

	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Number of BHCs in Peer Group	169	167	172	159	152
EARNINGS AND PROFITABILITY					

PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.97	3.83	3.95	3.99	4.17
+ Non-interest Income	1.19	1.11	1.01	1.05	1.12
- Overhead Expense	3.11	3.05	3.02	3.03	3.24
- Provision for Losses	0.30	0.27	0.23	0.21	0.25
+ Securities Gains (Losses)	0.05	0.05	0.00	0.01	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.83	1.72	1.77	1.85	1.90
Net Operating Income	1.18	1.09	1.09	1.16	1.19
Net Income	1.18	1.09	1.09	1.16	1.19
Net Income (Sub S Adjusted)	2.58	1.35	1.72	1.38	1.71
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.56	7.70	8.39	7.91	8.40
Interest Expense	2.26	3.57	4.17	3.63	3.94
Net Interest Income (TE)	4.29	4.14	4.25	4.29	4.49
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.29	0.30	0.21	0.22	0.26
Earnings Coverage of Net Losses (X)	16.93	15.13	20.93	19.80	15.48
Ln&Ls Allowance/Total Loans & Leases	1.43	1.38	1.37	1.36	1.43
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.74	0.68	0.63	0.56	0.67
30-89 Days Past Due Loans and Leases	0.88	1.06	1.01	0.81	1.04
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	22.31	23.82	24.40	24.91	18.04
Net ST Noncore Funding Dependence	11.81	14.49	16.05	17.45	10.33
Net Loans and Leases/Total Assets	63.41	64.67	65.16	63.72	61.13
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.53	8.23	8.33	8.44	8.70
Equity Capital/Total Assets	8.70	8.30	8.33	8.08	8.82
Net Loans&Ls/Equity Capital (X)	7.47	7.97	8.08	8.10	7.15
Cash Dividends/Net Income	25.85	26.96	29.72	30.28	27.31
Cash Dividends/Net Income (Sub S Adjusted)	24.93	45.68	33.58	21.08	46.97
Retained Earnings/Avg Equity Cap	9.84	9.09	9.14	9.44	9.35
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.68	0.93	1.04	1.10	0.81
Long-Term Debt/Equity Capital	1.19	2.22	2.00	1.15	1.91
Equity Investment in Subs/Equity Cap	107.77	108.01	106.01	104.40	101.34
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	129.02	151.77	141.18	148.18	130.86

PERCENT OF AVERAGE ASSETS	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Interest Income (TE)	6.07	7.14	7.80	7.36	7.80
Less: Interest Expense	2.09	3.31	3.88	3.37	3.67
Equals: Net Interest Income (TE)	3.97	3.83	3.95	3.99	4.17
Plus: Non-Interest Income	1.19	1.11	1.01	1.05	1.12
Equals: Adj Operating Income (TE)	5.20	5.00	5.00	5.09	5.33
Less: Overhead Expense	3.11	3.05	3.02	3.03	3.24
Less: Provision for Loan and Lease Losses	0.30	0.27	0.23	0.21	0.25
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.05	0.05	0.00	0.01	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.83	1.72	1.77	1.85	1.90
Less: Applicable Income Taxes (TE)	0.61	0.60	0.63	0.67	0.70
Less: Minority Interest	0.01	0.01	0.01	0.00	0.00
Equals: Net Operating Income	1.18	1.09	1.09	1.16	1.19
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.18	1.09	1.09	1.16	1.19
Memo: Net Income (Last Four Qtrs)	1.19	1.09	1.08	1.17	1.20
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.81	93.01	93.25	93.21	93.11
Avg Int-Bearing Funds / Avg Assets	78.90	79.44	79.67	79.29	78.53
Int Income (TE) / Avg Earning Assets	6.56	7.70	8.39	7.91	8.40
Int Expense / Avg Earning Assets	2.26	3.57	4.17	3.63	3.94
Net Int Inc (TE) / Avg Earn Assets	4.29	4.14	4.25	4.29	4.49
YIELD OR COST:					
Total Loans and Leases (TE)	7.20	8.36	9.07	8.68	9.32
Interest-Bearing Bank Balances	2.93	4.83	6.37	6.60	6.61
Fed Funds Sold & Reverse Repos	1.59	3.91	6.24	4.96	5.63
Trading Assets	2.59	2.02	4.68	3.95	4.53
Total Earning Assets	6.44	7.59	8.26	7.78	8.28
Investment Securities (TE)	5.36	6.25	6.71	6.33	6.69
U.S. Treasury & Agency Sec (excl MBS)	4.55	6.28	NA	NA	NA
Mortgage-Backed Securities	5.27	6.00	NA	NA	NA
All Other Securities	7.19	7.74	NA	NA	NA
Interest-Bearing Deposits	2.41	3.99	4.57	4.02	4.47
Time Deposits of \$100K or More	3.34	5.25	5.84	4.98	5.53
Time Deposits < \$100K	3.70	5.53	5.71	5.18	5.77
Other Domestic Deposits	1.28	2.29	3.02	2.69	2.99
Foreign Deposits	2.31	3.99	5.64	4.72	5.91
Fed Funds Purchased and Repos	1.81	3.78	5.74	4.72	5.10
Other Borrowed Funds & Trading Liab	4.43	5.49	6.42	5.55	6.08
All Interest-Bearing Funds	2.65	4.18	4.86	4.25	4.66

