

BHCPR PEER GROUP DATA  
PEER GROUP 2

PAGE 1

	SUMMARY RATIOS				
	MAR 2002	MAR 2001	2001	2000	1999
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Number of BHCs in Peer Group	70	68	68	69	64
<b>EARNINGS AND PROFITABILITY</b>					
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PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.84	3.75	3.82	3.86	4.04
+ Non-interest Income	1.35	1.33	1.41	1.33	1.41
- Overhead Expense	2.93	3.02	3.23	3.03	3.25
- Provision for Losses	0.34	0.24	0.34	0.27	0.22
+ Securities Gains (Losses)	0.02	0.07	0.06	0.01	0.01
+ Other Tax Equiv Adjustments	0.00	0.00	0.01	0.00	0.00
= Pretax Net Oper Income (TE)	1.95	1.95	1.84	1.89	1.96
Net Operating Income	1.24	1.20	1.16	1.17	1.22
Net Income	1.24	1.18	1.15	1.17	1.22
Net Income (Sub S Adjusted)	NA	0.64	0.58	0.87	NA
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.59	8.12	7.67	8.25	7.93
Interest Expense	2.42	4.11	3.57	4.17	3.63
Net Interest Income (TE)	4.18	4.07	4.18	4.17	4.37
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.44	0.31	0.43	0.30	0.28
Earnings Coverage of Net Losses (X)	12.30	30.30	13.09	21.02	18.31
Ln&Ls Allowance/Total Loans & Leases	1.53	1.43	1.52	1.40	1.37
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.87	0.71	0.82	0.69	0.57
30-89 Days Past Due Loans and Leases	1.14	1.20	1.20	1.08	0.98
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	27.23	27.07	28.75	28.68	26.65
Net ST Noncore Funding Dependence	17.28	18.17	18.74	21.03	19.93
Net Loans and Leases/Total Assets	60.90	62.31	60.49	62.12	61.76
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.03	8.09	7.99	7.84	7.88
Equity Capital/Total Assets	8.38	8.39	8.34	7.93	7.79
Net Loans&Ls/Equity Capital (X)	7.37	7.53	7.36	7.92	7.94
Cash Dividends/Net Income	28.27	30.37	31.10	31.34	29.76
Cash Dividends/Net Income (Sub S Adjusted)	NA	0.00	23.51	90.86	NA
Retained Earnings/Avg Equity Cap	10.16	9.51	8.89	9.76	10.04
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	1.59	1.93	1.52	2.78	4.79
Long-Term Debt/Equity Capital	3.48	3.29	4.07	4.36	5.31
Equity Investment in Subs/Equity Cap	105.89	101.88	105.66	103.43	103.55
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	142.80	159.38	174.68	156.97	184.03

RELATIVE INCOME STATEMENT AND MARGIN ANALYSIS

PERCENT OF AVERAGE ASSETS	MAR 2002	MAR 2001	2001	2000	1999
Interest Income (TE)	6.08	7.53	7.09	7.67	7.31
Less: Interest Expense	2.24	3.81	3.30	3.88	3.36
Equals: Net Interest Income (TE)	3.84	3.75	3.82	3.86	4.04
Plus: Non-Interest Income	1.35	1.33	1.41	1.33	1.41
Equals: Adj Operating Income (TE)	5.20	5.12	5.30	5.19	5.51
Less: Overhead Expense	2.93	3.02	3.23	3.03	3.25
Less: Provision for Loan and Lease Losses	0.34	0.24	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	0.02	0.06	0.06	0.01	0.01
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.01	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.95	1.95	1.84	1.89	1.96
Less: Applicable Income Taxes (TE)	0.71	0.73	0.67	0.69	0.73
Less: Minority Interest	0.00	0.01	0.01	0.01	0.00
Equals: Net Operating Income	1.24	1.20	1.16	1.17	1.22
Plus: Net Extraordinary Items	0.00	-0.01	0.00	0.00	0.00
Equals: Net Income	1.24	1.18	1.15	1.17	1.22
Memo: Net Income (Last Four Qtrs)	1.18	1.20	1.14	1.18	1.23
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.51	93.03	92.38	92.93	92.36
Avg Int-Bearing Funds / Avg Assets	80.84	81.52	80.73	81.47	79.47
Int Income (TE) / Avg Earning Assets	6.59	8.12	7.67	8.25	7.93
Int Expense / Avg Earning Assets	2.42	4.11	3.57	4.17	3.63
Net Int Inc (TE) / Avg Earn Assets	4.18	4.07	4.18	4.17	4.37
YIELD OR COST:					
Total Loans and Leases (TE)	7.18	8.78	8.39	8.97	8.61
Interest-Bearing Bank Balances	2.23	5.24	4.03	5.87	4.88
Fed Funds Sold & Reverse Repos	1.78	5.55	4.02	6.40	5.31
Trading Assets	7.97	7.49	6.34	6.86	4.97
Total Earning Assets	6.45	8.00	7.54	8.13	7.79
Investment Securities (TE)	5.54	6.72	6.24	6.78	6.47
U.S. Treasury & Agency Sec (excl MBS)	4.75	7.27	6.33	NA	NA
Mortgage-Backed Securities	3.93	4.86	4.55	NA	NA
All Other Securities	6.96	8.50	8.29	NA	NA
Interest-Bearing Deposits	2.61	4.54	3.94	4.50	4.01
Time Deposits of \$100K or More	3.48	6.02	5.21	5.87	5.06
Time Deposits < \$100K	4.01	5.87	5.41	5.65	5.12
Other Domestic Deposits	1.28	2.66	2.19	2.75	2.65
Foreign Deposits	2.34	5.45	4.40	5.97	5.28
Fed Funds Purchased and Repos	2.02	5.23	4.04	5.82	4.77
Other Borrowed Funds & Trading Liab	4.44	5.95	5.37	6.37	5.51
All Interest-Bearing Funds	2.77	4.70	4.08	4.74	4.21

