

PEER GROUP 03

	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Number of BHCs in Peer Group	183	162	169	167	172
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.74	3.97	3.97	3.83	3.95
+ Non-interest Income	1.25	1.13	1.19	1.11	1.01
- Overhead Expense	3.06	3.04	3.11	3.05	3.02
- Provision for Losses	0.22	0.26	0.31	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)	1.87	1.86	1.82	1.72	1.77
Net Operating Income	1.20	1.17	1.17	1.09	1.09
Net Income	1.21	1.17	1.18	1.09	1.09
Net Income (Sub S Adjusted)	1.27	1.15	2.58	1.35	1.72
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	5.91	6.68	6.56	7.70	8.39
Interest Expense	1.83	2.39	2.26	3.57	4.17
Net Interest Income (TE)	4.06	4.28	4.29	4.14	4.25
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.21	0.25	0.30	0.30	0.21
Earnings Coverage of Net Losses (X)	21.87	23.20	16.82	15.13	20.93
Ln&Ls Allowance/Total Loans & Leases	1.44	1.44	1.44	1.38	1.37
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.78	0.80	0.76	0.68	0.63
30-89 Days Past Due Loans and Leases	0.72	0.78	0.88	1.06	1.01
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	21.09	22.43	22.38	23.82	24.40
Net ST Noncore Funding Dependence	10.04	12.33	11.84	14.49	16.05
Net Loans and Leases/Total Assets	63.31	63.54	63.43	64.67	65.16
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.54	8.42	8.52	8.23	8.33
Equity Capital/Total Assets	8.61	8.55	8.68	8.30	8.33
Net Loans&Ls/Equity Capital (X)	7.58	7.61	7.49	7.97	8.08
Cash Dividends/Net Income	24.95	26.25	26.09	26.96	29.72
Cash Dividends/Net Income (Sub S Adjusted)	71.63	-8.28	24.95	45.68	33.58
Retained Earnings/Avg Equity Cap	9.74	9.61	9.69	9.09	9.14
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.57	0.70	0.68	0.93	1.04
Long-Term Debt/Equity Capital	1.48	1.31	1.19	2.22	2.00
Equity Investment in Subs/Equity Cap	109.87	107.44	107.83	108.01	106.01
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	121.21	118.69	130.33	151.77	141.18

PEER GROUP 03

PERCENT OF AVERAGE ASSETS	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Interest Income (TE)	5.45	6.19	6.07	7.14	7.80
Less: Interest Expense	1.69	2.22	2.09	3.31	3.88
Equals: Net Interest Income (TE)	3.74	3.97	3.97	3.83	3.95
Plus: Non-Interest Income	1.25	1.13	1.19	1.11	1.01
Equals: Adj Operating Income (TE)	5.05	5.15	5.19	5.00	5.00
Less: Overhead Expense	3.06	3.04	3.11	3.05	3.02
Less: Provision for Loan and Lease Losses	0.22	0.26	0.31	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)	1.87	1.86	1.82	1.72	1.77
Less: Applicable Income Taxes (TE)	0.63	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	1.20	1.17	1.17	1.09	1.09
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.21	1.17	1.18	1.09	1.09
Memo: Net Income (Last Four Qtrs)	1.21	1.12	1.18	1.09	1.08
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.60	92.93	92.81	93.01	93.25
Avg Int-Bearing Funds / Avg Assets	78.85	79.26	78.90	79.44	79.67
Int Income (TE) / Avg Earning Assets	5.91	6.68	6.56	7.70	8.39
Int Expense / Avg Earning Assets	1.83	2.39	2.26	3.57	4.17
Net Int Inc (TE) / Avg Earn Assets	4.06	4.28	4.29	4.14	4.25
YIELD OR COST:					
Total Loans and Leases (TE)	6.63	7.28	7.19	8.36	9.07
Interest-Bearing Bank Balances	1.57	3.33	2.93	4.83	6.37
Fed Funds Sold & Reverse Repos	1.15	1.67	1.59	3.91	6.24
Trading Assets	3.20	1.94	2.59	2.02	4.68
Total Earning Assets	5.80	6.56	6.44	7.59	8.26
Investment Securities (TE)	4.45	5.61	5.34	6.25	6.71
U.S. Treasury & Agency Sec (excl MBS)	3.77	4.92	4.55	6.28	N/A
Mortgage-Backed Securities	4.15	5.54	5.27	6.00	N/A
All Other Securities	6.57	6.86	7.11	7.74	N/A
Interest-Bearing Deposits	1.89	2.56	2.41	3.99	4.57
Time Deposits of \$100K or More	2.74	3.55	3.34	5.25	5.84
Time Deposits < \$100K	2.99	3.92	3.70	5.53	5.71
Other Domestic Deposits	0.96	1.36	1.28	2.29	3.02
Foreign Deposits	1.99	1.81	2.31	3.99	5.64
Fed Funds Purchased and Repos	1.36	1.92	1.81	3.78	5.74
Other Borrowed Funds & Trading Liab	3.99	4.66	4.43	5.49	6.42
All Interest-Bearing Funds	2.15	2.80	2.65	4.18	4.86

PEER GROUP 03

06/30/2003

06/30/2002

12/31/2002

12/31/2001

12/31/2000

Avg Personnel Exp Per Employee (\$000)

27

26

51

48

46

Avg Assets per Employee (\$000)