PEER GROUP 03

	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Avg Personnel Exp Per Employee (\$000)	51	48	46	43	42
Avg Assets per Employee (\$000)	3,197	3,124	3,114	2,867	2,676
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.22	2.07	2.21	1.96	1.31
Overhead Exp / NII + Non-Int Income	60.74	62.80	62.00	61.19	62.26
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.11	3.05	3.01	3.03	3.24
Personnel Expense	1.67	1.59	1.53	1.55	1.64
Net Occupancy Expense	0.44	0.45	0.45	0.45	0.47
Other Operating Expenses	0.97	1.00	1.00	1.01	1.11
Overhead Less Non-Interest Income	1.85	1.90	1.96	1.96	2.13
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	59.40	61.36	60.53	59.73	60.87
Personnel Expense	32.04	32.04	31.02	30.69	30.91
Net Occupancy Expense	8.44	8.99	9.01	8.91	8.85
Other Operating Expenses	18.71	20.04	20.12	19.74	20.77
Total Non-Interest Income	22.36	21.83	19.98	20.15	20.07
Fiduciary Activities Income	1.64	1.82	1.99	2.05	1.98
Serv Charges on Deposit Accts - Domestic	8.00	7.72	6.78	6.46	6.20
Trading Revenue	0.00	0.00	NA	NA	NA
Investment Banking Fees & Commissions	0.65	0.60	NA	NA	NA
Venture Capital Revenue	0.00	0.00	NA	NA	NA
Net Servicing Fees	0.26	0.39	NA	NA	NA
Net Securitization Income	0.00	0.00	NA	NA	NA
Insurance Comm & Fees (Incl Premiums)	0.56	0.54	NA	NA	NA
Net Gain (Loss) - Sales Loans, OREO, Oth	2.00	1.80	NA	NA	NA
Other Non-Interest Income	6.52	6.24	9.97	10.34	10.85
Overhead Less Non-Interest Income	36.62	38.83	39.88	38.91	40.67
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	28.51	28.59	28.38	30.02	31.05
Appl Inc Tax+TE/Pretax NOI+TE	34.32	35.89	36.14	36.99	37.06

PERCENT OF TOTAL ASSETS	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Real Estate Loans	45.33	45.58	44.40	42.02	40.03
Commercial and Industrial Loans	10.23	10.63	11.15	11.12	10.77
Loans to Individuals	4.60	5.39	6.22	6.84	6.93
Loans to Depository Institutions	0.01	0.01	0.00	0.00	0.01
Agricultural Loans	0.72	0.73	0.68	0.66	0.59
Other Loans and Leases	1.08	1.11	1.10	1.20	1.13
Net Loans and Leases	63.41	64.67	65.16	63.72	61.13
Debt Securities Over 1 Year	21.60	18.50	19.92	21.59	21.61
Mutual Funds and Equity Securities	0.45	0.42	1.07	1.10	1.11
Subtotal	86.20	84.50	86.87	87.35	84.78
Interest-Bearing Bank Balances	0.35	0.28	0.25	0.18	0.32
Federal Funds Sold & Reverse Repos	1.10	1.24	1.28	0.86	1.77
Debt Securities 1 Year or Less	2.42	1.99	2.61	2.57	3.98
Trading Assets	0.00	0.00	0.00	0.00	0.01
Total Earning Assets	90.95	91.17	91.81	91.85	92.11
Non-Int Cash and Due From Dep Inst	3.38	3.25	3.33	3.32	3.31
Acceptances	0.00	0.00	0.00	0.00	0.01
Other Real Estate Owned	0.09	0.07	0.07	0.08	0.11
All Other Assets	5.54	5.45	4.69	4.62	4.40

MEMORANDA:

Short-Term Investments	4.44	4.04	4.64	4.00	6.79
U.S. Treasury Securities	0.40	0.43	0.70	1.42	2.74
U.S. Agency Securities (excl MBS)	5.62	5.24	6.95	6.20	6.32
Municipal Securities	3.15	3.53	3.40	3.50	3.29
Mortgage-Backed Securities	11.43	10.84	8.51	10.05	10.18
Asset-Backed Securities	0.05	0.06	NA	NA	NA
Other Debt Securities	1.09	1.13	2.16	2.24	2.65
RE Loans Secured by 1-4 Family	17.56	18.85	19.37	19.36	19.62
Revolving	2.74	2.26	1.92	1.83	1.97
Closed-End, Sec by First Liens	13.13	14.57	15.47	15.47	15.76
Closed-End, Sec by Junior Liens	1.35	1.61	1.58	1.56	1.46
Commercial Real Estate Loans	25.52	24.55	22.43	20.33	18.24
Construction and Land Dev	5.78	5.54	4.70	4.14	3.74
Multifamily	1.63	1.63	1.57	1.28	1.21
Nonfarm Nonresidential	17.35	16.63	15.54	14.03	12.60
RE Loans Secured by Farmland	0.71	0.67	0.62	0.58	0.45
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	71.63	70.28	67.97	65.69	65.44
RE Loans Secured by 1-4 Family	27.94	28.96	29.34	30.23	31.65
Revolving	4.27	3.43	2.89	2.80	3.17
Closed-End	23.21	25.28	26.24	27.20	28.26
Commercial Real Estate Loans	39.68	37.79	34.34	31.65	29.75
Construction and Land Dev	8.81	8.41	7.08	6.41	6.01
Multifamily	2.57	2.51	2.41	1.97	1.95
Nonfarm Nonresidential	27.16	25.61	23.76	21.89	20.52
RE Loans Secured by Farmland	1.11	1.05	0.96	0.92	0.78
Loans to Depository Institutions	0.01	0.01	0.00	0.00	0.01
Commercial and Industrial Loans	15.78	16.35	17.10	17.25	17.56
Loans to Individuals	7.29	8.33	9.47	10.76	11.42
Credit Card Loans	0.15	0.16	0.45	0.59	0.79
Agricultural Loans	1.12	1.13	1.06	1.05	0.98
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.74	1.74	1.74	1.91	1.87

