

	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Number of BHCs in Peer Group	16	12	11	18	24
EARNINGS AND PROFITABILITY					

PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	4.18	4.11	4.01	4.05	4.13
+ Non-interest Income	1.07	0.76	0.99	1.07	0.85
- Overhead Expense	3.54	3.59	3.91	3.63	3.43
- Provision for Losses	0.37	0.21	0.09	0.10	0.20
+ Securities Gains (Losses)	0.03	0.02	0.00	0.00	0.02
+ Other Tax Equiv Adjustments	-0.06	-0.09	0.00	0.29	0.00
= Pretax Net Oper Income (TE)	1.31	1.00	1.00	1.68	1.47
Net Operating Income	0.88	0.59	0.53	1.02	1.06
Net Income	0.88	0.59	0.53	1.02	1.08
Net Income (Sub S Adjusted)	0.95	0.90	0.96	1.29	1.24
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.89	8.16	8.36	8.00	8.26
Interest Expense	2.36	3.65	3.92	3.48	3.73
Net Interest Income (TE)	4.53	4.52	4.44	4.52	4.55
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.59	0.34	0.30	0.17	0.32
Earnings Coverage of Net Losses (X)	4.26	-11.72	85.82	17.91	21.99
Ln&Ls Allowance/Total Loans & Leases	1.34	1.22	1.57	1.34	1.50
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.05	1.26	1.43	0.90	1.05
30-89 Days Past Due Loans and Leases	1.60	3.25	2.39	1.22	1.36
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	13.84	10.56	7.25	7.73	4.55
Net ST Noncore Funding Dependence	7.49	4.60	-0.49	4.03	-2.36
Net Loans and Leases/Total Assets	66.50	67.28	57.72	57.16	56.44
CAPITALIZATION:					
Tier 1 Leverage Ratio	NA	NA	NA	NA	NA
Equity Capital/Total Assets	11.13	11.59	11.48	10.59	10.89
Net Loans&Ls/Equity Capital (X)	7.55	7.25	6.01	5.96	5.86
Cash Dividends/Net Income	36.13	15.29	27.48	31.30	24.87
Cash Dividends/Net Income (Sub S Adjusted)	1.77	-28.97	53.92	76.54	16.54
Retained Earnings/Avg Equity Cap	3.15	-2.94	1.75	6.19	6.72
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	1.24	6.21	2.77	0.07	0.99
Long-Term Debt/Equity Capital	11.76	7.77	10.92	8.42	4.49
Equity Investment in Subs/Equity Cap	99.30	96.33	100.26	102.31	96.71
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	232.40	-205.14	237.40	844.71	397.15

