	03/31/99			03/31/98			12/31/98			12/31/97		12/31/96	
AVERAGE ASSETS ($000)	16267245			15758691			16122806			16011204		16014236	
NET INCOME ($000)	47748			31730			220964			172746		141071	
NUMBER OF BANKS IN PEER GROUP	53			51			42			51		48	
EARNINGS AND PROFITABILITY	BANK	PEER 1	PCT	BANK	PEER 1	PCT	BANK	PEER 1	PCT	BANK	PEER 1	BANK	PEER 1
PERCENT OF AVERAGE ASSETS:													
INTEREST INCOME (TE)	6.79	5.90	79	6.48	6.29	59	7.23	6.56	76	6.81	6.34	7.20	6.97
- INTEREST EXPENSE	2.02	2.24	31	2.33	2.49	40	2.29	2.61	25	2.17	2.42	2.82	3.15
NET INTEREST INCOME (TE)	4.78	3.63	87	4.15	3.82	61	4.94	4.05	86	4.64	3.91	4.38	3.81
+ NON-INTEREST INCOME	1.30	1.94	20	1.62	2.08	26	1.56	1.75	39	1.87	2.13	1.58	2.03
MEMO: FEE INCOME	0.61	0.58	55	0.68	0.62	53	0.81	0.54	76	1.01	0.67	0.54	0.63
- NON-INTEREST EXPENSE	4.27	3.67	74	5.74	3.99	90	4.36	3.75	79	6.20	3.91	5.30	4.02
- PROVISION: LOAN&LEASE LOSSES	0.04	0.18	24	0.06	0.40	15	0.04	0.17	25	-0.65	0.32	0.42	0.60
= PRETAX OPERATING INCOME (TE)	1.76	1.73	50	-0.03	1.43	11	2.11	1.90	60	0.96	1.66	0.24	1.32
+ REALIZED GAINS/LOSSES SECS	0.00	0.02	40	-0.09	0.05	3	0.00	0.00	58	-0.03	0.04	0.78	0.10
= PRETAX NET OPERATING INC(TE)	1.76	1.77	48	-0.12	1.55	11	2.11	1.87	62	0.93	1.73	1.02	1.44
NET OPERATING INCOME	1.17	1.13	55	-0.21	1.02	11	1.37	1.21	67	0.83	1.16	0.62	0.96
ADJUSTED NET OPERATING INCOME	1.18	1.08	61	-0.53	0.96	9	1.21	1.17	48	-0.24	1.05	0.26	0.86
ADJUSTED NET INCOME	1.17	1.11	55	0.38	1.01	19	1.17	1.16	46	0.02	1.07	0.55	0.87
NET INCOME	1.17	1.12	55	0.81	1.06	30	1.37	1.21	67	1.08	1.21	0.88	0.99
MARGIN ANALYSIS:													
AVG EARNING ASSETS TO AVG ASSTS	91.31	89.59	74	90.17	89.17	65	91.68	90.79	62	90.43	89.43	89.76	89.43
AVG INT-BEARING FUNDS TO AV AST	70.93	72.89	35	71.56	74.45	28	70.40	74.29	27	71.58	75.04	73.32	76.78
INT INC (TE) TO AVG EARN ASSETS	7.44	6.54	77	7.19	7.01	57	7.88	7.20	76	7.53	7.05	8.02	7.79
INT EXPENSE TO AVG EARN ASSETS	2.21	2.48	25	2.59	2.78	34	2.50	2.86	23	2.40	2.70	3.14	3.52
NET INT INC-TE TO AVG EARN ASST	5.23	4.02	85	4.60	4.27	63	5.39	4.47	81	5.13	4.36	4.88	4.27
LOAN & LEASE ANALYSIS													
NET LOSS TO AVERAGE TOTAL LN&LS	0.06	0.38	12	0.62	0.80	36	0.31	0.33	53	0.69	0.67	1.23	1.24
EARNINGS COVERAGE OF NET LOSS(X)	46.47	10.38	96	0.04	4.63	11	10.40	11.32	52	0.70	5.76	0.83	3.11
LN&LS ALLOWANCE TO NET LOSSES(X)	54.71	6.30	96	8.38	3.84	82	9.63	7.50	66	5.13	3.88	4.11	2.53
LN&LS ALLOWANCE TO TOTAL LN&LS	3.36	2.37	79	5.20	2.79	86	2.55	2.04	72	3.44	2.43	5.27	2.83
NON-CURRENT LN&LS TO GROSS LN&LS	3.25	1.46	87	6.73	2.81	92	1.87	1.05	86	3.86	1.57	7.87	2.86
LIQUIDITY													
NET NON CORE FUNDING DEPENDENCE	-8.59	23.09	5	0.78	22.47	17	9.90	19.71	27	-6.67	21.24	-4.99	22.19
NET LOANS & LEASES TO ASSETS	58.44	57.74	51	55.85	58.69	32	66.08	61.42	65	54.84	59.50	57.13	59.11
CAPITALIZATION													
TIER ONE LEVERAGE CAPITAL	8.23	6.93	88	7.16	6.60	73	8.29	6.97	88	7.83	6.93	6.82	6.40
CASH DIVIDENDS TO NET INCOME	0.00	48.07	20	0.00	28.13	32	67.88	64.30	55	0.00	40.18	0.00	31.61
RETAIN EARNS TO AVG TOTAL EQUITY	14.25	8.43	81	10.94	9.68	59	5.13	5.56	51	14.06	9.28	13.23	9.31
RESTR+NONAC+RE ACQ TO EQCAP+ALLL	23.03	12.26	83	48.45	23.92	84	16.30	8.56	86	28.37	13.55	76.35	25.90
GROWTH RATES													
ASSETS	3.16	13.18	22	0.74	8.15	21	4.87	9.30	30	8.27	6.96	-2.10	7.82
TIER ONE CAPITAL	18.79	14.92	62	17.99	22.10	40	7.05	9.17	38	16.61	15.31	16.29	21.68
NET LOANS & LEASES	7.94	11.96	43	-6.29	5.63	21	26.35	12.57	83	3.93	9.07	-11.41	2.68
SHORT TERM INVESTMENTS	58.69	16.29	83	141.09	27.33	84	-37.39	11.06	11	60.86	22.58	213.10	33.23
SHORT TERM NON CORE FUNDING	16.06	13.92	56	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA