

PEER GROUP 01

	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Number of BHCs in Peer Group	69	65	67	65	62
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.26	3.51	3.49	3.34	3.38
+ Non-interest Income	2.28	2.38	2.32	2.39	2.56
- Overhead Expense	3.34	3.48	3.48	3.65	3.62
- Provision for Losses	0.32	0.41	0.42	0.42	0.32
+ Securities Gains (Losses)	0.10	0.04	0.06	0.06	-0.01
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	2.01	2.10	2.04	1.70	1.96
Net Operating Income	1.28	1.33	1.30	1.05	1.22
Net Income	1.28	1.32	1.30	1.01	1.22
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	5.34	6.15	6.01	7.19	8.29
Interest Expense	1.66	2.19	2.11	3.43	4.50
Net Interest Income (TE)	3.64	3.95	3.91	3.72	3.77
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.52	0.62	0.68	0.58	0.43
Earnings Coverage of Net Losses (X)	10.75	10.93	10.15	9.73	10.86
Ln&Ls Allowance/Total Loans & Leases	1.50	1.57	1.57	1.51	1.44
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.90	0.97	0.94	0.94	0.76
30-89 Days Past Due Loans and Leases	0.75	0.90	0.93	1.11	1.10
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	32.61	33.43	32.90	34.71	37.61
Net ST Noncore Funding Dependence	18.15	18.84	18.72	20.91	24.74
Net Loans and Leases/Total Assets	57.86	59.55	59.34	58.93	63.19
CAPITALIZATION:					
Tier 1 Leverage Ratio	7.47	7.56	7.44	7.34	7.35
Equity Capital/Total Assets	8.39	8.66	8.59	8.31	8.07
Net Loans&Ls/Equity Capital (X)	7.08	7.01	7.06	7.23	7.76
Cash Dividends/Net Income	32.12	29.26	29.49	37.77	41.18
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	9.69	10.14	10.04	7.01	9.01
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	4.21	5.32	4.41	5.07	7.09
Long-Term Debt/Equity Capital	14.56	13.14	13.72	14.08	13.77
Equity Investment in Subs/Equity Cap	112.33	109.15	110.47	109.14	109.76
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	136.56	167.11	180.56	166.05	150.79

PERCENT OF AVERAGE ASSETS	PEER GROUP 01				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Interest Income (TE)	4.76	5.47	5.36	6.43	7.40
Less: Interest Expense	1.49	1.95	1.88	3.08	4.03
Equals: Net Interest Income (TE)	3.26	3.51	3.49	3.34	3.38
Plus: Non-Interest Income	2.28	2.38	2.32	2.39	2.56
Equals: Adj Operating Income (TE)	5.55	5.90	5.81	5.74	5.93
Less: Overhead Expense	3.34	3.48	3.48	3.65	3.62
Less: Provision for Loan and Lease Losses	0.32	0.41	0.42	0.42	0.32
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.10	0.04	0.06	0.06	-0.01
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	2.01	2.10	2.04	1.70	1.96
Less: Applicable Income Taxes (TE)	0.70	0.74	0.71	0.62	0.71
Less: Minority Interest	0.02	0.02	0.02	0.02	0.02
Equals: Net Operating Income	1.28	1.33	1.30	1.05	1.22
Plus: Net Extraordinary Items	0.00	0.00	0.00	-0.01	0.00
Equals: Net Income	1.28	1.32	1.30	1.01	1.22
Memo: Net Income (Last Four Qtrs)	1.29	1.14	1.30	1.02	1.22
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	89.64	89.17	89.35	89.82	89.73
Avg Int-Bearing Funds / Avg Assets	74.63	75.65	75.63	75.19	75.67
Int Income (TE) / Avg Earning Assets	5.34	6.15	6.01	7.19	8.29
Int Expense / Avg Earning Assets	1.66	2.19	2.11	3.43	4.50
Net Int Inc (TE) / Avg Earn Assets	3.64	3.95	3.91	3.72	3.77
YIELD OR COST:					
Total Loans and Leases (TE)	5.93	6.58	6.51	7.76	8.71
Interest-Bearing Bank Balances	1.99	2.49	2.31	4.65	7.59
Fed Funds Sold & Reverse Repos	1.46	1.93	1.91	4.11	6.41
Trading Assets	2.33	2.32	2.35	3.96	4.73
Total Earning Assets	5.28	6.08	5.95	7.12	8.23
Investment Securities (TE)	4.54	5.69	5.43	6.25	6.76
U.S. Treasury & Agency Sec (excl MBS)	3.50	4.72	4.48	6.22	N/A
Mortgage-Backed Securities	4.35	5.46	5.24	5.91	N/A
All Other Securities	7.41	8.29	8.61	8.84	N/A
Interest-Bearing Deposits	1.60	2.26	2.14	3.65	4.62
Time Deposits of \$100K or More	2.43	3.12	2.99	4.77	5.93
Time Deposits < \$100K	2.81	3.69	3.55	5.29	5.71
Other Domestic Deposits	0.94	1.32	1.28	2.30	3.16
Foreign Deposits	1.40	1.81	1.81	3.89	6.07
Fed Funds Purchased and Repos	1.47	2.05	1.98	4.12	6.25
Other Borrowed Funds & Trading Liab	3.19	3.65	3.61	4.77	6.05
All Interest-Bearing Funds	1.99	2.58	2.49	4.15	5.38