PERCENT OF AVERAGE ASSETS	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Interest Income (TE)	6.35	7.44	7.55	7.16	7.52
Less: Interest Expense	2.18	3.33	3.54	3.11	3.40
Equals: Net Interest Income (TE)	4.18	4.11	4.01	4.05	4.13
Plus: Non-Interest Income	1.07	0.76	0.99	1.07	0.85
Equals: Adj Operating Income (TE)	5.24	4.87	5.00	5.12	4.97
Less: Overhead Expense	3.54	3.59	3.91	3.63	3.43
Less: Provision for Loan and Lease Losses	0.37	0.21	0.09	0.10	0.20
Plus: Realized G/L on HTM Sec	0.00	-0.01	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.03	0.00	0.00	0.01
Plus: Other Tax Equiv Adjustments	-0.06	-0.09	0.00	0.29	0.00
Equals: Pretax Net Oper Inc (TE)	1.31	1.00	1.00	1.68	1.47
Less: Applicable Income Taxes (TE)	0.39	0.39	0.47	0.65	0.37
Less: Minority Interest	0.03	0.02	-0.01	0.01	0.01
Equals: Net Operating Income	0.88	0.59	0.53	1.02	1.06
Plus: Net Extraordinary Items	0.00	0.00	0.00	-0.01	0.00
Equals: Net Income	0.88	0.59	0.53	1.02	1.08
Memo: Net Income (Last Four Qtrs)	0.82	0.49	0.56	1.20	1.01
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.17	91.15	90.52	89.72	91.56
Avg Int-Bearing Funds / Avg Assets	75.46	74.43	74.50	74.17	76.08
Int Income (TE) / Avg Earning Assets	6.89	8.16	8.36	8.00	8.26
Int Expense / Avg Earning Assets	2.36	3.65	3.92	3.48	3.73
Net Int Inc (TE) / Avg Earn Assets	4.53	4.52	4.44	4.52	4.55
YIELD OR COST:					
Total Loans and Leases (TE)	7.67	8.92	9.47	9.19	9.56
Interest-Bearing Bank Balances	3.90	4.23	6.75	4.96	52.83
Fed Funds Sold & Reverse Repos	1.62	4.09	6.77	5.50	5.26
Trading Assets	NA	NA	NA	NA	NA
Total Earning Assets	6.69	7.93	8.25	7.92	8.12
Investment Securities (TE)	5.52	7.13	6.35	6.04	6.30
U.S. Treasury & Agency Sec (excl MBS)	4.82	6.98	NA	NA	NA
Mortgage-Backed Securities	5.24	5.91	NA	NA	NA
All Other Securities	23.84	17.25	NA	NA	NA
Interest-Bearing Deposits	2.75	4.38	4.61	4.14	4.41
Time Deposits of \$100K or More	3.37	5.31	5.74	4.89	5.31
Time Deposits < \$100K	3.73	5.41	5.62	5.27	5.67
Other Domestic Deposits	1.41	2.63	3.02	2.61	3.05
Foreign Deposits	NA	NA	NA	NA	3.24
Fed Funds Purchased and Repos	4.36	4.17	4.97	3.97	5.25
Other Borrowed Funds & Trading Liab	3.62	3.65	6.00	6.84	6.49
All Interest-Bearing Funds	2.84	4.44	4.74	4.19	4.50

	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Avg Personnel Exp Per Employee (\$000)	53	58	43	41	40
Avg Assets per Employee (\$000)	2,738	2,859	2,259	2,431	2,291
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.03	0.00	0.14	0.70	0.38
Overhead Exp / NII + Non-Int Income	70.88	80.43	78.46	71.15	70.19
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.54	3.59	3.91	3.63	3.43
Personnel Expense	2.00	2.04	1.92	1.74	1.79
Net Occupancy Expense	0.49	0.50	0.67	0.50	0.47
Other Operating Expenses	1.05	1.05	1.31	1.39	1.17
Overhead Less Non-Interest Income	2.47	2.83	2.92	2.56	2.59
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	69.32	78.39	76.80	70.01	68.59
Personnel Expense	39.29	44.70	38.32	34.06	36.36
Net Occupancy Expense	9.65	10.85	13.17	9.44	9.45
Other Operating Expenses	20.38	22.84	25.31	26.51	22.96
Total Non-Interest Income	19.56	15.08	19.67	19.87	16.59
Fiduciary Activities Income	0.03	0.08	0.10	0.79	0.69
Serv Charges on Deposit Accts - Domestic	8.36	7.86	6.88	8.02	6.70
Trading Revenue	0.00	0.00	NA	NA	NA
Investment Banking Fees & Commissions	0.78	0.52	NA	NA	NA
Venture Capital Revenue	0.00	0.00	NA	NA	NA
Net Servicing Fees	0.11	0.08	NA	NA	NA
Net Securitization Income	0.00	0.00	NA	NA	NA
Insurance Comm & Fees (Incl Premiums)	1.53	1.54	NA	NA	NA
Net Gain (Loss) - Sales Loans, OREO, Oth	0.47	0.03	NA	NA	NA
Other Non-Interest Income	8.27	4.96	12.69	11.06	8.26
Overhead Less Non-Interest Income	49.77	63.30	57.13	50.14	52.89
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	19.28	21.92	14.42	25.44	21.11
Appl Inc Tax+TE/Pretax NOI+TE	24.34	28.80	24.40	47.72	25.20

