

PEER GROUP 01

	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Number of BHCs in Peer Group	67	65	62	59	59
EARNINGS AND PROFITABILITY					

PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.52	3.38	3.42	3.49	3.63
+ Non-interest Income	2.22	2.30	2.47	2.44	2.24
- Overhead Expense	3.41	3.58	3.56	3.57	3.68
- Provision for Losses	0.43	0.43	0.32	0.27	0.27
+ Securities Gains (Losses)	0.06	0.06	-0.01	0.03	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	2.05	1.71	1.97	2.13	1.98
Net Operating Income	1.31	1.06	1.22	1.33	1.24
Net Income	1.31	1.02	1.22	1.33	1.24
Net Income (Sub S Adjusted)	NA	NA	NA	NA	NA
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.02	7.21	8.31	7.69	8.12
Interest Expense	2.10	3.42	4.49	3.76	4.08
Net Interest Income (TE)	3.93	3.76	3.81	3.89	4.05
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.68	0.58	0.43	0.40	0.41
Earnings Coverage of Net Losses (X)	10.15	9.73	10.83	11.74	10.79
Ln&Ls Allowance/Total Loans & Leases	1.56	1.50	1.44	1.44	1.53
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.94	0.93	0.76	0.61	0.60
30-89 Days Past Due Loans and Leases	0.93	1.11	1.10	0.95	1.15
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	32.53	34.38	37.24	37.89	32.90
Net ST Noncore Funding Dependence	18.58	20.81	24.66	25.88	22.63
Net Loans and Leases/Total Assets	59.65	59.33	63.60	61.78	61.82
CAPITALIZATION:					
Tier 1 Leverage Ratio	7.46	7.36	7.37	7.09	7.18
Equity Capital/Total Assets	8.61	8.33	8.09	7.58	7.96
Net Loans&Ls/Equity Capital (X)	7.07	7.26	7.79	7.93	7.63
Cash Dividends/Net Income	29.24	39.37	40.82	35.55	41.63
Cash Dividends/Net Income (Sub S Adjusted)	NA	NA	NA	NA	NA
Retained Earnings/Avg Equity Cap	10.11	7.08	9.03	10.19	8.96
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	4.41	5.02	7.07	6.45	7.01
Long-Term Debt/Equity Capital	13.36	14.08	13.78	15.63	17.67
Equity Investment in Subs/Equity Cap	109.93	109.13	109.76	110.30	109.83
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	181.02	166.05	150.79	145.12	139.98

PERCENT OF AVERAGE ASSETS	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Interest Income (TE)	5.39	6.47	7.44	6.88	7.24
Less: Interest Expense	1.88	3.08	4.02	3.36	3.63
Equals: Net Interest Income (TE)	3.52	3.38	3.42	3.49	3.63
Plus: Non-Interest Income	2.22	2.30	2.47	2.44	2.24
Equals: Adj Operating Income (TE)	5.75	5.68	5.87	5.97	5.88
Less: Overhead Expense	3.41	3.58	3.56	3.57	3.68
Less: Provision for Loan and Lease Losses	0.43	0.43	0.32	0.27	0.27
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	0.06	-0.01	0.03	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	2.05	1.71	1.97	2.13	1.98
Less: Applicable Income Taxes (TE)	0.71	0.62	0.71	0.78	0.71
Less: Minority Interest	0.02	0.02	0.02	0.02	0.01
Equals: Net Operating Income	1.31	1.06	1.22	1.33	1.24
Plus: Net Extraordinary Items	0.00	-0.01	0.00	0.00	0.00
Equals: Net Income	1.31	1.02	1.22	1.33	1.24
Memo: Net Income (Last Four Qtrs)	1.31	1.02	1.23	1.37	1.28
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	89.73	89.98	89.89	89.41	89.27
Avg Int-Bearing Funds / Avg Assets	75.62	75.16	75.64	74.94	73.67
Int Income (TE) / Avg Earning Assets	6.02	7.21	8.31	7.69	8.12
Int Expense / Avg Earning Assets	2.10	3.42	4.49	3.76	4.08
Net Int Inc (TE) / Avg Earn Assets	3.93	3.76	3.81	3.89	4.05
YIELD OR COST:					
Total Loans and Leases (TE)	6.52	7.78	8.73	8.22	8.68
Interest-Bearing Bank Balances	2.30	4.65	7.59	6.66	7.73
Fed Funds Sold & Reverse Repos	1.91	4.11	6.41	5.15	6.17
Trading Assets	2.35	3.96	4.73	4.59	4.15
Total Earning Assets	5.95	7.14	8.25	7.63	8.06
Investment Securities (TE)	5.42	6.25	6.76	6.36	6.67
U.S. Treasury & Agency Sec (excl MBS)	4.48	6.22	NA	NA	NA
Mortgage-Backed Securities	5.24	5.91	NA	NA	NA
All Other Securities	8.59	8.84	NA	NA	NA
Interest-Bearing Deposits	2.14	3.65	4.62	3.90	4.43
Time Deposits of \$100K or More	2.99	4.77	5.93	4.93	5.52
Time Deposits < \$100K	3.55	5.29	5.71	4.97	5.54
Other Domestic Deposits	1.29	2.30	3.16	2.66	3.07
Foreign Deposits	1.81	3.89	6.07	4.95	5.39
Fed Funds Purchased and Repos	1.98	4.12	6.25	5.06	5.47
Other Borrowed Funds & Trading Liab	3.60	4.76	6.04	5.12	5.24
All Interest-Bearing Funds	2.48	4.15	5.38	4.49	4.94