PERCENT OF TOTAL ASSETS -----	PEER GROUP 03				
	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998 -----
Short-Term Investments	4.44	4.04	4.64	4.00	6.79
Liquid Assets	23.52	22.35	21.95	22.84	26.09
Investment Securities	25.18	24.03	24.26	26.04	27.59
Net Loans and Leases	63.41	64.67	65.16	63.72	61.13
Net Lns, Ls & Stdbdy Ltrs of Credit	64.31	65.54	66.02	64.57	61.96
Core Deposits	64.68	64.79	63.10	63.36	66.40
Noncore Funding	24.11	24.60	26.33	26.33	22.67
Time Deposits of \$100K or More	11.57	11.90	13.41	11.48	10.24
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	3.03	3.18	3.32	4.11	3.90
Net Fed Funds Purchased (Sold)	1.97	1.96	2.01	3.26	2.22
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.83	1.78	2.70	3.65	1.71
Earning Assets Repr in 1 Year	38.40	37.63	36.88	34.19	37.49
Int-Bearing Liab Repr in 1 Year	27.68	31.71	32.17	30.80	31.18
Long-Term Debt Repr in 1 Year	0.48	0.66	0.51	0.43	0.38
Net Assets Repriceable in 1 Year	9.36	4.20	3.73	1.87	5.02
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	22.31	23.82	24.40	24.91	18.04
Net ST Noncore Funding Dependence	11.81	14.49	16.05	17.45	10.33
Short-Term Inv/ST Noncore Funding	37.16	30.07	31.24	25.74	52.64
Liq Asts-ST Noncore Fndg/Nonliq Asts	12.29	8.47	4.67	4.12	13.75
Net Loans and Leases/Total Deposits	82.54	83.89	84.14	84.23	79.34
Net Loans and Leases/Core Deposits	99.94	101.65	104.52	101.86	93.71
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.38	0.63	0.20	-1.63	1.01
Avail-For-Sale Sec Appr(Depr)/Eq Cap	6.06	2.79	0.36	-6.54	2.46
Struct Notes Appr(Depr)/Eq Cap	0.09	0.00	-0.09	-0.15	-0.02
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.78	8.98	13.42	14.95	17.88
Available-For-Sale Securities	91.22	91.02	86.58	84.62	82.12
U.S. Treasury Securities	1.95	2.10	3.28	5.97	10.85
U.S. Agency Securities (excl MBS)	25.33	23.27	30.58	25.48	24.60
Municipal Securities	13.23	15.22	14.04	13.67	12.20
Mortgage-Backed Securities	44.19	44.93	34.73	37.16	36.12
Asset-Backed Securities	0.20	0.27	NA	NA	NA
Other Debt Securities	4.21	4.60	9.01	8.74	9.89
Mutual Funds and Equity Securities	1.85	1.96	4.95	4.46	4.44
Debt Securities 1 Year or Less	10.95	9.57	11.63	10.49	15.87
Debt Securities 1 To 5 Years	32.53	26.20	30.55	30.51	30.34
Debt Securities Over 5 Years	51.05	48.00	50.00	50.68	45.84
Pledged Securities	51.17	52.23	52.24	51.45	40.55
Structured Notes, Fair Value	0.41	0.07	0.20	0.34	0.47

ANALYSIS RATIOS	PEER GROUP 03				
	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Provision for Ln&Ls Losses/Avg Assets	0.30	0.27	0.23	0.21	0.25
Provision for Ln&Ls Losses/Avg Lns&Ls	0.46	0.40	0.35	0.33	0.40
Provision for Ln&Ls Losses/Net Losses	167.47	155.37	197.92	183.38	166.18
Ln&Ls Allowance/Total Loans & Leases	1.43	1.38	1.37	1.36	1.43
Ln&Ls Allowance/Net Ln&Ls Losses (X)	8.81	7.61	10.90	9.90	8.62
ALLL/Nonaccrual Assets	408.18	385.54	462.34	459.26	412.62
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	298.01	273.30	301.54	321.29	278.84
Gross Ln&Ls Losses/Avg Loans & Leases	0.37	0.37	0.29	0.31	0.37
Recoveries/Avg Loans and Leases	0.08	0.07	0.07	0.09	0.10
Net Losses/Avg Loans and Leases	0.29	0.30	0.21	0.22	0.26
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	NA	NA	NA	NA
Recoveries/Prior Year-End Losses	27.07	34.27	32.20	34.81	37.48
Earnings Coverage of Net Losses (X)	16.93	15.13	20.93	19.80	15.48
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.08	0.06	0.05	0.04	0.05
RE Loans Secured By 1-4 Family	0.07	0.07	0.06	0.05	0.05
Revolving	0.05	0.05	0.05	0.04	0.06
Closed-End	0.07	0.07	0.05	0.04	0.05
Commercial Real Estate Loans	0.08	0.05	0.04	0.02	0.05
Construction and Land Dev	0.06	0.04	0.03	0.01	0.01
Multifamily	0.01	0.00	0.00	0.00	0.03
Nonfarm Nonresidential	0.06	0.04	0.02	0.02	0.05
RE Loans Secured by Farmland	0.01	0.01	0.02	0.00	0.00
Commercial and Industrial Loans	0.69	0.74	0.40	0.35	0.35
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.93	0.89	0.72	0.83	0.97
Credit Card Loans	3.85	2.74	1.76	1.98	2.00
Agricultural Loans	0.10	0.19	0.03	0.07	0.04
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.40	0.24	0.17	0.22	0.21

