

BHCPR PEER GROUP DATA
PEER GROUP 7

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	SUMMARY RATIOS				
	MAR 2002	MAR 2001	2001	2000	1999
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Number of BHCs in Peer Group	16	16	12	11	18
EARNINGS AND PROFITABILITY					

PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	4.05	4.20	4.11	4.01	4.05
+ Non-interest Income	0.66	0.88	0.76	0.99	1.07
- Overhead Expense	3.03	3.25	3.59	3.91	3.63
- Provision for Losses	0.20	0.17	0.21	0.09	0.10
+ Securities Gains (Losses)	0.02	0.00	0.02	0.00	0.00
+ Other Tax Equiv Adjustments	-0.08	-0.16	-0.09	0.00	0.29
= Pretax Net Oper Income (TE)	1.43	1.49	1.00	1.00	1.68
Net Operating Income	0.95	0.96	0.59	0.53	1.02
Net Income	0.95	0.96	0.59	0.53	1.02
Net Income (Sub S Adjusted)	0.70	0.55	0.60	0.89	1.21
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	7.13	8.74	8.16	8.36	8.00
Interest Expense	2.75	4.07	3.65	3.92	3.48
Net Interest Income (TE)	4.38	4.67	4.52	4.44	4.52
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.39	0.21	0.34	0.30	0.17
Earnings Coverage of Net Losses (X)	-20.81	101.51	-11.72	85.82	17.91
Ln&Ls Allowance/Total Loans & Leases	1.24	1.45	1.22	1.57	1.34
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.60	1.27	1.26	1.43	0.90
30-89 Days Past Due Loans and Leases	2.36	2.49	3.25	2.39	1.22
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	13.05	13.88	10.56	7.25	7.73
Net ST Noncore Funding Dependence	7.43	6.25	4.60	-0.49	4.03
Net Loans and Leases/Total Assets	66.66	63.05	67.28	57.72	57.16
CAPITALIZATION:					
Tier 1 Leverage Ratio	NA	NA	NA	NA	NA
Equity Capital/Total Assets	10.80	11.26	11.59	11.48	10.59
Net Loans&Ls/Equity Capital (X)	7.57	6.68	7.25	6.01	5.96
Cash Dividends/Net Income	9.93	9.04	15.29	27.48	31.30
Cash Dividends/Net Income (Sub S Adjusted)	-9.37	-23.25	-41.82	56.00	83.60
Retained Earnings/Avg Equity Cap	7.06	7.03	-2.94	1.75	6.19
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	2.15	2.68	6.21	2.77	0.07
Long-Term Debt/Equity Capital	7.21	9.47	7.77	10.92	8.42
Equity Investment in Subs/Equity Cap	103.35	99.64	96.33	100.26	102.31
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	1979.01	-42.62	-205.14	237.40	844.71