	PEER GROUP 01				
	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
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Avg Personnel Exp Per Employee (\$000)	62	59	58	53	50
Avg Assets per Employee (\$000)	3,766	3,517	3,430	3,090	2,887
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	5.29	5.12	5.50	5.16	4.69
Overhead Exp / NII + Non-Int Income	59.44	63.78	61.49	60.36	63.47
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.41	3.58	3.56	3.57	3.68
Personnel Expense	1.75	1.78	1.77	1.77	1.80
Net Occupancy Expense	0.48	0.48	0.49	0.49	0.50
Other Operating Expenses	1.16	1.28	1.28	1.28	1.36
Overhead Less Non-Interest Income	1.14	1.27	1.06	1.10	1.43
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	58.81	63.11	60.82	59.78	62.85
Personnel Expense	30.64	31.09	30.14	29.57	30.33
Net Occupancy Expense	8.29	8.67	8.43	8.22	8.65
Other Operating Expenses	19.67	22.93	21.75	21.27	23.33
Total Non-Interest Income	38.29	39.40	40.73	39.50	37.06
Fiduciary Activities Income	4.11	4.67	5.88	5.79	5.74
Serv Charges on Deposit Accts - Domestic	8.25	7.91	7.47	6.92	7.10
Trading Revenue	1.16	2.16	NA	NA	NA
Investment Banking Fees & Commissions	4.69	5.02	NA	NA	NA
Venture Capital Revenue	-0.22	-0.41	NA	NA	NA
Net Servicing Fees	0.98	1.14	NA	NA	NA
Net Securitization Income	0.47	0.54	NA	NA	NA
Insurance Comm & Fees (Incl Premiums)	1.15	1.03	NA	NA	NA
Net Gain (Loss) - Sales Loans, OREO, Oth	1.86	1.23	NA	NA	NA
Other Non-Interest Income	9.99	10.07	22.91	22.19	20.07
Overhead Less Non-Interest Income	21.38	24.02	19.81	19.46	25.31
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	31.66	33.22	33.08	33.73	32.74
Appl Inc Tax+TE/Pretax NOI+TE	34.73	37.15	36.38	36.48	36.15

PERCENT OF TOTAL ASSETS	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Real Estate Loans	34.30	32.45	32.15	30.38	30.51
Commercial and Industrial Loans	12.36	12.90	16.06	15.76	15.71
Loans to Individuals	6.43	6.23	7.24	7.80	8.20
Loans to Depository Institutions	0.14	0.18	0.24	0.30	0.35
Agricultural Loans	0.22	0.21	0.23	0.25	0.31
Other Loans and Leases	4.38	5.11	5.54	5.18	4.88
Net Loans and Leases	59.65	59.33	63.60	61.78	61.82
Debt Securities Over 1 Year	17.95	16.22	14.31	15.42	15.48
Mutual Funds and Equity Securities	0.40	0.49	1.08	1.08	0.82
Subtotal	79.17	77.08	79.82	79.44	79.34
Interest-Bearing Bank Balances	0.63	1.08	0.76	0.60	0.78
Federal Funds Sold & Reverse Repos	2.31	2.86	2.39	2.43	1.82
Debt Securities 1 Year or Less	1.96	1.88	1.92	1.68	2.00
Trading Assets	1.70	1.86	1.83	1.75	1.58
Total Earning Assets	87.83	87.32	88.63	88.59	88.35
Non-Int Cash and Due From Dep Inst	3.38	3.52	3.58	3.61	4.15
Acceptances	0.03	0.03	0.06	0.07	0.11
Other Real Estate Owned	0.06	0.05	0.04	0.04	0.05
All Other Assets	8.65	8.98	7.58	7.44	6.95

MEMORANDA:

Short-Term Investments	5.55	6.52	5.65	5.42	5.31
U.S. Treasury Securities	0.45	0.40	0.67	1.06	1.32
U.S. Agency Securities (excl MBS)	3.25	2.56	2.69	2.46	2.27
Municipal Securities	0.78	0.84	0.88	0.92	0.96
Mortgage-Backed Securities	12.07	11.45	9.82	10.45	11.19
Asset-Backed Securities	0.49	0.55	NA	NA	NA
Other Debt Securities	0.74	0.69	3.26	3.16	2.79
RE Loans Secured by 1-4 Family	17.21	17.22	17.09	16.78	17.94
Revolving	3.58	2.80	2.69	2.22	2.13
Closed-End, Sec by First Liens	11.66	12.22	11.88	12.39	13.86
Closed-End, Sec by Junior Liens	1.49	1.73	2.04	1.91	1.60
Commercial Real Estate Loans	14.63	12.95	13.09	11.88	11.04
Construction and Land Dev	3.69	3.48	2.99	2.53	2.07
Multifamily	1.27	1.08	1.14	1.09	1.04
Nonfarm Nonresidential	8.96	8.00	8.47	7.81	7.42
RE Loans Secured by Farmland	0.22	0.16	0.19	0.17	0.18

LOAN MIX, % OF GROSS LOANS & LEASES:

Real Estate Loans	54.92	52.35	48.82	47.01	47.29
RE Loans Secured by 1-4 Family	27.82	27.90	26.35	26.18	28.01
Revolving	5.70	4.44	4.05	3.37	3.27
Closed-End	21.60	23.07	22.02	22.62	24.54
Commercial Real Estate Loans	23.07	20.38	19.49	18.02	16.76
Construction and Land Dev	5.77	5.48	4.40	3.77	3.14
Multifamily	1.98	1.72	1.74	1.71	1.58
Nonfarm Nonresidential	14.18	12.60	12.64	11.88	11.30
RE Loans Secured by Farmland	0.32	0.24	0.28	0.26	0.28
Loans to Depository Institutions	0.34	0.36	0.43	0.60	0.69
Commercial and Industrial Loans	21.31	22.53	26.27	26.84	26.73
Loans to Individuals	10.76	10.38	11.30	12.35	12.88
Credit Card Loans	1.17	1.00	1.84	2.09	2.40
Agricultural Loans	0.35	0.32	0.35	0.38	0.48
Loans to Foreign Govts and Inst	0.03	0.04	0.03	0.09	0.10
Other Loans and Leases	8.54	10.00	9.74	9.28	8.52

PERCENT OF TOTAL ASSETS -----	PEER GROUP 01				
	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
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Short-Term Investments	5.55	6.52	5.65	5.42	5.31
Liquid Assets	25.45	25.15	22.42	23.12	23.96
Investment Securities	20.89	19.22	17.99	18.78	18.94
Net Loans and Leases	59.65	59.33	63.60	61.78	61.82
Net Lns, Ls & Stdbdy Ltrs of Credit	62.99	62.63	67.08	65.19	65.39
Core Deposits	52.62	50.04	49.25	48.93	52.91
Noncore Funding	30.80	32.11	34.64	35.12	31.22
Time Deposits of \$100K or More	7.39	7.34	8.60	7.28	7.18
Foreign Deposits	2.98	2.80	3.94	4.19	4.34
Fed Funds Purchased and Repos	7.58	8.09	7.77	8.70	8.51
Net Fed Funds Purchased (Sold)	4.92	5.18	5.37	5.56	5.99
Commercial Paper	0.36	0.43	0.53	0.49	0.52
Oth Borrowings W/Rem Mat 1 Yr or Less	3.50	4.01	5.23	6.58	3.71
Earning Assets Repr in 1 Year	42.33	41.03	42.61	41.80	44.52
Int-Bearing Liab Repr in 1 Year	15.90	18.86	22.99	22.70	22.26
Long-Term Debt Repr in 1 Year	1.90	2.03	1.84	1.63	1.48
Net Assets Repriceable in 1 Year	22.79	18.72	16.88	16.31	19.67
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	32.53	34.38	37.24	37.89	32.90
Net ST Noncore Funding Dependence	18.58	20.81	24.66	25.88	22.63
Short-Term Inv/ST Noncore Funding	27.46	25.80	21.20	18.73	21.75
Liq Asts-ST Noncore Fndg/Nonliq Asts	8.54	4.48	-2.94	-3.86	1.11
Net Loans and Leases/Total Deposits	93.38	97.99	100.03	97.76	92.35
Net Loans and Leases/Core Deposits	118.66	127.73	136.43	130.42	120.30
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.82	0.47	0.12	-0.96	0.54
Avail-For-Sale Sec Appr(Depr)/Eq Cap	4.71	1.74	0.39	-4.87	1.99
Struct Notes Appr(Depr)/Eq Cap	0.08	0.00	0.00	-0.04	0.01
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.98	6.55	9.84	8.56	9.95
Available-For-Sale Securities	94.02	93.45	90.16	90.64	89.17
U.S. Treasury Securities	2.65	2.49	4.38	6.20	7.63
U.S. Agency Securities (excl MBS)	15.93	12.49	14.48	11.92	11.29
Municipal Securities	4.00	4.58	5.20	5.07	5.26
Mortgage-Backed Securities	59.87	62.19	54.93	54.84	58.14
Asset-Backed Securities	2.58	2.88	NA	NA	NA
Other Debt Securities	4.54	5.08	18.29	16.98	14.38
Mutual Funds and Equity Securities	2.31	3.18	6.39	6.23	4.55
Debt Securities 1 Year or Less	9.95	10.10	10.92	9.45	10.99
Debt Securities 1 To 5 Years	25.01	19.22	18.33	19.09	17.88
Debt Securities Over 5 Years	60.03	62.85	59.32	59.48	62.54
Pledged Securities	54.57	49.65	55.45	55.34	50.63
Structured Notes, Fair Value	0.03	0.02	0.09	0.16	0.18