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 03

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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	0.88	1.06	1.01	0.81	1.04
90+ Days PD Loans and Leases	0.10	0.12	0.12	0.10	0.17
Nonaccrual Loans and Leases	0.62	0.59	0.51	0.44	0.51
90+ Days PD and Nonaccrual Loans and Leases	0.76	0.75	0.68	0.58	0.71
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	0.01	0.01	0.01
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.88	1.06	1.01	0.81	1.04
90+ Days Past Due Assets	0.10	0.12	0.12	0.10	0.17
Nonaccrual Assets	0.63	0.60	0.51	0.44	0.51
30+ Days PD & Nonaccrual Assets	1.71	1.85	1.71	1.43	1.76
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.50	0.49	0.44	0.37	0.44
90+ PD & Nonaccrual Assets + OREO	0.62	0.58	0.53	0.46	0.56
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.52	0.49	0.44	0.39	0.45
Allowance for Loan & Lease Losses	56.22	54.11	49.44	45.74	53.55
Equity Cap + ALLL	5.50	5.40	4.94	4.47	4.73
Tier 1 Cap + ALLL	5.69	5.49	4.98	4.29	4.90
Loans & Leases + RE Acquired	0.82	0.74	0.68	0.61	0.73

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	0.75	0.94	0.83	0.67	0.87
- 90+ Days Past Due	0.09	0.09	0.10	0.09	0.14
- Nonaccrual	0.53	0.52	0.43	0.43	0.51
Coml & Indl - 30-89 Days PD	0.93	1.12	1.15	0.93	1.22
- 90+ Days Past Due	0.10	0.15	0.15	0.10	0.15
- Nonaccrual	0.87	0.83	0.83	0.62	0.67
Individuals - 30-89 Days PD	1.52	1.60	1.71	1.43	1.85
- 90+ Days Past Due	0.15	0.18	0.16	0.15	0.21
- Nonaccrual	0.25	0.27	0.22	0.17	0.23
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	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	0.31	0.43	0.46	0.37	0.52
- 90+ Days Past Due	0.02	0.07	0.02	0.04	0.07
- Nonaccrual	0.54	0.27	0.22	0.27	0.16
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	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
Other Lns&Ls - 30-89 Days PD	0.51	0.74	0.32	0.32	0.33
- 90+ Days Past Due	0.04	0.08	0.02	0.03	0.03
- Nonaccrual	0.19	0.32	0.05	0.08	0.06
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.02	1.15	1.08	0.90	1.07
- 90+ Days Past Due	0.10	0.12	0.11	0.11	0.15
- Nonaccrual	0.44	0.42	0.37	0.38	0.48
Revolving - 30-89 Days PD	0.37	0.55	0.65	0.49	0.64
- 90+ Days Past Due	0.03	0.06	0.05	0.06	0.08
- Nonaccrual	0.09	0.13	0.19	0.13	0.22
Closed-End - 30-89 Days PD	1.11	1.21	1.10	0.94	1.09
- 90+ Days Past Due	0.11	0.12	0.12	0.11	0.15
- Nonaccrual	0.49	0.45	0.35	0.41	0.52
- Jr Lien 30-89 Days PD	0.10	NA	NA	NA	NA
- Jr Lien 90+ Days PD	0.01	NA	NA	NA	NA
- Jr Lien Nonaccrual	0.05	NA	NA	NA	NA
Commercial RE - 30-89 Days PD	0.57	0.82	0.57	0.43	0.65
- 90+ Days Past Due	0.06	0.07	0.07	0.05	0.08
- Nonaccrual	0.51	0.52	0.46	0.43	0.57
Const & Dev - 30-89 Days PD	0.62	0.79	0.59	0.49	0.65
- 90+ Days Past Due	0.04	0.07	0.02	0.02	0.04
- Nonaccrual	0.43	0.59	0.29	0.23	0.32
Multifamily - 30-89 Days PD	0.16	0.29	0.17	0.19	0.28
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.04
- Nonaccrual	0.10	0.09	0.09	0.15	0.39
Nonfarm Nres- 30-89 Days PD	0.44	0.67	0.51	0.42	0.62
- 90+ Days Past Due	0.05	0.06	0.06	0.05	0.07
- Nonaccrual	0.49	0.46	0.43	0.42	0.56
Farmland - 30-89 Days PD	0.53	0.61	0.68	0.39	0.36
- 90+ Days Past Due	0.05	0.05	0.04	0.03	0.06
- Nonaccrual	0.43	0.48	0.35	0.34	0.31
Credit Card - 30-89 Days PD	1.75	1.70	1.16	1.11	1.33
- 90+ Days Past Due	0.66	0.50	0.25	0.26	0.43
- Nonaccrual	0.01	0.06	0.05	0.06	0.06