RELATIVE INCOME STATEMENT AND MARGIN ANALYSIS

PERCENT OF AVERAGE ASSETS	MAR 2002	MAR 2001	2001	2000	1999
Interest Income (TE)	6.60	7.89	7.44	7.55	7.16
Less: Interest Expense	2.54	3.68	3.33	3.54	3.11
Equals: Net Interest Income (TE)	4.05	4.20	4.11	4.01	4.05
Plus: Non-Interest Income	0.66	0.88	0.76	0.99	1.07
Equals: Adj Operating Income (TE)	4.72	5.08	4.87	5.00	5.12
Less: Overhead Expense	3.03	3.25	3.59	3.91	3.63
Less: Provision for Loan and Lease Losses	0.20	0.17	0.21	0.09	0.10
Plus: Realized G/L on HTM Sec	0.00	0.00	-0.01	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.00	0.03	0.00	0.00
Plus: Other Tax Equiv Adjustments	-0.08	-0.16	-0.09	0.00	0.29
Equals: Pretax Net Oper Inc (TE)	1.43	1.49	1.00	1.00	1.68
Less: Applicable Income Taxes (TE)	0.43	0.52	0.39	0.47	0.65
Less: Minority Interest	0.05	0.01	0.02	-0.01	0.01
Equals: Net Operating Income	0.95	0.96	0.59	0.53	1.02
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	-0.01
Equals: Net Income	0.95	0.96	0.59	0.53	1.02
Memo: Net Income (Last Four Qtrs)	0.68	0.66	0.49	0.56	1.20
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.55	90.35	91.15	90.52	89.72
Avg Int-Bearing Funds / Avg Assets	77.88	73.25	74.43	74.50	74.17
Int Income (TE) / Avg Earning Assets	7.13	8.74	8.16	8.36	8.00
Int Expense / Avg Earning Assets	2.75	4.07	3.65	3.92	3.48
Net Int Inc (TE) / Avg Earn Assets	4.38	4.67	4.52	4.44	4.52
YIELD OR COST:					
Total Loans and Leases (TE)	7.78	9.32	8.92	9.47	9.19
Interest-Bearing Bank Balances	2.29	9.41	4.23	6.75	4.96
Fed Funds Sold & Reverse Repos	1.60	5.49	4.09	6.77	5.50
Trading Assets	NA	NA	NA	NA	NA
Total Earning Assets	6.90	8.40	7.93	8.25	7.92
Investment Securities (TE)	6.24	7.18	7.13	6.35	6.04
U.S. Treasury & Agency Sec (excl MBS)	4.84	6.51	6.98	NA	NA
Mortgage-Backed Securities	5.01	18.50	4.61	NA	NA
All Other Securities	14.30	33.00	17.25	NA	NA
Interest-Bearing Deposits	3.18	4.84	4.38	4.61	4.14
Time Deposits of \$100K or More	3.86	5.96	5.31	5.74	4.89
Time Deposits < \$100K	4.21	5.74	5.41	5.62	5.27
Other Domestic Deposits	1.74	3.48	2.63	3.02	2.61
Foreign Deposits	NA	NA	NA	NA	NA
Fed Funds Purchased and Repos	2.50	4.73	4.17	4.97	3.97
Other Borrowed Funds & Trading Liab	3.84	4.38	3.65	6.00	6.84
All Interest-Bearing Funds	3.25	5.08	4.44	4.74	4.19

NON-INTEREST INCOME AND EXPENSES

	MAR 2002	MAR 2001	2001	2000	1999
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Avg Personnel Exp Per Employee (\$000)	12	11	58	43	41
Avg Assets per Employee (\$000)	3,083	2,898	2,859	2,259	2,431
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.12	0.00	0.14	0.70
Overhead Exp / NII + Non-Int Income	68.74	68.87	80.43	78.46	71.15
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.03	3.25	3.59	3.91	3.63
Personnel Expense	1.76	1.72	2.04	1.92	1.74
Net Occupancy Expense	0.46	0.55	0.50	0.67	0.50
Other Operating Expenses	0.81	0.98	1.05	1.31	1.39
Overhead Less Non-Interest Income	2.36	2.38	2.83	2.92	2.56
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	66.57	65.88	78.39	76.80	70.01
Personnel Expense	38.53	35.01	44.70	38.32	34.06
Net Occupancy Expense	10.23	11.37	10.85	13.17	9.44
Other Operating Expenses	17.81	19.51	22.84	25.31	26.51
Total Non-Interest Income	13.83	17.10	15.08	19.67	19.87
Fiduciary Activities Income	0.17	0.08	0.08	0.10	0.79
Serv Charges on Deposit Accts - Domestic	7.33	7.15	7.86	6.88	8.02
Trading Revenue	0.00	0.00	0.00	NA	NA
Investment Banking Fees & Commissions	0.50	0.33	0.52	NA	NA
Venture Capital Revenue	0.00	0.00	0.00	NA	NA
Net Servicing Fees	0.25	1.60	0.08	NA	NA
Net Securitization Income	0.00	0.00	0.00	NA	NA
Insurance Comm & Fees (Incl Premiums)	1.28	0.99	1.54	NA	NA
Net Gain (Loss) - Sales Loans, OREO, Oth	0.00	1.04	0.03	NA	NA
Other Non-Interest Income	4.29	5.90	4.96	12.69	11.06
Overhead Less Non-Interest Income	52.74	48.78	63.30	57.13	50.14
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	19.14	21.27	21.92	14.42	25.44
Appl Inc Tax+TE/Pretax NOI+TE	26.50	29.99	28.80	24.40	47.72