ANALYSIS RATIOS	PEER GROUP 01				
	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Provision for Ln&Ls Losses/Avg Assets	0.43	0.43	0.32	0.27	0.27
Provision for Ln&Ls Losses/Avg Lns&Ls	0.73	0.73	0.51	0.42	0.43
Provision for Ln&Ls Losses/Net Losses	115.48	125.20	120.69	110.13	107.15
Ln&Ls Allowance/Total Loans & Leases	1.56	1.50	1.44	1.44	1.53
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.49	3.87	4.57	4.57	5.45
ALLL/Nonaccrual Assets	250.41	230.05	253.23	298.84	329.11
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	172.43	166.42	174.77	210.08	217.25
Gross Ln&Ls Losses/Avg Loans & Leases	0.80	0.70	0.54	0.53	0.56
Recoveries/Avg Loans and Leases	0.11	0.10	0.11	0.13	0.15
Net Losses/Avg Loans and Leases	0.68	0.58	0.43	0.40	0.41
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.01	NA	NA	NA	NA
Recoveries/Prior Year-End Losses	18.86	25.01	26.20	29.44	31.85
Earnings Coverage of Net Losses (X)	10.15	9.73	10.83	11.74	10.79
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.11	0.13	0.08	0.06	0.05
RE Loans Secured By 1-4 Family	0.11	0.12	0.09	0.08	0.07
Revolving	0.10	0.11	0.11	0.10	0.10
Closed-End	0.12	0.11	0.09	0.08	0.06
Commercial Real Estate Loans	0.09	0.10	0.02	0.01	-0.01
Construction and Land Dev	0.09	0.06	0.02	0.01	-0.02
Multifamily	0.03	0.01	0.01	0.00	0.01
Nonfarm Nonresidential	0.09	0.11	0.02	0.02	-0.02
RE Loans Secured by Farmland	0.12	0.29	0.03	0.03	0.03
Commercial and Industrial Loans	1.21	1.12	0.56	0.41	0.31
Loans to Depository Institutions	0.14	-0.01	0.16	0.03	0.20
Loans to Individuals	1.67	1.40	1.32	1.42	1.71
Credit Card Loans	2.40	3.96	3.84	5.25	4.99
Agricultural Loans	0.53	0.42	0.18	0.20	0.18
Loans to Foreign Governments & Inst	0.02	0.02	-0.08	0.02	0.17
Other Loans and Leases	0.63	0.46	0.26	0.32	0.28

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 01

PAGE 7

PERCENT OF LOANS AND LEASES	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
30-89 Days PD Loans and Leases	0.93	1.11	1.10	0.95	1.15
90+ Days PD Loans and Leases	0.20	0.22	0.20	0.18	0.21
Nonaccrual Loans and Leases	0.85	0.86	0.70	0.55	0.53
90+ Days PD and Nonaccrual Loans and Leases	1.08	1.09	0.92	0.75	0.77
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.94	1.12	1.11	0.95	1.16
90+ Days Past Due Assets	0.21	0.22	0.20	0.18	0.21
Nonaccrual Assets	0.86	0.87	0.70	0.55	0.56
30+ Days PD & Nonaccrual Assets	2.07	2.27	2.07	1.74	2.01
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.65	0.67	0.59	0.46	0.49
90+ PD & Nonaccrual Assets + OREO	0.72	0.73	0.64	0.51	0.54
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.57	0.57	0.49	0.38	0.38
Allowance for Loan & Lease Losses	59.41	61.09	52.65	42.65	40.27
Equity Cap + ALLL	6.28	6.61	5.62	4.49	4.34
Tier 1 Cap + ALLL	7.15	7.34	6.15	4.95	4.88
Loans & Leases + RE Acquired	0.95	0.96	0.78	0.62	0.63

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Real Estate - 30-89 Days PD	0.83	1.04	1.05	0.90	1.13
- 90+ Days Past Due	0.17	0.20	0.17	0.14	0.18
- Nonaccrual	0.53	0.61	0.51	0.50	0.63
Coml & Indl - 30-89 Days PD	0.82	1.00	0.85	0.73	0.87
- 90+ Days Past Due	0.11	0.11	0.13	0.08	0.10
- Nonaccrual	1.85	1.55	1.29	0.89	0.72
Individuals - 30-89 Days PD	1.79	2.05	2.10	1.87	2.16
- 90+ Days Past Due	0.39	0.39	0.47	0.53	0.57
- Nonaccrual	0.26	0.25	0.19	0.20	0.23
Dep Inst Lns - 30-89 Days PD	0.03	0.05	0.08	0.05	0.10
- 90+ Days Past Due	0.00	0.00	0.00	0.01	0.00
- Nonaccrual	0.26	0.18	0.17	0.05	0.06
Agricultural - 30-89 Days PD	0.61	0.81	0.85	0.52	0.65
- 90+ Days Past Due	0.05	0.04	0.12	0.07	0.08
- Nonaccrual	1.19	1.35	1.25	1.12	0.92
Foreign Govts- 30-89 Days PD	0.26	1.00	0.35	0.39	0.39
- 90+ Days Past Due	1.11	0.00	0.00	0.00	0.00
- Nonaccrual	0.80	0.06	0.10	0.18	0.78
Other Lns&Ls - 30-89 Days PD	0.77	0.91	0.85	0.61	0.76
- 90+ Days Past Due	0.08	0.07	0.08	0.07	0.08
- Nonaccrual	0.49	0.48	0.33	0.21	0.21
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.06	1.23	1.29	1.12	1.27
- 90+ Days Past Due	0.26	0.29	0.22	0.22	0.23
- Nonaccrual	0.44	0.42	0.45	0.50	0.52
Revolving - 30-89 Days PD	0.44	0.65	0.79	0.63	1.05
- 90+ Days Past Due	0.07	0.10	0.11	0.10	0.16
- Nonaccrual	0.11	0.13	0.17	0.15	0.19
Closed-End - 30-89 Days PD	1.28	1.35	1.40	1.22	1.34
- 90+ Days Past Due	0.33	0.33	0.25	0.25	0.25
- Nonaccrual	0.54	0.48	0.50	0.55	0.57
- Jr Lien 30-89 Days PD	0.12	NA	NA	NA	NA
- Jr Lien 90+ Days PD	0.03	NA	NA	NA	NA
- Jr Lien Nonaccrual	0.06	NA	NA	NA	NA
Commercial RE - 30-89 Days PD	0.56	0.85	0.75	0.69	0.95
- 90+ Days Past Due	0.06	0.09	0.07	0.06	0.09
- Nonaccrual	0.58	0.69	0.53	0.57	0.75
Const & Dev - 30-89 Days PD	0.82	1.11	1.01	0.84	1.32
- 90+ Days Past Due	0.06	0.08	0.08	0.06	0.10
- Nonaccrual	0.53	0.59	0.48	0.46	0.62
Multifamily - 30-89 Days PD	0.41	0.56	0.49	0.57	0.81
- 90+ Days Past Due	0.02	0.03	0.07	0.04	0.07
- Nonaccrual	0.21	0.36	0.23	0.32	0.57
Nonfarm Nres- 30-89 Days PD	0.50	0.71	0.66	0.66	0.88
- 90+ Days Past Due	0.06	0.09	0.05	0.06	0.09
- Nonaccrual	0.63	0.69	0.55	0.71	0.84
Farmland - 30-89 Days PD	0.78	0.85	0.69	0.66	1.19
- 90+ Days Past Due	0.06	0.07	0.09	0.14	0.17
- Nonaccrual	1.30	1.33	1.26	1.18	1.08
Credit Card - 30-89 Days PD	1.85	2.05	1.69	1.73	2.29
- 90+ Days Past Due	1.31	0.86	0.71	0.77	1.15
- Nonaccrual	0.09	0.18	0.08	0.23	0.28

