42	105.60	103.61
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	116.15	112.93	127.35	134.30	132.82

RELATIVE INCOME STATEMENT AND MARGIN ANALYSIS

PERCENT OF AVERAGE ASSETS	MAR 2002	MAR 2001	2001	2000	1999
Interest Income (TE)	6.30	7.73	7.24	7.91	7.47
Less: Interest Expense	2.38	3.92	3.41	3.91	3.38
Equals: Net Interest Income (TE)	3.91	3.85	3.85	4.05	4.13
Plus: Non-Interest Income	1.03	0.91	1.01	0.92	0.97
Equals: Adj Operating Income (TE)	5.00	4.81	4.92	5.04	5.16
Less: Overhead Expense	3.11	3.06	3.13	3.14	3.25
Less: Provision for Loan and Lease Losses	0.24	0.20	0.28	0.25	0.22
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.03	0.04	0.00	0.01
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.68	1.57	1.55	1.64	1.70
Less: Applicable Income Taxes (TE)	0.54	0.53	0.51	0.55	0.57
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.10	1.02	1.01	1.06	1.10
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.11	1.02	1.01	1.07	1.10
Memo: Net Income (Last Four Qtrs)	1.04	1.04	1.01	1.07	1.10
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.84	93.12	92.93	93.42	92.87
Avg Int-Bearing Funds / Avg Assets	79.69	80.40	79.93	80.10	78.91
Int Income (TE) / Avg Earning Assets	6.81	8.34	7.82	8.49	8.06
Int Expense / Avg Earning Assets	2.56	4.21	3.68	4.19	3.64
Net Int Inc (TE) / Avg Earn Assets	4.23	4.16	4.16	4.36	4.48
YIELD OR COST:					
Total Loans and Leases (TE)	7.41	8.99	8.48	9.19	8.84
Interest-Bearing Bank Balances	2.26	5.84	4.40	6.79	6.27
Fed Funds Sold & Reverse Repos	1.61	5.38	3.79	6.19	5.02
Trading Assets	11.35	2.82	3.31	3.72	3.75
Total Earning Assets	6.70	8.21	7.71	8.38	7.95
Investment Securities (TE)	5.57	6.64	6.25	6.59	6.25
U.S. Treasury & Agency Sec (excl MBS)	4.97	7.34	6.37	NA	NA
Mortgage-Backed Securities	4.00	4.70	4.45	NA	NA
All Other Securities	6.56	7.50	7.49	NA	NA
Interest-Bearing Deposits	2.82	4.74	4.13	4.67	4.11
Time Deposits of \$100K or More	3.89	6.00	5.36	5.84	5.08
Time Deposits < \$100K	4.16	6.07	5.58	5.80	5.26
Other Domestic Deposits	1.45	3.04	2.45	3.22	2.86
Foreign Deposits	1.55	5.77	3.98	6.25	4.99
Fed Funds Purchased and Repos	1.88	5.26	3.85	5.86	4.69
Other Borrowed Funds & Trading Liab	4.60	6.17	5.57	6.50	5.80
All Interest-Bearing Funds	2.99	4.88	4.28	4.88	4.28

NON-INTEREST INCOME AND EXPENSES

	MAR 2002	MAR 2001	2001	2000	1999
	-----	-----	-----	-----	-----
Avg Personnel Exp Per Employee (\$000)	12	12	47	44	42
Avg Assets per Employee (\$000)	2,998	2,969	2,895	2,787	2,523
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.39	1.03	1.37	1.86	1.64
Overhead Exp / NII + Non-Int Income	63.04	65.10	64.58	63.38	64.18
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.11	3.06	3.13	3.14	3.25
Personnel Expense	1.71	1.65	1.68	1.66	1.70
Net Occupancy Expense	0.45	0.46	0.46	0.47	0.48
Other Operating Expenses	0.93	0.93	0.97	0.99	1.06
Overhead Less Non-Interest Income	2.02	2.10	2.06	2.16	2.23
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	61.80	63.63	63.27	62.04	62.74
Personnel Expense	34.01	34.13	33.80	32.78	32.92
Net Occupancy Expense	8.94	9.59	9.22	9.20	9.17
Other Operating Expenses	18.41	19.42	19.68	19.66	20.29
Total Non-Interest Income	19.99	18.56	20.18	17.90	18.40
Fiduciary Activities Income	1.33	1.49	1.39	1.45	1.74
Serv Charges on Deposit Accts - Domestic	7.17	7.13	7.29	7.17	6.94
Trading Revenue	0.00	0.00	0.00	NA	NA
Investment Banking Fees & Commissions	0.42	0.33	0.41	NA	NA
Venture Capital Revenue	0.00	0.00	0.00	NA	NA
Net Servicing Fees	0.32	0.36	0.35	NA	NA
Net Securitization Income	0.00	0.00	0.00	NA	NA
Insurance Comm & Fees (Incl Premiums)	0.38	0.32	0.41	NA	NA
Net Gain (Loss) - Sales Loans, OREO, Oth	1.43	0.84	1.41	NA	NA
Other Non-Interest Income	5.88	5.54	6.04	8.01	8.33
Overhead Less Non-Interest Income	41.16	44.49	42.31	43.66	43.89
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	27.45	27.86	26.51	27.19	27.39
Appl Inc Tax+TE/Pretax NOI+TE	33.43	34.17	33.81	34.44	34.90