CAPITAL RATIOS	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Tier 1 Leverage Ratio	8.53	8.23	8.33	8.44	8.70
Tier 1 RBC Ratio	12.05	11.57	11.69	12.02	12.81
Total Risk-Based Capital Ratio	13.48	12.95	13.04	13.31	14.22
Tangible Tier 1 Leverage Ratio	8.47	8.16	8.24	8.31	8.59
Tangible Common Eq Cap/Tan Assets	7.72	7.45	7.50	7.28	7.98
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.13	14.81	13.93	14.84	14.99
Standby Letters of Credit	0.76	0.72	0.69	0.64	0.70
Commercial & Similar Letters of Credit	0.03	0.03	0.04	0.05	0.06
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	1.05	0.95	1.24	0.92	1.26
Interest Rate Contracts	0.90	0.86	1.21	0.91	1.24
Interest Rate Futures & Forward Contr	0.04	0.01	0.01	0.00	0.02
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.01	0.15	0.16	0.13	0.11
Interest Rate Swaps	0.39	0.30	0.52	0.45	0.53
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	25.23	23.80	22.70	25.12	27.02

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Interest Rate Contracts	98.15	98.28	98.52	99.26	99.51
Foreign Exchange Contracts	0.00	0.93	0.64	0.40	0.02
Equity, Comm, & Other Contracts	0.13	0.24	0.00	0.00	0.03
Futures and Forwards	19.85	18.85	23.94	16.71	22.17
Written Options	5.27	0.27	0.00	0.58	0.19
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	5.27	0.14	0.00	0.58	0.15
Purchased Options	6.24	27.92	21.52	25.16	20.03
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	6.11	26.36	21.52	25.16	18.27
Swaps	59.15	51.50	52.61	54.84	54.37
Held for Trading	0.00	0.14	1.05	1.14	2.57
Interest Rate Contracts	0.00	0.14	1.03	1.14	2.47
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	100.00	99.86	98.95	98.86	97.43
Interest Rate Contracts	89.20	87.13	88.52	87.30	88.38
Foreign Exchange Contracts	0.00	0.04	0.63	0.40	0.01
Equity, Comm, & Other Contracts	0.13	0.24	0.00	0.00	0.03
Deriv Contr (Excl Fut & FX LE 14 Days)	90.55	97.26	77.60	86.78	94.07
One Year or Less	33.31	38.80	27.07	36.27	40.89
Over 1 Year to 5 Years	36.68	45.73	41.13	36.52	37.35
Over 5 Years	9.86	3.76	5.98	9.03	5.93
Gross Negative Fair Value (Abs Val)	1.09	0.33	0.26	0.52	0.56
Gross Positive Fair Value	1.12	0.83	0.83	0.64	0.52
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	0.01	0.01	0.00	0.00	0.01
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.08	0.01	0.00	0.03	0.01
Decr (Incr) in Int Expense/Net Income	0.07	0.04	0.04	-0.01	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	0.43	0.24	0.06	0.03	-0.01

INSURANCE ACTIVITIES	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	NA	NA	NA	NA
Ins Under Assets (P/C)/Tot Ins Und Ast	32.21	NA	NA	NA	NA
Ins Under Assets (L/H)/Tot Ins Und Ast	67.79	NA	NA	NA	NA
Sep Acct Assets (L/H)/Total Life Ast	20.00	NA	NA	NA	NA
Ins Comm&Fees (incl Prem)/Adj Oper Inc	0.56	NA	NA	NA	NA
Premium Inc/Ins Comm&Fees (incl Prem)	4.59	NA	NA	NA	NA
Credit Rel Prem Inc/Tot Prem Inc	65.77	NA	NA	NA	NA
Other Prem Inc/Total Prem Inc	34.23	NA	NA	NA	NA
Ins Under Net Income/Consol Net Income	0.01	NA	NA	NA	NA
Ins Net Inc (P/C)/Equity (P/C)	8.30	NA	NA	NA	NA
Ins Net Inc (L/H)/Equity (L/H)	8.71	NA	NA	NA	NA
Insur Ben, Losses, Exp/Insur Premiums	24.94	NA	NA	NA	NA
Reinsurance Recov (P/C)/Tot Assets (P/C)	0.14	NA	NA	NA	NA
Reinsurance Recov (L/H)/Tot Assets (L/H)	0.11	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	0.32	0.19	0.29	0.20	1.05
Cost: Interest-Bearing Deposits	2.31	3.99	5.64	4.72	5.91
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	NA	NA	2.07	NA	NA
Commercial and Industrial Loans	0.01	NA	0.37	0.86	0.12
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
Leases	NA	NA	1.09	8.93	NA
GROWTH RATES:					
Net Loans and Leases	78.78	40.75	-44.11	-30.30	12.02
Total Selected Assets	52.66	-0.70	-21.72	40.96	-0.59
Deposits	6.48	1.75	7.74	31.48	21.57