PEER GROUP 01

06/30/2003

06/30/2002

12/31/2002

12/31/2001

12/31/2000

Avg Personnel Exp Per Employee (\$000)

33

31

62

59

58

Avg Assets per Employee (\$000)

4,179

3,739

3,771

3,523

3,437

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

5.08

5.46

5.23

5.03

5.39

Overhead Exp / NII + Non-Int Income

60.44

59.33

59.95

64.29

61.86

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.34

3.48

3.48

3.65

3.62

Personnel Expense

1.74

1.77

1.75

1.78

1.77

Net Occupancy Expense

0.46

0.47

0.48

0.48

0.49

Other Operating Expenses

1.10

1.20

1.22

1.34

1.33

Overhead Less Non-Interest Income

1.03

1.08

1.12

1.25

1.03

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

59.82

58.69

59.31

63.62

61.20

Personnel Expense

31.67

30.15

30.38

30.81

29.92

Net Occupancy Expense

8.14

8.11

8.25

8.60

8.36

Other Operating Expenses

19.47

20.05

20.34

23.54

22.28

Total Non-Interest Income

40.39

39.58

39.26

40.58

41.84

Fiduciary Activities Income

3.64

4.55

4.09

4.65

5.86

Serv Charges on Deposit Accts - Domestic

8.06

7.97

8.18

7.84

7.40

Trading Revenue

1.56

1.26

1.15

2.15

N/A

Investment Banking Fees & Commissions

4.42

4.65

4.67

5.01

N/A

Venture Capital Revenue

-0.09

-0.13

-0.22

-0.41

N/A

Net Servicing Fees

-0.07

1.22

0.94

1.09

N/A

Net Securitization Income

0.42

0.35

0.47

0.54

N/A

Insurance Activities Revenue

1.20

1.09

1.15

1.02

N/A

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

2.89

1.26

1.84

1.22

N/A

Other Non-Interest Income

11.26

10.09

10.41

10.74

23.94

Overhead Less Non-Interest Income

19.75

20.04

20.91

23.35

19.08

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

31.73

32.22

31.64

33.17

33.08

Appl Inc Tax+TE/Pretax NOI+TE

34.84

35.42

34.72

37.17

36.38

PERCENT OF TOTAL ASSETS	PERCENT COMPOSITION OF ASSETS AND LOAN MIX				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate Loans	34.06	33.43	34.29	32.43	32.11
Commercial and Industrial Loans	11.42	13.00	12.34	12.88	16.03
Loans to Individuals	5.96	6.39	6.43	6.23	7.24
Loans to Depository Institutions	0.16	0.20	0.14	0.18	0.24
Agricultural Loans	0.21	0.24	0.22	0.21	0.23
Other Loans and Leases	4.23	4.43	4.24	4.91	5.33
Net Loans and Leases	57.86	59.55	59.34	58.93	63.19
Debt Securities Over 1 Year	19.17	17.43	17.99	16.21	14.28
Mutual Funds and Equity Securities	0.39	0.47	0.40	0.49	1.08
Subtotal	78.54	78.71	78.90	76.66	79.39
Interest-Bearing Bank Balances	0.86	0.66	0.63	1.07	0.75
Federal Funds Sold & Reverse Repos	2.60	2.17	2.31	2.86	2.39
Debt Securities 1 Year or Less	1.76	1.88	1.91	1.88	1.92
Trading Assets	1.61	1.74	1.69	1.86	1.83
Total Earning Assets	87.25	87.42	87.54	86.93	88.41
Non-Int Cash and Due From Dep Inst	3.40	3.12	3.38	3.52	3.58
Acceptances	0.03	0.04	0.03	0.03	0.06
Other Real Estate Owned	0.06	0.05	0.06	0.05	0.04
All Other Assets	9.13	9.29	8.92	9.34	7.74
MEMORANDA:					
Short-Term Investments	6.02	5.46	5.50	6.52	5.65
U. S. Treasury Securities	0.73	0.45	0.45	0.40	0.67
U. S. Agency Securities (excl MBS)	3.38	2.78	3.25	2.56	2.68
Municipal Securities	0.83	0.81	0.78	0.84	0.88
Mortgage-Backed Securities	12.77	12.10	12.06	11.43	9.80
Asset-Backed Securities	0.39	0.48	0.49	0.55	N/A
Other Debt Securities	0.99	0.66	0.74	0.69	3.25
RE Loans Secured by 1-4 Family	17.31	16.34	17.20	17.20	17.07
Revolving	3.66	3.30	3.58	2.80	2.69
Closed-End, Sec by First Liens	11.87	10.94	11.65	12.22	11.87
Closed-End, Sec by Junior Liens	1.23	1.69	1.49	1.73	2.04
Commercial Real Estate Loans	14.34	14.55	14.63	12.94	13.07
Construction and Land Dev	3.42	3.82	3.68	3.48	2.99
Multifamily	1.42	1.27	1.27	1.08	1.14
Nonfarm Nonresidential	8.58	8.72	8.96	8.00	8.46
RE Loans Secured by Farmland	0.20	0.20	0.22	0.16	0.19
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	56.58	53.53	55.09	52.56	49.02
RE Loans Secured by 1-4 Family	28.75	26.48	27.91	28.02	26.45
Revolving	5.97	5.27	5.75	4.47	4.06
Closed-End	22.07	20.77	21.64	23.14	22.09
Commercial Real Estate Loans	23.53	22.89	23.14	20.47	19.59
Construction and Land Dev	5.57	5.99	5.79	5.51	4.42
Multifamily	2.30	2.01	1.99	1.73	1.74
Nonfarm Nonresidential	14.18	13.73	14.23	12.66	12.71
RE Loans Secured by Farmland	0.31	0.30	0.32	0.24	0.28
Loans to Depository Institutions	0.41	0.41	0.34	0.36	0.44
Commercial and Industrial Loans	19.96	22.47	21.41	22.66	26.43
Loans to Individuals	10.15	10.63	10.80	10.43	11.36
Credit Card Loans	1.04	1.08	1.17	1.00	1.84
Agricultural Loans	0.33	0.37	0.35	0.32	0.36
Loans to Foreign Govts and Inst	0.02	0.03	0.03	0.04	0.03
Other Loans and Leases	8.58	8.53	8.23	9.60	9.33

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Short-Term Investments	6.02	5.46	5.50	6.52	5.65
Liquid Assets	26.90	24.55	25.43	25.12	22.40
Investment Securities	21.99	20.13	20.87	19.20	17.96
Net Loans and Leases	57.86	59.55	59.34	58.93	63.19
Net Lns, Ls & Stdby Ltrs of Credit	60.99	63.07	62.68	62.22	66.67
Core Deposits	52.09	52.07	52.60	50.01	49.19
Noncore Funding	30.89	30.86	30.89	32.17	34.71
Time Deposits of \$100K or More	6.82	7.48	7.39	7.34	8.60
Foreign Deposits	2.64	2.61	2.98	2.80	3.94
Fed Funds Purchased and Repos	7.95	7.37	7.57	8.08	7.77
Net Fed Funds Purchased (Sold)	5.04	4.78	4.92	5.17	5.36
Commercial Paper	0.28	0.37	0.36	0.42	0.53
Oth Borrowings W/Rem Mat 1 Yr or Less	3.73	3.64	3.52	4.03	5.24
Earning Assets Repr in 1 Year	42.64	42.02	42.27	40.99	42.52
Int-Bearing Liab Repr in 1 Year	15.23	17.21	15.89	18.85	22.97
Long-Term Debt Repr in 1 Year	2.11	1.88	1.90	2.03	1.84
Net Assets Repriceable in 1 Year	23.82	21.40	22.75	18.69	16.83
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	32.61	33.43	32.90	34.71	37.61
Net ST Noncore Funding Dependence	18.15	18.84	18.72	20.91	24.74
Short-Term Inv/ST Noncore Funding	29.81	26.95	27.11	25.78	21.18
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.86	6.60	8.49	4.46	-2.96
Net Loans and Leases/Total Deposits	93.58	94.75	92.93	97.44	99.55
Net Loans and Leases/Core Deposits	121.30	120.50	118.05	126.99	135.77
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.77	0.58	0.82	0.47	0.12
Avail-For-Sale Sec Appr(Depr)/Eq Cap	4.69	3.55	4.73	1.74	0.39
Struct Notes Appr(Depr)/Eq Cap	0.01	0.06	0.08	0.00	0.00
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.47	5.71	5.98	6.55	9.84
Available-For-Sale Securities	94.53	94.29	94.02	93.45	90.16
U.S. Treasury Securities	3.64	2.70	2.65	2.49	4.38
U.S. Agency Securities (excl MBS)	15.19	14.11	15.93	12.49	14.48
Municipal Securities	3.92	4.43	4.00	4.58	5.20
Mortgage-Backed Securities	59.01	61.46	59.87	62.19	54.93
Asset-Backed Securities	2.15	2.46	2.58	2.88	N/A
Other Debt Securities	5.78	4.19	4.54	5.08	18.29
Mutual Funds and Equity Securities	2.04	2.85	2.31	3.18	6.39
Debt Securities 1 Year or Less	9.03	9.38	9.49	10.10	10.92
Debt Securities 1 To 5 Years	21.41	23.33	25.04	19.22	18.33
Debt Securities Over 5 Years	65.25	61.60	60.47	62.85	59.32
Pledged Securities	51.70	52.42	54.57	49.65	55.45
Structured Notes, Fair Value	0.10	0.02	0.03	0.02	0.09