PERCENT COMPOSITION OF ASSETS AND LOAN MIX

PERCENT OF TOTAL ASSETS	MAR 2002	MAR 2001	2001	2000	1999
Real Estate Loans	46.33	45.45	46.55	45.15	44.18
Commercial and Industrial Loans	11.09	11.47	11.31	11.27	10.65
Loans to Individuals	4.77	5.55	4.99	5.95	6.65
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.89	0.95	0.95	1.09	1.02
Other Loans and Leases	0.88	0.93	0.92	1.01	1.04
Net Loans and Leases	66.25	66.75	67.07	66.96	65.97
Debt Securities Over 1 Year	18.54	14.78	16.48	19.04	19.81
Mutual Funds and Equity Securities	0.31	0.27	0.34	0.83	0.89
Subtotal	85.85	83.66	84.69	87.13	87.16
Interest-Bearing Bank Balances	0.50	0.53	0.45	0.31	0.24
Federal Funds Sold & Reverse Repos	2.36	2.84	1.73	1.49	0.86
Debt Securities 1 Year or Less	2.04	2.06	1.99	2.36	2.44
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.75	91.92	91.40	91.98	91.53
Non-Int Cash and Due From Dep Inst	2.98	3.09	3.43	3.49	3.78
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.09	0.07	0.10	0.07	0.07
All Other Assets	5.14	4.92	5.06	4.45	4.58
MEMORANDA:					
Short-Term Investments	5.59	6.04	4.80	4.54	4.02
U.S. Treasury Securities	0.54	0.67	0.46	0.85	1.41
U.S. Agency Securities (excl MBS)	6.45	6.64	6.00	NA	NA
Municipal Securities	2.77	3.25	2.88	3.36	3.55
Mortgage-Backed Securities	7.92	6.97	7.78	NA	NA
Asset-Backed Securities	0.01	0.02	0.01	NA	NA
Other Debt Securities	0.99	0.92	1.10	1.42	1.45
RE Loans Secured by 1-4 Family	17.70	20.07	19.06	20.19	20.26
Revolving	2.04	1.82	1.93	1.88	1.71
Closed-End, Sec by First Liens	13.83	16.12	15.25	16.19	16.42
Closed-End, Sec by Junior Liens	1.41	1.63	1.45	1.62	1.52
Commercial Real Estate Loans	26.00	22.75	24.89	22.42	21.16
Construction and Land Dev	5.56	4.66	5.39	4.54	3.95
Multifamily	1.45	1.25	1.35	1.24	1.39
Nonfarm Nonresidential	17.86	15.79	17.09	15.64	14.92
RE Loans Secured by Farmland	0.94	1.02	0.94	1.06	1.04
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	70.32	68.68	69.88	68.06	67.66
RE Loans Secured by 1-4 Family	27.20	30.64	29.00	30.67	31.28
Revolving	3.06	2.74	2.88	2.81	2.61
Closed-End	23.86	27.52	25.84	27.51	28.41
Commercial Real Estate Loans	38.73	33.83	36.56	33.28	32.11
Construction and Land Dev	8.05	6.78	7.72	6.66	5.93
Multifamily	2.16	1.86	1.99	1.86	2.10
Nonfarm Nonresidential	26.73	23.72	25.31	23.39	22.85
RE Loans Secured by Farmland	1.41	1.50	1.38	1.58	1.58
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	16.52	17.14	16.69	16.78	16.20
Loans to Individuals	7.33	8.41	7.52	8.97	10.17
Credit Card Loans	0.16	0.21	0.18	0.46	0.40
Agricultural Loans	1.33	1.40	1.40	1.63	1.55
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.33	1.41	1.39	1.52	1.57

LIQUIDITY AND FUNDING

PERCENT OF TOTAL ASSETS	MAR 2002	MAR 2001	2001	2000	1999
Short-Term Investments	5.59	6.04	4.80	4.54	4.02
Liquid Assets	22.25	22.39	21.42	21.96	22.19
Investment Securities	21.60	20.98	21.24	22.69	23.76
Net Loans and Leases	66.25	66.75	67.07	66.96	65.97
Net Lns, Ls & Stdbly Ltrs of Credit	66.92	67.42	67.75	67.62	66.61
Core Deposits	67.82	67.20	67.54	67.81	68.18
Noncore Funding	21.58	22.35	22.11	22.01	21.74
Time Deposits of \$100K or More	11.95	12.87	11.92	12.23	11.07
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.07	2.03	2.47	2.42	2.76
Net Fed Funds Purchased (Sold)	-0.24	-0.69	0.78	1.02	1.99
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.26	1.35	1.27	1.80	2.31
Earning Assets Repr in 1 Year	36.76	37.72	36.99	36.42	34.70
Int-Bearing Liab Repr in 1 Year	32.32	37.53	34.87	34.03	32.70
Long-Term Debt Repr in 1 Year	0.54	0.73	0.49	0.37	0.30
Net Assets Repriceable in 1 Year	3.17	-1.03	1.10	1.26	1.58
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	18.00	19.28	20.08	19.57	19.93
Net ST Noncore Funding Dependence	9.34	10.85	11.27	12.15	12.84
Short-Term Inv/ST Noncore Funding	48.17	47.16	39.76	36.38	32.40
Liq Asts-ST Noncore Fndg/Nonliq Asts	11.51	9.70	9.31	8.85	9.14
Net Loans and Leases/Total Deposits	83.08	82.95	84.21	83.36	83.12
Net Loans and Leases/Core Deposits	99.63	100.44	101.22	99.90	98.54
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.36	0.71	0.64	0.20	-1.13
Avail-For-Sale Sec Appr(Depr)/Eq Cap	1.14	2.78	2.44	0.32	-6.24
Struct Notes Appr(Depr)/Eq Cap	-0.08	-0.02	-0.01	-0.10	-0.17
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.32	11.31	10.23	12.83	13.90
Available-For-Sale Securities	89.43	88.69	89.77	87.17	86.10
U.S. Treasury Securities	2.54	3.30	2.23	3.90	6.13
U.S. Agency Securities (excl MBS)	33.52	35.68	32.02	NA	NA
Municipal Securities	12.93	15.65	14.02	15.02	14.69
Mortgage-Backed Securities	36.55	32.66	36.41	NA	NA
Asset-Backed Securities	0.05	0.07	0.06	NA	NA
Other Debt Securities	4.38	4.04	5.01	6.11	6.29
Mutual Funds and Equity Securities	1.54	1.42	1.68	4.13	4.23
Debt Securities 1 Year or Less	10.34	11.11	10.26	11.51	11.26
Debt Securities 1 To 5 Years	37.55	28.69	32.88	36.63	38.83
Debt Securities Over 5 Years	46.44	39.92	43.38	44.55	41.97
Pledged Securities	49.21	49.66	48.72	50.14	49.98
Structured Notes, Fair Value	0.21	0.18	0.07	0.17	0.21