PROFITABILITY:	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Net Income/Avg Equity Capital	13.64	13.04	13.30	13.66	13.40
Bank Net Inc/Avg Eq Inv in Banks	14.35	13.67	14.37	14.76	14.63
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.76	7.84	6.20	6.25	8.71
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.14	10.24	9.08	12.57	10.40
Bank Net Income/Parent Net Income	103.94	103.67	102.76	91.80	99.28
Nonbank Net Income/Parent Net Income	0.99	1.46	2.03	1.24	2.74
Sub BHCs Net Inc/Parent Net Income	71.96	76.90	86.17	70.18	72.95
LEVERAGE:					
Total Liabilities/Equity	16.39	16.12	14.08	13.60	12.77
Total Debt/Equity Capital	2.59	4.12	3.88	3.16	3.56
Tot Debt+NP to Subs Iss Tr Pref/Equity	12.33	NA	NA	NA	NA
Tot Debt+Lns Guaranteed for Affl/Equity	3.50	5.12	4.74	3.75	4.16
Total Debt/Equ Cap - Exc Over Fair Value	2.60	4.15	4.01	3.29	3.67
Long-Term Debt/Equity Capital	1.19	2.22	2.00	1.15	1.91
Short-Term Debt/Equity Capital	0.68	0.93	1.04	1.10	0.81
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.37	0.60	0.93	0.91	0.99
Long-Term Debt/Consolidated LT Debt	3.58	6.44	8.26	6.30	7.78
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	107.77	108.01	106.01	104.40	101.34
Total Investment in Subs/Equity	109.10	109.36	107.37	106.07	103.26
Equity Inv in Subs/Cons Eq Cap+Min Int	96.85	99.20	99.55	98.28	96.58
Total Inv in Subs/Cons Eq Cap+Min Int	97.93	100.35	101.07	100.01	98.46
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.61	0.65	0.44	0.37	0.03
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.84	2.25	2.38	2.09	1.78
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	125.28	140.77	143.32	149.74	140.06
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	129.02	151.77	141.18	148.18	130.86
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	115.04	111.74	98.19	101.08	109.39
Pretax Oper Inc + Int Exp/Int Expense	18261.0	3820.63	3763.70	11071.4	7477.66
Div + Int From Subs/Int Exp + Div	173.89	190.76	184.26	183.09	189.36
Fees+Other Inc From Subs/Sal + Oth Exp	10.09	11.08	12.87	13.45	14.26
Net Inc/Curr Port of LT Debt+Pfd Div(X)	111.09	65.38	549.30	225.92	127.99
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.76	-0.17	0.13	0.54	1.89
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.17
Nonaccrual	0.00	1.04	0.26	0.00	0.00
Total	0.00	1.04	0.84	0.00	0.27
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.08	0.11	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.09	0.14	0.07	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	1.22	0.99	1.26	1.39	1.56
Combined Thrift Assets	0.00	0.00	0.07	0.13	0.20
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	73.31	67.67	64.89	66.26	73.58
Dividends Paid/Net Income	25.85	26.96	29.91	30.28	27.82
Net Income - Dividends/Avg Equity	9.84	9.09	9.06	9.44	9.33

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	156.70	187.37	178.21	163.21	166.87
Dividends From Nonbank Subs	1.28	1.45	2.00	1.13	1.77
Dividends From Subsidiary BHCs	2.75	4.56	2.22	3.74	4.31
Dividends From All Subsidiaries	185.48	221.75	215.42	206.21	206.44

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	42.77	52.54	60.94	53.31	47.73
Interest Income From Bank Subs	0.22	0.23	0.52	0.56	0.88
Mgt & Service Fees From Bank Subs	3.24	4.45	4.54	3.88	5.00
Other Income From Bank Subs	0.04	0.04	0.03	0.07	0.06
Operating Income From Bank Subs	54.18	65.23	68.16	65.44	63.60

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	39.98	47.54	34.92	45.25	36.93
Interest Income From Nonbank Subs	0.96	4.15	4.26	3.82	4.23
Mgt & Serv Fees From Nonbank Subs	1.20	2.35	1.88	1.90	2.33
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	54.33	75.25	63.94	69.52	60.43

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	40.95	28.69	33.23	30.59	34.33
Interest Inc From Subsidiary BHCs	3.07	0.13	0.05	0.00	0.00
Mgt & Serv Fees From Sub BHCs	2.44	0.75	0.79	1.10	1.48
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	46.46	31.69	36.33	32.64	37.74

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	67.68	66.77	71.73	65.27	59.68
Interest Income From Bank Subs	1.15	0.43	0.71	1.31	2.94
Mgt & Serv Fees From Bank Subs	4.06	4.40	3.92	4.48	4.49
Other Income From Bank Subs	0.07	0.04	0.03	0.06	0.05
Operating Income From Bank Subs	81.66	79.24	88.05	85.95	83.58
Dividends From Nonbank Subs	0.73	0.52	0.47	0.61	0.46
Interest Income From Nonbank Subs	0.04	0.05	0.03	0.02	0.06
Mgt & Serv Fees From Nonbank Subs	0.02	0.02	0.04	0.01	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.24	1.23	1.21	1.14	1.12
Dividends From Subsidiary BHCs	1.74	5.20	4.47	3.29	3.10
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	1.81	5.60	4.92	3.67	3.53

Loans and Adv From Subs/ST Debt	398.60	31.31	146.21	108.85	145.07
Loans and Adv From Subs/Total Debt	225.32	41.22	83.78	76.68	105.87