ANALYSIS RATIOS	PEER GROUP 01				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Provision for Ln&Ls Losses/Avg Assets	0.32	0.41	0.42	0.42	0.32
Provision for Ln&Ls Losses/Avg Lns&Ls	0.55	0.70	0.73	0.72	0.51
Provision for Ln&Ls Losses/Net Losses	113.79	117.29	115.52	125.41	120.84
Ln&Ls Allowance/Total Loans & Leases	1.50	1.57	1.57	1.51	1.44
Ln&Ls Allowance/Net Ln&Ls Losses (X)	4.26	3.71	3.49	3.88	4.59
ALL/Nonaccrual Assets	243.05	231.98	250.01	229.74	254.65
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	182.49	167.45	172.35	166.31	174.74
Gross Ln&Ls Losses/Avg Loans & Leases	0.63	0.74	0.80	0.70	0.54
Recoveries/Avg Loans and Leases	0.11	0.11	0.11	0.10	0.11
Net Losses/Avg Loans and Leases	0.52	0.62	0.68	0.58	0.43
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.01	0.00	0.01	N/A	N/A
Recoveries/Prior Year-End Losses	8.51	9.38	18.80	24.91	26.09
Earnings Coverage of Net Losses (X)	10.75	10.93	10.15	9.73	10.86
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.09	0.11	0.11	0.13	0.08
RE Loans Secured By 1-4 Family	0.11	0.12	0.11	0.12	0.09
Revolving	0.10	0.10	0.10	0.11	0.11
Closed-End	0.11	0.12	0.12	0.11	0.09
Commercial Real Estate Loans	0.06	0.08	0.09	0.10	0.02
Construction and Land Dev	0.04	0.06	0.09	0.06	0.02
Multifamily	0.01	0.02	0.03	0.01	0.01
Nonfarm Nonresidential	0.06	0.09	0.09	0.11	0.02
RE Loans Secured by Farmland	0.03	0.12	0.12	0.29	0.03
Commercial and Industrial Loans	0.87	1.04	1.21	1.12	0.56
Loans to Depository Institutions	0.06	0.02	0.14	-0.01	0.16
Loans to Individuals	1.56	1.63	1.67	1.40	1.32
Credit Card Loans	1.19	3.05	2.40	3.96	3.84
Agricultural Loans	0.15	0.48	0.53	0.42	0.18
Loans to Foreign Governments & Inst	0.00	-0.04	0.02	0.02	-0.08
Other Loans and Leases	0.51	0.50	0.62	0.45	0.25

PERCENT OF LOANS AND LEASES	PEER GROUP 01				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
30-89 Days PD Loans and Leases	0.75	0.90	0.93	1.11	1.10
90+ Days PD Loans and Leases	0.17	0.20	0.20	0.22	0.20
Nonaccrual Loans and Leases	0.80	0.89	0.85	0.87	0.70
90+ Days PD and Nonaccrual Loans and Leases	0.99	1.11	1.08	1.10	0.92
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	0.76	0.91	0.94	1.12	1.11
90+ Days Past Due Assets	0.17	0.21	0.21	0.22	0.20
Nonaccrual Assets	0.83	0.90	0.87	0.88	0.70
30+ Days PD & Nonaccrual Assets	1.81	2.09	2.08	2.28	2.07
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.58	0.67	0.65	0.67	0.58
90+ PD & Nonaccrual Assets + OREO	0.65	0.73	0.72	0.73	0.63
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.52	0.58	0.57	0.57	0.49
Allowance for Loan & Lease Losses	58.54	59.87	59.47	61.18	52.69
Equity Cap + ALLL	5.91	6.34	6.31	6.63	5.62
Tier 1 Cap + ALLL	6.73	7.19	7.17	7.36	6.15
Loans & Leases + RE Acquired	0.91	0.98	0.96	0.97	0.78

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	0.71	0.82	0.83	1.04	1.05
- 90+ Days Past Due	0.15	0.17	0.17	0.20	0.17
- Nonaccrual	0.52	0.60	0.53	0.61	0.51
Coml & Indl - 30-89 Days PD	0.75	0.94	0.82	1.00	0.85
- 90+ Days Past Due	0.09	0.12	0.11	0.11	0.13
- Nonaccrual	1.72	1.79	1.85	1.55	1.29
Individuals - 30-89 Days PD	1.44	1.59	1.79	2.05	2.10
- 90+ Days Past Due	0.33	0.37	0.39	0.39	0.47
- Nonaccrual	0.23	0.25	0.26	0.25	0.19
Dep Inst Lns - 30-89 Days PD	0.05	0.05	0.03	0.04	0.08
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.27	0.25	0.26	0.18	0.17
Agricultural - 30-89 Days PD	0.76	0.63	0.62	0.81	0.85
- 90+ Days Past Due	0.06	0.12	0.05	0.04	0.12
- Nonaccrual	1.14	1.47	1.20	1.35	1.25
Foreign Govts- 30-89 Days PD	0.31	0.26	0.26	1.00	0.35
- 90+ Days Past Due	0.10	0.11	1.11	0.00	0.00
- Nonaccrual	0.65	0.28	0.80	0.06	0.10
Other Lns&Ls - 30-89 Days PD	0.57	0.63	0.76	0.89	0.83
- 90+ Days Past Due	0.06	0.08	0.08	0.07	0.08
- Nonaccrual	0.51	0.57	0.49	0.49	0.33
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.82	1.01	1.06	1.23	1.29
- 90+ Days Past Due	0.22	0.26	0.26	0.29	0.22
- Nonaccrual	0.43	0.45	0.44	0.42	0.45
Revolving - 30-89 Days PD	0.36	0.43	0.44	0.65	0.79
- 90+ Days Past Due	0.06	0.07	0.07	0.10	0.11
- Nonaccrual	0.12	0.13	0.11	0.13	0.17
Closed-End - 30-89 Days PD	1.00	1.20	1.28	1.35	1.40
- 90+ Days Past Due	0.28	0.32	0.33	0.33	0.25
- Nonaccrual	0.54	0.53	0.54	0.48	0.50
- Jr Lien 30-89 Days PD	0.10	0.11	0.12	N/A	N/A
- Jr Lien 90+ Days PD	0.02	0.02	0.03	N/A	N/A
- Jr Lien Nonaccrual	0.05	0.05	0.06	N/A	N/A
Commercial RE - 30-89 Days PD	0.54	0.64	0.56	0.85	0.75
- 90+ Days Past Due	0.06	0.07	0.06	0.09	0.07
- Nonaccrual	0.61	0.69	0.58	0.69	0.53
Const & Dev - 30-89 Days PD	0.61	0.96	0.82	1.11	1.01
- 90+ Days Past Due	0.06	0.09	0.06	0.08	0.08
- Nonaccrual	0.54	0.70	0.53	0.59	0.48
Multi family - 30-89 Days PD	0.34	0.44	0.41	0.56	0.49
- 90+ Days Past Due	0.03	0.04	0.02	0.03	0.07
- Nonaccrual	0.31	0.24	0.21	0.36	0.23
Nonfarm Nres- 30-89 Days PD	0.50	0.61	0.50	0.71	0.66
- 90+ Days Past Due	0.05	0.05	0.06	0.09	0.05
- Nonaccrual	0.71	0.73	0.63	0.69	0.55
Farmland - 30-89 Days PD	0.57	0.80	0.78	0.85	0.69
- 90+ Days Past Due	0.08	0.12	0.06	0.07	0.09
- Nonaccrual	1.31	1.28	1.30	1.33	1.26
Credit Card - 30-89 Days PD	1.85	1.91	1.85	2.05	1.69
- 90+ Days Past Due	1.28	1.11	1.31	0.86	0.71
- Nonaccrual	0.13	0.13	0.09	0.18	0.08