CAPITAL RATIOS	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Tier 1 Leverage Ratio	7.46	7.36	7.37	7.09	7.18
Tier 1 RBC Ratio	9.67	9.45	9.01	8.72	9.08
Total Risk-Based Capital Ratio	12.71	12.43	11.79	11.50	11.94
Tangible Tier 1 Leverage Ratio	7.22	6.97	7.07	6.63	6.76
Tangible Common Eq Cap/Tan Assets	6.36	6.01	6.07	5.39	5.85
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	29.70	29.31	32.32	34.70	35.27
Standby Letters of Credit	3.22	3.19	3.48	3.45	3.54
Commercial & Similar Letters of Credit	0.14	0.16	0.23	0.25	0.30
Securities Lent	2.92	3.08	2.45	2.46	2.32
Credit Derivatives (BHC as Guarantor)	0.20	0.14	0.09	0.12	0.08
Credit Derivatives (BHC as Beneficiary)	0.45	0.26	0.26	0.23	0.23
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	69.33	83.66	56.16	72.85	96.87
Interest Rate Contracts	55.63	61.48	42.82	55.44	67.62
Interest Rate Futures & Forward Contr	11.68	13.74	6.45	8.94	13.69
Written Options Contr (Int Rate)	8.61	8.97	5.82	5.63	7.68
Purchased Options Contr (Int Rate)	7.41	9.55	7.10	8.78	11.15
Interest Rate Swaps	25.21	21.21	18.65	29.80	30.81
Foreign Exchange Contracts	10.61	10.58	9.79	14.96	26.57
Futures & Forward Foreign Exch Contr	6.67	7.46	7.67	10.81	17.76
Written Options Contr (Foreign Exch)	0.53	0.62	0.44	1.09	2.23
Purchased Options Contr (Foreign Exch)	0.59	0.55	0.45	1.04	2.17
Foreign Exchange Rate Swaps	1.03	0.93	0.37	0.75	0.83
Equity, Commodity, & Other Deriv Contr	1.29	1.41	1.69	1.71	1.40
Commodity & Other Fut & Forward Contr	0.16	0.25	0.25	0.27	0.14
Written Options Contr (Comm & Other)	0.29	0.26	0.28	0.39	0.45
Purchased Options Contr (Comm & Oth)	6.67	7.46	7.67	10.81	17.76
Commodity & Other Swaps	0.28	0.25	0.29	0.21	0.07
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	57.34	53.48	57.86	68.68	66.49