PERCENT OF TOTAL ASSETS	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Real Estate Loans	44.51	46.62	32.84	29.48	30.19
Commercial and Industrial Loans	11.87	10.93	9.82	12.64	9.16
Loans to Individuals	6.34	5.22	6.95	8.43	8.66
Loans to Depository Institutions	0.01	0.00	0.00	0.00	0.00
Agricultural Loans	3.92	4.57	6.57	6.88	6.00
Other Loans and Leases	0.82	0.82	2.49	0.55	0.61
Net Loans and Leases	66.50	67.28	57.72	57.16	56.44
Debt Securities Over 1 Year	14.18	10.41	21.25	23.54	20.94
Mutual Funds and Equity Securities	0.17	0.07	0.70	0.62	0.58
Subtotal	80.85	77.77	79.67	81.31	79.27
Interest-Bearing Bank Balances	2.82	4.66	1.89	1.08	1.18
Federal Funds Sold & Reverse Repos	3.39	3.79	4.37	3.21	4.26
Debt Securities 1 Year or Less	3.59	2.94	3.79	4.81	5.17
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.64	90.32	89.71	90.41	91.45
Non-Int Cash and Due From Dep Inst	3.78	3.79	3.86	4.31	3.83
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.24	0.18	0.23	0.21	0.11
All Other Assets	5.58	5.89	6.43	5.28	4.76

MEMORANDA:

Short-Term Investments	9.79	11.39	10.04	9.11	11.88
U.S. Treasury Securities	0.28	0.55	2.22	2.29	4.26
U.S. Agency Securities (excl MBS)	7.38	6.90	NA	NA	NA
Municipal Securities	2.11	1.66	3.14	3.59	3.15
Mortgage-Backed Securities	7.29	4.38	NA	NA	NA
Asset-Backed Securities	0.00	0.00	NA	NA	NA
Other Debt Securities	0.71	1.04	0.46	1.44	1.43
RE Loans Secured by 1-4 Family	18.63	19.20	13.02	13.47	14.64
Revolving	1.46	1.41	0.10	0.23	0.33
Closed-End, Sec by First Liens	15.86	16.79	12.13	12.44	13.42
Closed-End, Sec by Junior Liens	1.32	1.00	0.79	0.80	0.61
Commercial Real Estate Loans	23.43	24.24	16.24	11.72	10.86
Construction and Land Dev	5.77	5.13	3.69	3.15	1.92
Multifamily	1.06	3.02	0.80	0.44	0.70
Nonfarm Nonresidential	16.60	16.09	11.74	8.13	7.58
RE Loans Secured by Farmland	2.45	3.18	3.58	4.29	3.50
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	65.10	67.31	54.79	51.05	53.74
RE Loans Secured by 1-4 Family	27.70	26.58	21.55	23.25	26.10
Revolving	2.03	1.97	0.15	0.36	0.56
Closed-End	25.67	24.61	21.40	22.89	25.26
Commercial Real Estate Loans	33.76	35.75	26.94	20.30	19.93
Construction and Land Dev	8.15	7.71	6.09	5.62	3.30
Multifamily	1.51	4.24	1.42	0.79	1.42
Nonfarm Nonresidential	24.10	23.80	19.43	13.89	13.94
RE Loans Secured by Farmland	3.64	4.98	6.30	7.50	6.03
Loans to Depository Institutions	0.01	0.00	0.00	0.00	0.01
Commercial and Industrial Loans	18.01	16.34	17.03	21.33	16.49
Loans to Individuals	9.58	7.82	12.09	14.58	15.20
Credit Card Loans	0.11	0.02	0.13	0.27	0.31
Agricultural Loans	6.17	7.41	11.72	12.17	10.54
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.22	1.21	4.43	0.97	1.17