CAPITAL RATIOS	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Tier 1 Leverage Ratio	7.47	7.56	7.44	7.34	7.35
Tier 1 RBC Ratio	9.85	9.72	9.65	9.44	9.00
Total Risk-Based Capital Ratio	12.88	12.78	12.70	12.42	11.78
Tangible Tier 1 Leverage Ratio	7.25	7.27	7.19	6.95	7.04
Tangible Common Eq Cap/Tan Assets	6.12	6.31	6.34	5.99	6.06
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	27.93	30.43	29.70	29.30	32.30
Standby Letters of Credit	3.11	3.34	3.22	3.19	3.47
Commercial & Similar Letters of Credit	0.14	0.18	0.14	0.16	0.23
Securities Lent	3.59	3.15	2.92	3.08	2.45
Credit Derivatives (BHC as Guarantor)	0.21	0.14	0.20	0.13	0.09
Credit Derivatives (BHC as Beneficiary)	0.64	0.25	0.45	0.26	0.26
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	88.40	77.48	69.29	83.60	56.04
Interest Rate Contracts	63.13	56.59	55.59	61.43	42.70
Interest Rate Futures & Forward Contr	14.29	11.34	11.67	13.74	6.45
Written Options Contr (Int Rate)	10.18	8.56	8.60	8.95	5.77
Purchased Options Contr (Int Rate)	8.25	7.75	7.41	9.55	7.10
Interest Rate Swaps	27.38	24.21	25.18	21.17	18.59
Foreign Exchange Contracts	12.65	11.21	10.61	10.57	9.79
Futures & Forward Foreign Exch Contr	7.86	7.41	6.67	7.46	7.67
Written Options Contr (Foreign Exch)	0.83	0.62	0.53	0.62	0.44
Purchased Options Contr (Foreign Exch)	0.88	0.63	0.59	0.55	0.45
Foreign Exchange Rate Swaps	1.19	1.05	1.03	0.93	0.37
Equity, Commodity, & Other Deriv Contr	1.34	1.57	1.29	1.42	1.69
Commodity & Other Fut & Forward Contr	0.07	0.31	0.16	0.25	0.25
Written Options Contr (Comm & Other)	0.33	0.30	0.29	0.26	0.28
Purchased Options Contr (Comm & Oth)	0.38	0.32	0.33	0.28	0.30
Commodity & Other Swaps	0.31	0.22	0.28	0.25	0.29
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	55.64	57.23	57.56	53.55	57.93