PERCENT OF NOTIONAL AMOUNT -----	PEER GROUP 01				
	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Interest Rate Contracts	90.14	86.73	83.22	84.10	85.43
Foreign Exchange Contracts	6.77	10.10	11.79	11.96	12.79
Equity, Comm, & Other Contracts	0.59	0.88	1.12	0.55	0.23
Futures and Forwards	27.06	33.52	30.50	29.14	34.65
Written Options	6.95	5.99	5.18	4.23	5.56
Exchange-Traded	0.57	0.49	0.29	0.29	0.44
Over-The-Counter	5.81	4.62	4.36	3.62	4.59
Purchased Options	6.56	6.91	10.06	9.20	9.91
Exchange-Traded	0.90	1.00	0.70	0.62	0.64
Over-The-Counter	4.77	4.71	8.63	8.06	8.60
Swaps	55.40	48.49	50.31	51.25	41.31
Held for Trading	40.66	41.31	37.90	36.44	37.41
Interest Rate Contracts	28.92	26.85	22.04	21.39	21.95
Foreign Exchange Contracts	4.86	7.28	9.17	9.43	10.96
Equity, Comm, & Other Contracts	0.38	0.65	0.43	0.27	0.10
Non-Traded	59.34	58.69	62.10	62.47	61.52
Interest Rate Contracts	56.61	56.30	56.67	58.51	59.60
Foreign Exchange Contracts	0.47	0.83	1.39	1.37	0.73
Equity, Comm, & Other Contracts	0.00	0.01	0.02	0.02	0.01
Deriv Contr (Excl Fut & FX LE 14 Days)	84.25	83.65	85.74	86.28	85.13
One Year or Less	33.13	33.94	38.73	30.84	40.29
Over 1 Year to 5 Years	26.58	30.97	28.97	34.30	29.85
Over 5 Years	12.92	11.72	10.06	10.72	7.46
Gross Negative Fair Value (Abs Val)	1.63	1.03	0.95	1.03	0.81
Gross Positive Fair Value	2.17	1.21	1.22	0.99	1.19
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.18	0.12	0.13	0.18	0.19
Gross Positive Fair Value (X)	0.20	0.12	0.15	0.17	0.21
Held for Trading (X)	0.15	0.08	0.12	0.15	0.16
Non-Traded (X)	0.04	0.03	0.02	0.01	0.04
Current Credit Exposure (X)	0.12	0.08	0.09	0.09	0.11
Credit Losses on Derivative Contracts	0.01	0.00	0.00	0.00	0.01
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	1.12	0.73	0.64	0.68	1.01
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	2.61	1.91	0.09	1.09	0.95
Decr (Incr) in Int Expense/Net Income	0.77	0.60	0.60	0.59	1.17
Net Incr (Decr) Nonint Alloc/Net Income	1.85	1.87	0.08	0.32	-0.11
Incr (Decr) in Net Income/Net Income	7.99	6.81	0.66	2.11	1.86

INSURANCE ACTIVITIES	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.05	NA	NA	NA	NA
Ins Under Assets (P/C)/Tot Ins Und Ast	32.51	NA	NA	NA	NA
Ins Under Assets (L/H)/Tot Ins Und Ast	67.49	NA	NA	NA	NA
Sep Acct Assets (L/H)/Total Life Ast	0.00	NA	NA	NA	NA
Ins Comm&Fees (incl Prem)/Adj Oper Inc	1.15	NA	NA	NA	NA
Premium Inc/Ins Comm&Fees (incl Prem)	24.36	NA	NA	NA	NA
Credit Rel Prem Inc/Tot Prem Inc	60.79	NA	NA	NA	NA
Other Prem Inc/Total Prem Inc	39.21	NA	NA	NA	NA
Ins Under Net Income/Consol Net Income	0.39	NA	NA	NA	NA
Ins Net Inc (P/C)/Equity (P/C)	14.12	NA	NA	NA	NA
Ins Net Inc (L/H)/Equity (L/H)	8.45	NA	NA	NA	NA
Insur Ben, Losses, Exp/Insur Premiums	76.41	NA	NA	NA	NA
Reinsurance Recov (P/C)/Tot Assets (P/C)	2.33	NA	NA	NA	NA
Reinsurance Recov (L/H)/Tot Assets (L/H)	0.47	NA	NA	NA	NA
Net Assets Ins Under Subs/Cons Assets	0.01	NA	NA	NA	NA
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	1.28	NA	NA	NA	NA
FOREIGN ACTIVITIES					
Yield: Foreign Loans	1.89	2.76	3.94	3.72	3.96
Cost: Interest-Bearing Deposits	1.81	3.89	6.07	4.95	5.39
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	0.76	8.35	0.27	1.44	2.14
Commercial and Industrial Loans	11.75	12.94	2.40	4.62	1.38
Foreign Governments and Inst	0.02	0.02	-0.08	0.02	0.17
Leases	0.79	0.44	0.17	0.76	0.51
GROWTH RATES:					
Net Loans and Leases	11.87	39.07	23.99	36.00	42.84
Total Selected Assets	-0.25	17.01	19.75	141.76	37.01
Deposits	19.25	-7.32	38.29	106.84	39.36