PERCENT COMPOSITION OF ASSETS AND LOAN MIX

PERCENT OF TOTAL ASSETS	MAR 2002	MAR 2001	2001	2000	1999
Real Estate Loans	47.67	38.31	46.62	32.84	29.48
Commercial and Industrial Loans	9.04	11.97	10.93	9.82	12.64
Loans to Individuals	5.00	6.23	5.22	6.95	8.43
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	4.86	4.71	4.57	6.57	6.88
Other Loans and Leases	0.94	2.77	0.82	2.49	0.55
Net Loans and Leases	66.66	63.05	67.28	57.72	57.16
Debt Securities Over 1 Year	15.76	13.64	10.41	21.25	23.54
Mutual Funds and Equity Securities	0.17	0.28	0.07	0.70	0.62
Subtotal	82.59	76.97	77.77	79.67	81.31
Interest-Bearing Bank Balances	2.12	1.40	4.66	1.89	1.08
Federal Funds Sold & Reverse Repos	3.78	5.66	3.79	4.37	3.21
Debt Securities 1 Year or Less	2.72	2.45	2.94	3.79	4.81
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.22	89.88	90.32	89.71	90.41
Non-Int Cash and Due From Dep Inst	3.28	4.20	3.79	3.86	4.31
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.20	0.22	0.18	0.23	0.21
All Other Assets	5.50	5.91	5.89	6.43	5.28
MEMORANDA:					
Short-Term Investments	8.63	9.51	11.39	10.04	9.11
U.S. Treasury Securities	0.47	1.42	0.55	2.22	2.29
U.S. Agency Securities (excl MBS)	9.93	11.17	6.90	NA	NA
Municipal Securities	2.51	2.69	1.66	3.14	3.59
Mortgage-Backed Securities	4.80	3.11	4.38	NA	NA
Asset-Backed Securities	0.00	0.00	0.00	NA	NA
Other Debt Securities	0.77	1.11	1.04	0.46	1.44
RE Loans Secured by 1-4 Family	21.64	18.51	19.20	13.02	13.47
Revolving	1.44	0.38	1.41	0.10	0.23
Closed-End, Sec by First Liens	19.04	17.18	16.79	12.13	12.44
Closed-End, Sec by Junior Liens	1.16	0.94	1.00	0.79	0.80
Commercial Real Estate Loans	22.18	16.79	24.24	16.24	11.72
Construction and Land Dev	4.49	3.92	5.13	3.69	3.15
Multifamily	3.22	0.34	3.02	0.80	0.44
Nonfarm Nonresidential	14.46	12.53	16.09	11.74	8.13
RE Loans Secured by Farmland	3.85	3.01	3.18	3.58	4.29
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	69.33	58.73	67.31	54.79	51.05
RE Loans Secured by 1-4 Family	31.42	27.49	26.58	21.55	23.25
Revolving	2.01	0.53	1.97	0.15	0.36
Closed-End	29.41	26.95	24.61	21.40	22.89
Commercial Real Estate Loans	32.19	26.12	35.75	26.94	20.30
Construction and Land Dev	6.52	6.15	7.71	6.09	5.62
Multifamily	4.59	0.59	4.24	1.42	0.79
Nonfarm Nonresidential	21.07	19.38	23.80	19.43	13.89
RE Loans Secured by Farmland	5.72	5.12	4.98	6.30	7.50
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.96	18.20	16.34	17.03	21.33
Loans to Individuals	7.76	10.20	7.82	12.09	14.58
Credit Card Loans	0.10	0.15	0.02	0.13	0.27
Agricultural Loans	7.64	8.34	7.41	11.72	12.17
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.37	4.59	1.21	4.43	0.97