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Interest Rate Contracts	90.62	89.05	90.14	86.73	83.22
Foreign Exchange Contracts	6.48	8.15	6.77	10.10	11.79
Equity, Comm, & Other Contracts	0.53	0.65	0.59	0.88	1.12
Futures and Forwards	26.40	25.69	27.06	33.52	30.50
Written Options	9.40	6.88	6.95	5.99	5.18
Exchange-Traded	0.46	0.92	0.57	0.49	0.29
Over-The-Counter	8.49	5.05	5.81	4.61	4.36
Purchased Options	6.35	7.01	6.56	6.91	10.06
Exchange-Traded	0.64	0.82	0.90	1.00	0.70
Over-The-Counter	4.63	5.07	4.77	4.71	8.63
Swaps	49.26	57.40	55.40	48.49	50.31
Held for Trading	39.52	40.31	40.66	41.31	37.90
Interest Rate Contracts	28.36	28.19	28.92	26.85	22.04
Foreign Exchange Contracts	4.60	5.28	4.86	7.28	9.17
Equity, Comm, & Other Contracts	0.32	0.42	0.38	0.65	0.43
Non-Traded	60.48	59.69	59.34	58.69	62.10
Interest Rate Contracts	58.08	56.18	56.61	56.30	56.67
Foreign Exchange Contracts	0.26	0.96	0.47	0.83	1.39
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.01	0.02
Deriv Contr (Excl Fut & FX LE 14 Days)	81.34	84.48	84.26	83.66	85.74
One Year or Less	30.68	32.06	33.14	33.94	38.73
Over 1 Year to 5 Years	26.66	30.29	26.58	30.97	28.97
Over 5 Years	14.17	13.12	12.92	11.72	10.06
Gross Negative Fair Value (Abs Val)	1.33	1.33	1.63	1.03	0.95
Gross Positive Fair Value	1.91	1.48	2.17	1.21	1.22
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.21	0.15	0.18	0.12	0.13
Gross Positive Fair Value (X)	0.22	0.16	0.20	0.12	0.15
Held for Trading (X)	0.17	0.12	0.15	0.08	0.12
Non-Traded (X)	0.04	0.03	0.04	0.03	0.02
Current Credit Exposure (X)	0.13	0.10	0.12	0.08	0.09
Credit Losses on Derivative Contracts	0.00	0.00	0.01	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	1.14	0.87	1.13	0.73	0.64
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	3.26	2.63	2.62	2.06	0.09
Decr (Incr) in Int Expense/Net Income	1.23	0.71	0.78	0.44	0.61
Net Incr (Decr) Nonint Alloc/Net Income	1.01	0.67	1.84	1.90	0.08
Incr (Decr) in Net Income/Net Income	6.88	5.45	8.08	5.84	0.71

INSURANCE ACTIVITIES

06/30/2003

06/30/2002

12/31/2002

12/31/2001

12/31/2000

ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.05	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	33.02	32.83	30.29	N/A	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	66.98	67.17	69.71	N/A	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	1.20	1.09	1.15	N/A	N/A
Premium Inc/Ins Activities Revenue	18.20	25.49	24.36	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	63.32	61.41	60.79	N/A	N/A
Other Prem Inc/Total Prem Inc	36.68	38.59	39.21	N/A	N/A
Ins Under Net Income/Consol Net Income	0.42	0.38	0.40	N/A	N/A
Ins Net Inc (P/C)/Equity (P/C)	15.58	16.67	16.05	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	13.93	8.81	7.83	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	118.03	101.36	76.41	N/A	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.70	2.61	2.11	N/A	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.34	0.28	0.42	N/A	N/A
Net Assets Ins Under Subs/Cons Assets	0.01	0.01	0.01	N/A	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	6.23	N/A	N/A	N/A	N/A

BROKER-DEALER ACTIVITIES

Net Assets Broker-Dealer Subs/Cons Asts	1.46	1.41	1.28	N/A	N/A
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FOREIGN ACTIVITIES

Yield: Foreign Loans	2.01	2.30	1.89	2.76	3.94
Cost: Interest-Bearing Deposits	1.40	1.81	1.81	3.89	6.07

NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:

Real Estate Loans	14.96	0.52	0.76	8.35	0.27
Commercial and Industrial Loans	3.80	13.74	11.75	12.94	2.40
Foreign Governments and Inst	0.00	-0.04	0.02	0.02	-0.08
Leases	0.52	0.91	0.79	0.44	0.17

GROWTH RATES:

Net Loans and Leases	71.71	-8.10	11.78	39.14	23.99
Total Selected Assets	51.70	-2.68	-0.27	17.02	19.75
Deposits	9.93	9.47	19.25	-7.32	38.29