PROFITABILITY:	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Net Income/Avg Equity Capital	15.37	12.33	15.24	16.66	15.41
Bank Net Inc/Avg Eq Inv in Banks	15.74	12.35	14.03	15.72	14.72
Nonbk Net Inc/Avg Eq Inv in Nonbanks	0.89	3.04	8.53	11.80	10.06
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.87	12.05	14.00	13.01	12.73
Bank Net Income/Parent Net Income	77.09	72.49	76.44	73.84	76.96
Nonbank Net Income/Parent Net Income	3.67	11.57	10.44	11.20	6.02
Sub BHCs Net Inc/Parent Net Income	65.99	68.11	55.74	56.13	57.90
LEVERAGE:					
Total Liabilities/Equity	41.37	39.30	37.72	39.82	41.57
Total Debt/Equity Capital	18.56	20.22	21.27	22.81	25.02
Tot Debt+NP to Subs Iss Tr Pref/Equity	27.97	NA	NA	NA	NA
Tot Debt+Lns Guaranteed for Affl/Equity	24.07	25.64	27.59	26.90	27.59
Total Debt/Equ Cap - Exc Over Fair Value	20.63	22.37	22.28	24.16	26.84
Long-Term Debt/Equity Capital	13.36	14.08	13.78	15.63	17.67
Short-Term Debt/Equity Capital	4.41	5.02	7.07	6.45	7.01
Current Portion of LT Debt/Equity	0.68	0.51	0.32	0.22	0.66
Exc Cost Over Fair Value/Equity Cap	1.57	2.58	2.37	1.99	2.36
Long-Term Debt/Consolidated LT Debt	18.43	22.25	20.54	23.90	28.28
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	109.93	109.13	109.76	110.30	109.83
Total Investment in Subs/Equity	122.95	122.27	123.11	124.57	127.20
Equity Inv in Subs/Cons Eq Cap+Min Int	98.90	100.23	100.76	101.78	101.41
Total Inv in Subs/Cons Eq Cap+Min Int	110.16	111.49	113.21	115.08	117.15
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.75	1.02	0.73	0.64	0.69
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.49	2.35	1.66	1.50	1.75
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	183.87	164.81	152.37	141.30	135.74
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	181.02	166.05	150.79	145.12	139.98
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	119.44	125.89	110.72	105.81	104.89
Pretax Oper Inc + Int Exp/Int Expense	6175.61	2534.36	1534.88	2446.21	926.97
Div + Int From Subs/Int Exp + Div	199.94	180.70	163.04	153.16	160.92
Fees+Other Inc From Subs/Sal + Oth Exp	21.11	25.36	27.65	28.06	27.05
Net Inc/Curr Port of LT Debt+Pfd Div(X)	2638.35	311.52	279.84	2277.94	593.57
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	1.36	-0.08	-1.62	-1.86	-0.44
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	2.65	2.75	0.04	0.12	2.00
Total	2.66	2.78	0.04	0.13	2.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.02	0.00	0.12	0.01	0.00
To Nonbank Subsidiaries	0.91	0.74	0.36	0.65	0.49
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	1.62	1.05	0.76	1.01	0.84
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	6.52	10.96	7.93	6.57	5.58
Combined Thrift Assets	0.10	0.21	0.20	0.29	0.25
Combined Foreign Nonbank Sub Assets	0.17	0.28	0.14	0.06	0.06

PAYOUT RATIOS - PARENT	PEER GROUP 01				
	12/31/2002	12/31/2001	12/31/2000	12/31/1999	12/31/1998
Div Paid/Inc Before Undist Inc	45.85	53.54	59.66	65.63	72.51
Dividends Paid/Net Income	29.24	39.37	40.82	35.56	41.63
Net Income - Dividends/Avg Equity	10.11	7.08	9.03	10.19	8.96
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	146.78	131.18	132.16	124.53	116.11
Dividends From Nonbank Subs	7.70	12.70	7.09	9.31	10.29
Dividends From Subsidiary BHCs	38.96	31.41	21.26	38.39	29.28
Dividends From All Subsidiaries	222.70	213.13	192.91	186.99	180.29
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	60.54	71.41	81.89	64.02	68.25
Interest Income From Bank Subs	2.79	10.69	14.28	5.38	7.46
Mgt & Service Fees From Bank Subs	3.20	10.87	7.00	6.18	7.23
Other Income From Bank Subs	0.06	0.01	0.05	0.01	0.09
Operating Income From Bank Subs	71.91	246.02	131.80	79.77	90.81
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	89.31	49.10	62.85	42.06	56.05
Interest Income From Nonbank Subs	21.76	21.55	34.94	27.36	50.59
Mgt & Serv Fees From Nonbank Subs	4.53	1.94	4.71	6.14	6.13
Other Income From Nonbank Subs	0.03	0.01	0.04	0.03	1.90
Operating Inc From Nonbank Subs	133.54	98.84	108.81	91.56	130.10
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	76.43	67.26	50.08	71.53	69.00
Interest Inc From Subsidiary BHCs	1.39	1.90	1.93	2.04	1.75
Mgt & Serv Fees From Sub BHCs	0.73	1.04	1.00	1.69	2.20
Other Income From Subsidiary BHCs	0.00	0.03	0.00	0.00	0.00
Operating Income From Sub BHCs	85.82	73.71	54.88	76.19	75.02
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	54.96	49.04	54.08	52.11	49.61
Interest Income From Bank Subs	3.84	3.79	3.87	3.68	5.25
Mgt & Serv Fees From Bank Subs	2.80	2.89	2.60	3.60	3.76
Other Income From Bank Subs	0.02	0.00	0.02	0.01	0.02
Operating Income From Bank Subs	72.36	61.80	63.63	61.24	65.00
Dividends From Nonbank Subs	2.24	2.97	3.00	2.85	3.25
Interest Income From Nonbank Subs	1.02	1.70	1.64	2.27	2.25
Mgt & Serv Fees From Nonbank Subs	0.13	0.14	0.15	0.31	0.23
Other Income From Nonbank Subs	0.00	0.00	0.01	0.01	0.03
Operating Inc From Nonbank Subs	4.46	5.78	5.64	6.97	8.32
Dividends From Subsidiary BHCs	15.26	14.77	10.18	15.11	12.90
Interest Inc From Subsidiary BHCs	0.16	0.13	0.20	0.20	0.14
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.01	0.13	0.08
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	16.16	15.74	11.37	16.20	14.08
Loans and Adv From Subs/ST Debt	237.07	101.79	169.53	118.82	137.27
Loans and Adv From Subs/Total Debt	74.01	298.87	52.75	42.51	41.01