LIQUIDITY AND FUNDING

PERCENT OF TOTAL ASSETS	MAR 2002	MAR 2001	2001	2000	1999
Short-Term Investments	8.63	9.51	11.39	10.04	9.11
Liquid Assets	24.38	26.90	24.06	31.55	31.91
Investment Securities	18.65	19.77	14.60	25.74	28.96
Net Loans and Leases	66.66	63.05	67.28	57.72	57.16
Net Lns, Ls & Stdbdy Ltrs of Credit	66.84	63.38	67.57	58.16	57.34
Core Deposits	67.28	66.08	65.97	70.03	72.11
Noncore Funding	20.10	21.15	20.74	16.82	16.21
Time Deposits of \$100K or More	14.97	13.55	15.41	13.21	13.24
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.42	2.33	0.47	0.54	1.37
Net Fed Funds Purchased (Sold)	-3.37	-3.34	-3.31	-3.83	-1.84
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.43	1.72	2.03	0.68	0.38
Earning Assets Repr in 1 Year	36.50	43.67	40.70	41.21	38.07
Int-Bearing Liab Repr in 1 Year	42.08	36.36	38.92	37.33	36.87
Long-Term Debt Repr in 1 Year	0.33	0.35	0.28	0.02	0.22
Net Assets Repriceable in 1 Year	-5.91	6.96	1.49	3.86	0.97
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	13.05	13.88	10.56	7.25	7.73
Net ST Noncore Funding Dependence	7.43	6.25	4.60	-0.49	4.03
Short-Term Inv/ST Noncore Funding	58.53	361.71	80.54	519.18	69.71
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.04	19.93	12.69	32.43	29.11
Net Loans and Leases/Total Deposits	81.32	80.12	83.54	70.07	67.04
Net Loans and Leases/Core Deposits	100.49	99.52	104.33	83.78	79.57
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.47	1.03	0.86	0.37	-1.03
Avail-For-Sale Sec Appr(Depr)/Eq Cap	0.61	1.72	1.05	-0.82	-7.04
Struct Notes Appr(Depr)/Eq Cap	-0.05	0.83	NA	-0.37	-0.37
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	27.18	34.09	32.91	29.74	23.32
Available-For-Sale Securities	72.82	65.91	67.09	70.26	76.68
U.S. Treasury Securities	4.86	12.19	5.07	9.17	9.08
U.S. Agency Securities (excl MBS)	51.67	54.53	50.98	NA	NA
Municipal Securities	19.12	12.00	15.72	11.70	12.40
Mortgage-Backed Securities	20.45	14.34	23.12	NA	NA
Asset-Backed Securities	0.00	0.00	0.00	NA	NA
Other Debt Securities	3.21	5.43	4.72	1.48	3.95
Mutual Funds and Equity Securities	0.69	1.51	0.34	3.31	2.68
Debt Securities 1 Year or Less	16.63	9.85	20.46	14.80	16.15
Debt Securities 1 To 5 Years	50.41	36.98	43.99	53.69	48.85
Debt Securities Over 5 Years	32.27	32.38	29.98	28.20	32.32
Pledged Securities	55.21	48.73	60.74	52.40	46.10
Structured Notes, Fair Value	0.30	6.34	0.00	0.29	1.08

ALLOWANCE AND NET LOAN AND LEASE LOSSES

ANALYSIS RATIOS	MAR 2002	MAR 2001	2001	2000	1999
Provision for Ln&Ls Losses/Avg Assets	0.20	0.17	0.21	0.09	0.10
Provision for Ln&Ls Losses/Avg Lns&Ls	0.30	0.27	0.32	0.15	0.19
Provision for Ln&Ls Losses/Net Losses	-363.54	201.13	-342.48	37.57	109.16
Ln&Ls Allowance/Total Loans & Leases	1.24	1.45	1.22	1.57	1.34
Ln&Ls Allowance/Net Ln&Ls Losses (X)	19.45	67.91	16.62	36.38	9.42
ALLL/Nonaccrual Assets	1667.92	233.17	211.06	++++++	1444.61
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	1276.37	166.61	245.65	392.03	403.36
Gross Ln&Ls Losses/Avg Loans & Leases	0.49	0.30	0.45	0.50	0.36
Recoveries/Avg Loans and Leases	0.09	0.09	0.11	0.20	0.19
Net Losses/Avg Loans and Leases	0.39	0.21	0.34	0.30	0.17
Recoveries/Prior Year-End Losses	6.92	11.91	24.49	66.78	49.00
Earnings Coverage of Net Losses (X)	-20.81	101.51	-11.72	85.82	17.91
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.01	0.03	0.04	0.06
RE Loans Secured By 1-4 Family	0.05	-0.01	0.09	0.05	0.10
Revolving	0.00	0.08	0.00	0.00	7.62
Closed-End	0.05	-0.01	0.09	0.05	0.09
Commercial Real Estate Loans	0.01	0.07	0.00	0.03	0.03
Construction and Land Dev	0.00	0.02	0.00	-0.01	0.00
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.01	0.07	0.00	0.05	0.04
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.08
Commercial and Industrial Loans	1.40	0.95	1.19	1.59	0.29
Loans to Depository Institutions	NA	0.00	NA	NA	NA
Loans to Individuals	3.49	1.20	1.92	0.58	0.71
Credit Card Loans	0.80	0.64	1.69	0.30	1.60
Agricultural Loans	0.00	0.00	0.00	0.04	0.14
Loans to Foreign Governments & Inst	NA	0.00	NA	NA	NA
Other Loans and Leases	22.06	0.28	0.66	0.76	-0.13