BHCPR Reporters for Quarter Ending 12/31/2002
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
1082067	1,192,477	ABC BANCORP	MOULTRIE, GA	
1426812	2,406,499	ALLEGiant BANCORP, INC.	SAINT LOUIS, MO	
1061679	1,017,956	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	1,530,848	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	1,944,889	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	1,042,523	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	Moved from Peer 4
1059715	1,161,812	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	1,522,321	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1117316	1,175,550	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
2326629	1,045,314	ANB CORPORATION, THE	TERRELL, TX	
1048812	1,271,421	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2731858	1,428,777	BANC CORPORATION, THE	BIRMINGHAM, AL	
1133286	2,796,862	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2896458	1,013,656	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	Moved from Peer 4
1097306	1,108,110	BANCPLUS CORPORATION	BELZONI, MS	
1137798	1,033,680	BANK CALUMET, INC.	HAMMOND, IN	Moved from Peer 4
1097089	1,035,853	BANK OF THE OZARKS INC	LITTLE ROCK, AR	Moved from Peer 4
2126977	2,263,172	BANNER CORPORATION	WALLA WALLA, WA	
2835514	1,133,477	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
2521750	1,526,368	BOSTONFED BANCORP, INC.	BURLINGTON, MA	
1106879	1,402,891	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1250530	2,035,218	BSB BANCORP, INC.	BINGHAMTON, NY	
2585846	1,405,796	CALIFORNIA COMMUNITY FINANCIAL	SAN FRANCISCO, CA	
2687795	1,703,916	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1130249	1,218,419	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1085509	1,822,761	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2332750	1,034,210	CAPITAL CORP OF THE WEST	MERCED, CA	
1247334	2,409,193	CAPITOL BANCORP LTD.	LANSING, MI	
1843080	2,753,998	CATHAY BANCORP, INC.	LOS ANGELES, CA	
1028412	1,692,927	CB BANCSHARES, INC.	HONOLULU, HI	
2745118	1,481,743	CCBT FINANCIAL COMPANIES, INC.	SOUTH YARMOUTH, MA	
2158156	1,118,852	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1111088	1,557,201	CENTURY BANCORP, INC.	MEDFORD, MA	
1486517	1,757,715	CHINA TRUST HOLDINGS CORP.	TORRANCE, CA	
1143623	1,018,768	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	Moved from Peer 4
1076262	2,050,561	CITY HOLDING COMPANY	CROSS LANES, WV	
1142448	2,177,230	CITY NATIONAL BANCSHARES, INC.	MIAMI, FL	
1060328	1,118,649	COBIZ INC.	DENVER, CO	
2078816	1,700,976	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1080595	1,207,267	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
1117709	1,679,898	COMMUNITY BANKS, INC.	HARRISBURG, PA	
1070644	2,487,911	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1200393	2,617,050	CORUS BANCSHARES, INC.	CHICAGO, IL	
1022764	2,028,163	CPB INC.	HONOLULU, HI	
3106864	1,035,305	EUROBANCSHARES, INC.	HATO REY, PR	Moved from Peer 4
1076413	2,094,987	F&M BANCORP	FREDERICK, MD	
2781910	1,022,741	FARMERS & MERCHANTS BANCORP	LODI, CA	Moved from Peer 4
1098732	1,275,602	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1249002	1,012,724	FIDELITY BANCSHARES (N.C.), IN	FUQUAY-VARINA, NC	
1081118	1,065,005	FIDELITY NATIONAL CORPORATION	ATLANTA, GA	
1032464	2,105,034	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	