BHCPR Reporters for Quarter Ending 12/31/2002
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$'000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
-----	-----	-----	-----	-----
1379552	139,604,943	ABN AMRO NORTH AMERICA HOLDING	CHICAGO, IL	
1074660	17,026,507	ALLFIRST FINANCIAL INC.	BALTIMORE, MD	
1078604	40,598,394	AMSOUTH BANCORPORATION	BIRMINGHAM, AL	
1199563	15,058,273	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	10,211,731	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	34,748,148	BANCWEST CORPORATION	HONOLULU, HI	
1073757	660,458,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1033470	77,564,035	BANK OF NEW YORK COMPANY, INC.	NEW YORK, NY	
1068294	277,383,000	BANK ONE CORPORATION	CHICAGO, IL	
1245415	36,689,749	BANKMONT FINANCIAL CORP.	WILMINGTON, DE	
1249196	23,399,622	BANKNORTH GROUP, INC.	PORTLAND, ME	
1074156	80,216,816	BB&T CORPORATION	WINSTON-SALEM, NC	
1883693	12,239,653	BOK FINANCIAL CORPORATION	TULSA, OK	
1923946	42,059,614	CHARTER ONE FINANCIAL, INC.	CLEVELAND, OH	
2797498	26,238,148	CIBC DELAWARE HOLDINGS INC.	NEW YORK, NY	
1951350	1,097,190,000	CITIGROUP INC.	NEW YORK, NY	
1132449	62,353,855	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1027518	11,870,388	CITY NATIONAL CORPORATION	BEVERLY HILLS, CA	
1080465	15,839,775	COLONIAL BANCGROUP, INC., THE	MONTGOMERY, AL	
1199844	53,409,881	COMERICA INCORPORATED	DETROIT, MI	
1117679	16,455,131	COMMERCE BANCORP, INC.	CHERRY HILL, NJ	
1049341	13,348,897	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1078529	23,979,451	COMPASS BANCSHARES, INC.	BIRMINGHAM, AL	
1130780	10,910,814	FBOP CORPORATION	OAK PARK, IL	
1070345	80,899,212	FIFTH THIRD BANCORP	CINCINNATI, OH	
1075612	12,231,890	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1020902	10,589,658	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1094640	23,824,869	FIRST TENNESSEE NATIONAL CORPO	MEMPHIS, TN	
1071968	11,227,587	FIRST VIRGINIA BANKS, INC.	FALLS CHURCH, VA	
1070804	10,693,618	FIRSTMERIT CORPORATION	AKRON, OH	
1113514	190,589,000	FLEETBOSTON FINANCIAL CORPORAT	BOSTON, MA	
2081124	21,813,532	GREENPOINT FINANCIAL CORP.	NEW YORK, NY	
1078921	17,392,661	HIBERNIA CORPORATION	NEW ORLEANS, LA	
2872407	113,370,984	HSBC NORTH AMERICA INC.	BUFFALO, NY	
2792680	14,144,604	HUDSON CITY, MHC	PARAMUS, NJ	
1068191	27,701,850	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
1039502	758,800,000	J.P. MORGAN CHASE & CO.	NEW YORK, NY	
1068025	84,709,907	KEYCORP	CLEVELAND, OH	
1037003	33,174,525	M&T BANK CORPORATION	BUFFALO, NY	
1199497	32,933,051	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
1068762	36,306,472	MELLON FINANCIAL CORPORATION	PITTSBURGH, PA	
1072442	10,790,376	MERCANTILE BANKSHARES CORPORAT	BALTIMORE, MD	
1069125	118,256,381	NATIONAL CITY CORPORATION	CLEVELAND, OH	
1093728	21,488,962	NATIONAL COMMERCE FINANCIAL CO	MEMPHIS, TN	
2132932	11,320,069	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
1048429	21,413,101	NORTH FORK BANCORPORATION, INC	MELVILLE, NY	
1199611	39,478,150	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1246702	12,296,515	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT, CT	
1069778	66,409,507	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	33,660,000	POPULAR, INC.	SAN JUAN, PR	
1070617	16,905,261	PROVIDENT FINANCIAL GROUP, INC	CINCINNATI, OH	

BHCPR Reporters for Quarter Ending 12/31/2002
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2002 and Other Notes
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1826056	15,923,562	RBC CENTURA BANKS, INC.	ROCKY MOUNT, NC	
1078332	48,181,371	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1071203	11,013,943	SKY FINANCIAL GROUP, INC.	BOWLING GREEN, OH	Moved from Peer 2
1079441	50,758,323	SOUTHTRUST CORPORATION	BIRMINGHAM, AL	
1111435	85,793,809	STATE STREET CORPORATION	BOSTON, MA	
1131787	117,322,523	SUNTRUST BANKS, INC.	ATLANTA, GA	
1078846	19,047,394	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2816906	224,278,000	TAUNUS CORPORATION	NEW YORK, NY	
2389941	12,322,405	TCF FINANCIAL CORPORATION	WAYZATA, MN	
2847535	14,091,114	TD WATERHOUSE GROUP, INC.	NEW YORK, NY	
1119794	180,027,000	U.S. BANCORP	MINNEAPOLIS, MN	
1094369	34,144,363	UNION PLANTERS CORPORATION	MEMPHIS, TN	
1378434	40,193,327	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
1073551	341,839,000	WACHOVIA CORPORATION	CHARLOTTE, NC	
1120754	349,259,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1027004	26,565,722	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 67 bank holding companies.