

	PEER GROUP 02 09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
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Number of BHCs in Peer Group	74	66	68	69	64
<b>EARNINGS AND PROFITABILITY</b>					
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<b>PERCENT OF AVERAGE ASSETS:</b>					
Net Interest Income (TE)	3.86	3.79	3.83	3.86	4.04
+ Non-interest Income	1.36	1.40	1.41	1.33	1.41
- Overhead Expense	2.98	3.14	3.23	3.03	3.25
- Provision for Losses	0.33	0.29	0.34	0.27	0.22
+ Securities Gains (Losses)	0.04	0.06	0.06	0.01	0.01
+ Other Tax Equiv Adjustments	0.00	0.01	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.93	1.96	1.84	1.89	1.96
Net Operating Income	1.22	1.22	1.16	1.17	1.22
Net Income	1.22	1.22	1.15	1.17	1.22
Net Income (Sub S Adjusted)	NA	0.97	0.84	1.11	NA
<b>PERCENT OF AVG EARNING ASSETS:</b>					
Interest Income (TE)	6.48	7.84	7.68	8.25	7.93
Interest Expense	2.29	3.76	3.57	4.17	3.63
Net Interest Income (TE)	4.18	4.15	4.18	4.17	4.37
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>					
Net Ln&Ls Losses/Avg Loans & Leases	0.40	0.35	0.43	0.30	0.28
Earnings Coverage of Net Losses (X)	14.92	22.18	13.09	21.02	18.31
Ln&Ls Allowance/Total Loans & Leases	1.55	1.49	1.52	1.40	1.37
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.95	0.82	0.82	0.69	0.57
30-89 Days Past Due Loans and Leases	1.04	1.22	1.20	1.08	0.98
<b>LIQUIDITY AND FUNDING:</b>					
Net Noncore Funding Dependence	27.63	29.15	29.03	28.68	26.65
Net ST Noncore Funding Dependence	16.71	19.06	18.74	21.03	19.93
Net Loans and Leases/Total Assets	60.30	61.77	60.49	62.12	61.76
<b>CAPITALIZATION:</b>					
Tier 1 Leverage Ratio	8.32	8.03	7.99	7.84	7.88
Equity Capital/Total Assets	8.52	8.66	8.34	7.93	7.79
Net Loans&Ls/Equity Capital (X)	7.24	7.26	7.36	7.92	7.94
Cash Dividends/Net Income	28.42	29.96	31.10	31.34	29.76
Cash Dividends/Net Income (Sub S Adjusted)	NA	-1.60	16.32	70.73	NA
Retained Earnings/Avg Equity Cap	10.22	9.56	8.89	9.76	10.04
<b>PARENT COMPANY RATIOS:</b>					
Short-Term Debt/Equity Capital	1.62	1.73	1.52	2.78	4.79
Long-Term Debt/Equity Capital	3.58	4.22	4.07	4.36	5.31
Equity Investment in Subs/Equity Cap	107.72	104.88	105.54	103.43	103.55
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	141.41	210.92	173.91	156.97	184.03

PERCENT OF AVERAGE ASSETS	PEER GROUP 02				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Interest Income (TE)	5.99	7.26	7.09	7.67	7.31
Less: Interest Expense	2.12	3.47	3.30	3.88	3.36
Equals: Net Interest Income (TE)	3.86	3.79	3.83	3.86	4.04
Plus: Non-Interest Income	1.36	1.40	1.41	1.33	1.41
Equals: Adj Operating Income (TE)	5.26	5.27	5.30	5.19	5.51
Less: Overhead Expense	2.98	3.14	3.23	3.03	3.25
Less: Provision for Loan and Lease Losses	0.33	0.29	0.34	0.27	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	0.04	0.06	0.06	0.01	0.01
Plus: Other Tax Equiv Adjustments	0.00	0.01	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.93	1.96	1.84	1.89	1.96
Less: Applicable Income Taxes (TE)	0.68	0.72	0.67	0.69	0.73
Less: Minority Interest	0.01	0.01	0.01	0.01	0.00
Equals: Net Operating Income	1.22	1.22	1.16	1.17	1.22
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.22	1.22	1.15	1.17	1.22
Memo: Net Income (Last Four Qtrs)	1.19	1.21	1.14	1.18	1.23
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.70	92.44	92.38	92.93	92.36
Avg Int-Bearing Funds / Avg Assets	80.96	81.02	80.73	81.47	79.47
Int Income (TE) / Avg Earning Assets	6.48	7.84	7.68	8.25	7.93
Int Expense / Avg Earning Assets	2.29	3.76	3.57	4.17	3.63
Net Int Inc (TE) / Avg Earn Assets	4.18	4.15	4.18	4.17	4.37
YIELD OR COST:					
Total Loans and Leases (TE)	7.09	8.54	8.39	8.97	8.61
Interest-Bearing Bank Balances	2.16	4.01	4.03	5.87	4.88
Fed Funds Sold & Reverse Repos	1.74	4.46	4.02	6.40	5.31
Trading Assets	5.18	7.12	6.34	6.86	4.97
Total Earning Assets	6.35	7.71	7.54	8.13	7.79
Investment Securities (TE)	5.40	6.39	6.26	6.78	6.47
U.S. Treasury & Agency Sec (excl MBS)	4.60	6.61	6.33	NA	NA
Mortgage-Backed Securities	5.29	6.07	5.89	NA	NA
All Other Securities	7.09	8.47	8.41	NA	NA
Interest-Bearing Deposits	2.43	4.15	3.94	4.50	4.01
Time Deposits of \$100K or More	3.25	5.43	5.21	5.87	5.06
Time Deposits < \$100K	3.70	5.55	5.41	5.65	5.12
Other Domestic Deposits	1.23	2.37	2.16	2.75	2.65
Foreign Deposits	2.20	5.54	4.66	5.97	5.28
Fed Funds Purchased and Repos	2.00	4.42	4.04	5.82	4.77
Other Borrowed Funds & Trading Liab	4.34	5.54	5.37	6.37	5.51
All Interest-Bearing Funds	2.62	4.29	4.08	4.74	4.21