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ID_RSSD	Consolidated Assets(\$'000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
1199974	1,968,594	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	1,218,550	FIRST BANCORP	TROY, NC	
1204560	1,230,435	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	
1203602	1,435,578	FIRST BUSEY CORPORATION	URBANA, IL	
2875332	2,116,919	FIRST COMMUNITY BANCORP	RANCHO SANTA FE, CA	
1478017	1,524,131	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
1102312	1,993,183	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1208595	2,161,195	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
1145506	2,125,340	FIRST INDIANA CORPORATION	INDIANAPOLIS, IN	
1095982	1,037,134	FIRST M & F CORPORATION	KOSCIUSKO, MS	
1208559	2,678,687	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1106516	1,482,042	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
2641201	1,120,906	FIRST NATIONAL BANK HOLDING CO	SCOTTSDALE, AZ	Moved from Peer 4
1133437	1,144,948	FIRST NATIONAL CORPORATION	ORANGEBURG, SC	
1209097	1,599,089	FIRST OAK BROOK BANCSHARES, IN	OAK BROOK, IL	
1096505	1,437,475	FIRST SECURITY BANCORP	SEARCY, AR	
1364071	1,392,403	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1026801	1,459,019	FREMONT BANCORPORATION	FREMONT, CA	
1031346	1,943,694	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	
1029213	2,516,877	GBC BANCORP	LOS ANGELES, CA	
2003975	2,281,344	GLACIER BANCORP, INC.	KALISPELL, MT	
1140118	1,110,401	GRANITE STATE BANKSHARES, INC.	KEENE, NH	
2339133	1,403,268	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1057935	1,252,133	GUARANTY CORPORATION	DENVER, CO	
2900261	1,456,199	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
2942681	1,082,276	HAPOLIM U.S.A. HOLDING COMPAN	NEW YORK, NY	Moved from Peer 4
1117192	2,490,864	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	
2223997	1,488,918	HASTEN BANCSHARES	INDIANAPOLIS, IN	
1206546	1,785,156	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
1245291	1,097,363	HILLS BANCORPORATION	HILLS, IA	
1048803	1,506,883	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
2349860	1,031,550	HUMBOLDT BANCORP	EUREKA, CA	
2291914	1,570,588	IBERIABANK CORPORATION	NEW IBERIA, LA	
1136803	2,285,372	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1201925	2,060,200	INDEPENDENT BANK CORPORATION	IONIA, MI	
1132654	2,857,738	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
1137958	1,028,097	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	Moved from Peer 4
1064278	2,525,849	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	2,585,584	JOHNSON INTERNATIONAL, INC.	RACINE, WI	
1123915	1,166,432	KLEIN FINANCIAL, INC.	CHASKA, MN	
1404799	1,207,105	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	1,245,416	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1066209	1,084,293	LAURITZEN CORPORATION	OMAHA, NE	
2776073	2,839,858	LOCAL FINANCIAL CORPORATION	OKLAHOMA CITY, OK	
2634696	1,176,583	MACATAWA BANK CORPORATION	HOLLAND, MI	
2236447	1,382,933	MAIN STREET BANKS, INC.	KENNESAW, GA	
2856368	1,122,728	MAIN STREET TRUST, INC.	CHAMPAIGN, IL	
1209109	1,251,760	MAINSOURCE FINANCIAL GROUP	GREENSBURG, IN	
1207486	1,364,732	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
1966783	1,010,210	MASSBANK CORP.	READING, MA	
2907822	1,409,770	MBT FINANCIAL CORP.	MONROE, MI	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
1204627	1,569,862	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2516943	1,934,740	MID-STATE BANCSHARES	ARROYO GRANDE, CA	
1209828	2,019,560	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	
1117026	2,858,262	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1100037	1,077,456	NBC CAPITAL CORPORATION	STARKVILLE, MS	
2244910	1,305,717	NSB HOLDING CORP.	STATEN ISLAND, NY	Moved from Peer 4
1206911	1,608,086	OLD SECOND BANCORP, INC.	AURORA, IL	
1117259	1,157,730	OMEGA FINANCIAL CORPORATION	STATE COLLEGE, PA	
2490575	2,805,611	ORIENTAL FINANCIAL GROUP, INC.	RIO PIEDRAS, PR	
1200692	1,511,449	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
1139813	1,008,590	PENNRock FINANCIAL SERVICES CO	BLUE BALL, PA	
1070578	1,394,361	PEOPLES BANCORP INC.	MARIETTA, OH	
1098844	1,344,512	PEOPLES HOLDING COMPANY, THE	TUPELO, MS	
1247893	1,730,830	PLAINS CAPITAL CORPORATION	DALLAS, TX	
2688279	1,466,424	PLYMOUTH BANCORP, INC.	WAREHAM, MA	
2242103	1,469,265	PORT FINANCIAL CORP	BRIGHTON, MA	
1839319	1,543,414	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	1,822,256	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
1097025	1,754,620	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
2387004	2,526,769	REPUBLIC BANCSHARES, INC.	SAINT PETERSBURG, FL	
1136670	1,898,287	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	
2324429	1,088,484	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1071397	2,808,267	S & T BANCORP, INC.	INDIANA, PA	
1249730	1,040,899	S. Y. BANCORP, INC.	LOUISVILLE, KY	
1248304	2,308,854	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1085013	1,281,297	SEACOAST BANKING CORPORATION	STUART, FL	
1141067	1,894,775	SECOND BANCORP, INCORPORATED	WARREN, OH	
1199992	1,355,475	SHOREBANK CORPORATION, THE	CHICAGO, IL	
1094828	1,977,579	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	1,488,251	SINOPAC BANCORP	LOS ANGELES, CA	
1245068	1,349,020	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	1,349,768	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1201233	2,096,134	SPECTRUM BANCORPORATION, INC.	OMAHA, NE	
1141647	1,289,337	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1138861	1,362,394	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1210413	1,315,556	STATE FINANCIAL SERVICES CORPO	HALES CORNERS, WI	
2442640	1,143,752	STATE NATIONAL BANCSHARES, INC	LUBBOCK, TX	
1039454	1,561,122	STERLING BANCORP	NEW YORK, NY	
1143829	2,156,309	STERLING FINANCIAL CORPORATION	LANCASTER, PA	
2942702	1,482,612	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,268,388	SUFFOLK BANCORP	RIVERHEAD, NY	
1139242	2,111,305	SUN BANCORP, INC	VINELAND, NJ	
2495039	2,535,461	TAYLOR CAPITAL GROUP, INC.	WHEELING, IL	
2706735	1,794,437	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
1139260	1,152,050	TEXASBANC HOLDING CO.	WEATHERFORD, TX	
2367921	1,670,203	TOMPKINS TRUSTCO, INC.	ITHACA, NY	
1030170	1,145,265	TRICO BANCSHARES	CHICO, CA	
2767633	1,196,660	TROY FINANCIAL CORPORATION	TROY, NY	
1048652	2,542,866	U.S.B. HOLDING CO., INC.	ORANGEBURG, NY	
2747644	2,556,918	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1971693	1,116,367	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
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1250259	2,867,699	UNITED NATIONAL BANCORP	BRIDGEWATER, NJ	
1842421	1,014,860	UNITED NATIONAL CORPORATION	SIOUX FALLS, SD	Moved from Peer 4
1116609	1,325,865	UNIVEST CORPORATION OF PENNSYLA	SOUDERTON, PA	
1071632	2,693,881	UNIZAN FINANCIAL CORP.	CANTON, OH	
2685540	1,077,113	USDB BANCORP	STOCKTON, CA	
1050712	2,329,509	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
2626646	1,585,757	VIB CORP	EL CENTRO, CA	
2502049	1,114,905	VIRGINIA FINANCIAL GROUP, INC.	CULPEPER, VA	
1029464	2,079,518	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	1,746,194	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1029893	1,532,743	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,586,059	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	1,165,640	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
1137770	1,281,375	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
1138517	2,231,458	YARDVILLE NATIONAL BANCORP	HAMILTON, NJ	
1399765	1,371,447	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 169 bank holding companies.