BHCPR PEER GROUP DATA  
PEER GROUP 4

PAGE 6

ALLOWANCE AND NET LOAN AND LEASE LOSSES

ANALYSIS RATIOS	MAR 2002	MAR 2001	2001	2000	1999
Provision for Ln&Ls Losses/Avg Assets	0.24	0.20	0.28	0.25	0.22
Provision for Ln&Ls Losses/Avg Lns&Ls	0.35	0.29	0.41	0.36	0.34
Provision for Ln&Ls Losses/Net Losses	294.59	258.73	245.58	254.10	238.96
Ln&Ls Allowance/Total Loans & Leases	1.32	1.28	1.29	1.27	1.28
Ln&Ls Allowance/Net Ln&Ls Losses (X)	18.09	21.01	14.26	18.48	15.82
ALLL/Nonaccrual Assets	392.57	457.47	364.37	487.56	540.21
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	287.89	287.66	255.48	318.25	354.34
Gross Ln&Ls Losses/Avg Loans & Leases	0.24	0.20	0.31	0.27	0.26
Recoveries/Avg Loans and Leases	0.06	0.06	0.06	0.06	0.07
Net Losses/Avg Loans and Leases	0.17	0.14	0.25	0.21	0.19
Recoveries/Prior Year-End Losses	6.10	6.96	33.85	35.04	34.74
Earnings Coverage of Net Losses (X)	31.96	24.45	26.92	34.57	32.81
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.02	0.05	0.03	0.04
RE Loans Secured By 1-4 Family	0.04	0.03	0.06	0.03	0.05
Revolving	0.00	0.01	0.03	0.01	0.02
Closed-End	0.04	0.03	0.05	0.04	0.05
Commercial Real Estate Loans	0.02	0.01	0.04	0.03	0.03
Construction and Land Dev	0.00	0.00	0.03	0.01	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.01	0.00	0.03	0.03	0.02
RE Loans Secured by Farmland	0.00	0.00	0.01	0.00	0.00
Commercial and Industrial Loans	0.29	0.15	0.47	0.36	0.36
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.94	0.73	0.88	0.68	0.65
Credit Card Loans	2.48	1.55	2.61	1.35	1.61
Agricultural Loans	0.02	0.00	0.03	0.06	0.04
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.17	0.15	0.45	0.12	0.04

BHCPR PEER GROUP DATA  
PEER GROUP 4

PAGE 7

PAST DUE AND NONACCRUAL ASSETS

PERCENT OF LOANS AND LEASES	MAR 2002	MAR 2001	2001	2000	1999
30-89 Days PD Loans and Leases	0.96	1.13	1.09	1.02	0.89
90+ Days PD Loans and Leases	0.14	0.15	0.17	0.14	0.12
Nonaccrual Loans and Leases	0.62	0.49	0.57	0.45	0.43
90+ Days PD and Nonaccrual Loans and Leases	0.81	0.69	0.79	0.62	0.59
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	0.96	1.13	1.09	1.02	0.89
90+ Days Past Due Assets	0.14	0.15	0.17	0.14	0.12
Nonaccrual Assets	0.62	0.50	0.58	0.45	0.43
30+ Days PD & Nonaccrual Assets	1.84	1.86	1.93	1.67	1.50
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.54	0.47	0.54	0.42	0.39
90+ PD & Nonaccrual Assets + OREO	0.66	0.56	0.66	0.51	0.48
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.54	0.42	0.51	0.40	0.39
Allowance for Loan & Lease Losses	62.43	49.66	61.10	48.64	48.78
Equity Cap + ALLL	5.83	4.47	5.65	4.44	4.42
Tier 1 Cap + ALLL	5.75	4.58	5.64	4.55	4.44
Loans & Leases + RE Acquired	0.80	0.62	0.75	0.59	0.60

PAST DUE AND NONACCRUAL LOANS AND LEASES

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	MAR 2002	MAR 2001	2001	2000	1999
Real Estate - 30-89 Days PD	0.80	0.98	0.98	0.86	0.77
- 90+ Days Past Due	0.11	0.11	0.14	0.11	0.10
- Nonaccrual	0.55	0.42	0.49	0.35	0.33
Coml & Indl - 30-89 Days PD	1.13	1.16	0.98	1.10	0.95
- 90+ Days Past Due	0.16	0.15	0.16	0.15	0.13
- Nonaccrual	0.83	0.75	0.78	0.67	0.66
Individuals - 30-89 Days PD	1.29	1.40	1.68	1.70	1.45
- 90+ Days Past Due	0.17	0.17	0.21	0.17	0.16
- Nonaccrual	0.23	0.24	0.23	0.22	0.21
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.56	0.61	0.27	0.34	0.24
- 90+ Days Past Due	0.05	0.06	0.03	0.03	0.03
- Nonaccrual	0.18	0.22	0.16	0.19	0.21
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.62	1.15	1.07	0.42	0.19
- 90+ Days Past Due	0.04	0.09	0.11	0.03	0.02
- Nonaccrual	0.15	0.35	0.32	0.07	0.01
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.95	1.07	1.24	1.11	1.01
- 90+ Days Past Due	0.11	0.11	0.15	0.11	0.13
- Nonaccrual	0.33	0.31	0.33	0.29	0.30
Revolving - 30-89 Days PD	0.36	0.52	0.52	0.57	0.41
- 90+ Days Past Due	0.04	0.04	0.04	0.05	0.04
- Nonaccrual	0.08	0.16	0.11	0.11	0.12
Closed-End - 30-89 Days PD	1.06	1.12	1.31	1.17	1.05
- 90+ Days Past Due	0.12	0.11	0.16	0.12	0.13
- Nonaccrual	0.36	0.32	0.36	0.30	0.31
Commercial RE - 30-89 Days PD	0.58	0.80	0.69	0.57	0.50
- 90+ Days Past Due	0.07	0.08	0.10	0.08	0.05
- Nonaccrual	0.57	0.38	0.47	0.35	0.32
Const & Dev - 30-89 Days PD	0.56	0.99	0.66	0.56	0.47
- 90+ Days Past Due	0.03	0.06	0.04	0.06	0.02
- Nonaccrual	0.40	0.20	0.32	0.18	0.19
Multifamily - 30-89 Days PD	0.15	0.18	0.24	0.19	0.24
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.06	0.04	0.06	0.07	0.04
Nonfarm Nres- 30-89 Days PD	0.52	0.68	0.59	0.51	0.43
- 90+ Days Past Due	0.06	0.07	0.10	0.06	0.04
- Nonaccrual	0.55	0.38	0.45	0.34	0.32
Farmland - 30-89 Days PD	0.92	1.01	0.54	0.40	0.28
- 90+ Days Past Due	0.07	0.05	0.02	0.04	0.04
- Nonaccrual	0.32	0.32	0.33	0.32	0.27
Credit Card - 30-89 Days PD	1.66	1.66	1.74	1.08	1.02
- 90+ Days Past Due	0.68	0.57	0.58	0.31	0.30
- Nonaccrual	0.01	0.02	0.01	0.02	0.03