	PEER GROUP 02				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
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Avg Personnel Exp Per Employee (\$000)	40	39	51	48	47
Avg Assets per Employee (\$000)	3,518	3,382	3,294	3,364	3,009
ANALYSIS RATIOS					
-----					
Mutual Fund Fee Inc / Non-Int Income	3.52	3.37	3.42	3.08	2.79
Overhead Exp / NII + Non-Int Income	57.79	59.63	60.84	58.87	59.92
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.98	3.14	3.23	3.03	3.25
Personnel Expense	1.60	1.59	1.61	1.54	1.62
Net Occupancy Expense	0.44	0.46	0.47	0.45	0.48
Other Operating Expenses	0.95	1.05	1.12	1.01	1.14
Overhead Less Non-Interest Income	1.63	1.65	1.71	1.71	1.78
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	56.69	58.46	59.56	57.56	58.58
Personnel Expense	30.43	29.90	30.06	29.57	29.28
Net Occupancy Expense	8.29	8.47	8.50	8.56	8.49
Other Operating Expenses	18.06	19.71	20.59	19.31	20.03
Total Non-Interest Income	25.13	26.20	26.17	24.62	24.87
Fiduciary Activities Income	2.03	2.43	2.35	2.59	3.05
Serv Charges on Deposit Accts - Domestic	7.25	7.06	7.21	6.79	6.39
Trading Revenue	0.25	0.38	0.34	NA	NA
Investment Banking Fees & Commissions	1.32	1.17	1.19	NA	NA
Venture Capital Revenue	-0.03	0.00	0.00	NA	NA
Net Servicing Fees	0.30	0.82	0.86	NA	NA
Net Securitization Income	0.05	0.12	0.11	NA	NA
Insurance Comm & Fees (Incl Premiums)	0.86	0.86	0.85	NA	NA
Net Gain (Loss) - Sales Loans, OREO, Oth	1.87	1.62	1.62	NA	NA
Other Non-Interest Income	7.50	7.38	7.53	13.05	12.63
Overhead Less Non-Interest Income	31.75	32.03	32.98	33.40	33.49
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	29.40	30.50	29.18	30.06	31.44
Appl Inc Tax+TE/Pretax NOI+TE	35.49	36.64	35.92	37.20	37.50

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Real Estate Loans	38.50	38.10	37.41	38.13	37.57
Commercial and Industrial Loans	12.20	12.17	11.99	12.34	11.68
Loans to Individuals	6.39	7.32	7.12	7.48	8.27
Loans to Depository Institutions	0.03	0.03	0.02	0.02	0.02
Agricultural Loans	0.48	0.51	0.58	0.43	0.39
Other Loans and Leases	1.85	2.09	2.02	2.06	2.13
Net Loans and Leases	60.30	61.77	60.49	62.12	61.76
Debt Securities Over 1 Year	22.62	18.27	20.42	21.37	22.56
Mutual Funds and Equity Securities	0.23	0.38	0.35	0.95	1.11
Subtotal	84.70	82.91	82.52	85.58	86.29
Interest-Bearing Bank Balances	0.34	0.40	0.44	0.30	0.28
Federal Funds Sold & Reverse Repos	1.50	1.39	1.17	1.04	0.87
Debt Securities 1 Year or Less	3.62	3.34	3.04	3.15	2.23
Trading Assets	0.04	0.02	0.04	0.05	0.05
Total Earning Assets	91.01	91.07	90.72	91.55	91.20
Non-Int Cash and Due From Dep Inst	2.99	2.93	3.28	3.39	3.41
Acceptances	0.02	0.02	0.01	0.02	0.01
Other Real Estate Owned	0.07	0.07	0.07	0.06	0.05
All Other Assets	5.87	5.72	5.80	4.96	5.15