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PAST DUE AND NONACCRUAL ASSETS

PERCENT OF LOANS AND LEASES	MAR 2002	MAR 2001	2001	2000	1999

30-89 Days PD Loans and Leases	2.36	2.49	3.25	2.39	1.22
90+ Days PD Loans and Leases	0.45	0.44	0.57	0.71	0.35
Nonaccrual Loans and Leases	1.31	1.08	1.03	1.08	0.55
90+ Days PD and Nonaccrual Loans and Leases	1.76	1.52	1.59	1.79	0.90
30-89 Days PD Restructured	0.00	0.01	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.02	0.02	0.04	0.00	0.06
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					

30-89 Days Past Due Assets	2.36	2.49	3.25	2.39	1.22
90+ Days Past Due Assets	0.45	0.44	0.57	0.71	0.35
Nonaccrual Assets	1.31	1.08	1.03	1.08	0.55
30+ Days PD & Nonaccrual Assets	4.12	4.01	4.84	4.18	2.11
PERCENT OF TOTAL ASSETS					

90+ Days PD and Nonaccrual Assets	1.17	0.95	1.11	1.04	0.51
90+ PD & Nonaccrual Assets + OREO	1.37	1.18	1.29	1.27	0.72
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					

Total Assets	1.06	0.82	0.88	0.88	0.54
Allowance for Loan & Lease Losses	136.85	99.77	122.74	82.84	68.00
Equity Cap + ALLL	10.25	8.44	8.51	9.97	5.15
Tier 1 Cap + ALLL	NA	NA	NA	NA	NA
Loans & Leases + RE Acquired	1.60	1.27	1.26	1.46	0.94

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	2.17	3.01	2.97	2.36	1.04
- 90+ Days Past Due	0.36	0.31	0.52	0.32	0.33
- Nonaccrual	1.15	0.99	0.80	0.61	0.43
Coml & Indl - 30-89 Days PD	2.92	1.91	3.16	2.67	2.23
- 90+ Days Past Due	1.03	0.59	0.26	1.34	0.50
- Nonaccrual	1.93	2.29	1.87	4.57	1.24
Individuals - 30-89 Days PD	5.57	3.46	8.44	3.46	1.91
- 90+ Days Past Due	2.99	0.36	3.04	0.24	0.32
- Nonaccrual	1.91	0.59	1.35	0.63	0.30
Dep Inst Lns - 30-89 Days PD	NA	0.00	NA	NA	NA
- 90+ Days Past Due	NA	0.00	NA	NA	NA
- Nonaccrual	NA	0.00	NA	NA	NA
Agricultural - 30-89 Days PD	0.49	0.78	0.25	0.04	0.06
- 90+ Days Past Due	0.00	0.09	1.67	0.00	0.00
- Nonaccrual	1.20	1.30	1.92	0.00	0.06
Foreign Govts- 30-89 Days PD	NA	0.00	NA	NA	NA
- 90+ Days Past Due	NA	0.00	NA	NA	NA
- Nonaccrual	NA	0.00	NA	NA	NA
Other Lns&Ls - 30-89 Days PD	1.68	3.01	2.03	1.00	0.00
- 90+ Days Past Due	0.62	1.99	0.00	0.81	0.00
- Nonaccrual	0.30	3.36	0.30	0.00	0.00
MEMORANDA:					
1-4 Family - 30-89 Days PD	2.34	2.85	2.82	3.53	1.53
- 90+ Days Past Due	0.24	0.38	0.27	0.27	0.44
- Nonaccrual	0.95	0.69	0.88	0.67	0.58
Revolving - 30-89 Days PD	0.70	0.29	0.36	1.94	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	4.00
- Nonaccrual	0.33	0.00	0.25	0.00	0.00
Closed-End - 30-89 Days PD	2.36	2.89	2.88	3.54	1.55
- 90+ Days Past Due	0.25	0.38	0.29	0.28	0.39
- Nonaccrual	0.97	0.70	0.92	0.67	0.59
Commercial RE - 30-89 Days PD	1.89	3.22	3.08	1.23	0.70
- 90+ Days Past Due	0.31	0.43	0.86	0.32	0.05
- Nonaccrual	1.40	1.15	0.77	0.38	0.47
Const & Dev - 30-89 Days PD	1.73	1.24	5.42	0.19	0.12
- 90+ Days Past Due	0.67	0.09	0.00	0.00	0.00
- Nonaccrual	0.18	0.46	0.65	0.04	0.09
Multifamily - 30-89 Days PD	0.00	0.00	0.00	10.18	6.27
- 90+ Days Past Due	0.00	0.18	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	1.14	0.60
Nonfarm Nres- 30-89 Days PD	2.32	3.98	2.65	1.66	0.73
- 90+ Days Past Due	0.34	0.41	1.21	0.51	0.06
- Nonaccrual	1.83	1.23	0.88	0.45	0.64
Farmland - 30-89 Days PD	2.96	1.08	1.06	0.69	0.49
- 90+ Days Past Due	0.64	0.25	0.00	0.45	0.58
- Nonaccrual	2.39	0.32	0.62	0.29	0.62
Credit Card - 30-89 Days PD	1.77	1.25	0.00	0.08	1.99
- 90+ Days Past Due	0.42	0.32	0.00	0.33	0.48
- Nonaccrual	0.00	0.00	0.00	0.00	1.43