NON-INTEREST INCOME AND EXPENSES

	MAR 2002	MAR 2001	2001	2000	1999
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Avg Personnel Exp Per Employee (\$000)	13	13	51	48	47
Avg Assets per Employee (\$000)	3,591	3,531	3,294	3,364	3,009
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.26	2.16	3.42	3.08	2.79
Overhead Exp / NII + Non-Int Income	56.78	59.40	60.84	58.87	59.92
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.93	3.02	3.23	3.03	3.25
Personnel Expense	1.54	1.53	1.61	1.54	1.62
Net Occupancy Expense	0.43	0.45	0.47	0.45	0.48
Other Operating Expenses	0.92	1.00	1.12	1.01	1.14
Overhead Less Non-Interest Income	1.56	1.69	1.71	1.71	1.78
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	55.55	58.06	59.59	57.56	58.58
Personnel Expense	29.59	29.54	30.07	29.57	29.28
Net Occupancy Expense	8.17	8.66	8.50	8.56	8.49
Other Operating Expenses	17.38	19.29	20.61	19.31	20.03
Total Non-Interest Income	25.11	25.29	26.18	24.62	24.87
Fiduciary Activities Income	2.25	2.37	2.35	2.59	3.05
Serv Charges on Deposit Accts - Domestic	7.06	7.13	7.21	6.79	6.39
Trading Revenue	0.26	0.38	0.34	NA	NA
Investment Banking Fees & Commissions	1.12	0.97	1.19	NA	NA
Venture Capital Revenue	-0.01	0.00	0.00	NA	NA
Net Servicing Fees	0.81	0.63	0.86	NA	NA
Net Securitization Income	0.21	0.14	0.11	NA	NA
Insurance Comm & Fees (Incl Premiums)	0.94	0.96	0.85	NA	NA
Net Gain (Loss) - Sales Loans, OREO, Oth	1.26	1.54	1.62	NA	NA
Other Non-Interest Income	7.24	7.29	7.53	13.05	12.63
Overhead Less Non-Interest Income	30.70	33.40	33.00	33.40	33.49
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	29.54	30.92	29.18	30.06	31.44
Appl Inc Tax+TE/Pretax NOI+TE	36.06	37.38	35.92	37.20	37.50