## MEMORANDA:

Short-Term Investments	6.07	5.76	5.29	5.30	4.17
U.S. Treasury Securities	0.92	1.16	1.34	1.34	1.64
U.S. Agency Securities (excl MBS)	5.54	4.70	5.14	6.34	5.65
Municipal Securities	2.58	2.55	2.62	2.33	2.17
Mortgage-Backed Securities	13.99	12.47	13.05	11.13	12.24
Asset-Backed Securities	0.10	0.06	0.07	NA	NA
Other Debt Securities	1.14	1.29	1.26	2.14	2.34
RE Loans Secured by 1-4 Family	15.35	15.79	15.58	16.86	19.68
Revolving	2.24	1.74	1.86	1.44	1.58
Closed-End, Sec by First Liens	11.08	11.67	11.35	13.06	15.17
Closed-End, Sec by Junior Liens	1.41	1.62	1.60	1.72	2.06
Commercial Real Estate Loans	19.63	18.99	18.57	17.34	15.64
Construction and Land Dev	4.38	4.06	3.81	3.62	3.05
Multifamily	1.19	1.14	0.96	1.17	0.92
Nonfarm Nonresidential	13.38	12.42	12.48	11.75	10.91
RE Loans Secured by Farmland	0.58	0.52	0.60	0.46	0.45
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	62.84	60.78	60.73	60.87	60.48
RE Loans Secured by 1-4 Family	25.42	24.98	25.19	26.36	31.30
Revolving	3.68	2.69	2.93	2.19	2.43
Closed-End	21.03	21.67	21.60	23.76	28.35
Commercial Real Estate Loans	30.82	29.31	29.02	26.75	24.60
Construction and Land Dev	6.79	6.22	5.96	5.55	4.82
Multifamily	1.88	1.70	1.51	1.77	1.54
Nonfarm Nonresidential	21.14	19.08	19.49	18.00	16.93
RE Loans Secured by Farmland	0.91	0.80	0.94	0.69	0.69
Loans to Depository Institutions	0.04	0.04	0.03	0.03	0.04
Commercial and Industrial Loans	20.65	19.97	20.23	20.51	19.30
Loans to Individuals	10.67	11.93	11.90	11.64	12.96
Credit Card Loans	0.31	0.45	0.44	0.87	1.05
Agricultural Loans	0.78	0.78	0.91	0.67	0.60
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	3.09	3.48	3.44	3.42	3.52

## BHCPR PEER GROUP DATA

## LIQUIDITY AND FUNDING

PAGE 5

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Short-Term Investments	6.07	5.76	5.29	5.30	4.17
Liquid Assets	27.23	24.80	26.10	25.84	26.15
Investment Securities	27.65	26.03	27.29	26.26	26.56
Net Loans and Leases	60.30	61.77	60.49	62.12	61.76
Net Lns, Ls & Stdbly Ltrs of Credit	61.87	63.23	61.86	63.41	62.86
Core Deposits	58.52	57.64	58.53	59.41	61.84
Noncore Funding	29.70	30.04	29.50	30.30	27.97
Time Deposits of \$100K or More	13.01	12.16	11.47	12.37	10.12
Foreign Deposits	0.55	0.45	0.35	0.32	0.19
Fed Funds Purchased and Repos	5.71	6.19	6.61	7.37	6.99
Net Fed Funds Purchased (Sold)	4.46	4.91	5.47	6.18	6.08
Commercial Paper	0.02	0.02	0.02	0.01	0.02
Oth Borrowings W/Rem Mat 1 Yr or Less	2.39	2.04	2.00	3.03	3.76
Earning Assets Repr in 1 Year	39.50	37.43	36.90	36.44	35.46
Int-Bearing Liab Repr in 1 Year	27.43	27.98	27.46	26.59	25.61
Long-Term Debt Repr in 1 Year	0.55	0.50	0.39	0.20	0.33
Net Assets Repriceable in 1 Year	11.45	8.19	8.38	8.66	9.49
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	27.63	29.15	29.03	28.68	26.65
Net ST Noncore Funding Dependence	16.71	19.06	18.74	21.03	19.93
Short-Term Inv/ST Noncore Funding	36.18	33.84	30.79	27.26	24.39
Liq Asts-ST Noncore Fndg/Nonliq Asts	9.70	5.05	7.40	4.33	6.63
Net Loans and Leases/Total Deposits	81.90	84.95	82.86	84.47	84.34
Net Loans and Leases/Core Deposits	108.35	112.58	107.69	112.97	104.41
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.68	1.26	0.64	0.00	-2.75
Avail-For-Sale Sec Appr(Depr)/Eq Cap	5.78	5.18	2.33	0.04	-5.85
Struct Notes Appr(Depr)/Eq Cap	0.02	0.01	-0.04	-0.03	-0.09
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.43	11.51	10.70	22.62	22.29
Available-For-Sale Securities	89.57	88.49	89.30	77.38	77.71
U.S. Treasury Securities	4.05	5.80	5.97	5.79	7.06
U.S. Agency Securities (excl MBS)	21.38	19.92	20.63	25.63	22.78
Municipal Securities	11.18	11.38	11.17	9.91	8.85
Mortgage-Backed Securities	51.19	47.43	47.31	41.82	45.79
Asset-Backed Securities	0.33	0.31	0.29	NA	NA
Other Debt Securities	4.24	5.36	4.82	8.72	8.54
Mutual Funds and Equity Securities	0.98	1.79	1.52	4.21	4.83
Debt Securities 1 Year or Less	14.50	14.09	12.72	13.45	9.36
Debt Securities 1 To 5 Years	31.68	23.80	29.18	27.57	25.59
Debt Securities Over 5 Years	50.00	44.51	46.09	52.34	57.53
Pledged Securities	56.13	55.99	58.63	55.47	57.66
Structured Notes, Fair Value	0.12	0.16	0.12	0.21	0.27