3,360

3,278

3,198

3,124

3,114

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

2.01

2.21

2.22

2.07

2.21

Overhead Exp / NII + Non-Int Income

62.05

60.47

60.74

62.80

62.00

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.06

3.04

3.11

3.05

3.01

Personnel Expense

1.67

1.63

1.67

1.59

1.53

Net Occupancy Expense

0.43

0.43

0.44

0.45

0.45

Other Operating Expenses

0.93

0.95

0.97

1.00

1.00

Overhead Less Non-Interest Income

1.77

1.86

1.85

1.90

1.96

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

60.74

59.05

59.40

61.36

60.53

Personnel Expense

33.06

31.81

32.09

32.04

31.02

Net Occupancy Expense

8.57

8.48

8.46

8.99

9.01

Other Operating Expenses

18.44

18.43

18.67

20.04

20.12

Total Non-Interest Income

24.27

21.49

22.37

21.83

19.98

Fiduciary Activities Income

1.49

1.71

1.64

1.82

1.99

Serv Charges on Deposit Accts - Domestic

8.25

7.61

8.00

7.72

6.78

Trading Revenue

0.00

0.00

0.00

0.00

N/A

Investment Banking Fees & Commissions

0.59

0.67

0.65

0.60

N/A

Venture Capital Revenue

0.00

0.00

0.00

0.00

N/A

Net Servicing Fees

0.19

0.33

0.24

0.39

N/A

Net Securitization Income

0.00

0.00

0.00

0.00

N/A

Insurance Activities Revenue

0.52

0.62

0.56

0.54

N/A

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

3.25

1.54

2.00

1.80

N/A

Other Non-Interest Income

6.88

6.28

6.54

6.24

9.97

Overhead Less Non-Interest Income

35.88

36.88

36.70

38.83

39.88

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

29.00

28.65

28.55

28.59

28.38

Appl Inc Tax+TE/Pretax NOI+TE

34.61

35.34

34.40

35.89

36.14

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate Loans	45.93	45.01	45.36	45.58	44.40
Commercial and Industrial Loans	10.28	10.32	10.20	10.63	11.15
Loans to Individuals	4.10	4.87	4.60	5.39	6.22
Loans to Depository Institutions	0.01	0.01	0.01	0.01	0.00
Agricultural Loans	0.61	0.75	0.72	0.73	0.68
Other Loans and Leases	1.12	1.12	1.08	1.11	1.10
Net Loans and Leases	63.31	63.54	63.43	64.67	65.16
Debt Securities Over 1 Year	20.64	21.69	21.61	18.50	19.92
Mutual Funds and Equity Securities	0.44	0.48	0.45	0.42	1.07
Subtotal	85.25	86.39	86.23	84.50	86.87
Interest-Bearing Bank Balances	0.50	0.30	0.36	0.28	0.25
Federal Funds Sold & Reverse Repos	1.63	1.43	1.10	1.24	1.28
Debt Securities 1 Year or Less	2.44	2.27	2.38	1.99	2.61
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.86	91.22	90.92	91.17	91.81
Non-Int Cash and Due From Dep Inst	3.33	3.14	3.38	3.25	3.33
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.09	0.09	0.09	0.07	0.07
All Other Assets	5.67	5.48	5.56	5.45	4.69
MEMORANDA:					
Short-Term Investments	5.32	4.58	4.39	4.04	4.64
U. S. Treasury Securities	0.37	0.33	0.40	0.43	0.70
U. S. Agency Securities (excl MBS)	5.41	5.68	5.62	5.24	6.95
Municipal Securities	3.10	3.64	3.15	3.53	3.40
Mortgage-Backed Securities	10.83	11.34	11.43	10.84	8.51
Asset-Backed Securities	0.04	0.06	0.05	0.06	N/A
Other Debt Securities	1.02	1.14	1.09	1.13	2.16
RE Loans Secured by 1-4 Family	16.72	17.59	17.55	18.85	19.37
Revolving	2.84	2.38	2.74	2.26	1.92
Closed-End, Sec by First Liens	12.26	13.24	13.12	14.57	15.47
Closed-End, Sec by Junior Liens	1.25	1.50	1.35	1.61	1.58
Commercial Real Estate Loans	26.99	25.34	25.55	24.55	22.43
Construction and Land Dev	6.42	5.62	5.78	5.54	4.70
Multifamily	1.61	1.71	1.63	1.63	1.57
Nonfarm Nonresidential	18.08	17.21	17.37	16.63	15.54
RE Loans Secured by Farmland	0.71	0.66	0.71	0.67	0.62
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	72.44	71.03	71.67	70.28	67.97
RE Loans Secured by 1-4 Family	26.81	27.85	27.94	28.96	29.34
Revolving	4.48	3.71	4.27	3.43	2.89
Closed-End	21.82	23.78	23.20	25.28	26.24
Commercial Real Estate Loans	42.19	39.36	39.73	37.79	34.34
Construction and Land Dev	9.90	8.58	8.82	8.41	7.08
Multifamily	2.58	2.68	2.57	2.51	2.41
Nonfarm Nonresidential	28.51	26.96	27.19	25.61	23.76
RE Loans Secured by Farmland	1.10	1.04	1.11	1.05	0.96
Loans to Depository Institutions	0.01	0.01	0.01	0.01	0.00
Commercial and Industrial Loans	16.03	16.01	15.74	16.35	17.10
Loans to Individuals	6.52	7.68	7.29	8.33	9.47
Credit Card Loans	0.11	0.14	0.15	0.16	0.45
Agricultural Loans	0.96	1.17	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	1.80	1.76	1.73	1.74	1.74

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Short-Term Investments	5.32	4.58	4.39	4.04	4.64
Liquid Assets	23.83	23.33	23.51	22.35	21.95
Investment Securities	24.31	24.97	25.13	24.03	24.26
Net Loans and Leases	63.31	63.54	63.43	64.67	65.16
Net Lns, Ls & Stdbly Ltrs of Credit	64.31	64.39	64.33	65.54	66.02
Core Deposits	64.84	64.89	64.68	64.79	63.10
Noncore Funding	23.91	24.34	24.11	24.60	26.33
Time Deposits of \$100K or More	11.36	11.61	11.57	11.90	13.41
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.83	2.95	3.03	3.18	3.32
Net Fed Funds Purchased (Sold)	1.24	1.49	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	1.76	1.94	1.83	1.78	2.70
Earning Assets Repr in 1 Year	40.05	36.41	38.39	37.63	36.88
Int-Bearing Liab Repr in 1 Year	26.48	28.84	27.68	31.71	32.17
Long-Term Debt Repr in 1 Year	0.44	0.62	0.48	0.66	0.51
Net Assets Repriceable in 1 Year	12.42	5.86	9.35	4.20	3.73
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	21.09	22.43	22.38	23.82	24.40
Net ST Noncore Funding Dependence	10.04	12.33	11.84	14.49	16.05
Short-Term Inv/ST Noncore Funding	47.05	36.91	36.81	30.07	31.24
Liq Asts-ST Noncore Fndg/Nonliq Asts	13.76	11.61	12.26	8.47	4.67
Net Loans and Leases/Total Deposits	82.46	82.50	82.53	83.89	84.14
Net Loans and Leases/Core Deposits	99.51	99.73	99.90	101.65	104.52
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.43	1.06	1.40	0.63	0.20
Avail-For-Sale Sec Appr(Depr)/Eq Cap	5.86	5.08	6.03	2.79	0.36
Struct Notes Appr(Depr)/Eq Cap	0.08	0.03	0.09	0.00	-0.09
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.21	8.65	8.75	8.98	13.42
Available-For-Sale Securities	91.79	91.35	91.25	91.02	86.58
U. S. Treasury Securities	1.74	1.46	1.95	2.10	3.28
U. S. Agency Securities (excl MBS)	25.64	24.70	25.35	23.27	30.58
Municipal Securities	13.44	15.08	13.25	15.22	14.04
Mortgage-Backed Securities	43.55	45.00	44.22	44.93	34.73
Asset-Backed Securities	0.14	0.25	0.20	0.27	N/A
Other Debt Securities	4.01	4.49	4.21	4.60	9.01
Mutual Funds and Equity Securities	1.80	1.99	1.85	1.96	4.95
Debt Securities 1 Year or Less	11.52	10.05	10.91	9.57	11.63
Debt Securities 1 To 5 Years	29.72	31.66	32.17	26.20	30.55
Debt Securities Over 5 Years	52.90	53.00	51.44	48.00	50.00
Pledged Securities	52.41	51.89	51.32	52.23	52.24
Structured Notes, Fair Value	0.81	0.17	0.37	0.07	0.20

ANALYSIS RATIOS	PEER GROUP 03				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Provision for Ln&Ls Losses/Avg Assets	0.22	0.26	0.31	0.27	0.23
Provision for Ln&Ls Losses/Avg Lns&Ls	0.34	0.41	0.47	0.40	0.35
Provision for Ln&Ls Losses/Net Losses	182.12	211.16	167.99	155.37	197.92
Ln&Ls Allowance/Total Loans & Leases	1.44	1.44	1.44	1.38	1.37
Ln&Ls Allowance/Net Ln&Ls Losses (X)	14.12	12.95	8.78	7.61	10.90
ALL/Nonaccrual Assets	391.96	342.28	406.90	385.54	462.34
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	309.02	257.37	297.49	273.30	301.54
Gross Ln&Ls Losses/Avg Loans & Leases	0.29	0.33	0.38	0.37	0.29
Recoveries/Avg Loans and Leases	0.08	0.08	0.08	0.07	0.07
Net Losses/Avg Loans and Leases	0.21	0.25	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	14.49	13.09	27.07	34.27	32.20
Earnings Coverage of Net Losses (X)	21.87	23.20	16.82	15.13	20.93
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.07	0.07	0.08	0.06	0.05
RE Loans Secured By 1-4 Family	0.05	0.06	0.07	0.07	0.06
Revolving	0.02	0.03	0.05	0.05	0.05
Closed-End	0.05	0.06	0.08	0.07	0.05
Commercial Real Estate Loans	0.06	0.06	0.08	0.05	0.04
Construction and Land Dev	0.03	0.05	0.06	0.04	0.03
Multifamily	0.01	0.01	0.01	0.00	0.00
Nonfarm Nonresidential	0.04	0.05	0.06	0.04	0.02
RE Loans Secured by Farmland	0.01	0.00	0.01	0.01	0.02
Commercial and Industrial Loans	0.41	0.55	0.73	0.74	0.40
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.95	0.86	0.94	0.89	0.72
Credit Card Loans	3.58	3.20	3.79	2.74	1.76
Agricultural Loans	0.04	0.08	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	0.21	0.22	0.41	0.24	0.17

PERCENT OF LOANS AND LEASES	PEER GROUP 03				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
30-89 Days PD Loans and Leases	0.72	0.78	0.88	1.06	1.01
90+ Days PD Loans and Leases	0.10	0.10	0.10	0.12	0.12
Nonaccrual Loans and Leases	0.65	0.68	0.64	0.59	0.51
90+ Days PD and Nonaccrual Loans and Leases	0.78	0.83	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	0.00	0.00	0.00	0.01
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.72	0.78	0.88	1.06	1.01
90+ Days Past Due Assets	0.10	0.10	0.10	0.12	0.12
Nonaccrual Assets	0.66	0.69	0.65	0.60	0.51
30+ Days PD & Nonaccrual Assets	1.55	1.68	1.73	1.85	1.71
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.50	0.53	0.51	0.49	0.44
90+ PD & Nonaccrual Assets + OREO	0.63	0.64	0.63	0.58	0.53
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.54	0.56	0.54	0.49	0.44
Allowance for Loan & Lease Losses	57.46	59.69	56.90	54.11	49.44
Equity Cap + ALLL	5.64	5.96	5.64	5.40	4.94
Tier 1 Cap + ALLL	5.76	6.09	5.85	5.49	4.98
Loans & Leases + RE Acquired	0.84	0.86	0.84	0.74	0.68

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate - 30-89 Days PD	0.60	0.62	0.75	0.94	0.83
- 90+ Days Past Due	0.08	0.09	0.09	0.09	0.10
- Nonaccrual	0.53	0.56	0.54	0.52	0.43
Coml & Indl - 30-89 Days PD	0.89	1.05	0.92	1.12	1.15
- 90+ Days Past Due	0.11	0.09	0.09	0.15	0.15
- Nonaccrual	1.00	0.91	0.92	0.83	0.83
Individuals - 30-89 Days PD	1.25	1.31	1.52	1.60	1.71
- 90+ Days Past Due	0.14	0.12	0.15	0.18	0.16
- Nonaccrual	0.24	0.22	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	0.25	0.30	0.30	0.43	0.46
- 90+ Days Past Due	0.03	0.05	0.02	0.07	0.02
- Nonaccrual	0.45	0.44	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	0.50	0.48	0.51	0.74	0.32
- 90+ Days Past Due	0.07	0.07	0.04	0.08	0.02
- Nonaccrual	0.17	0.21	0.21	0.32	0.05
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.74	0.78	1.02	1.15	1.08
- 90+ Days Past Due	0.09	0.10	0.10	0.12	0.11
- Nonaccrual	0.42	0.45	0.45	0.42	0.37
Revolving - 30-89 Days PD	0.32	0.39	0.37	0.55	0.65
- 90+ Days Past Due	0.02	0.02	0.03	0.06	0.05
- Nonaccrual	0.11	0.11	0.10	0.13	0.19
Closed-End - 30-89 Days PD	0.82	0.82	1.11	1.21	1.10
- 90+ Days Past Due	0.10	0.11	0.11	0.12	0.12
- Nonaccrual	0.46	0.49	0.50	0.45	0.35
- Jr Lien 30-89 Days PD	0.07	0.08	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	0.46	0.46	0.57	0.82	0.57
- 90+ Days Past Due	0.05	0.07	0.06	0.07	0.07
- Nonaccrual	0.53	0.65	0.52	0.52	0.46
Const & Dev - 30-89 Days PD	0.49	0.37	0.62	0.79	0.59
- 90+ Days Past Due	0.04	0.03	0.04	0.07	0.02
- Nonaccrual	0.39	0.61	0.43	0.59	0.29
Multi family - 30-89 Days PD	0.13	0.18	0.15	0.29	0.17
- 90+ Days Past Due	0.00	0.01	0.00	0.00	0.00
- Nonaccrual	0.10	0.10	0.10	0.09	0.09
Nonfarm Nres- 30-89 Days PD	0.40	0.48	0.44	0.67	0.51
- 90+ Days Past Due	0.04	0.07	0.05	0.06	0.06
- Nonaccrual	0.49	0.50	0.50	0.46	0.43
Farmland - 30-89 Days PD	0.37	0.32	0.52	0.61	0.68
- 90+ Days Past Due	0.05	0.10	0.05	0.05	0.04
- Nonaccrual	0.57	0.52	0.46	0.48	0.35
Credit Card - 30-89 Days PD	1.64	1.50	1.74	1.70	1.16
- 90+ Days Past Due	0.69	0.71	0.65	0.50	0.25
- Nonaccrual	0.02	0.05	0.01	0.06	0.05

CAPITAL RATIOS	PEER GROUP 03				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Tier 1 Leverage Ratio	8.54	8.42	8.52	8.23	8.33
Tier 1 RBC Ratio	11.81	11.87	12.04	11.57	11.69
Total Risk-Based Capital Ratio	13.33	13.25	13.47	12.95	13.04
Tangible Tier 1 Leverage Ratio	8.48	8.34	8.45	8.16	8.24
Tangible Common Eq Cap/Tan Assets	7.61	7.65	7.70	7.45	7.50
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.43	15.15	15.19	14.81	13.93
Standby Letters of Credit	0.87	0.72	0.76	0.72	0.69
Commercial & Similar Letters of Credit	0.02	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	1.66	0.82	1.22	0.98	1.25
Interest Rate Contracts	1.65	0.69	1.06	0.88	1.23
Interest Rate Futures & Forward Contr	0.18	0.01	0.08	0.01	0.01
Written Options Contr (Int Rate)	0.11	0.00	0.02	0.00	0.00
Purchased Options Contr (Int Rate)	0.01	0.07	0.01	0.15	0.16
Interest Rate Swaps	0.57	0.27	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	25.19	24.16	25.33	23.80	22.70

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Interest Rate Contracts	99.14	87.93	98.21	98.28	98.52
Foreign Exchange Contracts	0.04	1.47	0.00	0.93	0.64
Equity, Comm, & Other Contracts	0.00	0.10	0.12	0.24	0.00
Futures and Forwards	22.11	25.53	21.09	18.85	23.94
Written Options	9.90	0.33	6.55	0.54	0.11
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	9.77	0.33	6.46	0.41	0.00
Purchased Options	3.32	23.26	6.02	27.92	21.52
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.17	21.66	5.89	26.36	21.52
Swaps	53.49	49.69	57.21	50.30	51.42
Held for Trading	0.00	0.34	0.00	0.14	1.05
Interest Rate Contracts	0.00	0.33	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	100.00	99.66	100.00	99.86	98.95
Interest Rate Contracts	98.43	83.61	97.55	87.13	88.52
Foreign Exchange Contracts	0.04	1.44	0.00	0.04	0.63
Equity, Comm, & Other Contracts	0.00	0.10	0.12	0.24	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	77.16	96.88	90.65	95.98	76.41
One Year or Less	30.33	37.96	34.10	38.80	27.07
Over 1 Year to 5 Years	29.08	43.72	35.48	45.73	41.13
Over 5 Years	17.75	3.59	9.51	3.35	5.47
Gross Negative Fair Value (Abs Val)	1.07	0.59	1.06	0.35	0.26
Gross Positive Fair Value	1.01	1.06	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	0.14	0.00	0.08	0.01	0.00
Decr (Incr) in Int Expense/Net Income	0.09	-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	0.79	0.05	0.42	0.24	0.06

INSURANCE ACTIVITIES

06/30/2003

06/30/2002

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	26.49	34.45	32.21	N/A	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	73.51	65.55	67.79	N/A	N/A
Sep Acct Assets(L/H)/Total Life Ast	24.11	12.50	20.00	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	0.52	0.62	0.56	N/A	N/A
Premium Inc/Ins Activities Revenue	2.99	3.49	3.55	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	70.98	73.60	68.02	N/A	N/A
Other Prem Inc/Total Prem Inc	29.02	26.40	31.98	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)	18.14	-----	8.30	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	3.03	32.96	8.71	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	29.58	30.94	28.50	N/A	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.26	8.83	0.14	N/A	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.52	1.25	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	6.91	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	0.11	0.13	0.33	0.19	0.29
Cost: Interest-Bearing Deposits	1.99	1.81	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	5.05	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	25.62	60.89	78.78	40.75	-44.11
Total Selected Assets	12.45	16.08	52.66	-0.70	-21.72
Deposits	2.05	4.36	6.48	1.75	7.74

PROFITABILITY:	PEER GROUP 03				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Net Income/Avg Equity Capital	13.63	13.56	13.51	13.04	13.30
Bank Net Inc/Avg Eq Inv in Banks	14.10	14.27	14.21	13.67	14.37
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.81	6.47	3.81	7.84	6.20
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.41	8.96	10.12	10.24	9.08
Bank Net Income/Parent Net Income	104.55	103.65	103.82	103.67	102.76
Nonbank Net Income/Parent Net Income	1.12	1.11	1.00	1.46	2.03
Sub BHCs Net Inc/Parent Net Income	77.92	79.49	72.15	76.90	86.17
LEVERAGE:					
Total Liabilities/Equity	18.87	15.90	16.48	16.12	14.08
Total Debt/Equity Capital	2.80	2.96	2.59	4.12	3.88
Tot Debt+NP to Subs Iss Tr Pref/Equity	14.58	11.19	12.31	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	3.69	3.58	3.50	5.12	4.74
Total Debt/Eq Cap - Exc Over Fair Value	2.84	2.97	2.61	4.15	4.01
Long-Term Debt/Equity Capital	1.48	1.31	1.19	2.22	2.00
Short-Term Debt/Equity Capital	0.57	0.70	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	0.29	0.28	0.31	0.60	0.93
Long-Term Debt/Consolidated LT Debt	3.97	4.45	3.58	6.44	8.26
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	109.87	107.44	107.83	108.01	106.01
Total Investment in Subs/Equity	111.41	108.94	109.16	109.40	107.37
Equity Inv in Subs/Cons Eq Cap+Min Int	97.05	97.66	96.72	99.20	99.55
Total Inv in Subs/Cons Eq Cap+Min Int	98.22	98.93	97.81	100.38	101.07
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.73	0.52	0.61	0.65	0.44
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.92	2.13	1.88	2.25	2.38
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	110.12	122.39	126.71	140.77	143.32
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	121.21	118.69	130.33	151.77	141.18
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	105.85	99.65	115.17	111.15	98.19
Pretax Oper Inc + Int Exp/Int Expense	3611.24	15959.8	18497.1	3820.63	3763.70
Div + Int From Subs/Int Exp + Div	158.32	172.01	176.27	190.76	184.26
Fees+Other Inc From Subs/Sal + Oth Exp	11.62	10.14	10.12	11.08	12.87
Net Inc/Curr Port of LT Debt+Pfd Div(X)	25.88	254.43	111.09	65.38	549.30
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.66	0.18	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	8.33	0.00	0.00	1.04	0.26
Total	8.33	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	0.01	0.00	0.08	0.11	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.06	0.02	0.09	0.14	0.07
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	1.28	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	PEER GROUP 03				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Div Paid/Inc Before Undist Inc	81.91	78.11	72.75	67.67	64.89
Dividends Paid/Net Income	24.95	26.25	26.09	26.96	29.91
Net Income - Dividends/Avg Equity	9.74	9.61	9.69	9.09	9.06
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	142.06	138.28	158.19	187.37	178.21
Dividends From Nonbank Subs	1.35	1.55	1.28	1.45	2.00
Dividends From Subsidiary BHCs	0.08	1.44	2.75	4.56	2.22
Dividends From All Subsidiaries	159.73	158.87	187.09	221.75	215.42
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	36.27	41.61	43.74	52.54	60.94
Interest Income From Bank Subs	0.17	0.16	0.21	0.23	0.52
Mgt & Service Fees From Bank Subs	3.68	3.26	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	44.71	53.02	55.23	65.23	68.16
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	52.72	43.30	39.45	47.54	34.92
Interest Income From Nonbank Subs	1.13	2.53	1.78	4.15	4.26
Mgt & Serv Fees From Nonbank Subs	1.57	1.44	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	68.01	60.98	55.45	75.25	63.94
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	38.83	39.03	40.95	28.69	33.23
Interest Inc From Subsidiary BHCs	0.41	0.05	3.07	0.13	0.05
Mgt & Serv Fees From Sub BHCs	1.89	1.07	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	41.13	40.15	46.46	31.69	36.33
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	64.45	66.84	67.72	66.77	71.73
Interest Income From Bank Subs	1.38	0.76	1.13	0.43	0.71
Mgt & Serv Fees From Bank Subs	5.33	4.68	4.04	4.40	3.92
Other Income From Bank Subs	0.14	0.13	0.07	0.04	0.03
Operating Income From Bank Subs	80.98	79.26	81.66	79.24	88.05
Dividends From Nonbank Subs	0.95	0.81	0.73	0.52	0.47
Interest Income From Nonbank Subs	0.04	0.07	0.04	0.05	0.03
Mgt & Serv Fees From Nonbank Subs	0.04	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	1.94	1.53	1.24	1.23	1.21
Dividends From Subsidiary BHCs	0.09	1.90	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	0.22	1.95	1.81	5.60	4.92
Loans and Adv From Subs/ST Debt	574.79	276.60	398.60	31.31	146.21
Loans and Adv From Subs/Total Debt	239.43	262.39	225.32	41.22	83.78

BHCPR Reporters for Quarter Ending 06/30/2003
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2003 and Other Notes
1082067	1,155,206	ABC BANCORP	MOULTRIE, GA	
1426812	2,398,656	ALLEGIANT BANCORP, INC.	SAINT LOUIS, MO	
1061679	1,080,557	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	1,430,961	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2,193,102	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	1,188,414	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1,218,291	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	1,534,606	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1117316	1,167,610	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
2326629	1,043,397	ANB CORPORATION, THE	TERRELL, TX	
1048812	1,317,158	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2731858	1,440,169	BANC CORPORATION, THE	BIRMINGHAM AL	
2066868	1,005,509	BANC ED CORP., THE	EDWARDSVILLE, IL	Moved from Peer 4
1133286	2,848,332	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2896458	1,048,374	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
1097306	1,184,762	BANCPLUS CORPORATION	BELZONI, MS	
1137798	1,053,058	BANK CALUMET, INC.	HAMMOND, IN	
1097089	1,194,463	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	2,514,699	BANNER CORPORATION	WALLA WALLA, WA	
1097007	1,001,251	BANTERRA CORP	ELDORADO, IL	
2835514	1,138,347	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
2521750	1,539,453	BOSTONFED BANCORP, INC.	BURLINGTON, MA	
1209145	1,023,049	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	Moved from Peer 4
1106879	1,457,518	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1250530	2,157,205	BSB BANCORP, INC.	BINGHAMTON, NY	
1201671	1,720,122	BTC FINANCIAL CORPORATION	DES MOINES, IA	
2585846	1,406,525	CALIFORNIA COMMUNITY FINANCIAL	SAN FRANCISCO, CA	
2687795	1,850,561	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1130249	1,279,273	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1085509	1,868,516	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2332750	1,131,004	CAPITAL CORP OF THE WEST	MERCED, CA	
1247334	2,614,278	CAPITOL BANCORP LTD.	LANSING, MI	
1028412	1,701,439	CB BANCSHARES, INC.	HONOLULU, HI	
2745118	1,280,385	CCBT FINANCIAL COMPANIES, INC.	SOUTH YARMOUTH, MA	
2158156	1,168,511	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1022764	2,088,940	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	Name change from CPB INC.
1111088	1,609,752	CENTURY BANCORP, INC.	MEDFORD, MA	
1486517	1,752,013	CHINA TRUST HOLDINGS CORP.	TORRANCE, CA	
1143623	1,059,335	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1076262	1,983,174	CITY HOLDING COMPANY	CROSS LANES, WV	
1142448	2,319,272	CITY NATIONAL BANCSHARES, INC.	MIAMI, FL	
1060328	1,225,603	COBIZ INC.	DENVER, CO	
1249543	1,060,141	COLUMBIA BANCORP	COLUMBIA, MD	Moved from Peer 4
2078816	1,726,366	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1080595	1,371,978	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
1117709	1,842,683	COMMUNITY BANKS, INC.	HARRISBURG, PA	
1070644	2,507,025	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1200393	2,887,176	CORUS BANKSHARES, INC.	CHICAGO, IL	
3106864	1,193,212	EUROBANCSHARES, INC.	HATO REY, PR	
1076413	2,148,806	F&M BANCORP	FREDERICK, MD	
2781910	1,096,463	FARMERS & MERCHANTS BANCORP	LODI, CA	

BHCPR Reporters for Quarter Ending 06/30/2003
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2003 and Other Notes
1098732	1,260,006	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1249002	1,148,213	FIDELITY BANCSHARES (N. C.), IN	FUQUAY-VARINA, NC	
1081118	1,046,846	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	Name change from FIDELITY NATIONAL CORPORATION
1032464	2,194,323	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	1,926,147	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	1,327,185	FIRST BANCORP	TROY, NC	
1204560	1,319,787	FIRST BANCSHARES, INC.	WHITING, IN	
1203602	1,500,212	FIRST BUSEY CORPORATION	URBANA, IL	
2875332	2,163,228	FIRST COMMUNITY BANCORP	RANCHO SANTA FE, CA	
1478017	1,701,418	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
1102312	2,028,325	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1208595	2,144,226	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
1145506	2,250,481	FIRST INDIANA CORPORATION	INDIANAPOLIS, IN	
1095982	1,061,982	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1,003,351	FIRST MARINER BANCORP	BALTIMORE, MD	Moved from Peer 4
1106516	1,781,737	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
2641201	1,442,673	FIRST NATIONAL BANK HOLDING CO	SCOTTSDALE, AZ	
1133437	1,229,244	FIRST NATIONAL CORPORATION	COLUMBIA, SC	
1209097	1,677,535	FIRST OAK BROOK BANCSHARES, IN	OAK BROOK, IL	
1063262	1,067,258	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1096505	1,524,506	FIRST SECURITY BANCORP	SEARCY, AR	
1132104	1,103,829	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	Moved from Peer 4
1364071	1,459,635	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1132672	1,004,551	FIRST UNITED CORPORATION	OAKLAND, MD	Moved from Peer 4
2432614	1,033,964	FNB CORPORATION	CHRISTIANSBURG, VA	Moved from Peer 4
1026801	1,776,238	FREMONT BANCORPORATION	FREMONT, CA	
1031346	2,060,447	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	
1029213	2,409,105	GBC BANCORP	LOS ANGELES, CA	
2003975	2,511,361	GLACIER BANCORP, INC.	KALISPELL, MT	
2339133	1,443,693	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1201233	2,148,069	GREAT WESTERN BANCORPORATION,	OMAHA, NE	Name change from SPECTRUM BANCORPORATION, INC.
1057935	1,333,892	GUARANTY CORPORATION	DENVER, CO	
2900261	1,648,841	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
2942681	1,501,218	HAPOLIM U. S. A. HOLDING COMPAN	NEW YORK, NY	
1117192	2,406,132	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	
2223997	1,560,186	HASTEN BANCSHARES	INDIANAPOLIS, IN	
1206546	1,854,355	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2634874	1,003,537	HERITAGE COMMERCE CORP	SAN JOSE, CA	Moved from Peer 4
1067804	1,023,288	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	Moved from Peer 4
1245291	1,153,320	HILLS BANCORPORATION	HILLS, IA	
1048803	1,603,918	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
2349860	1,069,517	HUMBOLDT BANCORP	ROSEVILLE, CA	
2291914	2,009,297	IBERIABANK CORPORATION	LAFAYETTE, LA	
1136803	2,428,069	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1201925	2,301,370	INDEPENDENT BANK CORPORATION	IONIA, MI	
1132654	2,993,642	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
1138535	1,312,101	INTERCHANGE FINANCIAL SERVICES	SADDLE BROOK, NJ	Moved from Peer 4
1064278	2,546,124	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
3114654	1,564,929	ITLA CAPITAL CORPORATION	LA JOLLA, CA	
1490701	2,834,656	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
1123915	1,171,042	KLEIN FINANCIAL, INC.	CHASKA, MN	

BHCPR Reporters for Quarter Ending 06/30/2003
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2003 and Other Notes
1404799	1,331,593	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	1,240,112	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1066209	1,150,403	LAURITZEN CORPORATION	OMAHA, NE	
2776073	2,847,923	LOCAL FINANCIAL CORPORATION	OKLAHOMA CITY, OK	
2634696	1,257,465	MACATAWA BANK CORPORATION	HOLLAND, MI	
2236447	1,908,622	MAIN STREET BANKS, INC.	KENNESAW, GA	
2856368	1,126,482	MAIN STREET TRUST, INC.	CHAMPAIGN, IL	
1209109	1,439,059	MAINSOURCE FINANCIAL GROUP	GREENSBURG, IN	
1123193	1,008,525	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	Moved from Peer 4
1207486	1,440,870	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
1966783	1,009,353	MASSBANK CORP.	READING, MA	
2907822	1,428,904	MBT FINANCIAL CORP.	MONROE, MI	
2608763	1,034,774	MERCANTILE BANK CORPORATION	WYOMING, MI	Moved from Peer 4
1204627	1,658,791	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2516943	2,024,254	MID-STATE BANCSHARES	ARROYO GRANDE, CA	
1209828	2,285,062	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	
2961879	1,067,426	NARA BANCORP, INC.	LOS ANGELES, CA	
1100037	1,073,761	NBC CAPITAL CORPORATION	STARKVILLE, MS	
1202052	1,004,501	NEB CORPORATION	FOND DU LAC, WI	Moved from Peer 4
2244910	1,436,800	NSB HOLDING CORP.	STATEN ISLAND, NY	
1206911	1,710,085	OLD SECOND BANCORP, INC.	AURORA, IL	
1117259	1,173,681	OMEGA FINANCIAL CORPORATION	STATE COLLEGE, PA	
1200692	1,520,430	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2410283	1,004,992	PATRIOT BANK CORP.	POTTSTOWN, PA	
1139813	1,051,168	PENNRock FINANCIAL SERVICES CO	BLUE BALL, PA	
1070578	1,860,090	PEOPLES BANCORP INC.	MARIETTA, OH	
1098844	1,385,335	PEOPLES HOLDING COMPANY, THE	TUPELO, MS	
1247893	2,085,417	PLAINS CAPITAL CORPORATION	DALLAS, TX	
2688279	1,546,749	PLYMOUTH BANCORP, INC.	WAREHAM, MA	
2242103	1,528,048	PORT FINANCIAL CORP	BRIGHTON, MA	
1839319	1,759,676	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	1,983,277	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
1097025	1,848,613	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
2387004	2,735,217	REPUBLIC BANCSHARES, INC.	SAINT PETERSBURG, FL	
1136670	1,994,993	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	
2324429	1,195,829	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1071397	2,898,600	S & T BANCORP, INC.	INDIANA, PA	
1249730	1,092,584	S. Y. BANCORP, INC.	LOUISVILLE, KY	
1248304	2,367,364	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1085013	1,320,151	SEACOAST BANKING CORPORATION	STUART, FL	
1141067	1,926,231	SECOND BANCORP, INCORPORATED	WARREN, OH	
1199992	1,428,823	SHOREBANK CORPORATION, THE	CHICAGO, IL	
1094828	1,989,203	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	1,708,639	SINOPAC BANCORP	LOS ANGELES, CA	
2352990	1,105,375	SOUTHERN FINANCIAL BANCORP, IN	WARRENTON, VA	
1245068	1,382,010	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	1,520,443	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1245590	1,460,421	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	Moved from Peer 4
1141647	1,378,757	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1138861	1,423,433	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1210413	1,313,567	STATE FINANCIAL SERVICES CORPO	MILWAUKEE, WI	

BHCPR Reporters for Quarter Ending 06/30/2003
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2003 and Other Notes
2442640	1, 125, 125	STATE NATIONAL BANCSHARES, INC	LUBBOCK, TX	
1039454	1, 579, 890	STERLING BANCORP	NEW YORK, NY	
1143829	2, 220, 261	STERLING FINANCIAL CORPORATION	LANCASTER, PA	
2942702	1, 471, 166	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1, 369, 666	SUFFOLK BANCORP	RIVERHEAD, NY	
1139242	2, 230, 649	SUN BANCORP, INC	VINELAND, NJ	
1117718	1, 030, 320	SUN BANCORP, INC.	LEWISBURG, PA	
2495039	2, 639, 564	TAYLOR CAPITAL GROUP, INC.	WHEELING, IL	
2706735	2, 004, 170	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
1139260	1, 216, 117	TEXASBANC HOLDING CO.	WEATHERFORD, TX	
2367921	1, 786, 238	TOMPKINS TRUSTCO, INC.	ITHACA, NY	
1030170	1, 361, 721	TRICO BANCSHARES	CHICO, CA	
2767633	1, 247, 755	TROY FINANCIAL CORPORATION	TROY, NY	
1048652	2, 720, 820	U. S. B. HOLDING CO. , INC.	ORANGEBURG, NY	
2747644	2, 745, 246	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1971693	1, 189, 655	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	
1116609	1, 524, 676	UNIVEST CORPORATION OF PENNSYLV	SOUDERTON, PA	
1071632	2, 763, 110	UNIZAN FINANCIAL CORP.	CANTON, OH	
2685540	1, 109, 624	USDB BANCORP	STOCKTON, CA	
1050712	2, 378, 385	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
2502049	1, 145, 720	VIRGINIA FINANCIAL GROUP, INC.	CULPEPER, VA	
1029464	2, 045, 003	W. T. B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	1, 839, 954	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1029893	1, 594, 048	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1, 674, 807	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
2349815	1, 207, 639	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	Moved from Peer 4
1966671	1, 209, 093	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
1137770	1, 356, 758	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
1138517	2, 352, 962	YARDVILLE NATIONAL BANCORP	HAMILTON, NJ	
1399765	1, 426, 267	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 183 bank holding companies.