PERCENT COMPOSITION OF ASSETS AND LOAN MIX

PERCENT OF TOTAL ASSETS	MAR 2002	MAR 2001	2001	2000	1999
Real Estate Loans	38.10	39.24	37.41	38.13	37.57
Commercial and Industrial Loans	12.32	11.91	11.99	12.34	11.68
Loans to Individuals	7.05	7.43	7.12	7.48	8.27
Loans to Depository Institutions	0.02	0.01	0.02	0.02	0.02
Agricultural Loans	0.50	0.43	0.58	0.43	0.39
Other Loans and Leases	1.86	1.95	2.02	2.06	2.13
Net Loans and Leases	60.90	62.31	60.49	62.12	61.76
Debt Securities Over 1 Year	23.28	18.95	20.42	21.37	22.56
Mutual Funds and Equity Securities	0.30	0.36	0.35	0.95	1.11
Subtotal	85.45	83.26	82.52	85.58	86.29
Interest-Bearing Bank Balances	0.36	0.19	0.44	0.30	0.28
Federal Funds Sold & Reverse Repos	1.18	2.16	1.17	1.04	0.87
Debt Securities 1 Year or Less	3.44	3.18	3.04	3.15	2.23
Trading Assets	0.03	0.03	0.04	0.05	0.05
Total Earning Assets	91.40	91.64	90.72	91.55	91.20
Non-Int Cash and Due From Dep Inst	2.54	2.84	3.28	3.39	3.41
Acceptances	0.01	0.02	0.01	0.02	0.01
Other Real Estate Owned	0.07	0.06	0.07	0.06	0.05
All Other Assets	5.82	5.37	5.80	4.96	5.15
MEMORANDA:					
Short-Term Investments	5.47	6.17	5.29	5.30	4.17
U.S. Treasury Securities	1.39	1.28	1.34	1.34	1.64
U.S. Agency Securities (excl MBS)	5.56	5.36	5.14	6.34	5.65
Municipal Securities	2.69	2.52	2.62	2.33	2.17
Mortgage-Backed Securities	13.52	11.85	13.05	11.13	12.24
Asset-Backed Securities	0.10	0.06	0.07	NA	NA
Other Debt Securities	1.20	1.16	1.26	2.14	2.34
RE Loans Secured by 1-4 Family	14.97	17.50	15.72	16.86	19.68
Revolving	1.83	1.54	1.86	1.44	1.58
Closed-End, Sec by First Liens	11.06	13.40	11.50	13.06	15.17
Closed-End, Sec by Junior Liens	1.56	1.77	1.60	1.72	2.06
Commercial Real Estate Loans	20.17	17.73	18.49	17.34	15.64
Construction and Land Dev	4.18	3.88	3.94	3.62	3.05
Multifamily	1.38	1.12	0.96	1.17	0.92
Nonfarm Nonresidential	13.37	11.99	12.36	11.75	10.91
RE Loans Secured by Farmland	0.54	0.49	0.60	0.46	0.45
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	61.95	62.49	60.73	60.87	60.48
RE Loans Secured by 1-4 Family	24.35	27.64	25.43	26.36	31.30
Revolving	2.88	2.36	2.93	2.19	2.43
Closed-End	20.88	24.79	21.84	23.76	28.35
Commercial Real Estate Loans	31.50	27.55	28.92	26.75	24.60
Construction and Land Dev	6.50	5.99	6.18	5.55	4.82
Multifamily	2.14	1.69	1.51	1.77	1.54
Nonfarm Nonresidential	20.93	18.51	19.30	18.00	16.93
RE Loans Secured by Farmland	0.86	0.74	0.94	0.69	0.69
Loans to Depository Institutions	0.03	0.03	0.03	0.03	0.04
Commercial and Industrial Loans	20.41	19.30	20.23	20.51	19.30
Loans to Individuals	11.53	11.59	11.90	11.64	12.96
Credit Card Loans	0.39	0.37	0.44	0.87	1.05
Agricultural Loans	0.81	0.66	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	3.05	3.24	3.44	3.42	3.52

LIQUIDITY AND FUNDING

PERCENT OF TOTAL ASSETS	MAR 2002	MAR 2001	2001	2000	1999
Short-Term Investments	5.47	6.17	5.29	5.30	4.17
Liquid Assets	25.83	25.85	26.10	25.84	26.15
Investment Securities	28.15	25.63	27.29	26.26	26.56
Net Loans and Leases	60.90	62.31	60.49	62.12	61.76
Net Lns, Ls & Stdbly Ltrs of Credit	62.32	63.61	61.86	63.41	62.86
Core Deposits	59.71	60.06	58.79	59.41	61.84
Noncore Funding	29.12	29.13	29.27	30.30	27.97
Time Deposits of \$100K or More	12.55	12.36	11.89	12.37	10.12
Foreign Deposits	0.22	0.15	0.22	0.32	0.19
Fed Funds Purchased and Repos	7.07	6.22	6.61	7.37	6.99
Net Fed Funds Purchased (Sold)	5.36	3.79	5.47	6.18	6.08
Commercial Paper	0.02	0.01	0.02	0.01	0.02
Oth Borrowings W/Rem Mat 1 Yr or Less	1.76	2.52	2.00	3.03	3.76
Earning Assets Repr in 1 Year	37.47	36.64	36.96	36.46	35.46
Int-Bearing Liab Repr in 1 Year	28.42	30.18	27.46	26.59	25.61
Long-Term Debt Repr in 1 Year	0.42	0.45	0.39	0.20	0.33
Net Assets Repriceable in 1 Year	7.99	5.45	8.44	8.68	9.49
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	27.23	27.07	28.75	28.68	26.65
Net ST Noncore Funding Dependence	17.28	18.17	18.74	21.03	19.93
Short-Term Inv/ST Noncore Funding	34.20	39.49	30.79	27.26	24.39
Liq Asts-ST Noncore Fndg/Nonliq Asts	7.17	6.60	7.40	4.33	6.63
Net Loans and Leases/Total Deposits	82.53	84.18	82.86	84.47	84.34
Net Loans and Leases/Core Deposits	108.76	110.79	108.73	112.97	104.41
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.43	0.86	0.64	0.00	-2.75
Avail-For-Sale Sec Appr(Depr)/Eq Cap	0.82	2.58	2.33	0.04	-5.85
Struct Notes Appr(Depr)/Eq Cap	-0.06	0.00	-0.04	-0.03	-0.09
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	11.67	17.48	10.70	22.62	22.29
Available-For-Sale Securities	88.33	82.52	89.30	77.38	77.71
U.S. Treasury Securities	6.17	5.95	5.97	5.79	7.06
U.S. Agency Securities (excl MBS)	21.26	22.53	20.63	25.63	22.78
Municipal Securities	11.11	11.18	11.17	9.91	8.85
Mortgage-Backed Securities	47.75	45.72	47.31	41.82	45.79
Asset-Backed Securities	0.38	0.24	0.29	NA	NA
Other Debt Securities	4.55	4.67	4.82	8.72	8.54
Mutual Funds and Equity Securities	1.31	1.80	1.52	4.21	4.83
Debt Securities 1 Year or Less	13.39	13.18	12.72	13.45	9.36
Debt Securities 1 To 5 Years	31.03	24.72	29.18	27.57	25.59
Debt Securities Over 5 Years	52.05	48.68	46.09	52.34	57.53
Pledged Securities	56.79	55.84	58.63	55.47	57.66
Structured Notes, Fair Value	0.14	0.26	0.12	0.21	0.27

BHCPR PEER GROUP DATA  
PEER GROUP 2

PAGE 6

ALLOWANCE AND NET LOAN AND LEASE LOSSES

ANALYSIS RATIOS	MAR 2002	MAR 2001	2001	2000	1999
Provision for Ln&Ls Losses/Avg Assets	0.34	0.24	0.34	0.27	0.22
Provision for Ln&Ls Losses/Avg Lns&Ls	0.55	0.39	0.56	0.42	0.36
Provision for Ln&Ls Losses/Net Losses	133.00	198.17	143.21	190.54	150.21
Ln&Ls Allowance/Total Loans & Leases	1.53	1.43	1.52	1.40	1.37
Ln&Ls Allowance/Net Ln&Ls Losses (X)	5.42	11.99	5.58	9.35	7.53
ALLL/Nonaccrual Assets	285.26	320.46	291.20	320.37	364.49
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	198.75	228.36	200.67	229.94	261.07
Gross Ln&Ls Losses/Avg Loans & Leases	0.56	0.41	0.55	0.40	0.38
Recoveries/Avg Loans and Leases	0.11	0.09	0.10	0.10	0.11
Net Losses/Avg Loans and Leases	0.44	0.31	0.43	0.30	0.28
Recoveries/Prior Year-End Losses	5.68	7.05	30.41	31.49	36.65
Earnings Coverage of Net Losses (X)	12.30	30.30	13.09	21.02	18.31
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.07	0.04	0.06	0.03	0.04
RE Loans Secured By 1-4 Family	0.06	0.04	0.07	0.04	0.06
Revolving	0.06	0.03	0.07	0.02	0.06
Closed-End	0.05	0.04	0.07	0.05	0.05
Commercial Real Estate Loans	0.07	0.03	0.06	0.02	0.03
Construction and Land Dev	0.10	0.02	0.03	0.02	0.02
Multifamily	0.01	0.00	0.01	0.00	0.01
Nonfarm Nonresidential	0.05	0.02	0.06	0.02	0.03
RE Loans Secured by Farmland	0.02	0.00	0.02	0.02	0.01
Commercial and Industrial Loans	0.72	0.45	0.75	0.55	0.35
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.20	1.00	1.07	0.93	0.99
Credit Card Loans	3.11	5.43	4.60	2.37	2.67
Agricultural Loans	0.12	0.02	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	0.94	0.44	0.74	0.48	0.28

BHCPR PEER GROUP DATA  
PEER GROUP 2

PAGE 7

PAST DUE AND NONACCRUAL ASSETS

PERCENT OF LOANS AND LEASES	MAR 2002	MAR 2001	2001	2000	1999
30-89 Days PD Loans and Leases	1.14	1.20	1.20	1.08	0.98
90+ Days PD Loans and Leases	0.17	0.15	0.19	0.17	0.15
Nonaccrual Loans and Leases	0.77	0.63	0.73	0.61	0.48
90+ Days PD and Nonaccrual Loans and Leases	0.99	0.80	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&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	1.14	1.20	1.20	1.08	0.98
90+ Days Past Due Assets	0.17	0.15	0.19	0.17	0.15
Nonaccrual Assets	0.78	0.63	0.74	0.61	0.48
30+ Days PD & Nonaccrual Assets	2.13	2.03	2.14	1.96	1.65
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.60	0.51	0.59	0.52	0.42
90+ PD & Nonaccrual Assets + OREO	0.68	0.58	0.67	0.59	0.49
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.57	0.47	0.54	0.45	0.36
Allowance for Loan & Lease Losses	61.24	54.08	59.74	54.30	44.56
Equity Cap + ALLL	6.09	5.18	5.93	5.27	4.24
Tier 1 Cap + ALLL	6.33	5.50	6.20	5.42	4.26
Loans & Leases + RE Acquired	0.93	0.75	0.88	0.73	0.59

BHCPR PEER GROUP DATA  
PEER GROUP 2

PAGE 7A

PAST DUE AND NONACCRUAL LOANS AND LEASES

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	MAR 2002	MAR 2001	2001	2000	1999
Real Estate - 30-89 Days PD	0.92	0.97	0.94	0.88	0.80
- 90+ Days Past Due	0.11	0.11	0.13	0.13	0.14
- Nonaccrual	0.64	0.56	0.63	0.51	0.43
Coml & Indl - 30-89 Days PD	1.19	1.48	1.16	1.06	0.84
- 90+ Days Past Due	0.14	0.11	0.15	0.15	0.11
- Nonaccrual	1.25	1.00	1.24	1.06	0.69
Individuals - 30-89 Days PD	1.63	1.80	2.13	1.95	1.60
- 90+ Days Past Due	0.23	0.20	0.25	0.24	0.20
- Nonaccrual	0.24	0.20	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	0.61	0.71	0.47	0.48	0.80
- 90+ Days Past Due	0.04	0.03	0.03	0.07	0.07
- Nonaccrual	0.55	0.47	0.91	0.48	0.63
Foreign Govts- 30-89 Days PD	0.63	4.34	2.33	2.59	9.02
- 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	1.34	1.06	0.99	0.71	0.54
- 90+ Days Past Due	0.11	0.13	0.17	0.13	0.08
- Nonaccrual	0.47	0.48	0.43	0.27	0.10
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	1.04	1.01	1.15	1.05	1.00
- 90+ Days Past Due	0.15	0.14	0.16	0.16	0.18
- Nonaccrual	0.56	0.43	0.50	0.35	0.39
Revolving - 30-89 Days PD	0.44	0.65	0.67	0.71	0.65
- 90+ Days Past Due	0.04	0.11	0.08	0.12	0.10
- Nonaccrual	0.22	0.20	0.23	0.21	0.21
Closed-End - 30-89 Days PD	1.12	1.04	1.23	1.09	1.04
- 90+ Days Past Due	0.17	0.14	0.17	0.17	0.19
- Nonaccrual	0.57	0.42	0.53	0.36	0.37
Commercial RE - 30-89 Days PD	0.77	0.81	0.73	0.57	0.45
- 90+ Days Past Due	0.08	0.07	0.09	0.09	0.08
- Nonaccrual	0.67	0.60	0.62	0.47	0.40
Const & Dev - 30-89 Days PD	0.92	1.11	1.06	0.67	0.57
- 90+ Days Past Due	0.05	0.05	0.09	0.06	0.05
- Nonaccrual	0.56	0.49	0.45	0.43	0.24
Multifamily - 30-89 Days PD	0.35	0.65	0.14	0.36	0.23
- 90+ Days Past Due	0.04	0.05	0.07	0.06	0.05
- Nonaccrual	0.42	0.33	0.37	0.14	0.31
Nonfarm Nres- 30-89 Days PD	0.61	0.68	0.60	0.53	0.42
- 90+ Days Past Due	0.08	0.07	0.08	0.08	0.07
- Nonaccrual	0.60	0.58	0.57	0.50	0.41
Farmland - 30-89 Days PD	1.40	0.69	0.59	0.94	0.47
- 90+ Days Past Due	0.22	0.10	0.13	0.10	0.06
- Nonaccrual	0.80	0.65	0.82	1.02	0.44
Credit Card - 30-89 Days PD	1.61	1.92	1.82	1.65	1.50
- 90+ Days Past Due	0.85	0.84	0.86	0.51	0.47
- Nonaccrual	0.10	0.15	0.13	0.11	0.03



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

CAPITAL RATIOS	MAR 2002	MAR 2001	2001	2000	1999
Tier 1 Leverage Ratio	8.03	8.09	7.99	7.84	7.88
Tier 1 RBC Ratio	11.59	11.59	11.45	11.14	11.41
Total Risk-Based Capital Ratio	13.16	13.02	13.03	12.58	13.05
Tangible Tier 1 Leverage Ratio	7.82	7.97	7.82	7.65	7.69
Tangible Common Eq Cap/Tan Assets	7.00	7.41	7.11	6.87	6.69
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	16.37	15.62	15.72	16.30	17.13
Standby Letters of Credit	1.16	0.99	1.05	1.06	0.94
Commercial & Similar Letters of Credit	0.11	0.09	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	3.01	3.10	3.18	4.09	4.28
Interest Rate Contracts	2.70	2.82	2.81	3.65	4.07
Interest Rate Futures & Forward Contr	0.16	0.15	0.23	0.08	0.12
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.01	0.05
Purchased Options Contr (Int Rate)	0.47	0.65	0.33	1.26	0.56
Interest Rate Swaps	1.21	1.14	1.33	1.58	2.54
Foreign Exchange Contracts	0.04	0.05	0.06	0.08	0.06
Futures & Forward Foreign Exch Contr	0.04	0.05	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	0.00	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)	0.04	0.05	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	26.76	24.76	27.43	27.70	29.78

DERIVATIVES ANALYSIS

PERCENT OF NOTIONAL AMOUNT	MAR 2002	MAR 2001	2001	2000	1999
Interest Rate Contracts	95.15	94.34	95.41	95.52	96.71
Foreign Exchange Contracts	3.89	4.28	3.55	4.37	2.89
Equity, Comm, & Other Contracts	0.30	0.02	0.18	0.00	0.00
Futures and Forwards	33.69	32.95	36.48	24.21	26.60
Written Options	0.26	0.77	0.79	0.74	1.38
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.15	0.15	0.37	0.33	1.15
Purchased Options	11.27	15.64	10.02	20.68	14.10
Exchange-Traded	0.25	0.00	0.00	1.19	0.00
Over-The-Counter	8.40	14.36	8.56	15.68	11.81
Swaps	49.15	44.51	47.13	47.02	52.47
Held for Trading	7.84	12.14	9.25	6.79	3.25
Interest Rate Contracts	6.03	8.16	5.09	4.36	2.78
Foreign Exchange Contracts	0.01	0.43	0.00	0.03	0.01
Equity, Comm, & Other Contracts	0.07	0.02	0.03	0.00	0.00
Non-Traded	92.16	87.86	90.75	93.21	96.75
Interest Rate Contracts	80.11	75.23	88.41	82.51	85.24
Foreign Exchange Contracts	1.38	3.00	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)	93.30	94.16	82.67	91.04	96.54
One Year or Less	32.47	38.60	32.05	38.75	41.66
Over 1 Year to 5 Years	32.67	31.96	36.01	37.39	36.77
Over 5 Years	17.56	8.48	10.97	6.51	7.70
Gross Negative Fair Value (Abs Val)	0.74	0.99	0.76	0.47	0.46
Gross Positive Fair Value	0.48	0.56	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)	0.00	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	0.02	0.03	0.02	0.04	0.02
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	-0.13	-0.01	-0.02	-0.05	-0.02
Decr (Incr) in Int Expense/Net Income	0.26	-0.01	0.25	0.12	-0.56
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.12	0.02	0.00	0.04
Incr (Decr) in Net Income/Net Income	0.12	0.32	0.36	0.19	-0.36

INSURANCE AND FOREIGN ACTIVITIES

INSURANCE ACTIVITIES	MAR 2002	MAR 2001	2001		
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.01	NA	NA		
Ins Under Assets(P/C)/Tot Ins Und Ast	30.85	NA	NA		
Ins Under Assets(L/H)/Tot Ins Und Ast	69.15	NA	NA		
Sep Acct Assets(L/H)/Total Life Ast	8.08	NA	NA		
Ins Comm&Fees(incl Prem)/Adj Oper Inc	0.94	NA	NA		
Premium Inc/Ins Comm&Fees (incl Prem)	19.72	NA	NA		
Credit Rel Prem Inc/Tot Prem Inc	67.85	NA	NA		
Other Prem Inc/Total Prem Inc	32.15	NA	NA		
Ins Under Net Income/Consol Net Income	0.06	NA	NA		
Ins Net Inc (P/C)/Equity (P/C)	24.84	NA	NA		
Ins Net Inc (L/H)/Equity (L/H)	38.44	NA	NA		
Insur Ben, Losses, Exp/Insur Premiums	21.10	NA	NA		
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.20	NA	NA		
Reinsurance Recov(L/H)/Tot Assets(L/H)	10.45	NA	NA		
Net Assets Ins Under Subs/Cons Assets	0.00	NA	NA		
=====					
FOREIGN ACTIVITIES	MAR 2002	MAR 2001	2001	2000	1999
ANALYSIS RATIOS:					
Yield: Foreign Loans	35.28	29.03	29.43	43.59	1.50
Cost: Interest-Bearing Deposits	2.34	5.45	4.40	5.97	5.28
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	46.51	51.79	1.03	NA	NA
Commercial and Industrial Loans	0.65	0.21	0.67	2.41	0.15
Foreign Governments and Inst	0.00	0.00	0.00	2.47	0.00
Leases	1.76	1.93	37.91	1.30	2.43
GROWTH RATES:					
Net Loans and Leases	-18.62	199.33	-0.10	62.09	8.57
Total Selected Assets	34.04	49.17	18.57	12.53	7.03
Deposits	1100.70	27.65	78.42	31.19	68.80

PARENT COMPANY ANALYSIS - PART I

PROFITABILITY:	MAR 2002	MAR 2001	2001	2000	1999
Net Income/Avg Equity Capital	14.63	13.99	13.34	14.92	14.72
Bank Net Inc/Avg Eq Inv in Banks	15.51	14.67	13.86	16.11	16.26
Nonbk Net Inc/Avg Eq Inv in Nonbanks	8.62	11.29	13.60	5.98	6.05
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	12.76	14.99	14.21	13.23	12.90
Bank Net Income/Parent Net Income	84.20	82.70	86.58	86.17	87.94
Nonbank Net Income/Parent Net Income	2.14	2.52	4.03	2.20	3.18
Sub BHCs Net Inc/Parent Net Income	78.87	66.43	67.07	56.60	39.95
<b>LEVERAGE:</b>					
Total Liabilities/Equity	17.75	13.12	17.72	16.56	22.51
Total Debt/Equity Capital	5.57	5.61	6.21	7.55	11.17
Total Debt/Eq Cap - Exc Over Fair Value	5.59	5.69	6.25	7.64	11.49
Long-Term Debt/Equity Capital	3.48	3.29	4.07	4.36	5.31
Short-Term Debt/Equity Capital	1.59	1.93	1.52	2.78	4.79
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.09
Exc Cost Over Fair Value/Equity Cap	0.17	0.75	0.19	0.79	1.23
Long-Term Debt/Consolidated LT Debt	9.32	14.31	12.85	17.76	15.84
<b>DOUBLE LEVERAGE:</b>					
Equity Investment in Subs/Equity	105.89	101.88	105.66	103.43	103.55
Total Investment in Subs/Equity	109.72	105.80	109.65	107.37	109.69
Equity Inv in Subs/Cons Eq Cap+Min Int	97.62	96.88	97.94	97.45	96.93
Total Inv in Subs/Cons Eq Cap+Min Int	100.85	100.70	101.76	101.31	102.83
<b>DOUBLE LEVERAGE PAYBACK:</b>					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.42	0.17	0.45	0.29	0.36
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.54	1.87	1.68	1.67	1.95
<b>COVERAGE ANALYSIS:</b>					
Op Inc-Tax + Noncash/Oper Exp + Div	148.97	185.07	176.98	156.41	167.52
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	142.80	159.38	174.68	156.97	184.03
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	81.05	109.57	111.96	102.17	101.35
Pretax Oper Inc + Int Exp/Int Expense	3801.06	2317.03	1663.88	5864.35	6007.19
Div + Int From Subs/Int Exp + Div	184.37	182.93	202.68	171.59	180.25
Fees+Other Inc From Subs/Sal + Oth Exp	18.75	19.33	19.03	22.88	16.84
Net Inc/Curr Port of LT Debt+Pfd Div(X)	1594.77	2303.25	4419.56	7342.53	2087.39
<b>OTHER RATIOS:</b>					
Net Assets Repr in 1 Yr/Total Assets	0.81	0.99	1.04	0.62	0.75
<b>PAST DUE AND NONACCRUAL AS % OF LNS&amp;LS:</b>					
90+ Days Past Due	0.28	0.00	0.00	0.92	NA

PARENT COMPANY ANALYSIS - PART II

PAYOUT RATIOS - PARENT	MAR 2002	MAR 2001	2001	2000	1999
Div Paid/Inc Before Undist Inc	104.56	48.35	49.79	64.83	54.15
Dividends Paid/Net Income	28.27	30.37	31.10	31.34	30.49
Net Income - Dividends/Avg Equity	10.16	9.50	8.89	9.76	9.79
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	165.91	188.57	179.35	178.46	210.65
Dividends From Nonbank Subs	2.71	1.84	5.80	2.60	2.76
Dividends From Subsidiary BHCs	11.54	5.68	12.53	7.17	10.26
Dividends From All Subsidiaries	197.85	205.99	222.69	202.99	246.73
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	51.09	63.93	72.64	59.60	58.97
Interest Income From Bank Subs	0.56	0.76	0.63	0.51	1.36
Mgt & Service Fees From Bank Subs	5.33	5.19	6.88	5.62	4.56
Other Income From Bank Subs	0.00	0.00	0.00	0.01	0.03
Operating Income From Bank Subs	61.54	73.80	89.98	74.99	70.83
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	46.51	28.51	33.73	103.95	51.52
Interest Income From Nonbank Subs	11.56	16.02	10.51	32.43	24.33
Mgt & Serv Fees From Nonbank Subs	2.68	7.00	2.03	2.80	13.67
Other Income From Nonbank Subs	0.00	0.07	0.00	0.00	0.00
Operating Inc From Nonbank Subs	111.99	65.20	58.17	145.90	89.51
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	36.49	58.19	52.62	55.50	55.22
Interest Inc From Subsidiary BHCs	1.48	2.33	2.42	1.02	0.50
Mgt & Serv Fees From Sub BHCs	8.18	0.84	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	46.16	61.36	60.14	59.63	60.40
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	52.48	52.20	59.85	61.17	62.61
Interest Income From Bank Subs	1.66	0.84	0.69	0.90	2.21
Mgt & Serv Fees From Bank Subs	5.82	4.14	4.61	4.77	3.96
Other Income From Bank Subs	0.00	0.00	0.00	0.01	0.02
Operating Income From Bank Subs	66.44	63.28	77.07	73.06	81.14
Dividends From Nonbank Subs	0.73	0.54	1.13	0.87	0.91
Interest Income From Nonbank Subs	0.26	0.51	0.43	0.52	0.48
Mgt & Serv Fees From Nonbank Subs	0.14	0.05	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	1.72	2.21	2.69	2.93	1.69
Dividends From Subsidiary BHCs	5.88	5.76	4.94	6.73	5.73
Interest Inc From Subsidiary BHCs	0.00	0.04	0.03	0.02	0.01
Mgt & Serv Fees From Sub BHCs	0.25	0.00	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	7.74	6.73	5.37	7.19	6.24
Loans and Adv From Subs/ST Debt	187.98	125.80	370.77	83.88	29.61
Loans and Adv From Subs/Total Debt	125.90	75.30	98.04	60.56	47.29

BHCPR Reporters for Quarter Ending 03/31/2002  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
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1208661	4,116,708	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
1095674	4,788,573	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1097614	9,825,194	BANCORPSOUTH, INC.	TUPELO, MS	
1245620	4,210,130	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
2736282	3,839,442	BAY VIEW CAPITAL CORPORATION	SAN MATEO, CA	
2947435	4,841,801	BBVA PR HOLDING CORPORATION	SAN JUAN, PR	
1020180	4,924,598	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1094314	5,780,843	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1201934	3,521,770	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1114605	4,365,679	CHITTENDEN CORPORATION	BURLINGTON, VT	
1139532	3,110,040	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	Moved from Peer 3
1205688	7,482,292	CITIZENS BANKING CORPORATION	FLINT, MI	
1048867	3,345,214	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1246766	5,657,926	COMMUNITY FIRST BANKSHARES, IN	FARGO, ND	
1102367	8,123,986	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
2107707	3,273,871	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	6,153,794	DISCOUNT BANCORP, INC.	NEW YORK, NY	
1427239	4,002,315	EASTERN BANK CORPORATION	BOSTON, MA	
2089036	8,827,741	EMIGRANT BANCORP, INC.	NEW YORK, NY	
3005332	6,731,501	F.N.B. CORPORATION	NAPLES, FL	
2744894	8,515,026	FIRST BANCORP	SAN JUAN, PR	
1118797	6,863,363	FIRST BANKS, INC.	SAINT LOUIS, MO	
1076132	3,405,739	FIRST CHARTER CORPORATION	CHARLOTTE, NC	
1075911	3,682,385	FIRST CITIZENS BANCORPORATION	COLUMBIA, SC	
1071306	4,538,324	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	3,770,813	FIRST FINANCIAL BANCORP	HAMILTON, OH	
1123670	3,250,593	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208184	5,843,183	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1020902	9,977,172	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1060627	5,663,326	FIRSTBANK HOLDING COMPANY OF	LAKWOOD, CO	
1117129	7,824,932	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1050600	3,235,167	GOLD BANC CORPORATION, INC.	LEAWOOD, KS	
1136531	8,331,168	GREATER BAY BANCORP	PALO ALTO, CA	
1086533	3,824,773	HANCOCK HOLDING COMPANY	GULFPORT, MS	
1048625	6,839,165	HUDSON UNITED BANCORP	MAHWAH, NJ	Moved from Peer 9
1104231	6,141,375	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	5,181,952	INVESTORS BANCORP, MHC	MILLBURN, NJ	
1199732	3,540,847	IRWIN FINANCIAL CORPORATION	COLUMBUS, IN	
1090987	3,428,944	MB FINANCIAL, INC	CHICAGO, IL	
1072442	9,988,341	MERCANTILE BANKSHARES CORPORAT	BALTIMORE, MD	
1139279	3,594,875	NBT BANCORP INC.	NORWICH, NY	
2132932	9,305,094	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
1136661	4,117,735	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	9,177,202	OLD NATIONAL BANCORP	EVANSVILLE, IN	
1029884	4,122,043	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
1142336	4,425,903	PARK NATIONAL CORPORATION	NEWARK, OH	
1247633	4,948,442	PROVIDENT BANKSHARES CORPORATI	BALTIMORE, MD	
2452180	4,831,428	R&G FINANCIAL CORPORATION	SAN JUAN, PR	
1135600	4,409,455	REPUBLIC BANCORP INC.	OWOSSO, MI	
1075126	5,852,337	RIGGS NATIONAL CORPORATION	WASHINGTON, DC	
2847115	7,801,400	SANTANDER BANCORP	SAN JUAN, PR	

BHCPR Reporters for Quarter Ending 03/31/2002  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
2252858	3,450,412	SEACOAST FINANCIAL SERVICES CO	NEW BEDFORD, MA	
1031449	3,969,898	SILICON VALLEY BANCSHARES	SANTA CLARA, CA	
1071203	9,460,646	SKY FINANCIAL GROUP, INC.	BOWLING GREEN, OH	
2368106	5,052,010	SBNBY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1141599	6,072,856	SOUTH FINANCIAL GROUP, THE	GREENVILLE, SC	
2384021	4,309,857	SOUTHWEST BANCORPORATION OF TE	HOUSTON, TX	
1117156	5,165,937	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1109656	3,377,459	TEXAS REGIONAL BANCSHARES, INC	MCALLEN, TX	Moved from Peer 3
1079562	6,771,435	TRUSTMARK CORPORATION	JACKSON, MS	
2694814	3,055,764	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	Moved from Peer 3
1049828	8,285,558	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
1076217	5,557,581	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1048773	8,580,659	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	6,738,717	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1070448	3,164,625	WESBANCO, INC.	WHEELING, WV	Moved from Peer 3
1025541	3,966,432	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
1079740	7,070,362	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	7,468,710	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
1199602	3,481,068	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 70 bank holding companies.