

	PEER GROUP 03 09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
	-----	-----	-----	-----	-----
Number of BHCs in Peer Group	166	172	167	172	159
<b>EARNINGS AND PROFITABILITY</b>					
-----					
<b>PERCENT OF AVERAGE ASSETS:</b>					
Net Interest Income (TE)	3.98	3.78	3.83	3.95	3.99
+ Non-interest Income	1.14	1.05	1.11	1.01	1.05
- Overhead Expense	3.06	2.98	3.05	3.02	3.03
- Provision for Losses	0.27	0.24	0.27	0.23	0.21
+ Securities Gains (Losses)	0.06	0.05	0.05	0.00	0.01
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.87	1.71	1.72	1.77	1.85
Net Operating Income	1.19	1.08	1.09	1.09	1.16
Net Income	1.19	1.08	1.09	1.09	1.16
Net Income (Sub S Adjusted)	1.25	1.31	1.35	1.72	1.38
<b>PERCENT OF AVG EARNING ASSETS:</b>					
Interest Income (TE)	6.65	7.89	7.70	8.39	7.91
Interest Expense	2.34	3.83	3.57	4.17	3.63
Net Interest Income (TE)	4.30	4.08	4.14	4.25	4.29
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>					
Net Ln&Ls Losses/Avg Loans & Leases	0.27	0.26	0.30	0.21	0.22
Earnings Coverage of Net Losses (X)	19.38	14.72	15.13	20.93	19.80
Ln&Ls Allowance/Total Loans & Leases	1.43	1.39	1.38	1.37	1.36
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.75	0.70	0.68	0.63	0.56
30-89 Days Past Due Loans and Leases	0.75	0.98	1.06	1.01	0.81
<b>LIQUIDITY AND FUNDING:</b>					
Net Noncore Funding Dependence	21.39	23.25	23.82	24.40	24.91
Net ST Noncore Funding Dependence	10.80	14.08	14.49	16.05	17.45
Net Loans and Leases/Total Assets	63.30	64.84	64.67	65.16	63.72
<b>CAPITALIZATION:</b>					
Tier 1 Leverage Ratio	8.48	8.18	8.23	8.33	8.44
Equity Capital/Total Assets	8.66	8.42	8.30	8.33	8.08
Net Loans&Ls/Equity Capital (X)	7.50	7.88	7.97	8.08	8.10
Cash Dividends/Net Income	26.08	26.98	26.96	29.72	30.28
Cash Dividends/Net Income (Sub S Adjusted)	21.27	68.21	45.68	33.58	21.08
Retained Earnings/Avg Equity Cap	9.83	9.05	9.09	9.14	9.44
<b>PARENT COMPANY RATIOS:</b>					
Short-Term Debt/Equity Capital	0.77	1.02	0.93	1.04	1.10
Long-Term Debt/Equity Capital	1.20	2.10	2.22	2.00	1.15
Equity Investment in Subs/Equity Cap	107.10	108.12	108.01	106.01	104.40
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	121.82	146.35	151.76	141.18	148.18

PERCENT OF AVERAGE ASSETS -----	PEER GROUP 03				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Interest Income (TE)	6.15	7.32	7.14	7.80	7.36
Less: Interest Expense	2.17	3.55	3.31	3.88	3.37
Equals: Net Interest Income (TE)	3.98	3.78	3.83	3.95	3.99
Plus: Non-Interest Income	1.14	1.05	1.11	1.01	1.05
Equals: Adj Operating Income (TE)	5.16	4.87	5.00	5.00	5.09
Less: Overhead Expense	3.06	2.98	3.05	3.02	3.03
Less: Provision for Loan and Lease Losses	0.27	0.24	0.27	0.23	0.21
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.06	0.05	0.05	0.00	0.01
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.87	1.71	1.72	1.77	1.85
Less: Applicable Income Taxes (TE)	0.64	0.59	0.60	0.63	0.67
Less: Minority Interest	0.01	0.01	0.01	0.01	0.00
Equals: Net Operating Income	1.19	1.08	1.09	1.09	1.16
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.19	1.08	1.09	1.09	1.16
Memo: Net Income (Last Four Qtrs)	1.16	1.06	1.09	1.08	1.17
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.94	93.11	93.01	93.25	93.21
Avg Int-Bearing Funds / Avg Assets	79.19	79.67	79.44	79.68	79.29
Int Income (TE) / Avg Earning Assets	6.65	7.89	7.70	8.39	7.91
Int Expense / Avg Earning Assets	2.34	3.83	3.57	4.17	3.63
Net Int Inc (TE) / Avg Earn Assets	4.30	4.08	4.14	4.25	4.29
YIELD OR COST:					
Total Loans and Leases (TE)	7.28	8.55	8.36	9.07	8.68
Interest-Bearing Bank Balances	2.47	5.31	4.83	6.37	6.60
Fed Funds Sold & Reverse Repos	1.67	4.44	3.91	6.24	4.96
Trading Assets	2.57	1.93	2.02	4.68	3.95
Total Earning Assets	6.52	7.77	7.59	8.26	7.78
Investment Securities (TE)	5.51	6.41	6.25	6.71	6.33
U.S. Treasury & Agency Sec (excl MBS)	4.72	6.69	6.28	NA	NA
Mortgage-Backed Securities	5.43	6.10	6.00	NA	NA
All Other Securities	7.11	7.70	7.74	NA	NA
Interest-Bearing Deposits	2.50	4.27	3.99	4.57	4.02
Time Deposits of \$100K or More	3.44	5.55	5.25	5.84	4.98
Time Deposits < \$100K	3.81	5.73	5.53	5.71	5.18
Other Domestic Deposits	1.34	2.53	2.29	3.02	2.69
Foreign Deposits	1.70	4.56	3.99	5.64	4.72
Fed Funds Purchased and Repos	1.89	4.42	3.78	5.74	4.72
Other Borrowed Funds & Trading Liab	4.64	5.66	5.49	6.42	5.55
All Interest-Bearing Funds	2.74	4.46	4.18	4.86	4.25

	PEER GROUP 03				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
	-----	-----	-----	-----	-----
Avg Personnel Exp Per Employee (\$000)	38	36	48	46	43
Avg Assets per Employee (\$000)	3,244	3,244	3,124	3,114	2,867
ANALYSIS RATIOS					
-----					
Mutual Fund Fee Inc / Non-Int Income	2.53	1.99	2.07	2.21	1.96
Overhead Exp / NII + Non-Int Income	60.51	62.82	62.80	62.00	61.19
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.06	2.98	3.05	3.01	3.03
Personnel Expense	1.64	1.56	1.59	1.53	1.55
Net Occupancy Expense	0.44	0.44	0.45	0.45	0.45
Other Operating Expenses	0.96	0.97	1.00	1.00	1.01
Overhead Less Non-Interest Income	1.88	1.89	1.90	1.96	1.96
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	59.17	61.32	61.36	60.53	59.73
Personnel Expense	31.77	32.07	32.04	31.02	30.69
Net Occupancy Expense	8.46	9.05	8.99	9.01	8.91
Other Operating Expenses	18.61	19.90	20.04	20.12	19.74
Total Non-Interest Income	21.64	21.21	21.83	19.98	20.15
Fiduciary Activities Income	1.71	1.88	1.82	1.99	2.05
Serv Charges on Deposit Accts - Domestic	7.94	7.44	7.72	6.78	6.46
Trading Revenue	0.00	0.00	0.00	NA	NA
Investment Banking Fees & Commissions	0.68	0.58	0.60	NA	NA
Venture Capital Revenue	0.00	0.00	0.00	NA	NA
Net Servicing Fees	0.28	0.44	0.39	NA	NA
Net Securitization Income	0.00	0.00	0.00	NA	NA
Insurance Comm & Fees (Incl Premiums)	0.62	0.49	0.54	NA	NA
Net Gain (Loss) - Sales Loans, OREO, Oth	1.67	1.53	1.80	NA	NA
Other Non-Interest Income	6.19	6.39	6.24	9.97	10.34
Overhead Less Non-Interest Income	36.98	39.38	38.83	39.88	38.91
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	29.04	28.95	28.59	28.38	30.02
Appl Inc Tax+TE/Pretax NOI+TE	35.03	36.11	35.89	36.14	36.99

PERCENT OF TOTAL ASSETS -----	PEER GROUP 03				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Real Estate Loans	45.48	45.21	45.58	44.40	42.02
Commercial and Industrial Loans	9.96	10.89	10.63	11.15	11.12
Loans to Individuals	4.81	5.42	5.39	6.22	6.84
Loans to Depository Institutions	0.01	0.01	0.01	0.00	0.00
Agricultural Loans	0.81	0.70	0.73	0.68	0.66
Other Loans and Leases	1.11	1.07	1.11	1.10	1.20
Net Loans and Leases	63.30	64.84	64.67	65.16	63.72
Debt Securities Over 1 Year	21.66	18.54	18.50	19.92	21.59
Mutual Funds and Equity Securities	0.50	0.44	0.42	1.07	1.10
Subtotal	86.22	84.39	84.50	86.87	87.35
Interest-Bearing Bank Balances	0.37	0.44	0.28	0.25	0.18
Federal Funds Sold & Reverse Repos	1.44	1.72	1.24	1.28	0.86
Debt Securities 1 Year or Less	2.24	2.22	1.99	2.61	2.57
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.17	91.62	91.17	91.81	91.85
Non-Int Cash and Due From Dep Inst	3.24	2.93	3.25	3.33	3.32
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.09	0.07	0.07	0.07	0.08
All Other Assets	5.44	5.36	5.45	4.69	4.62

## MEMORANDA:

Short-Term Investments	4.68	4.99	4.04	4.64	4.00
U.S. Treasury Securities	0.40	0.50	0.43	0.70	1.42
U.S. Agency Securities (excl MBS)	5.53	5.04	5.24	6.95	6.20
Municipal Securities	3.60	3.49	3.53	3.40	3.50
Mortgage-Backed Securities	11.62	10.41	10.84	8.51	10.05
Asset-Backed Securities	0.05	0.07	0.06	NA	NA
Other Debt Securities	1.00	1.27	1.13	2.16	2.24
RE Loans Secured by 1-4 Family	17.71	18.83	18.85	19.37	19.36
Revolving	2.61	2.14	2.26	1.92	1.83
Closed-End, Sec by First Liens	13.29	14.66	14.57	15.47	15.47
Closed-End, Sec by Junior Liens	1.42	1.60	1.61	1.58	1.56
Commercial Real Estate Loans	25.81	23.99	24.55	22.43	20.33
Construction and Land Dev	5.82	5.51	5.54	4.70	4.14
Multifamily	1.66	1.61	1.63	1.57	1.28
Nonfarm Nonresidential	17.53	16.20	16.63	15.54	14.03
RE Loans Secured by Farmland	0.71	0.63	0.67	0.62	0.58
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	71.79	69.92	70.28	67.97	65.69
RE Loans Secured by 1-4 Family	27.81	29.27	28.96	29.34	30.23
Revolving	4.07	3.24	3.43	2.89	2.80
Closed-End	23.36	25.71	25.28	26.24	27.20
Commercial Real Estate Loans	40.22	36.88	37.79	34.34	31.65
Construction and Land Dev	8.89	8.32	8.41	7.08	6.41
Multifamily	2.62	2.48	2.51	2.41	1.97
Nonfarm Nonresidential	27.45	24.98	25.61	23.76	21.89
RE Loans Secured by Farmland	1.10	0.98	1.05	0.96	0.92
Loans to Depository Institutions	0.01	0.01	0.01	0.00	0.00
Commercial and Industrial Loans	15.49	16.67	16.35	17.10	17.25
Loans to Individuals	7.60	8.36	8.33	9.47	10.76
Credit Card Loans	0.15	0.15	0.16	0.45	0.59
Agricultural Loans	1.25	1.09	1.13	1.06	1.05
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.76	1.69	1.74	1.74	1.91

## BHCPR PEER GROUP DATA

## LIQUIDITY AND FUNDING

PAGE 5

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Short-Term Investments	4.68	4.99	4.04	4.64	4.00
Liquid Assets	23.84	22.20	22.35	21.95	22.84
Investment Securities	25.01	23.75	24.03	24.26	26.04
Net Loans and Leases	63.30	64.84	64.67	65.16	63.72
Net Lns, Ls & Stdbly Ltrs of Credit	64.16	65.71	65.54	66.02	64.57
Core Deposits	65.34	63.90	64.79	63.10	63.36
Noncore Funding	23.60	25.33	24.60	26.33	26.33
Time Deposits of \$100K or More	11.63	12.92	11.90	13.41	11.48
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.67	3.15	3.18	3.32	4.11
Net Fed Funds Purchased (Sold)	1.23	1.41	1.96	2.01	3.26
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.67	1.67	1.78	2.70	3.65
Earning Assets Repr in 1 Year	37.79	38.09	37.63	36.88	34.19
Int-Bearing Liab Repr in 1 Year	27.65	34.48	31.71	32.17	30.80
Long-Term Debt Repr in 1 Year	0.49	0.77	0.66	0.51	0.43
Net Assets Repriceable in 1 Year	8.51	2.33	4.20	3.73	1.87
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	21.39	23.25	23.82	24.40	24.91
Net ST Noncore Funding Dependence	10.80	14.08	14.49	16.05	17.45
Short-Term Inv/ST Noncore Funding	41.28	35.50	30.07	31.24	25.74
Liq Asts-ST Noncore Fndg/Nonliq Asts	13.56	7.12	8.47	4.67	4.12
Net Loans and Leases/Total Deposits	81.78	83.61	83.89	84.14	84.23
Net Loans and Leases/Core Deposits	98.64	103.07	101.65	104.52	101.86
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.59	1.17	0.63	0.20	-1.63
Avail-For-Sale Sec Appr(Depr)/Eq Cap	6.69	5.67	2.79	0.36	-6.54
Struct Notes Appr(Depr)/Eq Cap	0.09	0.01	0.00	-0.09	-0.15
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.79	9.44	8.98	13.42	14.95
Available-For-Sale Securities	91.21	90.56	91.02	86.58	84.62
U.S. Treasury Securities	1.71	2.47	2.10	3.28	5.97
U.S. Agency Securities (excl MBS)	25.04	23.80	23.27	30.58	25.48
Municipal Securities	15.03	14.79	15.22	14.04	13.67
Mortgage-Backed Securities	45.41	43.17	44.93	34.73	37.16
Asset-Backed Securities	0.21	0.32	0.27	NA	NA
Other Debt Securities	3.87	5.44	4.60	9.01	8.74
Mutual Funds and Equity Securities	2.04	1.89	1.96	4.95	4.46
Debt Securities 1 Year or Less	9.99	10.67	9.57	11.63	10.49
Debt Securities 1 To 5 Years	32.42	26.11	26.20	30.55	30.51
Debt Securities Over 5 Years	51.87	49.20	48.00	50.00	50.68
Pledged Securities	51.35	51.63	52.23	52.24	51.45
Structured Notes, Fair Value	0.30	0.09	0.07	0.20	0.34

ANALYSIS RATIOS	PEER GROUP 03				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Provision for Ln&Ls Losses/Avg Assets	0.27	0.24	0.27	0.23	0.21
Provision for Ln&Ls Losses/Avg Lns&Ls	0.42	0.36	0.40	0.35	0.33
Provision for Ln&Ls Losses/Net Losses	179.55	149.89	155.37	197.92	183.38
Ln&Ls Allowance/Total Loans & Leases	1.43	1.39	1.38	1.37	1.36
Ln&Ls Allowance/Net Ln&Ls Losses (X)	11.19	8.81	7.61	10.90	9.90
ALLL/Nonaccrual Assets	363.56	342.27	385.54	462.34	459.26
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	259.87	240.11	273.30	301.54	321.29
Gross Ln&Ls Losses/Avg Loans & Leases	0.36	0.33	0.37	0.29	0.31
Recoveries/Avg Loans and Leases	0.08	0.07	0.07	0.07	0.09
Net Losses/Avg Loans and Leases	0.27	0.26	0.30	0.21	0.22
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	NA	NA	NA	NA
Recoveries/Prior Year-End Losses	20.19	24.41	34.27	32.20	34.81
Earnings Coverage of Net Losses (X)	19.38	14.72	15.13	20.93	19.80
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.07	0.05	0.06	0.05	0.04
RE Loans Secured By 1-4 Family	0.06	0.06	0.07	0.06	0.05
Revolving	0.03	0.04	0.05	0.05	0.04
Closed-End	0.06	0.05	0.07	0.05	0.04
Commercial Real Estate Loans	0.07	0.03	0.05	0.04	0.02
Construction and Land Dev	0.06	0.03	0.04	0.03	0.01
Multifamily	0.01	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.06	0.02	0.04	0.02	0.02
RE Loans Secured by Farmland	0.01	0.00	0.01	0.02	0.00
Commercial and Industrial Loans	0.60	0.62	0.74	0.40	0.35
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.85	0.79	0.89	0.72	0.83
Credit Card Loans	3.26	5.41	2.74	1.76	1.98
Agricultural Loans	0.10	0.08	0.19	0.03	0.07
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.25	0.22	0.24	0.17	0.22

## BHCPR PEER GROUP DATA

## PAST DUE AND NONACCRUAL ASSETS

PAGE 7

PERCENT OF LOANS AND LEASES	PEER GROUP 03 09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
30-89 Days PD Loans and Leases	0.75	0.98	1.06	1.01	0.81
90+ Days PD Loans and Leases	0.11	0.14	0.12	0.12	0.10
Nonaccrual Loans and Leases	0.63	0.61	0.59	0.51	0.44
90+ Days PD and Nonaccrual Loans and Leases	0.77	0.79	0.75	0.68	0.58
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	0.01	0.01
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.75	0.98	1.06	1.01	0.81
90+ Days Past Due Assets	0.11	0.14	0.12	0.12	0.10
Nonaccrual Assets	0.64	0.62	0.60	0.51	0.44
30+ Days PD & Nonaccrual Assets	1.57	1.81	1.85	1.71	1.43
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.50	0.52	0.49	0.44	0.37
90+ PD & Nonaccrual Assets + OREO	0.63	0.61	0.58	0.53	0.46
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.54	0.49	0.49	0.44	0.39
Allowance for Loan & Lease Losses	57.09	54.03	54.11	49.44	45.74
Equity Cap + ALLL	5.63	5.33	5.40	4.94	4.47
Tier 1 Cap + ALLL	5.83	5.61	5.49	4.98	4.29
Loans & Leases + RE Acquired	0.83	0.75	0.74	0.68	0.61

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Real Estate - 30-89 Days PD	0.61	0.80	0.94	0.83	0.67
- 90+ Days Past Due	0.08	0.12	0.09	0.10	0.09
- Nonaccrual	0.52	0.51	0.52	0.43	0.43
Coml & Indl - 30-89 Days PD	0.96	1.20	1.12	1.15	0.93
- 90+ Days Past Due	0.14	0.16	0.15	0.15	0.10
- Nonaccrual	1.04	0.94	0.83	0.83	0.62
Individuals - 30-89 Days PD	1.32	1.55	1.60	1.71	1.43
- 90+ Days Past Due	0.15	0.14	0.18	0.16	0.15
- Nonaccrual	0.23	0.28	0.27	0.22	0.17
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	0.23	0.30	0.43	0.46	0.37
- 90+ Days Past Due	0.07	0.04	0.07	0.02	0.04
- Nonaccrual	0.48	0.20	0.27	0.22	0.27
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	6.20	0.00	0.00	0.00
- Nonaccrual	0.00	2.44	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.32	0.72	0.74	0.32	0.32
- 90+ Days Past Due	0.07	0.05	0.08	0.02	0.03
- Nonaccrual	0.23	0.28	0.32	0.05	0.08
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.75	0.92	1.15	1.08	0.90
- 90+ Days Past Due	0.11	0.12	0.12	0.11	0.11
- Nonaccrual	0.43	0.45	0.42	0.37	0.38
Revolving - 30-89 Days PD	0.31	0.57	0.55	0.65	0.49
- 90+ Days Past Due	0.03	0.05	0.06	0.05	0.06
- Nonaccrual	0.10	0.20	0.13	0.19	0.13
Closed-End - 30-89 Days PD	0.81	0.92	1.21	1.10	0.94
- 90+ Days Past Due	0.12	0.12	0.12	0.12	0.11
- Nonaccrual	0.48	0.46	0.45	0.35	0.41
- Jr Lien 30-89 Days PD	0.08	NA	NA	NA	NA
- Jr Lien 90+ Days PD	0.01	NA	NA	NA	NA
- Jr Lien Nonaccrual	0.04	NA	NA	NA	NA
Commercial RE - 30-89 Days PD	0.52	0.72	0.82	0.57	0.43
- 90+ Days Past Due	0.06	0.09	0.07	0.07	0.05
- Nonaccrual	0.53	0.54	0.52	0.46	0.43
Const & Dev - 30-89 Days PD	0.37	0.85	0.79	0.59	0.49
- 90+ Days Past Due	0.03	0.09	0.07	0.02	0.02
- Nonaccrual	0.57	0.54	0.59	0.29	0.23
Multifamily - 30-89 Days PD	0.26	0.26	0.29	0.17	0.19
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.07	0.06	0.09	0.09	0.15
Nonfarm Nres- 30-89 Days PD	0.46	0.57	0.67	0.51	0.42
- 90+ Days Past Due	0.05	0.08	0.06	0.06	0.05
- Nonaccrual	0.46	0.48	0.46	0.43	0.42
Farmland - 30-89 Days PD	0.30	0.50	0.61	0.68	0.39
- 90+ Days Past Due	0.07	0.09	0.05	0.04	0.03
- Nonaccrual	0.55	0.61	0.48	0.35	0.34
Credit Card - 30-89 Days PD	1.47	1.86	1.70	1.16	1.11
- 90+ Days Past Due	0.60	0.48	0.50	0.25	0.26
- Nonaccrual	0.05	0.07	0.06	0.05	0.06



CAPITAL RATIOS	PEER GROUP 03				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Tier 1 Leverage Ratio	8.48	8.18	8.23	8.33	8.44
Tier 1 RBC Ratio	11.84	11.50	11.57	11.69	12.02
Total Risk-Based Capital Ratio	13.19	12.84	12.95	13.04	13.31
Tangible Tier 1 Leverage Ratio	8.41	8.12	8.16	8.24	8.31
Tangible Common Eq Cap/Tan Assets	7.75	7.60	7.45	7.50	7.28
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.35	14.74	14.81	13.93	14.84
Standby Letters of Credit	0.74	0.71	0.72	0.69	0.64
Commercial & Similar Letters of Credit	0.03	0.04	0.03	0.04	0.05
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	0.89	0.95	1.24	0.92
Interest Rate Contracts	0.90	0.73	0.86	1.21	0.91
Interest Rate Futures & Forward Contr	0.01	0.00	0.01	0.01	0.00
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.07	0.08	0.15	0.16	0.13
Interest Rate Swaps	0.30	0.28	0.30	0.52	0.45
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	25.09	23.45	23.80	22.70	25.12

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Interest Rate Contracts	98.19	96.06	98.28	98.52	99.26
Foreign Exchange Contracts	1.03	3.12	0.93	0.64	0.40
Equity, Comm, & Other Contracts	0.00	0.10	0.24	0.00	0.00
Futures and Forwards	19.54	21.94	18.85	23.94	16.71
Written Options	3.25	0.15	0.27	0.00	0.58
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.25	0.00	0.14	0.00	0.58
Purchased Options	19.40	23.89	27.92	21.52	25.16
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	19.29	23.02	26.36	21.52	25.16
Swaps	54.94	51.49	51.50	52.61	54.84
Held for Trading	0.19	1.04	0.14	1.05	1.14
Interest Rate Contracts	0.00	0.00	0.14	1.03	1.14
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	99.81	98.96	99.86	98.95	98.86
Interest Rate Contracts	97.01	84.37	87.13	88.52	87.30
Foreign Exchange Contracts	1.01	4.10	0.04	0.63	0.40
Equity, Comm, & Other Contracts	0.00	0.10	0.24	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	90.17	97.51	97.26	77.60	86.78
One Year or Less	38.13	39.28	38.80	27.07	36.27
Over 1 Year to 5 Years	36.63	44.85	45.73	41.13	36.52
Over 5 Years	5.03	4.02	3.76	5.98	9.03
Gross Negative Fair Value (Abs Val)	0.99	0.42	0.33	0.26	0.52
Gross Positive Fair Value	1.26	0.54	0.83	0.83	0.64
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	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.08	0.00	0.01	0.00	0.03
Decr (Incr) in Int Expense/Net Income	0.02	0.02	0.04	0.04	-0.01
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.41	0.19	0.24	0.06	0.03

## INSURANCE ACTIVITIES

09/30/2002

09/30/2001

12/31/2001

12/31/2000

12/31/1999

## ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.00	NA	NA	NA	NA
Ins Under Assets (P/C)/Tot Ins Und Ast	41.08	NA	NA	NA	NA
Ins Under Assets (L/H)/Tot Ins Und Ast	58.92	NA	NA	NA	NA
Sep Acct Assets (L/H)/Total Life Ast	12.50	NA	NA	NA	NA
Ins Comm&Fees (incl Prem)/Adj Oper Inc	0.62	NA	NA	NA	NA
Premium Inc/Ins Comm&Fees (incl Prem)	4.67	NA	NA	NA	NA
Credit Rel Prem Inc/Tot Prem Inc	73.06	NA	NA	NA	NA
Other Prem Inc/Total Prem Inc	26.94	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)	6.70	NA	NA	NA	NA
Ins Net Inc (L/H)/Equity (L/H)	27.92	NA	NA	NA	NA
Insur Ben, Losses, Exp/Insur Premiums	27.23	NA	NA	NA	NA
Reinsurance Recov (P/C)/Tot Assets (P/C)	0.52	NA	NA	NA	NA
Reinsurance Recov (L/H)/Tot Assets (L/H)	0.12	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	0.00	0.23	0.19	0.29	0.20
Cost: Interest-Bearing Deposits	1.70	4.56	3.99	5.64	4.72
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	NA	NA	NA	2.07	NA
Commercial and Industrial Loans	NA	10.83	NA	0.37	0.86
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
Leases	NA	NA	NA	1.09	8.93
GROWTH RATES:					
Net Loans and Leases	-39.34	75.63	40.75	-44.11	-30.30
Total Selected Assets	-16.44	8.59	-0.70	-21.72	40.96
Deposits	-14.87	-7.57	1.75	7.74	31.48

PROFITABILITY:	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Net Income/Avg Equity Capital	13.76	13.02	13.04	13.30	13.66
Bank Net Inc/Avg Eq Inv in Banks	14.57	13.61	13.67	14.37	14.76
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.33	7.76	7.84	6.20	6.25
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.59	9.99	10.24	9.08	12.57
Bank Net Income/Parent Net Income	104.88	103.26	103.67	102.76	91.80
Nonbank Net Income/Parent Net Income	1.09	1.46	1.46	2.03	1.24
Sub BHCs Net Inc/Parent Net Income	67.14	91.30	76.90	86.17	70.18
LEVERAGE:					
Total Liabilities/Equity	15.42	15.36	16.12	14.08	13.60
Total Debt/Equity Capital	2.87	3.99	4.12	3.88	3.16
Tot Debt+NP to Subs Iss Tr Pref/Equity	11.61	NA	NA	NA	NA
Tot Debt+Lns Guaranteed for Affl/Equity	3.49	4.63	5.12	4.74	3.75
Total Debt/Eq Cap - Exc Over Fair Value	2.88	4.05	4.15	4.01	3.29
Long-Term Debt/Equity Capital	1.20	2.10	2.22	2.00	1.15
Short-Term Debt/Equity Capital	0.77	1.02	0.93	1.04	1.10
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.38	0.67	0.60	0.93	0.91
Long-Term Debt/Consolidated LT Debt	3.04	6.73	6.44	8.26	6.30
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	107.10	108.12	108.01	106.01	104.40
Total Investment in Subs/Equity	108.30	109.17	109.36	107.37	106.07
Equity Inv in Subs/Cons Eq Cap+Min Int	97.29	99.85	99.20	99.55	98.28
Total Inv in Subs/Cons Eq Cap+Min Int	98.29	100.71	100.35	101.07	100.01
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.48	0.65	0.65	0.44	0.37
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.91	2.24	2.25	2.38	2.09
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	121.65	131.47	140.69	143.32	149.74
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	121.82	146.35	151.76	141.18	148.18
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	107.69	110.42	111.74	98.19	101.08
Pretax Oper Inc + Int Exp/Int Expense	+++++++	2303.84	3820.63	3763.70	+++++++
Div + Int From Subs/Int Exp + Div	168.45	180.13	190.56	184.26	183.09
Fees+Other Inc From Subs/Sal + Oth Exp	10.80	11.72	11.08	12.87	13.45
Net Inc/Curr Port of LT Debt+Pfd Div(X)	123.56	217.42	65.38	549.30	225.92
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.46	-0.40	-0.17	0.13	0.54
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	1.10	1.04	0.26	0.00
Total	0.00	1.10	1.04	0.84	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.11	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.02	0.04	0.14	0.07	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.99	0.88	0.99	1.26	1.39
Combined Thrift Assets	0.00	0.00	0.00	0.07	0.13
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 03				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Div Paid/Inc Before Undist Inc	77.51	73.08	67.74	64.89	66.26
Dividends Paid/Net Income	26.08	26.98	26.96	29.91	30.28
Net Income - Dividends/Avg Equity	9.83	9.05	9.09	9.06	9.44
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	146.62	177.69	187.17	178.21	163.21
Dividends From Nonbank Subs	1.34	1.39	1.45	2.00	1.13
Dividends From Subsidiary BHCs	3.46	4.95	4.56	2.22	3.74
Dividends From All Subsidiaries	178.92	213.07	221.54	215.42	206.21
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	41.32	48.75	52.53	60.94	53.31
Interest Income From Bank Subs	0.21	0.23	0.23	0.52	0.56
Mgt & Service Fees From Bank Subs	3.53	4.60	4.45	4.54	3.88
Other Income From Bank Subs	0.05	0.03	0.04	0.03	0.07
Operating Income From Bank Subs	51.92	61.79	65.22	68.16	65.44
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	39.27	44.03	47.54	34.92	45.25
Interest Income From Nonbank Subs	1.53	1.93	4.15	4.26	3.82
Mgt & Serv Fees From Nonbank Subs	1.71	1.59	2.35	1.88	1.90
Other Income From Nonbank Subs	0.00	0.01	0.00	0.00	0.00
Operating Inc From Nonbank Subs	50.72	61.99	75.25	63.94	69.52
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	32.32	28.65	28.69	33.23	30.59
Interest Inc From Subsidiary BHCs	0.04	0.01	0.13	0.05	0.00
Mgt & Serv Fees From Sub BHCs	0.74	0.82	0.75	0.79	1.10
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	35.78	30.79	31.69	36.33	32.64
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	68.40	66.89	66.77	71.73	65.27
Interest Income From Bank Subs	1.02	0.49	0.43	0.71	1.31
Mgt & Serv Fees From Bank Subs	5.10	4.99	4.40	3.92	4.48
Other Income From Bank Subs	0.13	0.04	0.04	0.03	0.06
Operating Income From Bank Subs	88.97	77.72	79.24	88.05	85.95
Dividends From Nonbank Subs	0.61	0.43	0.52	0.47	0.61
Interest Income From Nonbank Subs	0.04	0.02	0.05	0.03	0.02
Mgt & Serv Fees From Nonbank Subs	0.03	0.02	0.02	0.04	0.01
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.07	1.23	1.23	1.21	1.14
Dividends From Subsidiary BHCs	3.15	5.50	5.20	4.47	3.29
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	3.23	6.60	5.60	4.92	3.67
Loans and Adv From Subs/ST Debt	181.58	80.83	31.31	146.21	108.85
Loans and Adv From Subs/Total Debt	165.38	53.90	41.22	83.78	76.68

BHCPR Reporters for Quarter Ending 09/30/2002  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 06/30/2002 and Other Notes
1082067	1,163,825	ABC BANCORP	MOULTRIE, GA	
1426812	2,310,899	ALLEGIANT BANCORP, INC.	SAINT LOUIS, MO	
1061679	1,010,569	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	Moved from Peer 4
1107205	1,395,244	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	1,863,478	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1059715	1,158,850	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	1,453,625	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1117316	1,182,678	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
2326629	1,038,184	ANB CORPORATION, THE	TERRELL, TX	Moved from Peer 4
1048812	1,262,965	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2731858	1,413,858	BANC CORPORATION, THE	BIRMINGHAM, AL	
1133286	2,812,893	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1097306	1,116,729	BANCLPLUS CORPORATION	BELZONI, MS	
2126977	2,231,242	BANNER CORPORATION	WALLA WALLA, WA	
2835514	1,130,231	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
2521750	1,552,493	BOSTONFED BANCORP, INC.	BURLINGTON, MA	
1106879	1,396,227	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1250530	2,065,822	BSB BANCORP, INC.	BINGHAMTON, NY	
2585846	1,417,204	CALIFORNIA COMMUNITY FINANCIAL	SAN FRANCISCO, CA	
2687795	1,715,626	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1130249	1,208,652	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1085509	1,741,117	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2332750	1,016,403	CAPITAL CORP OF THE WEST	MERCED, CA	Moved from Peer 4
1247334	2,347,473	CAPITOL BANCORP LTD.	LANSING, MI	
1843080	2,665,084	CATHAY BANCORP, INC.	LOS ANGELES, CA	
1028412	1,589,691	CB BANCSHARES, INC.	HONOLULU, HI	
2745118	1,620,845	CCBT FINANCIAL COMPANIES, INC.	SOUTH YARMOUTH, MA	
2158156	1,056,521	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1111088	1,383,723	CENTURY BANCORP, INC.	MEDFORD, MA	
1486517	1,745,881	CHINA TRUST HOLDINGS CORP.	NEW YORK, NY	
1076262	1,987,877	CITY HOLDING COMPANY	CROSS LANES, WV	
1142448	1,997,762	CITY NATIONAL BANCSHARES, INC.	MIAMI, FL	
1060328	1,115,400	COBIZ INC.	DENVER, CO	
2078816	1,662,838	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1135972	2,834,358	COMMERCEBANK HOLDING CORPORATI	CORAL GABLES, FL	
1080595	1,178,201	COMMUNITY BANCSHARES OF MISSISS	BRANDON, MS	
1117709	1,626,828	COMMUNITY BANKS, INC.	HARRISBURG, PA	
1070644	2,421,389	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1200393	2,604,372	CORUS BANKSHARES, INC.	CHICAGO, IL	
1022764	1,979,742	CPB INC.	HONOLULU, HI	
1029222	2,848,316	CVB FINANCIAL CORP.	ONTARIO, CA	
1076413	1,993,007	F&M BANCORP	FREDERICK, MD	
1098732	1,283,141	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1249002	1,002,334	FIDELITY BANCSHARES (N.C.), IN	FUQUAY-VARINA, NC	Moved from Peer 4
1081118	1,069,908	FIDELITY NATIONAL CORPORATION	ATLANTA, GA	
1032464	2,033,655	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	1,912,457	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	1,168,516	FIRST BANCORP	TROY, NC	
1204560	1,233,790	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	
1203602	1,402,088	FIRST BUSEY CORPORATION	URBANA, IL	
2875332	2,161,472	FIRST COMMUNITY BANCORP	RANCHO SANTA FE, CA	

BHCPR Reporters for Quarter Ending 09/30/2002  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 06/30/2002 and Other Notes
1478017	1,484,101	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
1102312	1,958,449	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1208595	2,151,636	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
1145506	2,129,088	FIRST INDIANA CORPORATION	INDIANAPOLIS, IN	
1095982	1,023,053	FIRST M & F CORPORATION	KOSCIUSKO, MS	
1208559	2,629,486	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1106516	1,369,439	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
1133437	1,125,120	FIRST NATIONAL CORPORATION	ORANGEBURG, SC	
2648675	2,882,867	FIRST NIAGARA FINANCIAL GROUP,	LOCKPORT, NY	
1209097	1,592,783	FIRST OAK BROOK BANCSHARES, IN	OAK BROOK, IL	
1096505	1,456,400	FIRST SECURITY BANCORP	SEARCY, AR	
1364071	1,001,160	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	Moved from Peer 4
1026801	1,358,894	FREMONT BANCORPORATION	FREMONT, CA	
1031346	1,969,303	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	
1029213	2,457,879	GBC BANCORP	LOS ANGELES, CA	
1098620	1,003,859	GERMAN AMERICAN BANCORP	JASPER, IN	Moved from Peer 4
2003975	2,223,829	GLACIER BANCORP, INC.	KALISPELL, MT	
1140118	1,107,503	GRANITE STATE BANKSHARES, INC.	KEENE, NH	
2339133	1,374,923	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1057935	1,220,497	GUARANTY CORPORATION	DENVER, CO	
2900261	1,425,012	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1117192	2,472,052	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	
2223997	1,489,735	HASTEN BANCSHARES	INDIANAPOLIS, IN	
1206546	1,719,297	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
1245291	1,078,151	HILLS BANCORPORATION	HILLS, IA	
1048803	1,507,649	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
2349860	1,011,487	HUMBOLDT BANCORP	EUREKA, CA	Moved from Peer 4
2291914	1,460,047	IBERIABANK CORPORATION	NEW IBERIA, LA	
1136803	2,301,184	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1201925	2,048,145	INDEPENDENT BANK CORPORATION	IONIA, MI	
1132654	2,860,455	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
1064278	2,517,018	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	2,462,805	JOHNSON INTERNATIONAL, INC.	RACINE, WI	
1123915	1,175,441	KLEIN FINANCIAL, INC.	CHASKA, MN	
1404799	1,183,961	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	1,169,131	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1066209	1,052,233	LAURITZEN CORPORATION	OMAHA, NE	
2776073	2,792,248	LOCAL FINANCIAL CORPORATION	OKLAHOMA CITY, OK	
2634696	1,114,836	MACATAWA BANK CORPORATION	HOLLAND, MI	
2236447	1,250,303	MAIN STREET BANKS, INC.	KENNESAW, GA	
2856368	1,095,589	MAIN STREET TRUST, INC.	CHAMPAIGN, IL	
1209109	1,234,638	MAINSOURCE FINANCIAL GROUP	GRENSBURG, IN	
1207486	1,298,536	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
1966783	1,004,424	MASSBANK CORP.	READING, MA	Moved from Peer 4
2907822	1,409,516	MBT FINANCIAL CORP.	MONROE, MI	
2614652	1,473,151	MEDFORD BANCORP, INC.	MEDFORD, MA	
1204627	1,546,074	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2516943	1,928,022	MID-STATE BANCSHARES	ARROYO GRANDE, CA	
1209828	1,913,403	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	
1100233	2,062,621	MISSISSIPPI VALLEY BANCSHARES,	SAINT LOUIS, MO	
1117026	2,895,407	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	

BHCPR Reporters for Quarter Ending 09/30/2002  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 06/30/2002 and Other Notes
1100037	1,073,169	NBC CAPITAL CORPORATION	STARKVILLE, MS	
1206911	1,582,344	OLD SECOND BANCORP, INC.	AURORA, IL	
1117259	1,154,660	OMEGA FINANCIAL CORPORATION	STATE COLLEGE, PA	
2490575	2,610,696	ORIENTAL FINANCIAL GROUP, INC.	RIO PIEDRAS, PR	
2323057	2,821,016	PACIFIC NORTHWEST BANCORP	SEATTLE, WA	
1200692	1,540,000	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
1139813	1,017,975	PENNRock FINANCIAL SERVICES CO	BLUE BALL, PA	Moved from Peer 4
1070578	1,358,321	PEOPLES BANCORP INC.	MARIETTA, OH	
1098844	1,306,640	PEOPLES HOLDING COMPANY, THE	TUPELO, MS	
1247893	1,655,120	PLAINS CAPITAL CORPORATION	DALLAS, TX	
2688279	1,374,414	PLYMOUTH BANCORP, INC.	WAREHAM, MA	
2242103	1,443,634	PORT FINANCIAL CORP	BRIGHTON, MA	
1839319	1,404,326	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	1,690,109	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
1097025	1,633,761	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
2387004	2,511,395	REPUBLIC BANCSHARES, INC.	SAINT PETERSBURG, FL	
1136670	1,856,010	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	
2324429	1,097,612	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1071397	2,762,559	S & T BANCORP, INC.	INDIANA, PA	
1249730	1,062,393	S. Y. BANCORP, INC.	LOUISVILLE, KY	Moved from Peer 4
1248304	2,265,028	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1085013	1,187,602	SEACOAST BANKING CORPORATION	STUART, FL	
1141067	1,825,234	SECOND BANCORP, INCORPORATED	WARREN, OH	
1199992	1,315,823	SHOREBANK CORPORATION, THE	CHICAGO, IL	
1094828	1,943,355	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	1,410,573	SINOPAC BANCORP	LOS ANGELES, CA	
1245068	1,305,467	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	1,298,539	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1201233	2,054,249	SPECTRUM BANCORPORATION, INC.	OMAHA, NE	
1141647	1,280,108	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1138861	1,239,298	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1210413	1,269,517	STATE FINANCIAL SERVICES CORPO	HALES CORNERS, WI	
2442640	1,157,489	STATE NATIONAL BANCSHARES, INC	LUBBOCK, TX	
1039454	1,529,777	STERLING BANCORP	NEW YORK, NY	
1143829	2,146,380	STERLING FINANCIAL CORPORATION	LANCASTER, PA	
2942702	1,441,590	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,269,349	SUFFOLK BANCORP	RIVERHEAD, NY	
1139242	2,148,159	SUN BANCORP, INC	VINELAND, NJ	
2495039	2,505,854	TAYLOR CAPITAL GROUP, INC.	WHEELING, IL	
2706735	1,618,308	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
1139260	1,075,646	TEXASBANC HOLDING CO.	WEATHERFORD, TX	
2873682	1,015,262	THREE RIVERS BANCORP, INC	MONROEVILLE, PA	
2367921	1,639,879	TOMPKINS TRUSTCO, INC.	ITHACA, NY	
1030170	1,074,212	TRICO BANCSHARES	CHICO, CA	
2767633	1,288,877	TROY FINANCIAL CORPORATION	TROY, NY	
1048513	2,695,881	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1048652	2,383,405	U.S.B. HOLDING CO., INC.	ORANGEBURG, NY	
2747644	1,589,169	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1971693	1,072,221	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	
1250259	2,888,997	UNITED NATIONAL BANCORP	BRIDGEWATER, NJ	
1116609	1,321,969	UNIVEST CORPORATION OF PENNSYLA	SOUDERTON, PA	



BHCPR Reporters for Quarter Ending 09/30/2002  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 06/30/2002 and Other Notes
-----	-----	-----	-----	-----
1071632	2,668,727	UNIZAN FINANCIAL CORP.	CANTON, OH	
2685540	1,034,363	USDB BANCORP	STOCKTON, CA	
1050712	2,317,762	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
2626646	1,289,487	VIB CORP	EL CENTRO, CA	
2502049	1,097,816	VIRGINIA FINANCIAL GROUP, INC.	CULPEPER, VA	
1029464	2,041,040	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	1,685,241	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1029893	1,548,152	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,560,008	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	1,152,118	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
1137770	1,297,823	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
1138517	2,183,294	YARDVILLE NATIONAL BANCORP	HAMILTON, NJ	
1399765	1,258,460	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 166 bank holding companies.