ANALYSIS RATIOS	PEER GROUP 02				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Provision for Ln&Ls Losses/Avg Assets	0.33	0.29	0.34	0.27	0.22
Provision for Ln&Ls Losses/Avg Lns&Ls	0.53	0.47	0.56	0.42	0.36
Provision for Ln&Ls Losses/Net Losses	161.67	164.86	143.21	190.54	150.21
Ln&Ls Allowance/Total Loans & Leases	1.55	1.49	1.52	1.40	1.37
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.26	7.64	5.58	9.35	7.53
ALLL/Nonaccrual Assets	269.53	288.82	291.20	320.37	364.49
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	188.02	202.50	200.67	229.94	261.07
Gross Ln&Ls Losses/Avg Loans & Leases	0.53	0.46	0.55	0.40	0.38
Recoveries/Avg Loans and Leases	0.10	0.10	0.10	0.10	0.11
Net Losses/Avg Loans and Leases	0.40	0.35	0.43	0.30	0.28
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	NA	NA	NA	NA
Recoveries/Prior Year-End Losses	18.72	22.92	30.41	31.49	36.65
Earnings Coverage of Net Losses (X)	14.92	22.18	13.09	21.02	18.31
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.09	0.05	0.06	0.03	0.04
RE Loans Secured By 1-4 Family	0.07	0.05	0.07	0.04	0.06
Revolving	0.04	0.05	0.07	0.02	0.06
Closed-End	0.08	0.05	0.07	0.05	0.05
Commercial Real Estate Loans	0.09	0.04	0.05	0.02	0.03
Construction and Land Dev	0.10	0.03	0.02	0.02	0.02
Multifamily	0.03	0.01	0.01	0.00	0.01
Nonfarm Nonresidential	0.08	0.04	0.06	0.02	0.03
RE Loans Secured by Farmland	0.02	-0.01	0.02	0.02	0.01
Commercial and Industrial Loans	0.76	0.58	0.75	0.55	0.35
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.08	0.97	1.07	0.93	0.99
Credit Card Loans	3.03	4.77	4.60	2.37	2.67
Agricultural Loans	0.11	0.03	0.12	0.12	0.23
Loans to Foreign Governments & Inst	0.00	0.00	0.00	2.47	0.00
Other Loans and Leases	0.97	0.66	0.74	0.48	0.28

## BHCPR PEER GROUP DATA

## PAST DUE AND NONACCRUAL ASSETS

PAGE 7

## PERCENT OF LOANS AND LEASES

PEER GROUP 02

	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
30-89 Days PD Loans and Leases	1.04	1.22	1.20	1.08	0.98
90+ Days PD Loans and Leases	0.17	0.17	0.19	0.17	0.15
Nonaccrual Loans and Leases	0.85	0.73	0.73	0.61	0.48
90+ Days PD and Nonaccrual Loans and Leases	1.04	0.94	0.94	0.83	0.68
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&amp;LS + OTHER ASSETS

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	1.04	1.22	1.20	1.08	0.98
90+ Days Past Due Assets	0.17	0.17	0.19	0.17	0.15
Nonaccrual Assets	0.85	0.73	0.74	0.61	0.48
30+ Days PD & Nonaccrual Assets	2.10	2.16	2.14	1.96	1.65

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.62	0.58	0.59	0.52	0.42
90+ PD & Nonaccrual Assets + OREO	0.71	0.66	0.67	0.59	0.49

## RESTRUCTURED &amp; NONACCRUAL LNS&amp;LS

## + REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.60	0.53	0.54	0.45	0.36
Allowance for Loan & Lease Losses	64.10	60.45	59.74	54.30	44.56
Equity Cap + ALLL	6.39	5.79	5.93	5.27	4.24
Tier 1 Cap + ALLL	6.74	6.15	6.20	5.42	4.26
Loans & Leases + RE Acquired	1.01	0.86	0.88	0.73	0.59