PROFITABILITY:	PEER GROUP 01				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Net Income/Avg Equity Capital	15.11	15.23	15.32	12.29	15.22
Bank Net Inc/Avg Eq Inv in Banks	14.95	15.31	15.69	12.31	14.00
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.37	2.17	0.89	3.04	8.53
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	12.09	13.47	11.85	12.05	14.00
Bank Net Income/Parent Net Income	76.18	73.94	77.11	71.96	76.49
Nonbank Net Income/Parent Net Income	3.96	4.36	3.68	11.73	10.44
Sub BHCs Net Inc/Parent Net Income	64.17	61.90	65.99	68.11	55.74
LEVERAGE:					
Total Liabilities/Equity	42.49	39.40	41.67	39.46	37.79
Total Debt/Equity Capital	20.05	19.34	18.98	20.27	21.30
Tot Debt+NP to Subs Iss Tr Pref/Equity	28.97	28.62	28.49	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	24.82	24.72	24.49	25.69	27.62
Total Debt/Eq Cap - Exc Over Fair Value	22.83	21.21	20.71	22.42	22.30
Long-Term Debt/Equity Capital	14.56	13.14	13.72	14.08	13.77
Short-Term Debt/Equity Capital	4.21	5.32	4.41	5.07	7.09
Current Portion of LT Debt/Equity	0.51	0.66	0.68	0.52	0.32
Exc Cost Over Fair Value/Equity Cap	2.65	1.78	1.95	2.59	2.38
Long-Term Debt/Consolidated LT Debt	19.38	18.39	18.56	22.25	20.54
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	112.33	109.15	110.47	109.14	109.76
Total Investment in Subs/Equity	125.21	121.75	123.52	122.37	123.15
Equity Inv in Subs/Cons Eq Cap+Min Int	99.74	99.28	99.12	100.17	100.74
Total Inv in Subs/Cons Eq Cap+Min Int	110.70	109.88	110.39	111.49	113.21
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.80	0.68	0.75	0.91	0.74
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.67	1.63	1.53	2.35	1.80
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	130.46	168.90	183.87	164.81	152.37
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	136.56	167.11	180.56	166.05	150.79
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	98.86	134.59	119.39	125.89	110.71
Pretax Oper Inc + Int Exp/Int Expense	3822.42	9363.65	6175.51	2534.36	1534.78
Div + Int From Subs/Int Exp + Div	151.39	180.32	200.00	180.70	163.04
Fees+Other Inc From Subs/Sal + Oth Exp	20.38	21.98	20.93	25.36	27.59
Net Inc/Curr Port of LT Debt+Pfd Div(X)	531.22	463.54	2638.29	323.90	279.83
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	1.24	1.46	1.36	-0.09	-1.63
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	4.30	3.11	2.65	2.75	0.04
Total	4.31	3.13	2.66	2.78	0.04
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.01	0.02	0.02	0.00	0.12
To Nonbank Subsidiaries	0.90	0.91	0.91	0.74	0.36
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	1.48	1.21	1.62	1.05	0.76
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	7.53	7.10	6.52	10.95	7.92
Combined Thrift Assets	0.07	0.09	0.10	0.21	0.20
Combined Foreign Nonbank Sub Assets	0.17	0.19	0.17	0.28	0.14

PAYOUT RATIOS - PARENT	PEER GROUP 01				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Div Paid/Inc Before Undist Inc	85.93	57.86	45.81	53.54	59.66
Dividends Paid/Net Income	32.41	29.26	29.49	37.30	41.18
Net Income - Dividends/Avg Equity	9.57	10.14	10.04	7.03	9.01
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	109.84	119.75	146.90	131.18	132.16
Dividends From Nonbank Subs	4.50	7.08	7.70	12.70	7.09
Dividends From Subsidiary BHCs	19.56	49.56	38.96	31.41	21.26
Dividends From All Subsidiaries	163.20	214.24	222.83	213.13	192.91
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	43.18	47.87	60.88	71.58	82.14
Interest Income From Bank Subs	1.97	2.58	2.81	8.73	14.37
Mgt & Service Fees From Bank Subs	2.93	2.95	3.21	11.10	7.00
Other Income From Bank Subs	0.02	0.08	0.06	0.01	0.05
Operating Income From Bank Subs	57.26	61.61	72.40	247.72	132.14
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	71.23	52.61	89.31	49.10	62.85
Interest Income From Nonbank Subs	31.65	15.26	21.76	21.55	34.94
Mgt & Serv Fees From Nonbank Subs	3.87	2.25	4.53	1.94	4.71
Other Income From Nonbank Subs	0.03	0.01	0.03	0.01	0.04
Operating Inc From Nonbank Subs	132.11	96.22	133.54	98.84	108.81
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	50.99	80.99	76.43	67.26	50.08
Interest Inc From Subsidiary BHCs	1.24	1.49	1.39	1.90	1.93
Mgt & Serv Fees From Sub BHCs	1.50	0.57	0.73	1.04	1.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.03	0.00
Operating Income From Sub BHCs	56.52	86.14	85.82	73.71	54.88
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	48.03	47.88	54.98	49.04	54.08
Interest Income From Bank Subs	5.40	4.91	3.83	3.79	3.87
Mgt & Serv Fees From Bank Subs	3.33	3.05	2.80	2.89	2.60
Other Income From Bank Subs	0.01	0.01	0.02	0.00	0.02
Operating Income From Bank Subs	62.40	69.21	72.36	61.80	63.63
Dividends From Nonbank Subs	2.98	2.59	2.24	2.97	3.00
Interest Income From Nonbank Subs	1.25	0.96	1.02	1.70	1.64
Mgt & Serv Fees From Nonbank Subs	0.17	0.16	0.13	0.14	0.15
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.01
Operating Inc From Nonbank Subs	5.94	4.96	4.46	5.78	5.64
Dividends From Subsidiary BHCs	14.25	16.97	15.26	14.77	10.18
Interest Inc From Subsidiary BHCs	0.12	0.15	0.16	0.13	0.20
Mgt & Serv Fees From Sub BHCs	0.05	0.00	0.00	0.00	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	15.53	18.01	16.16	15.74	11.37
Loans and Adv From Subs/ST Debt	307.27	196.18	237.07	101.79	169.53
Loans and Adv From Subs/Total Debt	100.50	1614.59	73.90	298.87	52.75