RISK-BASED CAPITAL AND DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS

CAPITAL RATIOS	MAR 2002	MAR 2001	2001	2000	1999
Tier 1 Leverage Ratio	8.66	8.55	8.56	8.46	8.39
Tier 1 RBC Ratio	12.11	12.09	11.96	12.01	12.25
Total Risk-Based Capital Ratio	13.44	13.39	13.26	13.28	13.50
Tangible Tier 1 Leverage Ratio	8.59	8.49	8.51	8.41	8.31
Tangible Common Eq Cap/Tan Assets	7.85	8.05	7.90	7.90	7.59
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	13.43	12.83	12.98	12.39	12.59
Standby Letters of Credit	0.56	0.58	0.56	0.57	0.53
Commercial & Similar Letters of Credit	0.02	0.01	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.13	0.10	0.09	0.05	0.01
Interest Rate Contracts	0.12	0.10	0.08	0.05	0.01
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.01	0.00	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	20.32	19.46	20.57	19.90	20.98

DERIVATIVES ANALYSIS

PERCENT OF NOTIONAL AMOUNT	MAR 2002	MAR 2001	2001	2000	1999
Interest Rate Contracts	85.19	88.00	82.01	86.96	90.00
Foreign Exchange Contracts	1.24	0.00	0.68	8.70	0.00
Equity, Comm, & Other Contracts	10.90	8.00	10.46	0.00	0.00
Futures and Forwards	19.43	24.69	30.84	29.81	38.49
Written Options	9.23	12.00	1.54	0.00	1.32
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.15	8.00	0.06	0.00	0.00
Purchased Options	23.38	41.75	25.72	38.83	25.26
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	23.38	41.75	25.72	38.83	25.26
Swaps	47.96	21.56	35.11	27.01	30.00
Held for Trading	0.00	0.00	0.00	0.00	0.00
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	100.00	100.00	93.10	100.00	100.00
Interest Rate Contracts	82.49	84.00	75.12	86.96	90.00
Foreign Exchange Contracts	1.24	0.00	0.68	8.70	0.00
Equity, Comm, & Other Contracts	8.20	8.00	10.46	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	88.07	100.00	84.78	72.68	79.41
One Year or Less	31.60	45.01	43.66	42.40	37.07
Over 1 Year to 5 Years	46.19	49.46	39.90	26.17	35.47
Over 5 Years	5.14	0.21	0.11	1.52	1.97
Gross Negative Fair Value (Abs Val)	0.66	0.15	0.27	0.17	0.15
Gross Positive Fair Value	0.78	1.35	0.69	0.33	2.16
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.00	0.02	0.03	0.00	0.00

INSURANCE AND FOREIGN ACTIVITIES

INSURANCE ACTIVITIES	MAR 2002	MAR 2001	2001		
-----	-----	-----	-----		
<b>ANALYSIS RATIOS:</b>					
Ins Underwriting Assets/Consol Assets	0.00	NA	NA		
Ins Under Assets(P/C)/Tot Ins Und Ast	28.57	NA	NA		
Ins Under Assets(L/H)/Tot Ins Und Ast	71.43	NA	NA		
Sep Acct Assets(L/H)/Total Life Ast	58.72	NA	NA		
Ins Comm&Fees(incl Prem)/Adj Oper Inc	0.38	NA	NA		
Premium Inc/Ins Comm&Fees (incl Prem)	4.07	NA	NA		
Credit Rel Prem Inc/Tot Prem Inc	54.86	NA	NA		
Other Prem Inc/Total Prem Inc	45.14	NA	NA		
Ins Under Net Income/Consol Net Income	0.00	NA	NA		
Ins Net Inc (P/C)/Equity (P/C)	136.01	NA	NA		
Ins Net Inc (L/H)/Equity (L/H)	27.31	NA	NA		
Insur Ben, Losses, Exp/Insur Premiums	8.59	NA	NA		
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	NA	NA		
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.28	NA	NA		
Net Assets Ins Under Subs/Cons Assets	0.00	NA	NA		
=====					
FOREIGN ACTIVITIES	MAR 2002	MAR 2001	2001	2000	1999
-----	-----	-----	-----	-----	-----
<b>ANALYSIS RATIOS:</b>					
Yield: Foreign Loans	0.22	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	1.55	5.77	3.98	6.25	4.99
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>					
Real Estate Loans	NA	NA	NA	NA	NA
Commercial and Industrial Loans	NA	NA	NA	NA	NA
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
Leases	NA	NA	NA	NA	NA
<b>GROWTH RATES:</b>					
Net Loans and Leases	-31.35	-22.26	-66.36	-40.07	1147.52
Total Selected Assets	-27.83	-19.39	-45.52	-23.11	45.37
Deposits	39.67	-1.24	76.17	19.09	42.06