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Real Estate - 30-89 Days PD	0.89	0.93	0.94	0.88	0.80
- 90+ Days Past Due	0.13	0.12	0.13	0.13	0.14
- Nonaccrual	0.74	0.61	0.63	0.51	0.43
Coml & Indl - 30-89 Days PD	1.18	1.34	1.16	1.06	0.84
- 90+ Days Past Due	0.16	0.14	0.15	0.15	0.11
- Nonaccrual	1.22	1.29	1.24	1.06	0.69
Individuals - 30-89 Days PD	1.47	2.07	2.13	1.95	1.60
- 90+ Days Past Due	0.18	0.23	0.25	0.24	0.20
- Nonaccrual	0.24	0.24	0.23	0.21	0.16
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.31	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	0.65	0.42	0.47	0.48	0.80
- 90+ Days Past Due	0.06	0.05	0.03	0.07	0.07
- Nonaccrual	0.67	0.48	0.91	0.48	0.63
Foreign Govts- 30-89 Days PD	2.19	4.46	2.33	2.59	9.02
- 90+ Days Past Due	0.00	0.05	0.00	0.00	0.00
- Nonaccrual	12.50	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.98	0.99	0.99	0.71	0.54
- 90+ Days Past Due	0.19	0.22	0.17	0.13	0.08
- Nonaccrual	0.46	0.35	0.43	0.27	0.10
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.04	1.08	1.14	1.05	1.00
- 90+ Days Past Due	0.14	0.16	0.16	0.16	0.18
- Nonaccrual	0.56	0.40	0.48	0.35	0.39
Revolving - 30-89 Days PD	0.39	0.60	0.67	0.71	0.65
- 90+ Days Past Due	0.03	0.10	0.08	0.12	0.10
- Nonaccrual	0.13	0.25	0.23	0.21	0.21
Closed-End - 30-89 Days PD	1.16	1.21	1.21	1.09	1.04
- 90+ Days Past Due	0.15	0.17	0.17	0.17	0.19
- Nonaccrual	0.65	0.42	0.52	0.36	0.37
- Jr Lien 30-89 Days PD	0.12	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	0.70	0.74	0.73	0.57	0.45
- 90+ Days Past Due	0.11	0.09	0.09	0.09	0.08
- Nonaccrual	0.83	0.59	0.60	0.47	0.40
Const & Dev - 30-89 Days PD	0.83	0.88	1.08	0.67	0.57
- 90+ Days Past Due	0.09	0.08	0.09	0.06	0.05
- Nonaccrual	0.64	0.46	0.42	0.43	0.24
Multifamily - 30-89 Days PD	0.48	0.41	0.14	0.36	0.23
- 90+ Days Past Due	0.02	0.05	0.07	0.06	0.05
- Nonaccrual	0.36	0.35	0.37	0.14	0.31
Nonfarm Nres- 30-89 Days PD	0.63	0.64	0.58	0.53	0.42
- 90+ Days Past Due	0.09	0.08	0.07	0.08	0.07
- Nonaccrual	0.71	0.62	0.55	0.50	0.41
Farmland - 30-89 Days PD	0.97	0.73	0.59	0.94	0.47
- 90+ Days Past Due	0.06	0.08	0.13	0.10	0.06
- Nonaccrual	0.74	0.69	0.82	1.02	0.44
Credit Card - 30-89 Days PD	1.50	1.98	1.82	1.65	1.50
- 90+ Days Past Due	0.67	0.83	0.86	0.51	0.47
- Nonaccrual	0.18	0.08	0.13	0.11	0.03



CAPITAL RATIOS	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Tier 1 Leverage Ratio	8.32	8.03	7.99	7.84	7.88
Tier 1 RBC Ratio	11.96	11.43	11.45	11.14	11.41
Total Risk-Based Capital Ratio	13.65	13.04	13.02	12.58	13.05
Tangible Tier 1 Leverage Ratio	8.16	7.86	7.82	7.65	7.69
Tangible Common Eq Cap/Tan Assets	7.38	7.48	7.11	6.87	6.69
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.93	16.43	15.72	16.30	17.13
Standby Letters of Credit	1.28	1.09	1.05	1.06	0.94
Commercial & Similar Letters of Credit	0.14	0.10	0.10	0.10	0.08
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	3.65	3.54	3.18	4.09	4.28
Interest Rate Contracts	3.29	3.14	2.81	3.65	4.07
Interest Rate Futures & Forward Contr	0.48	0.20	0.23	0.08	0.12
Written Options Contr (Int Rate)	0.00	0.01	0.00	0.01	0.05
Purchased Options Contr (Int Rate)	0.29	0.69	0.33	1.26	0.56
Interest Rate Swaps	1.41	1.25	1.33	1.58	2.54
Foreign Exchange Contracts	0.09	0.09	0.06	0.08	0.06
Futures & Forward Foreign Exch Contr	0.04	0.06	0.06	0.06	0.06
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.01	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.04	0.06	0.06	0.06	0.06
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	26.84	27.37	27.43	27.70	29.78