BHCPR Reporters for Quarter Ending 06/30/2003
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2003 and Other Notes
1379552	148,958,746	ABN AMRO NORTH AMERICA HOLDING	CHICAGO, IL	
1078604	43,861,140	AMSOUTH BANCORPORATION	BIRMINGHAM, AL	
1199563	15,266,167	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	10,602,579	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	36,447,686	BANCWEST CORPORATI ON	HONOLULU, HI	
1073757	769,179,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1033470	99,607,676	BANK OF NEW YORK COMPANY, INC.	NEW YORK, NY	
1068294	299,463,000	BANK ONE CORPORATION	CHICAGO, IL	
1245415	39,927,800	BANKMONT FINANCIAL CORP.	WILMINGTON, DE	
1249196	25,736,193	BANKNORTH GROUP, INC.	PORTLAND, ME	
1074156	80,444,806	BB&T CORPORATION	WINSTON-SALEM, NC	
1883693	13,767,700	BOK FINANCIAL CORPORATION	TULSA, OK	
1923946	44,248,951	CHARTER ONE FINANCIAL, INC.	CLEVELAND, OH	
2797498	41,832,272	CIBC DELAWARE HOLDINGS INC.	NEW YORK, NY	
1951350	1,187,035,000	CITIGROUP INC.	NEW YORK, NY	
1132449	69,393,559	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1027518	12,357,643	CITY NATIONAL CORPORATION	BEVERLY HILLS, CA	
1080465	16,227,237	COLONIAL BANCGROUP, INC., THE	MONTGOMERY, AL	
1199844	59,133,300	COMERICA INCORPORATED	DETROIT, MI	
1117679	19,855,872	COMMERCE BANCORP, INC.	CHERRY HILL, NJ	
1049341	14,027,181	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1078529	25,732,317	COMPASS BANCSHARES, INC.	BIRMINGHAM, AL	
1102367	10,063,247	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	Moved from Peer 2
2089036	10,094,104	EMIGRANT BANCORP, INC.	NEW YORK, NY	Moved from Peer 2
1130780	11,321,627	FBOP CORPORATION	OAK PARK, IL	
1070345	88,974,290	FIFTH THIRD BANCORP	CINCINNATI, OH	
1075612	12,394,744	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1020902	11,139,495	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1094640	27,940,372	FIRST TENNESSEE NATIONAL CORPO	MEMPHIS, TN	
1071968	11,335,085	FIRST VIRGINIA BANKS, INC.	FALLS CHURCH, VA	
1070804	10,673,905	FIRSTMERIT CORPORATION	AKRON, OH	
1113514	197,248,000	FLEETBOSTON FINANCIAL CORPORAT	BOSTON, MA	
2081124	22,676,612	GREENPOINT FINANCIAL CORP.	NEW YORK, NY	
1078921	17,920,445	HIBERNIA CORPORATION	NEW ORLEANS, LA	
2872407	121,195,402	HSBC NORTH AMERICA INC.	BUFFALO, NY	
2792680	15,456,332	HUDSON CITY, MHC	PARAMUS, NJ	
1068191	28,330,603	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
1039502	802,603,000	J. P. MORGAN CHASE & CO.	NEW YORK, NY	
1068025	85,000,848	KEYCORP	CLEVELAND, OH	
1037003	50,399,128	M&T BANK CORPORATI ON	BUFFALO, NY	
1199497	34,089,626	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
1068762	39,066,864	MELLON FINANCIAL CORPORATION	PITTSBURGH, PA	
1072442	11,496,301	MERCANTILE BANKSHARES CORPORAT	BALTIMORE, MD	
1069125	123,422,252	NATIONAL CITY CORPORATION	CLEVELAND, OH	
1093728	22,688,908	NATIONAL COMMERCE FINANCIAL CO	MEMPHIS, TN	
2132932	12,447,098	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
1048429	22,528,207	NORTH FORK BANCORPORATION, INC	MELVILLE, NY	
1199611	39,071,020	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1246702	11,849,612	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT, CT	
1069778	67,281,081	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	36,074,000	POPULAR, INC.	SAN JUAN, PR	

BHCPR Reporters for Quarter Ending 06/30/2003
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2003 and Other Notes
1070617	17,979,765	PROVIDENT FINANCIAL GROUP, INC	CINCINNATI, OH	
1826056	19,238,638	RBC CENTURA BANKS, INC.	ROCKY MOUNT, NC	
1078332	49,863,940	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1071203	12,727,061	SKY FINANCIAL GROUP, INC.	BOWLING GREEN, OH	
1079441	51,844,025	SOUTHTRUST CORPORATION	BIRMINGHAM, AL	
1111435	83,102,175	STATE STREET CORPORATION	BOSTON, MA	
1131787	120,857,299	SUNTRUST BANKS, INC.	ATLANTA, GA	
1078846	21,068,599	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2816906	298,318,000	TAUNUS CORPORATION	NEW YORK, NY	
2389941	11,931,744	TCF FINANCIAL CORPORATION	WAYZATA, MN	
2847535	15,696,819	TD WATERHOUSE GROUP, INC.	NEW YORK, NY	
1119794	194,899,000	U. S. BANCORP	MINNEAPOLIS, MN	
1094369	34,987,221	UNION PLANTERS CORPORATION	MEMPHIS, TN	
1378434	42,681,302	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	24,607,202	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	New Y-9C/BHCPR reporter
1073551	364,285,000	WACHOVIA CORPORATION	CHARLOTTE, NC	
1120754	369,645,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1027004	27,805,628	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 69 bank holding companies.