PERCENT OF TOTAL ASSETS -----	PEER GROUP 07				
	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
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Short-Term Investments	9.79	11.39	10.04	9.11	11.88
Liquid Assets	24.93	24.06	31.55	31.91	32.78
Investment Securities	17.94	14.60	25.74	28.96	27.04
Net Loans and Leases	66.50	67.28	57.72	57.16	56.44
Net Lns, Ls & Stdbly Ltrs of Credit	66.83	67.57	58.16	57.34	56.65
Core Deposits	65.31	65.97	70.03	72.11	72.53
Noncore Funding	22.07	20.74	16.82	16.21	15.47
Time Deposits of \$100K or More	16.21	15.41	13.21	13.24	11.39
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.60	0.47	0.54	1.37	0.37
Net Fed Funds Purchased (Sold)	-2.79	-3.31	-3.83	-1.84	-4.01
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.17	2.03	0.68	0.38	0.35
Earning Assets Repr in 1 Year	41.92	40.70	41.21	38.07	39.93
Int-Bearing Liab Repr in 1 Year	40.68	38.92	37.33	36.87	32.22
Long-Term Debt Repr in 1 Year	0.52	0.28	0.02	0.22	0.37
Net Assets Repriceable in 1 Year	0.73	1.49	3.86	0.97	4.56
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	13.84	10.56	7.25	7.73	4.55
Net ST Noncore Funding Dependence	7.49	4.60	-0.49	4.03	-2.36
Short-Term Inv/ST Noncore Funding	79.31	80.54	519.18	69.71	133.84
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.65	12.69	32.43	29.11	37.67
Net Loans and Leases/Total Deposits	82.14	83.54	70.07	67.04	66.48
Net Loans and Leases/Core Deposits	105.16	104.33	83.78	79.57	77.15
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.35	0.86	0.37	-1.03	0.88
Avail-For-Sale Sec Appr(Depr)/Eq Cap	3.89	1.05	-0.82	-7.04	1.56
Struct Notes Appr(Depr)/Eq Cap	0.15	NA	-0.37	-0.37	-0.46
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	29.73	32.91	29.74	23.32	21.48
Available-For-Sale Securities	70.27	67.09	70.26	76.68	78.52
U.S. Treasury Securities	2.50	5.07	9.17	9.08	15.50
U.S. Agency Securities (excl MBS)	50.40	50.98	NA	NA	NA
Municipal Securities	15.10	15.77	11.70	12.40	11.60
Mortgage-Backed Securities	26.72	23.12	NA	NA	NA
Asset-Backed Securities	0.00	0.00	NA	NA	NA
Other Debt Securities	3.26	4.72	1.48	3.95	3.90
Mutual Funds and Equity Securities	2.02	0.34	3.31	2.68	2.41
Debt Securities 1 Year or Less	25.37	20.46	14.80	16.15	24.78
Debt Securities 1 To 5 Years	42.50	43.99	53.69	48.85	42.35
Debt Securities Over 5 Years	30.11	29.98	28.20	32.32	25.81
Pledged Securities	53.53	60.74	52.40	46.10	44.63
Structured Notes, Fair Value	0.70	0.00	0.29	1.08	1.52

ANALYSIS RATIOS	PEER GROUP 07				
	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Provision for Ln&Ls Losses/Avg Assets	0.37	0.21	0.09	0.10	0.20
Provision for Ln&Ls Losses/Avg Lns&Ls	0.53	0.32	0.15	0.19	0.32
Provision for Ln&Ls Losses/Net Losses	70.94	-342.48	37.57	109.16	123.14
Ln&Ls Allowance/Total Loans & Leases	1.34	1.22	1.57	1.34	1.50
Ln&Ls Allowance/Net Ln&Ls Losses (X)	5.24	16.62	36.38	9.42	12.67
ALLL/Nonaccrual Assets	379.76	211.06	12779.3	1444.61	504.28
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	184.69	245.65	392.03	403.36	456.24
Gross Ln&Ls Losses/Avg Loans & Leases	0.70	0.45	0.50	0.36	0.48
Recoveries/Avg Loans and Leases	0.12	0.11	0.20	0.19	0.14
Net Losses/Avg Loans and Leases	0.59	0.34	0.30	0.17	0.32
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	NA	NA	NA	NA
Recoveries/Prior Year-End Losses	40.87	24.49	66.78	49.00	92.28
Earnings Coverage of Net Losses (X)	4.26	-11.72	85.82	17.91	21.99
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.22	0.03	0.04	0.06	0.02
RE Loans Secured By 1-4 Family	0.12	0.09	0.05	0.10	0.08
Revolving	0.00	0.00	0.00	7.62	0.00
Closed-End	0.16	0.09	0.05	0.09	0.09
Commercial Real Estate Loans	0.31	0.00	0.03	0.03	-0.03
Construction and Land Dev	0.71	0.00	-0.01	0.00	0.00
Multifamily	2.75	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.06	0.00	0.05	0.04	-0.03
RE Loans Secured by Farmland	0.00	0.00	0.00	0.08	0.00
Commercial and Industrial Loans	1.31	1.19	1.59	0.29	0.85
Loans to Depository Institutions	0.00	NA	NA	NA	0.00
Loans to Individuals	1.29	1.92	0.58	0.71	0.89
Credit Card Loans	0.87	1.69	0.30	1.60	1.02
Agricultural Loans	0.10	0.00	0.04	0.14	-0.03
Loans to Foreign Governments & Inst	NA	NA	NA	NA	NA
Other Loans and Leases	18.89	0.66	0.76	-0.13	0.00