PARENT COMPANY ANALYSIS - PART I

PROFITABILITY:	MAR 2002	MAR 2001	2001	2000	1999
Net Income/Avg Equity Capital	12.42	11.53	11.35	12.39	12.32
Bank Net Inc/Avg Eq Inv in Banks	13.49	12.75	12.58	13.51	13.75
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.47	2.12	3.09	3.61	4.23
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.96	9.16	9.13	9.96	11.89
Bank Net Income/Parent Net Income	103.71	104.20	105.08	104.05	100.01
Nonbank Net Income/Parent Net Income	0.37	0.51	0.47	0.61	1.08
Sub BHCs Net Inc/Parent Net Income	71.61	61.64	65.59	63.74	76.58
LEVERAGE:					
Total Liabilities/Equity	14.15	12.01	16.24	12.68	12.09
Total Debt/Equity Capital	2.82	4.13	3.50	5.16	5.68
Total Debt/Eq Cap - Exc Over Fair Value	2.87	4.20	3.55	5.24	5.77
Long-Term Debt/Equity Capital	1.32	1.94	1.76	2.85	3.15
Short-Term Debt/Equity Capital	0.64	1.09	0.80	1.09	1.25
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.33	0.44	0.31	0.55	0.65
Long-Term Debt/Consolidated LT Debt	3.27	7.16	3.84	10.77	10.79
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	107.33	105.21	107.42	105.60	103.61
Total Investment in Subs/Equity	108.86	106.49	108.82	106.84	105.09
Equity Inv in Subs/Cons Eq Cap+Min Int	99.00	100.81	99.59	100.47	99.98
Total Inv in Subs/Cons Eq Cap+Min Int	100.17	102.04	100.67	101.65	101.46
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.55	0.40	0.61	0.44	0.23
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.33	2.53	2.77	2.64	2.32
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	137.97	126.98	123.68	129.46	129.20
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	116.15	112.93	127.35	134.30	132.82
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	95.46	105.04	114.69	104.92	93.92
Pretax Oper Inc + Int Exp/Int Expense	2510.17	1313.91	3016.74	2360.63	2411.11
Div + Int From Subs/Int Exp + Div	198.57	145.27	166.68	159.82	161.90
Fees+Other Inc From Subs/Sal + Oth Exp	9.12	9.90	10.01	10.04	10.41
Net Inc/Curr Port of LT Debt+Pfd Div(X)	51.53	72.97	70.50	128.97	35.50
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.47	-0.80	-0.58	-1.22	-1.48
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.56	0.53	0.58	0.43	0.48
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PARENT COMPANY ANALYSIS - PART II

PAYOUT RATIOS - PARENT	MAR 2002	MAR 2001	2001	2000	1999
Div Paid/Inc Before Undist Inc	56.36	71.69	66.79	70.19	64.83
Dividends Paid/Net Income	22.56	25.59	27.96	28.32	26.59
Net Income - Dividends/Avg Equity	9.57	8.37	7.99	8.87	8.93
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	141.57	129.42	139.73	147.00	142.94
Dividends From Nonbank Subs	0.13	0.14	0.38	0.64	0.95
Dividends From Subsidiary BHCs	1.26	0.71	1.64	2.27	2.54
Dividends From All Subsidiaries	155.97	142.30	173.19	175.49	165.81
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	38.80	38.43	43.23	44.34	41.09
Interest Income From Bank Subs	0.19	0.27	0.28	0.40	0.51
Mgt & Service Fees From Bank Subs	2.21	2.15	2.14	2.69	3.15
Other Income From Bank Subs	0.01	0.03	0.01	0.09	0.15
Operating Income From Bank Subs	45.47	45.12	49.60	57.83	54.35
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	22.48	39.03	36.37	37.92	32.23
Interest Income From Nonbank Subs	1.24	1.88	3.18	0.77	8.83
Mgt & Serv Fees From Nonbank Subs	3.68	3.23	1.94	0.45	3.08
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	38.24	67.09	53.07	56.43	64.59
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	19.94	30.31	39.21	30.78	42.78
Interest Inc From Subsidiary BHCs	0.17	0.08	1.60	0.01	0.02
Mgt & Serv Fees From Sub BHCs	0.00	0.14	0.01	0.11	1.67
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	22.53	35.16	43.51	36.01	51.09
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	61.85	60.97	66.96	69.08	64.15
Interest Income From Bank Subs	2.00	1.82	1.03	0.90	1.80
Mgt & Serv Fees From Bank Subs	4.45	4.32	3.89	3.02	3.87
Other Income From Bank Subs	0.02	0.04	0.03	0.09	0.23
Operating Income From Bank Subs	77.67	76.52	79.84	80.16	78.66
Dividends From Nonbank Subs	0.10	0.15	0.16	0.21	0.30
Interest Income From Nonbank Subs	0.02	0.01	0.07	0.00	0.05
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.01
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.32	0.62	1.09	0.77	0.97
Dividends From Subsidiary BHCs	0.55	0.38	1.01	0.75	2.16
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	1.14	0.62	1.22	0.78	2.46
Loans and Adv From Subs/ST Debt	160.53	16.85	56.11	16.83	3.88
Loans and Adv From Subs/Total Debt	93.80	13.47	46.85	11.43	0.96

BHCPR Reporters for Quarter Ending 03/31/2002  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
2521741	849,297	ABINGTON BANCORP INC.	ABINGTON, MA	
1117464	618,566	ACNB CORPORATION	GETTYSBURG, PA	
2142548	534,346	ADMIRALTY BANCORP, INC.	PALM BEACH GARDENS, FL	Moved from Peer 5
1137060	621,914	ADVANCE BANCORP, INC.	HOMewood, IL	
2757531	684,822	ALIANt FINANCIAL CORPORATION	ALEXANDER CITY, AL	
1140510	728,452	ALLIANCE FINANCIAL CORPORATION	CORTLAND, NY	
1061679	933,135	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1020676	532,546	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
3017326	533,021	AMERIANA BANCORP	NEW CASTLE, IN	
1401109	777,803	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1076691	574,559	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1031627	695,464	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1202258	646,556	AMES NATIONAL CORPORATION	AMES, IA	
1134694	623,753	AMTRUST, INC.	DUBUQUE, IA	
2326629	895,112	ANB CORPORATION, THE	TERRELL, TX	
1126475	768,575	ANCHOR BANCORP, INC.	WAYZATA, MN	
1108350	547,212	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	862,229	BANC ED CORP., THE	EDWARDSVILLE, IL	
2262914	676,620	BANCORP CONNECTICUT, INC.	SOUTHINGTON, CT	
2896458	930,559	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
1137798	932,783	BANK CALUMET, INC.	HAMMOND, IN	
1143481	706,673	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1205398	555,058	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	509,671	BANK OF KENTUCKY FINANCIAL COR	FLORENCE, KY	
1097089	867,223	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
1125236	933,782	BANKFIRST CORPORATION, INC	SIOUX FALLS, SD	
1201363	541,872	BANKMANAGERS CORP.	MILWAUKEE, WI	
2349815	674,601	BANKWEST NEVADA CORPORATION	LAS VEGAS, NV	
1097007	777,448	BANTERRA CORP	ELDORADO, IL	
1202708	854,167	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	718,225	BEACON BANCORP	TAUNTON, MA	
2728157	559,619	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1471849	529,923	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	Moved from Peer 5
1248162	559,859	BNCCORP, INC.	BISMARCK, ND	
1209145	511,755	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
2595939	536,531	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2853666	605,690	BUSINESS BANCORP	SAN RAFAEL, CA	Moved from Peer 5
1115013	618,059	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1133503	724,256	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
2741156	639,516	CAPITAL BANK CORPORATION	RALEIGH, NC	Moved from Peer 5
2332750	925,157	CAPITAL CORP OF THE WEST	MERCED, CA	
1848003	507,561	CASCADE BANCORP	BEND, OR	Moved from Peer 5
2568362	763,884	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
1029071	828,059	CENTENNIAL BANCORP	PORTLAND, OR	
1989634	709,942	CENTENNIAL BANK HOLDINGS, INC.	FORT COLLINS, CO	
1048764	721,128	CENTER BANCORP, INC.	UNION, NJ	
1203899	527,369	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	Moved from Peer 5
2263407	836,068	CENTRAL COAST BANCORP	SALINAS, CA	
1064429	515,571	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1141487	610,695	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
1130650	535,828	CHARTER BANKING CORP.	TAMPA, FL	Moved from Peer 5