## BHCPR PEER GROUP DATA

## DERIVATIVES ANALYSIS

PAGE 9

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Interest Rate Contracts	92.18	93.38	95.41	95.52	96.71
Foreign Exchange Contracts	4.98	5.30	3.55	4.37	2.89
Equity, Comm, & Other Contracts	0.54	0.41	0.18	0.00	0.00
Futures and Forwards	32.47	36.53	36.48	24.21	26.60
Written Options	0.82	1.02	0.79	0.74	1.38
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.56	0.41	0.37	0.33	1.15
Purchased Options	8.66	11.33	10.02	20.68	14.10
Exchange-Traded	0.07	0.00	0.00	1.19	0.00
Over-The-Counter	8.09	9.94	8.56	15.68	11.81
Swaps	49.99	45.64	47.13	47.02	52.47
Held for Trading	10.11	8.76	9.25	6.79	3.25
Interest Rate Contracts	5.21	4.90	5.09	4.36	2.78
Foreign Exchange Contracts	1.19	0.00	0.00	0.03	0.01
Equity, Comm, & Other Contracts	0.09	0.02	0.03	0.00	0.00
Non-Traded	89.89	91.24	90.75	93.21	96.75
Interest Rate Contracts	79.19	86.07	88.41	82.51	85.24
Foreign Exchange Contracts	1.53	2.36	1.46	2.77	2.41
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	94.45	90.92	82.67	91.04	96.54
One Year or Less	39.85	32.56	32.05	38.75	41.66
Over 1 Year to 5 Years	23.92	38.98	36.01	37.39	36.77
Over 5 Years	21.98	8.91	10.97	6.51	7.70
Gross Negative Fair Value (Abs Val)	1.29	0.95	0.76	0.47	0.46
Gross Positive Fair Value	0.80	0.49	0.44	0.51	0.57
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)	0.01	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	0.05	0.03	0.02	0.04	0.02
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	-0.03	-0.02	-0.05	-0.02
Decr (Incr) in Int Expense/Net Income	0.86	0.15	0.25	0.12	-0.56
Net Incr (Decr) Nonint Alloc/Net Income	0.16	0.07	0.02	0.00	0.04
Incr (Decr) in Net Income/Net Income	2.16	0.31	0.36	0.19	-0.36

## INSURANCE ACTIVITIES

09/30/2002

09/30/2001

12/31/2001

12/31/2000

12/31/1999

## ANALYSIS RATIOS:

	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Ins Underwriting Assets/Consol Assets	0.01	NA	NA	NA	NA
Ins Under Assets (P/C)/Tot Ins Und Ast	39.57	NA	NA	NA	NA
Ins Under Assets (L/H)/Tot Ins Und Ast	60.43	NA	NA	NA	NA
Sep Acct Assets (L/H)/Total Life Ast	10.06	NA	NA	NA	NA
Ins Comm&Fees (incl Prem)/Adj Oper Inc	0.86	NA	NA	NA	NA
Premium Inc/Ins Comm&Fees (incl Prem)	3.84	NA	NA	NA	NA
Credit Rel Prem Inc/Tot Prem Inc	57.98	NA	NA	NA	NA
Other Prem Inc/Total Prem Inc	42.02	NA	NA	NA	NA
Ins Under Net Income/Consol Net Income	0.04	NA	NA	NA	NA
Ins Net Inc (P/C)/Equity (P/C)	3.70	NA	NA	NA	NA
Ins Net Inc (L/H)/Equity (L/H)	8.55	NA	NA	NA	NA
Insur Ben, Losses, Exp/Insur Premiums	76.46	NA	NA	NA	NA
Reinsurance Recov (P/C)/Tot Assets (P/C)	0.12	NA	NA	NA	NA
Reinsurance Recov (L/H)/Tot Assets (L/H)	4.19	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	781.14	630.14	651.18	43.59	1.50
Cost: Interest-Bearing Deposits	2.20	5.54	4.66	5.97	5.28
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	25.67	38.42	1.03	NA	NA
Commercial and Industrial Loans	0.63	0.74	0.67	2.41	0.15
Foreign Governments and Inst	0.00	0.00	0.00	2.47	0.00
Leases	4.41	16.84	37.91	1.30	2.43
GROWTH RATES:					
Net Loans and Leases	3.48	3.87	-0.10	62.09	8.57
Total Selected Assets	22.67	-3.58	18.57	12.53	7.03
Deposits	30.54	0.29	78.42	31.19	68.80

