

PEER GROUP 03

03/31/2003

03/31/2002

12/31/2002

12/31/2001

12/31/2000

Number of BHCs in Peer Group

175

162

169

167

172

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.76	3.95	3.97	3.83	3.95
+ Non-interest Income	1.24	1.13	1.19	1.11	1.01
- Overhead Expense	3.03	3.01	3.11	3.05	3.02
- Provision for Losses	0.21	0.24	0.30	0.27	0.23
+ Securities Gains (Losses)	0.07	0.04	0.05	0.05	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.88	1.88	1.82	1.72	1.77
Net Operating Income	1.19	1.19	1.18	1.09	1.09
Net Income	1.20	1.18	1.18	1.09	1.09
Net Income (Sub S Adjusted)	1.37	0.75	2.58	1.35	1.72

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.99	6.72	6.56	7.70	8.39
Interest Expense	1.89	2.47	2.26	3.57	4.17
Net Interest Income (TE)	4.08	4.26	4.29	4.14	4.25

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.16	0.23	0.30	0.30	0.21
Earnings Coverage of Net Losses (X)	22.98	21.30	16.83	15.13	20.93
Ln&Ls Allowance/Total Loans & Leases	1.45	1.43	1.44	1.38	1.37
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.81	0.76	0.76	0.68	0.63
30-89 Days Past Due Loans and Leases	0.92	0.96	0.88	1.06	1.01

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	22.39	22.29	22.38	23.82	24.40
Net ST Noncore Funding Dependence	11.15	12.44	11.84	14.49	16.05
Net Loans and Leases/Total Assets	62.84	63.65	63.43	64.67	65.16

CAPITALIZATION:

Tier 1 Leverage Ratio	8.47	8.39	8.52	8.23	8.33
Equity Capital/Total Assets	8.59	8.36	8.68	8.30	8.33
Net Loans&Ls/Equity Capital (X)	7.53	7.78	7.49	7.97	8.08
Cash Dividends/Net Income	25.54	25.22	26.09	26.96	29.72
Cash Dividends/Net Income (Sub S Adjusted)	52.83	34.70	24.95	45.68	33.58
Retained Earnings/Avg Equity Cap	9.74	10.00	9.71	9.09	9.14

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.49	0.76	0.68	0.93	1.04
Long-Term Debt/Equity Capital	1.48	1.72	1.19	2.22	2.00
Equity Investment in Subs/Equity Cap	108.92	107.75	107.83	108.01	106.01
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	102.24	105.22	129.06	151.77	141.18

PERCENT OF AVERAGE ASSETS	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Interest Income (TE)	5.51	6.24	6.07	7.14	7.80
Less: Interest Expense	1.74	2.29	2.09	3.31	3.88
Equals: Net Interest Income (TE)	3.76	3.95	3.97	3.83	3.95
Plus: Non-Interest Income	1.24	1.13	1.19	1.11	1.01
Equals: Adj Operating Income (TE)	5.05	5.13	5.19	5.00	5.00
Less: Overhead Expense	3.03	3.01	3.11	3.05	3.02
Less: Provision for Loan and Lease Losses	0.21	0.24	0.30	0.27	0.23
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.07	0.04	0.05	0.05	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.88	1.88	1.82	1.72	1.77
Less: Applicable Income Taxes (TE)	0.66	0.65	0.61	0.60	0.63
Less: Minority Interest	0.01	0.01	0.01	0.01	0.01
Equals: Net Operating Income	1.19	1.19	1.18	1.09	1.09
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.20	1.18	1.18	1.09	1.09
Memo: Net Income (Last Four Qtrs)	1.19	1.11	1.18	1.09	1.08
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.52	92.96	92.81	93.01	93.25
Avg Int-Bearing Funds / Avg Assets	79.12	79.31	78.90	79.44	79.67
Int Income (TE) / Avg Earning Assets	5.99	6.72	6.56	7.70	8.39
Int Expense / Avg Earning Assets	1.89	2.47	2.26	3.57	4.17
Net Int Inc (TE) / Avg Earn Assets	4.08	4.26	4.29	4.14	4.25
YIELD OR COST:					
Total Loans and Leases (TE)	6.68	7.32	7.19	8.36	9.07
Interest-Bearing Bank Balances	1.79	3.02	2.93	4.83	6.37
Fed Funds Sold & Reverse Repos	1.16	1.65	1.59	3.91	6.24
Trading Assets	3.87	2.63	2.59	2.02	4.68
Total Earning Assets	5.87	6.60	6.44	7.59	8.26
Investment Securities (TE)	4.68	5.65	5.36	6.25	6.71
U.S. Treasury & Agency Sec (excl MBS)	3.93	4.88	4.55	6.28	N/A
Mortgage-Backed Securities	4.37	5.52	5.27	6.00	N/A
All Other Securities	6.18	6.53	7.19	7.74	N/A
Interest-Bearing Deposits	1.95	2.66	2.41	3.99	4.57
Time Deposits of \$100K or More	2.80	3.69	3.34	5.25	5.84
Time Deposits < \$100K	3.06	4.09	3.70	5.53	5.71
Other Domestic Deposits	0.98	1.36	1.28	2.29	3.02
Foreign Deposits	2.00	1.71	2.31	3.99	5.64
Fed Funds Purchased and Repos	1.40	1.86	1.81	3.78	5.74
Other Borrowed Funds & Trading Liab	4.07	4.63	4.44	5.49	6.42
All Interest-Bearing Funds	2.21	2.89	2.65	4.18	4.86

PEER GROUP 03

03/31/2003

03/31/2002

12/31/2002

12/31/2001

12/31/2000

Avg Personnel Exp Per Employee (\$000)

14

13

51

48

46

Avg Assets per Employee (\$000)

3,437

3,289

3,198

3,124

3,114

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

1.91

1.98

2.22

2.07

2.21

Overhead Exp / NII + Non-Int Income

61.45

60.27

60.74

62.80

62.00

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.03

3.01

3.11

3.05

3.01

Personnel Expense

1.66

1.65

1.67

1.59

1.53

Net Occupancy Expense

0.43

0.43

0.44

0.45

0.45

Other Operating Expenses

0.92

0.92

0.97

1.00

1.00

Overhead Less Non-Interest Income

1.75

1.82

1.85

1.90

1.96

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

60.08

58.74

59.40

61.36

60.53

Personnel Expense

32.99

32.24

32.09

32.04

31.02

Net Occupancy Expense

8.61

8.38

8.46

8.99

9.01

Other Operating Expenses

18.17

17.84

18.67

20.04

20.12

Total Non-Interest Income

23.90

21.67

22.37

21.83

19.98

Fiduciary Activities Income

1.59

1.71

1.64

1.82

1.99

Serv Charges on Deposit Accts - Domestic

8.16

7.33

8.00

7.72

6.78

Trading Revenue

0.00

0.00

0.00

0.00

N/A

Investment Banking Fees & Commissions

0.56

0.62

0.65

0.60

N/A

Venture Capital Revenue

0.00

0.00

0.00

0.00

N/A

Net Servicing Fees

0.21

0.39

0.24

0.39

N/A

Net Securitization Income

0.00

0.00

0.00

0.00

N/A

Insurance Activities Revenue

0.58

0.59

0.56

0.54

N/A

Net Gain (Loss) - Sales Loans, OREO, Oth

3.07

1.74

2.00

1.80

N/A

Other Non-Interest Income

6.78

6.40

6.54

6.24

9.97

Overhead Less Non-Interest Income

35.91

36.47

36.70

38.83

39.88

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

29.13

28.88

28.50

28.59

28.38

Appl Inc Tax+TE/Pretax NOI+TE

35.13

35.17

34.35

35.89

36.14

PERCENT OF TOTAL ASSETS	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate Loans	45.33	45.38	45.36	45.58	44.40
Commercial and Industrial Loans	10.14	10.30	10.20	10.63	11.15
Loans to Individuals	4.24	4.99	4.60	5.39	6.22
Loans to Depository Institutions	0.01	0.01	0.01	0.01	0.00
Agricultural Loans	0.65	0.66	0.72	0.73	0.68
Other Loans and Leases	1.13	1.07	1.08	1.11	1.10
Net Loans and Leases	62.84	63.65	63.43	64.67	65.16
Debt Securities Over 1 Year	21.91	21.80	21.61	18.50	19.92
Mutual Funds and Equity Securities	0.45	0.51	0.45	0.42	1.07
Subtotal	85.99	86.71	86.23	84.50	86.87
Interest-Bearing Bank Balances	0.42	0.38	0.36	0.28	0.25
Federal Funds Sold & Reverse Repos	1.41	1.69	1.10	1.24	1.28
Debt Securities 1 Year or Less	2.43	2.04	2.38	1.99	2.61
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.17	91.61	90.92	91.17	91.81
Non-Int Cash and Due From Dep Inst	3.13	2.74	3.38	3.25	3.33
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.10	0.08	0.09	0.07	0.07
All Other Assets	5.60	5.58	5.56	5.45	4.69

MEMORANDA:

Short-Term Investments	4.89	4.68	4.39	4.04	4.64
U.S. Treasury Securities	0.38	0.40	0.40	0.43	0.70
U.S. Agency Securities (excl MBS)	5.45	5.45	5.62	5.24	6.95
Municipal Securities	3.10	3.52	3.15	3.53	3.40
Mortgage-Backed Securities	11.96	11.26	11.43	10.84	8.51
Asset-Backed Securities	0.05	0.05	0.05	0.06	N/A
Other Debt Securities	1.05	1.20	1.09	1.13	2.16
RE Loans Secured by 1-4 Family	16.93	18.12	17.55	18.85	19.37
Revolving	2.76	2.26	2.74	2.26	1.92
Closed-End, Sec by First Liens	12.58	13.88	13.12	14.57	15.47
Closed-End, Sec by Junior Liens	1.25	1.55	1.35	1.61	1.58
Commercial Real Estate Loans	26.11	24.99	25.55	24.55	22.43
Construction and Land Dev	5.84	5.57	5.78	5.54	4.70
Multifamily	1.65	1.67	1.63	1.63	1.57
Nonfarm Nonresidential	17.81	16.97	17.37	16.63	15.54
RE Loans Secured by Farmland	0.72	0.64	0.71	0.67	0.62

LOAN MIX, % OF GROSS LOANS & LEASES:

Real Estate Loans	72.27	71.24	71.67	70.28	67.97
RE Loans Secured by 1-4 Family	27.37	28.66	27.94	28.96	29.34
Revolving	4.36	3.51	4.27	3.43	2.89
Closed-End	22.58	24.84	23.20	25.28	26.24
Commercial Real Estate Loans	41.02	38.90	39.73	37.79	34.34
Construction and Land Dev	8.99	8.52	8.82	8.41	7.08
Multifamily	2.64	2.61	2.57	2.51	2.41
Nonfarm Nonresidential	28.12	26.52	27.19	25.61	23.76
RE Loans Secured by Farmland	1.14	1.01	1.11	1.05	0.96
Loans to Depository Institutions	0.01	0.01	0.01	0.01	0.00
Commercial and Industrial Loans	15.78	15.98	15.74	16.35	17.10
Loans to Individuals	6.82	7.85	7.29	8.33	9.47
Credit Card Loans	0.13	0.15	0.15	0.16	0.45
Agricultural Loans	1.03	1.04	1.12	1.13	1.06
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.81	1.72	1.73	1.74	1.74

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Short-Term Investments	4.89	4.68	4.39	4.04	4.64
Liquid Assets	24.14	23.14	23.51	22.35	21.95
Investment Securities	25.51	24.86	25.13	24.03	24.26
Net Loans and Leases	62.84	63.65	63.43	64.67	65.16
Net Lns, Ls & Stdbdy Ltrs of Credit	63.73	64.50	64.33	65.54	66.02
Core Deposits	64.33	64.79	64.68	64.79	63.10
Noncore Funding	24.56	24.55	24.11	24.60	26.33
Time Deposits of \$100K or More	11.70	11.97	11.57	11.90	13.41
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.78	2.91	3.03	3.18	3.32
Net Fed Funds Purchased (Sold)	1.37	1.23	1.97	1.96	2.01
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.93	1.69	1.83	1.78	2.70
Earning Assets Repr in 1 Year	38.94	36.38	38.39	37.63	36.88
Int-Bearing Liab Repr in 1 Year	26.90	30.60	27.68	31.71	32.17
Long-Term Debt Repr in 1 Year	0.51	0.59	0.48	0.66	0.51
Net Assets Repriceable in 1 Year	10.96	4.05	9.35	4.20	3.73
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	22.39	22.29	22.38	23.82	24.40
Net ST Noncore Funding Dependence	11.15	12.44	11.84	14.49	16.05
Short-Term Inv/ST Noncore Funding	41.36	36.75	36.81	30.07	31.24
Liq Asts-ST Noncore Fndg/Nonliq Asts	13.52	10.58	12.26	8.47	4.67
Net Loans and Leases/Total Deposits	81.83	82.37	82.53	83.89	84.14
Net Loans and Leases/Core Deposits	99.45	99.88	99.90	101.65	104.52
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.28	0.43	1.40	0.63	0.20
Avail-For-Sale Sec Appr(Depr)/Eq Cap	5.38	1.28	6.03	2.79	0.36
Struct Notes Appr(Depr)/Eq Cap	0.06	-0.01	0.09	0.00	-0.09
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.14	8.62	8.75	8.98	13.42
Available-For-Sale Securities	91.86	91.38	91.25	91.02	86.58
U.S. Treasury Securities	1.90	1.85	1.95	2.10	3.28
U.S. Agency Securities (excl MBS)	25.01	24.11	25.35	23.27	30.58
Municipal Securities	13.01	14.70	13.25	15.22	14.04
Mortgage-Backed Securities	44.98	44.88	44.22	44.93	34.73
Asset-Backed Securities	0.20	0.22	0.20	0.27	N/A
Other Debt Securities	4.01	4.73	4.21	4.60	9.01
Mutual Funds and Equity Securities	1.84	2.19	1.85	1.96	4.95
Debt Securities 1 Year or Less	11.16	9.24	10.91	9.57	11.63
Debt Securities 1 To 5 Years	31.79	32.24	32.17	26.20	30.55
Debt Securities Over 5 Years	51.53	53.60	51.44	48.00	50.00
Pledged Securities	51.15	50.06	51.32	52.23	52.24
Structured Notes, Fair Value	0.58	0.09	0.37	0.07	0.20

ANALYSIS RATIOS	PEER GROUP 03				
	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Provision for Ln&Ls Losses/Avg Assets	0.21	0.24	0.30	0.27	0.23
Provision for Ln&Ls Losses/Avg Lns&Ls	0.33	0.37	0.47	0.40	0.35
Provision for Ln&Ls Losses/Net Losses	204.90	210.81	167.90	155.37	197.92
Ln&Ls Allowance/Total Loans & Leases	1.45	1.43	1.44	1.38	1.37
Ln&Ls Allowance/Net Ln&Ls Losses (X)	18.07	14.63	8.78	7.61	10.90
ALLL/Nonaccrual Assets	353.15	339.12	406.90	385.54	462.34
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	268.27	250.22	297.49	273.30	301.54
Gross Ln&Ls Losses/Avg Loans & Leases	0.25	0.30	0.38	0.37	0.29
Recoveries/Avg Loans and Leases	0.08	0.07	0.08	0.07	0.07
Net Losses/Avg Loans and Leases	0.16	0.23	0.30	0.30	0.21
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	N/A	N/A
Recoveries/Prior Year-End Losses	7.13	5.77	27.07	34.27	32.20
Earnings Coverage of Net Losses (X)	22.98	21.30	16.83	15.13	20.93
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.05	0.08	0.06	0.05
RE Loans Secured By 1-4 Family	0.03	0.05	0.07	0.07	0.06
Revolving	0.01	0.02	0.05	0.05	0.05
Closed-End	0.04	0.05	0.08	0.07	0.05
Commercial Real Estate Loans	0.03	0.05	0.08	0.05	0.04
Construction and Land Dev	0.02	0.02	0.06	0.04	0.03
Multifamily	0.00	0.00	0.01	0.00	0.00
Nonfarm Nonresidential	0.02	0.05	0.06	0.04	0.02
RE Loans Secured by Farmland	0.00	0.00	0.01	0.01	0.02
Commercial and Industrial Loans	0.30	0.46	0.72	0.74	0.40
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.90	0.94	0.94	0.89	0.72
Credit Card Loans	2.75	2.75	3.79	2.74	1.76
Agricultural Loans	0.02	0.06	0.12	0.19	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.17	0.14	0.41	0.24	0.17

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 03

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PERCENT OF LOANS AND LEASES	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
30-89 Days PD Loans and Leases	0.92	0.96	0.88	1.06	1.01
90+ Days PD Loans and Leases	0.09	0.11	0.10	0.12	0.12
Nonaccrual Loans and Leases	0.67	0.66	0.64	0.59	0.51
90+ Days PD and Nonaccrual Loans and Leases	0.80	0.80	0.78	0.75	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	0.01	0.00	0.00	0.01
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.92	0.96	0.88	1.06	1.01
90+ Days Past Due Assets	0.09	0.11	0.10	0.12	0.12
Nonaccrual Assets	0.69	0.67	0.65	0.60	0.51
30+ Days PD & Nonaccrual Assets	1.77	1.82	1.73	1.85	1.71
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.52	0.52	0.51	0.49	0.44
90+ PD & Nonaccrual Assets + OREO	0.65	0.62	0.63	0.58	0.53
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.56	0.53	0.54	0.49	0.44
Allowance for Loan & Lease Losses	58.95	57.16	56.90	54.11	49.44
Equity Cap + ALLL	5.89	5.77	5.64	5.40	4.94
Tier 1 Cap + ALLL	6.07	5.83	5.85	5.49	4.98
Loans & Leases + RE Acquired	0.88	0.82	0.84	0.74	0.68

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate - 30-89 Days PD	0.84	0.83	0.75	0.94	0.83
- 90+ Days Past Due	0.07	0.10	0.09	0.09	0.10
- Nonaccrual	0.54	0.58	0.54	0.52	0.43
Coml & Indl - 30-89 Days PD	1.06	1.12	0.92	1.12	1.15
- 90+ Days Past Due	0.11	0.10	0.09	0.15	0.15
- Nonaccrual	1.13	0.94	0.92	0.83	0.83
Individuals - 30-89 Days PD	1.28	1.27	1.52	1.60	1.71
- 90+ Days Past Due	0.13	0.15	0.15	0.18	0.16
- Nonaccrual	0.26	0.27	0.26	0.27	0.22
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	0.42	0.71	0.30	0.43	0.46
- 90+ Days Past Due	0.03	0.04	0.02	0.07	0.02
- Nonaccrual	0.67	0.29	0.57	0.27	0.22
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	0.64	1.04	0.51	0.74	0.32
- 90+ Days Past Due	0.03	0.07	0.04	0.08	0.02
- Nonaccrual	0.17	0.26	0.22	0.32	0.05
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.95	0.98	1.02	1.15	1.08
- 90+ Days Past Due	0.09	0.11	0.10	0.12	0.11
- Nonaccrual	0.47	0.49	0.45	0.42	0.37
Revolving - 30-89 Days PD	0.33	0.45	0.37	0.55	0.65
- 90+ Days Past Due	0.02	0.04	0.03	0.06	0.05
- Nonaccrual	0.11	0.13	0.10	0.13	0.19
Closed-End - 30-89 Days PD	1.06	1.04	1.11	1.21	1.10
- 90+ Days Past Due	0.10	0.12	0.11	0.12	0.12
- Nonaccrual	0.46	0.52	0.50	0.45	0.35
- Jr Lien 30-89 Days PD	0.08	0.09	0.10	N/A	N/A
- Jr Lien 90+ Days PD	0.01	0.01	0.01	N/A	N/A
- Jr Lien Nonaccrual	0.05	0.04	0.05	N/A	N/A
Commercial RE - 30-89 Days PD	0.75	0.72	0.57	0.82	0.57
- 90+ Days Past Due	0.04	0.07	0.06	0.07	0.07
- Nonaccrual	0.53	0.66	0.52	0.52	0.46
Const & Dev - 30-89 Days PD	0.64	0.74	0.62	0.79	0.59
- 90+ Days Past Due	0.02	0.05	0.04	0.07	0.02
- Nonaccrual	0.48	0.59	0.43	0.59	0.29
Multifamily - 30-89 Days PD	0.13	0.24	0.15	0.29	0.17
- 90+ Days Past Due	0.00	0.02	0.00	0.00	0.00
- Nonaccrual	0.10	0.06	0.10	0.09	0.09
Nonfarm Nres- 30-89 Days PD	0.66	0.61	0.44	0.67	0.51
- 90+ Days Past Due	0.04	0.07	0.05	0.06	0.06
- Nonaccrual	0.50	0.57	0.50	0.46	0.43
Farmland - 30-89 Days PD	0.58	0.71	0.52	0.61	0.68
- 90+ Days Past Due	0.05	0.06	0.05	0.05	0.04
- Nonaccrual	0.53	0.80	0.46	0.48	0.35
Credit Card - 30-89 Days PD	1.37	1.62	1.74	1.70	1.16
- 90+ Days Past Due	0.66	0.65	0.65	0.50	0.25
- Nonaccrual	0.01	0.05	0.01	0.06	0.05

CAPITAL RATIOS	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Tier 1 Leverage Ratio	8.47	8.39	8.52	8.23	8.33
Tier 1 RBC Ratio	11.95	11.90	12.03	11.57	11.69
Total Risk-Based Capital Ratio	13.39	13.28	13.47	12.95	13.04
Tangible Tier 1 Leverage Ratio	8.41	8.32	8.45	8.16	8.24
Tangible Common Eq Cap/Tan Assets	7.60	7.46	7.70	7.45	7.50
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.23	14.60	15.21	14.81	13.93
Standby Letters of Credit	0.78	0.71	0.76	0.72	0.69
Commercial & Similar Letters of Credit	0.03	0.03	0.03	0.03	0.04
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	1.49	0.88	1.22	0.98	1.25
Interest Rate Contracts	1.42	0.74	1.06	0.88	1.23
Interest Rate Futures & Forward Contr	0.15	0.01	0.08	0.01	0.01
Written Options Contr (Int Rate)	0.04	0.00	0.02	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.11	0.01	0.15	0.16
Interest Rate Swaps	0.51	0.30	0.39	0.30	0.52
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	24.43	22.89	25.36	23.80	22.70

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Interest Rate Contracts	98.31	97.76	98.21	98.28	98.52
Foreign Exchange Contracts	0.80	1.57	0.00	0.93	0.64
Equity, Comm, & Other Contracts	0.44	0.10	0.12	0.24	0.00
Futures and Forwards	22.41	22.01	21.09	18.85	23.94
Written Options	7.65	0.00	6.55	0.54	0.11
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	7.51	0.00	6.46	0.41	0.00
Purchased Options	2.84	26.17	6.02	27.92	21.52
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	2.73	24.57	5.89	26.36	21.52
Swaps	59.22	51.53	57.21	50.30	51.42
Held for Trading	0.32	0.00	0.00	0.14	1.05
Interest Rate Contracts	0.00	0.00	0.00	0.14	1.03
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	99.68	100.00	100.00	99.86	98.95
Interest Rate Contracts	88.12	88.28	97.55	87.13	88.52
Foreign Exchange Contracts	0.00	1.57	0.00	0.04	0.63
Equity, Comm, & Other Contracts	0.44	0.10	0.12	0.24	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	90.15	98.03	90.65	95.98	76.41
One Year or Less	33.00	44.65	34.10	38.80	27.07
Over 1 Year to 5 Years	35.95	40.54	35.48	45.73	41.13
Over 5 Years	12.33	2.48	9.51	3.35	5.47
Gross Negative Fair Value (Abs Val)	1.07	0.41	1.06	0.35	0.26
Gross Positive Fair Value	1.11	0.83	1.21	0.87	0.75
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	0.01	0.01	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.11	0.00	0.08	0.01	0.00
Decr (Incr) in Int Expense/Net Income	0.15	0.01	0.06	0.04	0.04
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.72	0.19	0.42	0.24	0.06

INSURANCE ACTIVITIES	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets (P/C)/Tot Ins Und Ast	22.83	37.90	32.21	N/A	N/A
Ins Under Assets (L/H)/Tot Ins Und Ast	77.17	62.10	67.79	N/A	N/A
Sep Acct Assets (L/H)/Total Life Ast	18.18	14.29	20.00	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	0.58	0.59	0.56	N/A	N/A
Premium Inc/Ins Activities Revenue	3.14	6.16	3.88	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	65.38	61.67	63.49	N/A	N/A
Other Prem Inc/Total Prem Inc	34.62	38.33	36.51	N/A	N/A
Ins Under Net Income/Consol Net Income	0.01	0.00	0.01	N/A	N/A
Ins Net Inc (P/C)/Equity (P/C)	66.17	-92.34	8.30	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	29.71	55.75	8.71	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	26.83	32.66	26.60	N/A	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.09	8.82	0.14	N/A	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.42	0.11	0.11	N/A	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	N/A	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	5.96	N/A	N/A	N/A	N/A
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	N/A	N/A
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.14	0.00	0.33	0.19	0.29
Cost: Interest-Bearing Deposits	2.00	1.71	2.31	3.99	5.64
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	2.07
Commercial and Industrial Loans	N/A	N/A	0.01	N/A	0.37
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
Leases	N/A	N/A	N/A	N/A	1.09
GROWTH RATES:					
Net Loans and Leases	-12.01	76.14	78.78	40.75	-44.11
Total Selected Assets	30.27	18.91	52.66	-0.70	-21.72
Deposits	-1.36	-22.68	6.48	1.75	7.74

PROFITABILITY:	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Net Income/Avg Equity Capital	13.70	13.94	13.53	13.04	13.30
Bank Net Inc/Avg Eq Inv in Banks	14.10	14.57	14.23	13.67	14.37
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.93	7.83	3.81	7.84	6.20
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	12.54	10.16	10.12	10.24	9.08
Bank Net Income/Parent Net Income	104.50	102.81	103.82	103.67	102.76
Nonbank Net Income/Parent Net Income	0.99	1.20	1.00	1.46	2.03
Sub BHCs Net Inc/Parent Net Income	73.34	74.49	72.15	76.90	86.17
LEVERAGE:					
Total Liabilities/Equity	17.16	16.03	16.48	16.12	14.08
Total Debt/Equity Capital	2.63	3.37	2.59	4.12	3.88
Tot Debt+NP to Subs Iss Tr Pref/Equity	13.40	11.19	12.31	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	3.47	4.14	3.50	5.12	4.74
Total Debt/Equ Cap - Exc Over Fair Value	2.67	3.39	2.61	4.15	4.01
Long-Term Debt/Equity Capital	1.48	1.72	1.19	2.22	2.00
Short-Term Debt/Equity Capital	0.49	0.76	0.68	0.93	1.04
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.34	0.36	0.31	0.60	0.93
Long-Term Debt/Consolidated LT Debt	3.58	5.47	3.58	6.44	8.26
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	108.92	107.75	107.83	108.01	106.01
Total Investment in Subs/Equity	110.17	109.06	109.16	109.40	107.37
Equity Inv in Subs/Cons Eq Cap+Min Int	97.11	98.10	96.91	99.20	99.55
Total Inv in Subs/Cons Eq Cap+Min Int	98.17	99.22	98.00	100.38	101.07
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.66	0.54	0.61	0.65	0.44
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.87	2.00	1.88	2.25	2.38
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	107.01	107.41	125.43	140.77	143.32
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	102.24	105.22	129.06	151.77	141.18
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	86.28	96.17	115.17	111.15	98.19
Pretax Oper Inc + Int Exp/Int Expense	2649.65	9284.55	18263.3	3820.63	3763.70
Div + Int From Subs/Int Exp + Div	148.09	130.85	174.78	190.76	184.26
Fees+Other Inc From Subs/Sal + Oth Exp	12.24	10.55	10.12	11.08	12.87
Net Inc/Curr Port of LT Debt+Pfd Div(X)	68.50	47.59	111.09	65.38	549.30
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.51	-0.16	0.76	-0.17	0.13
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	10.00	0.00	0.00	1.04	0.26
Total	10.00	0.00	0.00	1.04	0.84
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.03	0.00	0.08	0.11	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.05	0.02	0.09	0.14	0.07
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	1.16	1.01	1.22	0.99	1.26
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.07
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT

03/31/2003

03/31/2002

12/31/2002

12/31/2001

12/31/2000

	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Div Paid/Inc Before Undist Inc	74.96	84.50	73.15	67.67	64.89
Dividends Paid/Net Income	25.54	25.22	26.09	26.96	29.91
Net Income - Dividends/Avg Equity	9.74	10.00	9.71	9.09	9.06

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	149.93	126.11	156.70	187.37	178.21
Dividends From Nonbank Subs	0.87	0.56	1.28	1.45	2.00
Dividends From Subsidiary BHCs	0.04	0.11	2.75	4.56	2.22
Dividends From All Subsidiaries	157.76	134.80	185.48	221.75	215.42

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	35.61	36.31	43.18	52.54	60.94
Interest Income From Bank Subs	0.18	0.12	0.21	0.23	0.52
Mgt & Service Fees From Bank Subs	3.69	3.32	3.15	4.45	4.54
Other Income From Bank Subs	0.04	0.04	0.03	0.04	0.03
Operating Income From Bank Subs	43.06	43.28	54.58	65.23	68.16

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	66.79	33.80	39.45	47.54	34.92
Interest Income From Nonbank Subs	2.06	2.99	1.78	4.15	4.26
Mgt & Serv Fees From Nonbank Subs	1.22	1.06	1.19	2.35	1.88
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	86.57	52.43	55.45	75.25	63.94

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	24.55	26.14	40.95	28.69	33.23
Interest Inc From Subsidiary BHCs	0.00	0.00	3.07	0.13	0.05
Mgt & Serv Fees From Sub BHCs	0.32	0.00	2.44	0.75	0.79
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	26.52	27.06	46.46	31.69	36.33

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	57.41	59.33	67.70	66.77	71.73
Interest Income From Bank Subs	2.14	1.10	1.13	0.43	0.71
Mgt & Serv Fees From Bank Subs	5.78	5.36	4.06	4.40	3.92
Other Income From Bank Subs	0.09	0.10	0.07	0.04	0.03
Operating Income From Bank Subs	76.58	74.89	81.66	79.24	88.05
Dividends From Nonbank Subs	1.49	0.72	0.73	0.52	0.47
Interest Income From Nonbank Subs	0.03	0.05	0.04	0.05	0.03
Mgt & Serv Fees From Nonbank Subs	0.02	0.03	0.02	0.02	0.04
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.79	1.42	1.24	1.23	1.21
Dividends From Subsidiary BHCs	0.02	1.13	1.74	5.20	4.47
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	0.13	1.18	1.81	5.60	4.92

Loans and Adv From Subs/ST Debt	583.47	378.98	398.60	31.31	146.21
Loans and Adv From Subs/Total Debt	272.07	136.33	225.32	41.22	83.78

BHCPR Reporters for Quarter Ending 03/31/2003
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
1082067	1,174,161	ABC BANCORP	MOULTRIE, GA	
2521741	1,002,820	ABINGTON BANCORP, INC.	ABINGTON, MA	Moved from Peer 4
1426812	2,328,975	ALLEGIANC BANCORP, INC.	SAINT LOUIS, MO	
1061679	1,042,521	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	1,465,302	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	1,996,161	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	1,115,162	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1,174,816	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	1,528,910	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1117316	1,190,360	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
2326629	1,029,177	ANB CORPORATION, THE	TERRELL, TX	
1048812	1,319,858	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2731858	1,446,048	BANC CORPORATION, THE	BIRMINGHAM, AL	
1133286	2,838,292	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2896458	1,019,644	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
1097306	1,163,007	BANCPPLUS CORPORATION	BELZONI, MS	
1137798	1,027,772	BANK CALUMET, INC.	HAMMOND, IN	
1097089	1,089,203	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	2,417,854	BANNER CORPORATION	WALLA WALLA, WA	
1097007	1,000,478	BANTERRA CORP	ELDORADO, IL	Moved from Peer 4
2835514	1,136,761	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
2521750	1,490,766	BOSTONFED BANCORP, INC.	BURLINGTON, MA	
1106879	1,419,535	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1250530	2,056,877	BSB BANCORP, INC.	BINGHAMTON, NY	
1201671	1,656,999	BTC FINANCIAL CORPORATION	DES MOINES, IA	Moved from Peer 9
2585846	1,402,577	CALIFORNIA COMMUNITY FINANCIAL	SAN FRANCISCO, CA	
2687795	1,747,004	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1130249	1,276,293	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1085509	1,862,378	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2332750	1,049,659	CAPITAL CORP OF THE WEST	MERCED, CA	
1247334	2,540,198	CAPITOL BANCORP LTD.	LANSING, MI	
1843080	2,912,608	CATHAY BANCORP, INC.	LOS ANGELES, CA	
1028412	1,657,916	CB BANCSHARES, INC.	HONOLULU, HI	
2745118	1,330,984	CCBT FINANCIAL COMPANIES, INC.	SOUTH YARMOUTH, MA	
2158156	1,126,654	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1111088	1,751,414	CENTURY BANCORP, INC.	MEDFORD, MA	
1486517	1,667,149	CHINA TRUST HOLDINGS CORP.	TORRANCE, CA	
1143623	1,024,687	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1076262	1,988,712	CITY HOLDING COMPANY	CROSS LANES, WV	
1142448	2,272,776	CITY NATIONAL BANCSHARES, INC.	MIAMI, FL	
1060328	1,159,250	COBIZ INC.	DENVER, CO	
2078816	1,759,745	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1080595	1,271,325	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
1117709	1,767,944	COMMUNITY BANKS, INC.	HARRISBURG, PA	
1070644	2,469,852	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1200393	2,601,328	CORUS BANCSHARES, INC.	CHICAGO, IL	
1022764	2,033,442	CPB INC.	HONOLULU, HI	
3106864	1,067,510	EUROBANCSHARES, INC.	HATO REY, PR	
1076413	2,098,469	F&M BANCORP	FREDERICK, MD	
2781910	1,064,704	FARMERS & MERCHANTS BANCORP	LODI, CA	
1098732	1,216,404	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	

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ID_RSSD	Consolidated Assets(\$'000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
1249002	1,020,556	FIDELITY BANCSHARES (N.C.), IN	FUQUAY-VARINA, NC	
1081118	1,031,380	FIDELITY NATIONAL CORPORATION	ATLANTA, GA	
1032464	2,203,498	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	1,909,591	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	1,323,958	FIRST BANCORP	TROY, NC	
1204560	1,277,768	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	
1203602	1,454,142	FIRST BUSEY CORPORATION	URBANA, IL	
2875332	2,141,220	FIRST COMMUNITY BANCORP	RANCHO SANTA FE, CA	
1478017	1,528,628	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
1102312	1,996,045	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1208595	2,103,987	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
1145506	2,280,406	FIRST INDIANA CORPORATION	INDIANAPOLIS, IN	
1095982	1,062,181	FIRST M & F CORPORATION	KOSCIUSKO, MS	
1208559	2,999,022	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1106516	1,621,023	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
2641201	1,380,829	FIRST NATIONAL BANK HOLDING CO	SCOTTSDALE, AZ	
1133437	1,192,941	FIRST NATIONAL CORPORATION	COLUMBIA, SC	
1209097	1,642,952	FIRST OAK BROOK BANCSHARES, IN	OAK BROOK, IL	
1063262	1,023,884	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	Moved from Peer 4
1096505	1,492,872	FIRST SECURITY BANCORP	SEARCY, AR	
1364071	1,387,661	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1026801	1,593,899	FREMONT BANCORPORATION	FREMONT, CA	
1031346	2,003,948	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	
1029213	2,509,277	GBC BANCORP	LOS ANGELES, CA	
2003975	2,322,506	GLACIER BANCORP, INC.	KALISPELL, MT	
2339133	1,410,209	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1057935	1,267,146	GUARANTY CORPORATION	DENVER, CO	
2900261	1,551,461	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
2942681	1,327,787	HAPCALIM U.S.A. HOLDING COMPAN	NEW YORK, NY	
1117192	2,470,414	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	
2223997	1,429,856	HASTEN BANCSHARES	INDIANAPOLIS, IN	
1206546	1,801,227	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
1245291	1,148,750	HILLS BANCORPORATION	HILLS, IA	
1048803	1,542,618	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
2349860	1,075,749	HUMBOLDT BANCORP	ROSEVILLE, CA	
2291914	1,977,204	IBERIABANK CORPORATION	NEW IBERIA, LA	
1136803	2,350,632	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1201925	2,063,521	INDEPENDENT BANK CORPORATION	IONIA, MI	
1132654	2,901,670	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
1137958	1,029,855	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	
1064278	2,548,743	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
3114654	1,613,202	ITLA CAPITAL CORPORATION	LA JOLLA, CA	New Y-9C/BHCPR reporter
1490701	2,709,773	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	Name change from JOHNSON INTERNATIONAL, INC.
1123915	1,140,245	KLEIN FINANCIAL, INC.	CHASKA, MN	
1404799	1,261,744	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	1,221,939	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1066209	1,147,473	LAURITZEN CORPORATION	OMAHA, NE	
2776073	2,848,615	LOCAL FINANCIAL CORPORATION	OKLAHOMA CITY, OK	
2634696	1,207,744	MACATAWA BANK CORPORATION	HOLLAND, MI	
2236447	1,405,208	MAIN STREET BANKS, INC.	KENNESAW, GA	
2856368	1,118,010	MAIN STREET TRUST, INC.	CHAMPAIGN, IL	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
1209109	1,262,933	MAINSOURCE FINANCIAL GROUP	GREENSBURG, IN	
1207486	1,407,841	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
1966783	1,016,544	MASSBANK CORP.	READING, MA	
2907822	1,460,472	MBT FINANCIAL CORP.	MONROE, MI	
1204627	1,638,949	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2516943	1,977,881	MID-STATE BANCSHARES	ARROYO GRANDE, CA	
1209828	2,231,305	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	
2961879	1,015,033	NARA BANCORP, INC.	LOS ANGELES, CA	Moved from Peer 4
1100037	1,073,860	NBC CAPITAL CORPORATION	STARKVILLE, MS	
2244910	1,450,308	NSB HOLDING CORP.	STATEN ISLAND, NY	
1206911	1,623,621	OLD SECOND BANCORP, INC.	AURORA, IL	
1117259	1,164,332	OMEGA FINANCIAL CORPORATION	STATE COLLEGE, PA	
2490575	2,806,288	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1200692	1,530,093	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2410283	1,013,213	PATRIOT BANK CORP.	POTTSTOWN, PA	Moved from Peer 4
1139813	1,010,525	PENNRock FINANCIAL SERVICES CO	BLUE BALL, PA	
1070578	1,668,683	PEOPLES BANCORP INC.	MARIETTA, OH	
1098844	1,392,887	PEOPLES HOLDING COMPANY, THE	TUPELO, MS	
1247893	1,942,960	PLAINS CAPITAL CORPORATION	DALLAS, TX	
2688279	1,445,357	PLYMOUTH BANCORP, INC.	WAREHAM, MA	
2242103	1,546,490	PORT FINANCIAL CORP	BRIGHTON, MA	
1839319	1,628,995	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	1,878,607	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
1097025	1,812,269	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
2387004	2,592,478	REPUBLIC BANCSHARES, INC.	SAINT PETERSBURG, FL	
1136670	1,990,524	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	
2324429	1,133,902	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1071397	2,840,003	S & T BANCORP, INC.	INDIANA, PA	
1249730	1,075,241	S. Y. BANCORP, INC.	LOUISVILLE, KY	
1248304	2,371,520	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1085013	1,298,062	SEACOAST BANKING CORPORATION	STUART, FL	
1141067	1,909,026	SECOND BANCORP, INCORPORATED	WARREN, OH	
1199992	1,402,787	SHOREBANK CORPORATION, THE	CHICAGO, IL	
1094828	1,958,156	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	1,611,032	SINOPAC BANCORP	LOS ANGELES, CA	
2352990	1,027,258	SOUTHERN FINANCIAL BANCORP, IN	WARRENTON, VA	Moved from Peer 4
1245068	1,326,558	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	1,486,049	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1201233	2,100,591	SPECTRUM BANCORPORATION, INC.	OMAHA, NE	
1141647	1,306,637	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1138861	1,380,092	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1210413	1,289,549	STATE FINANCIAL SERVICES CORPO	HALES CORNERS, WI	
2442640	1,122,276	STATE NATIONAL BANCSHARES, INC	LUBBOCK, TX	
1039454	1,562,228	STERLING BANCORP	NEW YORK, NY	
1143829	2,160,885	STERLING FINANCIAL CORPORATION	LANCASTER, PA	
2942702	1,487,691	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,257,701	SUFFOLK BANCORP	RIVERHEAD, NY	
1139242	2,186,777	SUN BANCORP, INC	VINELAND, NJ	
1117718	1,005,832	SUN BANCORP, INC.	LEWISBURG, PA	Moved from Peer 4
2495039	2,572,180	TAYLOR CAPITAL GROUP, INC.	WHEELING, IL	
2706735	1,952,467	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	

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1139260	1,172,791	TEXASBANC HOLDING CO.	WEATHERFORD, TX	
2367921	1,763,857	TOMPKINS TRUSTCO, INC.	ITHACA, NY	
1030170	1,177,155	TRICO BANCSHARES	CHICO, CA	
2767633	1,230,433	TROY FINANCIAL CORPORATION	TROY, NY	
1048652	2,456,906	U.S.B. HOLDING CO., INC.	ORANGEBURG, NY	
2747644	2,643,937	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1971693	1,156,146	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	
1250259	2,977,145	UNITED NATIONAL BANCORP	BRIDGEWATER, NJ	
1116609	1,305,138	UNIVEST CORPORATION OF PENNSYLA	SOUDERTON, PA	
1071632	2,810,930	UNIZAN FINANCIAL CORP.	CANTON, OH	
2685540	1,079,059	USDB BANCORP	STOCKTON, CA	
1050712	2,364,511	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
2626646	1,678,993	VIB CORP	EL CENTRO, CA	
2502049	1,135,790	VIRGINIA FINANCIAL GROUP, INC.	CULPEPER, VA	
1029464	2,041,123	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	1,816,908	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1029893	1,558,028	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,645,926	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	1,187,167	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
1137770	1,321,724	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
1138517	2,288,629	YARDVILLE NATIONAL BANCORP	HAMILTON, NJ	
1399765	1,380,060	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 175 bank holding companies.