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 07

PAGE 7

PERCENT OF LOANS AND LEASES

12/31/2002

12/31/2001

12/31/2000

12/31/1999

12/31/1998

30-89 Days PD Loans and Leases	1.60	3.25	2.39	1.22	1.36
90+ Days PD Loans and Leases	0.37	0.57	0.71	0.35	0.25
Nonaccrual Loans and Leases	1.75	1.03	1.08	0.55	0.74
90+ Days PD and Nonaccrual Loans and Leases	2.12	1.59	1.79	0.90	1.03
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	0.04	0.00	0.06	0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	1.60	3.25	2.39	1.22	1.36
90+ Days Past Due Assets	0.37	0.57	0.71	0.35	0.25
Nonaccrual Assets	1.75	1.03	1.08	0.55	0.74
30+ Days PD & Nonaccrual Assets	3.71	4.84	4.18	2.11	2.38

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	1.48	1.11	1.04	0.51	0.54
90+ PD & Nonaccrual Assets + OREO	1.72	1.29	1.27	0.72	0.73

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	1.55	0.88	0.88	0.54	0.63
Allowance for Loan & Lease Losses	167.45	122.74	82.84	68.00	69.12
Equity Cap + ALLL	16.56	8.51	9.97	5.15	6.16
Tier 1 Cap + ALLL	NA	NA	NA	NA	NA
Loans & Leases + RE Acquired	2.19	1.26	1.46	0.94	1.18

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Real Estate - 30-89 Days PD	1.40	2.97	2.36	1.04	1.36
- 90+ Days Past Due	0.22	0.52	0.32	0.33	0.22
- Nonaccrual	1.60	0.80	0.61	0.43	0.39
Coml & Indl - 30-89 Days PD	1.56	3.16	2.67	2.23	1.75
- 90+ Days Past Due	0.52	0.26	1.34	0.50	0.68
- Nonaccrual	2.46	1.87	4.57	1.24	1.97
Individuals - 30-89 Days PD	2.76	8.44	3.46	1.91	2.01
- 90+ Days Past Due	1.00	3.04	0.24	0.32	0.26
- Nonaccrual	1.13	1.35	0.63	0.30	0.17
Dep Inst Lns - 30-89 Days PD	0.00	NA	NA	NA	0.00
- 90+ Days Past Due	0.00	NA	NA	NA	0.00
- Nonaccrual	0.00	NA	NA	NA	0.00
Agricultural - 30-89 Days PD	0.43	0.25	0.04	0.06	0.02
- 90+ Days Past Due	0.02	1.67	0.00	0.00	0.00
- Nonaccrual	0.29	1.92	0.00	0.06	0.00
Foreign Govts- 30-89 Days PD	NA	NA	NA	NA	NA
- 90+ Days Past Due	NA	NA	NA	NA	NA
- Nonaccrual	NA	NA	NA	NA	NA
Other Lns&Ls - 30-89 Days PD	1.44	2.03	1.00	0.00	0.02
- 90+ Days Past Due	0.00	0.00	0.81	0.00	0.00
- Nonaccrual	0.51	0.30	0.00	0.00	0.03
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.38	2.82	3.53	1.53	1.42
- 90+ Days Past Due	0.25	0.27	0.27	0.44	0.28
- Nonaccrual	1.44	0.88	0.67	0.58	0.40
Revolving - 30-89 Days PD	0.58	0.36	1.94	0.00	1.94
- 90+ Days Past Due	0.21	0.00	0.00	4.00	0.28
- Nonaccrual	0.47	0.25	0.00	0.00	0.86
Closed-End - 30-89 Days PD	1.43	2.88	3.54	1.55	1.42
- 90+ Days Past Due	0.21	0.29	0.28	0.39	0.28
- Nonaccrual	1.63	0.92	0.67	0.59	0.39
- Jr Lien 30-89 Days PD	0.02	NA	NA	NA	NA
- Jr Lien 90+ Days PD	0.01	NA	NA	NA	NA
- Jr Lien Nonaccrual	0.06	NA	NA	NA	NA
Commercial RE - 30-89 Days PD	1.67	3.08	1.23	0.70	0.56
- 90+ Days Past Due	0.20	0.86	0.32	0.05	0.07
- Nonaccrual	2.12	0.77	0.38	0.47	0.45
Const & Dev - 30-89 Days PD	1.68	5.42	0.19	0.12	0.54
- 90+ Days Past Due	0.35	0.00	0.00	0.00	0.03
- Nonaccrual	0.85	0.65	0.04	0.09	0.17
Multifamily - 30-89 Days PD	1.22	0.00	10.18	6.27	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	1.14	0.60	0.00
Nonfarm Nres- 30-89 Days PD	1.78	2.65	1.66	0.73	0.58
- 90+ Days Past Due	0.15	1.21	0.51	0.06	0.02
- Nonaccrual	2.38	0.88	0.45	0.64	0.53
Farmland - 30-89 Days PD	1.09	1.06	0.69	0.49	0.58
- 90+ Days Past Due	0.00	0.00	0.45	0.58	0.07
- Nonaccrual	1.46	0.62	0.29	0.62	0.13
Credit Card - 30-89 Days PD	6.55	0.00	0.08	1.99	1.95
- 90+ Days Past Due	0.00	0.00	0.33	0.48	0.72
- Nonaccrual	0.45	0.00	0.00	1.43	1.09