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

CAPITAL RATIOS	MAR 2002	MAR 2001	2001	2000	1999
Tier 1 Leverage Ratio	NA	NA	NA	NA	NA
Tier 1 RBC Ratio	NA	NA	NA	NA	NA
Total Risk-Based Capital Ratio	NA	NA	NA	NA	NA
Tangible Tier 1 Leverage Ratio	NA	NA	NA	NA	NA
Tangible Common Eq Cap/Tan Assets	9.92	10.44	10.62	10.26	9.96
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	8.42	13.25	9.79	9.81	7.37
Standby Letters of Credit	0.18	0.33	0.29	0.45	0.18
Commercial & Similar Letters of Credit	0.06	0.04	0.04	0.01	0.02
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	0.00	0.00	0.00	0.00	0.00
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00
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	0.00	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	12.38	20.96	15.65	16.33	12.95

DERIVATIVES ANALYSIS

PERCENT OF NOTIONAL AMOUNT	MAR 2002	MAR 2001	2001	2000	1999
Interest Rate Contracts	NA	NA	NA	NA	NA
Foreign Exchange Contracts	NA	NA	NA	NA	NA
Equity, Comm, & Other Contracts	NA	NA	NA	NA	NA
Futures and Forwards	NA	NA	NA	NA	NA
Written Options	NA	NA	NA	NA	NA
Exchange-Traded	NA	NA	NA	NA	NA
Over-The-Counter	NA	NA	NA	NA	NA
Purchased Options	NA	NA	NA	NA	NA
Exchange-Traded	NA	NA	NA	NA	NA
Over-The-Counter	NA	NA	NA	NA	NA
Swaps	NA	NA	NA	NA	NA
Held for Trading	NA	NA	NA	NA	NA
Interest Rate Contracts	NA	NA	NA	NA	NA
Foreign Exchange Contracts	NA	NA	NA	NA	NA
Equity, Comm, & Other Contracts	NA	NA	NA	NA	NA
Non-Traded	NA	NA	NA	NA	NA
Interest Rate Contracts	NA	NA	NA	NA	NA
Foreign Exchange Contracts	NA	NA	NA	NA	NA
Equity, Comm, & Other Contracts	NA	NA	NA	NA	NA
Deriv Contr (Excl Fut & FX LE 14 Days)	NA	NA	NA	NA	NA
One Year or Less	NA	NA	NA	NA	NA
Over 1 Year to 5 Years	NA	NA	NA	NA	NA
Over 5 Years	NA	NA	NA	NA	NA
Gross Negative Fair Value (Abs Val)	NA	NA	NA	NA	NA
Gross Positive Fair Value	NA	NA	NA	NA	NA
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	0.00	0.00	0.00	0.00

INSURANCE AND FOREIGN ACTIVITIES

INSURANCE ACTIVITIES	MAR 2002	MAR 2001	2001		
-----	-----	-----	-----		
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.06	NA	NA		
Ins Under Assets(P/C)/Tot Ins Und Ast	100.00	NA	NA		
Ins Under Assets(L/H)/Tot Ins Und Ast	0.00	NA	NA		
Sep Acct Assets(L/H)/Total Life Ast	NA	NA	NA		
Ins Comm&Fees(incl Prem)/Adj Oper Inc	1.28	NA	NA		
Premium Inc/Ins Comm&Fees (incl Prem)	0.00	NA	NA		
Credit Rel Prem Inc/Tot Prem Inc	NA	NA	NA		
Other Prem Inc/Total Prem Inc	NA	NA	NA		
Ins Under Net Income/Consol Net Income	-0.12	NA	NA		
Ins Net Inc (P/C)/Equity (P/C)	-10.24	NA	NA		
Ins Net Inc (L/H)/Equity (L/H)	NA	NA	NA		
Insur Ben, Losses, Exp/Insur Premiums	NA	NA	NA		
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	NA	NA		
Reinsurance Recov(L/H)/Tot Assets(L/H)	NA	NA	NA		
Net Assets Ins Under Subs/Cons Assets	0.00	NA	NA		
=====					
FOREIGN ACTIVITIES	MAR 2002	MAR 2001	2001	2000	1999
-----	-----	-----	-----	-----	-----
ANALYSIS RATIOS:					
Yield: Foreign Loans	NA	0.00	0.00	NA	0.00
Cost: Interest-Bearing Deposits	NA	NA	NA	NA	NA
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	NA	NA	NA	NA	NA
Commercial and Industrial Loans	NA	NA	NA	NA	NA
Foreign Governments and Inst	NA	0.00	NA	NA	NA
Leases	NA	NA	NA	NA	NA
GROWTH RATES:					
Net Loans and Leases	-100.00	NA	NA	NA	-48.65
Total Selected Assets	-50.00	NA	0.00	NA	-48.65
Deposits	NA	NA	NA	NA	NA