BHCPR Reporters for Quarter Ending 03/31/2002  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$'000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
-----	-----	-----	-----	-----
2509413	654,647	CHARTER OAK COMMUNITY BANK COR	ROCKVILLE, CT	
1133594	751,233	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
2844495	561,355	CHESTER VALLEY BANCORP, INC.	DOWNINGTOWN, PA	
2244545	513,996	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1143623	922,925	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1050909	911,499	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1081079	514,804	CITRUS & CHEMICAL BANCORPORATI	BARTOW, FL	Moved from Peer 5
1055007	513,353	CITYWIDE BANKS OF COLORADO, IN	AURORA, CO	Moved from Peer 5
1134108	539,026	CNB CORPORATION	CONWAY, SC	
1118340	633,482	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
1143016	624,340	CNB FLORIDA BANCSHARES, INC.	JACKSONVILLE, FL	
1060328	956,149	COBIZ INC.	DENVER, CO	
1085170	706,371	COLONY BANKCORP, INC.	FITZGERALD, GA	
1249543	864,276	COLUMBIA BANCORP	COLUMBIA, MD	
2467689	698,195	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	799,234	COMMERCE FINANCIAL CORPORATION	TOPEKA, KS	
1250839	595,777	COMMERCIAL BANKSHARES, INC.	MIAMI, FL	
1118948	555,434	COMMONWEALTH BANCSHARES, INC.	SHELBYVILLE, KY	
1129430	690,602	COMMUNITY BANCSHARES, INC.	BLOUNTSVILLE, AL	
1081873	672,517	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
1427501	540,634	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	595,614	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
2570187	592,365	COVEST BANCSHARES, INC.	DES PLAINES, IL	
1493832	687,034	CUMBERLAND BANCORP, INCORPORAT	NASHVILLE, TN	
1121229	859,282	DACOTAH BANKS, INC.	ABERDEEN, SD	
2173720	632,171	DAKOTA BANCSHARES, INC.	MENDOTA HEIGHTS, MN	Moved from Peer 6
2704562	724,162	DANVERS BANCORP, INC.	DANVERS, MA	
2497462	525,652	DCB FINANCIAL CORP	DELAWARE, OH	
1094613	620,955	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
1104660	512,101	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1058398	860,614	DURANT BANCORP, INC.	DURANT, OK	
1135824	761,414	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2303910	789,404	ENTERBANK HOLDINGS, INC	CLAYTON, MO	
2461016	640,482	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2115757	677,740	EVERTRUST FINANCIAL GROUP, INC	EVERETT, WA	
2038409	773,050	EXCHANGE NATIONAL BANCSHARES,	JEFFERSON CITY, MO	
1104923	705,390	EXTRACO CORPORATION	WACO, TX	
1055315	871,041	F & M BANCORPORATION	TULSA, OK	
2781910	935,125	FARMERS & MERCHANTS BANCORP	LODI, CA	
1134630	678,982	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1071191	675,693	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
2121552	592,720	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
1249002	982,674	FIDELITY BANCSHARES (N.C.), IN	FUQUAY-VARINA, NC	
2858773	564,284	FIDELITY D& D BANCORP, INC.	DUNMORE, PA	
1081118	958,291	FIDELITY NATIONAL CORPORATION	ATLANTA, GA	
1201859	528,756	FINA BANCORP, INC.	VALPARAISO, IN	
1207431	742,417	FIRST AMERICAN BANK GROUP, LTD	FORT DODGE, IA	
1491360	930,020	FIRST BANK CORP	FORT SMITH, AR	
1118425	590,299	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
1098796	542,054	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	752,129	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	