CAPITAL RATIOS	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
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	10.45	10.62	10.26	9.96	10.24
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	11.86	9.79	9.81	7.37	6.41
Standby Letters of Credit	0.32	0.29	0.45	0.18	0.20
Commercial & Similar Letters of Credit	0.00	0.04	0.01	0.02	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	0.00	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	17.66	15.65	16.33	12.95	11.58

PERCENT OF NOTIONAL AMOUNT	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Interest Rate Contracts	NA	NA	NA	NA	100.00
Foreign Exchange Contracts	NA	NA	NA	NA	0.00
Equity, Comm, & Other Contracts	NA	NA	NA	NA	0.00
Futures and Forwards	NA	NA	NA	NA	0.00
Written Options	NA	NA	NA	NA	0.00
Exchange-Traded	NA	NA	NA	NA	0.00
Over-The-Counter	NA	NA	NA	NA	0.00
Purchased Options	NA	NA	NA	NA	100.00
Exchange-Traded	NA	NA	NA	NA	0.00
Over-The-Counter	NA	NA	NA	NA	100.00
Swaps	NA	NA	NA	NA	0.00
Held for Trading	NA	NA	NA	NA	0.00
Interest Rate Contracts	NA	NA	NA	NA	0.00
Foreign Exchange Contracts	NA	NA	NA	NA	0.00
Equity, Comm, & Other Contracts	NA	NA	NA	NA	0.00
Non-Traded	NA	NA	NA	NA	100.00
Interest Rate Contracts	NA	NA	NA	NA	100.00
Foreign Exchange Contracts	NA	NA	NA	NA	0.00
Equity, Comm, & Other Contracts	NA	NA	NA	NA	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	NA	NA	NA	NA	0.00
One Year or Less	NA	NA	NA	NA	0.00
Over 1 Year to 5 Years	NA	NA	NA	NA	0.00
Over 5 Years	NA	NA	NA	NA	0.00
Gross Negative Fair Value (Abs Val)	NA	NA	NA	NA	0.00
Gross Positive Fair Value	NA	NA	NA	NA	0.35
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	0.02
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 ACTIVITIES	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.05	NA	NA	NA	NA
Ins Under Assets (P/C)/Tot Ins Und Ast	100.00	NA	NA	NA	NA
Ins Under Assets (L/H)/Tot Ins Und Ast	0.00	NA	NA	NA	NA
Sep Acct Assets (L/H)/Total Life Ast	NA	NA	NA	NA	NA
Ins Comm&Fees (incl Prem)/Adj Oper Inc	1.53	NA	NA	NA	NA
Premium Inc/Ins Comm&Fees (incl Prem)	9.09	NA	NA	NA	NA
Credit Rel Prem Inc/Tot Prem Inc	100.00	NA	NA	NA	NA
Other Prem Inc/Total Prem Inc	0.00	NA	NA	NA	NA
Ins Under Net Income/Consol Net Income	-0.12	NA	NA	NA	NA
Ins Net Inc (P/C)/Equity (P/C)	-5.90	NA	NA	NA	NA
Ins Net Inc (L/H)/Equity (L/H)	NA	NA	NA	NA	NA
Insur Ben, Losses, Exp/Insur Premiums	0.00	NA	NA	NA	NA
Reinsurance Recov (P/C)/Tot Assets (P/C)	0.00	NA	NA	NA	NA
Reinsurance Recov (L/H)/Tot Assets (L/H)	NA	NA	NA	NA	NA
Net Assets Ins Under Subs/Cons Assets	0.00	NA	NA	NA	NA
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	NA	NA	NA	NA
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	NA	0.00	2.50
Cost: Interest-Bearing Deposits	NA	NA	NA	NA	3.24
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	NA	NA	NA	NA
Leases	NA	NA	NA	NA	NA
GROWTH RATES:					
Net Loans and Leases	NA	NA	NA	-48.65	-48.61
Total Selected Assets	0.00	0.00	NA	-48.65	-48.61
Deposits	NA	NA	NA	NA	-100.00