PARENT COMPANY ANALYSIS - PART I

PROFITABILITY:	MAR 2002	MAR 2001	2001	2000	1999
Net Income/Avg Equity Capital	6.05	7.21	2.73	2.75	9.09
Bank Net Inc/Avg Eq Inv in Banks	8.95	9.90	6.40	5.58	12.13
Nonbk Net Inc/Avg Eq Inv in Nonbanks	21.82	-10.03	-37.19	-39.45	46.94
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	12.27	5.82	4.65	8.46	10.59
Bank Net Income/Parent Net Income	97.09	103.02	87.79	83.17	94.27
Nonbank Net Income/Parent Net Income	1.31	1.12	1.71	1.63	1.09
Sub BHCs Net Inc/Parent Net Income	30.70	15.61	23.88	71.91	87.91
LEVERAGE:					
Total Liabilities/Equity	16.18	13.00	14.61	14.34	9.43
Total Debt/Equity Capital	9.36	12.15	13.99	13.69	8.49
Total Debt/Eq Cap - Exc Over Fair Value	9.36	12.29	13.99	13.90	8.75
Long-Term Debt/Equity Capital	7.21	9.47	7.77	10.92	8.42
Short-Term Debt/Equity Capital	2.15	2.68	6.21	2.77	0.07
Current Portion of LT Debt/Equity	0.00	0.04	0.07	0.09	0.00
Exc Cost Over Fair Value/Equity Cap	0.08	0.55	0.11	1.83	2.17
Long-Term Debt/Consolidated LT Debt	27.99	48.66	27.49	71.47	59.95
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	103.35	99.64	96.33	100.26	102.31
Total Investment in Subs/Equity	104.32	100.06	98.25	100.28	102.69
Equity Inv in Subs/Cons Eq Cap+Min Int	104.08	99.65	97.99	100.26	102.31
Total Inv in Subs/Cons Eq Cap+Min Int	105.17	100.06	100.08	100.28	102.69
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	-0.65	-0.23	-1.48	-1.76	0.29
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.08	2.01	1.06	0.77	1.20
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	566.32	385.70	361.64	166.47	258.46
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	1979.01	-42.62	-205.14	237.40	844.71
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	837.28	-97.91	-205.72	124.39	791.94
Pretax Oper Inc + Int Exp/Int Expense	2875.95	3966.41	5465.78	2397.14	6790.27
Div + Int From Subs/Int Exp + Div	1566.43	2150.89	255.71	247.44	386.00
Fees+Other Inc From Subs/Sal + Oth Exp	7.87	45.72	2.75	21.70	8.30
Net Inc/Curr Port of LT Debt+Pfd Div(X)	NA	2.53	11.10	10.91	NA
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-2.41	-1.14	-1.69	-0.62	-0.71
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	0.34	0.00	0.00	0.00	0.10
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	0.34	0.00	0.00	0.00	0.10
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.71	0.54	0.14	0.74	0.08
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	57.99	16.45	24.50	38.12	51.85
Dividends Paid/Net Income	9.93	9.04	15.29	27.48	31.32
Net Income - Dividends/Avg Equity	7.06	7.03	-2.94	1.75	6.16
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	104.79	102.52	189.72	209.84	451.09
Dividends From Nonbank Subs	0.00	6.29	0.48	0.93	0.15
Dividends From Subsidiary BHCs	0.00	0.00	60.00	24.41	24.93
Dividends From All Subsidiaries	104.79	108.81	250.20	235.18	476.17
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	33.98	28.59	45.91	32.58	85.29
Interest Income From Bank Subs	1.56	1.42	3.06	0.70	0.76
Mgt & Service Fees From Bank Subs	0.50	0.46	0.68	0.59	0.55
Other Income From Bank Subs	0.39	2.52	0.09	1.50	1.02
Operating Income From Bank Subs	36.41	32.98	49.75	35.38	87.61
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	0.00	30.12	14.62	18.22	36.69
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	5.26	0.00	0.00	0.00
Operating Inc From Nonbank Subs	0.00	35.38	14.62	18.22	36.69
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	3.38	35.71	30.88	34.54	46.09
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	3.38	35.71	30.88	34.54	46.09
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	62.55	41.85	66.54	60.85	77.77
Interest Income From Bank Subs	2.37	10.06	7.79	1.14	1.40
Mgt & Serv Fees From Bank Subs	0.40	0.41	0.72	0.71	1.18
Other Income From Bank Subs	1.48	24.70	0.09	8.24	1.54
Operating Income From Bank Subs	66.79	77.02	75.14	70.94	81.89
Dividends From Nonbank Subs	0.00	0.64	0.25	1.26	0.17
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.22	0.00	0.00	0.00
Operating Inc From Nonbank Subs	0.00	0.86	0.25	1.26	0.17
Dividends From Subsidiary BHCs	0.13	0.14	0.12	9.14	11.76
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	0.13	0.14	0.12	9.14	11.76
Loans and Adv From Subs/ST Debt	0.00	0.00	0.00	0.00	0.00
Loans and Adv From Subs/Total Debt	0.00	0.00	0.00	0.00	0.01

BHCPR Reporters for Quarter Ending 03/31/2002
Peer Group 7 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
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1207703	144,787	AMERICAN CENTRAL FINANCIAL GRO	SPRINGFIELD, IL	
2043346	135,372	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
1056125	38,089	CHAMBANCO, INC.	CHAMBERS, NE	
2611866	139,982	CODDLE CREEK FINANCIAL CORP.	MOORESVILLE, NC	
2536857	148,807	COMMUNITY BANK CORP.	PARK RIDGE, IL	New Y-9C/BHCPR reporter
1139952	147,104	FIRST SUBURBAN BANCORP CORPORA	MAYWOOD, IL	
1206041	141,919	FIRSTCOM BANCORP, INC.	CHICAGO, IL	
1209604	149,806	HARVARD BANCORP, INC.	HARVARD, IL	New Y-9C/BHCPR reporter
1085228	146,554	LIBERTY BANCORP OF GEORGIA, IN	CLAYTON, GA	Moved from Peer 6
1995523	57,468	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
2621968	87,546	MID AMERICA MORTGAGE SERVICES,	COLUMBIA, MO	
1201952	148,437	MILFORD BANCORPORATION	MILFORD, IA	New Y-9C/BHCPR reporter
1493841	145,442	PEOPLES BANKING CORPORATION	BLACKSHEAR, GA	
2510325	149,060	SECURITY BANCSHARES, INC	AMORY, MS	Moved from Peer 6
1128497	108,102	SECURITY BANK SHARES, INC.	IRON RIVER, WI	
1839270	97,038	SURETY CAPITAL CORPORATION	FORT WORTH, TX	

Note: Peer Group 7 has 16 bank holding companies.