PROFITABILITY:	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Net Income/Avg Equity Capital	14.64	14.25	13.39	14.97	14.72
Bank Net Inc/Avg Eq Inv in Banks	15.32	14.73	13.87	16.11	16.26
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.91	10.01	13.60	5.98	6.05
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.74	14.38	14.21	13.23	12.90
Bank Net Income/Parent Net Income	86.18	86.41	86.58	86.17	87.94
Nonbank Net Income/Parent Net Income	1.94	3.85	4.03	2.20	3.18
Sub BHCs Net Inc/Parent Net Income	90.10	59.88	67.07	56.60	39.95
LEVERAGE:					
Total Liabilities/Equity	19.32	16.59	17.72	16.56	22.51
Total Debt/Equity Capital	5.49	6.53	6.21	7.55	11.17
Tot Debt+NP to Subs Iss Tr Pref/Equity	14.24	NA	NA	NA	NA
Tot Debt+Lns Guaranteed for Affl/Equity	5.54	7.08	6.43	7.76	11.60
Total Debt/Eq Cap - Exc Over Fair Value	5.50	6.59	6.25	7.64	11.49
Long-Term Debt/Equity Capital	3.58	4.22	4.07	4.36	5.31
Short-Term Debt/Equity Capital	1.62	1.73	1.52	2.78	4.79
Current Portion of LT Debt/Equity	0.01	0.02	0.01	0.00	0.09
Exc Cost Over Fair Value/Equity Cap	0.22	0.24	0.19	0.79	1.23
Long-Term Debt/Consolidated LT Debt	9.90	16.31	12.85	17.76	15.84
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	107.72	104.88	105.54	103.43	103.55
Total Investment in Subs/Equity	110.59	108.96	109.65	107.37	109.69
Equity Inv in Subs/Cons Eq Cap+Min Int	97.22	98.02	98.09	97.45	96.93
Total Inv in Subs/Cons Eq Cap+Min Int	100.04	101.89	102.02	101.31	102.83
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.63	0.32	0.44	0.29	0.36
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.70	1.87	1.66	1.67	1.95
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	140.76	172.77	177.80	156.41	167.52
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	141.41	210.92	173.91	156.97	184.03
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	124.80	115.56	111.65	102.17	101.35
Pretax Oper Inc + Int Exp/Int Expense	3070.97	2463.32	1696.22	5864.35	6007.19
Div + Int From Subs/Int Exp + Div	210.19	182.80	203.20	171.59	180.25
Fees+Other Inc From Subs/Sal + Oth Exp	16.07	17.38	17.88	22.88	16.84
Net Inc/Curr Port of LT Debt+Pfd Div(X)	895.81	3399.55	4127.39	7342.53	2087.39
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.22	0.86	0.96	0.62	0.75
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.92	0.74
Nonaccrual	4.07	1.58	4.90	0.42	0.46
Total	4.13	1.58	4.90	1.34	1.19
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.06	0.00	0.04	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.06	0.00	0.04	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	1.59	1.91	1.65	1.49	2.14
Combined Thrift Assets	0.09	0.19	0.03	0.08	1.04
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 02				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Div Paid/Inc Before Undist Inc	64.87	60.32	49.79	64.83	54.15
Dividends Paid/Net Income	28.42	29.96	31.10	31.34	30.49
Net Income - Dividends/Avg Equity	10.22	9.56	8.89	9.76	9.79
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	136.63	173.74	179.35	178.46	210.65
Dividends From Nonbank Subs	2.37	2.23	5.80	2.60	2.76
Dividends From Subsidiary BHCs	14.17	6.64	12.53	7.17	10.26
Dividends From All Subsidiaries	196.71	199.04	222.69	202.99	246.73
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	48.49	67.03	72.64	59.60	58.97
Interest Income From Bank Subs	0.64	0.74	0.63	0.51	1.36
Mgt & Service Fees From Bank Subs	3.88	6.17	5.73	5.62	4.56
Other Income From Bank Subs	0.00	0.00	0.00	0.01	0.03
Operating Income From Bank Subs	56.43	82.54	88.37	74.99	70.83
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	40.52	27.56	33.73	103.95	51.52
Interest Income From Nonbank Subs	31.97	15.94	10.51	32.43	24.33
Mgt & Serv Fees From Nonbank Subs	2.72	2.90	2.03	2.80	13.67
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	124.94	52.35	58.17	145.90	89.51
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	35.47	41.86	52.62	55.50	55.22
Interest Inc From Subsidiary BHCs	1.25	1.83	2.42	1.02	0.50
Mgt & Serv Fees From Sub BHCs	4.91	4.88	5.10	3.11	1.04
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	41.63	48.57	60.14	59.63	60.40
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	56.48	58.87	60.71	61.17	62.61
Interest Income From Bank Subs	0.70	0.82	0.69	0.90	2.21
Mgt & Serv Fees From Bank Subs	3.78	4.15	3.91	4.77	3.96
Other Income From Bank Subs	0.00	0.00	0.00	0.01	0.02
Operating Income From Bank Subs	66.05	76.53	77.06	73.06	81.14
Dividends From Nonbank Subs	0.98	0.72	1.13	0.87	0.91
Interest Income From Nonbank Subs	0.22	0.46	0.43	0.52	0.48
Mgt & Serv Fees From Nonbank Subs	0.09	0.12	0.10	0.05	0.03
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.79	2.40	2.69	2.93	1.69
Dividends From Subsidiary BHCs	9.30	3.06	4.94	6.73	5.73
Interest Inc From Subsidiary BHCs	0.00	0.02	0.03	0.02	0.01
Mgt & Serv Fees From Sub BHCs	0.00	0.01	0.01	0.01	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	10.90	3.55	5.37	7.19	6.24
Loans and Adv From Subs/ST Debt	200.46	159.14	370.77	83.88	29.61
Loans and Adv From Subs/Total Debt	143.59	98.93	98.04	60.56	47.29