PROFITABILITY:	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Net Income/Avg Equity Capital	5.59	3.29	2.94	9.28	9.41
Bank Net Inc/Avg Eq Inv in Banks	8.92	6.40	5.58	12.13	11.03
Nonbk Net Inc/Avg Eq Inv in Nonbanks	130.48	-37.19	-39.45	46.94	-9.09
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	12.08	4.65	8.46	10.59	2.87
Bank Net Income/Parent Net Income	86.37	87.79	83.17	94.27	80.26
Nonbank Net Income/Parent Net Income	2.81	1.71	1.63	1.09	1.09
Sub BHCs Net Inc/Parent Net Income	58.96	23.88	71.91	87.91	71.27
LEVERAGE:					
Total Liabilities/Equity	13.87	14.61	14.34	9.43	7.53
Total Debt/Equity Capital	13.01	13.99	13.69	8.49	6.32
Tot Debt+NP to Subs Iss Tr Pref/Equity	13.01	NA	NA	NA	NA
Tot Debt+Lns Guaranteed for Affl/Equity	13.01	13.99	13.69	8.59	6.37
Total Debt/Equ Cap - Exc Over Fair Value	13.01	13.99	13.90	8.75	6.63
Long-Term Debt/Equity Capital	11.76	7.77	10.92	8.42	4.49
Short-Term Debt/Equity Capital	1.24	6.21	2.77	0.07	0.99
Current Portion of LT Debt/Equity	0.73	0.07	0.09	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.00	0.11	1.83	2.17	1.66
Long-Term Debt/Consolidated LT Debt	39.88	27.49	71.47	59.95	37.11
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	99.30	96.33	100.26	102.31	96.71
Total Investment in Subs/Equity	100.93	98.25	100.28	102.69	99.20
Equity Inv in Subs/Cons Eq Cap+Min Int	99.30	97.99	100.26	102.31	96.71
Total Inv in Subs/Cons Eq Cap+Min Int	100.93	100.08	100.28	102.69	99.20
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	-0.89	-1.48	-1.76	0.29	-0.72
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.77	1.06	0.77	1.20	1.02
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	901.67	361.64	166.47	258.46	182.93
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	232.40	-205.14	237.40	844.71	397.15
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	153.50	-205.72	124.39	791.94	223.05
Pretax Oper Inc + Int Exp/Int Expense	2488.43	5465.78	2397.14	6790.27	8430.48
Div + Int From Subs/Int Exp + Div	139.38	255.71	247.44	386.00	173.09
Fees+Other Inc From Subs/Sal + Oth Exp	9.61	2.75	21.70	8.30	17.45
Net Inc/Curr Port of LT Debt+Pfd Div(X)	NA	11.10	10.91	NA	57.71
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-1.52	-1.69	-0.62	-0.71	-0.36
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	0.10	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	0.10	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	1.16	0.14	0.74	0.08	0.04
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