BHCPR Reporters for Quarter Ending 03/31/2002  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
1250473	545,956	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	530,642	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	Moved from Peer 5
1083783	887,792	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1064728	537,712	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1134078	717,721	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1136139	502,188	FIRST LEESPORT BANCORP, INC.	LEESPORT, PA	
1208009	530,397	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
2322304	791,479	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	696,593	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2390013	565,858	FIRST MIDWEST FINANCIAL, INC.	STORM LAKE, IA	
2833604	686,891	FIRST MUTUAL BANCSHARES, INC.	BELLEVUE, WA	
2624398	559,580	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
2641201	631,853	FIRST NATIONAL BANK HOLDING CO	SCOTTSDALE, AZ	
2560263	698,019	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1048894	731,274	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1132104	763,979	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
2521509	562,722	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1364071	822,724	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1204177	660,509	FIRST STATE FINANCIAL CORPORAT	EASTPOINTE, MI	
1100813	597,832	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
1132672	804,438	FIRST UNITED CORPORATION	OAKLAND, MD	
1122123	612,790	FIRST WESTERN BANCORP, INC.	HURON, SD	
1249598	660,455	FIRSTBANCORP, INC.	NAPLES, FL	
1134322	737,701	FIRSTBANK CORPORATION	ALMA, MI	
2127657	526,638	FIRSTTRUST CORPORATION	NEW ORLEANS, LA	
1123072	693,305	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
2650315	524,570	FLAG FINANCIAL CORPORATION	LAGRANGE, GA	
2693219	552,501	FLORIDA BANKS, INC.	JACKSONVILLE, FL	
1117491	534,597	FNB BANCORP, INC.	NEWTOWN, PA	
1133473	598,001	FNB CORP.	ASHEBORO, NC	
2432614	938,437	FNB CORPORATION	CHRISTIANSBURG, VA	
1130696	672,806	FNB FINANCIAL SERVICES CORPORA	REIDSVILLE, NC	
1031430	561,546	FOOTHILL INDEPENDENT BANCORP	GLENDORA, CA	
1143762	650,171	FOUNDERS GROUP, INC.	WORTH, IL	
1128358	724,164	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1495229	768,392	FRANKLIN FINANCIAL CORPORATION	FRANKLIN, TN	
1118238	515,483	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	Moved from Peer 5
2697347	798,727	FVNB CORP.	VICTORIA, TX	
2670573	564,405	GB&T BANCSHARES, INC.	GAINESVILLE, GA	
1938865	513,226	GEORGIA BANK FINANCIAL CORPORA	AUGUSTA, GA	Moved from Peer 5
1098620	987,042	GERMAN AMERICAN BANCORP	JASPER, IN	Moved from Peer 3
1206733	624,833	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1204346	752,344	GREATBANC, INC.	AURORA, IL	
1134023	669,884	GREATER COMMUNITY BANCORP	TOTOWA, NJ	
1133277	843,097	GREENE COUNTY BANCSHARES, INC.	GREENEVILLE, TN	
1058594	588,146	GUARANTY BANCSHARES, INC.	OKLAHOMA CITY, OK	
2267553	524,905	GULF WEST BANKS, INC.	SAINT PETERSBURG, FL	
1086766	512,668	HABERSHAM BANCORP	CORNELIA, GA	
2942681	592,180	HAPOLIM U.S.A. HOLDING COMPAN	NEW YORK, NY	
2861492	583,456	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1208120	563,736	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	



BHCPR Reporters for Quarter Ending 03/31/2002  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
-----	-----	-----	-----	-----
1917600	540,699	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
2634874	929,377	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	601,740	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
2918529	603,190	HERITAGE FINANCIAL HOLDING COR	DECATUR, AL	
1202986	897,953	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1472220	579,418	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
1067804	951,866	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
1052378	599,863	HNB CORPORATION	ARKANSAS CITY, KS	
3059504	854,284	HOME FEDERAL BANCORP	SEYMOUR, IN	
2592714	653,779	HOMETOWN INDEPENDENT BANCORP,	MORTON, IL	
1209136	592,703	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	772,286	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
2349860	949,406	HUMBOLDT BANCORP	EUREKA, CA	
1141674	539,373	IBT BANCORP, INC.	IRWIN, PA	
1401118	612,112	IBT BANCORP, INC.	MOUNT PLEASANT, MI	
1363690	588,319	INB FINANCIAL CORPORATION	MCALLEN, TX	
1138535	863,011	INTERCHANGE FINANCIAL SERVICES	SADDLE BROOK, NJ	
1137958	957,783	INTERNATIONAL BANCORP OF MIAMI	MIAMI, FL	
2049302	563,970	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	614,189	INWOOD BANCSHARES, INC.	DALLAS, TX	
1245228	548,278	ISB FINANCIAL CORP.	IOWA CITY, IA	
1085004	577,811	KISLAK FINANCIAL CORPORATION	MIAMI LAKES, FL	
1110036	504,162	KLEIN BANCSHARES, INC.	HOUSTON, TX	Moved from Peer 5
1129935	746,040	LAFAYETTE BANCORPORATION	LAFAYETTE, IN	
1130098	664,062	LANDMARK FINANCIAL GROUP, INC.	BELVIDERE, IL	
1054514	843,010	LANDRUM COMPANY	COLUMBIA, MO	
1071669	661,576	LNB BANCORP INC.	LORAIN, OH	
1103766	546,884	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
1076002	835,997	LSB BANCSHARES, INC.	LEXINGTON, NC	
2545831	685,320	LSB FINANCIAL	LACONIA, NH	
2634696	708,523	MACATAWA BANK CORPORATION	HOLLAND, MI	
1205053	548,084	MAHASKA INVESTMENT COMPANY	OSKALOOSA, IA	
1823608	638,107	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1123193	718,208	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	Moved from Peer 2; Name Change from MARQUETTE BANCSHARES
1966783	989,452	MASSBANK CORP.	READING, MA	
1099328	780,908	MERCANTILE BANCORP, INC.	QUINCY, IL	
1208755	677,026	MERCANTILE BANCORP, INC.	HAMMOND, IN	
2608763	728,056	MERCANTILE BANK CORPORATION	WYOMING, MI	
1208308	614,819	MERCHANTS & MANUFACTURERS BANC	NEW BERLIN, WI	
1023239	814,448	MERCHANTS BANCSHARES, INC.	BURLINGTON, VT	
1128769	575,880	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	642,570	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2344799	760,368	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1201916	570,449	METROCORP, INC.	EAST MOLINE, IL	
2803719	823,143	MIDWEST BANKCENTRE, INC.	LEMAY, MO	
1126354	736,377	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	801,788	MINNWEST CORPORATION	MINNETONKA, MN	
1210299	503,775	MONROE BANCORP	BLOOMINGTON, IN	Moved from Peer 5
1119495	547,213	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	503,386	MOODY BANCSHARES, INC.	GALVESTON, TX	Moved from Peer 5
2983394	611,927	MOUNTAINBANK FINANCIAL CORPORA	HENDERSONVILLE, NC	