BHCPR Reporters for Quarter Ending 09/30/2002  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 06/30/2002 and Other Notes
1141786	3,229,836	ALABAMA NATIONAL BANCORPORATIO	BIRMINGHAM, AL	
1208661	4,434,509	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
1095674	4,776,053	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1245620	4,686,838	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1025309	9,719,299	BANK OF HAWAII CORPORATION	HONOLULU, HI	
2736282	3,903,591	BAY VIEW CAPITAL CORPORATION	SAN MATEO, CA	
2947435	4,916,610	BEVA PR HOLDING CORPORATION	SAN JUAN, PR	
1020180	5,165,446	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1094314	5,961,987	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1201934	3,600,764	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1114605	4,965,783	CHITTENDEN CORPORATION	BURLINGTON, VT	
1139532	3,339,584	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	
1205688	7,647,810	CITIZENS BANKING CORPORATION	FLINT, MI	
1048867	3,468,592	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1246766	5,619,702	COMMUNITY FIRST BANKSHARES, IN	FARGO, ND	
1102367	8,813,670	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
2107707	3,200,329	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	6,447,387	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2734233	3,245,839	EAST WEST BANCORP, INC.	SAN MARINO, CA	
1427239	4,313,939	EASTERN BANK CORPORATION	BOSTON, MA	
2089036	9,233,260	EMIGRANT BANCORP, INC.	NEW YORK, NY	
3005332	6,981,396	F.N.B. CORPORATION	NAPLES, FL	
2744894	9,188,172	FIRST BANCORP	SAN JUAN, PR	
1118797	7,133,603	FIRST BANKS, INC.	SAINT LOUIS, MO	
1076132	3,701,046	FIRST CHARTER CORPORATION	CHARLOTTE, NC	
1075911	3,639,295	FIRST CITIZENS BANCORPORATION	COLUMBIA, SC	
1071306	4,595,662	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	3,700,674	FIRST FINANCIAL BANCORP	HAMILTON, OH	
1123670	3,504,163	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208184	6,065,885	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1060627	5,898,482	FIRSTBANK HOLDING COMPANY OF	LAKEWOOD, CO	
1117129	8,103,690	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1050600	3,649,487	GOLD BANC CORPORATION, INC.	LEAWOOD, KS	
1136531	8,381,783	GREATER BAY BANCORP	PALO ALTO, CA	
1086533	3,971,753	HANCOCK HOLDING COMPANY	GULFPORT, MS	
1048625	7,456,125	HUDSON UNITED BANCORP	MAHWAH, NJ	
1104231	6,549,742	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	5,361,853	INVESTORS BANCORP, MHC	MILLBURN, NJ	
1199732	4,239,633	IRWIN FINANCIAL CORPORATION	COLUMBUS, IN	
1105162	3,193,364	LAREDO NATIONAL BANCSHARES, IN	LAREDO, TX	
1090987	3,819,973	MB FINANCIAL, INC	CHICAGO, IL	
1139279	3,728,685	NBT BANCORP INC.	NORWICH, NY	
1136661	4,182,769	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	9,321,485	OLD NATIONAL BANCORP	EVANSVILLE, IN	
1029884	4,083,899	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
1142336	4,440,722	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	3,222,151	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	Moved from Peer 3
1247633	4,903,370	PROVIDENT BANKSHARES CORPORATI	BALTIMORE, MD	
2452180	6,170,465	R&G FINANCIAL CORPORATION	SAN JUAN, PR	
1135600	4,914,885	REPUBLIC BANCORP INC.	OWOSSO, MI	
1075126	6,377,872	RIGGS NATIONAL CORPORATION	WASHINGTON, DC	

BHCPR Reporters for Quarter Ending 09/30/2002  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 06/30/2002 and Other Notes
2847115	7,020,891	SANTANDER BANCORP	SAN JUAN, PR	
2252858	3,722,708	SEACOAST FINANCIAL SERVICES CO	NEW BEDFORD, MA	
1031449	3,837,733	SILICON VALLEY BANCSHARES	SANTA CLARA, CA	
1071203	9,945,027	SKY FINANCIAL GROUP, INC.	BOWLING GREEN, OH	
2368106	4,521,289	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1141599	6,888,713	SOUTH FINANCIAL GROUP, THE	GREENVILLE, SC	
2384021	4,842,858	SOUTHWEST BANCORPORATION OF TE	HOUSTON, TX	
1105425	3,457,567	STERLING BANCSHARES, INC.	HOUSTON, TX	Moved from Peer 3
1117156	5,425,618	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1109656	3,603,850	TEXAS REGIONAL BANCSHARES, INC	MCALLEN, TX	
1079562	7,059,309	TRUSTMARK CORPORATION	JACKSON, MS	
2694814	3,326,065	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1049828	7,202,095	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
1076217	5,848,573	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	3,090,170	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1048773	9,021,817	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	7,918,060	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1070448	3,232,761	WESBANCO, INC.	WHEELING, WV	
1025541	4,211,721	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
1079740	6,990,141	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	8,090,018	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
2260406	3,576,775	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1199602	3,423,192	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 74 bank holding companies.