PAYOUT RATIOS - PARENT

	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Div Paid/Inc Before Undist Inc	92.48	24.50	38.12	51.85	53.83
Dividends Paid/Net Income	36.13	15.29	27.48	31.32	24.88
Net Income - Dividends/Avg Equity	3.15	-2.94	1.75	6.16	6.28

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	158.59	189.72	209.84	451.09	197.34
Dividends From Nonbank Subs	0.57	0.48	0.93	0.15	0.00
Dividends From Subsidiary BHCs	23.62	60.00	24.41	24.93	52.60
Dividends From All Subsidiaries	182.78	250.20	235.18	476.17	274.75

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	55.81	45.91	32.58	85.29	41.55
Interest Income From Bank Subs	2.24	3.06	0.70	0.76	1.10
Mgt & Service Fees From Bank Subs	0.14	0.68	0.59	0.55	2.52
Other Income From Bank Subs	0.08	0.09	1.50	1.02	0.59
Operating Income From Bank Subs	58.27	49.75	35.38	87.61	46.09

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	606.67	14.62	18.22	36.69	0.00
Interest Income From Nonbank Subs	8.50	0.00	0.00	0.00	5.95
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	615.17	14.62	18.22	36.69	5.95

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	35.19	30.88	34.54	46.09	74.07
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	35.19	30.88	34.54	46.09	74.07

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	66.31	66.54	60.85	77.77	49.10
Interest Income From Bank Subs	8.93	7.79	1.14	1.40	0.77
Mgt & Serv Fees From Bank Subs	0.13	0.72	0.71	1.18	1.82
Other Income From Bank Subs	0.16	0.09	8.24	1.54	0.80
Operating Income From Bank Subs	75.52	75.14	70.94	81.89	55.53

Dividends From Nonbank Subs	0.40	0.25	1.26	0.17	0.00
Interest Income From Nonbank Subs	0.52	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	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	0.92	0.25	1.26	0.17	0.04

Dividends From Subsidiary BHCs	7.54	0.12	9.14	11.76	21.10
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	7.54	0.12	9.14	11.76	21.10

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	0.01	0.00

BHCPR Reporters for Quarter Ending 12/31/2002
Peer Group 7 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
2043346	135,385	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
3015612	147,107	CENTRAL OHIO BANCORP	WAVERLY, OH	Moved from Peer 6
1056125	39,816	CHAMBANCO, INC.	CHAMBERS, NE	
2299077	148,597	CITIZENS INDEPENDENT BANCORP,	LOGAN, OH	Moved from Peer 6
2611866	139,441	CODDLE CREEK FINANCIAL CORP.	MOORESVILLE, NC	
1139952	137,466	FIRST SUBURBAN BANCORP CORPORA	MAYWOOD, IL	
1995523	57,256	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
2314260	148,236	MESQUITE FINANCIAL SERVICES	ALICE, TX	Moved from Peer 6
2621968	92,608	MID AMERICA MORTGAGE SERVICES,	COLUMBIA, MO	
2583525	149,977	MURFREESBORO BANCORP, INC.	MURFREESBORO, TN	
2510325	145,260	SECURITY BANCSHARES, INC	AMORY, MS	
1128497	117,144	SECURITY BANK SHARES, INC.	IRON RIVER, WI	
1064504	149,879	SECURITY FINANCIAL SERVICES CO	ENID, OK	New Y-9C/BHCPR reporter
1029295	145,321	SUMMIT BANCSHARES, INC.	OAKLAND, CA	Moved from Peer 6
1839270	104,049	SURETY CAPITAL CORPORATION	FORT WORTH, TX	
1471803	147,806	TULSA NATIONAL BANCSHARES, INC	TULSA, OK	

Note: Peer Group 7 has 16 bank holding companies.