BHCPR Reporters for Quarter Ending 03/31/2002  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
2603067	594,151	MUTUAL BANCORP OF THE BERKSHIR	PITTSFIELD, MA	
2961879	716,615	NARA BANCORP, INC.	LOS ANGELES, CA	
2149622	712,151	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	641,297	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	686,182	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1202052	870,228	NEB CORPORATION	FOND DU LAC, WI	
1206359	893,739	NEW LENOX HOLDING COMPANY	NEW LENOX, IL	
1247110	613,696	NEWMIL BANCORP, INC.	NEW MILFORD, CT	
1109991	808,122	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1123933	623,507	NORTH COUNTRY FINANCIAL CORPOR	TRAVERSE CITY, MI	
1029334	607,535	NORTH VALLEY BANCORP	REDDING, CA	
1129887	572,457	NORTHERN EMPIRE BANCSHARES	SANTA ROSA, CA	
1210589	570,974	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
3025385	605,954	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	New Y-9C/BHCPR reporter
2582827	500,041	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
1978713	742,535	NORTHWEST FINANCIAL CORP.	SPENCER, IA	
2835475	609,043	NORWAY BANCORP, MHC	NORWAY, ME	
2460569	562,476	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	511,959	O.A.K. FINANCIAL CORPORATION	BYRON CENTER, MI	
1070747	806,571	OAK HILL FINANCIAL, INC.	JACKSON, OH	
2012436	651,647	OHIO VALLEY BANC CORP.	GALLIPOLIS, OH	
1076673	527,871	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
1028533	502,885	ORIENT BANCORPORATION	SAN FRANCISCO, CA	Moved from Peer 5
1083934	809,241	PAB BANKSHARES, INC.	VALDOSTA, GA	
2850656	548,240	PACIFIC CREST CAPITAL, INC.	AGOURA HILLS, CA	
1075984	764,665	PALMETTO BANCSHARES, INC.	LAURENS, SC	
1202762	531,752	PANHANDLE AVIATION, INC.	CLARINDA, IA	Moved from Peer 5
2651590	754,879	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
1139813	959,944	PENNROCK FINANCIAL SERVICES CO	BLUE BALL, PA	
2807614	639,089	PENNSYLVANIA COMMERCE BANCORP,	CAMP HILL, PA	
2818245	623,284	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1132298	707,853	PEOPLES BANCTRUST COMPANY, INC	SELMA, AL	
1133174	578,903	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1057702	660,507	PEOPLES, INC.	COLORADO SPRINGS, CO	
2345068	817,705	PLANO BANCSHARES, INC.	PLANO, TX	
1249712	678,922	PORTER BANCORP, INC.	SHEPHERDSVILLE, KY	
2007647	705,055	PREMIER FINANCIAL BANCORP, INC	GEORGETOWN, KY	
1207600	550,665	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
1139804	508,313	PUTNAM BANCSHARES, INC.	HURRICANE, WV	Moved from Peer 5
1029482	576,137	RCB CORPORATION	SACRAMENTO, CA	
1130584	618,115	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1398807	680,847	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
2693358	590,042	RESOURCE BANKSHARES CORPORATIO	VIRGINIA BEACH, VA	
2066886	671,250	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
1071454	810,706	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
1249730	998,984	S. Y. BANCORP, INC.	LOUISVILLE, KY	
1139466	769,116	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
1204814	634,530	SBC, INCORPORATED	COUNTRYSIDE, IL	
1200348	800,247	SECURITY NATIONAL CORPORATION	SIOUX CITY, IA	
2429838	604,010	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	664,297	SIERRA BANCORP	PORTERVILLE, CA	

BHCPR Reporters for Quarter Ending 03/31/2002  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
1138012	605,290	SOUTH ALABAMA BANCORPORATION,	MOBILE, AL	
2810285	674,374	SOUTH CENTRAL BANCSHARES OF KE	HORSE CAVE, KY	
1204663	519,120	SOUTH HOLLAND BANCORP, INC.	SOUTH HOLLAND, IL	
1075694	856,575	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2815477	507,291	SOUTHERN COMMUNITY BANCORP	ORLANDO, FL	Moved from Peer 5
2981831	521,446	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	Moved from Peer 5
2352990	795,733	SOUTHERN FINANCIAL BANCORP, IN	WARRENTON, VA	
1245590	864,943	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1417333	688,263	STATE BANCSHARES, INC.	FARGO, ND	
1427275	848,511	STEARNS FINANCIAL SERVICES, IN	ST CLOUD, MN	
1126046	809,641	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
1135598	575,562	STOCKMEN'S BANCORP, INC., THE	KINGMAN, AZ	
1104080	634,906	SUMMIT BANCSHARES, INC.	FORT WORTH, TX	
1247679	601,448	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1117718	922,473	SUN BANCORP, INC.	SELINGSGROVE, PA	
1066713	879,131	SUNFLOWER BANKS, INC.	SALINA, KS	
1246467	523,799	TAMPA BANKING COMPANY, THE	TAMPA, FL	Moved from Peer 5
1138795	638,302	TEAM FINANCIAL, INC.	PAOLA, KS	
2457943	530,771	TIB FINANCIAL CORP.	KEY LARGO, FL	Moved from Peer 5
1203974	590,577	TRI CITY BANCSHARES CORPORATIO	OAK CREEK, WI	
1030170	999,933	TRICO BANCSHARES	CHICO, CA	Moved from Peer 3
1056161	803,447	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
2571906	514,885	TRUSTCORP FINANCIAL INC	SAINT LOUIS, MO	
2936037	579,061	UB FINANCIAL CORPORATION	PLANTATION, FL	
2465519	532,587	UFS BANCORP	WHITINSVILLE, MA	
1206591	741,547	UNIONBANCORP, INC.	OTTAWA, IL	
1135516	540,218	UNITED BANCORP, INC.	TECUMSEH, MI	
1062649	714,181	UNITED BANCORPORATION OF WYOMI	JACKSON, WY	
1842421	749,657	UNITED NATIONAL CORPORATION	SIOUX FALLS, SD	
1064326	504,946	UNITED NEBRASKA FINANCIAL CO.	GRAND ISLAND, NE	
1086168	535,399	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2141028	579,100	VAIL BANKS, INC.	VAIL, CO	
1205026	624,704	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
2856377	547,368	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	Moved from Peer 5
1250277	728,686	VISTA BANCORP, INC.	PHILLIPSBURG, NJ	
2615770	778,437	WARWICK COMMUNITY BANCORP, INC	WARWICK, NY	
1137592	600,864	WAYNE BANCORP, INC.	WOOSTER, OH	
1210066	814,385	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1115367	637,187	WESTBANK CORPORATION	WEST SPRINGFIELD, MA	
2508788	542,312	WESTERN SIERRA BANCORP	CAMERON PARK, CA	
2338471	785,592	WESTFIELD MUTUAL HOLDING COMPA	WESTFIELD, MA	
1048670	677,136	WILBER CORPORATION, THE	ONEONTA, NY	
2004141	730,333	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1035157	507,226	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	Moved from Peer 5

Note: Peer Group 4 has 299 bank holding companies.